

fulfilling life

for State of Nebraska

Dental RFP 6591 Z1

November 15, 2021



Mary Nelson, Group Sales Representative

**6940 O Street, Suite 308
Lincoln, NE 68510
402.305.1747**



mary.nelson@ameritas.com

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Form A
Bidder Proposal Point of Contact
Request for Proposal Number 6591 Z1

Form A should be completed and submitted with each response to this solicitation. This is intended to provide the State with information on the bidder's name and address, and the specific person(s) who are responsible for preparation of the bidder's response.

Preparation of Response Contact Information	
Bidder Name:	Ameritas Life Insurance Corp.
Bidder Address:	475 Fallbrook Blvd., Lincoln, NE 68521
Contact Person & Title:	Mary Nelson, Group Sales Representative
E-mail Address:	Mary.Nelson@ameritas.com
Telephone Number (Office):	402-466-4885
Telephone Number (Cellular):	402-305-1747
Fax Number:	402-466-4910

Each bidder should also designate a specific contact person who will be responsible for responding to the State if any clarifications of the bidder's response should become necessary. This will also be the person who the State contacts to set up a presentation/demonstration, if required.

Communication with the State Contact Information	
Bidder Name:	Ameritas Life Insurance Corp.
Bidder Address:	475 Fallbrook Blvd., Lincoln, NE 68521
Contact Person & Title:	Mary Nelson, Group Sales Representative
E-mail Address:	Mary.Nelson@ameritas.com
Telephone Number (Office):	402-466-4885
Telephone Number (Cellular):	402-305-1747
Fax Number:	402-466-4910

REQUEST FOR PROPOSAL FOR CONTRACTUAL SERVICES FORM

By signing this Request for Proposal for Contractual Services form, the bidder guarantees compliance

BIDDER MUST COMPLETE THE FOLLOWING

with the procedures stated in this Solicitation, and agrees to the terms and conditions unless otherwise indicated in writing and certifies that bidder maintains a drug free work place.

Per Nebraska's Transparency in Government Procurement Act, Neb. Rev Stat § 73-603 DAS is required to collect statistical information regarding the number of contracts awarded to Nebraska Contractors. This information is for statistical purposes only and will not be considered for contract award purposes.

X **NEBRASKA CONTRACTOR AFFIDAVIT:** Bidder hereby attests that bidder is a Nebraska Contractor. "Nebraska Contractor" shall mean any bidder who has maintained a bona fide place of business and at least one employee within this state for at least the six (6) months immediately preceding the posting date of this Solicitation.

_____ I hereby certify that I am a Resident disabled veteran or business located in a designated enterprise zone in accordance with Neb. Rev. Stat. § 73-107 and wish to have preference, if applicable, considered in the award of this contract.

_____ I hereby certify that I am a blind person licensed by the Commission for the Blind & Visually Impaired in accordance with Neb. Rev. Stat. §71-8611 and wish to have preference considered in the award of this contract.

FORM MUST BE SIGNED USING INK OR DOCUSIGN

FIRM:	Ameritas Life Insurance Corp.
COMPLETE ADDRESS:	475 Fallbrook Blvd., Lincoln, NE 68521
TELEPHONE NUMBER:	800-543-7784
FAX NUMBER:	402-309-2512
DATE:	11/8/2021
SIGNATURE:	DocuSigned by: <i>Bruce Mieth</i>
TYPED NAME & TITLE OF SIGNER:	2F6B888B1B1648D... Bruce E. Mieth, Ph.D., SVP – Group Operations

II. TERMS AND CONDITIONS

Bidders should complete Sections II through VI as part of their proposal. Bidder is expected to read the Terms and Conditions and should initial either accept, reject, or reject and provide alternative language for each clause. The bidder should also provide an explanation of why the bidder rejected the clause or rejected the clause and provided alternate language. By signing the solicitation, bidder is agreeing to be legally bound by all the accepted terms and conditions, and any proposed alternative terms and conditions submitted with the proposal. The State reserves the right to negotiate rejected or proposed alternative language. If the State and bidder fail to agree on the final Terms and Conditions, the State reserves the right to reject the proposal. The State of Nebraska is soliciting proposals in response to this solicitation. The State of Nebraska reserves the right to reject proposals that attempt to substitute the bidder's commercial contracts and/or documents for this solicitation.

The bidders should submit with their proposal any license, user agreement, service level agreement, or similar documents that the bidder wants incorporated in the Contract. The State will not consider incorporation of any document not submitted with the bidder's proposal as the document will not have been included in the evaluation process. These documents shall be subject to negotiation and will be incorporated as addendums if agreed to by the Parties.

If a conflict or ambiguity arises after the Addendum to Contract Award have been negotiated and agreed to, the Addendum to Contract Award shall be interpreted as follows:

1. If only one Party has a particular clause then that clause shall control;
2. If both Parties have a similar clause, but the clauses do not conflict, the clauses shall be read together;
3. If both Parties have a similar clause, but the clauses conflict, the State's clause shall control.

A. GENERAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The contract resulting from this solicitation shall incorporate the following documents:

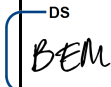
1. Request for Proposal and Addenda;
2. Amendments to the solicitation;
3. Questions and Answers;
4. Bidder's proposal (Solicitation and properly submitted documents);
5. The executed Contract and Addendum One to Contract, if applicable; and,
6. Amendments/Addendums to the Contract.

These documents constitute the entirety of the contract.

Unless otherwise specifically stated in a future contract amendment, in case of any conflict between the incorporated documents, the documents shall govern in the following order of preference with number one (1) receiving preference over all other documents and with each lower numbered document having preference over any higher numbered document: 1) Amendment to the executed Contract with the most recent dated amendment having the highest priority, 2) executed Contract and any attached Addenda, 3) Amendments to solicitation and any Questions and Answers, 4) the original solicitation document and any Addenda, and 5) the Contractor's submitted Proposal.

Any ambiguity or conflict in the contract discovered after its execution, not otherwise addressed herein, shall be resolved in accordance with the rules of contract interpretation as established in the State of Nebraska.

B. NOTIFICATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
			Mary Nelson will serve as the point of contact for the executed contract. Phone: 402-305-1747 Email: mary.nelson@ameritas.com

Contractor and State shall identify the contract manager who shall serve as the point of contact for the executed contract.

Communications regarding the executed contract shall be in writing and shall be deemed to have been given if delivered personally, electronically or mailed, by U.S. Mail, postage prepaid, return receipt requested, to the parties at their respective addresses set forth below, or at such other addresses as may be specified in writing by either of the parties. All notices, requests, or communications shall be deemed effective upon receipt.

Either party may change its address for notification purposes by giving notice of the change and setting forth the new address and an effective date.

C. BUYER'S REPRESENTATIVE

The State reserves the right to appoint a Buyer's Representative to manage [or assist the Buyer in managing] the contract on behalf of the State. The Buyer's Representative will be appointed in writing, and the appointment document will specify the extent of the Buyer's Representative authority and responsibilities. If a Buyer's Representative is appointed, the Contractor will be provided a copy of the appointment document, and is expected to cooperate accordingly with the Buyer's Representative. The Buyer's Representative has no authority to bind the State to a contract, amendment, addendum, or other change or addition to the contract.

D. GOVERNING LAW (Statutory)

Notwithstanding any other provision of this contract, or any amendment or addendum(s) entered into contemporaneously or at a later time, the parties understand and agree that, (1) the State of Nebraska is a sovereign state and its authority to contract is therefore subject to limitation by the State's Constitution, statutes, common law, and regulation; (2) this contract will be interpreted and enforced under the laws of the State of Nebraska; (3) any action to enforce the provisions of this agreement must be brought in the State of Nebraska per state law; (4) the person signing this contract on behalf of the State of Nebraska does not have the authority to waive the State's sovereign immunity, statutes, common law, or regulations; (5) the indemnity, limitation of liability, remedy, and other similar provisions of the final contract, if any, are entered into subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity; and, (6) all terms and conditions of the final contract, including but not limited to the clauses concerning third party use, licenses, warranties, limitations of liability, governing law and venue, usage verification, indemnity, liability, remedy or other similar provisions of the final contract are entered into specifically subject to the State's Constitution, statutes, common law, regulations, and sovereign immunity.

The Parties must comply with all applicable local, state and federal laws, ordinances, rules, orders, and regulations.

E. BEGINNING OF WORK

The bidder shall not commence any billable work until a valid contract has been fully executed by the State and the awarded bidder. The bidder will be notified in writing when work may begin.

F. AMENDMENT

This Contract may be amended in writing, within scope, upon the agreement of both parties.

G. CHANGE ORDERS OR SUBSTITUTIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The State and the Contractor, upon the written agreement, may make changes to the contract within the general scope of the solicitation. Changes may involve specifications, the quantity of work, or such other items as the State may find necessary or desirable. Corrections of any deliverable, service, or work required pursuant to the contract shall not be deemed a change. The Contractor may not claim forfeiture of the contract by reasons of such changes.

The Contractor shall prepare a written description of the work required due to the change and an itemized cost sheet for the change. Changes in work and the amount of compensation to be paid to the Contractor shall be determined in accordance with applicable unit prices if any, a pro-rated value, or through negotiations. The State shall not incur a price increase for changes that should have been included in the Contractor's proposal, were foreseeable, or result from difficulties with or failure of the Contractor's proposal or performance.

No change shall be implemented by the Contractor until approved by the State, and the Contract is amended to reflect the change and associated costs, if any. If there is a dispute regarding the cost, but both parties agree that immediate implementation is necessary, the change may be implemented, and cost negotiations may continue with both Parties retaining all remedies under the contract and law.

*****Contractor will not substitute any item that has been awarded without prior written approval of SPB*****

H. VENDOR PERFORMANCE REPORT(S)

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The State may document any instance(s) of products or services delivered or performed which exceed or fail to meet the terms of the purchase order, contract, and/or solicitation specifications. The State Purchasing Bureau may contact the Vendor regarding any such report. Vendor performance report(s) will become a part of the permanent record of the Vendor.

I. NOTICE OF POTENTIAL CONTRACTOR BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

If Contractor breaches the contract or anticipates breaching the contract, the Contractor shall immediately give written notice to the State. The notice shall explain the breach or potential breach, a proposed cure, and may include a request for a waiver of the breach if so desired. The State may, in its discretion, temporarily or permanently waive the breach. By granting a waiver, the State does not forfeit any rights or remedies to which the State is entitled by law or equity, or pursuant to the provisions of the contract. Failure to give immediate notice, however, may be grounds for denial of any request for a waiver of a breach.

J. BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

Either Party may terminate the contract, in whole or in part, if the other Party breaches its duty to perform its obligations under the contract in a timely and proper manner. Termination requires written notice of default and a thirty (30) calendar day (or longer at the non-breaching Party's discretion considering the gravity and nature of the default) cure period. Said notice shall be delivered by Certified Mail, Return Receipt Requested, or in person with proof of delivery. Allowing time to cure a failure or breach of contract does not waive the right to immediately terminate the contract for the same or different contract breach which may occur at a different time. In case of default of the Contractor, the State may contract the service from other sources and hold the Contractor responsible for any excess cost occasioned thereby. The State may recover from the Contractor as damages the difference between the costs of covering the breach. Notwithstanding any clause to the contrary, the State may also recover the contract price together with any incidental or consequential damages defined in UCC Section 2-715, but less expenses saved in consequence of Contractor's breach.

The State's failure to make payment shall not be a breach, and the Contractor shall retain all available statutory remedies and protections.

K. NON-WAIVER OF BREACH

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The acceptance of late performance with or without objection or reservation by a Party shall not waive any rights of the Party nor constitute a waiver of the requirement of timely performance of any obligations remaining to be performed.

L. SEVERABILITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

If any term or condition of the contract is declared by a court of competent jurisdiction to be illegal or in conflict with any law, the validity of the remaining terms and conditions shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if the contract did not contain the provision held to be invalid or illegal.

M. INDEMNIFICATION

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

1. GENERAL

The Contractor agrees to defend, indemnify, and hold harmless the State and its employees, volunteers, agents, and its elected and appointed officials ("the indemnified parties") from and against any and all third party claims, liens, demands, damages, liability, actions, causes of action, losses, judgments, costs, and expenses of every nature, including investigation costs and expenses, settlement costs, and attorney fees and expenses ("the claims"), sustained or asserted against the State for personal injury, death, or property loss or damage, arising out of, resulting from, or attributable to the willful misconduct, negligence, error, or omission of the Contractor, its employees, subcontractors, consultants, representatives, and agents, resulting from this contract, except to the extent such Contractor liability is attenuated by any action of the State which directly and proximately contributed to the claims.

2. INTELLECTUAL PROPERTY

The Contractor agrees it will, at its sole cost and expense, defend, indemnify, and hold harmless the indemnified parties from and against any and all claims, to the extent such claims arise out of, result from, or are attributable to, the actual or alleged infringement or misappropriation of any patent, copyright, trade secret, trademark, or confidential information of any third party by the Contractor or its employees, Subcontractors, consultants, representatives, and agents; provided, however, the State gives the Contractor prompt notice in writing of the claim. The Contractor may not settle any infringement claim that will affect the State's use of the Licensed Software without the State's prior written consent, which consent may be withheld for any reason.

If a judgment or settlement is obtained or reasonably anticipated against the State's use of any intellectual property for which the Contractor has indemnified the State, the Contractor shall, at the Contractor's sole cost and expense, promptly modify the item or items which were determined to be infringing, acquire a license or licenses on the State's behalf to provide the necessary rights to the State to eliminate the infringement, or provide the State with a non-infringing substitute that provides the State the same functionality. At the State's election, the actual or anticipated judgment may be treated as a breach of warranty by the Contractor, and the State may receive the remedies provided under this solicitation.

3. PERSONNEL

The Contractor shall, at its expense, indemnify and hold harmless the indemnified parties from and against any claim with respect to withholding taxes, worker's compensation, employee benefits, or any other claim, demand, liability, damage, or loss of any nature relating to any of the personnel, including subcontractor's and their employees, provided by the Contractor.

4. SELF-INSURANCE

The State of Nebraska is self-insured for any loss and purchases excess insurance coverage pursuant to Neb. Rev. Stat. § 81-8,239.01 (Reissue 2008). If there is a presumed loss under the provisions of this agreement, Contractor may file a claim with the Office of Risk Management pursuant to Neb. Rev. Stat. §§ 81-8,829 – 81-8,306 for review by the State Claims Board. The State retains all rights and immunities under the State Miscellaneous (Section 81-8,294), Tort (Section 81-8,209), and Contract Claim Acts (Section 81-8,302), as outlined in Neb. Rev. Stat. § 81-8,209 et seq. and under any other provisions of law and accepts liability under this agreement to the extent provided by law.

5.

The Parties acknowledge that Attorney General for the State of Nebraska is required by statute to represent the legal interests of the State, and that any provision of this indemnity clause is subject to the statutory authority of the Attorney General.

N. ATTORNEY'S FEES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

In the event of any litigation, appeal, or other legal action to enforce any provision of the contract, the Parties agree to pay all expenses of such action, as permitted by law and if ordered by the court, including attorney's fees and costs, if the other Party prevails.

O. PERFORMANCE BOND

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The Contractor will be required to supply a bond executed by a corporation authorized to contract surety in the State of Nebraska, payable to the State of Nebraska, which shall be valid for the life of the contract to include any renewal and/or extension periods. The amount of the bond must be an established dollar amount \$200,000.00. The bond will guarantee that the Contractor will faithfully perform all requirements, terms and conditions of the contract. Failure to comply shall be grounds for forfeiture of the bond as liquidated damages. Amount of forfeiture will be determined by the agency based on loss to the State. The bond will be returned when the contract has been satisfactorily completed as solely determined by the State, after termination or expiration of the contract.

P. ASSIGNMENT, SALE, OR MERGER

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

Either Party may assign the contract upon mutual written agreement of the other Party. Such agreement shall not be unreasonably withheld.

The Contractor retains the right to enter into a sale, merger, acquisition, internal reorganization, or similar transaction involving Contractor's business. Contractor agrees to cooperate with the State in executing amendments to the contract to allow for the transaction. If a third party or entity is involved in the transaction, the Contractor will remain responsible for performance of the contract until such time as the person or entity involved in the transaction agrees in writing to be contractually bound by this contract and perform all obligations of the contract.

Q. CONTRACTING WITH OTHER NEBRASKA POLITICAL SUB-DIVISIONS OF THE STATE OR ANOTHER STATE

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The Contractor may, but shall not be required to, allow agencies, as defined in Neb. Rev. Stat. §81-145, to use this contract. The terms and conditions, including price, of the contract may not be amended. The State shall not be contractually obligated or liable for any contract entered into pursuant to this clause. A listing of Nebraska political subdivisions may be found at the website of the Nebraska Auditor of Public Accounts.

The Contractor may, but shall not be required to, allow other states, agencies or divisions of other states, or political subdivisions of other states to use this contract. The terms and conditions, including price, of this contract shall apply to any such contract, but may be amended upon mutual consent of the Parties. The State of Nebraska shall not be contractually or otherwise obligated or liable under any contract entered into pursuant to this clause. The State shall be notified if a contract is executed based upon this contract.

R. FORCE MAJEURE

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

Neither Party shall be liable for any costs or damages, or for default resulting from its inability to perform any of its obligations under the contract due to a natural or manmade event outside the control and not the fault of the affected Party ("Force Majeure Event"). The Party so affected shall immediately make a written request for relief to the other Party, and shall have the burden of proof to justify the request. The other Party may grant the relief requested; relief may not be unreasonably withheld. Labor disputes with the impacted Party's own employees will not be considered a Force Majeure Event.

S. CONFIDENTIALITY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

All materials and information provided by the Parties or acquired by a Party on behalf of the other Party shall be regarded as confidential information. All materials and information provided or acquired shall be handled in accordance with federal and state law, and ethical standards. Should said confidentiality be breached by a Party, the Party shall notify the other Party immediately of said breach and take immediate corrective action.

It is incumbent upon the Parties to inform their officers and employees of the penalties for improper disclosure imposed by the Privacy Act of 1974, 5 U.S.C. 552a. Specifically, 5 U.S.C. 552a (i)(1), which is made applicable by 5 U.S.C. 552a (m)(1), provides that any officer or employee, who by virtue of his/her employment or official position has possession of or access to agency records which contain individually identifiable information, the disclosure of which is prohibited by the Privacy Act or regulations established thereunder, and who knowing that disclosure of the specific material is prohibited, willfully discloses the material in any manner to any person or agency not entitled to receive it, shall be guilty of a misdemeanor and fined not more than \$5,000.

T. **EARLY TERMINATION**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The contract may be terminated as follows:

1. The State and the Contractor, by mutual written agreement, may terminate the contract at any time.
2. The State, in its sole discretion, may terminate the contract for any reason upon thirty (30) calendar day's written notice to the Contractor. Such termination shall not relieve the Contractor of warranty or other service obligations incurred under the terms of the contract. In the event of termination, the Contractor shall be entitled to payment, determined on a pro rata basis, for products or services satisfactorily performed or provided.
3. The State may terminate the contract immediately for the following reasons:
 - a. if directed to do so by statute;
 - b. Contractor has made an assignment for the benefit of creditors, has admitted in writing its inability to pay debts as they mature, or has ceased operating in the normal course of business;
 - c. a trustee or receiver of the Contractor or of any substantial part of the Contractor's assets has been appointed by a court;
 - d. fraud, misappropriation, embezzlement, malfeasance, misfeasance, or illegal conduct pertaining to performance under the contract by its Contractor, its employees, officers, directors, or shareholders;
 - e. an involuntary proceeding has been commenced by any Party against the Contractor under any one of the chapters of Title 11 of the United States Code and (i) the proceeding has been pending for at least sixty (60) calendar days; or (ii) the Contractor has consented, either expressly or by operation of law, to the entry of an order for relief; or (iii) the Contractor has been decreed or adjudged a debtor;
 - f. a voluntary petition has been filed by the Contractor under any of the chapters of Title 11 of the United States Code;
 - g. Contractor intentionally discloses confidential information;
 - h. Contractor has or announces it will discontinue support of the deliverable; and,
 - i. In the event funding is no longer available.

U. **CONTRACT CLOSEOUT**

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

Upon contract closeout for any reason the Contractor shall within 30 days, unless stated otherwise herein:

1. Transfer all completed or partially completed deliverables to the State;
2. Transfer ownership and title to all completed or partially completed deliverables to the State;
3. Return to the State all information and data, unless the Contractor is permitted to keep the information or data by contract or rule of law. Contractor may retain one copy of any information or data as required to comply with applicable work product documentation standards or as are automatically retained in the course of Contractor's routine back up procedures;
4. Cooperate with any successor Contractor, person or entity in the assumption of any or all of the obligations of this contract;
5. Cooperate with any successor Contractor, person or entity with the transfer of information or data related to this contract;
6. Return or vacate any state owned real or personal property; and,
7. Return all data in a mutually acceptable format and manner.

Nothing in this Section should be construed to require the Contractor to surrender intellectual property, real or personal property, or information or data owned by the Contractor for which the State has no legal claim.

III. CONTRACTOR DUTIES

A. INDEPENDENT CONTRACTOR / OBLIGATIONS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

It is agreed that the Contractor is an independent contractor and that nothing contained herein is intended or should be construed as creating or establishing a relationship of employment, agency, or a partnership.

The Contractor is solely responsible for fulfilling the contract. The Contractor or the Contractor's representative shall be the sole point of contact regarding all contractual matters.

The Contractor shall secure, at its own expense, all personnel required to perform the services under the contract. The personnel the Contractor uses to fulfill the contract shall have no contractual or other legal relationship with the State; they shall not be considered employees of the State and shall not be entitled to any compensation, rights or benefits from the State, including but not limited to, tenure rights, medical and hospital care, sick and vacation leave, severance pay, or retirement benefits.

By-name personnel commitments made in the Contractor's proposal shall not be changed without the prior written approval of the State. Replacement of these personnel, if approved by the State, shall be with personnel of equal or greater ability and qualifications.

All personnel assigned by the Contractor to the contract shall be employees of the Contractor or a subcontractor and shall be fully qualified to perform the work required herein. Personnel employed by the Contractor or a subcontractor to fulfill the terms of the contract shall remain under the sole direction and control of the Contractor or the subcontractor respectively.

With respect to its employees, the Contractor agrees to be solely responsible for the following:

1. Any and all pay, benefits, and employment taxes and/or other payroll withholding;
2. Any and all vehicles used by the Contractor's employees, including all insurance required by state law;
3. Damages incurred by Contractor's employees within the scope of their duties under the contract;
4. Maintaining Workers' Compensation and health insurance that complies with state and federal law and submitting any reports on such insurance to the extent required by governing law;
5. Determining the hours to be worked and the duties to be performed by the Contractor's employees; and,
6. All claims on behalf of any person arising out of employment or alleged employment (including without limit claims of discrimination alleged against the Contractor, its officers, agents, or subcontractors or subcontractor's employees)

If the Contractor intends to utilize any subcontractor, the subcontractor's level of effort, tasks, and time allocation should be clearly defined in the contractor's proposal. The Contractor shall agree that it will not utilize any subcontractors not specifically included in its proposal in the performance of the contract without the prior written authorization of the State.

The State reserves the right to require the Contractor to reassign or remove from the project any Contractor or subcontractor employee.

Contractor shall insure that the terms and conditions contained in any contract with a subcontractor does not conflict with the terms and conditions of this contract.

The Contractor shall include a similar provision, for the protection of the State, in the contract with any Subcontractor engaged to perform work on this contract.

B. EMPLOYEE WORK ELIGIBILITY STATUS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The Contractor is required and hereby agrees to use a federal immigration verification system to determine the work eligibility status of employees physically performing services within the State of Nebraska. A federal immigration verification system means the electronic verification of the work authorization program authorized by the Illegal Immigration Reform and Immigrant Responsibility Act of 1996, 8 U.S.C. 1324a, known as the E-Verify Program, or an equivalent federal program designated by the United States Department of Homeland Security or other federal agency authorized to verify the work eligibility status of an employee.

If the Contractor is an individual or sole proprietorship, the following applies:

1. The Contractor must complete the United States Citizenship Attestation Form, available on the Department of Administrative Services website at <http://das.nebraska.gov/materiel/purchasing.html>
2. The completed United States Attestation Form should be submitted with the solicitation response.
3. If the Contractor indicates on such attestation form that he or she is a qualified alien, the Contractor agrees to provide the US Citizenship and Immigration Services documentation required to verify the Contractor's lawful presence in the United States using the Systematic Alien Verification for Entitlements (SAVE) Program.
4. The Contractor understands and agrees that lawful presence in the United States is required and the Contractor may be disqualified, or the contract terminated if such lawful presence cannot be verified as required by Neb. Rev. Stat. §4-108.

C. COMPLIANCE WITH CIVIL RIGHTS LAWS AND EQUAL OPPORTUNITY EMPLOYMENT / NONDISCRIMINATION (Statutory)

The Contractor shall comply with all applicable local, state, and federal statutes and regulations regarding civil rights laws and equal opportunity employment. The Nebraska Fair Employment Practice Act prohibits Contractors of the State of Nebraska, and their Subcontractors, from discriminating against any employee or applicant for employment, with respect to hire, tenure, terms, conditions, compensation, or privileges of employment because of race, color, religion, sex, disability, marital status, or national origin (Neb. Rev. Stat. §48-1101 to 48-1125). The Contractor guarantees compliance with the Nebraska Fair Employment Practice Act, and breach of this provision shall be regarded as a material breach of contract. The Contractor shall insert a similar provision in all Subcontracts for goods and services to be covered by any contract resulting from this solicitation.

