

# Your OAR dental & vision benefits starting 1/1/2019

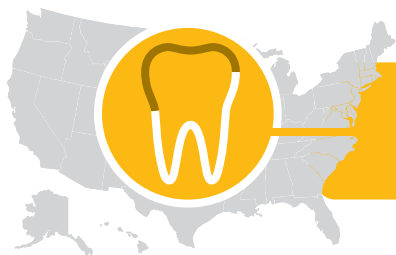


**Join the 24,000 Oregon residents that have Ameritas coverage.**

Caring for you and your loved ones' vision and oral health can be expensive. You can offset these expenses by taking advantage of the benefits offered through your OAR membership. You owe it to yourself and your family to take a closer look at how your insurance plans work.



# Enjoy the purchasing power of a large group. Access your benefits through OAR.



**OAR has partnered with Johnson Benefit Group, Inc. and Ameritas** to provide members access to group dental insurance rates. To enroll, complete the forms on pages 6 & 7 of this booklet and submit them before December 5th.

## You have four dental plans to choose from.

- All of the plans have the same in-network benefit levels and deductibles, but their annual maximums differ
- Plan 1 does not include out-of-network benefits
- Plans 2, 3 and 4 include child orthodontia coverage
- The procedures that fall into Type 1, 2 and 3 categories differ somewhat. Refer to the chart on the next page.
- Plan 4 offers Type 3 coverage for implants and bleaching

Benefit Summary	Plan 1	Plan 2	Plan 3	Plan 4
Type 1 Preventive		100%		
Type 2 Basic		80%		
Type 3 Major		50%		
<b>Deductible</b>	Type 1 - none Type 2 & 3 - \$50 per person \$150 family maximum			
<b>Annual Maximum</b>	\$1,000	\$1,000	\$1,500	\$2,000
	per person, per calendar year			
<b>Out-of-network Allowance</b>	no benefits		90th U&C	
<b>Child Orthodontia</b>	no benefits	50% benefit allowance \$1,000 per child, lifetime maximum benefit		



**See any dentist.** Plans 2, 3, and 4 allow you and your family members to receive care from any licensed dental provider, regardless if they are in- or out-of-network. **You do not need to switch providers.** Family members do not need to see the same dentist.



**Save money.** Dentists in the Ameritas network have agreed to a contracted fee. They charge you **25-50% less than their regular rates.** Out-of-network providers will charge their regular rates. If the dentist's charges happen to be higher than your plan allowance, the difference will be an out-of-pocket expense.



**Avoid paperwork.** Ameritas dental network providers handle everything; they may even submit claims electronically for a quicker turnaround. All you need to do is make the appointment and show up.



**Exceptional network.** The Ameritas Dental Network is one of the nation's largest with **almost 3,300 access points in Oregon.** Only dentists who adhere to our credentialing and quality assurance requirements are able to join and remain in the Ameritas Dental Network. Plus, now you can visit dental providers in Mexico and still receive coverage. Plan discounted fees and agreements are honored by AmexUS Mexico providers, and claims are processed by Ameritas.

If you have questions please call **Lori Ziolkowski at Cypress Benefit Administrators 877-236-0844 Ext: 4081** or **Johnson Benefit Planning at 866-656-3232.** We are here to help.



## Common questions about dental plans and changing carriers

### If my current dentist is not in the Ameritas network, will I pay significantly more for dental services?

We regularly analyze dentist procedure charges from every ZIP Code to come up with U&C levels for each area. When you visit an out-of-network dentist, the amount that we reimburse you or your provider is based on nine out of ten dentists' charges for that procedure in your given three-digit ZIP Code area. So your dentist's charges are very likely to be at or below what our plan pays. If your dentist's charges happen to be higher than the 90th U&C allowance, the difference will be an out-of-pocket expense.

### How will switching carriers to Ameritas impact dental treatment that's in progress?

Dental treatments are billed based on the date each service is performed. For example, the day your provider starts a root canal or prepares a crown or denture is considered the date of service. If you have a service in progress that requires multiple visits, claims for services received before January 1, 2019 will be submitted to your previous dental carrier. Claims for dental services performed January 1 or after will be submitted to Ameritas. Ameritas does not have access to your claim history prior to January 1.

Some services go hand-in-hand, such as a tooth extraction and replacement. If a tooth was extracted under prior coverage, you have 12 months after the date of extraction to replace the tooth under Ameritas coverage. If those services are performed under different coverages, your dentist should provide documentation of the previous procedure, and Ameritas may request further information from you.

### How do I know what the plan pays verses my share?

As a smart consumer, it's best for you to know your share of the cost up front. For services over \$200 we recommend you ask your dentist to request a pretreatment estimate from our customer relations department. You will receive a written response showing what Ameritas estimates your plan will pay, and the amount that you owe.

