

# Ameritas is Your Dental Provider

Dental benefits are our specialty and we believe we do them better than anyone else.



## We're proud to protect your smile

Dental care is just as important to a lifetime of good health as your medical plan. But caring for your teeth, and making sure your loved ones have good oral health care, can be expensive. You can offset these expenses by taking advantage of the dental benefits offered through Ameritas, exclusively for University of Nebraska employees and their families.

### Things to know:

- You are free to visit any provider you choose
- Your out-of-pocket costs may be 25-50% lower when visiting a network provider due to negotiated fees
- The usual and customary allowance is used with an out-of-network provider, and if the dentist's charges happen to be higher than that allowance, the difference will be an out-of-pocket expense
- Claims and pretreatment estimates are accepted from all providers
- Network providers accept payment directly from Ameritas, an option which is also available to out-of-network providers
- Visit <http://uofne.ameritasgroup.com> and click **Find a Provider** to view your local network listing of general and specialty providers
- You can nominate a dentist to join the network via the link on this site, or by calling our provider relations department at 800-755-8844





FUNK FUND

# Benefit levels

Dental benefits	In-network	Out-of-network
Type 1 Preventive	85%	80%
Type 2 Basic	85%	80%
Type 3 Major	50%	50%
Deductibles (per person, per calendar year, no family maximum)	\$0 Type 1 \$35 Types 2 & 3	\$0 Type 1 \$45 Types 2 & 3
Maximum (per person, per calendar year)	\$1,500	\$1,500
Allowance	Discounted fee	90th U&C

## Sample procedure listing

Type 1	Type 2	Type 3
Routine exam (2 in a calendar year)	Restorative amalgams	Onlays
Bitewing X-rays (1 in a calendar year)	Restorative composites	Crowns (1 in 5 years per tooth)
Full mouth/panoramic X-rays (1 in 3 years)	Crown repair	Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)
Periapical X-rays	Occlusal guards	
Cleaning (2 in a calendar year)	Endodontics (nonsurgical & surgical)	
Fluoride for children 18 and under (2 in a calendar year)	Periodontics (nonsurgical & surgical)	
Sealants (age 15 and under)	Denture repair	
Space maintainers	Simple extractions	
	Complex extractions	
	Anesthesia	

Your Ameritas dental plan includes adult and child orthodontia benefits. Covered expenses are based on 50% of the estimated cost of the patient's treatment program, up to the \$2,000 per person lifetime maximum. The total estimated cost is prorated by quarter over the estimated length of the program. Payment is made in equal quarterly installments for up to two years; beginning on the date the braces are placed.

Adult and child orthodontia benefits	In-network	Out-of-network
Plan benefit	50%	50%
Deductible	\$40	\$50
Lifetime maximum (per person)	\$2,000	\$2,000
Waiting period	none	none
Allowance	Discounted Fee	90th U&C

To find out more about your Ameritas dental plan visit your online benefits center at <http://uofne.ameritasgroup.com>

# Using your dental benefits is pain-free



**See any dentist.** Your Ameritas dental plan allows you and your family members to receive care from any licensed dental provider, regardless if they are in- or out-of-network. **You do not need to switch providers.** Family members do not need to see the same dentist.



**Save money.** Dentists in the Ameritas network (referred to as PPO providers) have agreed to a contracted fee. They charge you **25-50% less than their regular rates.** Many of them also offer discounted fees on non-covered dental services as allowed by state law. Out-of-network (non-PPO) providers have not agreed to offer PPO discounts and will charge you their regular rates. If the dentist's charges happen to be higher than the usual and customary allowance, the difference will be an out-of-pocket expense.



**Avoid paperwork.** When visiting Ameritas dental network providers, there are no claim forms to submit. Our providers handle everything, and they may even submit claims electronically for a quicker turnaround. All you need to do is make the appointment and show up. Out-of-network dentists may also submit claims as a courtesy. If you need a claim form, go to <http://uofne.ameritasgroup.com>.



**Know what's covered.** As a smart consumer, it's best for you to know your share of the cost up front. For services over \$200 we recommend you ask your dentist to request a pretreatment estimate from our customer relations department. You will receive a written response showing what Ameritas estimates your dental plan will pay, and the amount that you will owe.

**See if your dentist is in our network.** Visit [ameritas.com](http://ameritas.com), Find a Provider to find a new dentist or see if your current provider is in the Ameritas Dental Network.

**Nominate your dentist.** If your dentist is not in our network already, it's easy to let us know. Just go to [ameritas.com](http://ameritas.com), search for "nominate a provider" and complete the online form.



