Ameritas is Your Dental Provider Beginning January 1, 2019

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:

• Your Ameritas dental benefits offer the same coverage as your previous plan
• 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
Your Benefit Levels Have Not Changed

### Dental benefits

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type 1 Preventive</td>
<td>85%</td>
<td>80%</td>
</tr>
<tr>
<td>Type 2 Basic</td>
<td>85%</td>
<td>80%</td>
</tr>
<tr>
<td>Type 3 Major</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Deductibles (per person, per calendar year, no family maximum)</td>
<td>$0 Type 1</td>
<td>$0 Type 1</td>
</tr>
<tr>
<td></td>
<td>$35 Types 2 &amp; 3</td>
<td>$45 Types 2 &amp; 3</td>
</tr>
<tr>
<td>Maximum (per person, per calendar year)</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Allowance</td>
<td>Discounted fee</td>
<td>90th U&amp;C</td>
</tr>
</tbody>
</table>

### Sample procedure listing

#### Type 1
- Routine exam (2 in a calendar year)
- Bitewing X-rays (1 in a calendar year)
- Full mouth/panoramic X-rays (1 in 3 years)
- Periapical X-rays
- Cleaning (2 in a calendar year)
- Fluoride for children 18 and under (2 in a calendar year)
- Sealants (age 15 and under)
- Space maintainers

#### Type 2
- Restorative amalgams
- Restorative composites
- Crown repair
- Occlusal guards
- Endodontics (nonsurgical & surgical)
- Periodontics (nonsurgical & surgical)
- Denture repair
- Simple extractions
- Complex extractions
- Anesthesia

#### Type 3
- Onlays
- Crowns (1 in 5 years per tooth)
- Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)

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

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan benefit</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Deductible</td>
<td>$40</td>
<td>$50</td>
</tr>
<tr>
<td>Lifetime maximum (per person)</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Waiting period</td>
<td>none</td>
<td>none</td>
</tr>
<tr>
<td>Allowance</td>
<td>Discounted fee</td>
<td>90th U&amp;C</td>
</tr>
</tbody>
</table>

To find out more about your Ameritas dental plan visit your online benefits center at http://uofne.ameritasgroup.com
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. 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, 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.
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 9 out of 10 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 will switching carriers to Ameritas impact dental treatment that’s in progress?

Dental treatments are billed based on the date each service is performed. For example, the day your provider starts a root canal or prepares a crown or denture is considered the date of service. If you have a service in progress that requires multiple visits, claims for services received before January 1, 2019 will be submitted to your previous dental carrier. Claims for dental services performed January 1 or after will be submitted to Ameritas. Ameritas does not have access to your claim history prior to January 1.

Some services go hand-in-hand, such as a tooth extraction and replacement. If a tooth was extracted under prior coverage, you have 12 months after the date of extraction to replace the tooth under Ameritas coverage. If those services are performed under different coverages, your dentist should provide documentation of the previous procedure, and Ameritas may request further information from you.
What if I’m in the middle of orthodontic treatment when the switch to Ameritas happens?

For orthodontic programs that were covered under your plan last year, 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.

<table>
<thead>
<tr>
<th>Remaining months ortho treatment</th>
<th>Lifetime maximum</th>
<th>Paid under prior plan</th>
<th>Ameritas scheduled to release</th>
<th># of Quarters</th>
<th>Benefits scheduled to be released each quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>$2,000</td>
<td>$750</td>
<td>$1,250</td>
<td>1</td>
<td>$1,250</td>
</tr>
<tr>
<td>6</td>
<td>$2,000</td>
<td>$750</td>
<td>$1,250</td>
<td>2</td>
<td>$625</td>
</tr>
<tr>
<td>9</td>
<td>$2,000</td>
<td>$750</td>
<td>$1,250</td>
<td>3</td>
<td>$417</td>
</tr>
<tr>
<td>12</td>
<td>$2,000</td>
<td>$750</td>
<td>$1,250</td>
<td>4</td>
<td>$313</td>
</tr>
</tbody>
</table>
Register for your secure member account at ameritas.com.

One-time set up is quick and easy

- Go to ameritas.com
- Click in the upper right corner or on a mobile device
- Select the Dental/Vision/Hearing drop-down
- Choose “Secure Member Account”
- On the Login page select Register Now
- 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.

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

Member Name: __________________________________________
RxBin # 017529  Group # AMERITAS  Member ID # AMER2233  PCN: AMRX
This is not insurance
Administered by EnvisionSavings

THIS IS NOT INSURANCE

Certain terms and conditions apply. View terms and conditions at ameritas.com/rxterms. Void where prohibited. Discounts available only at participating pharmacies. Process all prescriptions electronically.

For prescription discount drug pricing please visit ameritas.com/rxpricing.

Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit ameritas.com/rxpharmacy.

Pharmacy and member help desk 1-877-684-0032
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

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

You can also save up to 15% at any Walmart Vision Center on the following vision care products.

- **Top quality frames** for the entire family including today’s most popular brands.
- **Lens options** that come with scratch resistant coating for no additional charge.
- **Safety eyewear**

97% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with us today.¹
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 2007, an achievement held only by two 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)
- Welcome Line available until January 1, 2019
- 877-495-5581

¿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.

1 Ameritas claims processing system, 2017

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 information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products 9000 Rev. 03-16, (may vary by state) and individual dental and vision products Indiv. 9000 Rev. 07-16, (may vary by state) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental network and plans are referred to as the Ameritas Dental Network.

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