



Dental insurance can be just as important to a lifetime of good health as your medical plan. Take a closer look at these benefits before your enrollment deadline.

Employee Dental Benefits

effective

Using your benefits is easy

Visit any dental provider

You are free to visit any provider, including your current dentist, 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

The Ameritas Dental Network is one of the nation's largest. Network providers have agreed to charge 25-50% less than their regular rates which can lower your out-of-pocket costs. See if your dentist is in the network. Visit ameritas.com – Find a Health Provider.

Quickly access your information

With your secure online member account, you can check plan benefits and claim status, sign up for electronic benefit statements, access discount ID cards, and much more. Just go to ameritas.com and select Sign In, Dental, Vision & Hearing, Member Sign In to get started after your benefit coverage begins.





Dental Plan Benefits

Type 1 Preventive No Waiting Period	100%	Routine Exam (2 per 12 months) Bitewing X-rays (1 per 12 months) Cleaning (2 per 6 months)
Type 2 Basic No Waiting Period	80-90-100%	Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Endodontics (surgical) Simple Extractions
Type 3 Major No Waiting Period	50%	Surgical Extractions Periodontics (nonsurgical) Crowns (1 in 10 years per tooth) Periodontics (surgical) Prosthodontics (Bridges, Dentures) (1 in 10 years)

Deductible

Type 1	\$0
Type 2 and 3	\$50 per person, per calendar year
Family Maximum	\$150 per Calendar Year

Benefit Year Maximum

Type 1, 2, and 3 (per person, per calendar year)	\$2,500
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Orthodontia Benefits (children under age 19)

No waiting period	
Plan Benefit	50%
Lifetime Deductible	\$0
Lifetime Maximum (per person)	\$1,500

Claims Allowance

Type 1, 2 and 3	Maximum Allowable Benefit
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In network allowance is discounted fee

LASIK Advantage

Your dental plan includes a feature called LASIK Advantage which provides benefits for LASIK and related procedures, including standard LASIK, custom LASIK, LASIK with Wavefront Technology, CustomVue LASIK, LASIK with IntraLase technology and Photorefractive Keratectomy (PRK).

As a participant in the dental plan you earn a lifetime LASIK benefit per eye over time. The benefit amount increases over a four year period, with the highest benefit provided in year four. Benefits are earned for each eye.

If you and/or your eligible dependents are late entrants as described above, you and/or your eligible dependents must wait 12 months from enrollment to be eligible for LASIK coverage; after 12 months the LASIK benefit starts at the year one amount.

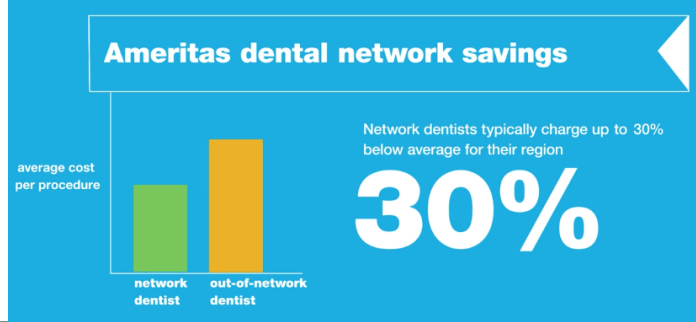
The LASIK Advantage benefit is available to participants age 18 and older.

This benefit offers choice! Any specialist can be chosen, as there is no network tied to this coverage.

Lifetime Benefit Earned per Eye:	Year One	Year Two	Year Three	Year Four
	\$175	\$175	\$350	\$350

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.



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.

Late Entrant

We strongly encourage you and/or your dependents to sign up for coverage when you are initially eligible. If you choose to enroll after initially declined, you and/or your eligible dependents will be considered a Late Entrant. Covered expenses will not include and benefits will not be payable in the first 12 months that a person is insured if the person is a Late Entrant; except for evaluations, prophylaxis (cleanings), and fluoride application. After 12 months, you will have access to all of the plan's benefits.

Member Savings

Prescription savings

Just for participating in our dental, vision or hearing care plans, members can save big on prescription medications through one of the world's largest retailers. **No additional cost. Only savings.**

Extra Value

Our plan members, their covered dependents can **save on prescription medications 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.



Participating pharmacies will give Ameritas plan members their normal health care pharmacy benefit, or the prescription discount, whichever saves them more. Even if the employees already have health insurance pharmacy benefits, they are welcome to check out this Rx discount.

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>

Rx Savings

Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.



Save on frames and lenses

Save up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. This is available to you without any additional cost to your plan premium.

You may receive savings on the following vision care products at Walmart Vision Centers:



• **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.**

Guarantees

Walmart Vision Centers stand behind their products and workmanship by offering:

- 60-day frame and lens satisfaction guarantee.
- 12-month replacement guarantee on broken or damaged frames or lenses.
- lifetime adjustments and cleanings.

