

Learn about your Dental Benefits



The enclosed materials explain the Ameritas coverages offered by your employer.

Employee benefits can have huge value; make sure you're taking full advantage of yours.



US Federation of Worker
Cooperatives

Using your Dental Benefits is Pain Free



Learn how you can reduce your out-of-pocket expenses and access your Ameritas account information.



See any dentist. Your Ameritas dental plan allows you and your family members to **see any dentist** you chose, regardless if they are in- or out-of-network. Family members do not need to see the same dentist.



Save money. Dentists in the Ameritas network have agreed to 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 our network providers, there are no claim forms to submit. Our providers handle everything. All you need to do is make the appointment and show up.



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 be responsible for.

Check if your dentist is in 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 will be honored by AmexUS Mexico providers, and claims will be processed by Ameritas.



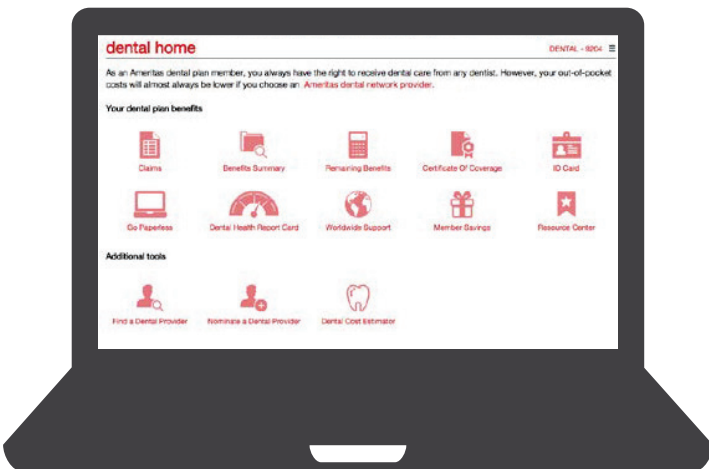
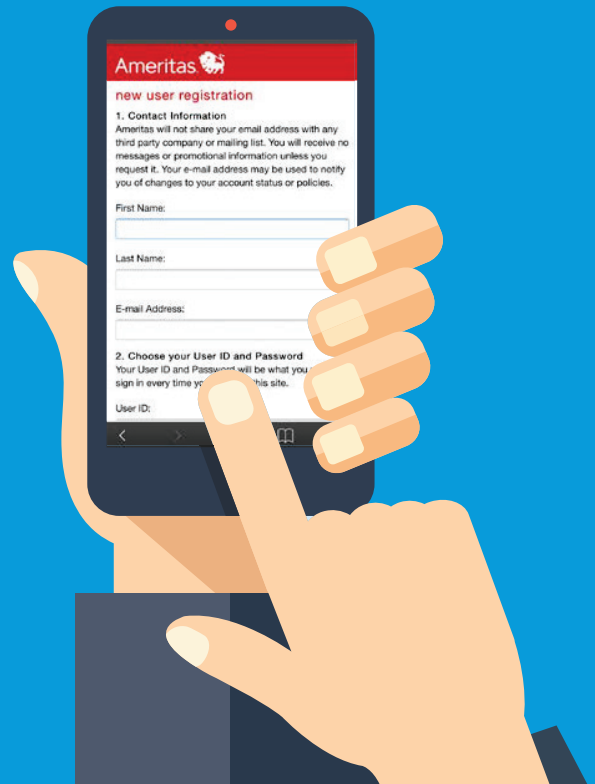
Find everything you need on any device.

Register for your secure member account at ameritas.com.

The one-time set up is quick and easy

- Go to 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**
- 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 breakdown of how benefits were calculated and payments were processed
- plan details including maximum benefit and deductible amounts, and your used versus remaining benefits
- find out the average cost for in- or out-of-network procedures based on ZIP Code with our Dental Cost Estimator

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

To receive email EOB's instead of paper statements, select:



Compared to paper, online statements are:

- more secure
- more detailed
- better for the environment
- convenient
- faster

Prescription Drug Savings Card



ENVISION
SAVINGS

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.

Hear Better with iHear®. Hearing exams are a valuable but often overlooked habit for good health. Ameritas plan members and their loved ones are invited to learn about iHear by visiting ameritas.com/listen. iHear devices cost a fraction of what traditional hearing aids cost. Order your at-home hearing test, programming kit, devices and accessories all online. This is not insurance.

