

AlSCO Inc.

Ameritas Dental: Frequently Asked Questions

How does the Ameritas dental plan differ from the previous AlSCO dental plan?

The Ameritas dental plan was designed to mirror the prior plan's covered procedures, amount allowed for each procedure, frequencies, limitations, deductibles, and maximum benefits. We are excited to announce that the dental plan now provides access to the Ameritas PPO network which can save out of pocket expense.

Does the dental plan require that I see an Ameritas PPO provider?

No. 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. Family members do not need to see the same dentist.

Why would I want to use an Ameritas PPO provider?

There are several reasons you may want to consider an Ameritas PPO provider for dental care:

Save money. Dentists in the Ameritas network 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.

Avoid paperwork. When visiting a network provider, there are no claim forms to submit. You simply make the appointment and show up. Network providers are required to submit the claim for the member.

Exceptional network. Not only is the Ameritas Dental Network one of the nation's largest, but members can be assured that network providers have passed stringent requirements. Ameritas' credentialing process requires providers to show the appropriate education and training, dental licenses, malpractice coverage, and various office safety and ease of use processes and procedures.

How can I find a PPO provider?

To find a provider, visit **also.ameritasgroup.com** and select **FIND A DENTAL PROVIDER**. Enter your criteria to search by location or for a specific dentist or practice. When prompted to Select a Network, click on Classic (PPO).

If your dentist is not part of the Ameritas PPO network, you still have coverage and receive the same covered procedures, deductible, and maximum benefit. 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.

Does the dental plan require pretreatment authorization for any procedures?

No. While Ameritas doesn't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

How will my orthodontic benefit be released?

Upon receipt of the onetime orthodontic claim, Ameritas will set up an orthodontic program to release the benefit in even quarterly payments. A letter will be issued to the partner and the dental office communicating the payment schedule, not to exceed 24 months. For example, if an orthodontic program is planned for 36 months, the lifetime maximum would be scheduled to be released in 8 equal quarterly payments over the first 24 months, so it's possible the entire lifetime orthodontic maximum could be released before the banding is removed.

How will switching 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, 2020 will be submitted to your previous dental carrier.
- Claims for dental services performed January 1 or after will be submitted to Ameritas.

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.

My child is in the middle of an orthodontic treatment program. How will my remaining treatment program be handled?

Upon receipt of the onetime orthodontic claim, Ameritas will subtract the orthodontic benefits paid under the prior plan from the \$1,000 lifetime orthodontic maximum benefit. The remaining benefit will then be paid quarterly for the remainder of the treatment program, not to exceed two years.

As an example, if the prior carrier had paid \$300 on your child's orthodontic program, Ameritas would subtract \$300 from the \$1000 lifetime orthodontic maximum benefit and set up quarterly payments for the remaining \$700.

Does the Ameritas plan have waiting periods on Type 3 (Major) and Orthodontic procedures like the old plan?

Yes. Ameritas' plan was designed to mirror the prior plan. New hires will be subject to a 12-month waiting period on Type 3 (Major) and Orthodontic procedures.

However, if you already satisfied the entire waiting period under the prior plan, you will not have to satisfy new waiting periods under the Ameritas plan.

Credit will be given for members enrolled on the prior plan that have satisfied all or a portion of the waiting period. As an example, if you had satisfied three (3) months of the 12-month waiting period under the prior plan, you will only have to satisfy the remaining nine (9) months of your waiting period when Ameritas' plan goes into effect on 1/1/2020.

Will I get a new dental ID card?

Yes. Enrolled members will receive an ID card (mailed to your home) a few weeks before coverage goes into effect.

If I have questions during open enrollment, who can I call?

As you are reviewing options during open enrollment, you can call the Ameritas Enrollment Support Welcome Line by calling toll-free 877-313-0033 between October 15, 2019 and December 31, 2019 to ask questions about the dental and vision plans, how work in progress will be handled when the Ameritas plan goes into effect 1/1/2020, search for a dental provider, and more.