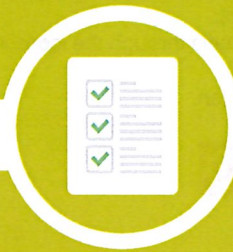


# ameritas.com – connect with us

Find everything you need on any device.



- sign up to receive electronic statements



- locate network dentists
- access your benefit information and claims



- get your personalized ID card



- receive savings on prescriptions and eyewear
- much more

## Secure Member Account

Click on the red Account Access link at the top of the screen to choose your account and log in. Then you can:

- sign up to receive your explanation of benefits (EOB) statements online.
- view your dental or vision benefit information.
- access plan benefit summaries, certificates of coverage, remaining benefits, maximum benefit and deductible amounts.
- view claims status and payment details, including an in-depth breakdown showing how benefits were calculated.
- access, view, print, or save your personalized dental, vision and/or hearing ID cards.

## Compared to paper statements, online statements are:

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



## Find a Provider



Visit [ameritas.com](http://ameritas.com) and select Find a Provider to start your search.

- Mobile responsive design functions like an app
- Search for a dental or vision provider
- Look up provider results in English or Spanish
- Searches show providers with the greatest savings first
- Easy to share results with family and friends
- Full-color map shows provider locations
- Check out our dental provider directory

## Dental Cost Estimator

Members can use this tool to get an idea of what an out-of-network general dentist may charge based on ZIP Code and dental procedure. It's located in your secure member account.

## Resource Center

- Download forms.
- Review dental glossary terms and FAQs.
- Find instructions for submitting a dental claim or pretreatment estimate.

## Dental Health Report Card

- Find out where your dental health stands, and how to improve it.
- See your dental health grade by accessing your Dental Health Report Card in your secure member account.
- Grades are based on claims and procedures submitted while covered under the plan.

## Prescription and Eyewear Savings

- On participating plans, you can save on prescriptions at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance. Even if employees already have health insurance pharmacy benefits, they are welcome to check out this Rx discount. Receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescriptions combined.
- Members on participating plans can save up to 15% off eyewear frames and lenses purchased at Walmart Vision Centers nationwide.
- Obtain your savings card through your secure member account.

## Dental Provider Directory Instructions

Select "Find a Provider" then "Dental>network provider."

Enter search criteria.\*

View search results, which include:

- provider name
- office location
- phone number
- specialty
- traveling distance (if applicable)
- profile showing provider office hours, educational background and languages spoken (when available)
- map showing provider location and driving directions

\* California residents will be prompted to choose either the Classic (PPO) or First Dental Health network. If you use the First Dental Health Network, your ID card will show the First Dental Health Network (EPO) logo. Questions? Check with your benefits administrator.

## Wellness and Social Media

- View our videos and blog posts about wellness, and more (or access direct at [ameritasinsight.com](http://ameritasinsight.com)).
- Link to any of our social media channels through the icons in the footer of [ameritas.com](http://ameritas.com).
- Share valuable news and become a fan.



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# COUNTY OF MADERA - ACTIVE

Policy #: 010-301147



## Dental Plan Benefits

	In-Network	Out-of-Network
Type 1 Preventive No Waiting Period	100%	80%
	Routine Exam (2 per Benefit Period) Bitewing X-rays (2 per Benefit Period) Cleaning (2 per Benefit Period)	Routine Exam (2 per Benefit Period) Bitewing X-rays (2 per Benefit Period) Cleaning (2 per Benefit Period)
Type 2 Basic No Waiting Period	100%	80%
	Surgical Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Periodontics (surgical) Simple Extractions	Surgical Extractions Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Periodontics (nonsurgical) Endodontics (surgical) Periodontics (surgical) Simple Extractions
Type 3 Major No Waiting Period	70%	50%
	Crowns (1 in 5 years per tooth) Prosthodontics (Bridges, Dentures) (1 in 5 years)	Crowns (1 in 5 years per tooth) Prosthodontics (Bridges, Dentures) (1 in 5 years)

## Deductible

Type 1, 2 and 3	\$50 per person, per lifetime	\$50 per person, per lifetime
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## Benefit Year Maximum

Type 1, 2, and 3 (per person, per calendar year)	\$1,200	\$1,200
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## Orthodontia Benefits (adult ortho included)

No waiting period		
Plan Benefit	50%	50%
Lifetime Deductible	\$0	\$0
Lifetime Maximum (per person)	\$2,000	\$2,000

## Claims Allowance

Type 1, 2 and 3	Discounted Fee	80th U&C
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## Dental Rewards

Your dental plan includes Dental Rewards as a way to grow your annual maximum benefit. Simply by visiting a dental provider each year and submitting a claim, you can increase your annual maximum benefit over time. After your initial benefit is used, accumulated rewards are there to help pay for more expensive procedures, such as root canals or crowns.

Here's how it works. For each year, you submit at least one dental claim and your total dental benefits paid for the year are at or under \$500 you qualify to carry over \$250 in rewards to the following year. You may accumulate rewards up to the maximum amount of \$1000. Please note, if you do not submit a dental claim during the year, no rewards are earned and accumulated rewards are reset to zero. However, you can start qualifying for rewards again the very next year.



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## Provider Flexibility and Network Savings

Members aren't limited to one particular dentist, or a small group of providers, who may or may not be taking new patients. Each plan member is free to visit any provider they choose, including your current dentist, regardless if they are in- or out-of-network. And family members do not have to see the same dentist. When you visit an in-network dentist there are no claim forms to complete. For a list of network dentists in your area, go to Find A Provider at [ameritas.com](http://ameritas.com).

### Ameritas dental network savings

average cost per procedure

network dentist

out-of-network dentist

Network dentists typically charge up to 30% below average for their region

**30%**

The Ameritas dental network is one of the **5 largest networks** in the nation for access points. Source: NetMinder 2016

**Ameritas Network:** These plans give you more than 428,000 access points across the nation for dental care.

## Member Savings

### Prescriptions



Save an average of 40% on generic and brand name prescriptions at over 60,000 pharmacies including CVS, Walgreens, Rite Aid and Walmart. Use your normal health care pharmacy benefit, or the prescription discount, whichever saves you more. This Rx discount is offered at no additional cost, and it is not insurance.

**Access your Ameritas Rx savings card:**  
<https://www.ameritas.com/OCM/GetFile?doc=037275>

### Frames and lenses

Save up to 15% at any Walmart Vision Center:

- 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

This discount is available to you without any additional cost to your plan premium.

## Customer Service

Customer Connections **800-487-5553** [www.Ameritas.com](http://www.Ameritas.com)  
Monday - Thursday 7am-12am CST, Friday 7am-6:30pm CST

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.