

Dental Rewards®

Dental benefits help keep your employees healthy and on the job. So why not reward those who care for their dental health and help motivate those who don't?

You can do it with Dental Rewards.



Promote Employee Wellness



Dental Rewards recognizes people who visit the dentist yearly and, because they care for their smiles, don't use much of their annual maximum benefit in a given year. Seeing the dentist at least once a year is a great dental health habit. In fact, some people end up visiting their dentist more often in a year than their medical provider.

How Employees Earn Rewards



Plan members qualify for rewards by submitting at least one dental claim each year and keeping total benefits received for that year at or below the plan's annual benefit threshold amount. Each insured employee and covered dependent has his or her own annual maximum benefit and rewards bucket.

Members can keep building rewards up to their plan's maximum reward accumulation amount. Then it'll be there to help pay for more costly dental work, such as a root canal or crown, in the future.

If no dental claims are submitted during a year, rewards are set to zero. However, members can begin qualifying and building rewards again the very next year. If the member does visit the dentist, but exceeds the plan's annual benefit threshold amount, there is no reward that year, but any accumulated rewards are still available.

PPO Bonus for Going In-Network



When plan members visit an Ameritas Dental Network provider, they receive an additional PPO Bonus carry over amount. Ameritas Dental Network providers help your employees save money by providing quality care at discounted rates. The Ameritas Dental Network and PPO bonus are available in most states.

Example: Dental Rewards in Action

Annual benefit threshold Members qualify for rewards carry over when dental claims paid for the year are at or below this amount.	\$500
Annual maximum benefit The max amount the plan already pays each year toward each member's dental claims.	+ \$1,000
Dental Rewards carry over The amount members can qualify for and add to their next year's annual maximum benefit.	+ \$250
PPO Bonus carry over An additional amount earned when visiting an Ameritas dental network provider.	+ \$100
Next benefit year's Annual Maximum Benefit + Dental Rewards + PPO Bonus	= \$1,350
Maximum rewards accumulation This is the maximum accumulation amount for Dental Rewards and PPO Bonus combined at any one time.	\$1,000

Secure Access to Benefits



Insured employees can view their benefits by visiting ameritas.com, Account Access, Dental drop down and logging in to their Secure Member Account. Once signed in, they can view benefits for themselves and their covered dependents.

By selecting the link for remaining benefits, employees can track how much dental benefit is available from year to year. It's also where they can access their benefit summary, certificate of coverage, claims history, ID card and go paperless option.

Dental Rewards Plan Options

Dental Rewards boosts your dental plan's power, especially if you need to go with a lower annual maximum benefit to help keep premiums low. Check out the chart below.

Plan members can significantly increase and, in some instances, even double their dental benefit by earning and accumulating rewards over time. After their annual maximum is used, accumulated rewards kick in to save the day.

Annual Maximum	Annual Benefit Threshold	Annual Dental Reward	Annual PPO Bonus	Maximum Reward Accumulation
\$ 500	\$ 250	\$ 125	\$ 50	\$ 500
550	250	125	50	500
750	250	125	50	500
850	250	125	50	500
1,000	500	250	100	1,000
1,200	500	250	100	1,000
1,250	500	250	100	1,000
1,500	500	250	150	1,000
1,500	750	250	150	1,000
1,750	750	400	200	1,200
2,000	750	400	200	1,200

Other annual maximum options may be available.
Dental Rewards applies to Type 1, 2, 3 and 4 (Preventive, Basic, Major and Select) dental procedures.

Contact your Ameritas sales representative to learn more.



PPO Bonus not available in MT and RI.

This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) and individual dental and vision products (Indiv. 9000 Rev. 07-16) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-659-2223. Most plans for groups with 26 or more enrolled lives are administered by Ameritas Life. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

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