D. COOPERATION WITH OTHER CONTRACTORS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

Contractor may be required to work with or in close proximity to other contractors or individuals that may be working on same or different projects. The Contractor shall agree to cooperate with such other contractors or individuals and shall not commit or permit any act which may interfere with the performance of work by any other contractor or individual. Contractor is not required to compromise Contractor's intellectual property or proprietary information unless expressly required to do so by this contract.

E. DISCOUNTS

Prices quoted shall be inclusive of ALL trade discounts. Cash discount terms of less than thirty (30) days will not be considered as part of the proposal. Cash discount periods will be computed from the date of receipt of a properly executed claim voucher or the date of completion of delivery of all items in a satisfactory condition, whichever is later.

F. PRICES

Prices quoted shall be net, including transportation and delivery charges fully prepaid by the contractor, F.O.B. destination named in the solicitation. No additional charges will be allowed for packing, packages, or partial delivery costs. When an arithmetic error has been made in the extended total, the unit price will govern.

All prices, costs, and terms and conditions submitted in the proposal shall remain fixed and valid commencing on the opening date of the proposal until the contract terminates or expires.

Bidder represents and warrants that all prices for services, now or subsequently specified are as low as and no higher than prices which the bidder has charged or intends to charge customers other than the State for the same or similar products and services of the same or equivalent quantity and quality for delivery or performance during the same periods of time. If, during the term of the contract, the bidder shall reduce any and/or all prices charged to any customers other than the State for the same or similar products or services specified herein, the bidder shall make an equal or equivalent reduction in corresponding prices for said specified products or services.

Bidder also represents and warrants that all prices set forth in the contract and all prices in addition, which the bidder may charge under the terms of the contract, do not and will not violate any existing federal, state or municipal law or regulations concerning price discrimination and/or price fixing. Bidder agrees to hold the State harmless from any such violation. Prices quoted shall not be subject to increase throughout the contract period unless specifically allowed by these specifications.

The State reserves the right to deny any requested price increase. No price increases are to be billed to any State Agencies prior to written amendment of the contract by the parties.

The State will be given full proportionate benefit of any decreases for the term of the contract.

G. PERMITS, REGULATIONS, LAWS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The contract price shall include the cost of all royalties, licenses, permits, and approvals, whether arising from patents, trademarks, copyrights or otherwise, that are in any way involved in the contract. The Contractor shall obtain and pay for all royalties, licenses, and permits, and approvals necessary for the execution of the contract. The Contractor must guarantee that it has the full legal right to the materials, supplies, equipment, software, and other items used to execute this contract.

H. INSURANCE REQUIREMENTS

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
		DS BEM	Please see RFP Insurance Deviations on page 21.

The Contractor shall throughout the term of the contract maintain insurance as specified herein and provide the State a current Certificate of Insurance/Acord Form (COI) verifying the coverage. The Contractor shall not commence work on the contract until the insurance is in place. If Contractor subcontracts any portion of the Contract the Contractor must, throughout the term of the contract, either:

1. Provide equivalent insurance for each subcontractor and provide a COI verifying the coverage for the subcontractor;
2. Require each subcontractor to have equivalent insurance and provide written notice to the State that the Contractor has verified that each subcontractor has the required coverage; or,
3. Provide the State with copies of each subcontractor's Certificate of Insurance evidencing the required coverage.

The Contractor shall not allow any Subcontractor to commence work until the Subcontractor has equivalent insurance. The failure of the State to require a COI, or the failure of the Contractor to provide a COI or require subcontractor insurance shall not limit, relieve, or decrease the liability of the Contractor hereunder.

In the event that any policy written on a claims-made basis terminates or is canceled during the term of the contract or within three (3) years of termination or expiration of the contract, the contractor shall obtain an extended discovery or reporting period, or a new insurance policy, providing coverage required by this contract for the term of the contract and three (3) years following termination or expiration of the contract.

If by the terms of any insurance a mandatory deductible is required, or if the Contractor elects to increase the mandatory deductible amount, the Contractor shall be responsible for payment of the amount of the deductible in the event of a paid claim.

Notwithstanding any other clause in this Contract, the State may recover up to the liability limits of the insurance policies required herein.

1. WORKERS' COMPENSATION INSURANCE

The Contractor shall take out and maintain during the life of this contract the statutory Workers' Compensation and Employer's Liability Insurance for all of the contractors' employees to be engaged in work on the project under this contract and, in case any such work is sublet, the Contractor shall require the subcontractor similarly to provide Worker's Compensation and Employer's Liability Insurance for all of the subcontractor's employees to be engaged in such work. This policy shall be written to meet the statutory requirements for the state in which the work is to be performed, including Occupational Disease. **The policy shall include a waiver of subrogation in favor of the State. The COI shall contain the mandatory COI subrogation waiver language found hereinafter.** The amounts of such insurance shall not be less than the limits stated hereinafter. For employees working in the State of Nebraska, the policy must be written by an entity authorized by the State of Nebraska Department of Insurance to write Workers' Compensation and Employer's Liability Insurance for Nebraska employees.

2. COMMERCIAL GENERAL LIABILITY INSURANCE AND COMMERCIAL AUTOMOBILE LIABILITY INSURANCE

The Contractor shall take out and maintain during the life of this contract such Commercial General Liability Insurance and Commercial Automobile Liability Insurance as shall protect Contractor and any subcontractor performing work covered by this contract from claims for damages for bodily injury, including death, as well as from claims for property damage, which may arise from operations under this contract, whether such operation be by the Contractor or by any subcontractor or by anyone directly or indirectly employed by either of them, and the amounts of such insurance shall not be less than limits stated hereinafter.

The Commercial General Liability Insurance shall be written on an **occurrence basis**, and provide Premises/Operations, Products/Completed Operations, Independent Contractors, Personal Injury, and Contractual Liability coverage. **The policy shall include the State, and others as required by the contract documents, as Additional Insured(s). This policy shall be primary, and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory. The COI shall contain the mandatory COI liability waiver language found hereinafter.** The Commercial Automobile Liability Insurance shall be written to cover all Owned, Non-owned, and Hired vehicles.

REQUIRED INSURANCE COVERAGE		
COMMERCIAL GENERAL LIABILITY		
General Aggregate		\$2,000,000
Products/Completed Operations Aggregate		\$2,000,000
Personal/Advertising Injury		\$1,000,000 per occurrence
Bodily Injury/Property Damage		\$1,000,000 per occurrence
Medical Payments		\$10,000 any one person
Damage to Rented Premises (Fire)		\$300,000 each occurrence
Contractual		Included
Independent Contractors		Included
Abuse & Molestation		Included
<i>If higher limits are required, the Umbrella/Excess Liability limits are allowed to satisfy the higher limit.</i>		
WORKER'S COMPENSATION		
Employers Liability Limits		\$500K/\$500K/\$500K
Statutory Limits- All States		Statutory - State of Nebraska
USL&H Endorsement		Statutory
Voluntary Compensation		Statutory
COMMERCIAL AUTOMOBILE LIABILITY		
Bodily Injury/Property Damage		\$1,000,000 combined single limit
Include All Owned, Hired & Non-Owned Automobile liability		Included
UMBRELLA/EXCESS LIABILITY		
Over Primary Insurance		\$5,000,000 per occurrence
PROFESSIONAL LIABILITY		
Professional liability (Medical Malpractice)		Limits consistent with Nebraska Medical Malpractice Cap
Qualification Under Nebraska Excess Fund		
All Other Professional Liability (Errors & Omissions)		\$1,000,000 Per Claim / Aggregate
COMMERCIAL CRIME		
Crime/Employee Dishonesty Including 3rd Party Fidelity		\$1,000,000
CYBER LIABILITY		
Breach of Privacy, Security Breach, Denial of Service, Remediation, Fines and Penalties		\$10,000,000
MANDATORY COI SUBROGATION WAIVER LANGUAGE		
"Workers' Compensation policy shall include a waiver of subrogation in favor of the State of Nebraska."		
MANDATORY COI LIABILITY WAIVER LANGUAGE		
"Commercial General Liability & Commercial Automobile Liability policies shall name the State of Nebraska as an Additional Insured and the policies shall be primary and any insurance or self-insurance carried by the State shall be considered secondary and non-contributory as additionally insured."		

3. EVIDENCE OF COVERAGE

The Contractor shall furnish the Contract Manager, with a certificate of insurance coverage complying with the above requirements prior to beginning work at:

DAS State Purchasing Bureau
 Attn: Michelle Gilliland
 Email Address: michelle.gilliland@nebrask.gov

These certificates or the cover sheet shall reference the RFP number, and the certificates shall include the name of the company, policy numbers, effective dates, dates of expiration, and amounts and types of coverage afforded. If the State is damaged by the failure of the Contractor to maintain such insurance, then the Contractor shall be responsible for all reasonable costs properly attributable thereto.

Reasonable notice of cancellation of any required insurance policy must be submitted to the contract manager as listed above when issued and a new coverage binder shall be submitted immediately to ensure no break in coverage.

4. DEVIATIONS

The insurance requirements are subject to limited negotiation. Negotiation typically includes, but is not necessarily limited to, the correct type of coverage, necessity for Workers' Compensation, and the type of automobile coverage carried by the Contractor.

I. ANTITRUST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The Contractor hereby assigns to the State any and all claims for overcharges as to goods and/or services provided in connection with this contract resulting from antitrust violations which arise under antitrust laws of the United States and the antitrust laws of the State.

J. CONFLICT OF INTEREST

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

By submitting a proposal, bidder certifies that no relationship exists between the bidder and any person or entity which either is, or gives the appearance of, a conflict of interest related to this Request for Proposal or project.

Bidder further certifies that bidder will not employ any individual known by bidder to have a conflict of interest nor shall bidder take any action or acquire any interest, either directly or indirectly, which will conflict in any manner or degree with the performance of its contractual obligations hereunder or which creates an actual or appearance of conflict of interest.

If there is an actual or perceived conflict of interest, bidder shall provide with its proposal a full disclosure of the facts describing such actual or perceived conflict of interest and a proposed mitigation plan for consideration. The State will then consider such disclosure and proposed mitigation plan and either approve or reject as part of the overall bid evaluation.

K. ADVERTISING

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The Contractor agrees not to refer to the contract award in advertising in such a manner as to state or imply that the company or its goods or services are endorsed or preferred by the State. Any publicity releases pertaining to the project shall not be issued without prior written approval from the State.

L. NEBRASKA TECHNOLOGY ACCESS STANDARDS (Statutory)

Contractor shall review the Nebraska Technology Access Standards, found at <http://nitc.nebraska.gov/standards/2-201.html> and ensure that products and/or services provided under the contract are in compliance or will comply with the applicable standards to the greatest degree possible. In the event such standards change during the Contractor's performance, the State may create an amendment to the contract to request the contract comply with the changed standard at a cost mutually acceptable to the parties.

We have included our VPAT for the member portal on pages 22-36 which was conducted earlier this year by an external accessibility consultant and details our 508 compliance.

While Ameritas does not currently meet all requirements of technology access standards, we have identified areas for improvement and are proactively taking steps to do so.

M. DISASTER RECOVERY/BACK UP PLAN

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The Contractor shall have a disaster recovery and back-up plan, of which a copy should be provided upon request to the State, which includes, but is not limited to equipment, personnel, facilities, and transportation, in order to continue delivery of goods and services as specified under the specifications in the contract in the event of a disaster.

N. DRUG POLICY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

Contractor certifies it maintains a drug free workplace environment to ensure worker safety and workplace integrity. Contractor agrees to provide a copy of its drug free workplace policy at any time upon request by the State.

O. WARRANTY

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

Despite any clause to the contrary, the Contractor represents and warrants that its services hereunder shall be performed by competent personnel and shall be of professional quality consistent with generally accepted industry standards for the performance of such services and shall comply in all respects with the requirements of this Agreement. For any breach of this warranty, the Contractor shall, for a period of ninety (90) days from performance of the service, perform the services again, at no cost to the State, or if Contractor is unable to perform the services as warranted, Contractor shall reimburse the State all fees paid to Contractor for the unsatisfactory services. The rights and remedies of the parties under this warranty are in addition to any other rights and remedies of the parties provided by law or equity, including, without limitation actual damages, and, as applicable and awarded under the law, to a prevailing party, reasonable attorneys' fees and costs.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

10/8/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION** IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER SilverStone Group, LLC a HUB International company 1300 West 57th Street Suite 100 Sioux Falls SD 57108	CONTACT NAME: Bonita Feilmeier PHONE (A/C, No, Ext): 605-444-5104 FAX (A/C, No): 605-305-3230 E-MAIL ADDRESS: Bonita.Feilmeier@hubinternational.com														
INSURED Ameritas Holding Company PO Box 81889 Lincoln NE 68501	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> <tr> <td>INSURER A : The Continental Insurance Co.</td> <td style="text-align: center;">35289</td> </tr> <tr> <td>INSURER B : American Casualty Co.</td> <td style="text-align: center;">20427</td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : The Continental Insurance Co.	35289	INSURER B : American Casualty Co.	20427	INSURER C :		INSURER D :		INSURER E :		INSURER F :	
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INSURER D :															
INSURER E :															
INSURER F :															

COVERAGES
CERTIFICATE NUMBER: 1385888590

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			7014828163	6/1/2021	6/1/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 15,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
B	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			7014828177	6/1/2021	6/1/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			7014828213	6/1/2021	6/1/2022	EACH OCCURRENCE \$ 10,000,000 AGGREGATE \$ 10,000,000 \$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	7014828180	6/1/2021	6/1/2022	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

F) Hartford; D&O/E&O Primary \$10M; 10/1/2021-22; 83 DE 0141426 21
 G) Ironshore; D&O/E&O \$5M x \$10M; 10/1/2021-22; DO6CAB3K96002
 H) XL Group; D&O/E&O \$5M x \$15M; 10/1/2021-22; ELU170428-21
 I) Arch Specialty; D&O/E&O \$5M x \$20M; 10/1/2021-22; BLX9300024-07

CERTIFICATE HOLDER
CANCELLATION 30

To Whom it May Concern

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/21/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER MARSH, INC. 1801 WEST END AVE., SUITE 1400 NASHVILLE, TN 37203 Attn: Tammy.A.Adcock@marsh.com	CONTACT NAME: Tammy Adcock PHONE (A/C, No, Ext): 615-340-2444 E-MAIL: Tammy.A.Adcock@marsh.com ADDRESS:	FAX (A/C, No):
CN119046153-EMDEO-GAWU-21-	INSURER(S) AFFORDING COVERAGE	
INSURED Change Healthcare Inc. 100 Airpark Center Drive East Nashville, TN 37217	INSURER A : Phoenix Insurance Company	NAIC # 25623
	INSURER B : Travelers Property Casualty Company Of America	25674
	INSURER C : Starr Indemnity & Liability Company	38318
	INSURER D :	
	INSURER E :	
	INSURER F :	

COVERAGES

CERTIFICATE NUMBER:

ATL-005336676-01

REVISION NUMBER: 2

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:			660-0J60255	04/01/2021	04/01/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
B	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			BA 1P082893	04/01/2021	04/01/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input checked="" type="checkbox"/> RETENTION \$ 10,000			CUP 1J64882A	04/01/2021	04/01/2022	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input checked="" type="checkbox"/> N	N/A	1000002641 (AOS) 1000002642-AZ,CT,IA,NJ,NY,NC,TX,VT 1000002643 (WI) 1000002644 (FL,MA,AK)	04/01/2021 04/01/2021 04/01/2021 04/01/2021	04/01/2022 04/01/2022 04/01/2022 04/01/2022	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Re: Work at: DAS State Purchasing Bureau

The State of Nebraska, and others is/are included as additional insured (except workers' compensation) where required by written contract. This insurance is primary and non-contributory over any existing insurance and limited to liability arising out of the operations of the named insured subject to policy terms and conditions. Waiver of subrogation is applicable where required by written contract and subject to policy terms and conditions.

CERTIFICATE HOLDER

Ameritas Life Insurance Corp
475 Fallbrook Blvd
Lincoln, NE 68521

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Marsh USA Inc.

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deviations

Ameritas proposes the following deviations to the Terms and Conditions section:

III. Contractor Duties

H. Insurance Requirements

REQUIRED INSURANCE COVERAGE	
COMMERCIAL GENERAL LIABILITY	
General Aggregate	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal/Advertising Injury	\$1,000,000 per occurrence
Bodily Injury/Property Damage	\$1,000,000 per occurrence
Medical Payments	\$10,000 any one person
Damage to Rented Premises (Fire)	\$300,000 each occurrence
Contractual	Included
Independent Contractors	Included
Abuse & Molestation	Included

- The Ameritas policy does not mention abuse and molestation.

PROFESSIONAL LIABILITY	
Professional liability (Medical Malpractice)	Limits consistent with Nebraska Medical
Qualification Under Nebraska Excess Fund	Malpractice Cap
All Other Professional Liability (Errors & Omissions)	\$1,000,000 Per Claim / Aggregate

- Ameritas does not have a professional liability medical malpractice policy.
- Ameritas does not have liability insurance for Qualification Under Nebraska Excess Fund as it appears this is related to medical malpractice insurance.

VPAT Accessibility Conformance Report

Name of Product	Ameritas Member Portal
Date Last Updated	8 May 2021
Completed by	Ted Gies, INCLUSIVE ACCESS LLC
Document Description	This document rates the Ameritas Member Portal against the W3C WCAG 2.1 A and AA requirements.
Contact for More Information	Gaurav Mehra Gaurav.Mehra@ameritas.com
Testing Tools and Methods	Hands-on keyboard operation Firebug/Code inspection Firefox Web Developer Toolbar (removing style sheets) JAWS 2021 on Chrome browser version 87 NVDA screen reader v2019.2.1 VoiceOver screen reader on iPad Air Wave Extension Color Contrast Analyzer W3C WAI Pages AXE Checker Accessibility Bookmarklets
Relevant Standards	Web Content Accessibility Guidelines 2.1 or WCAG 2.1 Revised Section 508 standards – the U.S. Federal accessibility standard for ICT Products, published by the U.S. Access Board in the Federal Register on January 18, 2017 and corrected on January 22, 2018
Pages Covered	1.Ameritas member secure website home 2.Sign In to Your Account 3.Dental, Vision, Lasik Member Sign In 4.User Authorization Page (<i>and Multi Factor Authentication Screens</i>) 5.Member Account Home Screen 6.Dental Home screen 7.Claims Screen (search) and results table data 8.Claims Details Screen 9. Explanation of dental benefits 10.Benefits summary screen 11.Remaining Benefits Screen 12.Certificate of Coverage 13.ID Card (not the PDF) 14.Go Paperless 15.Dental Health Report Card - Members. 16.Worldwide support 17.Member Savings 18.Eyewear savings card page 19.Hearing loss 20.Dental - Resource center 21.Submit a claim or pre-treatment estimate

	22.How to submit a claims form 23.Member FAQ 24.Glossary Dental Terminology 25.Go paperless screen 26.Wellness screen 27.Dental Home - Find a dental provider 28.Additional tools - Nominate a dental provider to be part of network 29.Out of network dental cost estimator 30.Contact Us 31.Vision Home 32.Lasik Home Additionally: 2 factor authentication screens Contact Form Submit a vision claim
Note from W3C on Conformance	https://www.w3.org/TR/UNDERSTANDING-WCAG20/conformance.html “If there is no content to which a success criterion applies, the success criterion is satisfied.” This VPAT shows such criterion as: "Supports (N/A)"
Notes/Terminology	“AT” stands for Assistive Technology such as screen readers, voice input, etc.
Conformance Terms	<p>Supports: The functionality of the product has at least one method that meets the criterion without known defects or meets with equivalent facilitation.</p> <p>Note: Within the WCAG 2.1 Evaluation details table, “Supports N/A” indicates criterion where there was not relevant content to evaluate. For instance, Closed Captions would be marked as “Supports (N/A)” since the site does not have video content.</p> <p>Partially Supports: Some functionality of the product does not meet the criterion.</p> <p>Does Not Support: The majority of product functionality does not meet the criterion.</p>
Conformance Claim	On 25 April 2021, all Web pages at https://www-m.ameritas.com/applications/group/member conform to Web Content Accessibility Guidelines 2.1 at https://www.w3.org/TR/WCAG21/ . Level A and AA conformance. The exceptions to conformance are detailed in this VPAT/ACR. Note the exceptions listed in each relevant criterion with violations.

WCAG 2.1 Overall Conformance Evaluation

WCAG 2.1 Criteria	Level	Conformance Level
1.1.1: Non-text Content	A	Partially Supports
1.2.1: Audio-only and Video-only (Prerecorded)	A	Supports
1.2.2: Captions (Prerecorded)	A	Supports
1.2.3: Audio Description or Full Text Alternative	A	Supports
1.2.4: Captions (Live)	AA	Supports
1.2.5: Audio Description	AA	Supports
1.3.1: Info and Relationships	A	Partially Supports
1.3.2: Meaningful Sequence	A	Supports
1.3.3: Sensory Characteristics	A	Supports
1.3.4 Orientation	AA	Supports
1.3.5 Identify Input Purpose	AA	Does not Support
1.4.1: Use of Color	A	Partially Supports
1.4.2: Audio Control	A	Supports
1.4.3: Contrast (Minimum)	AA	Partially Supports
1.4.4: Resize text	AA	Supports
1.4.5: Images of Text	AA	Partially Supports
1.4.10 Reflow	AA	Supports
1.4.11 Non-Text Contrast	AA	Supports
1.4.12 Text Spacing	AA	Supports
1.4.13 Content on Hover or Focus	AA	Partially Supports
2.1.1: Keyboard	A	Partially Supports
2.1.2: No Keyboard Trap	A	Supports
2.1.4 Character Key Shortcuts	A	Supports
2.2.1: Timing Adjustable	A	Does not Support
2.2.2: Pause, Stop, Hide	A	Supports
2.3.1: Three Flashes or Below Threshold	A	Supports
2.4.1: Bypass Blocks	A	Partially Supports
2.4.2: Page Titled	A	Partially Supports
2.4.3: Focus Order	A	Partially Supports
2.4.4: Link Purpose (In Context)	A	Partially Supports
2.4.5: Multiple Ways	AA	Partially Supports
2.4.6: Headings and Labels	AA	Supports
2.4.7: Focus Visible	AA	Supports
2.5.1 Pointer Gestures	A	Supports
2.5.2 Pointer Cancellation	A	Supports
2.5.3 Label in Name	A	Supports
2.5.4 Motion Actuation	A	Supports
3.1.1: Language of Page	A	Supports

WCAG 2.1 Criteria	Level	Conformance Level
3.1.2: Language of Parts	AA	Supports
3.2.1: On Focus	A	Partially Supports
3.2.2: On Input	A	Supports
3.2.3: Consistent Navigation	AA	Supports
3.2.4: Consistent Identification	AA	Supports
3.3.1: Error Identification	A	Partially Supports
3.3.2: Labels or Instructions	A	Partially Supports
3.3.3: Error Suggestion	AA	Partially Supports
3.3.4: Error Prevention (Legal, Financial, Data)	AA	Does not Support
4.1.1: Parsing	A	Partially Supports
4.1.2: Name, Role, Value	A	Does not Support
4.1.3 Status Messages	AA	Partially Supports

WCAG 2.1 Evaluation Details

WCAG 2.1 Criteria	Conformance	Remarks and Explanations
Principle 1: Perceivable - Information and user interface components must be presentable to users in ways they can perceive.		
1.1.1: Non-Text Content (A) Provide text alternatives for non-text content (e.g. images)	Partially supports	<p>Most images and icons have appropriate text equivalents.</p> <p>Supporting Remarks: Dental home page has a banner graphic which is marked with alt="". Footer social media icon link has alt="Ameritas on LinkedIn".</p> <p>Exceptions: The Worldwide support page is a graphic of content without a text equivalent.</p> <p>A minor number of icons such as the social media icons and red error message icons are missing alt text.</p>
1.2.1: Audio-only or Video-only (Prerecorded) (A) Provide alternatives for pre-recorded audio-only or video-only content.	Supports (N/A)	There is no audio-only or video-only content in the Ameritas Member Portal.
1.2.2: Captions (Prerecorded) (A) Provide captions for pre-recorded audio	Supports (N/A)	There is no pre-recorded audio content in the Ameritas Member Portal.
1.2.3: Audio Description or Media	Supports (N/A)	There is no synchronized audio/video in the Ameritas Member Portal.

