

# How to Use Your Orthodontic Benefits



A healthy smile contributes to self-esteem, self-confidence and self-image—important qualities at every age. **About 25% of orthodontic patients are over age 18.**<sup>1</sup>



## Visit an orthodontist for an evaluation

If you visit a provider from the Ameritas contracted 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.



## Important details

Children must start treatment by age 17 to receive the full benefit.

Total estimated cost is prorated by quarter over the estimated length of the program. Benefits are payable at end of each quarter, with the first quarter payment beginning on the date the braces are placed.

For orthodontic programs that were covered under your prior plan and are in progress, Ameritas will coordinate benefits between the old plan and the new plan to make sure members get the remaining maximum benefit.

When beginning new orthodontic treatments, initial visits can be submitted when they are performed as a single date of service and the benefits paid will reduce the orthodontic maximum.



## Understand your benefits

Once your coverage begins, you can set up your member account to view the benefits for each person covered by your plan. Just go to [ameritas.com](http://ameritas.com) and select Account Access, Dental/Vision/Hearing, Secure Member Account and Register Now.

Make sure to check your lifetime maximum benefit and deductible amounts for your orthodontic benefits.



<sup>1</sup> American Association of Orthodontics, 2019

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