

# Make Your Dental Plan Benefits Go Even Further



Simply by visiting a dental provider each year and submitting a claim, you can accumulate benefit rewards to help pay for more expensive procedures in the future. Here's how it 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. Use your rewards.

- Apply your rewards toward covered dental procedures after your existing benefit is used.
- You and any covered dependents have your own rewards accounts.



## 3. Make the most of your reward accumulation.

- Each year paid claims remain under the threshold, your rewards will increase until you reach the maximum reward accumulation.
- If you exceed your annual benefit threshold, you keep the rewards you've previously earned but don't earn new ones.
- 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.

*Rewards are subject to the applicable deductible, coinsurance and plan provisions*

**PPO Bonus:** When you visit an Ameritas Dental Network provider, you earn additional rewards to add to your annual carryover amount. Plus, your out-of-pocket expenses are usually 25-50% lower when you visit a network provider.

Your Dental Rewards				
Annual Maximum	Annual Benefit Threshold	Annual Carryover	Annual PPO Bonus*	Maximum Reward Accumulation
\$1,500	\$500	\$250	\$0	N/A 

\* PPO Bonus is not available in MT or RI.



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