**See if your dentist is in our network.** Visit [ameritas.com](http://ameritas.com), Find a Provider to find a new dentist or see if your current provider is in the Ameritas Dental Network.

**Nominate your dentist.** If your dentist is not in our network already, it's easy to let us know. Just go to [ameritas.com](http://ameritas.com), search for "nominate a provider" and complete the online form.

### If I waive coverage now can I enroll later?

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

### What are Type 1, 2 and 3 procedures for each plan?

Sample Procedure Listing	Plan 1	Plan 2	Plan 3	Plan 4
Exam	Type 1	Type 1	Type 1	Type 1
Bitewing X-rays	Type 1	Type 1	Type 1	Type 1
Panoramic X-rays	Type 1	Type 1	Type 1	Type 1
Periapical X-rays	Type 2	Type 1	Type 1	Type 1
Cleaning	Type 1	Type 1	Type 1	Type 1
Fluoride (children under age 18)	Type 1	Type 1	Type 1	Type 1
Sealants (children under age 16)	Type 2	Type 1	Type 1	Type 1
Space Maintainers	Type 1	Type 1	Type 1	Type 1
Pre-diagnostic Test	Type 1	Type 1	Type 1	Type 1
Fillings	Type 2	Type 2	Type 2	Type 2
Endodontics	Type 3	Type 3	Type 2	Type 2
Periodontics	Type 3	Type 3	Type 2	Type 2
Denture Repair	Type 2	Type 2	Type 2	Type 2
Simple Extractions	Type 2	Type 2	Type 2	Type 2
Complex Extractions	Type 3	Type 3	Type 2	Type 2
Anesthesia	Type 3	Type 3	Type 2	Type 2
Onlays	Type 3	Type 3	Type 3	Type 3
Crowns & Repair	Type 3	Type 3	Type 3	Type 3
Prosthodontics	Type 3	Type 3	Type 3	Type 3
Implants	-----	no benefit	-----	Type 3
Bleaching	-----	no benefit	-----	Type 3

# You now have the opportunity to sign up for vision benefits.



**You have two plan options with similar benefits and identical rates,** however the networks differ somewhat depending on your area. Vision coverage is available in conjunction with the dental plans. You cannot enroll in vision alone.

	Focus VSP	ViewPointe EyeMed
Benefit Summary - what the plan pays	In-network/Out	In-network/Out
Benefit Frequencies	You get an exam every 12 months, contacts or eyeglass lenses every 12 months, and a frame every 24 months.	
Annual Deductible	\$10 exam, \$25 materials	\$10 exam, \$25 lenses / none
Annual Eye Exam	100% / up to \$45	100% / up to \$35
Single Vision Lenses	100% / up to \$30	100% / up to \$25
Bifocal Lenses	100% / up to \$50	100% / up to \$40
Trifocal Lenses	100% / up to \$65	100% / up to \$55
Lenticular Lenses	100% / up to \$100	20% discount / no benefit
Frames	\$150 / up to \$75	\$150 / up to \$75
Contacts Elective	\$150 / up to \$120	\$150 / up to \$120
Contacts Medically Necessary	100% / up to \$210	100% / \$200
Contact Fit & Follow-up Exam	Member cost \$60 max / no benefit	Standard: member cost \$40 max Premium: 10% discount / no benefit

**Member in-network discounted lens option cost (may vary by prescription, option chosen and retail location.)**

Std. Polycarbonate (featherweights)	100% children/ \$33 adults	\$40
Scratch Resistant Coating	\$17-\$33	\$15
Anti-reflective Coating	\$43-\$85	\$45
Ultraviolet Coating	\$16	\$15
Tint / Dye	\$15-\$17	\$15



Members have the freedom to visit any vision provider. However, ViewPointe and Focus plan benefit dollars go further when visiting a network provider, and the provider submits the claim for you.

- VSP has **more than 70,000 access points** and is accepted by more than **23,000 doctors** nationwide including **8,000 retails chains** such as Costco Optical, Visionworks, Pearle Vision, and Shopko Eyecare Centers.
- 91% of VSP doctors offer early morning, evening or weekend hours
- Members can browse and buy eyewear online at **eyeconic.com** with network benefits
- VSP offers **20-25% discounts** on eyewear after benefit allowances and an **extra \$20** to spend on featured frame brands.
- LASIK services are an average of **15% off** the usual and customary price, or 5% off the promotional price, for LASIK or PRK through VSP and a contracted laser surgery center.
- EyeMed has **more than 98,000 providers** nationwide and consists of **42% retail chains** including JCPenny Optical, LensCrafters, Pearle Vision, Target Optical and Sears Optical.
- EyeMed providers are open an average of **10 evening and 12 weekend hours** each week.
- In-network benefits can be used online at **glasses.com** and **Contacts Direct**.
- Members receive **15-40% discounts** on eyewear after benefit allowances and **20% off** non- prescription sunglasses.
- LASIK services are **15% off** the retail price, or 5% off the promotional price, for LASIK or PRK with U.S. Laser Network owned by LCA-Vision.