Customer Service

Customer Connections **800-487-5553** www.Ameritas.com
Monday - Thursday 7am-12am CST, Friday 7am-6:30pm CST

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PPO Plan 1: Dental Plan Summary

Effective Date: 7/1/2024

Plan Benefit	
Type 1	100%
Type 2	80-90-100%
Type 3	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family
Maximum (per person) Allowance	\$2,500 per calendar year Discounted Fee
Waiting Period	None
Annual Eye Exam	None
LASIK Advantage®	Included
Annual Open Enrollment	None

Orthodontia Summary - Adult and Child Coverage

Allowance	U&C
Plan Benefit	50%
Lifetime Maximum (per person)	\$1,500
Waiting Period	None

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (2 in 12 months) Bitewing X-rays (1 in 12 months) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (2 in 6 months) Fluoride for Children 18 and under (1 in 12 months) Sealants (age 18 and under) 	<ul style="list-style-type: none"> Fillings for Cavities Restorative Composites (anterior and posterior teeth) Endodontics (nonsurgical) Endodontics (surgical) Denture Repair Simple Extractions 	<ul style="list-style-type: none"> Space Maintainers Onlays Crowns (1 in 10 years per tooth) Crown Repair Periodontics (nonsurgical) Periodontics (surgical) Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years) Complex Extractions Anesthesia

Ameritas Information

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Incentive Coinsurance

Plans with coinsurance levels that progressively increase are designed to reward your loyal employees: The longer they stay on the plan, the higher their coinsurance. As long as plan members have at least one dental claim submitted each benefit period, they continue to advance one coinsurance level until they reach the plan's highest benefit level. If a plan member fails to have at least one dental claim submitted during any benefit year, he or she will revert back to the beginning coinsurance benefit. If that happens, members can progress back to higher coinsurance levels in subsequent years by submitting at least one dental claim each benefit year.

LASIK Advantage®

LASIK Advantage provides coverage for LASIK and related procedures, including standard LASIK, Custom LASIK, LASIK with Wavefront Technology, CustomVue LASIK, LASIK with IntraLase technology and Photorefractive Keratectomy (PRK). Members earn a lifetime benefit per eye over time. The benefit amount increases throughout a three-year period, with the highest coverage provided at year three. Members earn benefits for each eye and can't combine benefits for both eyes to use for a single eye. If a member enrolls after the initial enrollment period, they must wait 12 months from enrollment to be eligible for coverage; after 12 months the member will begin coverage at the year-one benefit. The LASIK Advantage benefit is available to members age 18 and older. Adult and child coverage is allowed - adult only and child only coverage are not. LASIK Advantage is only available with dental plans with preventive, basic and major coverage. There is no network tied to this coverage.

Lifetime Benefit Earned Per Eye	Year One	Year Two	Year Three
	\$175	\$175	\$350

Dental Network Information

To find a provider, visit ameritas.com and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553.

Your provider network is Ameritas Classic Network.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

Dental Health Scorecard

How would you rate your dental health?

In 2016, you can receive your Dental Health Report Card by signing into your secure member account online. Your assessment is based on claims submitted. The report card also offers suggestions if you strive to improve your dental health. Ameritas members can access the personalized report card by going to ameritas.com, click Account Access in the top right corner and choose the Dental/Vision/Hearing drop down. Select the Secure Member Account link and sign in to see your report.

Rx Savings

Our valued plan members and their covered dependents can save on prescription medications 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.

To receive this Rx discount, Ameritas plan members just need to visit us at ameritas.com and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Eyewear Savings

Ameritas plan members may receive up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.

To receive the eyewear savings identification card, Ameritas plan members can visit ameritas.com and sign-in (or create) a secure member account. Members must present the Ameritas Eyewear Savings Card at time of purchase to receive the discount.

Hearing Savings

With your Ameritas plan, you can receive hearing aid discounts through Great Hearing Benefits at their 4,500+ hearing care locations nationwide. Call 877-683-9495 for your free hearing consultation today. This savings arrangement is not insurance. It is available to members at no additional cost to their plan premium.

Highlights include: hearing exam for only \$50 (saves you \$100 off the industry average of \$150), up to 50% off retail pricing on today's top hearing technology, plus a satisfaction guarantee and warranty service. Visit greatearingbenefits.com/ameritas to learn more.

Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

Dental Cost Estimator

Members can use our dental cost estimator at any time to find average procedure charges in their area. The estimates do not include network discounts or plan benefits. Find the dental cost estimator at ameritas.com/applications/group/estimator.

After coverage begins, members can view average in-network charges in their secure member account. Members also may ask their dentist's office to submit a pretreatment estimate so they can see exactly how a proposed service would be covered and avoid any surprises. The pretreatment estimate is based on their plan benefits.