Alternative (Prerecorded) (A) Provide alternatives for pre-recorded synchronized audio/video		
1.2.4: Captions (Live) (AA) Provide captions for live audio in synchronized audio/video.	Supports (N/A)	There is no live audio in synchronized audio/video in the Ameritas Member Portal.
1.2.5: Audio Description (Prerecorded) (AA) Provide an audio description of pre-recorded video.	Supports (N/A)	There is no pre-recorded video content in the Ameritas Member Portal.
1.3.1: Information and Relationships (A) Info, structure, and relationships can be programmatically determined	Partially supports	<p>Some of the information and relationships conveyed through presentation can be programmatically determined.</p> <p>Supporting Remarks: The table with Claims is marked with column headers <th> Some pages like Dental Home and Vision Home have meaningful landmarks such as <header> and <nav></p> <p>Exceptions: Landmarks are incomplete, e.g., there is not <main> element on pages. Some content like the main heading and footer content are outside landmarks. Many pages skip heading levels Some pages like how your claim was submitted are organized like tables visually but lack the correct <table> markup. Lists of items such as the red buttons on the forms page that should be marked up as unordered lists. The help text given for inputs beforehand, such as password requirements, are sufficient to provide suggestions for valid input. However, the suggestions should be programmatically associated with the password fields via label or aria reference.</p>
1.3.2: Meaningful Sequence (A) The correct reading sequence can be programmatically determined	Partially supports	<p>Supporting Remarks: The correct reading sequence is logical with the DOM order matching the visual order in most areas. Screen reader users will hear a meaningful experience when content such as tables is linearized.</p>
1.3.3: Sensory Characteristics (A) Do not rely on sensory characteristics of components such as shape, size, visual	Supports	<p>Supporting Remarks: There are no instructions or areas of content which rely solely on sensory characteristics such as shape, color, size, visual location, orientation, or sound.</p>

location, orientation, or sound		NOTE: See 1.4.1 for in requirements related to color, refer to Guideline 1.4.
1.3.4 Orientation (AA) Content does not restrict its view and operation to a single display orientation, such as portrait or landscape, unless a specific display orientation is essential.	Supports	Supporting Remarks: Ameritas Member Portal does not restrict its view to a single orientation. People using iPads or tablets can successfully switch between portrait and landscape views.
1.3.5 Identify Input Purpose (AA) The purpose of each input field collecting information about the user can be programmatically determined when: The input field serves a purpose identified in the Input Purposes for User Interface Components section; and the content is implemented using technologies with support for identifying the expected meaning for form input data.	Does not support	Pages with personal input fields collecting information about the user include: Member Sign In and New User Registration. New user registration contains several such input fields which do not have the autocomplete attributes such as: <label>First Name <input type="text" autocomplete="given-name"></label>
1.4.1: Use of Color (A) Color is not used as the only visual means of conveying info	Partially Supports	Color is not used as the only means of conveying information in most areas. Supporting Remarks: Red color font is used to denote error messages such as Invalid User ID or Password. There is an icon with alt="Error" that also accompanies the error messages. Red text links are not underlined but provide a 4:1 contrast ratio against adjacent black text to help distinguish links from non-linked text. Exceptions: On 2 Step Verification, form field error messages use red color alone to denote error conditions. On Find a Provider there are "most cost-effective providers" which are identified using only a green color.
1.4.2: Audio Control (A) Audio can be paused and stopped, or the	Supports (N/A)	There is no audio that plays automatically on the site.

audio volume can be changed.		
1.4.3: Color Contrast (Minimum) (AA) Text has enough contrast with the background (4.5:1 for small text and 3:1 for large text)	Partially supports	Text has enough contrast with its corresponding background in almost all areas. Supporting Remarks: Red text on white background such as on main headings and in text links has 5.2:1 contrast ratio. Black information text on white background has excellent contrast. Exceptions: Light blue cookie acceptance links on gray background. White text on Light blue button background (focused styles). White text on orange background (Worldwide Support) Green text on gray background (Find a Provider) Blue links on gray background (Cookie Acceptance Footer)
1.4.4: Resize Text (AA) Text can be enlarged up to 200% without loss of functionality.	Supports	Text can be enlarged to 200% and content remains functional.
1.4.5: Images of Text (AA) Text is used rather than images of text, except where the presentation of text is essential, such as logos	Partially Supports	Overall images of text are not used other than for the Ameritas logo and in the Worldwide Support page. Exception: The Worldwide Support page is an image with structured text. This content needs to be redone as HTML or a PDF with machine readable content.
1.4.10 Reflow (AA) Content can be presented without loss of information or functionality, and without requiring scrolling in two dimensions for: Vertical scrolling content at a width equivalent to 320 CSS pixels; Horizontal scrolling content at a height equivalent to 256 CSS pixels.	Supports	The Member Portal uses a responsive view that properly scrolls in only one direction once width reaches low CSS pixels. Zooming pages such as Claims to 400% changes some content to a responsive view, for instance the data tables switch to a flattened list of claim records.
1.4.11 Non-Text Contrast (AA) User interface components and graphical objects have a contrast ratio of at least 3:1 against adjacent color(s).	Supports	Supporting Remarks: Overall, the Member Portal provides excellent non-text contrast for user interface components and graphical objects. All non-text UI components and graphical objects have at least a 3:1 contrast ratio.

		<p>The red checkbox color has a 3.8:1 color contrast against white page background.</p> <p>Exception: The non-selected gray checkbox (Check here if you are the insured member does not have enough contrast with the white background.</p>
<p>1.4.12 Text Spacing (AA) In content implemented using markup languages that support the following text style properties, no loss of content or functionality occurs by setting all the following and by changing no other style property:</p> <p>Line height (line spacing) to at least 1.5 times the font size; Spacing following paragraphs to at least 2 times the font size; Letter spacing (tracking) to at least 0.12 times the font size; Word spacing to at least 0.16 times the font size.</p>	Supports	<p>Supporting Remarks: The Member Portal site allows users to adjust the text spacing without causing loss of content or functionality. Users can to override text spacing via user stylesheet, bookmarklet, extension, or application.</p> <p>Note: related to text spacing is Worldwide Support page which should be redone as HTML page to allow for user applying text spacing adjustments.</p>
<p>1.4.13 Content on Hover or Focus (AA) Where receiving and then removing pointer hover or keyboard focus triggers additional content to become visible and then hidden, the following are true:</p> <ul style="list-style-type: none"> • Dismissable • Hoverable • Persistent 	Partially supports	<p>Supporting Remarks: Overall, there is very little content that appears on hover or focus.</p> <p>Exceptions: The Out of Network Cost Estimator provides some gray balloon/white text directions on the refresh button. This content is not dismissible nor hoverable. Users cannot 1) Hit the escape key to hide the tooltips 2) Move the mouse pointer over the tooltip without it hiding.</p>
Principle 2: Operable - User interface components and navigation must be operable.		
<p>2.1.1: Keyboard (A) All functionality is available from a</p>	Partially supports	<p>Supporting Remarks: Most interactive content such as text links and buttons are keyboard operable.</p>

keyboard, except for tasks such as drawing		Exceptions: The dark gray accordion such as on Dental Home and Contact Us pages cannot be opened or closed with keyboard. The right site hamburger menu/quick links cannot be opened or closed with keyboard.
2.1.2: No Keyboard Trap (A) The user can use the keyboard to move through page elements and is not trapped on a particular element	Supports	Supporting Remarks: No pages have a keyboard trap.
2.1.4 Character Key Shortcuts (A) If a keyboard shortcut is implemented in content using only letter (including upper- and lower-case letters), punctuation, number, or symbol characters, then at least one of the following is true: <ul style="list-style-type: none"> • Turn off • Remap Active only on focus	Supports (N/A)	The site does not use any character key shortcuts.
2.2.1: Timing Adjustable (A) Users are warned of time limits shorter than 20 hours and time limits can be turned off or extended	Does Not Support	The application times out and goes to the Member Sign Out page. After this user must login again and complete multi factor authentication. Users must also see the go paperless screen before proceeding to the previous pages. The application should provide a warning to users about a timeout when it is about to happen and allow extending with a simple button selection. <i>Can users bookmark the member home page to circumvent some of the steps?</i>
2.2.2: Pause, Stop, Hide (A) Users can stop, pause, or hide moving, blinking, scrolling, or auto-updating information.	Supports (N/A)	There is no moving, scrolling, or auto-updating information.
2.3.1: Three Flashes or Below Threshold (A) No more than three flashes in a 1-second period, or the flashes	Supports (N/A)	No flashing content exists.

are below the defined thresholds		
2.4.1: Bypass Blocks (A) Users can bypass repeated blocks of content.	Partially Supports	<p>Supporting Remarks: Headings are present on most pages such as the Dental Home, which allow users using Assistive Technology to jump to the different areas of content quickly, bypassing the top navigation area. Landmarks are present on the Contact Us page which allows Assistive Technology to navigate to the main areas on the page.</p> <p>Exception: A Skip to Main content is needed to allow keyboard users skip over repeated content. Some pages lack headings such as Contact Us</p>
2.4.2: Page Titled (A) The page has a title describing its topic or purpose	Partially Supports	<p>Supporting remarks: The title changes dynamically and is descriptive such as with: <title>2-Step Verification</title></p> <p>Exceptions: Ideally page title would indicate the name of the website in addition to the name of the page, such as: <title>Dental Home – Ameritas Member Portal</title> The Worldwide Support Page lacks a meaningful page title.</p>
2.4.3: Focus Order (A) Users can tab through the elements of a page in a logical order	Partially supports	<p>Supporting Remarks: Tab order is logical on the site in most areas. Most of the links and buttons receive focus top to bottom, left to right.</p> <p>Exceptions: On Sign In to Your Account, the top level accordion items such as Personal Accounts are not in the tab order. The child links under each accordion item are hidden and receive focus, causing a loss in logical focus order.</p> <p>On Provider Search the hamburger menu does not receive focus when opened and there are 5 tab presses to get to the first item under the hamburger.</p> <p>Password assistance link is after the top site logo on Login screen.</p>
2.4.4: Link Purpose (In Context) (A) The purpose of each link can be determined from the link text or surrounding context.	Partially supports	<p>Supporting Remarks: Most links used have an identifiable purpose from the link text or surrounding context.</p> <p>The link “Provider Search” appears at the end of a descriptive sentence about finding a dentist for people who do not have dental coverage.</p> <p>Exceptions: Patient Details Page provides repeated “View” links within the table. A work around is screen reader user could rely on table navigation commands to help discern the “View Patient Details” meaning. There are 3 empty links on the Explanation of Benefits page.</p>

<p>2.4.5: Multiple Ways (AA) More than one way is available to navigate to other web pages.</p>	Partially Supports	<p>Supporting Remarks: Most pages can only be accessed via two routes. For instance, to get to Claims, users can select Dental in the global nav and then link to the main area through the set of linked icons such as Claims. Users can also select the quick links/hamburger to get to the Claims page.</p> <p>Some pages such as Prescription savings ID card can be linked from the home page accordion and through the global nav, then by selecting icon links on the main landing pages such as on Vision Home.</p> <p>Exceptions: Nominate a provider and Out-of-Network Dental Cost estimator are only available from the Dental Home page.</p>
<p>2.4.6 Headings and Labels (AA)</p>	Supports	<p>Supporting Remarks: Overall Headings and Labels are clear and describe topic or purpose.</p> <p>Dental Home is a heading level 2 which describes the nature of the Dental home page.</p> <p>User Authorization provides several input forms with clear labels such as, Member Zip Code and Member ID.</p>
<p>2.4.7: Focus Visible (AA) The page element with the current keyboard focus has a visible focus indicator</p>	Partially Supports	<p>Supporting Remarks: Most interactive elements within the Member Portal provide visible focus indicators.</p> <p>The application allows the default focus indicator to display as specified in the browser. For instance, Chrome browser provides a highly noticeable 2 px black border around text links to indicate focus.</p> <p>Exceptions On Sign In to Your Account, the top level accordion items such as Personal Accounts are not in the tab order. The child links under each accordion item are visually hidden and receive focus, also causing a loss in logical focus order.</p>
<p>2.5.1 Pointer Gestures (A) All functionality that uses multipoint or path-based gestures for operation can be operated with a single pointer without a path-based gesture, unless a multipoint or path-based gesture is essential.</p>	Supports	<p>Supporting Remarks: Ameritas Member Portal does not use any multipoint or path-based gestures. All interactive elements can be operated using single pointer gestures such as mouse clicks and touch screen taps.</p>
<p>2.5.2 Pointer Cancellation (A) For functionality that can be operated using a single pointer, at least one of the following is true:</p>	Supports	<p>Supporting Remarks: All interactive content functions through the Up-Event, allowing users to potentially move their pointer off the component to cancel. For instance, iPad users who tap the wrong link can abort by moving their finger away from the link while still touching. Similarly, mouse users who click the wrong link can abort by holding the mouse click down and moving away from the link.</p>

<ul style="list-style-type: none"> No Down-Event Abort or Undo Up Reversal Essential		
2.5.3 Label in Name (A) For user interface components with labels that include text or images of text, the name contains the text that is presented visually.	Supports	Supporting Remarks: User interface components that have visible text contain that text consistently within the accessible name. Text links such as Sign Out, Dental, Prescription Savings Card all have accessible names which have the visible text. Note that some of the main home pages links such as those on Dental will have double reading because the icon alt text is the same as the visible link text.
2.5.4 Motion Actuation (A) Functionality that can be operated by device motion or user motion can also be operated by user interface components and responding to the motion can be disabled to prevent accidental actuation, except when: <ul style="list-style-type: none"> Supported Interface Essential	Supports (N/A)	There are no features or content that utilizes device or user motion.
Principle 3: Understandable - Information and the operation of user interface must be understandable.		
3.1.1: Language of Page (A) The language of the page is specified	Supports	Supporting Remarks: Overall, most every page defines the page language with lang="en" or lang="en-us". Note: The Worldwide Support page does not have the lang tag, however there is no machine-readable content, only an image of content so this doesn't have any detrimental effect on the page.
3.1.2: Language of Parts (AA) Specify the language of text passages that are in a different language than the default language of the page.	Supports (N/A)	Supporting Remarks: All page content is written in English, so no page language changes are present.
3.2.1: On Focus (A) When a UI component receives focus, this does not trigger unexpected actions.	Partially Supports	Overall, when interactive UI components receive focus in the Member Portal there are no unexpected actions. There was one instance in the mobile view of the Sign in to your Account page where when the mobile menu receives focus, it can animate a menu to open and take over the screen which can be jarring and unexpected.

<p>3.2.2: On Input (A)</p> <p>Changing the setting of a checkbox, radio button, or other UI component does not trigger unexpected changes in context.</p>	Supports	<p>Supporting Remarks:</p> <p>Across Member Portal, changing the setting of any user interface component does not automatically cause a change of context.</p>
<p>3.2.3: Consistent Navigation (AA)</p> <p>Navigation menus are in the same location and order on every web page.</p>	Supports	<p>Supporting Remarks:</p> <p>Navigational components such as the global navigation links and quick link menus are consistently in the same place and in same order across pages.</p> <p>The quick links shows links in the same relative order as on the main home pages such as Dental Home, Vision Home, and Lasik Home.</p> <p>Within the quick links menu, the links are in the same relative order across pages of each area such as Dental, Vision, or Lasik.</p>
<p>3.2.4: Consistent Identification (AA)</p> <p>UI components used across the web site are identified consistently on every page.</p>	Supports	<p>Supporting Remarks:</p> <p>UI components are consistent across the site. Many pages use the same exact components, resulting in a consistent experience.</p> <p>Supporting Remarks:</p> <p>On main home pages such as dental home, all main areas are consistently heading level 5 links with image icon alt text that repeats the text in the links.</p>
<p>3.3.4: Error Prevention (Legal, Financial, Data) (AA)</p> <p>For web pages with legal or financial commitments, input can be reviewed and corrected before final submission, and submissions can be reverted.</p>	Does Not Support	<p>Systems must allow submissions or data to be reversible, checked, or a confirmed.</p> <p>The Member Portal has user-controllable data such as name and address fields. Also pages allow financial or legal commitment for applying for benefits.</p> <p>User first name, last name, email, and other user-controllable data does not appear to allow review or post submission edit as part of the new user registration or user authorization pages.</p> <p>Submitting a Vision or Dental Claim does not appear to allow review or post submission edit as part of the submission process.</p>
<p>3.3.1: Error Identification (A)</p> <p>Input errors are clearly marked and described to the user.</p>	Partially Supports	<p>Errors are identified well in context of the input fields however the error condition of pages is not well known after form submission.</p> <p>Supporting Remarks:</p> <p>Error identification happens and is presented well visually using both red text and icons such as with missing required fields on Contact Us.</p> <p>Fields with errors on New User Registration provide a red icon with alt text indicating errors properly as part of the form labels.</p> <p>Exceptions:</p>

		<p>On new user registration, errors are summarized both at the top of the page and within the label, however focus is not managed in a way where screen reader users will know about the errors right away.</p> <p>In the case of Contact Us, the icons do not have a text equivalent or heading which would communicate that there is an error condition to a screen reader.</p>
<p>3.3.2: Labels and Instructions (A)</p> <p>Items requiring user input are clearly labeled or have clear instructions.</p>	Partially Supports	<p>Some input areas have clear labels which are programmatically assigned.</p> <p>Supporting Remarks: New User Registration provides appropriately labelled inputs for text input and select menus and provides clear examples of User ID and Password requirements.</p> <p>Contact us denotes required fields with an asterisk as part of the label. Go paperless provides a label element on the opt in checkbox to allow for larger/easier click targets.</p> <p>Submit a Vision Claim provides a summary of the steps and required information as part of the vision claim form submission.</p> <p>Exceptions: New User Registration does not note required/mandatory fields. Go paperless email text inputs do not have proper form labels. The help text given for inputs beforehand, such as password requirements, are sufficient to provide suggestions for valid input. However, the suggestions should be programmatically associated with the password fields via label or aria reference. (see 1.3.1)</p>
<p>3.3.3: Error Suggestion (AA)</p> <p>When the user makes an input error, give suggestions for valid input.</p>	Partially Supports	<p>Most errors are described with text to help users fix the error according to the required parameters.</p> <p>Supporting Remarks: On New User Registration, When email format is invalid, users get an error message: You didn't supply a valid e-mail address.</p> <p>Exceptions: When required fields are not filled in, there is only a generic error message at the top about incorrectly populated fields.</p>
<p>Principle 4: Robust - Content must be robust enough that it can be interpreted reliably by a wide variety of user agents, including assistive technologies.</p>		
<p>4.1.1: Parsing (A)</p> <p>Use valid, error-free HTML</p>	Partially supports	<p>Supporting Remarks: Within the Member Portal Pages, most all HTML and CSS passes concerning these 4 specific criteria: (i) elements have complete start and end tags, (ii) elements are nested according to their specifications (iii) elements do not contain duplicate attributes (iv) any IDs are unique, except where the specifications allow these features.</p>

		<p>This means screen readers and other assistive technology will be able to successfully parse the DOM and provide a meaningful user experience.</p> <p>Exceptions: The side menu on the Member home, Dental home, Vision home <ul class="dropdown-menu"> has child <div> elements which is not allowed. Only elements can be direct descendants of .</p>
<p>4.1.2: Name, Role, Value (A) For all UI components, the name, value, and role can be programmatically determined.</p>	Does not Support	<p>Supporting Remarks: The standard HTML interactive elements such as text links and input boxes are well done with Name, Role, and Value.</p> <p>For example the Register Now button is a button role: <input type="button"> with a name, "Register Now".</p> <p>Exceptions: The non-standard elements such as the hamburger menus and accordions do not communicate name, role, value.</p> <p>The following interactive elements lack name, role, value: Gray Accordion on Dental Home, Hamburger menu/quick menu, White accordion on mobile view of Sign in to Your Account. Additionally there are several buttons which are coded as or <a> elements. Some elements such as Category button and Procedure Code buttons are coded as links and show/hide content but do not communicate this through ARIA markup or other means.</p>
<p>4.1.3 Status Messages (AA) In content implemented using markup languages, status messages can be programmatically determined through role or properties such that they can be presented to the user by assistive technologies without receiving focus.</p>	Supports with Exceptions	<p>Supporting Remarks: Submit a vision claim provides a status message informing a screen reader user that the PDF form upload is complete and the name of the successfully uploaded file.</p> <p>Exceptions: After selecting the submit button on submit a vision claim, the Submitted success message is not communicated to screen readers.</p> <p>Additionally, the following should use WCAG techniques for status messages such as role="alert" and aria-live="assertive".</p> <p>Loading message/spinner on login page Error messages which are dynamically displayed such as when a user makes an error logging in. Success messages such as when a vision claim has been successfully submitted.</p>

IV. PAYMENT**A. PROHIBITION AGAINST ADVANCE PAYMENT (Statutory)**

Neb. Rev. Stat. §§81-2403 states, "[n]o goods or services shall be deemed to be received by an agency until all such goods or services are completely delivered and finally accepted by the agency."

B. TAXES (Statutory)

The State is not required to pay taxes and assumes no such liability as a result of this solicitation. The Contractor may request a copy of the Nebraska Department of Revenue, Nebraska Resale or Exempt Sale Certificate for Sales Tax Exemption, Form 13 for their records. Any property tax payable on the Contractor's equipment which may be installed in a state-owned facility is the responsibility of the Contractor

C. INVOICES

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			State of Nebraska currently is self-billed with Ameritas and we do not send invoices. However, Ameritas is capable of sending invoices if that is State of Nebraska's preference.

Invoices for payments must be submitted by the Contractor to the agency requesting the services with sufficient detail to support payment. The terms and conditions included in the Contractor's invoice shall be deemed to be solely for the convenience of the parties. No terms or conditions of any such invoice shall be binding upon the State, and no action by the State, including without limitation the payment of any such invoice in whole or in part, shall be construed as binding or estopping the State with respect to any such term or condition, unless the invoice term or condition has been previously agreed to by the State as an amendment to the contract.

D. INSPECTION AND APPROVAL

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

Final inspection and approval of all work required under the contract shall be performed by the designated State officials.

The State and/or its authorized representatives shall have the right to enter any premises where the Contractor or subcontractor duties under the contract are being performed, and to inspect, monitor or otherwise evaluate the work being performed. All inspections and evaluations shall be at reasonable times and in a manner that will not unreasonably delay work.

E. PAYMENT (Statutory)

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

Payment will be made by the responsible agency in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2403). The State may require the Contractor to accept payment by electronic means such as ACH deposit. In no event shall the State be responsible or liable to pay for any goods and services provided by the Contractor prior to the Effective Date of the contract, and the Contractor hereby waives any claim or cause of action for any such services.

- F. **LATE PAYMENT (Statutory)**
The Contractor may charge the responsible agency interest for late payment in compliance with the State of Nebraska Prompt Payment Act (See Neb. Rev. Stat. §81-2401 through 81-2408).
- G. **SUBJECT TO FUNDING / FUNDING OUT CLAUSE FOR LOSS OF APPROPRIATIONS (Statutory)**
The State's obligation to pay amounts due on the Contract for a fiscal years following the current fiscal year is contingent upon legislative appropriation of funds. Should said funds not be appropriated, the State may terminate the contract with respect to those payments for the fiscal year(s) for which such funds are not appropriated. The State will give the Contractor written notice thirty (30) calendar days prior to the effective date of termination. All obligations of the State to make payments after the termination date will cease. The Contractor shall be entitled to receive just and equitable compensation for any authorized work which has been satisfactorily completed as of the termination date. In no event shall the Contractor be paid for a loss of anticipated profit.
- H. **RIGHT TO AUDIT (First Paragraph is Statutory)**
The State shall have the right to audit the Contractor's performance of this contract upon a thirty (30) days' written notice. Contractor shall utilize generally accepted accounting principles, and shall maintain the accounting records, and other records and information relevant to the contract to enable the State to audit the contract. (Neb. Rev. Stat. §84-304 et seq.) The State may audit and the Contractor shall maintain, the Information during the term of the contract and for a period of five (5) years after the completion of this contract or until all issues or litigation are resolved, whichever is later. The Contractor shall make the Information available to the State at Contractor's place of business or a location acceptable to both Parties during normal business hours. If this is not practical or the Contractor so elects, the Contractor may provide electronic or paper copies of the Information. The State reserves the right to examine, make copies of, and take notes on any Information relevant to this contract, regardless of the form or the Information, how it is stored, or who possesses the Information. Under no circumstance will the Contractor be required to create or maintain documents not kept in the ordinary course of contractor's business operations, nor will contractor be required to disclose any information, including but not limited to product cost data, which is confidential or proprietary to contractor.

Accept (Initial)	Reject (Initial)	Reject & Provide Alternative within Solicitation Response (Initial)	NOTES/COMMENTS:
DS BEM			

The Parties shall pay their own costs of the audit unless the audit finds a previously undisclosed overpayment by the State. If a previously undisclosed overpayment exceeds one-half of one percent (.5%) of the total contract billings, or if fraud, material misrepresentations, or non-performance is discovered on the part of the Contractor, the Contractor shall reimburse the State for the total costs of the audit. Overpayments and audit costs owed to the State shall be paid within ninety (90) days of written notice of the claim. The Contractor agrees to correct any material weaknesses or condition found as a result of the audit.

V. PROJECT DESCRIPTION AND SCOPE OF WORK

The contractor should provide the following information in response to this solicitation.

A. PROJECT OVERVIEW

The State of Nebraska ("the State"), through the Department of Administrative Services, provides State employees access to Dental insurance. The State is committed to offering a Dental program which promotes cost effective services. The State is seeking proposals from qualified dental insurance vendors to provide a fully insured Dental insurance program for their 16,297 eligible state employees effective on July 1, 2022. All bidders submitting responses must complete and return Attachment A – Mandatory Requirements.

