

Concerns About Changing Dental Carriers?

The thought of switching to a new dental insurance plan can trigger some anxiety. What if your dentist isn't in the new carrier's network? What if you end up paying more for services? On the other hand, what if this change is for the better? Here are a few crucial things to consider before you decide.

Myth: My current dentist is not in the Ameritas network, so I will pay significantly more for dental services.

Fact: Ameritas plans provide competitive benefits for members who visit out-of-network dentists. In fact, your dental claim amounts may be at or below the amount we're willing to reimburse, and you could pay less out of pocket.

We base the amount that we'll reimburse you or your dentist on actual dentists' charges within your ZIP Code area. For example, reimbursement levels for many of our plans cover what 9 out of 10 dentists charge in your area. So your dentist's charges are very likely to be at or below what our plan pays. We research dentists' charges regularly and update our plans to keep up with cost increases.

Your out-of-pocket costs may be 25-50% lower when visiting a network provider due to negotiated fees.

Once enrolled in a dental plan, you can ask your provider to submit a pretreatment estimate to Ameritas so you and your provider can see exactly how the claim will be processed and what you will pay.

Myth: I am required to use a network dentist and may need to switch providers.

Fact: With Ameritas, you have the freedom to receive care from any licensed dental provider.

Myth: Filing a claim and paying the provider, especially out-of-network, will be a hassle.

Fact: The majority of dental providers will submit claims as a courtesy and they may even submit electronically for a quicker turnaround.

Ameritas Dental Network providers will file the claims for you. If you need a claim form, go to ameritas.com/dental and select Forms.

Search network providers

Visit ameritas.com, Find a Provider to see if your current provider is in the Ameritas Dental Network.

The network provider listing includes general and specialty practices, and lets you know if the provider is accepting new patients. You can request a map and driving directions to the provider's office. Check the provider profile for office hours.



Nominate your dentist

Don't see your dentist on the network provider list? Let us know. Once you're a member, you can nominate your provider to join the network. Just visit ameritas.com, log in to your secure member account, and select Nominate a Provider.