Worldwide Support

If a member has a dental emergency outside the U.S., AXA Assistance can help. AXA provides credible provider referrals and can even help with making the appointment. Providers referred by AXA are not members of the Ameritas network. AXA contact information is available in the secure member account.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

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Type 3 Major No Waiting Period	50%	Surgical Extractions Periodontics (nonsurgical) Crowns (1 in 10 years per tooth) Periodontics (surgical) Prosthodontics (Bridges, Dentures) (1 in 10 years)

Deductible

Type 1	\$0
Type 2 and 3	\$50 per person, per calendar year
Family Maximum	\$150 per Calendar Year

Benefit Year Maximum

Type 1, 2, and 3 (per person, per calendar year)	\$1,000
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Orthodontia Benefits (children under age 19)

No waiting period	
Plan Benefit	50%
Lifetime Deductible	\$0
Lifetime Maximum (per person)	\$1,500

Claims Allowance

Type 1, 2 and 3	80th U&C
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In network allowance is discounted fee

LASIK Advantage

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The LASIK Advantage benefit is available to participants age 18 and older.

This benefit offers choice! Any specialist can be chosen, as there is no network tied to this coverage.

Lifetime Benefit Earned per Eye:	Year One	Year Two	Year Three	Year Four
	\$175	\$175	\$350	\$350

Hearing Plan Benefits

Annual Hearing Exam	100%
Hearing Aid	50%
Hearing Aid Maintenance	100%

Deductible

Annual Hearing Exam	\$0
Hearing Aid	\$0
Hearing Aid Maintenance	\$0

Benefit Year Maximum

Annual Hearing Exam	Up to \$75
Hearing Aids (per ear)	
Year One	Up to \$100
Year Two	Up to \$300
Year Three	Up to \$400
Hearing Aid Maintenance	Up to \$40

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Member Savings

Prescription savings

Just for participating in our dental, vision or hearing care plans, members can save big on prescription medications through one of the world's largest retailers. **No additional cost. Only savings.**

Extra Value

Our plan members, their covered dependents can **save on prescription medications 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.

Participating pharmacies will give Ameritas plan members their normal health care pharmacy benefit, or the prescription discount, whichever saves them more. Even if the employees already have health insurance pharmacy benefits, they are welcome to check out this Rx discount.

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>

Rx Savings

Members can receive up to 65% savings on generic prescriptions, and overall average savings of 40% across brand name and generic prescription combined.



Save on frames and lenses

Save up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. This is available to you without any additional cost to your plan premium.

You may receive savings on the following vision care products at Walmart Vision Centers:



- **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.**

Guarantees

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- 60-day frame and lens satisfaction guarantee.
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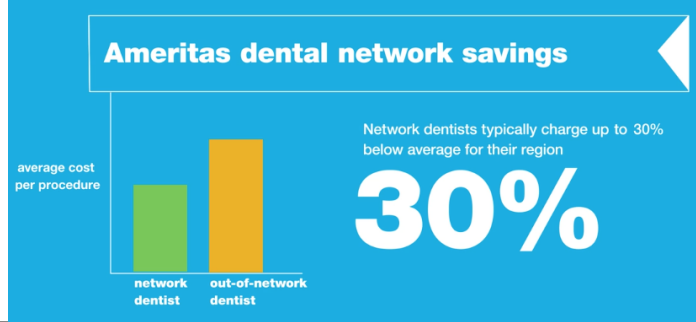
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PPO Plan 2: Dental Plan Summary

Effective Date: 7/1/2024

Plan Benefit	
Type 1	100%
Type 2	80-90-100%
Type 3	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family
Maximum (per person) Allowance	\$1,000 per calendar year Discounted Fee
Waiting Period	None
Annual Eye Exam	None
LASIK Advantage®	Included
Annual Open Enrollment	None

Orthodontia Summary - Adult and Child Coverage

Allowance	U&C
Plan Benefit	50%
Lifetime Maximum (per person)	\$1,500
Waiting Period	None

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (2 in 12 months) Bitewing X-rays (1 in 12 months) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (2 in 6 months) Fluoride for Children 18 and under (1 in 12 months) Sealants (age 18 and under) 	<ul style="list-style-type: none"> Fillings for Cavities Restorative Composites (anterior and posterior teeth) Endodontics (nonsurgical) Endodontics (surgical) Denture Repair Simple Extractions 	<ul style="list-style-type: none"> Space Maintainers Onlays Crowns (1 in 10 years per tooth) Crown Repair Periodontics (nonsurgical) Periodontics (surgical) Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years) Complex Extractions Anesthesia

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Lifetime Benefit Earned Per Eye	Year One	Year Two	Year Three
	\$175	\$175	\$350

Dental Network Information

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Language Services

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Protect and Preserve Your Hearing

Hearing care for all ages

Hearing loss is becoming a major health problem. It's striking at younger ages than ever before. Make it a habit to schedule regular hearing exams, no matter your age.

Benefits are available for hearing exams, hearing aids and hearing aid maintenance.

- **Exams:** The plan provides a \$75 allowance per benefit period for a comprehensive hearing exam.
- **Hearing aids:** The plan pays 50% of the hearing aid cost up to the maximum benefit.
- **Maintenance:** There is a \$40 allowance per benefit period for maintenance, batteries, service contracts, fittings, ear molds and repairs.

