

Dental Rewards[®]

Finally, a way to reward plan members who submit few dental claims and, therefore, use only a portion of their allotted annual maximum for dental. This feature is included with *your* company dental plan.

With Dental Rewards, insured employees and dependents may accumulate additional funds toward more expensive dental procedures that may arise in the future [refers to the more expensive procedures listed in the plan's certificate of insurance].

Earning annual rewards is easy, and Ameritas Life Insurance Corp. of New York's claims-paying system automatically calculates reward amounts, so plan members know exactly what they've earned. To qualify, plan members need only visit the dentist each year and submit a claim, then if total claims stay at or below the plan's annual threshold amount, a reward is earned.

EXAMPLE *[plan with a \$1,000 annual maximum]*

Annual maximum for Type 1, Type 2, Type 3 procedures	\$1,000
Annual carry over/reward toward next benefit year	+ \$250
Next benefit year's annual max plus carry over/reward	\$1,250

Annual benefit threshold for this plan is \$500. Max carry over/reward accumulation is \$1,000.

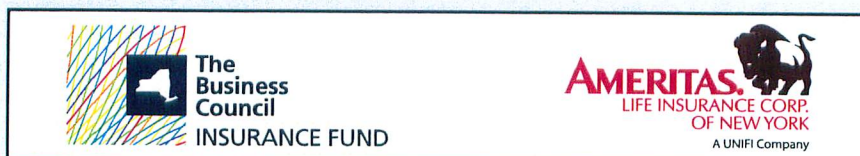
So, if you have a \$1,000 annual maximum benefit, go to the dentist at least once and use a total benefit not exceeding \$500 (threshold) during the benefit year, you will be rewarded the following benefit year with \$250 to use in addition to your \$1,000 annual maximum.

Follow the same guidelines, and the next benefit year you are rewarded with another \$250. Keep building to a maximum reward of \$1,000 to add to your \$1,000 annual max. Note, if you don't file a claim in a benefit year, or there's a 12-month break in coverage and you rejoin the plan, the rewards are lost and your annual max is reset to \$1,000. But, you can start building again the very next year.

After visiting the dentist, plan members will receive an Explanation of Benefits (EOB) Statement in the mail. A sample portion of an EOB Statement is shown below.

PATIENT DEDUCTIBLE AND MAXIMUM INFORMATION:		
YOUR REMAINING MAXIMUM FOR THE YEAR 2011 IS	\$855.00	← annual maximum before Dental Rewards
YOUR REMAINING CARRY-OVER MAXIMUM ACCUMULATION IS	\$1,000.00	← reward [carry over]
YOUR TOTAL REMAINING MAXIMUM INCLUDING CARRY-OVER IS	\$1,855.00	← annual maximum + reward

Plan members also may check their benefits status, including deductibles and remaining maximums, online at ameritasgroup.com/ny.



In New York, group dental, vision and hearing care products are offered through Ameritas Life Insurance Corp. of New York [Ameritas of New York], a UNIFI company. Certain plan designs may not be available in all areas. To become appointed with Ameritas of New York, call 800.201.8562. Ameritas of New York's dental, vision and hearing care products [9000 Rev. 03-08] are issued by Ameritas of New York. ©2011 Ameritas Life Insurance Corp. of New York. The bison symbol, Ameritas, Ameritas Life Insurance Corp. of New York, and a UNIFI company are registered service marks of Ameritas of New York, Ameritas Life Insurance Corp., UNIFI Mutual Holding Company or Ameritas Holding Company.