**Exceptional network.** The Ameritas Dental Network is one of the five largest in the nation. Plus, now you can visit dental providers in Mexico and still receive coverage. Plan discounted fees and agreements are honored by AmexUS Mexico providers, and claims will be processed by Ameritas.

# Common questions

## **If my current dentist is not in the Ameritas network, will I pay significantly more for dental services?**

We regularly analyze dentist procedure charges from every ZIP Code to come up with U&C levels for each area. When you visit an out-of-network dentist, the amount that we reimburse you or your provider is based on nine out of ten dentists' charges for that procedure in your given three-digit Zip Code area. So your dentist's charges are very likely to be at or below what our plan pays. If your dentist's charges happen to be higher than the 90th U&C allowance, the difference will be an out-of-pocket expense. 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.

## **How does the plan cover dental implants?**

The implant treatment plans have multiple phases.

*Diagnostic*

*Extractions*

*Implant and abutment*—this part is NOT covered

*Crown over the implant* (in conjunction with an extraction in history or replacing a prosthetic that is over 5 years old)

With the maximum calendar-year benefit of \$1,500, most implant patients exhaust their calendar-year maximums with the covered procedures required for the placement of the implant.

While a portion of the implant treatment plan is covered, it's important to note that the implant and abutment phase of the process is NOT covered, and abutment will be out-of-pocket for the member. The calendar-year benefit maximum is available for the other required procedures, and routine procedures throughout the year.

By knowing up front that parts of the treatment plan are not covered, members are more likely to rely on their flexible spending or other funding options.

We do recommend a pretreatment estimate from all dentists providing services. In some cases, it also helps plan to break up the implant treatment plan over two calendar years if the healing portion allows for it.

### What if I'm in the middle of orthodontic treatment when I am hired at the University?

For orthodontic programs that were covered under prior employer's dental plan, and are in progress, Ameritas will coordinate benefits between the old plan and the new plan to make sure members get the remaining maximum benefit. For example, if the old plan had paid \$750 toward your orthodontic treatment plan, you would still be eligible for an additional \$1,250 under the Ameritas plan. Ameritas reimburses orthodontic payments quarterly. We encourage you or your orthodontic provider to contact Ameritas with any questions you may have.

The following example shows orthodontic benefit payments under the Ameritas Plan (\$2,000 lifetime maximum) for a patient who paid \$750 last year under the prior plan.

Remaining months ortho treatment	Lifetime maximum	Paid under prior plan	Ameritas scheduled to release	# of Quarters	Benefits scheduled to be released each quarter
3	\$2,000	\$750	\$1,250	1	\$1,250
6	\$2,000	\$750	\$1,250	2	\$625
9	\$2,000	\$750	\$1,250	3	\$417
12	\$2,000	\$750	\$1,250	4	\$313



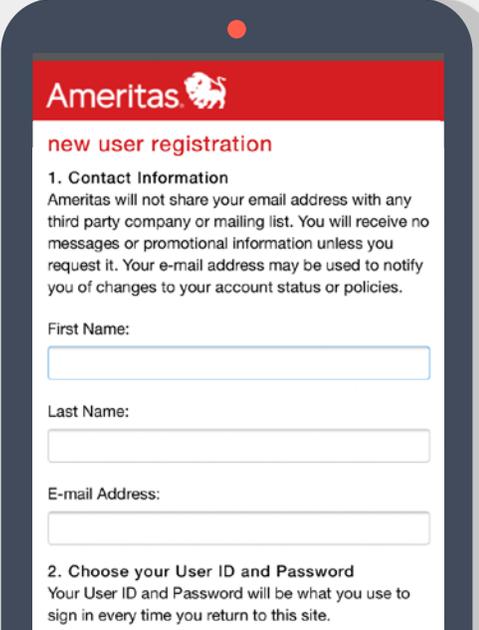
# Find everything you need on any device

Register for your secure member account at [ameritas.com](http://ameritas.com).

## One-time set up is quick and easy

- Go to [ameritas.com](http://ameritas.com)
- Click **Account Access** in the upper right corner  
or **Account Access** on a mobile device
- Select the Dental/Vision/Hearing drop-down
- Choose "Secure Member Account"
- On the Login page select **Register Now**
- You can securely sign-in to your secure member account using your 9 digit social security number. You may also call customer service and request your member ID for signing in.
- Complete the New User Registration form

Using online services helps to minimize your risk of identity theft, protect your privacy and get your benefit information faster than through the mail.



