



Open Enrollment

Effective January 1, 2025



A Carrier You Can Trust

November 2024

Your Dental Benefits

Effective January 1, 2025, **County of Glenn** will offer dental coverage through **Ameritas®**. The plan provides discounted services for the covered employee and their covered dependents.

Exceptional Dental Network

One of the largest dental networks in the nation (including Mexico) with over 143,000 providers. Find an In-network provider at www.Ameritas.com under 'Find a Health Provider.' Select the **Classic PPO Plus Network**. Search for an In-Network provider.

Deep discounts

Ameritas network providers have agreed to charge members discounted fees, which are 25-50% less than their regular rates, reducing your out-of-pocket costs.

How to Use the Plan

With Ameritas, you have access to a robust network of dental providers. Members can see any dentist they choose but will receive the greatest discount with an in-network provider.

Out-of-network benefits

If you visit an out-of-network dentist, that is 100% okay, just know you will likely pay more Out of Pocket. Services are paid based on what we expect 9 out of 10 out-of-network providers to charge for this service in that area.

Your Dental Benefits Continued

Hassle free dental claims

Ameritas can send claim payments directly to in or out-of-network providers, which means you only pay your portion. We do not require you to pay the amount upfront and wait to be reimbursed.

Nominate your dentist

If your dentist is not in our network already, it's easy to let us know. Just go to ameritas.com, search for "nominate a provider" and complete the online form.

Know your cost

Once enrolled, you can ask your dentist to submit a pretreatment estimate to Ameritas so you and your provider can see exactly how the claim will be processed and what your cost will be prior to having the service performed.

For a more detailed explanation of benefits – Visit: <https://explore.ameritas.com/glenn/>

Differences

Ameritas

- Members do not need to pay upfront for Out of Network (OON) claims. You can '**Assign Benefits**' to an OON provider who will submit the claim on your behalf.
- Ameritas' OON benefit pays **90% U&C**, which means less Out of Pocket costs to members.
- Ameritas allows members to **roll-over** a portion of their unused Calendar Year Maximum to the following year.
- The Ameritas Dental Network – Ameritas Classic PPO and Plus -- is one of the nation's largest. This means **more In-Network choice for members**.
- **Preventative Services are not deducted** from a member's Calendar Year Maximum.

Delta Dental

- Members **often are requested to pay Out of Network (OON) claims upfront and then be reimbursed**.
- Delta's Premier and PPO plans OON benefit pays based on a maximum allowable schedule, approximately **50% U&C**.
- Any unused Calendar Maximum is **not carried over**.
- Delta Dental has two networks, PPO & Premier. The Premier network has limited to no discount, which means **more OOP costs for members**.
- **Preventative Services are deducted** from a member's Calendar Year Maximum.

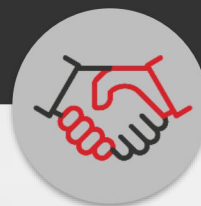
Recruitment

Ameritas focuses on relationship building and meeting quality standards. **Over the past 5 years, Ameritas' access points have grown by 38%** and the Ameritas Dental Network ranks among the **top four dental networks in the United States** for number of access points and unique providers.



Strategy

- Ameritas created a recruitment strategy for County of Glenn targeting the OON providers.
- Our recruitment efforts will be reviewed and discussed frequently with your HR team and broker team through out 2025.



Building the Network

- We are targeting the Top 25 Out of Network (OON) Providers in County of Glenn.
- This means in-person meetings, calls, and emails to these providers.
- We created the 'Ameritas Announcement Letter' for any OON provider.



Credentialing

- In-house credentialing allows Ameritas to add new providers and review current providers quickly.
- That helps maintain growth, quality standards, and cost saving for plan members.