1. The following classes of employees are eligible for fully insured voluntary dental benefits.
 - a. Permanent, full-time employees
 - b. Part-time employees who work 20 hours or more per week
 - c. Temporary employees who work 20 hours or more per week and placed in a position with a six-month assignment or longer
 - d. A qualified pre-65 retiree
 - e. COBRA participants

Confirmed.

2. The State's goals for the dental insurance plans are to include at a minimum but not limited to:
 - a. Minimize the cost and rate of future increase.
 - b. Maintain employee satisfaction with the Dental insurance program;
 - c. Establish performance targets to assess and monitor Contractor's performance;
 - d. Develop a (two) tier level of dental benefits (basic and premium) plans; see Exhibit A: for plan designs.
 - e. Provide an improved network of providers outside of the Lincoln and Omaha area.
 - f. If a network provider is not available within a reasonable distance, the vendor needs to work with the closest provider to provide services at in-network costs.

Confirmed.

B. PROJECT ENVIRONMENT

1. The State of Nebraska currently provides eligible permanent and temporary employees the opportunity to participate in a comprehensive dental program.

Employees will be able to enroll themselves and their eligible dependents in one of two different dental plans; the basic plan or the premium plan during the State's annual open enrollment period, as a newly hired employee or, if they become newly eligible during the year due to a midyear qualified event.

The language for the current Dental program can be found in the Ameritas certificate book on the Employee Wellness and Benefits website:

<https://das.nebraska.gov/personnel/wellness/benefits/dental.html>

Of the State's approximately 16,500 eligible permanent and temporary employees, 11,701 are enrolled in the current Dental plan.

Enrollment	Single	2-Party	4-Party	Family	Total
Basic Option	2227	769	660	1168	4824
Premium Option	3210	1316	781	1570	6877

Confirmed.

2. The current contractor offers a program branded under the name "Dental Rewards" to members of the dental insurance program. Please see the current Benefit Options Guide pg. 34

<https://das.nebraska.gov/personnel/wellness/benefits/docs/2021/2021-2022OptionGuide.pdf>

Proposals for the fully insured voluntary plans offered by the State of Nebraska must be based on these common plan designs, however, alternative plan designs may be proposed in addition to the standard plans as outlined. All such proposals must be clearly marked as a deviation in accordance with Section I.V. Alternate/Equivalent Proposals, and variations in coverage levels or benefits provided must be clearly delineated. A bidder's alternative plan(s) will

not be considered unless the bidder has **also** submitted a proposal with corresponding rates in compliance with the current options as stated in Exhibit A.

The State has several objectives in requesting proposals. The objectives are to obtain competitive premiums commensurate with specified scope of services and plan designs, employee satisfaction with the dental plan, and adequate access to participating dental providers.

Confirmed.

C. TECHNICAL REQUIREMENTS

1. HIPAA

The vendor must certify that it (as well as any subcontractors that it utilizes) is in full compliance with HIPAA's regulations protecting the privacy of individually identifiable health information.

Contractor shall report to the State within fifteen (15) days of which the Contractor becomes aware, any unauthorized use or disclosure of Protected Health Information made in violation of this Contract, or the HIPAA rules, including any security incident that may put electronic Protected Health Information at risk. Contractor shall take immediate steps to mitigate any harmful effect of such unauthorized disclosure of Protected Health Information pursuant to the conditions of this Contract through the preparation and completion of a written Corrective Action Plan subject to the review and approval by the State. The Contractor shall be responsible for all breach notifications in accordance with HIPAA rules and regulations and all costs associated with security incident investigations and breach notification procedures.

Contractor shall indemnify, defend, and hold harmless the State for any financial loss as a result of claims brought by third parties and which are caused by the failure of Contractor, its officers, directors, agents or subcontractors to comply with the terms of this Contract or for penalties imposed by the HHS Office of Civil Rights for any violations of the HIPAA rules caused by Contractor, its officers, directors, agents or subcontractors. Additionally, Contractor shall indemnify the State for any time and expenses it may incur from breach notifications that are necessary under the HIPAA Breach Notification Rule, which are caused by a failure of Contractor, its officers, directors, agents or subcontractors to comply with the terms of this Contract.

Confirmed, Ameritas is in full compliance with HIPAA's regulations protecting the privacy of individually identifiable health information.

Change Healthcare complies with all applicable laws. Change Healthcare's Privacy Notice can be found on its website at <https://www.changehealthcare.com/privacy-notice>

2. PAYMENT AND RECONCILIATION

State employees are paid either on a biweekly or monthly schedule depending on the employing agency. The State deducts premium payments from employee payroll checks based on the dental plan and tier enrolled. At the end of each month, the State will remit 100% of the monies deducted from the employees to a single bank account determined by the Contractor, via ACH. The State provides an eligibility file to the Contractor on a weekly basis. This will provide the Contractor with the necessary data to reconcile the funds received each month. Any adjustments required by the Contractor to the funding must be reported to the State for verification. Any adjustments required by the State to the funding must be reported to the Contractor for verification.

Confirmed, Ameritas currently accepts payments from State of Nebraska.

D. PERFORM IMPLEMENTATION

1. Implementation must be completed and tested by March 1, 2022.

Agreed and confirmed.

- 2.** Bidder system must interface with Workday to set up a file relay system to receive weekly updated records.

Confirmed, we currently interface with Workday and receive weekly updated records.

- 3.** The Contractor shall pay for printing and applicable postage costs for the following:
 - a.** Enrollment material, additional plan documents, or promotional items

Confirmed.

- b.** The Contractor shall provide Summary Plan Descriptions (SPD) in an electronic format.

Confirmed, we can provide SPDs in an electronic format.

1. **CORPORATE OVERVIEW**

The Corporate Overview section of the Technical Proposal should consist of the following subdivisions:

a. **BIDDER IDENTIFICATION AND INFORMATION**

The bidder should provide the full company or corporate name, address of the company's headquarters, entity organization (corporation, partnership, proprietorship), state in which the bidder is incorporated or otherwise organized to do business, year in which the bidder first organized to do business and whether the name and form of organization has changed since first organized.

Company Name: Ameritas Life Insurance Corp. ("Ameritas")

Headquarters:
5900 "O" Street
Lincoln, Nebraska 68510

The Group Division of Ameritas:
475 Fallbrook Boulevard
Lincoln, NE 68521

Ameritas is a for-profit, taxable United States Corporation incorporated in the state of Nebraska.

In 1887, there were no local insurance companies in Lincoln, Nebraska. Five local businessmen saw that as an opportunity, and on April 6, 1887, the Old Line Bankers Life Insurance Company of Nebraska (Bankers Life) was formed.

During the first half of the 20th century Bankers Life grew from a small company serving a limited Midwest geographical area to one of the nation's 100 largest insurance companies with operations extending to both coasts.

In the 1980s and 1990s, subsidiaries were formed to offer and underwrite variable insurance products; security and investment products; and dental insurance, individual and low-load life insurance and annuity products in New York.

In 1988, Bankers Life changed its name to Ameritas Life Insurance Corp. (Ameritas) to reflect its broad product line and national scope. The American bison was chosen as the new logo. A widely recognized image, it suggests strength and represents a Midwestern heritage.

In 1998, Ameritas Mutual Insurance Holding Company was formed, then merged in 1999 with Acacia Mutual Holding Corp. to form Ameritas Acacia Mutual Holding Company (The Ameritas Acacia Companies)—the first-ever merger of two mutual holding companies.

In 2006, Ameritas Acacia Mutual Holding Company merged with Union Central Mutual Holding Company and was renamed UNIFI Mutual Holding Company.

In 2012, UNIFI Mutual Holding Company changed its name to Ameritas Mutual Holding Company as part of an enterprise-wide initiative to leverage the collective strengths of its various companies under the Ameritas brand. That same year, Ameritas modernized its bison logo and

adopted the "fulfilling life" tagline. In 2014, Acacia Life and Union Central Life merged into Ameritas Life.

In 2016, Ameritas completed the acquisition of Security Life Insurance Company and subsequently merged Security Life Insurance Company with and into Ameritas at the end of 2016.

Based in Lincoln, Nebraska, and supported by offices across the country, Ameritas offers an unmatched combination of insurance, retirement and investment products and services. The group division of Ameritas offers dental, vision and hearing care products nationwide.

b. FINANCIAL STATEMENTS

The bidder should provide financial statements applicable to the firm. If publicly held, the bidder should provide a copy of the corporation's most recent audited financial reports and statements, and the name, address, and telephone number of the fiscally responsible representative of the bidder's financial or banking organization.

If the bidder is not a publicly held corporation, either the reports and statements required of a publicly held corporation, or a description of the organization, including size, longevity, client base, areas of specialization and expertise, and any other pertinent information, should be submitted in such a manner that proposal evaluators may reasonably formulate a determination about the stability and financial strength of the organization. Additionally, a non-publicly held firm should provide a banking reference.

The bidder must disclose any and all judgments, pending or expected litigation, or other real or potential financial reversals, which might materially affect the viability or stability of the organization, or state that no such condition is known to exist.

The State may elect to use a third party to conduct credit checks as part of the corporate overview evaluation.

We have included our 2020 Audited Financial Statement on page 49 for your review.

Our customer-focused culture reflects our mutual-based structure. We are here to serve our members and help them realize their dreams. Our solid foundation of financial health allows us to provide value to customers over the long term and is reflected in continued strong, stable ratings from Standard & Poor's and AM Best. Our total GAAP equity increased to nearly \$2.9 billion in 2020.

AM Best and Standard & Poor's are recognized among the top authorities in analyzing insurance companies. Best's Rating Report and S&P's Full Analysis Report are available at Ameritas.com.

Standard & Poor's

In October 2020, Standard & Poor's rated Ameritas A+ (Strong) for insurer financial strength. This is the fifth-highest of Standard & Poor's 21 ratings.



AM Best

In October 2020, AM Best rated Ameritas A (Excellent) for insurer financial strength. This is the third-highest of Best's 13 ratings.

Capital

The fundamental basis for our financially healthy company resides within our solid capital position. As one of the largest mutual-based insurance organizations in the country, our nearly \$2.9 billion in equity helps protect customers against the uncertainties of today's financial markets and helps to ensure we'll be there when they need us the most.

Solid Financial Performance

Total insurance revenues, net investment income and other revenue totaled \$2.9 billion as of Dec. 31, 2020. Deeply rooted with one of the strongest balance sheets in the industry, the financial health of Ameritas provides the strength and stability that customers expect. It is backed by a tradition of financial stewardship and a commitment to a conservative investment and risk management philosophy.

Our finance department contact is:

Laura Fender
SVP, Controller
phone: 402-467-7790
email: laura.fender@ameritas.com

Our bank contact/reference is:

Ben Martens
Commercial Banking Relationship Manager
U.S. Bank
Lincoln Tower
233 S 13th St.
Lincoln, NE 68508
Phone: 402-434-1012
Cell: 402-580-2482
Email: Benjamin.martens@usbank.com

Ameritas does not have any judgements, pending or expected litigation, or other real or potential financial reversals that are expected to materially affect the viability of stability of the organization.

c. CHANGE OF OWNERSHIP

If any change in ownership or control of the company is anticipated during the twelve (12) months following the proposal due date, the bidder should describe the circumstances of such change and indicate when the change will likely occur. Any change of ownership to an awarded bidder(s) will require notification to the State.

No change is anticipated during the twelve months following the proposal due date.

d. OFFICE LOCATION

The bidder's office location responsible for performance pursuant to an award of a contract with the State of Nebraska should be identified.

Mary Nelson, Group Sales Representative
6940 O Street, Suite 308
Lincoln, Nebraska 68510

The Group Division of Ameritas:
475 Fallbrook Boulevard
Lincoln, Nebraska 68521

e. RELATIONSHIPS WITH THE STATE

The bidder should describe any dealings with the State over the previous five (5) years. If the organization, its predecessor, or any Party named in the bidder's proposal response has contracted with the State, the bidder should identify the contract number(s) and/or any other information available to identify such contract(s). If no such contracts exist, so declare.

We currently provide Group Dental Insurance to the State of Nebraska employees. Ameritas has been the incumbent dental carrier since 2002. The State's policy number is 350274.

Ameritas previously contracted with the State of Nebraska through the Nebraska Department of Administrative Services in 2020 to provide contact tracing services – the Master Services Agreement was effective as of May 15, 2020. The engagement for services was temporary for emergent needs resulting from the COVID-19 pandemic and the contract for such services has ended.

f. BIDDER'S EMPLOYEE RELATIONS TO STATE

If any Party named in the bidder's proposal response is or was an employee of the State within the past twelve (12) months, identify the individual(s) by name, State agency with whom employed, job title or position held with the State, and separation date. If no such relationship exists or has existed, so declare.

If any employee of any agency of the State of Nebraska is employed by the bidder or is a subcontractor to the bidder, as of the due date for proposal submission, identify all such persons by name, position held with the bidder, and position held with the State (including job title and agency). Describe the responsibilities of such persons within the proposing organization. If, after review of this information by the State, it is determined that a conflict of interest exists or may exist, the bidder may be disqualified from further consideration in this proposal. If no such relationship exists, so declare.

No such relationship exists.

g. CONTRACT PERFORMANCE

If the bidder or any proposed subcontractor has had a contract terminated for default during the past five (5) years, all such instances must be described as required below. Termination for default is defined as a notice to stop performance delivery due to the bidder's non-performance or poor performance, and the issue was either not litigated due to inaction on the part of the bidder or litigated and such litigation determined the bidder to be in default.

It is mandatory that the bidder submit full details of all termination for default experienced during the past five (5) years, including the other Party's name, address, and telephone number. The response to this section must present the bidder's position on the matter. The State will evaluate the facts and will score the bidder's proposal accordingly. If no such termination for default has been experienced by the bidder in the past five (5) years, so declare.

If at any time during the past five (5) years, the bidder has had a contract terminated for convenience, non-performance, non-allocation of funds, or any other reason, describe fully all circumstances surrounding such termination, including the name and address of the other contracting Party.

We have not had any case terminate due to default by Ameritas. We haven't had any instances of a group leaving us (Ameritas) as a result of our default. While we have had groups leave mid-year as a result of their own changes in circumstances, we weren't at default in those instances and do not track such instances.

h. SUMMARY OF BIDDER'S CORPORATE EXPERIENCE

The bidder should provide a summary matrix listing the bidder's previous projects similar to this solicitation in size, scope, and complexity. The State will use no more than three (3) narrative project descriptions submitted by the bidder during its evaluation of the proposal.

The bidder should address the following:

- i. Provide narrative descriptions to highlight the similarities between the bidder's experience and this solicitation. These descriptions should include:
 - a) The time period of the project;
 - b) The scheduled and actual completion dates;
 - c) The bidder's responsibilities;
 - d) For reference purposes, a customer name (including the name of a contact person, a current telephone number, a facsimile number, and e-mail address); and
 - e) Each project description should identify whether the work was performed as the prime contractor or as a subcontractor. If a bidder performed as the prime contractor, the description should provide the originally scheduled completion date and budget, as well as the actual (or currently planned) completion date and actual (or currently planned) budget.
- ii. Contractor and subcontractor(s) experience should be listed separately. Narrative descriptions submitted for subcontractors should be specifically identified as subcontractor projects.
- iii. If the work was performed as a subcontractor, the narrative description should identify the same information as requested for the contractors above. In addition, subcontractors should identify what share of contract costs, project responsibilities, and time period were performed as a subcontractor.

We have provided a summary of our corporate experience on pages 50-54, for your review.

i. **SUMMARY OF BIDDER'S PROPOSED PERSONNEL/MANAGEMENT APPROACH**

The bidder should present a detailed description of its proposed approach to the management of the project.

The bidder should identify the specific professionals who will work on the State's project if their company is awarded the contract resulting from this solicitation. The names and titles of the team proposed for assignment to the State project should be identified in full, with a description of the team leadership, interface and support functions, and reporting relationships. The primary work assigned to each person should also be identified.

The bidder should provide resumes for all personnel proposed by the bidder to work on the project. The State will consider the resumes as a key indicator of the bidder's understanding of the skill mixes required to carry out the requirements of the solicitation in addition to assessing the experience of specific individuals.

Resumes should not be longer than three (3) pages. Resumes should include, at a minimum, academic background and degrees, professional certifications, understanding of the process, and at least three (3) references (name, address, and telephone number) who can attest to the competence and skill level of the individual. Any changes in proposed personnel shall only be implemented after written approval from the State.

We have enclosed our account management team on pages 55-59 and organizational chart on page 60, for your review.

Resumes for key personnel have been included on pages 61-74 who will continue to partner with the State of Nebraska on the dental plans.

Ameritas currently provides complete administrative, fiduciary, and support services for the State of Nebraska's dental plans. We are committed and will continue:

- to provide the dedicated resources necessary to manage the dental plans for the State.
- to work with the State in all facets of the plans to maintain a valued benefit to employees.
- our partnership and commitment to the State through enrollment meetings, educational information and excellent customer service.
- to maintain an "ease of doing business" process with the benefits staff through ongoing communication and meetings to discuss plan performance as well as future needs of the State.

j. **SUBCONTRACTORS**

If the bidder intends to subcontract any part of its performance hereunder, the bidder should provide:

- i. name, address, and telephone number of the subcontractor(s);

Company Name: Change Healthcare

Primary Point of Contact: Darcey Moss

E-Mail Address: dmoss@changehealthcare.com

Mailing Address: 3055 Lebanon Pike, Suite 1000
Nashville, TN 37214

Phone Number: 763.428.8022

Employer Identification No: 20-559-1816

- ii. specific tasks for each subcontractor(s);

Payment distribution as well as printing and distribution of the Explanation of Benefit and Explanation of Payment statements is subcontracted to Change Healthcare.

- iii. percentage of performance hours intended for each subcontract; and

60%

- iv. total percentage of subcontractor(s) performance hours.

60%



Please see the attachment tab on the left, to view the 2020 Audited Financial Statement.

summary of bidder's corporate experience

University of NE: 13,229 enrolled employees in ASO dental benefit	
Reference Contact	Brian Schlichting, Assistant VP/Director of Benefits Phone: 402-472-5258 Fax: Not Available Email: bschlichting@nebraska.edu
Project Description	<p>Implementation the Ameritas dental program for employees of University of Nebraska. Ameritas acted as the Primary Contractor in providing the benefit.</p> <p>Like the State of Nebraska, University of Nebraska is a large employer with employees located in many locations in metro and rural areas and selected Ameritas as their dental carrier in 2018.</p>
Time Period	The contract for the dental benefit was awarded to Ameritas August 1, 2018 for coverage to be effective 1/1/2019.
Contractor Responsibilities	<ul style="list-style-type: none"> ■ Provide detailed implementation project plan for the dental plan with University of Nebraska to include all needs and deadlines that needed to be met. ■ Provide periodic updates with University of Nebraska throughout implementation to ensure the project stays on task, on time, and incorporates any new/changed needs. Provide a dedicated implementation manager to act as liaison between University of Nebraska's team and Ameritas' implementation team. ■ Partner with University of Nebraska to review and approve communication materials developed by with the benefit team. Like the State of Nebraska, University of Nebraska many locations, our service team developed both online material and attended benefit education events to the University of Nebraska's main campuses. ■ Accurately set up the Administrative systems to reflect University of Nebraska's needs for billing/payment process and enrollment reporting. ■ Provide enrollment file formats needed for University of Nebraska to transfer dental enrollment data to Ameritas. Provide support for file testing needs and questions by the University of Nebraska in developing this process. ■ Load and process the initial and ongoing enrollment files in a timely manner, working with University of Nebraska on enrollment questions. ■ Conduct monthly billing and payment reconciliation processes in a timely manner. ■ Establish future reporting needs and delivery those reports on time in formats promised. ■ Like the State of Nebraska, the administrative and reporting processes established for the dental benefit needed to be reviewed to determine changes or updates that may be needed to reflect both benefits. ■ Assign and introduce day to day contacts for Administrative functions including enrollment, billing, and overall account management contacts.

Project Time Line	<p>Following the award of the contract on August 2018, we conducted our first implementation planning call with Brian Schlichting, and team.</p> <p>Bi-weekly implementation emails were sent with monthly calls scheduled throughout the implementation period between Ameritas' implementation team and Becky (and her team).</p> <p>Implementation schedule/ timelines were developed, maintained, and reviewed for additional/changing needs throughout this period to address the various implementation deliverables. The implementation schedule timelines were fluid documents holding deliverable dates for both Ameritas and the University of Nebraska.</p> <p><u>Critical steps in the project plan:</u></p> <p>Implementation project completed and approved by University of Nebraska Target completion date: 9/14/2018 Completion date: 9/14/2018</p> <p>Identify data split needs for future reporting and set up of the Administrative system to accommodate those splits and reports. Target completion date: 9/28/2018 Completion date: 09/06/2018</p> <p>Establish Welcome Line for open enrollment support Target completion date: 09/24/2018 Completion date: 09/03/2018</p> <p>Open enrollment meeting materials (design, printed and ship): Target completion date: 09/24/2018 Completion date: 09/12/2018</p> <p>Enrollment file transfers (EDI) including set up of file formats, file testing with the client, and mutual signoff. Target completion date: 11/21/2018 Completion date: 08/23/2018</p> <p>Receipt of "live" enrollment data via EDI file from UNIVERSITY OF NEBRASKA and loading of that data to Ameritas' s system Target completion date: 11/27/2018 Completion date: 11/30/2018</p> <p>Loading of enrollment data to Ameritas' s system Target completion date: 12/7/2018 Completion date: 12/3/2018</p> <p>Print and mail ID cards to member home addresses Target completion date: 12/14/2018 Completion date: 12/07/2018</p> <p>Provide policy in final form to UNIVERSITY OF NEBRASKA along with electronic certificates for members. Target completion date: 12/15/2018 Completion date: 12/15/2018</p> <p>Completion of Underwriting approval Target completion date: 12/27/2018 Completion date: 12/21/2018</p> <p>Effective date of coverage -benefits available for use by members, Ameritas customer service lines ready to take member calls. Target completion date: 1/1/2019 Completion date: 1/1/2019</p>
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summary of bidder's corporate experience

Crete Carrier: 4,864 enrolled employees in self-insured dental benefit	
Reference Contact	Tim Ashoff, Executive Vice President/COO & General Counsel Phone: 402-479-2539 Fax: Not Available Email: TAschoff@cretecarrier.com
Project Description	<p>Crete Carrier is a large employer with employees located in many locations. Ameritas had administered Crete Carrier's dental program since April 1, 1994 and has retained the coverage for the past 27 years.</p> <p>We received notice of a new EDI feed on July 14, 2017 from Crete Carrier. The implantation schedule was fluid based on the results of the test file, and the time related to receiving the test files from the TPA. The timelines and schedule were developed and changed dependent on the receipt of documents received from Ameritas, Crete Carrier, and the TPA who was implementing the EDI feed</p>
Time Period	The contract for the dental benefit was awarded to Ameritas on 8/15/1993. The project for this customer experience took place between July 2017 and November 2017.
Contractor Responsibilities	<ul style="list-style-type: none"> ■ Provide periodic updates with Crete Carrier throughout file implementation to ensure the project stays on task, on time, and incorporates any new/changed needs. Provide a field customer relations manager to act as liaison between Crete Carrier's team and Ameritas' implementation team. ■ Accurately set up the Administrative systems to reflect Crete Carrier's needs for the billing/payment process and enrollment reporting. ■ Provide enrollment file formats needed for Crete Carrier to transfer dental enrollment data to Ameritas. Provide support for file testing needs and questions by Crete Carrier in developing this process. ■ Load and process the initial and ongoing enrollment files in a timely manner, working with Crete Carrier on enrollment questions. ■ Conduct monthly billing and payment reconciliation processes in a timely manner. ■ Establish future reporting needs and delivery those reports on time in formats promised. ■ The assigned day to day contacts for Administrative functions including enrollment, billing, and overall account management contacts
Project Time Update	<p>Critical Steps in the Project Plan:</p> <p>07/14/2017 Received request from Crete Carrier. EDI Request submitted to EDI team. Administration routes Enrollments Format sent. Waiting on test file.</p> <p>09/07/2017 Test file received from TPA. Test file in review.</p> <p>9/11/2017 New test file received from TPA. Test file in review.</p> <p>10/06/2017 Test results in review. File reviewed by CSR for errors.</p> <p>11/13/2017 Test file received and approved by CSR. EDI file implemented. Project completed.</p>

summary of bidder's corporate experience

Bryan Health: 3,678 enrolled employees in ASO dental benefit	
Reference Contact	Teena Kissler, Total Rewards Manager Phone: 402-481-8141 Fax: Not Available Email: Teena.Kissler@bryanhealth.org
Project Description	<p>Implementation of a new electronic data exchange to support Bryan Health's new benefit administration. Ameritas acted as the Primary Contractor in providing the benefit with ongoing support as customer needs change.</p> <p>Like the State of Nebraska, Bryan Health is a large employer with employees located in many locations in metro and rural areas and selected Ameritas as their dental carrier in 2005.</p>
Time Period	The project submitted was a request to create and implement a new electronic data exchange to support their new benefit administration vendor. This would improve data security and reduce manual intervention for their team. The request was received April 19, 2019 and was completed on June 10, 2019.
Contractor Responsibilities	<ul style="list-style-type: none"> ■ Provide mutual agreed upon project plan for the dental enrollment file from Bryan Health to be recreated based on their new file definitions. ■ Provide periodic updates with Bryan Health throughout implementation to ensure the project stays on task, on time, and incorporates any new/changed needs. Provide a dedicated implementation manager to act as liaison between Bryan Health's team and Ameritas' implementation team. ■ Accurately set up the Administrative systems to reflect Bryan Health's needs for billing/payment process and enrollment reporting. ■ Provide enrollment file formats needed for Bryan Health to transfer dental enrollment data to Ameritas. Provide support for file testing needs and questions by the Bryan Health in developing this process. ■ Load and process the initial and ongoing enrollment files in a timely manner, working with Bryan Health on enrollment questions. ■ Continue monthly billing and payment reconciliation processes in a timely manner based on the new file structures. ■ Like the State of Nebraska, the administrative and reporting processes established for the dental benefit needed to be reviewed to determine changes or updates that may be needed to reflect both benefits. ■ Continue day to day contacts for Administrative functions including enrollment, billing, and overall account management contacts.

