

# Using Your Dental Benefits is Pain Free



## Learn how to use your benefits to the fullest and reduce your out-of-pocket expenses.



**Visit any dental provider.** You are free to visit any provider, regardless if they are in- or out-of-network. Plus, your family members do not have to see the same dentist.



**Save with a network provider.** Dentists in the Ameritas Dental 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.



**Know your cost.** Located in your secure member account, the **Dental Cost Estimator** lets you compare estimated procedure charges based on ZIP Code. You can search estimates for both in-network and out-of-network providers.

Ask your dentist to submit a **pretreatment estimate** for any dental work you consider expensive. Then Ameritas will let you know the amount insurance will cover so you can budget for the remainder. The pretreatment estimate is based on your plan benefits and submitted claims.

**Find out if your dentist is in the 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 the network already, 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 largest in the nation**. Plus, now you can visit dental providers in Mexico through AmexUS. 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



## In your secure online member account, you have 24/7 access to:

- your personalized ID card; print it or save it to your smartphone
- claims status and a breakdown of how benefits were calculated and payments processed
- plan details including maximum benefit and deductible amounts, and your remaining benefits
- the average cost for in- or out-of-network procedures based on ZIP Code with the Dental Cost Estimator

## 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”
- Select the Dental/Vision/Hearing drop-down
- Choose “Customer (Member) Login – NY”
- 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.

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

To receive EOBs electronically, instead of paper statements, select the go paperless option when logging in to or setting up your member account.

Compared to paper, online statements are:



more secure



more detailed



better for the environment



convenient



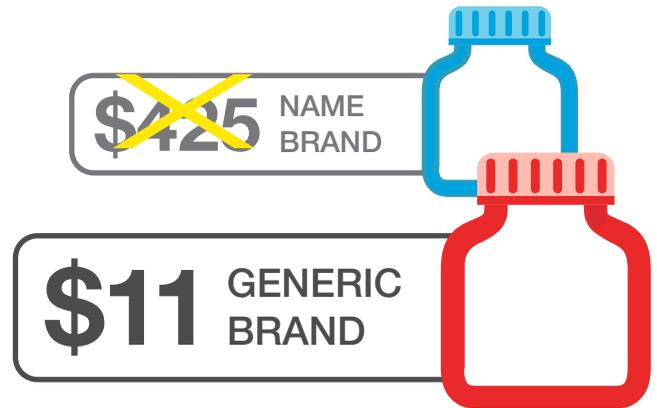
faster

# Save more with Ameritas of New York

**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 –  
[ameritas.com/rxpharmacy](http://ameritas.com/rxpharmacy)

Look up a price –  
[ameritas.com/rxpricing](http://ameritas.com/rxpricing)



## Prescription Drug Savings Card



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](http://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](http://ameritas.com/rxpricing).

Discounts available at over 60,000 pharmacies across the nation. To find a pharmacy visit [ameritas.com/rxpharmacy](http://ameritas.com/rxpharmacy).

Pharmacy and member help desk **1-877-684-0032**

This is a FREE card and may not be sold.

## Ameritas Eyewear Savings Card



Member Name: \_\_\_\_\_

**Members:** To locate a Walmart Vision Center near you, visit [http://www.walmart.com/cservice/ca\\_storefinder.gsp](http://www.walmart.com/cservice/ca_storefinder.gsp). Call 800-487-5553 with questions.

**Walmart Vision Center Associates:** Use plan name **SAVINGS 10** in BOSS. Call 700-277-7710 with questions.

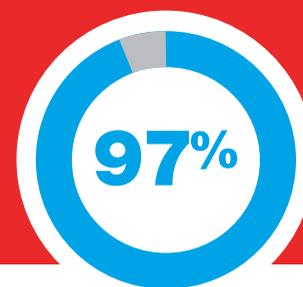
GR 6269 Eyewear 3-15

You can save on a complete pair of prescription eyeglasses at Walmart Vision Centers nationwide. Get your eyewear savings card through your secure account at [ameritas.com](http://ameritas.com).

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 2006**, an achievement held only by a handful of other companies.



**97% of members enrolled in Ameritas dental or vision benefits a year ago are still with Ameritas today.<sup>1</sup>**



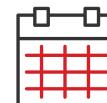
More than 3 million calls answered with a 4.7 out of 5 overall caller satisfaction survey score



Claims processing accuracy exceeds 99%



English and Spanish, multilingual interpretation



92% of claims processed in an average of 9 business days

**Claims, benefit and provider network questions:**

group@ameritas.com | 800-659-5556  
Monday - Thursday, 8 a.m. – 1 a.m. (EST)  
Friday, 8 a.m. – 7:30 p.m. (EST)

**¿en español?** Ameritas offers Spanish-speaking claims associates and a translation service in many languages at 800-487-5553.



**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.



Ameritas Life Insurance Corp. of New York

<sup>1</sup> Ameritas claims processing system, 2018

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. of New York (Ameritas of New York). Group dental and vision products (9000 NY Rev. 03-15) are issued by Ameritas of New York.

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