

Using your Dental Benefits is Pain Free



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



See any dentist. Your Ameritas of New York 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 of New York 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.



Ameritas Life Insurance Corp. of New York

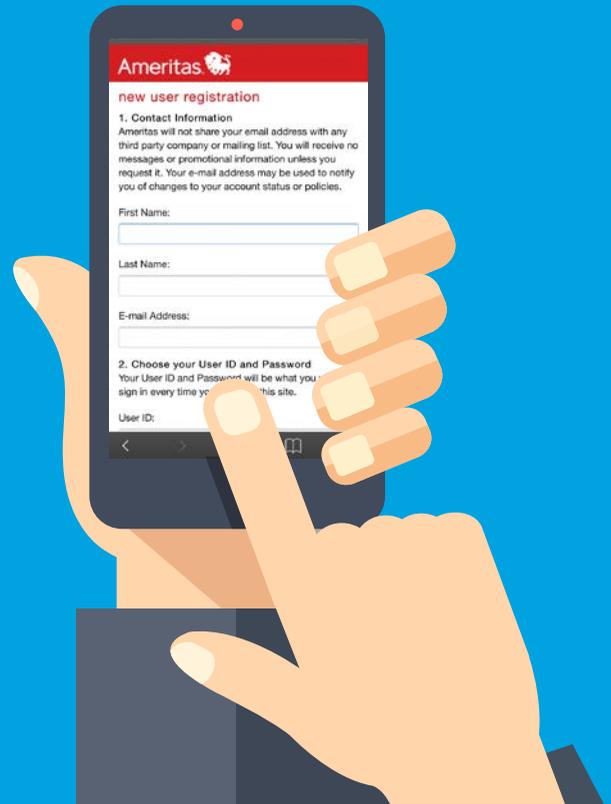
Find everything you need on any device.

Register for your secure member account at ameritas.com.

The one-time set up is quick and easy

- Go to ameritas.com
- Click  in the upper right corner or  on a mobile device
- Select the Dental/Vision/Hearing drop down
- Choose “Secure Member Account (NY)”
- On the Login page select 
- 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.



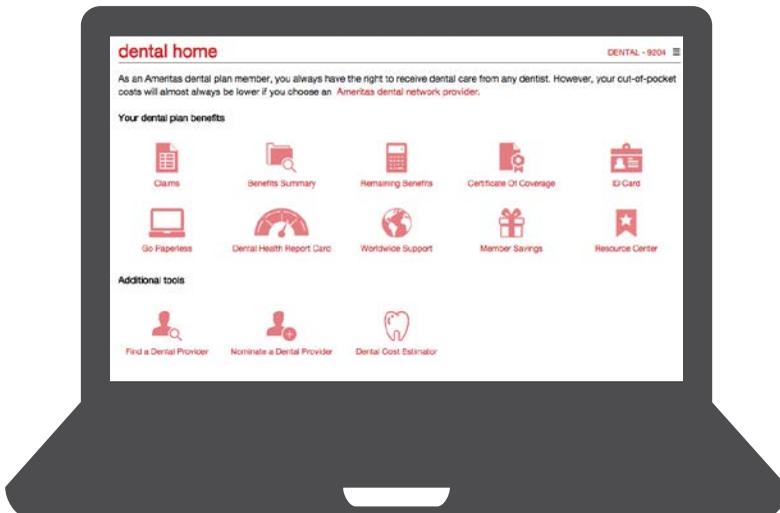
Sign up to receive your explanation of benefits (EOB) statements online.

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 



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 verses remaining benefits
- find out the average cost for in- or out-of-network procedures based on ZIP Code with our Dental Cost Estimator

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.

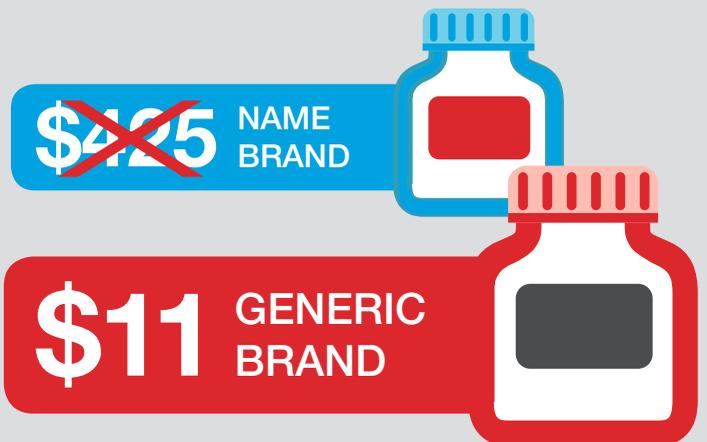
Hear Better with iHear®: Hearing exams are a valuable but often overlooked habit for good health. Ameritas plan members and their loved ones are invited to learn about iHear by visiting ameritas.com/listen. iHear devices cost a fraction of what traditional hearing aids cost. Order your at-home hearing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

Save More With Ameritas 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 – <http://www.emsmed.com/vendors/pharmacy.aspx>

Look up a price – <http://www.emsmed.com/vendors/rxpricing.aspx?groupid=Ameritas>



Eyewear Savings. You can also **save up to 15%** at any Walmart Vision Center on the following vision care products.

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.

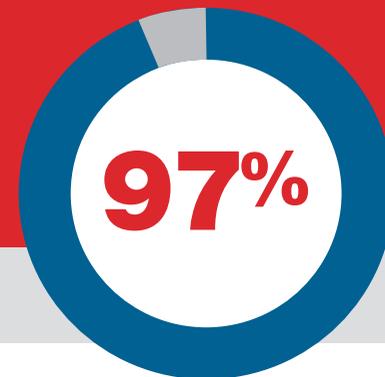
GR 6269 Eyewear 3-15

-  • **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 of New York 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 of New York 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

Claims statistics from 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. of New York (Ameritas of New York). In New York, group dental, vision and hearing care products (9000 NY Rev. 03-15) and individual dental and vision products (Indiv. 9000 NY Rev. 07-16) are issued by Ameritas of New York.

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