Hearing aid maximum benefit

The hearing aid benefit increases over time.

Year 1	Year 2	Year 3+
\$200	\$600	\$800

Each amount above is the total hearing aid benefit available per ear.

Things to know

- **Hearing aid benefit frequency:** Five years after using your hearing aid coverage, you are re-eligible for the benefit at the top level. A reduced benefit is available after three years if your current hearing aids can no longer correct your hearing. All benefits assume no break in coverage.
- **No network:** You receive the same benefits for services from any provider at any facility.
- **No deductible:** You pay no deductible for hearing exams, hearing aids or hearing aid maintenance.

Available resources

You are free to see the hearing professional of your choice, with additional discounts available through Great Hearing Benefits or EPIC Hearing Healthcare. Both offer nationwide hearing provider locations that can save you money on hearing aids and more. Call our toll-free SoundCare customer service number to get started: 877-359-8346.



This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This piece is not for use in New Mexico. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Dental, vision and hearing care products (9000 Rev. 03-16 for Group and 9000 Rev. 02-19 for Individual, dates may vary by state) are issued by Ameritas Life. The Dental and Vision Networks are not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Ameritas, the bison design, "fulfilling life" are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2023 Ameritas Mutual Holding Company.

 | 800-776-9446 | ameritas.com

Have a Question About Your Ameritas Benefits?

Use this contact sheet for your dental, vision and hearing care coverage.

Benefits Administration

group_assistants@ameritas.com

800-659-2223

NY 800-628-8889

Fax 402-467-7338

Monday - Thursday, 7 a.m. - 7 p.m.

Friday, 7 a.m. - 5:30 p.m. (CST)

- New case implementation
- Eligibility information (adds, changes, terminations, file feeds)
- Billing and premium reconciliation
- Online services assistance
- Group policy changes
- Group policy terminations
- ID cards

Contact AXA Assistance USA

Toll free: (866) 662-2731

Collect from anywhere in the world:

+1 (312) 935-3727

Ameritas Life Insurance Corp.

5900 O Street P.O. Box 81889

Lincoln, NE 68501-1889



Customer Connections associates have earned BenchmarkPortal's Center of Excellence award since 2006



Accredited by URAC since 2008 for following review processes that are clinically sound and respect patient and provider rights

Claims

Dental

group@ameritas.com

800-487-5553

NY 800-659-5556

New claim fax 402-467-7336

attn: team claims

Additional info fax 402-309-2580

attn: team claims

Monday - Thursday, 7 a.m. - Midnight

Friday, 7 a.m. - 6:30 p.m. (CST)

- Find a participating network provider
- Benefit summary
- Claim status
- ID cards, certificate of coverage
- Status of plan maximums and deductibles

Vision Perfect - no network plans

group@ameritas.com

800-487-5553

NY 800-659-5556

VSP network plans

800-877-7195

vsp.com

Monday - Friday 7 a.m. - 10 p.m.

Saturday 9 a.m. - 10 p.m.

Sunday 9 a.m. - 9 p.m. (CST)

EyeMed network plans

866-289-0614

eyemed.com

Monday - Saturday 6:30 a.m. - 10 p.m.

Sunday 10 a.m. - 7 p.m. (CST)

SoundCare®

877-359-8346

NY 877-777-5037

LASIK

800-487-5553



Our Customer Connections claims contact center received a 4.5 out of 5 overall caller satisfaction score



95% of claims processed in an average of 10 business days with 99% dollar accuracy



We offer Spanish and multilingual interpretation services



All call centers are located in the United States with no outsourcing of customer services



Customer service available via live online chat in the member portal

Find **forms** you need at ameritas.com.




Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

Claims statistics from Ameritas claims processing system, 2022.

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| 800-776-9446 | NY: 800-201-8562 | ameritas.com

GR 6530 5-23



El seguro dental es igual de importante en su vida que el seguro médico para tener una buena salud. Analice con detenimiento estos beneficios antes de la fecha límite de inscripción.

Beneficios del Plan Dental para Empleados

Fecha de entrada en vigor:

Es muy fácil usar sus beneficios

Acuda a cualquier proveedor dental

Usted es libre de visitar a cualquier proveedor, incluso a su dentista actual, independientemente si pertenece o no a la red de proveedores. Además, sus familiares dependientes no tienen necesariamente que acudir al mismo dentista.



Ahorros con proveedores dentro de la red

La red de proveedores dentales de Ameritas es una de las más grandes del país. Los proveedores de la red han acordado cobrar entre un 25 y 50 por ciento por debajo de lo que regularmente cobran. Esto puede ayudar a que sus gastos extras sean menos elevados. Verifique si su dentista pertenece a la red. Vaya al sitio ameritas.com, haga clic en la categoría «[Find a Health Provider](#)».