Save More With Ameritas

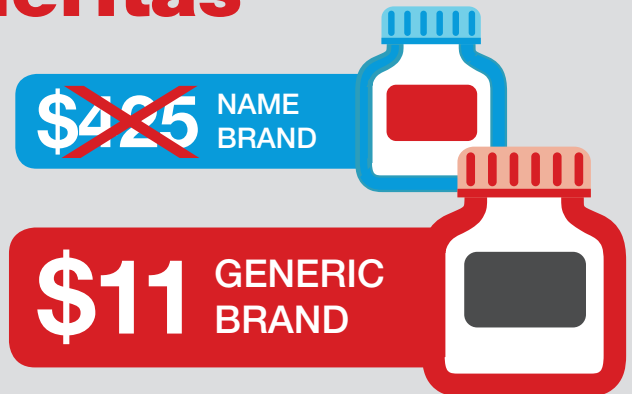
Prescription Savings. You and your covered dependents can save on prescription medications at **over 60,000 pharmacies across the nation** including CVS, Walgreens, Rite Aid and Walmart. Participating pharmacies give your normal health care pharmacy benefit, or the Rx discount, whichever saves you more. 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>



Ameritas Eyewear Savings Card



Walmart
Save money. Live better.

Member Name: _____

Members: To locate a Walmart Vision Center near you, visit http://www.walmart.com/cservice/ca_storefinder.gsp. Call 800-487-5553 with questions.

Walmart Vision Center Associates: Use plan name **SAVINGS 15** in BOSS. Call 700-277-7710 with questions.

GR 6269 Eyewear 3-15

Eyewear Savings. 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.



- wide selection of **lens options**; all lenses come with scratch resistant coating for no additional charge.

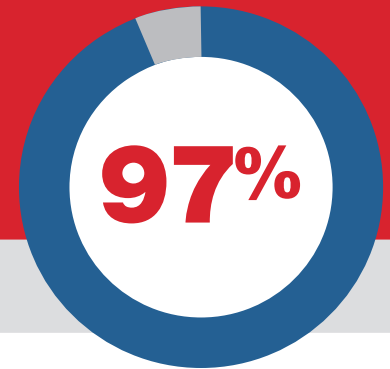


- **safety eyewear.**

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.

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 2007**, an achievement held only by two other companies.



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



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.



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.

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. © 2018 Ameritas Mutual Holding Company

How To Use Your Orthodontic Benefits



A healthy smile contributes to self-esteem, self-confidence and self-image—important qualities at every age. **About 20 percent of orthodontic patients are over age 18.**



Visit an Orthodontist for an Evaluation.

- If you visit a provider from the Ameritas contracted network, you will almost always maximize your out-of-pocket savings. Review and ask questions about the customized treatment plan outlined by your orthodontist.



Request a Pretreatment Estimate of Benefits.

- Your orthodontic provider will submit a treatment plan to Ameritas providing details about the planned treatment and expected costs.
- Upon receipt of this information, Ameritas will review and provide an estimated schedule of benefits back to you and your provider.
- By taking advantage of this Pretreatment Estimate service, you will know your expected insurance benefit, allowing you to have a realistic picture of any potential out-of-pocket expenses prior to starting the treatment.




Set Up a Payment Plan

- Begin your treatment plan with your orthodontist's office and plan payments will begin automatically to the party assigned on the claim form.

Important Details:

- Children must start treatment by age 17 to receive the full benefit.
- Total estimated cost is prorated by quarter over the estimated length of the program. Benefits are payable at end of each quarter, with the first quarter payment beginning on the date the braces are placed.
- For orthodontic programs that were covered under your prior 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.
- When beginning new orthodontic treatments, initial visits, such as orthodontic records, can be submitted when they are performed as a single date of service and the benefits paid will reduce the orthodontic maximum.

Dental Highlight Sheet		Ameritas 
Dental Plan Summary		Effective Date: 10/1/2018
Plan Benefit		
Type 1		100%
Type 2		80%
Type 3		50%
Deductible	\$50/Calendar Year Type 2 & 3	
	Waived Type 1	
	\$150/family	
Maximum (per person)	\$1,200 per calendar year	
Allowance	90th U&C	
Waiting Period	None	
Annual Open Enrollment	None	
Orthodontia Summary - Child Only Coverage		
Allowance	U&C	
Plan Benefit	50%	
Lifetime Maximum (per person)	\$1,000	
Waiting Period	None	

Understanding Your Plan Benefits

Your highlight sheet details the benefits available to each person covered on your plan. You may see up to three features combined between your dental and vision plans—maximum, deductible and frequency—which can reduce either your monthly plan payment or out-of-pocket expenses. The sample highlight sheet included here shows a Fusion plan with a shared maximum.



This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) and individual dental and vision products (Indiv. 9000 Rev. 07-16) 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. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-659-2223.

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. © 2018 Ameritas Mutual Holding Company.