Project Time Line	<p>Following the request to introduce new electronic data files on April 19, 2021 we conducted our first implementation planning call with the Bryan Health team.</p> <p><u>Critical steps in the project plan:</u></p> <p>Define project expectations and responsible team members for both Bryan Health and Ameritas Target completion date: 5/1/2019 Completion date: 04/19/2019</p> <p>Identify data split needs for future reporting and set up of the Administrative system to accommodate splits and reporting. Enrollment file transfers (EDI) including set up of file formats, file testing with the client, and mutual signoff. Target completion date: 05/01/2019 Completion date: 04/22/2019</p> <p>Receive test file from Bryan Health Target completion date: 05/01/2019 Completion date: 05/22/2019</p> <p>Review test file by Ameritas CSR and share results with Bryan Health team Target completion date: 05/01/2019 Completion date: 06/10/2019</p> <p>Loading of enrollment data to Ameritas' s system Target completion date: 07/01/2019 Completion date: 06/10/2019</p>
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Account Management Team

SALES, SERVICE AND RENEWAL



Mary Nelson, Group Sales Rep
email: Mary.Nelson@Ameritas.com
Group Office: Lincoln, NE

Mary Nelson will be your main point of contact for Ameritas. She works from our Lincoln, NE Group Office and will be responsible for all aspects of State of Nebraska's relationship including installation, ongoing service and renewal activities. She will participate in regular on-site visits to assure the delivery of our dental health expertise. She is dedicated to help support your organization's ongoing needs.

Mary has been with Ameritas since September of 2018, after a nearly 14-year career in the nonprofit sector, where she gained a great deal of experience in relationship-building, account management, and first class customer service.



Kippard (Kip) Koll, ALMI, ACS
Director – Customer & Provider Network Relations
p: 800.543.7784 ext. 82529
email: kkoll@ameritas.com
Location: Lincoln, NE

Kip Koll is the assigned Field Customer Relations Manager for State of Nebraska. She will remain attentive to the benefits administrator's needs during plan implementation, ongoing administration, and throughout the life of the plan. Kip will act as the liaison between State of Nebraska and the various departments within Ameritas to ensure service expectations are being met.

Kip joined Ameritas in 1991 as a claims representative. She transitioned into the Provider Network team in 1996 and became the National Manager – Field Customer Relations in 2012. In 2016, Kip was promoted to Director – Customer & Provider Network Relations. Kip has more than 30 years of experience in the insurance industry.

IMPLEMENTATION



M. Shannon Neill, Group National Account Executive
p: 800.659.2223 ext. 82541 / email: sneill@ameritas.com
Location: Lincoln, NE

Shannon Neill will serve as the implementation project manager for this national account, partnering with State of Nebraska, the Ameritas sales team, and internal operational areas. With experience in marketing, customer service, and new business acquisitions, her role has revolved around the implementation of our large, national accounts in addition to the development of service models for our largest accounts.

Shannon joined Ameritas in 1991 and has more than 29 years of experience in the insurance industry. Shannon is located at our Fallbrook location in Lincoln, NE. She holds her life, health and annuities license.

CUSTOMER CONNECTIONS



Kerry Erdkamp-Curry, Customer Service Representative
Group Customer Connections – Administration
p: 800.659.2223 ext. 82024
email: Kerry.ErdkampCurry@ameritas.com
Location: Lincoln, NE

Kerry is part of our Suspense Team in Group Customer Connections. She is the CSR assigned to State of Nebraska's dental account. She implements the billing, collection and reconciliation of premiums, policy lapses and cancellations. She maintains Administrative data and functions on assigned cases and coordinates with Accounting, and other departments to meet the needs of the policyholder. She answers telephone calls and maintains a working knowledge of all Group Administrative functions to provide customer service to policyholders, field sales offices, agent/brokers, and individual insureds.

Kerry joined Ameritas in 2013 and brings with her more than 8 years of experience in the insurance industry. She is located at our Home Office in Lincoln, NE.



Donna Kozakiewicz, Customer Service Representative
Group Customer Connections – Administration
p: 800.659.2223 ext. 82091
email: dkozakiewicz@ameritas.com
Location: Lincoln, NE

Donna is part of our Relations Team in Group Customer Connections. She is the CSR assigned to the State of Nebraska's Dental account. She sets up and maintains Administrative data and functions on assigned cases and coordinates with IT, Accounting, and other departments to meet the needs of the policyholder. She answers telephone calls and maintains a working knowledge of all Group Administrative functions.

Donna has been with Ameritas since 1999 and brings with her over 22 years of industry experience. She is located in our Home Office in Lincoln, NE.



Kyle Ninneman, Manager - Group Customer Connections & Operations
p: 402.309.2238 / email: kninneman@ameritas.com
Location: Lincoln, NE

Kyle Ninneman is the Manager from our Customer Connections & Operations that is assigned to State of Nebraska's Dental account. He will serve as a contact for the client's benefit administrator for claims and customer related inquiries.

Kyle has been with Ameritas since 2000. He is located at our Fallbrook Office in Lincoln, NE.



Rochelle Wieman, Team Leader - Group Customer Connections & Operations

p: 402.309.2205 / email: rwieman@ameritas.com

Location: Lincoln, NE

Rochelle Wieman is a Team Leader, who is the primary claims contact for State of Nebraska's Dental plan. Her responsibilities include responding to internal and external customer inquiries and coaching a team of customer service representatives.

Rochelle has been at Ameritas since 1990 and has more than 31 years of experience in the insurance industry. She holds a degree in Dental Assisting and is located in our Fallbrook office.

FINANCIAL/UNDERWRITING



Peter Kaczmar, Underwriting Manager – National Accounts & National Strategic Partnerships

p: 847.572.8250 / Email: pkaczmar@ameritas.com

Group Office: Chicago. IL

Pete Kaczmar will be the active Underwriting Manager working on State of Nebraska's dental plan. He is responsible for all functions related to the underwriting, risk evaluation, pricing, renewal calculations, and reporting needs.

Pete joined Ameritas in 2007. He has more than 16 years of insurance underwriting experience and employee benefits, focusing on the underwriting of group dental and vision benefits for Ameritas Group. He is located in our Chicago Group Office.

LEADERSHIP

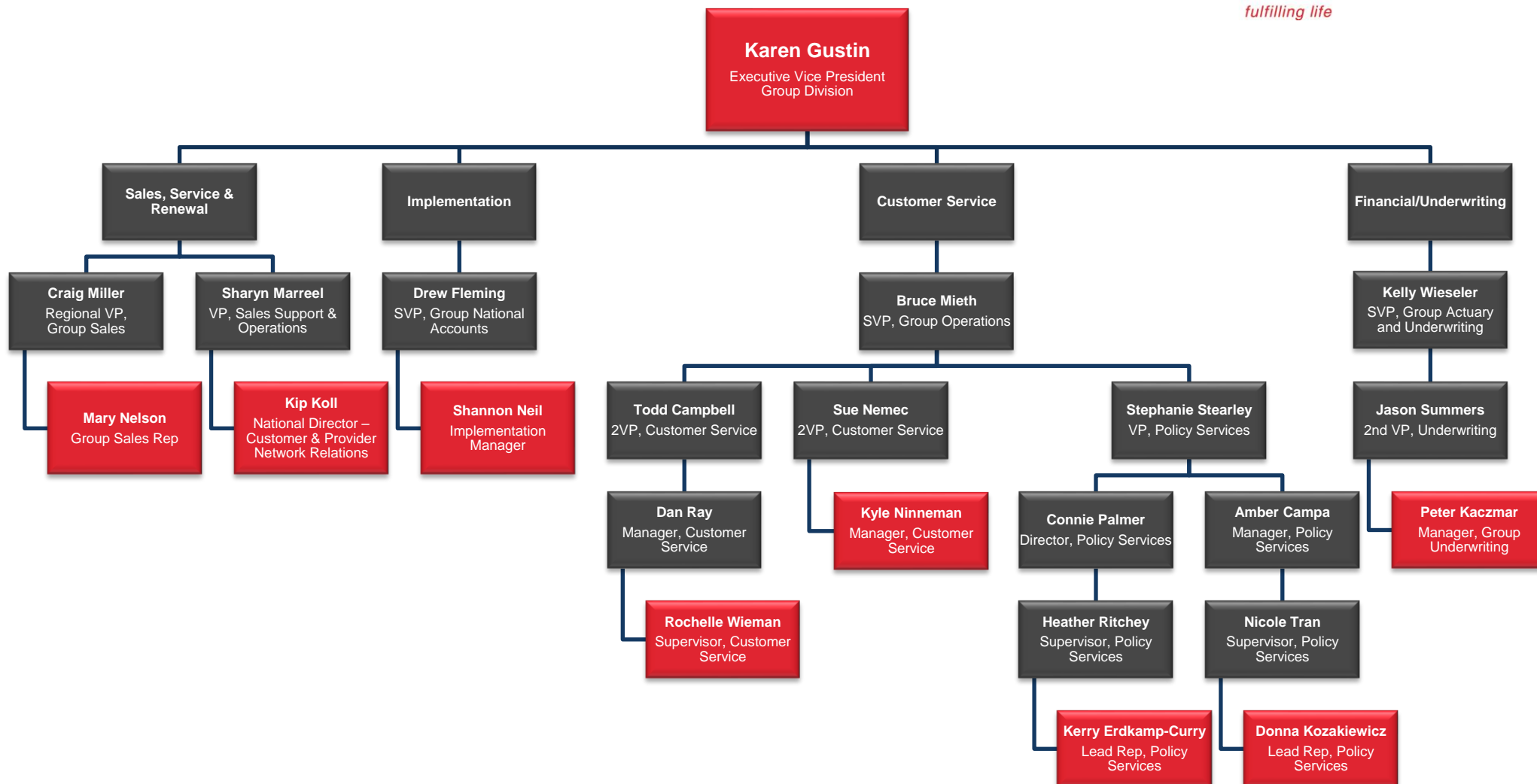


Craig Miller, Regional Vice President – Southwest Central Region
p: 512.373.3036 / email: craig.miller@ameritas.com
Group Office: Austin, TX

Craig Miller will be the Field Officer responsible for client interaction, oversight of the relationship, and the successful delivery of our services. He will also make certain that we meet our performance standards. He will participate in regular ongoing interaction with State of Nebraska and work to ensure your satisfaction with our Dental health expertise.

Craig has extensive expertise in the design, sale and on-going management of dental and vision programs for large groups. As Regional Vice President of Sales, Craig is responsible for managing the Ameritas field sales force in the Southwest Region. He bears ultimate accountability for the region's new business production and client retention. Craig joined Ameritas in 2003 and brings with him more than 20 years of experience in the insurance industry. Craig is located in our Austin Group Office.

organizational chart



MARY J. NELSON, MPA

9810 Fairbury Ln., Lincoln, NE 68516

Mobile: (402) 305-1747

maryjayne78@yahoo.com

RESUME SUMMARY STATEMENT

Highly motivated and results-oriented sales professional with experience in Group Dental & Vision Benefits. Skilled at developing new relationships and providing first-class customer service to existing clients. Strong communication skills, with the ability to perform well under pressure. Committed to reaching meaningful sales goals and quotas.

EDUCATION

UNIVERSITY OF NEBRASKA AT OMAHA

Master of Arts, Public Administration, May 2007

DOANE COLLEGE, CRETE, NE

Bachelor of Arts, Political Science, May 2000

Minor, Art

SKILLS

- **Relationship Building / Customer Service** – Extensive experience in establishing and maintaining beneficial relationships with both internal and external stakeholders and customers, and providing a high level of customer service in order to retain business.
- **Written and Verbal Communication** - Excellent written and oral presentation skills.

PROFESSIONAL EXPERIENCE

AMERITAS

September 2018 - Present

Large Group Sales Representative

- Responsible for the promotion, sale and servicing of Group Dental and Eye Care insurance offered by the Ameritas Group Division.
- Responsible for securing business through an assigned two-state region (Nebraska and Iowa).
- Builds relationship with brokers throughout the region via personal contacts and diverse marketing and sales methods.
- Ensures that submitted cases meet acceptable underwriting principles.
- Assists brokers on sales presentations and enrollments on both new and existing business.

MADONNA REHABILITATION HOSPITALS FOUNDATION

December 2016- August 2018

Gift Officer

- Responsible for planning and executing activities related to the pursuit of major gifts and planned gifts for the Madonna Foundation.
- Made direct donor calls and prepared proposals to secure major asset and income commitments in collaboration with and support of other gift officers.

NEIGHBORWORKS LINCOLN, Lincoln, NE

March 2014 – November 2016

Chief Development Officer

- Responsible for the development and implementation of a comprehensive fund development program, including grant writing and grant / contract management; annual giving campaigns; special events; sponsorships; corporate donations; and, donor stewardship.
- Assisted the CEO in soliciting all individual and corporate donations for the organization.
- Managed Development Office Budget, and provided timely reports to the Board of Directors.

DHHS - NEBRASKA DIVISION OF PUBLIC HEALTH, Lincoln, NE October 2013 – March 2014

Health Program Manager

- Assisted in coordinating and facilitating the implementation of the State Public Health Improvement Plan and the Division of Public Health Strategic Plan by facilitating meetings, coordinating activities with outside partners, monitoring progress, and writing reports.
- Prepared grant applications, monitored grant activity and program budgets, and collected and analyzed statistical data to determine program needs and to assess the effectiveness of programs.

NEBRASKA AFFILIATE OF SUSAN G. KOMEN, Omaha, NE January 2010 – October 2013

Grants and Outreach Manager

- Responsible for oversight of the Affiliate's state-wide grant program, including: the distribution of the Request for Applications; meeting with potential grantees; conducting site visits; working with community organizations to develop programs that address specific needs; and, serving as a liaison to the Komen Nebraska Board of Directors.
- Responsible for research, analysis, and content development for the Affiliate's Community Profile Report.
- Oversaw all state public policy efforts of the Nebraska Affiliate.

ONEWORLD COMMUNITY HEALTH CENTERS, INC., Omaha, NE June 2008 – January 2010

Development Director

- Responsible for overall effectiveness of fund development and community relations in collaboration with the Chief Executive Officer.
- Developed and implemented annual and three-year fund development plan and strategies, including annual giving, major gifts, grants, capital, events, direct mail, and planned giving.
- Oversaw development of marketing, public relations and communications plan for the organization.

DURHAM WESTERN HERITAGE MUSEUM, Omaha, NE November 2004 – May 2008

Director of Development (December 2005 – May 2008)

Development Associate (November 2004 – December 2005)

- Researched, developed, and executed successful and creative fundraising strategies
- Identified, built, and managed relationships with all major donors, foundations and corporations.
- Managed department staff, budget, and all fundraising activities.

COMMUNITY SERVICE

Board Member - Parkinson's Nebraska

August 2017 – August 2019

Professional Profile

Career Objective

To share my current knowledge of Ameritas claims service, network, flexible benefits and excellent customer service, while simultaneously expanding that knowledge. My intent is to find opportunities to enrich the current strengths of our associates, expanding our ability to promote Ameritas with both our internal and external customers and exceed our customer expectations.

Personal Profile

My career at Ameritas has included front line with our Customer Connections department, front lines and leadership roles in our Provider Network department and the Field Customer Relations Team. The role has included a combination of managing both onsite and remote team members. This background has developed a functional knowledge of how our departments impact our clients, potential clients and distributions. The result has been opportunities to offer direction on how to promote our strengths, and troubleshoot our challenges for both internal and external customers.

Skills Summary

- Professional Selling Skills
- Health and Life license
- Great Leader Program
- Contribute to implementation of large group customers
- Mastery with Salesforce.com
- Functional use of Netminder
- Organizational Knowledge of Ameritas
- Contribute to improvement of systems that impact our customers

Professional Experience

Strategic Planning

- Determining the best strategy to achieve goals within the available resources
 - Evaluating available staff and their work load to assure best potential for success
 - Working within the available budgets and still deliver on our commitments
 - Negotiate with multiple teams to manage goals and resources
- Including additional ammunition in order to meet our team goals
 - Claims data, employer groups, volunteer opportunities, potential new clients all have the ability to enhance a recruitment priority
 - Assisting our sales team to retain existing clients or attain new clients, knowing that will heighten our opportunities to meet our team goals

Relationship Building

- Earn a trust level with our distribution's
 - Accomplish this by being available to answer questions, share strategies and deliver on promises
 - Contributed to training of newly hired sales representatives and STEP reps
- Earn trust with our clients
 - Probe to identify what was important to them, and delivered on that
 - Successfully handle volatile situations on the groups behalf in a constructive manner

Consultative Leadership

- Lead by example when adopting skills, technology, and strategic direction
 - Examples, PSS training, Salesforce development and usage, adapting network priorities
- Identify strengths and weaknesses of team members and establish a dialog and strategy with each team member to build on them

Kippard L. Koll

- Communicate with stakeholders in order to make sure needs are being met
 - Develop solutions when they are not, or could be improved

Delivering Effective Presentations

- Promote Ameritas solutions with clients, producers, partners, network dentists and community
- Provide training presentations to multiple distributions and with internal teams
 - Delivery in either a formal or informal setting
- Partnering with stakeholders in preparing presentations to assure needs are being met
- Partnering with our clients to assure that the products are presented to their eligible members effectively

Work History

Ameritas

Director – Customer and Provider Network Relations, September 2016 - present

National Manager – Field Customer Relations, February 2012 – September 2016

Regional Manager - Provider Networks, January 2011 – February 2012

Project Manager - Provider Networks, October 2009 – January 2011

Project Coordinator - Provider Networks, June 2008 – October 2009

Sr. Provider Network Representative, January 1997 – June 2008

Provider Network Specialist, June 1996 – January 1997

Customer Service Representative, May 1992 – June 1996

Dental Claims Examiner, February 1991 – May 1992

Industry Specific Studies

ALMI and ACS designation through LOMA

Licensed in Life and Health in multiple states

Dental Assisting National Board

OSHA

Kippard L. Koll

Community Involvement

- Active volunteer with multi-state program, Mission of Mercy which provides free dental care to people in need.
 - Department lead for Nebraska Mission of Mercy, since 2009
 - 2nd lead for State of Wisconsin Mission of Mercy, since 2010
 - Department lead for the 1st National Mission of Mercy (New Orleans 2013)
 - Department lead for National Mission of Mercy (Washington DC, 2015)
 - Volunteered in other state's events including Iowa, Mississippi, Virginia, Florida, and Minnesota

References

Cheryl White, Executive Director at Cambridge Court Assisted Living, Kearney, NE, Phone- 308-224-7271, email- cawhite2007@hotmail.com

Lani Becker, CE Karma Milwaukee, Director of Social Cause, Milwaukee WI, Phone 414-640-1311, email- lanib@wi.rr.com

Experience

Ameritas Life Insurance Corp. (1/1991 to present)

Implementation Manager & Account Executive, Group National Accounts (11/2000 to present)

- Implementation manager for all new group national, key accounts, and broker blocks.
 - Facilitates all aspects of new client needs to including outlining needs and expectations, negotiating and development of project plans and timelines.
 - Liaison to the client, field sales representatives, and internal operational teams.
- Responsible for the establishment of performance guarantees, results tracking, and client reporting for group national and key accounts.
- Development of references used for bid requests and other sales opportunities. Includes the tracking methods for current reference options and research to grow options for future reference needs by industry, location, etc.
- Responsible for all Implementation Credit reimbursements for all client sizes.
- Partners with Field Customer Relation Managers, Sales Representatives and Management Team on various projects to support service models to ensure client satisfaction of our existing Key and National Account clients.
- Expense management and budget planning
 - Responsible for the tracking and planning of expenses related to the implementation of new and existing national and key accounts.
 - Develops and manages budget for National Account unit cost center.

Manager, Group National Account Sales (5/1995 to 11/2000)

- Management of all national account quote operations (groups with 2500+ employees)
- Supervised team of 11 associates; prepare staff models and budget expectations for growth needs
- Development of key account program, roles, expectations, and ongoing tracking

Large Case Coordinator/Supervisor, Group Large Case Marketing (1/1993 to 5/1995)

- Research quote requirements and coordinate of feedback for all operational areas in the presentation of large case quotes (groups with 500+ employees) for group dental and vision benefits.
- Coordinate the timing of bids and prepare proposals and other presentation materials

FirsTier Bank (6/1986 to 1/1991)

Various positions including:

- Commercial Banking – Key Client Coordinator
- Commercial Lending Officer

Skills

- Ability to multitask and handle many projects at one time
- Possesses problem solving skills and the ability to investigate needs or issues, make recommendations for solutions, and make decisions
- Ability to work independently
- Solution minded
- Ability to provide leadership in project teams with representatives from various functional areas
- Possesses knowledge of employee benefits and systems
- Effectively demonstrates professional interpersonal skills to work with clients, peers, and senior management

Education and training

- Southeast Community College (1983-1985): Coursework in Accounting and Business
- University of Nebraska, Lincoln (1986, 1988-1989): Coursework in Marketing and Business Management
- Possesses Insurance Licenses in Life, Health and Annuities
- Completion of training with Project Management Institute

PETER H. KACZMAR

409 Horizon Drive West, St. Charles, IL 60175 | 708.204.2326 | peterkaczmar1013@gmail.com

Professional Summary

Analytical, detail-oriented, and results-driven professional with progressive background and skills in analyzing risk and financial data in order to appropriately price new and renewing group insurance policies, following all applicable regulations and work in support of business goals. Demonstrates expertise in gathering information and making profitable, creative decisions. Provided prompt, courteous, and knowledgeable customer service and earned a loyal clientele. Self-starter who meets project deadlines and requirements while performing multiple tasks within fast-paced environments. Expert in using technology to enhance speed and accuracy of administrative tasks.

Skills

Decision Quality	Conflict Management
Problem Solving	Presentation Skills
Creativity	Customer Focus
Strategic Agility	Motivating Others
Time Management	Process Management
Command Skills	Integrity and Trust

Work History

Underwriting Manager - National Accounts & Key Partnering Relationships 07/2018 to Current
Ameritas Group – Schaumburg, IL

- Responsible for facilitating dental and vision profitability, sales, revenue, persistency, and relationship-building for National Accounts and Key Partnering Relationships of the Ameritas Group Division
- Help align nationwide relationships and strategically disseminates them through the Ameritas Group Field Sales & Business Development Sales teams to collectively archive our division's new sales, persistency, and net growth goals
- Actively seek out and provide underwriting support of books of business and supplemental distribution channels that align with our strategies for growth
- Work collaboratively with sales leadership in delivering combined objectives, while successfully operating with appropriate autonomy

Manager - Group Underwriting 09/2014 to 06/2018
Ameritas Group – Schaumburg, Illinois

- Responsible for providing leadership and overall operational management for multiple distribution Regions
- Ensuring all underwriting functions and activities are supportive of Group Line goals and objectives
- Develop training, compliance, reporting, and system/process plans to support the overall Underwriting department function, in conjunction with Senior Underwriting Leadership
- Grow and develop the skills and competencies of underwriting associates within the Underwriting department
- Underwrites and directs the underwriting for the more complex new business & renewal groups by various distribution systems
- Responsible for monitoring and analyzing the financials (Revenue, Persistency, Margin, Production) for multiple distribution Regions

Senior Group Underwriter
Ameritas Group – Schaumburg, Illinois

01/2007 to 08/2014

- Manage and underwrite larger and/or dental and vision contracts, and blocks of business
- Analyze and assess risks, provide the client with tailor-made solutions and calculate the required premium according to the company's strategy, underwriting rules and guidelines
- Select and maintain profitable group contracts within the limits of the Company's Underwriting standards and objectives
- Effectively consult with Actuarial to determine the appropriateness of block's rating with regards to setting factors for projected network utilization, panel discounts, and industry risk
- Coordinate strategy calls among sales, underwriting, and customers
- Instruct and train associates, brokers and consultants in underwriting philosophy
- Design and develop spreadsheets and databases used by Group Underwriting to analyze New Business and Renewal financial information
- Consistently communicate with Field Sales and Brokers, providing detailed explanation and education as needed

Senior Group Underwriter
MetLife – Aurora, Illinois

01/2001 to 12/2006

- Managed both renewal and prospect life and dental underwriting for groups up to 25,000 eligible lives
- Determined and calculated financial ratios and other complex financial data as appropriate for transaction
- Presented completed pricing to sales offices and developed plan design recommendations
- Directly responsible for modifying pricing and offering plans, preparing experience reports, and responding to broker or customer inquiries regarding the renewal or prospect
- Assigned renewal and/or new business cases to underwriters and assistants based on case size and distribution
- Developed and generated reports on an ad hoc and ongoing basis based on the needs of Group underwriting department
- Facilitated new business implementation and current Policyholder strategy meetings

Education

Bachelor of Science: Finance

Fall 2000

The University of Illinois at Chicago – Chicago

- GPA: 4.75 / 5.00
- Dean's List, Spring 1997, Fall 1997
- Dean's List, Spring 1998, Fall 1998
- Dean's List, Spring 1999, Fall 1999
- Dean's List, Spring 2000, Fall 2000

Affiliations

Committee Chair, Group Underwriters Association of America 2018 to Current

Peter H Kaczmar

409 Horizon Drive West

St Charles, IL 60175

708.204.2326

Peterkaczmar1013@gmail.com

REFERENCES:

John Golden
Medicare and Senior products Consultant
Physicians Mutual
2921 Landmark PL, Suite 420
Madison, WI 53713
816.605.3551
golden1218@icloud.com

Paul Sohn
Regional Vice President
CerpasRx
5904 Stone Creek Drive, Ste. 120
The Colony, TX 75056
414.213.7517
paul.sohn@cerpassrx.com

Jonathan Jennings
Chief Actuary and VP of Underwriting and Project Management
Delta Dental of Missouri
12399 Gravois Road
St. Louis, MO 63127
314.619.5781
jenningshousehold@gmail.com

Stacy Guevara
Vice President, Healthcare Underwriting
ExtensisHR
900 Route 9 North, 3rd Floor
Woodbridge, NJ 07095
914.552.0374
sguevara22@yahoo.com

Kyle D. Ninneman
Manager – Customer Connections and Operations

Experience

- Twenty one years of experience with dental insurance.
- Have had direct oversight over multiple functioning roles related to claims administration and support.
- Involvement with reviewing state regulations to ensure compliance.
- Served as the primary claims contact for the State of Nebraska policy.
- Current member of NADP (National Association of Dental Plans) serving on the EDI (Electronic Data Interchange) work group.
- Current member of NDEDIC (National Dental EDI Council) serving as chair of the marketing committee.

