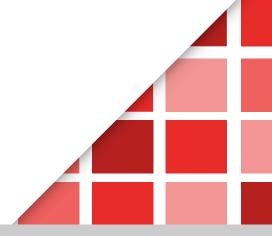
Earn Rewards for the Benefits You Use Most

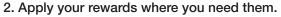


Your employer offers a robust benefits package to help you maintain overall health and wellbeing. Here's how you can earn benefit rewards to make your benefits go even further.



1. Earn rewards by using your dental plan benefits.

- Visit your dentist at least once each year.
- Keep your total paid claims for the year under your benefit threshold.





- Apply your rewards toward covered dental procedures after your existing benefit is used.
- Use a set portion of your rewards toward other Ameritas benefits after your existing benefit is used.
- When using your benefit rewards for vision materials, save your itemized receipt for reimbursement.
- You and any covered dependents have your own rewards accounts.

3. Keep earning rewards.



- Each year paid claims remain under the threshold, your rewards will increase until you reach the maximum reward accumulation.
- If you exceed your annual benefit threshold, you keep the rewards you've previously earned but don't earn
- If you don't use your dental benefits during the entire year, your accumulated rewards are lost, but you can begin earning rewards again the next year.

Rewards are subject to the applicable deductible, coinsurance and plan provisions

Your dental plan rewards

Annual Maximum	Annual Benefit Threshold	Annual Ameritas Rewards Carryover

Your additional rewards

Type of coverage	Frequency	Amount

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