

How to Get the Most From Your Dental Benefits



Dental benefits can help boost your physical and financial health. Find out how to get the most from your plan.



Visit any dentist. 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 dentist. Costs for more serious dental procedures, like fillings and crowns, are typically reimbursed at a higher rate when you visit a network dentist. And network dentists have agreed to charge up to 25-50% less than their regular rates.



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, Find a Provider, to find a new dentist or see if your current provider is in the Ameritas Dental Network. For a list of providers that allow you to use your in-network benefits in Mexico, select Find a Contracted Provider in Mexico.

Nominate your dentist. If your dentist is not in the network already, 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 largest in the nation**. And 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.

The one-time set up is quick and easy:

- Go to ameritas.com
- Sign in to your Customer (Member) Account under the Dental/Vision/Hearing dropdown
- 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 electronic EOBs 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