Education

- Southeast Community College – Associate of Applied Science – Business Administration

References

- Sue Nemec.
 - Address: 513 Main St
Wayne, NE 68787.
 - Phone: 402-309-2600
- Todd Campbell
 - Address: 5250 Prue Road
Suite 445
San Antonio TX 78240
 - Phone: 210-638-7979
- Kristina Steece
 - Address: 513 Main St
Wayne, NE 68787
 - Phone: 402-309-2677

Rochelle Wieman
Customer Connections Team Leader
Ameritas Group, Lincoln, NE Office

RESUME

Education: Associate degree in Dental Assisting
Mid-Plains Community College
North Platte, NE

Experience: Ameritas Group (Ameritas Life Insurance Corp) January 1990-Present

I have held a number of positions with the claims department at Ameritas. I began my career at an entry position of claims examiner. I then advanced and worked through positions as a Customer Representative I, Customer Representative II, and was finally promoted to my present position as a Team Leader in 1997. With this position I first managed a team of production (claims paying) staff. Following this, I managed a combined team of contact center associates and production staff. For an approximate period of 2 years, I managed associates in our Tech Team and Provider Add staff and since this time, I have assumed responsibility of management for a team of only Contact Center associates.

During my management career, I have been a member of several implementation project teams for new products and groups. This experience has been beneficial in providing service to all of our groups.

Professional References:

Ameritas Manager	Aaron McDonald-Small Group Manager P O Box 523036 Springfield, VA 22152 202-821-9381
The Florida Legislature	Barbara Gleasman 701 Claude Pepper Bldg 111 W. Madison Street, Room 701 Tallahassee, FL 32399 850-487-9188
Ameritas Group Office	Lori Terry-Sr. Group Sales Rep 3762 Roscommon Drive, Suite 161 Ormond Beach, FL 32174 608-386-7030

Donna L. Kozakiewicz
4311 W. Rebecca Ln
Lincoln, Nebraska 68528
402-805-2159
dkozakiewicz@hotmail.com

PERSONAL SUMMARY

A highly motivated and ambitious individual able to give timely and accurate advice, guidance, support, and training to team members Possessing excellent management skills and having the ability to work with the minimum supervision.
Having a proven ability to lead by example, consistently hit targets, improve best practices, and use of time efficiently.
Possess strong sales, customer service abilities.
Now looking forward to making a significant contribution as a team player with a company that offers a genuine opportunity for progression

WORK EXPERIENCE

Ameritas Life Insurance Corp. - Lincoln, Nebraska **Lead Representative Policy Services – March 1999 – Present**

Duties:

Provides prompt, courteous & excellent customer service to all external and internal customers.
Responsible for building & maintaining smooth cooperative working relationships with Sales Reps, Peers and Superiors.
Responsible for submission of all new cases by completing field underwriting and correct paperwork
Writing and maintaining profitable fully insured contracts to maximize financial and sales objectives by applying sound underwriting techniques, ability to analyze in force plan design, correctly account for the geographic and demographic factors accurately and consider actuarial and case specific statistics.
Follow Company policies as well as recognizing and complying state and federal statutes.
Responsible for day-to-day Administration of all Dental, Vision, Hearing policies for Key accounts and large groups.

Alnaca, Inc. dba McDonalds- Lincoln, Nebraska **Floor Supervisor – July 2013 – July 2016 - Part-Time employment**

Duties:

Responsible for the superior guest experience; receive and Resolve all levels of customer complaints and compliments.
Run Shifts of a 24-hour Restaurant while supervising crew.
Responsible for training of crew, crew trainers.
Responsible for safe, cash counts, deposits, change requests
Responsible for the cleanliness and maintenance of the restaurant.
Greet customers, take orders, receive payment, fill customer's food orders and thank the customers.

KEY SKILLS AND COMPETENCIES

Proven ability to manage through others; Strong decision making and problem-solving skills
Able to motivate and lead others in a team environment.
Superior interpersonal verbal and written communication skills
An ability to build rapport and trust quickly with work colleagues
Able to prioritize tasks and workloads in order of importance; ability to work in high-stress, high-volume periods with flexibility and initiative
Track record of delivering results with deadlines.
Microsoft Word, Publisher and Power Point, Excel and Lotus Notes trained
Able to run cash register

ACADEMIC QUALIFICATIONS

Pima Community College – Tucson, Arizona
Major Computer Science did not Graduate- attended 1984

AWARDS AND CERTIFICATIONS

LOMA – ACS and FLMI Level 1 – November 2017
Serve Safe Certificate, Food Protection Managers Level Food Handlers Permit/ City & County Liquor License
Received Leadership Award during Introduction to Management class

REFERENCES – Available upon request.

Kerry Erdkamp-Curry

1545 Garret Lane, Apt 204 Lincoln, NE 68512 ° 402-304-6727 ° kerryerdkamp@msn.com

EDUCATION	University of Nebraska - Lincoln Area of focus Business with an emphasis in Accounting and Sociology	Lincoln, Nebraska 1996-2001
EXPERIENCE	Ameritas Life Insurance Corp. <i>Group Client Service Rep. – Suspense Team</i> <ul style="list-style-type: none">◦ Billing and Reconciliation of premiums◦ Group terminations◦ Provide a high level of customer service to internal and external customers◦ Mentoring Program Crete Carrier Corporation <i>Customer Service Representative - Operations</i> <ul style="list-style-type: none">◦ Develop and implement strategic operational plans, coordinating with the marketing and sales teams to analyze and monitor rates, service levels and business forecasts◦ Communicate with customers on a daily basis to identify new opportunities, determine and meet freight requirements, address problems and create innovative solutions◦ Implement strategies to improve annual revenue through account management, customer relations, forecasting and resource coordination◦ Logistics management through confirming productivity of loads to maximize productivity of equipment; use optimization to maximize driver productivity	Lincoln, Nebraska August 2013– Present Lincoln, Nebraska October 1991 – June 2013
COMPUTER SKILLS	Microsoft Office, Lotus Notes, AS400	
STRENGTHS	Proficient in business and accounting practices and terminology Strong written and verbal communication skills Excellent ability to problem-solve and analyze data Highly competitive, determined, dedicated, and reliable	
REFERENCES	Heather Ritchey Team Leader – Suspense 402-309-8012	Kevin Carter Team Leader – Suspense 402-309-2372 Connie Palmer Manager – Group Admin 402-309-2182

Craig Miller

Regional Vice President, Southwest Central Region

Ameritas Group, Austin Office

RESUME

Education: B.A. Communications, University of Texas
Masters Psychology, University of Houston

Experience: Ameritas Group (Ameritas Life Insurance Corp.) May, 2003-Present

Craig Miller is responsible for profitable and persistent Net Growth, production, sales & revenue expansion, as well as implementation of action to complete business plans that will satisfy corporate and regional goals, objectives and strategies. In addition, Craig is responsible for coaching, mentoring, and exhibiting leadership characteristics with Sales Associates.

As a Regional Vice President, Craig partners with the Senior Vice President of Group Field Sales in the planning, identifying, and delivery of key objectives for the Group Field Sales distribution channel, while successfully operating with appropriate autonomy. Craig is responsible for managing Ameritas' field sales force in the Southwest Central Region. He bears ultimate accountability for the region's new business production and client retention.

Positions held with Ameritas:

Promotion, Year:

- Regional Vice President – Southwest Central Region, 2011
- Regional Director, 2010
- State Manager, 2007
- Regional Group Manager, 2006
- Sr. Group Sales Representative, 2003

Awards received through Ameritas (Award, Year):

- Chairman's Award, 2007, 2008, 2009
- President's Award, 2004, 2005, 2006
- Lives Growth Award, 2006, 2007
- Lives Persistency, 2004
- State Manager Net Growth, 2007
- Group Sales Congress, 2005, 2007, 2009, 2011

Leadership Committees:

- Senior Sales Council

6591 Z1 Attachment A - Mandatory Requirements

Bidder Name: Ameritas Life Insurance Corp.

1. Affirmatively state that proposed rates will not be subject to change based on differences between actual enrollment and underwriting information provided in this RFP.

Please affirm:

Confirmed. The proposed rates will not be subject to change based on differences between actual enrollment and underwriting information provided in the RFP.

2. The bidder must be able to accept eligibility feeds from Workday, the State's Human Resource Information System (HRIS) vendor.

Initials

BEM

3. A Bidder Representative shall be present for the 2 Open Enrollment public presentations to present key features of the plan in April each year prior to open enrollment. If the presentations are revised to be virtual, the Bidder must provide a video of the presentation information. Attendance will be at bidder's expense, inclusive of all travel expenses.

Initials

BEM

6591 Z1 ATTACHMENT B – Technical Requirements

Bidder Name: Ameritas Life Insurance Corp.

Bidder should fully respond to each question in enough detail to allow for comprehensive evaluation of the response.

Technical Requirements	
1.	<p>Will a dedicated Customer Service unit be provided to the State? If so, where will this unit be located? A toll-free number must be provided by the Provider. The State requires the minimum hours for customer service operation be from Monday through Friday, 8:00 am to 5:00 pm, Central Time. Please advise as to additional hours open beyond core hours described above.</p> <p>Response:</p> <p>Yes, a dedicated Customer Service team is currently provided to the State of Nebraska.</p> <p>In addition to our Sales Representative, Mary Nelson located in the Lincoln, NE group office, who is responsible for the installing and renewing of the plan, as well as participating in regular ongoing interaction with the client, Kip Koll, Director Customer and Provider Network Relations located in the Lincoln, NE group office will continue working with State of Nebraska. Kip will continue providing account management support and remain attentive to the benefit administrator's needs during plan implementation, ongoing administration and throughout the life of the plan. Our Customer Relations team members are true customer advocates who build strong, lasting relationships with clients, which helps them understand and anticipate the client's benefit needs. In addition, Kip directs the Provider Network Relations team members, this streamlines prompt actions and results on behalf of the State of Nebraska network needs.</p> <p>Customer Service Representatives (CSR) from our Group Customer Connections – Administration area will be assigned to the client as well. The Relations CSR, Donna Kozakiewicz, located in the Lincoln, NE group office sets up and maintains the administrative data and functions on assigned cases and coordinates with IT, Accounting, and other departments to meet the needs of the policyholder. The CSR answers telephone calls and maintains a working knowledge of all Group Administrative functions. The Suspense CSR, Kerry Erdkamp-Curry, located in the Lincoln, NE group office and assigned to State of Nebraska is responsible for reconciliation of premium received monthly to ensure accurate eligibility is maintained.</p> <p>Rochelle Wieman, located in the Lincoln, NE group office will continue being the primary claims contact for State of Nebraska's Dental plan. Her responsibilities include responding to internal and external customer inquiries.</p>

	<p>Kyle Ninneman, located in the Lincoln, NE group office is the manager from our Customer Connections & Operations that is assigned to State of Nebraska's dental account. He will serve as a contact for the client's benefit administrator for claims and customer related inquiries.</p> <p>For billing and administrative questions, the customer service office is in Lincoln, Nebraska; this is the same location as the claim's office. All member customer service and claims processing is performed from our offices in Lincoln and Wayne, Nebraska, and San Antonio, Texas.</p> <p>The toll-free Customer Service number is 800.487.5553. For billing and policy administration questions, the Group Administration toll free number is 800.659.2223.</p> <p>We exceed the customer service hours outlined in the requirements. Members can call us toll free, Monday through Thursday from 7:00 a.m. to Midnight Central Time and Friday from 7:00 a.m. to 6:30 p.m. Central Time.</p> <p>We provide several services 24/7, both online and via our Integrated Voice Response (IVR) system. Our IVR system gives members and dental providers the ability to access eligibility information, claims status, claims history, benefit description, question/complaint status, claim authorization history, claim authorization status, and tooth and mouth history. In addition, the system allows members to order ID cards, request a fax of benefit information, and search for network providers. Online, we provide members the ability to view benefit plan provisions, check eligibility, order ID cards, check claim status, and check remaining benefits and deductibles. For the employer, we also offer the ability to check enrollment and termination of members online.</p> <p>Customers may also leave a voice message should they call outside of our normal business hours; messages are checked and responded in the morning of the next business day.</p>
2.	<p>Describe Bidder's claims management track record.</p> <p>Response:</p> <p>We have an extensive quality management program specific to claims. In managing quality, we prefer to start with our claims department staff. Claims processors go through training classes on how to process claims. These classes include coding, processing, and paying claims. All associates are required to meet department standards of accuracy which are 96% for coding and 99% for financial accuracy.</p> <p>To complement our initial training, we have an enhanced set of audit procedures, which include monthly audits of all processors. We perform a random audit of 60 claims for each processor per quarter. Unit supervisors,</p>

	<p>daily, also perform dollar limit audits. For newer processors, supervisors review all claims greater than an established dollar amount. This dollar amount is gradually increased during the first year until the processor is fully trained by our standards. This daily supervisory review contributes to our low error rate. It should be noted that 1% of each processor's claims are audited and the average error ratio is less than 1%. Error categories include coding and financial accuracy.</p> <p>As a note, all claims are subject to random selection for quality control audits, either via pre-payment second review process or post-payment quality control audit.</p> <p>Pre-payment audits are performed on claims that have been randomly selected by the claims processing system based on established criteria. i.e., a larger number of claims are selected for audit for less experienced associates, or a claim may be selected if the dollar amount is above a pre-established threshold. Audits are performed by supervisors and/or more experienced associates. Claims are checked for accuracy. If a correction is required, the claim is routed back to the processing associate for correction prior to releasing the claim and issuing the EOB/payment. Approximately 10% of manually processed claims are reviewed pre-payment.</p> <p>Post-payment audits are also performed on claims that were randomly selected for review using an auditing software package. Audits are performed by quality control auditors. If errors in payment are identified, the claim is reprocessed. Errors in both payment and processing are tracked and reviewed for trends. Approximately 1-2% of manually processed claims are reviewed post-payment.</p> <p>Claims are reviewed and tracked for Payment Accuracy (# of claims with payment error), Financial Accuracy (\$ amount of payment errors), Procedural Accuracy (# of claims with processing error not affecting payment amount), and Overall Accuracy (# of claims with either a payment or processing error).</p>
3.	<p>Describe Bidder's flexibility and accessibility in working with the State.</p> <p>Response:</p> <p>As the current carrier of the State of Nebraska's dental benefit services, the customer service, policy administration, and claims processing for the State of Nebraska will continue without interruption. The Ameritas team dedicated to the State of Nebraska is a committed and talented group of professionals who will continue to provide first-class customer service, and nearly all the team members are located right here in Lincoln, Nebraska. In addition, the larger customer service and claims processing teams are also located in Nebraska. This localized support helps to ensure that the State of Nebraska has greater access to Ameritas team members who can respond to questions and address any issues that may arise in a timely manner.</p>

	<p>This localized support helps to ensure that the State of Nebraska has greater access to Ameritas team members including, but not limited to associates in our Sales, Administration, Claims, Customer Service, Underwriting, Provider Relations and Actuarial areas who can respond to questions and address any issues that may arise in a timely manner.</p>
4.	<p>Describe Bidder's electronic capabilities as it pertains to receiving electronic update information from Workday and how Members and Benefits Personnel can electronically access current benefit information in the Bidder's system. In addition, all systems and electronic website must be 508 compliant (see Section III.L.) for our teammates to use (to find in network providers, review coverage and EOB, etc.)</p> <p>Response:</p> <p>We currently accept electronic eligibility files from Workday. There are several options available for the electronic transfer of eligibility. For security reasons, we prefer that you transmit the file using an FTP server with PGP encryption or SFTP. We will accept an electronic eligibility file using the 834 HIPAA compliant format for groups of any size. We can also accept a 240-byte flat file for all size groups. For groups not electing electronic transfer of eligibility, benefit administrators can manage their enrollment online. Functions include employee additions, terminations, status changes, or viewing current eligibility. Member benefit information, claim status information, and the provider directory are available at our website.</p> <p>The timing can be weekly or monthly and should always include a full file (all members listed in the file, including terminated members, not just the recent changes).</p> <p>Our Online Benefit Center provides a one-stop resource for Benefit Administrators; they can link from anywhere, and they won't need to maintain their own content. The Online Benefit Center allows for customization, so that your Benefits Administrator may include any or all of the following resources:</p> <ul style="list-style-type: none"> • Summary of benefits • Coinsurance, maximum and deductible amounts • Claim status lookup • Covered procedures • Glossary of plan terms • Provider lookup • Forms (claim, enrollment, COBRA, etc.) • ID cards • Our HIPAA Notice • Claim office contact information <p>Our website gives plan members fast access to their specific dental benefits information. This includes a summary of eligibility and benefits, remaining maximum and deductible amounts, claim or payment status, access to their</p>

	<p>Explanation of Benefits (EOB) as well as the ability to submit questions through our website. Plan members can also print claim forms and PPO lists or locate a convenient dental provider. In addition, we have recently enhanced our website including: Enhanced "Remaining Benefits" link providing members up-to-date coinsurance, more robust claims search function, new "Action Taken On This Claim" link, redesign with improved navigation.</p> <p>We have included our VPAT for the member portal on pages 22-36 which was conducted earlier this year by an external accessibility consultant and details our 508 compliance.</p> <p>While Ameritas does not currently meet all requirements of technology access standards, we have identified areas for improvement and are proactively taking steps to do so.</p>
5.	<p>Describe how web services are 508 compliant as referenced in Section III.L. Nebraska Technology Access Standards.</p> <p>Response:</p> <p>We have included our VPAT for the member portal on pages 22-36 which was conducted earlier this year by an external accessibility consultant and details our 508 compliance.</p> <p>While Ameritas does not currently meet all requirements of technology access standards, we have identified areas for improvement and are proactively taking steps to do so.</p>
6.	<p>Describe bidders process of informing all eligible employees of the enrollment options available. For example: Electronic, print, email, website, etc. All costs associated with these notifications will be at the contractor's expense.</p> <p>Please submit a sample of the information that will be provided upon a teammates request.</p> <p>Response:</p> <p>We strive to ensure plan participants see little or no disruption during the enrollment and transition of the plan. Depending on how State of Nebraska wants the enrollment process to work, we offer a variety of options that help employees learn about benefit options and make plan choices.</p> <p>We offer several plan material choices at no additional charge to help promote the plan and to educate new members about its benefits. These materials include:</p> <ul style="list-style-type: none"> • Editable enrollment packet cover sheet • Dental enrollment brochure • Employee product overviews (Dental Rewards, etc.) • Enrollment recordings • Online benefit centers

	<p>We partner with State of Nebraska to hold enrollment meetings and participate in benefit fairs. For groups needing to share information in multiple locations, we've used a variety of tools for successful enrollment including electronic presentations and video.</p> <p>We can provide a custom web page with State of Nebraska's logo, open enrollment dates and contact information for questions. A highlight of benefits can be included along with enrollment forms and provider search features. After the close of open enrollment when the plan goes into effect, the website can remain available and expanded to see more detailed plan information, print a benefit booklet, order replacement ID cards and check claim status. The site can be used as a stand-alone resource, or as a link from State of Nebraska's own website.</p> <p>At plan renewal time, we work to uncover possible needs for updated promotional materials and/or new meetings to explain plan changes and enhancements.</p> <p>We allow for both electronic and paper transfer of eligibility data.</p> <p>For electronic transfer, we have several options available:</p> <ul style="list-style-type: none"> • An Excel® spreadsheet as an email attachment. • An electronic eligibility file using the 834 HIPAA compliant format for groups of any size. • An electronic eligibility file in the form of a flat file <p>For groups not electing electronic transfer of eligibility, paper enrollment forms may be used. Note that benefit administrators can still manage their enrollment online.</p> <p>We can receive eligibility electronically via an email attachment or sent to a secure server. Frequency is based on the size of the case and the volume of employee status changes. We can also accept files from Third Party Administrators (TPAs), if requested. Data must be formatted to be loaded directly into our system; we can provide our Electronic Eligibility File Format for reference.</p> <p>Further, members may be added, in real-time, in the system using eEnroll, from our suite of eServices. eEnroll allows your Benefits Administrator to change or terminate member coverage, as well as view member coverage status, including effective dates and dependent coverage levels. You can also verify and update information prior to receiving monthly bills.</p> <p>Finally, EDI Transfer enrollment information can be transferred directly from your payroll system. Using this method, weekly or monthly electronic data files are transmitted to our secure server. We can accept files from virtually any</p>
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	<p>payroll system and will work one-on-one to accept the information in the way that works best for you. We are HIPAA compliant but can process other forms of data including text files or comma delimited files.</p>
	<p>Describe Bidder's standards with respect to the following:</p> <ol style="list-style-type: none"> Plan member inquiries. Claims turnaround (defined as the time between when a claim is received and when it is processed). Claims accuracy. <p>Timeliness of grievance/appeals process.</p>
7.	<p>Response:</p> <p>a. Our performance standards for member inquiries are as follow:</p> <ul style="list-style-type: none"> • First Call Resolution: 96% • Average Speed to Answer: 15 seconds • Call Abandonment Rate: Less than 2% • Email inquiries: Respond within 24 hours of receipt <p>An insured member can submit any questions through the "Contact Us" tab on our website. A Customer Connection Representative will get right back to them with an answer, or they can look-up almost anything online.</p> <p>b. In 2020, we processed 95% of claims within 10 business days. Since the late 1990s, we have maintained a customary claims processing turnaround time of just 5-10 business days with a dollar accuracy of processed claims that exceeds 99 percent.</p> <p>Our performance standard is 90% of claims processed within 10 business days.</p> <p>c. We have the following performance standards for claims accuracy:</p> <ul style="list-style-type: none"> • Financial (Financial Accuracy): Our financial accuracy performance standard is 99% or better. In 2020, our financial accuracy was 99.4%. • Payment Incidence (Payment Accuracy): Our performance standard is 98%. In 2020, our payment accuracy was 99.6%. • Procedural Accuracy (Processing Accuracy): Our processing accuracy performance standard is 96%. In 2020, our processing accuracy was 98.6%. <p>We respond to 90% of all appeals and complaints within 30 calendar days.</p>

8.	Describe how bidder will provide complete administrative, fiduciary, and support services for dental plan(s) described in this RFP and exhibits.
	Ameritas currently provides complete administrative, fiduciary, and support services for the State of Nebraska's dental plans, as a whole. We would be happy to discuss any additional services that will help meet State of Nebraska's needs.
	a. Exhibit A – Plan Structure and Rates
	Response: As the incumbent, we currently support all eligibility, enrollment, plan design and rating aspects of the dental plan. We have local expertise in dental insurance and will provide access to associates in administration, underwriting, actuarial and our account management departments as requested by the state to address any plan design and rating requests.
	b. Exhibit B – Census
	Response: As the incumbent, we currently support the census format as outlined by the state. We will work with the state to accommodate any changes to the census or processes associated with this file.
	c. Exhibit C – Experience Report
	Response: As the incumbent, the experience report was utilized in determining rates, plan design and future network needs. Additional reporting is available to address any questions the state may have regarding benefits or plan performance. Currently, experience reporting is provided on a monthly basis, the timing and reporting content will remain customizable to support the State of Nebraska's evolving needs.
	d. Exhibit D - Carryover Summary Report
	Response: As the incumbent, we will continue to provide the Carryover Summary Report that highlights the additional maximum accumulated by State associates due to our Dental Rewards program.

