Increase Your Dental Plan Coverage



Simply by visiting a dental provider each year and submitting a claim, you can increase your annual maximum benefit to help pay for more expensive procedures in the future. **Bank on it.**

How Dental Rewards works:

1. Earn rewards by using your dental plan benefits.

- Visit your dentist at least once each year.
- Keep your total paid claims for the year under your benefit threshold.

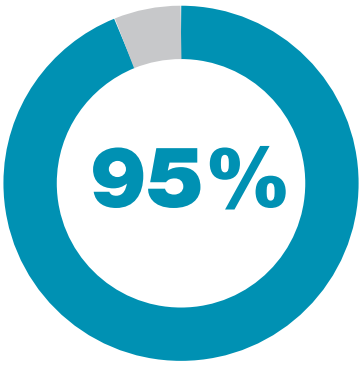
2. Apply your rewards where you need them.

- Your plan lets you apply your rewards toward covered dental procedures after your existing benefit is used.

3. Make the most of your reward accumulation.

- Each year that paid claims remain under the threshold, your rewards will increase until you reach the maximum reward accumulation.
- If you exceed your annual claim threshold, you keep the rewards you previously earned but don't earn additional rewards that year.
- If you don't use your dental benefits during the entire year, your accumulated rewards are lost, but you can begin earning rewards again the next year.

Each benefit package is unique. Please see your dental plan highlight sheet or benefits administrator for details on your benefits. Once enrolled, you can track your rewards through your secure member account at ameritas.com.



95 percent of Americans consider their **oral health critical to their overall well-being.**[1]

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Example:

Sally's son Jim visits the dentist each year for cleanings, and his claims are always under the annual $500 claim threshold. So Jim qualifies for $250 in rewards each year.

The fourth year on the plan, Jim needs a lot of dental work. He reaches his $1,000 annual maximum. Since he exceeded the $500 claim threshold, he will not earn rewards for the year. **But he's already accumulated $750 in rewards he can use to help cover the cost of additional dental services now that his maximum has been met.**

It pays to earn rewards!





These amounts are an example only. See your highlight sheet for your benefit amounts.

Important Details

- You and any covered dependents have your own rewards accounts.
- See your highlight sheet to find out how rewards are applied to your Ameritas benefits.
- Accumulated rewards may be applied to covered dental services after exceeding the dental annual maximum benefit.
- Rewards are subject to the applicable deductible, coinsurance and plan provisions.

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Source: 7 Important Statistics About Oral Health, 2016.

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