

# 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](http://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](http://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.





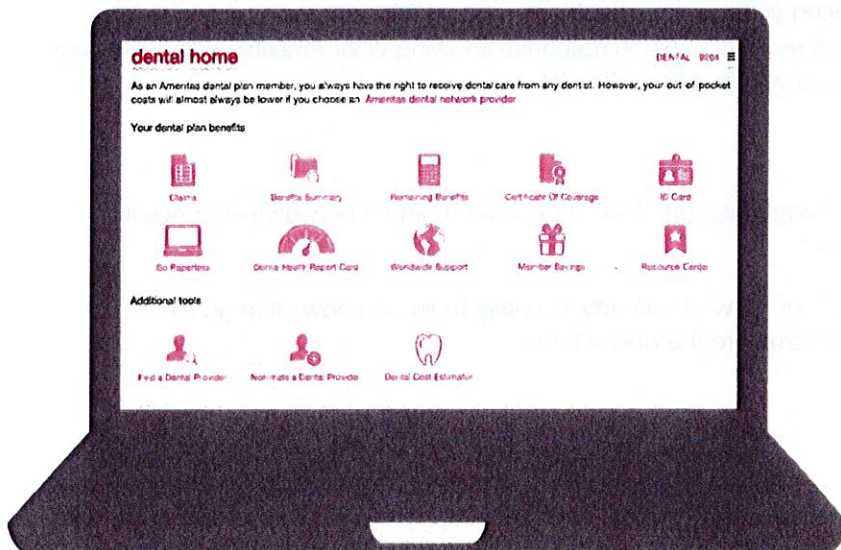
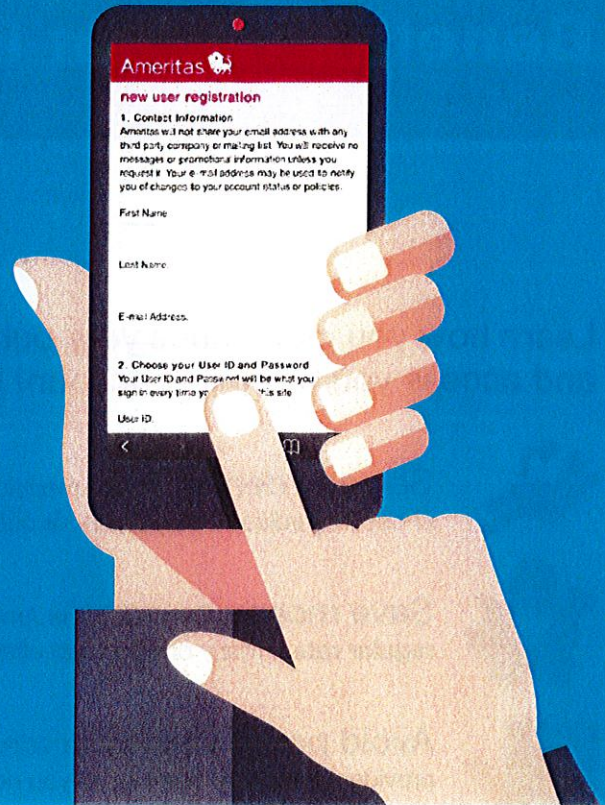
Find everything you need on any device.

Register for your secure member account at [ameritas.com](http://ameritas.com).

### The one-time set up is quick and easy

- Go to [ameritas.com](http://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

### 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