	e. Exhibit E - Rate History
	<p>Response:</p> <p>As the incumbent since 2002, we are able to provide the historical rates to the state upon request.</p>
	f. Exhibit F – Orthodontia Lifetime Maximum Accumulator Report
	<p>Response:</p> <p>As the incumbent, we will continue to provide the Orthodontia Lifetime Maximum Accumulator Report.</p>
	g. Exhibit G – State Employees by County
	<p>Response:</p> <p>Ameritas service strategy includes reporting and focus on city, county, 3-digit zip code, and a focus on access for all State of Nebraska employees, dependents, and retirees. In the past that included confirming access within 50 miles for every enrollee in the State of Nebraska, which is being met, and is an ongoing commitment. We also recognize the claims utilization outside of the State of Nebraska and use it as part of our national strategy for network growth.</p>
9.	Describe bidder's current provider's nationwide network structure, including whether it is a proprietary network or a contracted network (must identify) through a third party or a combination of both with uniform quality of care and services.
	<p>Response</p> <p>We want to make it easier for customers across the country to see a dentist. That's why we offer nearly 576,000 provider access points nationwide.</p> <p>With our dental plans, employees always have the right to receive care from any dentist they choose. However, their out-of-pocket costs will almost always be lower if they choose a network provider. Members can choose from all providers accessible to them via our provider directory. We're dedicated to adequate provider recruitment and retention, customer service goals, area-appropriate discounts, provider accessibility, and ongoing enhancements to strengthen our network.</p> <p>We own and operate our proprietary Provider Network.</p>

	<p>A portion of the dental network is made up of network arrangements which are incorporated with our contracted providers:</p> <ul style="list-style-type: none"> • network sharing arrangements with Aetna (nationwide), Guardian (nationwide), and The Principal Life Insurance Company (nationwide) • network leasing arrangements with Connection Dental (nationwide), DenteMax (nationwide), Zelis (nationwide), Diversified Dental Services (California, Mississippi, and Nevada only), and AmexUS (Mexico only). <p>Leasing contracts stipulate that selection and retention standards must be similar to our Network.</p> <p>We have a provider network department that is responsible for all new and existing network contracts, maintaining provider requirements of our network, and provider customer service calls. This team is available to handle the needs and questions of plan members and network providers with extended operating hours for all US time zones.</p> <p>Credentialing: We have a strong belief that managed care is not simply having all the providers in an area contracted, but having the most utilized, quality providers on our network. Each of our network providers are credentialed prior to their activation on the network as well as recredentialed at least every three years. Credentialing is initiated upon receipt of a provider's application that includes demographic information, provider identification information, attestation questions, license verification, specialty verification, DEA, malpractice liability coverage, past or present lawsuit information, etc. Primary source verification is performed on several of the credentials. In addition, NPDB queries are completed on providers at the time of initial credentialing.</p> <p>Our Legal department, dental consultants, and/or a credentialing committee review all applications that have identifiable information such as disciplinary actions, lawsuits, or complaints, as necessary. Direction is given to either accept or withdraw a new application.</p> <p>Re-credentialing: All network providers are recredentialed every 3 years at the very least. All credentials initially reviewed, are reviewed again along with primary source verification. In addition, NPDB queries are completed on providers at the time of recredentialing.</p> <p>Our Legal department, dental consultants, and/or a credentialing committee, review providers with new identifiable items such as disciplinary actions, lawsuits, complaints, as necessary. Direction is given to either retain or terminate the existing provider.</p> <p>Utilization management: We monitor and analyze procedures submitted by our PPO providers to ensure appropriate care and costs for our members.</p>
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	<p>Additionally, because of our extensive dental claims database, we're able to review the majority of a dentist's past claims history with us to give us an idea of customer satisfaction and dental practice patterns. Ongoing reviews of practice patterns are performed through our quarterly quality management program.</p>
10.	<p>Describe how bidder will administer the plans in compliance with the insurance laws of the State of Nebraska.</p> <p>Response:</p> <p>Ameritas has a compliance department and procedures in place to ensure plans are administered in compliance with Nebraska insurance laws and regulations.</p> <p>The Compliance Department tracks proposed legislative and regulatory requirements through various sources. Upon enactment of laws or finalization of regulations, items are placed in a database for regulatory review. For items determined to be applicable, regulatory requirements are communicated to applicable business areas for implementation. If necessary, to comply with legislation or regulation, filings will be made with the Department of Insurance.</p>
11.	<p>Describe how bidder will provide all levels of full and fair review of claims, claim denials, and appeals made by members. Describe how bidder will make determination of payment or denial of claims or of appealed claims and the process used for analysis and review.</p> <p>Response:</p> <p>A complaint or a request for an appeal can be submitted to our Quality Control Department. This department will review the member's complaint or appeal, review the claim in question, and review the policy provisions and limitations to ensure the claim was processed according to policy guidelines.</p> <p>When appropriate, the claim may be referred to one of our professional dental consultants for review. If the claim was reviewed by one of our dental consultants when initially submitted, then a different dental consultant reviews the appeal. When mandated by state law, any adverse decision from a dental consultant is sent to P&R Review, a third-party dental consultant.</p> <p>We will respond to the member with a letter explaining the findings of the appeal or complaint and benefits may be released when appropriate. We respond to 90% of all appeals and complaints within 30 calendar days. If the customer is still dissatisfied with the outcome of the review, they may contact their state's Department of Insurance. Our appeal notices state that an appeal/review can be requested in writing within 180 days after receiving the notice of denial.</p>

	Issues of quality of care (including concerns about dental care and treatment) are between the doctor and patient, and do not involve the insurance carrier. When members are dissatisfied with the service they receive from a dentist, we encourage them to contact the Peer Review Board in their state.
12.	Describe how bidder intends to design communication materials as mutually agreed by the parties to communicate the program to members.
	<p>Response:</p> <p>We have developed communication materials that have worked well in explaining the plan highlights to employees. As the incumbent, many of the communication materials that members receive during enrollment have been customized to compliment the State of Nebraska's Options Guide (with approved logo), and the details specific to the plan. The material includes contribution to Option Guide Content, a supplemental custom website with a deeper drill down into benefits, a recorded enrollment presentation, claims illustration, quick links to online tools and customer service hours and access. Once enrolled, members receive an ID card that includes The State of Nebraska's name and policy number. We would be glad to discuss other communication materials that The State of Nebraska may desire to see and potentially customize. Determining the customizability and additional cost will depend on what is requested.</p>
13.	Describe how bidder will prepare Summary Plan Descriptions and Plan Summaries by May 1st, prior to the effective date of each plan year (July 1st). The initial plan year begins July 1, 2022.
	<p>Response:</p> <p>Agreed, as the incumbent carrier we have provided timely documents. We will continue to prepare Summary Plan Descriptions and Plan Summaries and provide them by May 1st.</p>
14.	Describe bidders plan to apply orthodontia lifetime maximum accumulation to member status.
	<p>Response:</p> <p>As the current carrier for State of Nebraska there will be no transition and members will continue at the same level they are at today.</p>

15.	<p>Vendor agrees that a participant in a current treatment plan for orthodontia or any other currently covered dental service will continue to receive uninterrupted benefits pursuant to the original approved course of treatment and financial arrangements (no loss/no gain of benefits). Participants will not have to resubmit any predetermination of benefits (or anything similar) and benefits will continue to be paid as if the current vendor/insurance policy had remained in place.</p> <ul style="list-style-type: none"> a. For work currently in process (other than orthodontia): <ul style="list-style-type: none"> i. Procedures performed after the plan effective date are paid by the newly selected vendor ii. Claims with dates of service prior to plan effective date are the previous contractor's responsibility b. For Orthodontia: <ul style="list-style-type: none"> i. The new contractor will take into account the date that treatment began, and the amount already paid toward the treatment. ii. The new contractor pays no more than the contracted maximum lifetime amount for orthodontic services minus the previous contractor's payments.
	<p>Response:</p> <p>As the current carrier for State of Nebraska there will be no transition and members will continue at the same level they are at today.</p>
16.	Describe bidders process for transitioning members who already have orthodontia or current dental treatment(s) in process.
	<p>Response:</p> <p>Not applicable as Ameritas is the in-force carrier.</p>
17.	<p>Administer, if possible, a program similar to the "Dental Rewards" program described in the current Benefit Options Guide, including the current carryover amounts for each member. The "Dental Rewards" program is not a requirement in order to provide a proposal. The ability to administer this program will not be included in the scoring process and will not disqualify a bidder's proposal. Describe bidders plan if any for a similar Dental Rewards program.</p> <p>Response:</p> <p>As the current carrier for State of Nebraska, employees will continue using the current Dental Rewards program.</p> <p>Our dental rewards program encourages annual dental visits. Members who visit the dentist yearly, but who don't wind up using much of their annual maximum benefit in a given year can be rewarded. This is a valuable feature that allows qualifying plan participants to carryover part of their unused annual maximum.</p>

	<p>Unlike the old use-it-or-lose-it approach, people can carry over part of that unused benefit, so it grows to help pay for costly dental work when needed. They can keep building rewards up to their plan's total Maximum Reward amount.</p> <p>Dental Rewards boosts any plan's benefits power – especially useful for plans designed with a modest annual maximum to keep costs low.</p>
18.	<p>Ensure bidder's proposal is issued in accordance with the specifications and information, including the full Summary Plan Descriptions (SPD) https://das.nebraska.gov/personnel/wellness/benefits/dental.html</p> <p>of each plan offered by the State. Please describe how bidder's proposal matches these specifications. Please identify all deviations of the bidder's ability to administer the current plan designs and coverage provisions. All deviations from the plan design requirements will be scored accordingly.</p> <p>Response:</p> <p>As the current carrier for State of Nebraska there are no deviations to the current plan design.</p>
19.	<p>Provide a GeoAccess report describing member's access to dental providers with the following criteria:</p> <ul style="list-style-type: none"> a. General Dentists- 2 within 10 miles b. Specialists – 2 within 35 miles <p>Response:</p> <p>A Dental Geo Access Report has been included on pages 95-133, for your review. Based on the criteria provided, our report indicates 82.9% of members have access to two general dentists within a 10-mile radius. Specialist access shows 87.6% access to two specialists in a 35-mile radius.</p> <p>Beyond the Dental Geo Access Report, we track network utilization and discounts for State of Nebraska. Based on submitted claims, network utilization and network discounts have increased every year since inception with Ameritas. For the most recent period, 87% percent of all claims come from within the network with an average discount of 29.7% resulting in an overall effective discount of 26%. Simply stated, members submit more claims dollars and receive greater discounts year over year with the Ameritas network.</p>

	<p>Describe the quarterly reporting capabilities the Bidder provides at no additional cost to the State. Indicate the name of the report, describe the information reported and the frequency of the report. Please provide examples.</p> <p>a. Standard Report: Report Name</p> <p>Standard Report: Description</p> <p>Standard Report: Frequency</p> <p>Standard Report: Format/File Type</p> <p>Are the reports available in real-time and on-line via the Internet?</p> <p>i. Real-time _____</p> <p>ii. Internet _____</p>
20.	<p>Response:</p> <p>All standard reports can be separated by different units or locations, in and out-of-network claims (if applicable) and summarized for the entire contract. We have several standard reports, listed below:</p> <ul style="list-style-type: none"> • Claim Payment Summary • Claim Payment Summary, PPO vs. Non-PPO • Claim Payment Breakdown by Procedure Type • Claim Payment Breakdown by Procedure Type and Plan • Claim Payment Analysis by Procedure Group • Claim Payment Analysis by Category within Procedure Group • Claim Savings Categories • Claims Management Savings Category, PPO • Claims Management Savings Category, Non-PPO • PPO Savings Illustration <p>Reports are available in PDF format and are mailed to the policyholder. Additionally, standard reports can be available monthly, quarterly, semi-annually or on an annual basis.</p> <p>We can provide a variety of reports, as needed for any desired time periods. These reports can be sorted by policy, division, plan, or plan by division. Due to confidentiality, we cannot allow access directly to our reporting database. Our general practice is to email reports to the policyholder.</p> <p>We do not provide real-time access to our reporting database currently. The reports listed above will be provided, as needed, in an electronic format.</p> <p>Real-time/on-line reporting is available via our eEnroll and eBill services for eligibility and billing reporting.</p> <p>Sample Dental Reports have been included on pages 134-163, for your review.</p>

21.	<p>Describe how these reports can be customized to further meet the client's needs. If so, is there an additional charge for customized reports or ad hoc reports? If so, please include the actual fee on the State Cost proposal and describe below how is it billed?</p> <p>Response:</p> <p>Ameritas has a robust data warehouse that easily allows us to create ad hoc reporting to meet the State of Nebraska's needs. In addition to the reporting listed above, Ameritas has the capability to illustrate plan performance relative to our actuarial assumptions. Given our history with the State of Nebraska, Ameritas can also provide year over year results illustrating the plans performance over time.</p>
22.	<p>Do bidder's reporting capabilities allow for the State to perform its own and ad hoc inquiries/analysis on the State's Data as deemed necessary? If yes, please explain in detail the capabilities and analysis options and state any software, hardware, or other requirements necessary for the State to access or utilize this capability. If no, does the State have the option to download data to perform our own analysis as needed?</p> <p>Response:</p> <p>Reports, as a standard, are in PDF format. Reports and the supporting data can be provided in MS Excel provided the underlying data does not violate privacy laws and regulations. We are happy to discuss with the State of Nebraska any needs for additional analysis.</p>
23.	<p>Benefit Provisions: Describe bidder's ability to provide services beyond the Dental benefit plan designs as outlined in Exhibit A.</p> <p>Response:</p> <p>Our dental benefits include:</p> <ul style="list-style-type: none"> Ameritas has Hearing Care and/or LASIK benefits available as a part of our dental contracts if the State is interested in enhancing benefits with these products. Individual and group Dental Health Report cards to promote healthy dental behaviors at the member level. They are shared through the secure member portal. Additional savings opportunities for purchasing eyewear, hearing aids, and prescription drugs which are all available to share friends and family, for the prescriptions, that includes our four-legged friends. The Savings cards are available through the secure member portal. Our service team is committed to partnering on all of the needs for the State of Nebraska benefit's team. Examples of this have included expanding network options, researching and supporting complex inquiries that may overlap other benefits.

IMPLEMENTATION	
24.	Provide a detailed timeline and implementation plan including deadlines set forth in this RFP including State resources and personnel required.
	<p>Response:</p> <p>Please see the attached detailed timeline and implementation plan on pages 164-165. As the in- force carrier, many tasks and processes will already be in place. However, we would suggest still having a implementation meeting to review the current account set up and processes to determine if any changes are needed and/or if enhancements can be made to better meet the State of Nebraska's needs.</p>
25.	Describe how bidder will load, audit and insure clean eligibility data a minimum of 30 days prior to program effective date of July 1, 2019.
	<p>Response:</p> <p>As the in-force carrier, Ameritas will review the current account structure with the State of Nebraska team to determine if any changes are needed or enhancements could be made to better meet the State of Nebraska's needs. Should any changes or enhancements impact the enrollment file currently utilized, a new file format will be sent and testing of the file will be scheduled. If no changes are needed, the enrollment file transfer process will continue with no break in process.</p> <p>As part of the planning process, Ameritas will work with the State of Nebraska team to determine the timing when enrollment data for the new plan year will be ready for transfer to Ameritas to ensure enrollment is loaded, any new ID cards printed and mailed to members, and benefits ready for the new July 1, 2022 effective date.</p>
26.	Identify any programs, systems, or administrative opportunities that your organization can provide during the implementation process that would be beneficial to the State.
	<p>Response</p> <p>As the in-force carrier, the State of Nebraska already utilizes an electronic file to transfer enrollment to Ameritas. In addition, the State utilizes Ameritas' eView service that allows the State's Benefit team members to access enrollment in Ameritas' system, download that information, and order additional ID cards on behalf of the member. In addition to these services, Ameritas provides a number of tools and services during open enrollment such as support for live meetings, recorded presentations of meetings for those than cannot attend in person (or for new hires), custom microsites, plan highlights and FAQ handouts, wellness articles, and many other tools.</p>

	<p>As part of our review and planning process, Ameritas will review current tools being used along with any new tool/features with the State to determine needs and how Ameritas can best support the State's needs.</p> <p>In addition, Ameritas is willing to reimburse the State up to \$10,000 for an Annual Communications Credit as outlined in our Cost proposal. An invoice outlining the State's costs is needed to facilitate payment.</p>
27.	<p>Attach a description of your conversion process and include a copy of your conversion request form, if applicable.</p>
	<p>Response</p> <p>As a group policy, this plan does not include conversion options for members to continue coverage on an individual basis. COBRA coverage is available for eligible members when deemed appropriate by State of Nebraska.</p> <p>Ameritas offers separate individual plans that would allow individual coverage for employees no longer eligible to participate in this group plan. While benefits are different than State of Nebraska's group plan, Ameritas' individual benefit options provide peace of mind for anyone wanting a dental benefit.</p>

The following responses are requested, but will not be scored:

24.	<p>In addition to the required performance guarantees provided in Attachment C – 2021 Performance Guarantees, please provide any additional performance guarantees that bidder would be willing to offer.</p>
	<p>Response:</p> <p>We are matching the current Performance Guarantees with two enhancements. Our current Annual Claims Savings Guarantee is set at 10% of submitted claims. Ameritas is increasing this to 15% of claims.</p> <p>Our current PPO Savings Guarantee is set at 13%. Ameritas will increase our guarantee to 20%.</p>

25.	Bidder shall provide information on the following functions that will be performed for the State.											
	<table><tr><th>Function</th><th>Centralized or Decentralized?</th><th>Office Location</th></tr><tr><td>Claims Processing (both Paper and Electronic)</td><td>Decentralized</td><td>Lincoln, Nebraska Wayne, Nebraska San Antonio, Texas</td></tr><tr><td>Member Services (Call Center)</td><td>Decentralized</td><td>Lincoln, Nebraska Wayne, Nebraska San Antonio, Texas</td></tr></table>	Function	Centralized or Decentralized?	Office Location	Claims Processing (both Paper and Electronic)	Decentralized	Lincoln, Nebraska Wayne, Nebraska San Antonio, Texas	Member Services (Call Center)	Decentralized	Lincoln, Nebraska Wayne, Nebraska San Antonio, Texas		
Function	Centralized or Decentralized?	Office Location										
Claims Processing (both Paper and Electronic)	Decentralized	Lincoln, Nebraska Wayne, Nebraska San Antonio, Texas										
Member Services (Call Center)	Decentralized	Lincoln, Nebraska Wayne, Nebraska San Antonio, Texas										
	<p>Response:</p> <p>For billing and administrative questions, the customer service office is located in Lincoln, Nebraska; this is the same location as the claim's office. All member customer service and claims processing is performed from our offices in Lincoln and Wayne, Nebraska, and San Antonio, Texas.</p> <p>Multiple campuses provide additional security that our service model remains in place, regardless of weather, power outages, or other outside disruptions. All campuses work from a universally accessible system, so there is no need to delay service based on location of customer service staffing.</p>											
26.	Describe how bidder will provide any available implementation credits to offset the State's costs.											
	<p>Response:</p> <p>As the current carrier for State of Nebraska, there should be no additional costs in set-up therefore we will not be offering implementation credits. Ameritas is willing to reimburse the State up to \$10,000 for an Annual Communications Credit as outlined in our Cost proposal. An invoice outlining the State's costs is needed to facilitate payment.</p>											



Dental Network Access Analysis

Enrolled Members

National Service Area

Created for...

State of Nebraska

Created by...

Ameritas Life Insurance Corp.

October 25, 2021

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Access Overview

Access Overview

October 25, 2021

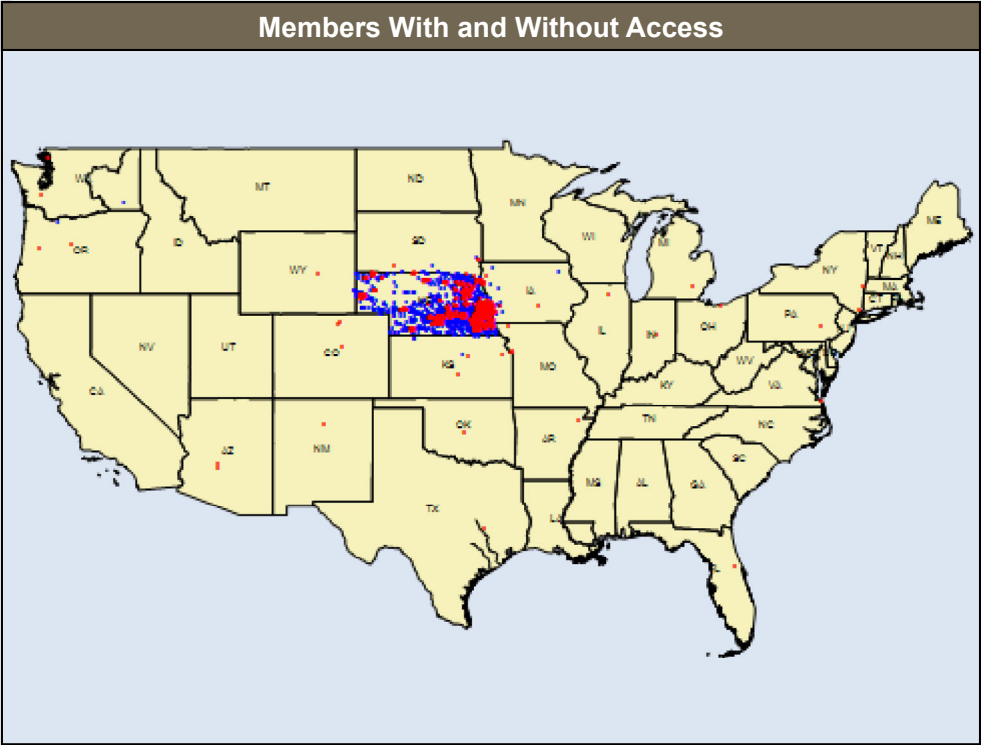
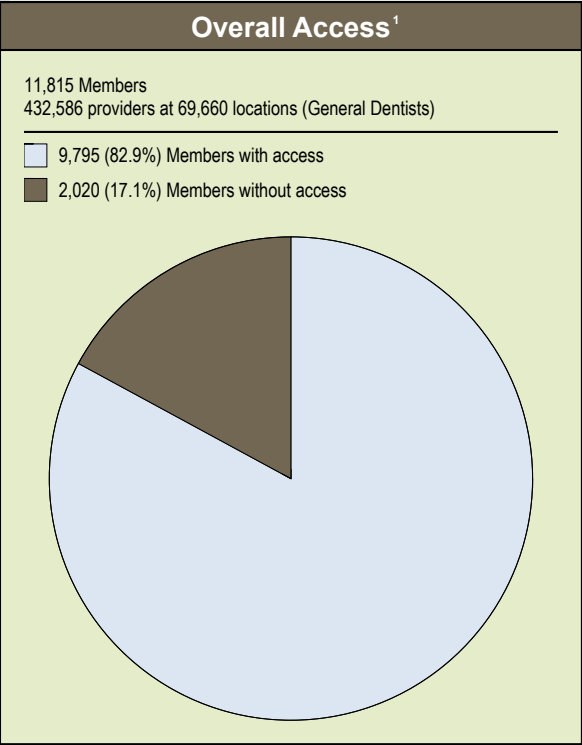
Created for...
State of Nebraska
Created by...
Ameritas Life Insurance Corp.