Acceso rápido a su información

Por medio de la cuenta segura para miembros del plan, usted puede revisar los beneficios del plan, situación de reclamos, registrarse para recibir estados de cuenta en línea, tener acceso a tarjeta de identificación de descuentos y mucho más. Una vez que su cobertura de beneficios inicie, vaya a la página ameritas.com y seleccione la categoría “Sign In”, luego haga clic en “Dental, Vision & Hearing”, y finalmente “Member Sign In”.



Beneficios del plan dental

Procedimientos Tipo 1 (Preventivos) No hay periodos de espera	100%	<ul style="list-style-type: none"> Examen de rutina (2 cada 12 meses) Radiografías de aletas de mordida (1 cada 12 meses) Limpieza (2 cada 6 meses)
Procedimientos Tipo 2 (Básicos) No hay periodos de espera	80-90-100%	<ul style="list-style-type: none"> Amalgamas Composites Endodoncia (tratamiento no quirúrgico) Endodoncia (tratamiento no quirúrgico) Extracciones simples
Procedimientos Tipo 3 (Mayores) No hay periodos de espera	50%	<ul style="list-style-type: none"> Extracciones quirúrgicas Periodoncia (tratamiento no quirúrgico) Coronas (1 en 10 años por diente) Periodoncia (tratamiento quirúrgico) Prostodoncia (puentes, dentaduras postizas) (1 en 10 años)

Deducible

Procedimientos Tipo 1	\$0
Procedimientos Tipo 2 y Tipo 3	\$50 por persona, por año calendario
Límite por familia	\$150 por año calendario

Máximo anual de beneficios

Procedimientos Tipo 1, Tipo 2, Tipo 3 (por persona por año calendario)	\$2,500
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Beneficios de ortodoncia (hijos menores de 19 años)

No hay periodos de espera	
Beneficios del plan	50%
Deducible de por vida	\$0
Máximo de por vida (por persona)	\$1,500

Provisión de reclamos

Procedimientos Tipo 1, Tipo 2 y Tipo 3	Beneficio máximo permitido
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La provisión con proveedor dentro de la red tiene descuento

LASIK Advantage

Su plan dental incluye una característica conocida como LASIK Advantage, la cual brinda beneficios para cirugía oftalmológica con láser LASIK y procedimientos relacionados, lo cual incluye LASIK convencional, Custom LASIK, LASIK con tecnología Wavefront, CustomVue LASIK, LASIK con tecnología IntraLase y Queratectomía fotorrefractiva (PRK por sus siglas en inglés).

Como participante de un plan dental usted obtiene un beneficio de por vida para LASIK por cada ojo. El monto de los beneficios aumenta durante un periodo de cuatro años, cuyos beneficios máximos se logran en el cuarto año. Los beneficios son por cada ojo. Si usted o sus dependientes elegibles son participantes tardíos, tal como se define arriba, usted y/o sus dependientes elegibles deberán esperar 12 meses a partir de la inscripción para tener derecho a la cobertura LASIK. Después de que transcurran los 12 meses su beneficio LASIK comenzará como el año 1. El beneficio LASIK Advantage es un beneficio disponible para participantes de 18 años en adelante.

¡Este beneficio le ofrece muchas opciones! Puede elegir a cualquier especialista, ya que no hay una red de proveedores relacionada a esta cobertura.

Beneficios obtenidos de por vida para cada ojo:	Año 1	Año 2	Año 3	Año 4
	\$175	\$175	\$350	\$350

Flexibilidad en proveedores y ahorros dentro de la red

Los miembros del plan no están limitados a visitar a un dentista en específico, o a un pequeño grupo de proveedores, quienes puede que acepten o no pacientes nuevos. Cada miembro del plan es libre de visitar a cualquier proveedor que elija, incluso a su dentista actual, independientemente si pertenecen o no a la red de proveedores. Y los familiares dependientes no tienen necesariamente que acudir al mismo dentista. Cuando visita a un dentista perteneciente a la red, no es necesario llenar formularios de reclamo. Obtenga un listado de dentistas de la red dentro de su área en el sitio ameritas.com y haga clic en "Find A Provider".

Ahorros en la red de proveedores de Ameritas



Por lo general, los dentistas de la red cobran 30% menos que el promedio que cobran los dentistas de la zona.

30%



La red de proveedores dentales de Ameritas es una de las 5 redes más grandes a nivel nacional, por puntos de acceso.
Fuente: Netminder 2016

Red de Ameritas: Estos planes le ofrecen más de 428,000 puntos de acceso a nivel nacional para recibir atención dental.

Participante tardío

Recomendamos inscribirse y a sus dependientes al momento de ser informado que cumple con los requisitos. Si decide inscribirse después de declinar cobertura inicialmente, usted y/o sus dependientes elegibles serán considerados participantes tardíos. Los gastos con cobertura no incluirán y no se pagarán beneficios en los primeros 12 meses en que la persona tenga cobertura si la persona es un participante tardío; excepto para evaluaciones, profilaxis (limpiezas) y aplicación de flúor. Después de 12 meses usted tendrá acceso a todos los beneficios del plan.