In and Out-of-Network Dental Plan Overview



Your dental plan details		
	Core Plan	Buy-Up Plan
Maximum benefit Per person per calendar year	\$1,100 in-network \$1,000 out-of-network	\$2,000
Deductible Per person per calendar year	\$0 Type 1 \$50 Lifetime Types 2 & 3	\$0 Type 1 \$50 Lifetime Types 2 & 3
Dental Rewards®	Up to \$1,000 \$150 PPO Bonus*	Up to \$1,200 \$200 PPO Bonus*
Preventive (Type 1) Exams, bitewing X-rays, cleanings, fluoride for children	100%	100%
Basic (Type 2) Fillings, extractions, root canals, anesthesia	80%	90%
Major (Type 3) Onlays, crowns, crown repair, bridges, dentures	50%	80%
LASIK lifetime benefit per eye	N/A	\$350 year 1, \$350 year 2, \$700 year 3
Annual hearing exam benefit	N/A	Up to \$75
Hearing aid benefit per ear	N/A	Up to \$400 year 1, up to \$600 year 2, up to \$800 year 3
Hearing aid maintenance	N/A	Up to \$40

**If you visit an Ameritas network provider, you earn an additional \$200 per year.*

Buy-Up Plan Enhancements

- **Orthodontics –**
 - 80% to \$2,000 Lifetime Maximum for Adult & Children on Buy Up Plan
 - Only 50% to \$1,000 Lifetime Maximum on the Core Plan
- **Benefit Rewards:** Visit your dentist each year to qualify for rewards that will increase your benefit maximum the following year.
- **LASIK Benefits:** Benefits increase over time so employees who stay on the plan receive greater benefits.
- **Hearing Coverage:** Your hearing benefits help pay for the costs of hearing exams, hearing aids and maintenance.

Easily ^{Dental} Manage Your Dental Benefits

Once your coverage begins...

Go online

Visit ameritas.com/sign-in and select '**Member Sign In**' under 'Dental, Vision & Hearing'

Register

Under first-time users, select '**Register Now**' and complete the form. Log into your new account and complete the verification process

Authenticate

Provide the personal information used at enrollment including name, date of birth and ZIP Code. Mark if you are the insured member and enter your member ID

Go paperless.

Sign up to receive your explanation of benefits (EOB) statements online. To receive electronic EOBs instead of paper statements, select the go paperless option once you are logged in or when setting up your member account

Online member tools

Benefits are more appreciated when they are understood.

The screenshot shows the Ameritas member portal. At the top, there's a navigation bar with the Ameritas logo (a red lion) and the tagline "fulfilling life." To the right, it says "Welcome" and "Secure Member Account" with a "Sign Out" button. Below this is a red navigation menu with links: Home, Dental, Vision, LASIK, and Contact Us. The main content area features a large image of a man lifting a child. Below the image, the text reads "dental home" and "DENTAL - 9204". A paragraph states: "As a dental plan member, you always have the right to receive dental care from any dentist. However, your out-of-pocket costs will almost always be lower if you choose an dental network provider." Below this, a section titled "Your dental plan benefits" displays a grid of icons and labels for various services: Claims, Benefits Summary, Patient Details, Certificate of Coverage, ID Card, Go Paperless, Dental Health Report Card, Worldwide Support, Member Savings, and Resource Center. At the bottom left, there is a "Find a Dental Provider" link with a magnifying glass icon over a person silhouette.



View Coverage Details

- Find an in-network provider
- Custom dental booklet
- Plan summaries
- Narrated video
- Certificates of coverage



Claim Status

- Detailed claims history
- Remaining benefits
- Easy-to-understand benefit payment explanation
- Dental cost estimator tool



Go Green

- Electronic ID cards, EOB (Explanation of benefits)



Ameritas Member App

- App-based access to ID cards, claim and member information

Personalized ID cards are mailed to enrolled employee's home address

Download our NEW Mobile App

As a companion to our secure member portal, we've expanded our benefit access options with the **Ameritas Benefits** app. Members can easily search for providers, view dental benefits and processed claims, and access ID cards once benefits become effective.



