

Your individual dental insurance questions, answered!

February 18, 2020

Insurance can be tricky

We get it. Making the most of your benefits can be easier said than done. After all, how do you know what's covered and what's not? How do you keep track of your levels of coverage?

Ameritas is here to help. We understand that life is about so much more than deductibles. It's about sharing a meal with loved ones and spending time with family. It's about being fulfilled. That's why we make it easy to use and understand your insurance.

Supplementing your Medicare coverage

It's possible that you purchased dental insurance to supplement your Medicare coverage. Although Medicare does a great job at providing coverage for many medical expenses, it often does not cover most dental services.

That's why our products are [created with you in mind](#)! Remember, they offer coverage of up to 50% for the services you need most, such as crowns, bridges, and dentures. Plus, since the [Ameritas Dental Network](#) is one of the largest in the nation, you will likely not have to travel far to get quality, affordable care.



Make sure your current plan is a good fit

With the Ameritas PrimeStar[®] line of products, we've simplified our plans as much as possible. To make sure your plan is right for you, ask yourself these questions:

- Do I want to keep seeing my primary dentist?
 - If your dentist is in the Ameritas Dental Network (they probably are!) it might be a good idea to have a network plan, which maximizes your savings.
- How much coverage do I want?
 - We offer plans with different maximums, which offer different levels of coverage to fit your unique needs.

Once you've thought about those items, you can hop on [your member portal](#) to ensure that you are enrolled in the plan that best suits your needs.

Haven't created your secure member account yet? Don't worry! It's easy to set up. Just select "Register Now" on the login page and complete the New User Registration form. You'll need to use the user ID and password that you create every time you log in.

In it for the long haul

Remember, insurance is an investment in yourself. The longer you retain your coverage, the better the benefits! Although all of our plans feature day-one coverage for most services, coverage for some procedures—such as root canals—increases after your first year on the plan. That means it's important to keep track of your coverage.

Not sure how to do that? It's easy to look up your plan details on [your member portal](#).

We appreciate the privilege of your business and look forward to continuing to partner with you on your insurance journey!

Want to learn more?

Here are some resources that you may find helpful:

- [The importance of visiting the dentist](#)
- [An overview of PrimeStar dental insurance](#)
- [The Ameritas Dental Network](#)
- [PrimeStar dental and vision product overview](#)