Ahorros para miembros del plan

Ahorros en medicamentos recetados

Simplemente por el hecho de ser miembro en alguno de nuestros planes dentales, de la visión o de audición, ahorrará en medicamentos recetados en una de las tiendas de menudeo más grandes del mundo. Sin costo adicional. Solo ahorros.

Valor Agregado

Nuestros miembros y sus dependientes con cobertura pueden **ahorrar en medicamentos recetados en más de 60,000 farmacias en todo el país**, entre las que se encuentran CVS, Walgreens, Rite Aid y Walmart. Este descuento se ofrece sin costo adicional y no es un seguro.




Las farmacias participantes ofrecerán a los miembros de los planes de Ameritas ya sean los beneficios de salud que habitualmente reciben en farmacias o el descuento en medicamentos recetados, lo que les resulte en mayores ahorros. Incluso si los empleados gozan de beneficios en farmacias por medio de un seguro médico, están invitados a que conozcan más acerca de este descuento en medicamentos recetados.

Encuentre una farmacia cerca de usted: <http://www.emsmed.com/vendors/pharmacy.aspx>
Consulte el precio de un medicamento: <http://www.emsmed.com/vendors/ixpricing.aspx?groupid=Ameritas>

Ahorros en medicamentos recetados

Los miembros del plan pueden ahorrar hasta un 65% en medicamentos recetados genéricos y en total ahorrar en promedio un 40% en la combinación de medicamentos recetados de marcas reconocidas y genéricos.



Ahorros en armazones y lentes

Ahorre hasta un 10% en armazones y lentes adquiridos en cualquier centro oftalmológico de Walmart a nivel nacional. Usted tiene derecho a esto sin que represente un costo adicional a su plan.

Usted podrá recibir ahorros para los siguientes productos de la visión en cualquier centro oftalmológico de Walmart:

- **armazones de alta calidad** para la familia entera, incluso de las marcas más populares.
- **extensa variedad en opciones de lentes**. Sin costo adicional, todos los lentes cuentan con revestimiento resistente a rayones.
- **anteojos de seguridad**.

Garantías

Los centros oftalmológicos de Walmart confían en los productos y la calidad en el servicio que ofrecen, por lo que se comprometen a dar:

- garantía de 60 días en armazones y lentes.
- garantía de 12 meses para reemplazar armazones o lentes dañados o rotos.
- ajustes y limpiezas de por vida.

Servicio al Cliente

Departamento de Servicio al Cliente **800-487-5553** www.Ameritas.com
Lunes a jueves de 7 de la mañana a medianoche. Viernes de 7 de la mañana a 6 y media de la tarde (hora del Centro).

Este documento contiene las características destacadas de los beneficios del plan ofrecidos por Ameritas Life Insurance Corp. y elegidos por su empleador. No es un certificado de seguros y no incluye las exclusiones ni las limitaciones. Para conocer exclusiones y limitaciones o para un listado completo de los procedimientos cubiertos, contacte a su administrador de beneficios.

Beneficios del plan dental

Procedimientos Tipo 1 (Preventivos) No hay periodos de espera	100%	<ul style="list-style-type: none"> Examen de rutina (2 cada 12 meses) Radiografías de aletas de mordida (1 cada 12 meses) Limpieza (2 cada 6 meses)
Procedimientos Tipo 2 (Básicos) No hay periodos de espera	80-90-100%	<ul style="list-style-type: none"> Amalgamas Composites Endodoncia (tratamiento no quirúrgico) Endodoncia (tratamiento no quirúrgico) Extracciones simples
Procedimientos Tipo 3 (Mayores) No hay periodos de espera	50%	<ul style="list-style-type: none"> Extracciones quirúrgicas Periodoncia (tratamiento no quirúrgico) Coronas (1 en 10 años por diente) Periodoncia (tratamiento quirúrgico) Prostodoncia (puentes, dentaduras postizas) (1 en 10 años)

Deducible

Procedimientos Tipo 1	\$0
Procedimientos Tipo 2 y Tipo 3	\$50 por persona, por año calendario
Límite por familia	\$150 por año calendario

Máximo anual de beneficios

Procedimientos Tipo 1, Tipo 2, Tipo 3 (por persona por año calendario)	\$1,000
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Beneficios de ortodoncia (hijos menores de 19 años)

No hay periodos de espera

Beneficios del plan	50%
Deducible de por vida	\$0
Máximo de por vida (por persona)	\$1,500

Provisión de reclamos

Procedimientos Tipo 1, Tipo 2 y Tipo 3	Percentil 80 del costo usual y habitual (U&C)
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La provisión con proveedor dentro de la red tiene descuento

LASIK Advantage

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Beneficios obtenidos de por vida para cada ojo:	Año 1	Año 2	Año 3	Año 4
	\$175	\$175	\$350	\$350

Flexibilidad en proveedores y ahorros dentro de la red

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Ahorros en la red de proveedores de Ameritas

Por lo general, los dentistas de la red cobran 30% menos que el promedio que cobran los dentistas de la zona.