# Frequently asked questions about VSP and EyeMed vision plans

## Why are we being offered two plans with similar benefits and rates?

While it's true that the plans are very similar, the networks differ somewhat depending on your area. VSP tends to have more private practice providers while EyeMed has more participating retail chains.

## What is Ameritas' relationship with VSP and EyeMed?

VSP and EyeMed are the two largest vision care companies in the world. They have relied on Ameritas as a trusted partner for decades. Ameritas handles vision plan administration and underwriting. VSP and EyeMed provide customer service and manage the provider networks.

## Am I able to use the plan at providers outside of the network?

You are able to use any vision provider you choose. The difference between the out-of-network benefit and the provider's charges will be your out of pocket.

## May I use Walmart, Sam's Club and Costco?

For VSP, these retailers will handle filing the claim, but your out-of-network benefit allowances will apply. The out-of-network allowances still go a long way due to the lower overall price points of these retailers.

## Can I shop online for my vision correction?

There are online options for shopping for eye glasses or contacts, after you have had your vision examination and have your prescription. Both VSP and EyeMed have online in-network options - which means you won't have to pay the full price now, then wait to be reimbursed later. Your vision benefits will be applied directly to your online order.



## How do I use my vision benefits?

1. To find an EyeMed provider go to [eyemed.com](http://eyemed.com), or call 866-289-0614, for VSP go to [vsp.com](http://vsp.com), or call 800-877-7195.
2. Schedule an appointment with the vision care provider of your choice. Be sure to confirm they are an EyeMed or VSP network provider, depending on your chosen plan.
3. If you are visiting a network provider\*, simply tell them you are an EyeMed (or VSP) member. No ID card is necessary, but you are able to print one at [eyemed.com](http://eyemed.com) or [vsp.com](http://vsp.com).
4. That's it. The provider will handle the rest, and even submit your claim for you.

\* For out-of-network providers you may need to pay the provider, get an itemized receipt and submit it along with a claim form for reimbursement. The form is located at [ameritas.com/vision](http://ameritas.com/vision), Forms, Claim Forms.

## What is the eye exam benefit?

The plans cover an eye exam once every calendar year. If you use a network provider it is paid in full, after a \$10 deductible. The benefit summary shows the out-of-network benefit.

*Note: 12 months must elapse before you will be eligible for your next exam based on the date of service of your initial eye exam. The 12-month frequency is based on the month, not the day. For example, if you have your examination on October 12, your next examination is available as of October 1 of the next year.*

## Is there a separate charge for contact exams?

Yes, most providers charge a separate fee for a contact fit and follow-up exam. The plans limits your cost, although it could be less. This charge is deducted from your contact allowance and the remainder can be used to buy your contact supply.

## What are medically necessary contact lenses?

Medically necessary contact lenses are for people who are not able to wear glasses to correct their vision, usually because the contact acts as a brace to correct or retain the shape of the eye. 95% of the population is electing to wear contacts over glasses and elective contact benefits apply.

## Can I get glasses and contacts in the same year?

No, your benefit can be applied to contacts OR glasses during the benefit year. In other words, you will not receive an allowance for contacts if you already chose to apply your vision benefits to a new pair of lenses and/or frames during the same benefit year. The benefit summary shows the exam-lens-frame frequencies - meaning the timeframe in which your benefit allowances are renewed.

## Are there any discounts available for LASIK surgery?

Yes, members may receive a 15% discount off the retail price of LASIK surgery or 5% off the promotional price.

## Are optional lens coatings covered?

Lens options are not covered by these plans. By using a network provider, you will receive discounted prices on a variety of lens coatings such as ultraviolet, scratch resistant, anti-reflective, tinting and polycarbonate (featherweight) materials. The benefit summary shows how the plan limits what the network providers can charge you for some of these options.

