

Make Your Dental Plan Benefits Go Even Further



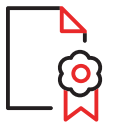
Note: With the challenges of COVID, your dental reward will not be impacted if you did not have a 2020 dental appointment. This is due to challenges of getting into providers.

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

* PPO Bonus is not available in MT or RI.



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