30%

Costo promedio por procedimiento

dentista de la red fuera de la red

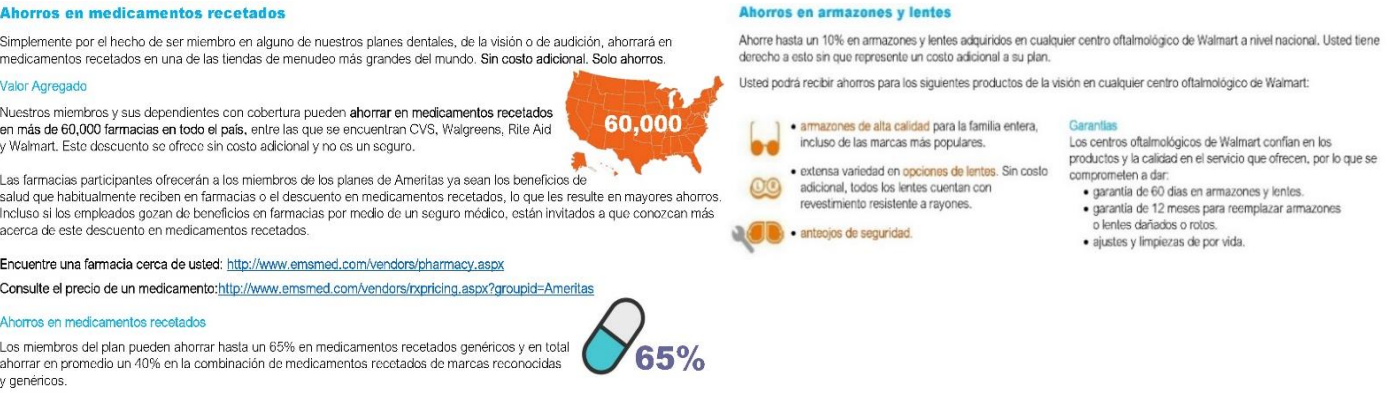
La red de proveedores dentales de Ameritas es una de las 5 redes más grandes a nivel nacional, por puntos de acceso.
Fuente: Netminder 2016

Red de Ameritas: Estos planes le ofrecen más de 428,000 puntos de acceso a nivel nacional para recibir atención dental.

Participante tardío

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Ahorros para miembros del plan



Ahorros en medicamentos recetados

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Valor Agregado

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Las farmacias participantes ofrecerán a los miembros de los planes de Ameritas ya sean los beneficios de salud que habitualmente reciben en farmacias o el descuento en medicamentos recetados, lo que les resulte en mayores ahorros. Incluso si los empleados gozan de beneficios en farmacias por medio de un seguro médico, están invitados a que conozcan más acerca de este descuento en medicamentos recetados.

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- anteojos de seguridad.

Garantías

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- garantía de 12 meses para reemplazar armazones o lentes dañados o rotos.
- ajustes y limpiezas de por vida.

60,000

65%

Servicio al Cliente

Departamento de Servicio al Cliente **800-487-5553** www.Ameritas.com
Lunes a jueves de 7 de la mañana a medianoche. Viernes de 7 de la mañana a 6 y media de la tarde (hora del Centro).

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Beneficios del plan de la audición

Examen anual de la audición	100%
Dispositivos auditivos	50%
Mantenimiento del dispositivo auditivo	100%

Deducible

Examen anual de la audición	\$0
Dispositivos auditivos	\$0
Mantenimiento del dispositivo auditivo	\$0

Máximo anual de beneficios

Examen anual de la audición	Hasta \$75
Aparato auditivo (por cada oído)	
Año 1	Hasta \$100
Año 2	Hasta \$300
Año 3	Hasta \$400
Mantenimiento del dispositivo auditivo	Hasta \$40

Participante tardío

Recomendamos inscribirse y a sus dependientes al momento de ser informado que cumple con los requisitos. Si usted elige inscribirse después de declinar cobertura inicialmente, será considerado participante tardío. Quienes se encuentren dentro de esta categoría, sólo reúnen los requisitos para realizarse exámenes durante los primeros 12 meses en los que posean cobertura.

Ahorros para miembros del plan

Ahorros en medicamentos recetados

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Encuentre una farmacia cerca de usted: <http://www.emsmed.com/vendors/pharmacy.aspx>

Consulte el precio de un medicamento: <http://www.emsmed.com/vendors/rxpricing.aspx?groupid=Ameritas>

Ahorros en medicamentos recetados

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Lunes a jueves de 7 de la mañana a medianoche. Viernes de 7 de la mañana a 6 y media de la tarde (hora del Centro).