Ameritas 

### new user registration

**1. Contact Information**  
Ameritas will not share your email address with any third party company or mailing list. You will receive no messages or promotional information unless you request it. Your e-mail address may be used to notify you of changes to your account status or policies.

First Name:

Last Name:

E-mail Address:

**2. Choose your User ID and Password**  
Your User ID and Password will be what you use to sign in every time you return to this site.

## You have 24/7 access to your:

- Personalized ID card; print it or save it to your smartphone
- Claim status and a summary of how benefits were calculated and payments were processed
- Plan details including maximum benefit and deductible amounts, and your used versus remaining benefits

## Sign up to receive your explanation of benefits (EOB) statements online

Compared to paper, online statements are:



Secure



Detailed



Better for  
the environment



Convenient



Faster



# Save more with Ameritas

The University of Nebraska has prescription drug coverage associated with their health insurance plan, this is not related to that benefit. This savings card is available through Ameritas without being associated with your enrollment; it can be used for family, friends, even the family pet.

Prescription Drug Savings Card	THIS IS NOT INSURANCE
  Member Name: _____ RxBin # 017529 Group # AMERITAS Member ID # AMER2233 PCN: AMRX This is not insurance Administered by EnvisionSavings	Certain terms and conditions apply. View terms and conditions at <a href="http://ameritas.com/rxterms">ameritas.com/rxterms</a> . Void where prohibited. Discounts available only at participating pharmacies. Process all prescriptions electronically. For prescription discount drug pricing please visit <a href="http://ameritas.com/rxpricing">ameritas.com/rxpricing</a> . Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit <a href="http://ameritas.com/rxpharmacy">ameritas.com/rxpharmacy</a> . Pharmacy and member help desk <b>1-877-684-0032</b> This is a FREE card and may not be sold.



## Prescription savings

You and your covered dependents can save on prescription medications at **over 60,000 pharmacies across the nation** including CVS, Walgreens, Rite Aid and Walmart. Participating pharmacies give your normal health care pharmacy benefit, or the Rx discount, whichever saves you more. Switching to generic and presenting the card **saved 97% on one prescription.\***

Find a pharmacy near you – <http://www.emsmed.com/vendors/pharmacy.aspx>

Look up a price – <http://www.emsmed.com/vendors/rxpricing.aspx?groupid=Ameritas>

~~\$425~~ NAME BRAND

**\$11** GENERIC BRAND

The prescription and eyewear discounts are not insurance and are no additional cost to your plan premium.

\* On average, you could see up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescriptions combined. Illustration numbers are rounded to the nearest dollar amount, based on Lexapro TAB 20MG and Escitalopram TAB 20MG, ZIP 68510.

The University of Nebraska has an eyewear savings option associated with their vision insurance plan. This savings card is available through Ameritas without being associated with your enrollment; it can be used for family, friends, or for managing a cost of an extra set of glasses.