*Note: These add-ons can be expensive, and you should be aware of what is being added to your glasses.*

# 2019 OAR Benefit Election Form New Ameritas Dental & Vision Offering

Primary Differences	Dental Plan 1	Dental Plan 2	Dental Plan 3	Dental Plan 4	Vision VSP Plan	Vision EyeMed Plan
Annual Maximum	\$1,000	\$1,000	\$1,500	\$2,000	VSP network	EyeMed network
Out-of-network benefits	No	Yes	Yes	Yes		
Child Orthodontia	No	Yes	Yes	Yes		
Implants & Bleaching	No	No	No	Yes		



**Check the box for the dental and vision plans you wish to enroll in.**

Monthly Rates	Dental Plan 1	Dental Plan 2	Dental Plan 3	Dental Plan 4	Vision VSP Plan	Vision EyeMed Plan
Employee	\$30.80	\$39.04	\$46.84	\$53.88	\$8.16	\$8.16
Employee + spouse	\$59.84	\$76.64	\$92.44	\$106.48	\$16.24	\$16.24
Employee + Children	\$74.00	\$105.68	\$122.24	\$135.96	\$15.56	\$15.56
Employee + family	\$103.04	\$143.28	\$167.84	\$188.56	\$23.64	\$23.64

This highlight is not a certificate of insurance or guarantee of coverage. Vision is available in conjunction with the dental plans. You cannot enroll in vision alone. For questions contact **Lori Ziolkowski at Cypress Benefit Administrators at 877-236-0844 Ext: 4081 or Johnson Benefit Planning at 1-866-656-3232.** We are here to help.

Print Name(s): \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_     Group#: \_\_\_\_\_

**Before December 5th  
mail or fax completed  
forms to:**

Member Benefits Plan  
Cypress Benefit Administrators  
P.O. Box 22530  
Portland, OR 97269  
Fax to: 920-968-4616

## Authorization Agreement for Direct Payments ACH Debits

I (we) hereby authorize Cypress Benefit Administrators, hereinafter called COMPANY, to initiate debit entries to my (our) **(select one)**  Checking  Savings account indicated, at the depository financial institution named, hereinafter called DEPOSITORY, and to debit the same to such account.

This authorization is to remain in full force and effect until Company has received written notification from me (or either of us) of its termination in such time and in such manner as to afford Company and Depository a reasonable opportunity to act on it. This agreement will remain in-force for one year unless a qualifying event occurs. Written proof of a qualifying event may be required and substantiated.

A voided check must be provided for verification.

EFT transactions will be deducted on the 1st of each month, or the first business day after the 1st.

Realtor Name: \_\_\_\_\_

Depository Name: \_\_\_\_\_

Branch: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_     Zip: \_\_\_\_\_

Routing #: \_\_\_\_\_

Account #: \_\_\_\_\_

Print Name(s): \_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_     Group#: \_\_\_\_\_



# Impeccable Customer Service

After you enroll, if you have questions about your plan benefits, call the Ameritas customer connections team. Their claims contact center associates have earned **BenchmarkPortal's Center of Excellence award since 2007**, an achievement held only by two other companies.



99.39% of phone calls answered within 15 seconds



99% claims processing accuracy



English and Spanish, multilingual interpretation





Claims processed in an average of 9 business days

## Find Everything You Need on Any Device

Register for your secure member account at [ameritas.com](http://ameritas.com).

### One-time set up is quick and easy

- Go to [ameritas.com](http://ameritas.com)
- Click **Account Access** in the upper right corner or  **Account Access** on a mobile device
- Select the Dental/Vision/Hearing drop-down
- Choose "Secure Member Account"
- On the Login page select 
- Complete the New User Registration form

Using online services helps to minimize your risk of identity theft, protect your privacy and get your benefit information faster than through the mail.

The screenshot shows the Ameritas mobile app interface for new user registration. At the top, the Ameritas logo is displayed. Below it, the heading "new user registration" is shown. The first section is "1. Contact Information", which includes a disclaimer: "Ameritas will not share your email address with any third party company or mailing list. You will receive no messages or promotional information unless you request it. Your e-mail address may be used to notify you of changes to your account status or policies." Below this are three input fields: "First Name:", "Last Name:", and "E-mail Address:". The second section is "2. Choose your User ID and Password", with a sub-heading: "Your User ID and Password will be what you use to sign in every time you return to this site."



OREGON  
ASSOCIATION  
OF REALTORS®



<sup>1</sup> Ameritas claims processing system, 2017

Dental or vision provider referral assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Providers referred by AXA are not members of the Ameritas network. Ameritas does not guarantee or make any representation as to the quality of the services provided by AXA or any provider referred by AXA. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply.

This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Group dental, vision and hearing care products 9000 Rev. 03-16, (may vary by state) and individual dental and vision products Indiv. 9000 Rev. 07-16, (may vary by state) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental network and plans are referred to as the Ameritas Dental Network.

Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2018 Ameritas Mutual Holding Company