

How to Use Your Orthodontic Benefits



Visit an orthodontist for an evaluation

If you visit a provider from the Ameritas network, you will almost always save on out-of-pocket costs.

Request a pretreatment estimate of benefits

Your orthodontist will submit a treatment plan to Ameritas with details about the planned treatment and expected costs.

Ameritas will review the plan and then let you and your provider know the expected insurance benefits and potential out-of-pocket costs.

Set up a payment plan

Once you begin your treatment plan, Ameritas will begin making automatic payments based on information from the claim form.

Understand how benefits are paid

- The total estimated cost for your orthodontic program is prorated by quarter over the estimated length of the program.
- Benefits are payable at the end of each quarter to the party indicated on the claim form submitted by your provider. The first quarter payment begins on the date the braces are placed.
- For new orthodontic programs, benefits paid will be deducted from your plan's lifetime maximum.
- For programs in progress that began during coverage under a prior insurance plan, Ameritas will coordinate benefits with prior coverage to ensure payments are made up to the remaining maximum benefit.
- Children must start an orthodontic treatment program by age 17 to receive the full benefit.

Here to help

For plan information any time, visit ameritas.com and sign in to your secure member account. Or download the Ameritas Benefits app, available for iOS and Android. Log in with the same user ID and password you use for your secure member account.

If you have questions about your plan benefits, contact the Ameritas customer connections team.

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