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Proteja y conserve su audición

Atención de la audición para todas las edades

La pérdida de la audición se ha convertido cada más en un problema de salud. Como nunca, está afectando a personas en edad temprana. Hágase el hábito de programar exámenes regulares de la audición, sin importar la edad que tenga. Los beneficios están disponibles para los exámenes de la audición, los dispositivos auditivos o el mantenimiento de dispositivos auditivos.

- **Exámenes:** El plan proporciona una provisión de \$75 dólares por periodo de beneficios para recibir un examen integral de la audición.
- **Dispositivo auditivo:** El plan paga el 50% del costo del dispositivo auditivo hasta el monto máximo de beneficios.
- **Mantenimiento:** Existe una provisión de \$40 dólares por periodo de beneficios para mantenimiento, pilas, contratos de servicio, ajuste, moldes y reparaciones.

Máximo de beneficios para dispositivos auditivos

Los beneficios para dispositivos auditivos incrementan conforme pasa el tiempo.

Año 1	Año 2	Año 3+

Cada monto que figura arriba es el total de beneficios para dispositivos auditivos por cada oído.

Algunas cosas que debe tomar en cuenta

- **Beneficios para dispositivos auditivos:** Después de cinco años de haber usado su cobertura para dispositivos auditivos, usted es elegible a los beneficios en el nivel más alto. Beneficios reducidos están disponibles después de tres años si su dispositivo auditivo ya no es efectivo para corregir su audición. Se asume que en todos estos beneficios no se interrumpió la cobertura.
- **No hay una red específica de proveedores:** Usted recibe los mismos beneficios para servicios por parte de cualquier proveedor en cualquier consultorio.
- **No hay deducible:** Usted no paga deducible para los exámenes de la audición, los dispositivos auditivos o el mantenimiento de dispositivos auditivos.

Recursos disponibles

Usted es libre de acudir al profesional de la audición de su preferencia. De igual manera, los profesionales de Great Hearing Benefits o de EPIC Hearing Healthcare están a su disposición. Ambos proveedores tienen consultorios disponibles dentro del país y le pueden ayudar a ahorrar dinero en sus dispositivos auditivos. Llame a nuestra línea gratuita de SoundCare para recibir atención al cliente: 877-359-8346



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Utilice esta hoja para saber cómo encontrar información acerca de su cobertura dental, oftalmológica y de audición.

Administración de Beneficios

group_assistants@ameritas.com

800-659-2223

NY 800-628-8889

Fax 402-467-7338

Lunes a jueves de 7 de la mañana a 7 de la noche
Viernes de 7 de la mañana a 5:30 de la noche (Hora del Centro)

- Implementación nuevos casos
- Información de elegibilidad (adiciones, cambios, finalizaciones, actualización de datos)
- Facturación y reconciliación de primas
- Servicios de asistencia en línea
- Cambios en pólizas
- Terminaciones de pólizas
- Tarjetas de Identificación

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Teléfono gratuito: (866) 662-2731
Para llamar desde cualquier parte del mundo: +1 (312) 935-3727

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5900 O Street P.O. Box 81889
Lincoln, NE 68501-1889



Desde el año 2006, el Centro de Llamadas ha obtenido el premio BenchmarkPortal's Center of Excellence



También ha sido acreditado por URAC desde el 2008 sobre el cumplimiento de procesos de revisión con fundamentos clínicos y que respetan al paciente y a los derechos de los proveedores.

Claims

Plan dental

group@ameritas.com

800-487-5553

NY 800-659-5556

de Fax para enviar reclamos: 402-467-7336

Atención: team claims

de Fax para información adicional: 402-309-2580

Atención: team claims

Lunes a jueves de 7 de la mañana a la medianoche

Viernes de 7 de la mañana a 6:30 de la noche (Hora del Centro)

- Localización de proveedores participantes
- Resumen de beneficios
- Situación de reclamos
- Tarjeta de identificación, certificado de cobertura
- Situación de los máximos del plan y los deducibles

Vision Perfect - no hay planes con red de proveedores

group@ameritas.com

800-487-5553

NY 800-659-5556

Plan con la red de proveedores VSP

800-877-7195

vsp.com

Lunes a viernes de 7 de la mañana a 10 de la noche

Sábados de 9 de la mañana a 10 de la noche

Domingos de 9 de la mañana a 9 de la noche (Hora del Centro)

Plan con la red de proveedores EyeMed

866-289-0614

eyemed.com

Lunes a sábados de 6:30 de la mañana a 10 de la noche

Domingos de 10 de la mañana a 7 de la noche (Hora del Centro)

SoundCare®

877-359-8346

NY 877-777-5037

LASIK

800-487-5553



Nuestro Centro de Llamadas del área de Reclamos recibió una calificación de 4.5 sobre 5 en la encuesta de satisfacción del cliente



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Servicios de interpretación en español y en múltiples idiomas



Los servicios al cliente están disponibles en línea con un servicio de chat en el portal para miembros del plan

Encuentre [los formularios](#) que necesite en [ameritas.com](#).



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