## Eyewear savings

### Ameritas Eyewear Savings Card



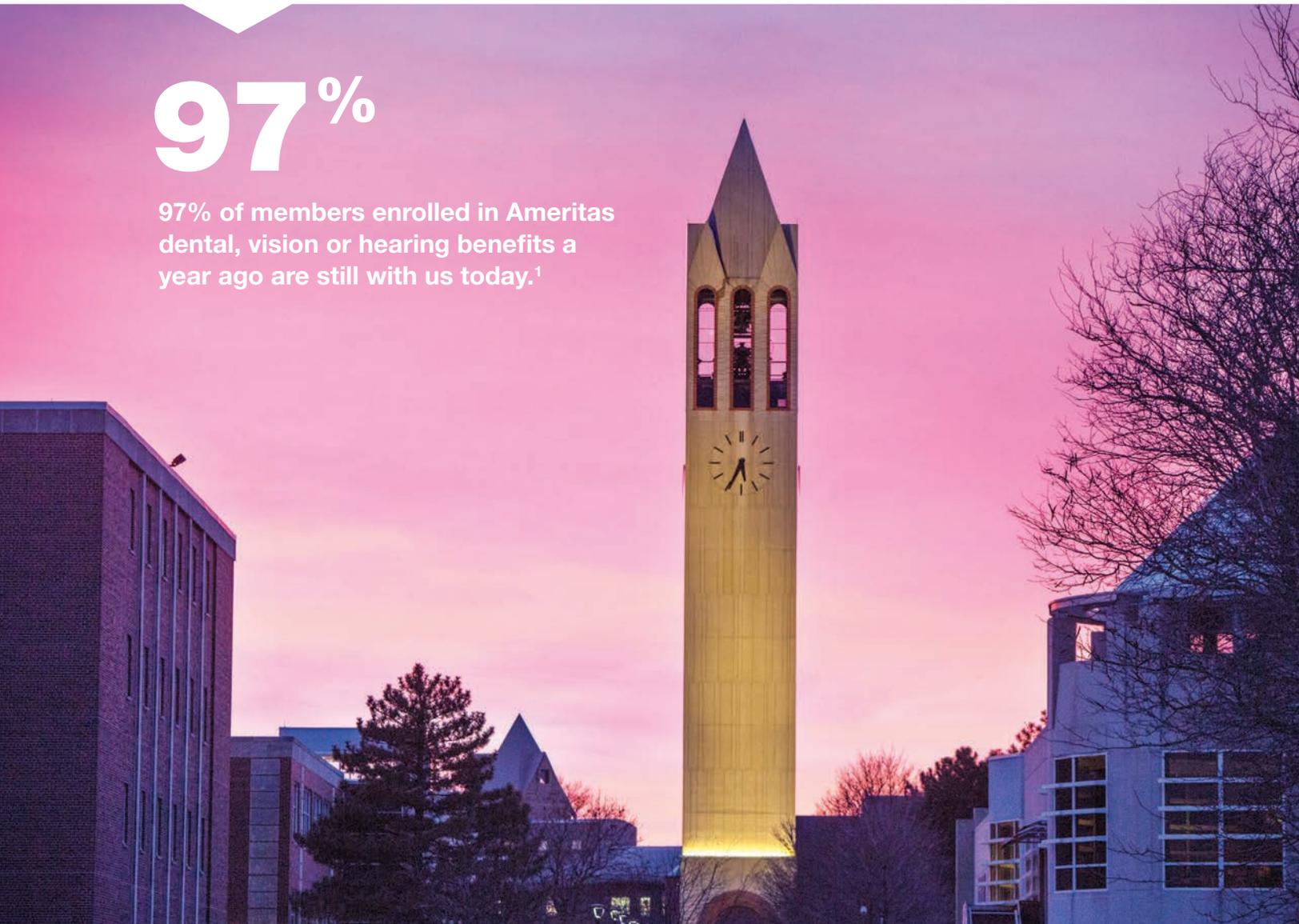
Member Name: \_\_\_\_\_

**Members:** To locate a Walmart Vision Center near you, visit [http://www.walmart.com/cservice/ca\\_storefinder.gsp](http://www.walmart.com/cservice/ca_storefinder.gsp). Call 800-487-5553 with questions.

As an Ameritas insured member, you can save on a complete pair of prescription eyeglasses at Walmart Vision Centers nationwide (excludes contacts). Get your eyewear savings card through your secure account at [ameritas.com](http://ameritas.com). This discount is not insurance.

# 97%

97% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with us today.<sup>1</sup>



# Here to help

If you have questions about your plan benefits, call our customer connections team. Our claims contact center associates have earned **BenchmarkPortal's Center of Excellence award since 2006**, an achievement held only by a handful of other companies.



99.39% of phone calls answered within 15 seconds



99% claims processing accuracy



English and Spanish, multilingual interpretation



Claims processed in an average of 9 business days

### Claims, benefit and provider network questions:

group@ameritas.com | 800-487-5553  
 Monday - Thursday, 7 a.m. – Midnight (CST)  
 Friday, 7 a.m. – 6:30 p.m. (CST)

**¿en español?** Ameritas offers Spanish-speaking claims center representatives and a variety of Spanish documents, as well as telephone interpretation services in a wide range of languages.

**Worldwide support.** AXA Assistance provides you with dental and vision provider referrals and appointment coordination when you're traveling outside the U.S. AXA has offices in more than 30 countries, answering calls 24 hours a day. Immediately after a call comes in, an assistance coordinator assesses the situation, provides credible provider referrals and can even help with making the appointment. Access AXA contact details via your secure member account at ameritas.com.

**Dental health report card.** Find out where your dental health stands and how to improve it. After 12 months of using your dental benefits, Ameritas will provide you with a dental health report card. It was developed through the University of Nebraska Medical Center College of Dentistry and includes feedback on your dental health status and dental care tips specific to you.



Claims statistics from Ameritas claims processing system, 2018.

Dental or vision provider referral assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Providers referred by AXA are not members of the Ameritas network. Ameritas does not guarantee or make any representation as to the quality of the services provided by AXA or any provider referred by AXA. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply.

This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This information is provided by, and group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) are issued by Ameritas Life Insurance Corp. Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2019 Ameritas Mutual Holding Company.