



PO BOX 82611 / LINCOLN NE 68501-2611
800-755-8844

Address Service Requested . .

October 8, 2012

DDS

B000072433

RE: Update To Your PPO Dentist Participation Agreement with Ameritas Life Insurance Corp. ("Ameritas") Regarding Discounts on Non-Covered Services

Recently, the state of Nebraska passed legislation prohibiting insurers from requiring Dental Network Providers from applying contracted discounts to procedures which are not covered under a PPO plan.

Your PPO Dentist Participation Agreement with Ameritas currently contains a section by which you had agreed to provide a discount to Ameritas enrollees on those services that were not covered by Ameritas under the corresponding plan. This section can be found under V. Payment, A.2. Due to the passage of state legislation, Ameritas will no longer seek to enforce this section of your contract. You may now bill and collect your usual and customary fee from enrollees for those procedures you perform that are not covered under applicable PPO Plans. Please note we understand that this new law does not impact the amounts you may collect from enrollees for covered procedures that are subject to a plan or contractual limitation such as deductibles, alternate benefits, annual maximums, frequency limitations or the like. The charges for these procedures whether or not actually reimbursed by Payors are considered covered by applicable PPO Plans and shall continue to be limited by the current fee schedule agreed upon by you and Ameritas and made part of your contract. We do request that you continue to submit your usual charges on a claim in order for us to properly evaluate any available benefits.

This letter does modify your PPO Dentist Participation Agreement with Ameritas and as such, please retain a copy of it with your contract. If you have any questions about the above information, please contact our Provider Relations Department at 800-755-8844.

Sincerely,
Provider Relations