

Pretreatment Estimate of Benefits

A Pretreatment Estimate of Benefits lets you know in advance what your benefits will be. Before signing a course of treatment, have your dentist estimate the charges and submit for a pretreatment estimate. This will eliminate misunderstanding and let both you and your dentist know what the plan will pay. If your dental coverage terminates for any reason during treatment, only the procedures performed before the dental coverage terminated will be eligible for payment. You should review your booklet for full information regarding your coverage.

We recommend a pretreatment estimate if your dental work will cost \$200 or more.

Tips to Speed Claims Processing

Part 1 - Employee

Missing or incomplete responses on claim forms cause delays in processing a claim. The items most frequently left out are:

#4 Date of Birth: Helps identify an insured and determine dependent eligibility.

#6 Social Security Number: This is the most important identifier for the plan member.

#8 Student Status: Required on every claim for a dependent age 19 years and older as student status is subject to change since the last claim was processed.

#11 Coordination of Benefits: The “No” box in Question 11 should be checked if no other DENTAL coverage exists. If there is other DENTAL coverage, the additional information requested is necessary for coordination of benefits as required by most group insurance plans. This information is required on every claim as it is subject to change since the last claim was processed.

Signatures: There are two signature lines on the claim form. The left signature line is for the patient to sign which authorizes release of information by the dentist relative to the immediate claim.

The right signature line should be signed by the plan member if you want Ameritas to pay your dentist. If not, this line should be left blank.

Part 2 - Information Provided by Dentist

Films and Charting: Certain procedures are reviewed by our Dental Consultants. Include films with surgical extractions, crowns, inlays, and bridges. Duplicate films should be labeled left and right. All films should be dated. Periodontal charting and/or films are required for all reported periodontal procedures.

If diagnostic films and charts are unavailable, a narrative should be included on, or attached to, the claim.

Prosthesis-Initial or Replacement: Required for crowns, inlays/onlays, bridges, and partial or complete dentures. If prosthesis is a replacement, the prior placement date is needed.

Pretreatment Estimate Or Actual Services: Appropriate box should be marked to ensure correct handling.

Tooth Number or Letters: Site-specific information is required to process claim. This also includes the listing of the specific quadrant or arch, and tooth number in accordance to the ADA coding.

Electronic Claims Submission

Electronic claims submission is available and a way to reduce the expense associated with claim submission. It is also a way to expedite claims processing.

Access Ameritas Group’s Web Site @ www.ameritasgroup.com

Dental information can be at your fingertips by visiting our web site. You may print a dental claim form by selecting the “Dental Claim Form” option on the “Forms” page. You will need the free software Adobe Acrobat Reader® to view and print the claim form. If you don’t have Adobe Acrobat Reader® installed on your computer, follow the download instructions on our web site.