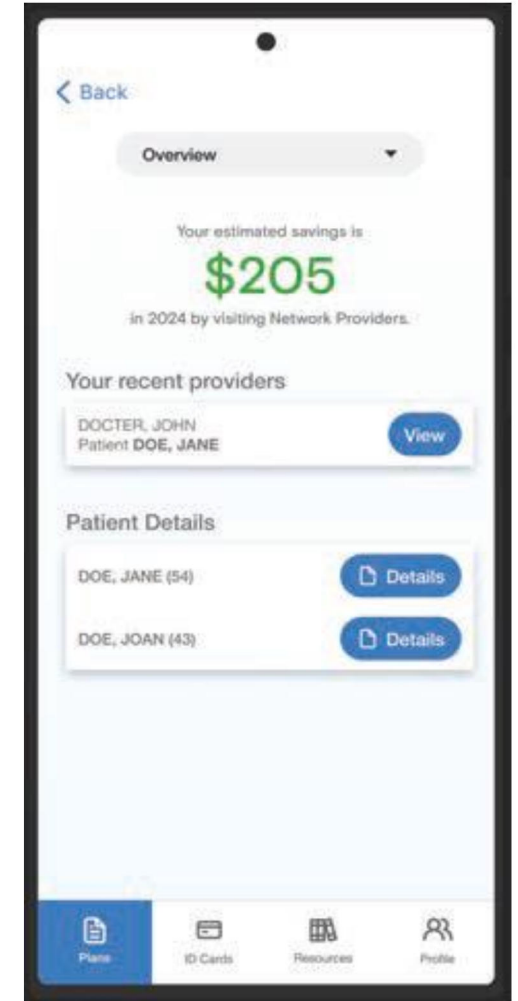
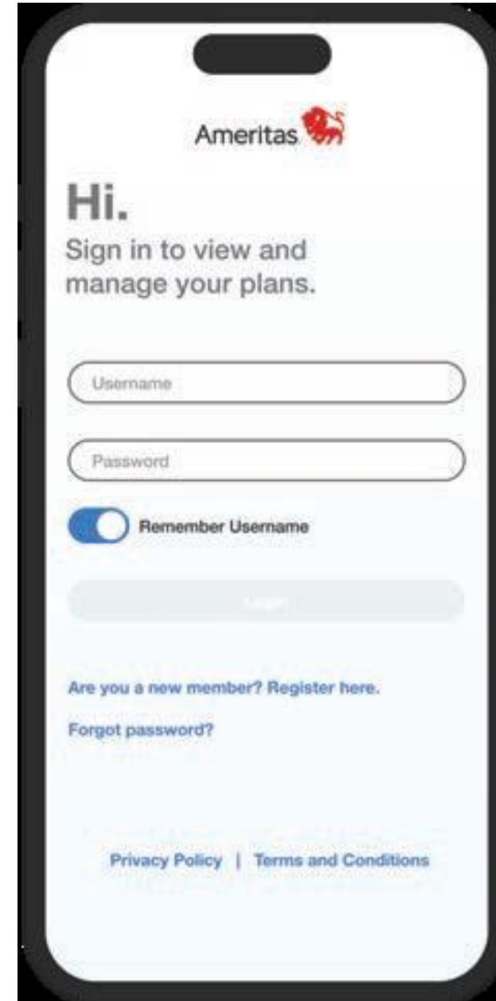
Available for iOS and Android



Download on the App Store



Get it on Google Play





Download Now

For access, use your Member ID found on your ID card. This may also be your Confirmation Number or SSN.

Award Winning Customer Service

Year after Year

- Overall Caller Satisfaction Survey score: **4.5 out of 5**
- Domestic call centers located in the Midwest
- English, Spanish and multilingual interpretation services
- Our claims call center associates have earned **Benchmark Portal's Center of Excellence Award for 17 years in a row**, and achievement held by only 5 other companies

Policyholder	Member
Mon through Thurs: 8am to 8pm EST Friday: 8am to 6:30pm EST	Mon through Thurs: 8am to 1am EST Friday: 8am to 7:30pm EST
	





We Look Forward
to Working
With YOU

Thank you!