Access Analysis
General Dentists/Specialists
Distance Method
Estimated Driving Distance
Member / Provider Groups
Enrolled Members
General Dentists

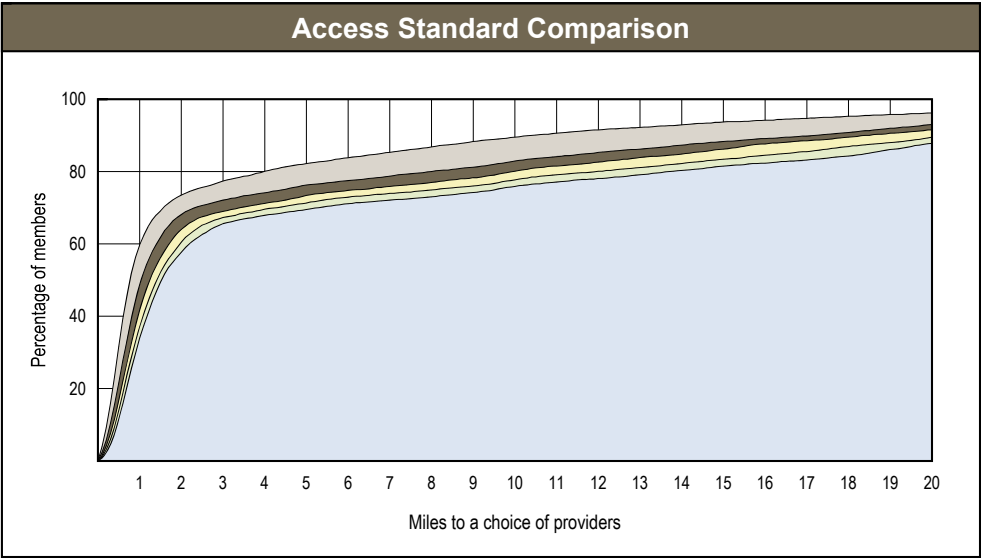
Access Map
Member locations
● With access
● Without access
Service areas:
National Service Area
640.97 miles

Comparison Graph
Percent of members with access to a choice of providers over miles
1st closest
2nd closest
3rd closest
4th closest
5th closest

¹ The Access Standard is defined as (Enrolled Members) members accessing:
2 (General Dentists) providers in 10 miles



Distances	
	Average
Distance to 1st closest provider	3.4 miles
Distance to 2nd closest provider	4.8 miles
Distance to 3rd closest provider	5.5 miles
Distance to 4th closest provider	6.3 miles
Distance to 5th closest provider	7.0 miles



Access Overview

October 25, 2021

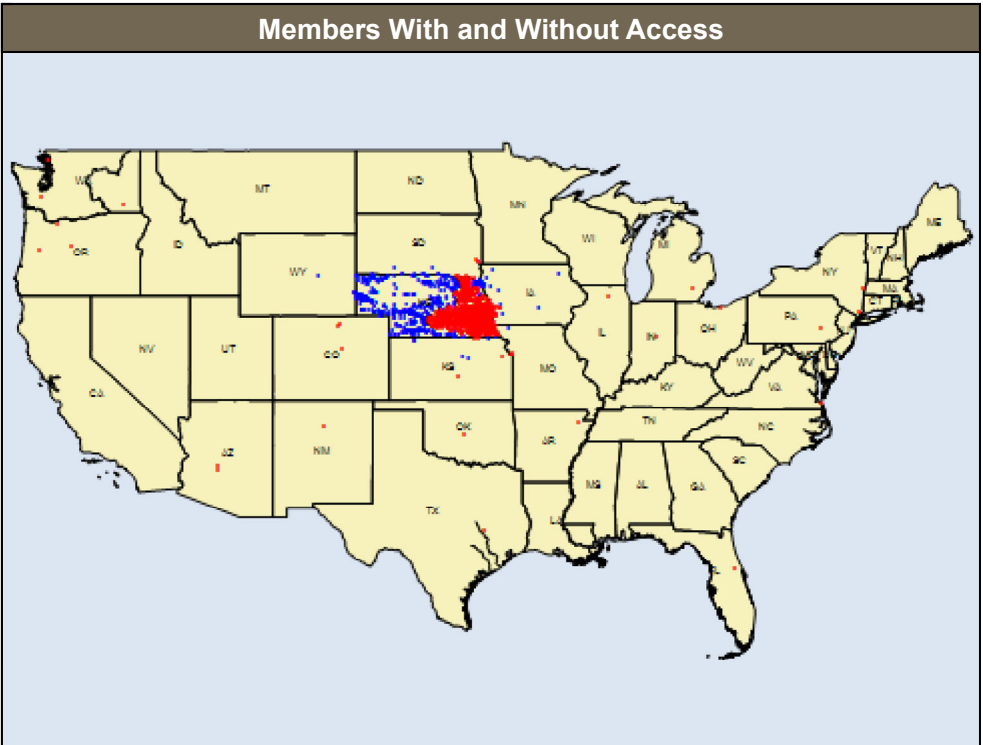
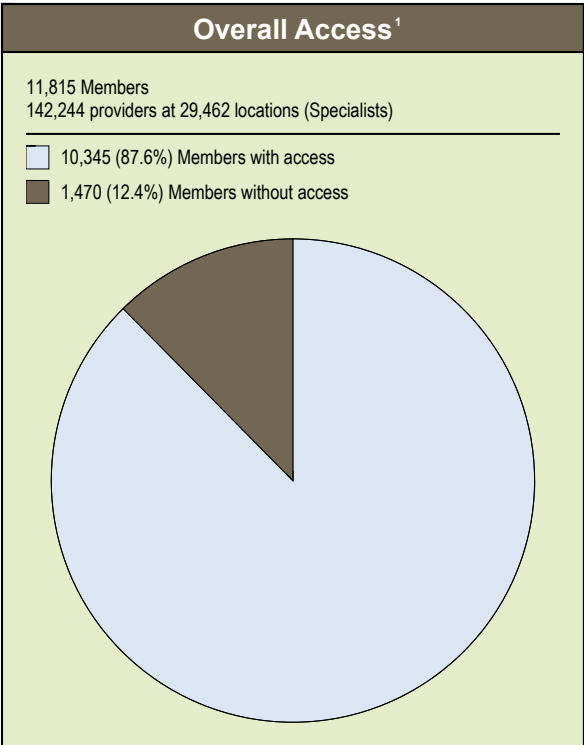
Created for...
State of Nebraska
Created by...
Ameritas Life Insurance Corp.

Access Analysis
General Dentists/Specialists
Distance Method
Estimated Driving Distance
Member / Provider Groups
Enrolled Members
Specialists

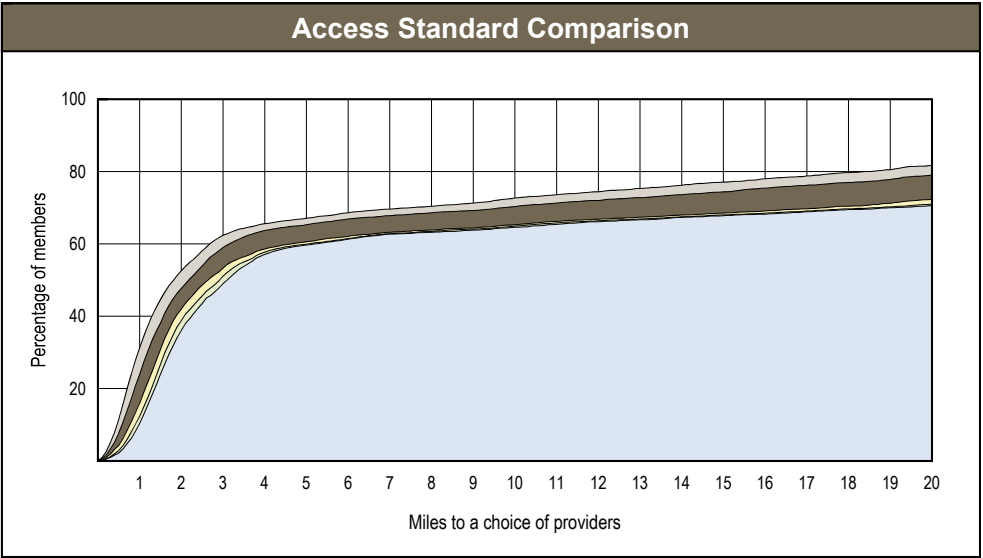
Access Map
Member locations
● With access
● Without access
Service areas:
National Service Area
640.97 miles

Comparison Graph
Percent of members with access to a choice of providers over miles
1st closest
2nd closest
3rd closest
4th closest
5th closest

¹ The Access Standard is defined as (Enrolled Members) members accessing:
2 (Specialists) providers in 35 miles



Distances	
	Average
Distance to 1st closest provider	14.4 miles
Distance to 2nd closest provider	15.3 miles
Distance to 3rd closest provider	17.9 miles
Distance to 4th closest provider	19.0 miles
Distance to 5th closest provider	19.8 miles





Access Summary

Access Summary By City

October 25, 2021

Created for...
State of Nebraska

Created by...
Ameritas Life Insurance Corp.

Access Analysis
General Dentists/Specialists

Distance Method
Estimated Driving Distance

Member Group
Enrolled Members

Provider Group
General Dentists
Specialists

¹ The Access Standard is defined as
(Enrolled Members) members
accessing:

2 (General Dentists) providers in 10
miles, 2 (Specialists) providers in 35
miles

² Provider counts represent:
#: Provider access points

Members With Access								
Member		Provider	With Access ¹		Counts ²	Average Distance		
Group	#	Group	#	%	#	1	2	3
Enrolled Members	11,815	General Dentists	9,795	82.9	432,586	1.4	1.6	2.2
		Specialists	10,345	87.6	142,244	4.8	5.6	8.4

Key Geographic Areas								
City	Member	Provider	With Access ¹		Counts ²	Average Distance		
	#	Group	#	%	#	1	2	3
Lincoln, NE	4,902	General Dentists	4,902	100.0	267	0.9	1.1	1.2
		Specialists	4,902	100.0	92	1.5	1.6	1.9
Omaha, NE	1,206	General Dentists	1,206	100.0	748	0.8	0.9	1.0
		Specialists	1,206	100.0	171	1.4	1.6	1.9
Norfolk, NE	284	General Dentists	284	100.0	44	1.3	1.3	1.5
		Specialists	284	100.0	2	2.7	3.7	41.0
Kearney, NE	275	General Dentists	275	100.0	20	1.5	1.7	1.9
		Specialists	275	100.0	5	2.3	2.3	2.6
Beatrice, NE	244	Specialists	244	100.0	2	3.2	3.2	32.9
		General Dentists	242	99.2	11	1.9	1.9	2.0
Grand Island, NE	203	General Dentists	203	100.0	46	1.4	1.5	1.6
		Specialists	203	100.0	8	2.2	2.7	2.7
Bellevue, NE	166	General Dentists	166	100.0	108	0.9	0.9	1.0
		Specialists	166	100.0	8	1.4	2.1	2.8
Fremont, NE	159	General Dentists	159	100.0	18	1.1	1.1	1.3
		Specialists	159	100.0	13	1.2	1.3	1.4
Scottsbluff, NE	161	General Dentists	158	98.1	0	2.8	2.8	4.3
Gering, NE	127	General Dentists	126	99.2	5	1.7	1.7	1.8
Papillion, NE	120	General Dentists	120	100.0	27	1.1	1.2	1.4
		Specialists	120	100.0	14	1.2	1.4	1.7
York, NE	105	General Dentists	105	100.0	7	1.4	1.6	1.6
		Specialists	105	100.0	1	1.7	24.3	24.3
Hastings, NE	98	Specialists	98	100.0	13	1.6	1.6	1.6
Mc Cook, NE	95	General Dentists	91	95.8	3	1.4	2.0	2.3
Tecumseh, NE	72	General Dentists	72	100.0	2	1.6	1.6	14.9
		Specialists	72	100.0	0	19.4	19.4	19.5
Seward, NE	70	Specialists	70	100.0	0	23.3	23.5	23.7
Council Bluffs, IA		General Dentists	66	100.0	83	1.3	1.4	1.4
		Specialists	66	100.0	17	1.7	2.0	2.2
Hickman, NE	63	General Dentists	63	100.0	2	2.1	2.3	8.6
		Specialists	63	100.0	0	9.6	9.6	9.6
Columbus, NE	60	Specialists	60	100.0	10	1.9	2.2	2.3
		General Dentists	58	96.7	9	1.4	1.5	1.7
La Vista, NE	52	General Dentists	52	100.0	49	0.5	0.6	0.7

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Access Summary By City

October 25, 2021

Created for...

State of Nebraska

Created by...

Ameritas Life Insurance Corp.

Access Analysis

General Dentists/Specialists

Distance Method

Estimated Driving Distance

Member Group

Enrolled Members

Provider Group

General Dentists

Specialists

¹ The Access Standard is defined as (Enrolled Members) members accessing:

2 (General Dentists) providers in 10 miles, 2 (Specialists) providers in 35 miles

² Provider counts represent:

#: Provider access points

Members Without Access								
Member		Provider	Without Access ¹		Counts ²	Average Distance		
Group	#	Group	#	%	#	1	2	3
Enrolled Members	11,815	General Dentists	2,020	17.1	432,586	13.0	20.5	21.6
		Specialists	1,470	12.4	142,244	81.6	83.2	84.8

Key Geographic Areas								
City	Member	Provider	Without Access ¹		Counts ²	Average Distance		
	#	Group	#	%	#	1	2	3
North Platte, NE	180	General Dentists	180	100.0	1	2.9	19.6	19.6
		Specialists	180	100.0	0	95.0	95.1	95.1
Scottsbluff, NE	161	Specialists	161	100.0	0	85.5	85.7	85.8
Gering, NE	127	Specialists	127	100.0	0	82.1	82.3	82.3
Hastings, NE	98	General Dentists	98	100.0	1	1.9	22.4	22.4
Mc Cook, NE	95	Specialists	95	100.0	0	91.9	92.0	92.0
Seward, NE	70	General Dentists	70	100.0	0	20.9	21.4	22.3
Lexington, NE	56	General Dentists	54	96.4	1	1.6	13.4	13.4
		Specialists	51	91.1	0	36.3	36.3	36.4
Syracuse, NE	41	General Dentists	41	100.0	1	2.2	15.4	15.4
Chadron, NE	36	Specialists	36	100.0	0	85.7	89.0	89.5
Pierce, NE	37	General Dentists	34	91.9	1	2.1	13.2	14.0
Ogallala, NE	30	General Dentists	30	100.0	0	20.3	32.3	32.3
		Specialists	30	100.0	0	119.3	119.3	126.8
Alliance, NE	29	Specialists	29	100.0	0	120.8	120.9	120.9
Milford, NE	29	General Dentists	28	96.6	0	14.7	14.7	14.7
Ceresco, NE	29	General Dentists	26	89.7	0	11.6	11.8	12.0
Fairbury, NE	25	General Dentists	25	100.0	0	27.0	27.0	27.0
Oneill, NE	25	Specialists	25	100.0	0	71.5	72.3	74.1
Geneva, NE	24	General Dentists	24	100.0	1	1.1	24.5	24.5
Mitchell, NE	24	Specialists	24	100.0	0	85.0	85.1	85.2
Valentine, NE	24	Specialists	24	100.0	0	144.2	144.2	160.2
Sidney, NE	23	General Dentists	23	100.0	0	41.0	41.9	41.9
		Specialists	23	100.0	0	76.1	76.1	82.4
Ainsworth, NE	22	Specialists	22	100.0	0	127.8	127.8	129.2
Crawford, NE	22	Specialists	22	100.0	0	97.0	100.0	100.1
West Point, NE	20	General Dentists	20	100.0	0	12.7	19.8	23.0
Valparaiso, NE	19	General Dentists	19	100.0	0	18.5	18.7	19.1
Wilber, NE	31	General Dentists	18	58.1	0	11.6	11.7	11.8
Mitchell, NE	24	General Dentists	18	75.0	0	14.7	14.7	15.8
Cozad, NE	18	General Dentists	18	100.0	0	16.9	28.3	28.3
Gothenburg, NE	18	General Dentists	18	100.0	0	29.5	33.0	38.5
Cozad, NE	18	Specialists	18	100.0	0	49.7	49.7	49.8
Gothenburg, NE	18	Specialists	18	100.0	0	61.3	61.3	61.4

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Access Detail

Access Detail By City

October 25, 2021

Created for...
State of NebraskaCreated by...
Ameritas Life Insurance Corp.Access Analysis
General Dentists/SpecialistsDistance Method
Estimated Driving DistanceMember / Provider Groups
Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

¹ The Access Standard is defined as
(Enrolled Members) members
accessing:
2 (General Dentists) providers in 10
miles, 2 (Specialists) providers in 35
miles

Members With Access									
3-Digit Zip Code	City	Member	Provider	Counts	With Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
105	Pleasantville, NY	1	General Dentists	3	1	100.0	0.5	0.7	1.0
			Specialists	4	1	100.0	0.7	0.7	0.7
120	Chatham, NY	1	General Dentists	2	1	100.0	3.8	3.8	10.0
			Specialists	0	1	100.0	12.0	12.8	12.8
195	Wernersville, PA	1	General Dentists	0	1	100.0	1.8	1.8	2.2
			Specialists	0	1	100.0	2.2	2.2	2.2
234	Virginia Beach, VA	1	General Dentists	587	1	100.0	0.3	0.3	0.5
			Specialists	220	1	100.0	0.9	1.4	1.5
327	Sanford, FL	1	General Dentists	367	1	100.0	0.7	0.7	0.7
			Specialists	162	1	100.0	0.7	0.7	0.7
440	Elyria, OH	1	General Dentists	293	1	100.0	0.5	0.5	0.7
			Specialists	43	1	100.0	0.7	0.7	0.7
460	Fishers, IN	1	General Dentists	75	1	100.0	0.8	0.8	0.8
			Specialists	33	1	100.0	0.8	1.8	1.8
481	Ann Arbor, MI	1	General Dentists	250	1	100.0	0.7	0.7	0.7
			Specialists	80	1	100.0	0.7	0.7	2.9
501	Knoxville, IA	1	General Dentists	2	1	100.0	0.3	0.3	14.0
510	Le Mars, IA	1	General Dentists	2	1	100.0	0.7	2.1	19.9
			General Dentists	1	1	100.0	0.9	3.8	4.3
511	Sioux City, IA	9	General Dentists	59	9	100.0	1.5	1.6	2.3
515	Carter Lake, IA	7	General Dentists	3	7	100.0	0.7	0.7	0.7
			Specialists	0	7	100.0	2.8	2.8	3.2
	Council Bluffs, IA	66	General Dentists	83	66	100.0	1.3	1.4	1.4
			Specialists	17	66	100.0	1.7	2.0	2.2
	Crescent, IA	1	General Dentists	0	1	100.0	6.8	6.8	6.8
			Specialists	0	1	100.0	7.3	7.6	7.6
	Glenwood, IA	8	General Dentists	5	8	100.0	2.0	2.1	2.2
			Specialists	0	8	100.0	13.1	13.5	14.1
	Honey Creek, IA	1	General Dentists	0	1	100.0	10.0	10.0	10.0
			Specialists	0	1	100.0	12.2	12.3	12.3
	Malvern, IA	4	General Dentists	0	1	25.0	8.4	8.5	8.5
			Specialists	0	4	100.0	23.6	24.0	24.5
	Minden, IA	1	Specialists	0	1	100.0	25.1	25.3	25.3
			General Dentists	27	5	100.0	2.4	2.4	2.4
	Missouri Valley, IA	5	Specialists	0	5	100.0	13.2	18.1	18.1
			Specialists	0	2	100.0	12.2	23.1	23.1
	Modale, IA	2	Specialists	0	1	100.0	20.2	29.5	29.5
			Specialists	0	1	100.0	20.2	29.5	29.5
	Mondamin, IA	1	Specialists	0	1	100.0	20.2	29.5	29.5
			Specialists	0	1	33.3	5.7	9.2	17.7
	Oakland, IA	3	General Dentists	1	1	33.3	5.7	9.2	17.7
			Specialists	0	3	100.0	22.2	24.4	24.5
	Underwood, IA	2	General Dentists	0	1	50.0	9.8	9.8	9.8

Access Detail By City

October 25, 2021

Created for...
State of NebraskaCreated by...
Ameritas Life Insurance Corp.Access Analysis
General Dentists/SpecialistsDistance Method
Estimated Driving DistanceMember / Provider Groups
Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

¹ The Access Standard is defined as
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accessing:
2 (General Dentists) providers in 10
miles, 2 (Specialists) providers in 35
miles

Members With Access									
3-Digit Zip Code	City	Member	Provider	Counts	With Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
515	Underwood, IA	2	Specialists	0	2	100.0	11.1	11.2	11.2
516	Hamburg, IA	1	Specialists	0	1	100.0	14.8	23.9	23.9
	Tabor, IA	1	Specialists	0	1	100.0	23.4	26.2	26.6
570	North Sioux City, SD	4	General Dentists	8	4	100.0	1.2	1.3	1.3
	Renner, SD	1	Specialists	0	1	100.0	11.6	11.6	11.6
	Springfield, SD	1	Specialists	0	1	100.0	27.5	27.5	61.2
	Vermillion, SD	1	General Dentists	6	1	100.0	1.7	2.4	2.4
			Specialists	0	1	100.0	26.2	26.2	48.0
	Yankton, SD	1	General Dentists	20	1	100.0	0.7	1.3	1.3
			Specialists	2	1	100.0	1.7	1.7	60.6
571	Sioux Falls, SD	2	General Dentists	64	2	100.0	0.5	0.5	0.5
			Specialists	9	2	100.0	0.5	1.5	1.5
575	Martin, SD	1	General Dentists	14	1	100.0	4.2	4.2	4.2
601	Malta, IL	1	General Dentists	1	1	100.0	1.5	6.7	9.1
			Specialists	0	1	100.0	8.3	8.3	9.1
641	Kansas City, MO	2	General Dentists	504	2	100.0	0.5	0.6	0.7
			Specialists	214	2	100.0	0.7	1.3	1.3
644	Maryville, MO	1	General Dentists	6	1	100.0	2.0	2.0	2.1
660	Lawrence, KS	1	General Dentists	38	1	100.0	2.2	2.5	3.0
			Specialists	21	1	100.0	0.8	0.9	0.9
661	Kansas City, KS	1	General Dentists	155	1	100.0	1.3	1.3	1.3
			Specialists	45	1	100.0	2.9	2.9	2.9
665	Marysville, KS	1	Specialists	0	1	100.0	30.4	30.4	45.1
669	Hanover, KS	1	Specialists	0	1	100.0	30.4	30.4	51.9
674	Abilene, KS	1	General Dentists	3	1	100.0	0.4	0.4	1.4
675	Hutchinson, KS	1	General Dentists	13	1	100.0	1.5	1.5	1.7
			Specialists	4	1	100.0	1.2	1.4	2.7
680	Arlington, NE	9	General Dentists	0	7	77.8	6.4	6.5	6.5
			Specialists	0	9	100.0	7.3	7.8	8.7
	Ashland, NE	35	General Dentists	1	20	57.1	3.0	8.8	9.0
			Specialists	0	35	100.0	9.9	13.7	18.6
	Bellevue, NE	75	General Dentists	81	75	100.0	0.5	0.6	0.7
			Specialists	6	75	100.0	0.8	1.1	1.3
	Bennington, NE	24	General Dentists	8	24	100.0	2.3	2.4	2.6
			Specialists	0	24	100.0	3.4	4.1	4.2
	Blair, NE	20	General Dentists	5	20	100.0	2.5	2.6	2.6
			Specialists	1	20	100.0	2.8	16.2	16.7
	Bruno, NE	1	Specialists	0	1	100.0	28.3	28.9	28.9
	Cedar Bluffs, NE	6	General Dentists	0	3	50.0	9.4	9.4	9.4
			Specialists	0	6	100.0	10.8	10.8	10.8

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General Dentists/Specialists

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Members With Access									
3-Digit Zip Code	City	Member	Provider	Counts	With Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
680	Ceresco, NE	29	General Dentists	0	3	10.3	9.0	9.0	9.1
			Specialists	0	29	100.0	13.9	13.9	14.0
	Colon, NE	1	General Dentists	0	1	100.0	6.5	6.6	6.7
			Specialists	0	1	100.0	15.9	15.9	15.9
	Craig, NE	2	Specialists	0	2	100.0	19.9	24.9	24.9
			General Dentists	14	44	100.0	1.0	1.1	1.4
	Elkhorn, NE	44	Specialists	3	44	100.0	1.5	1.9	2.3
			General Dentists	0	2	100.0	11.9	12.2	12.7
	Fort Calhoun, NE	2	Specialists	18	159	100.0	1.1	1.1	1.3
			General Dentists	13	159	100.0	1.2	1.3	1.4
	Gretna, NE	40	General Dentists	29	40	100.0	1.8	1.9	2.1
			Specialists	2	40	100.0	2.3	4.0	6.2
	Hooper, NE	9	Specialists	0	9	100.0	13.4	15.2	15.4
			General Dentists	0	5	100.0	7.7	7.8	7.9
	Ithaca, NE	5	Specialists	0	5	100.0	15.7	16.9	17.9
			General Dentists	0	2	100.0	23.5	24.0	24.0
	Linwood, NE	2	Specialists	0	2	100.0	23.5	24.0	24.0
			General Dentists	1	15	100.0	2.8	7.7	7.7
	Louisville, NE	15	Specialists	0	15	100.0	11.8	13.0	13.8
			General Dentists	0	4	100.0	17.7	33.2	33.5
	Lyons, NE	4	Specialists	0	4	100.0	17.7	33.2	33.5
			General Dentists	0	2	66.7	8.5	8.6	8.8
	Malmo, NE	3	Specialists	0	3	100.0	23.1	23.1	23.1
			General Dentists	0	1	100.0	7.8	7.9	8.0
	Mead, NE	1	Specialists	0	1	100.0	14.5	14.5	14.5
			General Dentists	0	1	100.0	6.1	6.1	6.1
	Nickerson, NE	1	Specialists	0	1	100.0	6.2	6.2	6.2
			General Dentists	0	3	100.0	13.3	26.8	27.1
	Oakland, NE	3	Specialists	0	3	100.0	13.3	26.8	27.1
			General Dentists	16	89	100.0	1.0	1.2	1.3
	Papillion, NE	89	Specialists	13	89	100.0	1.1	1.1	1.4
			General Dentists	0	1	20.0	22.9	32.4	44.7
	Pender, NE	5	Specialists	0	43	100.0	2.8	2.8	3.5
			General Dentists	0	43	100.0	10.3	10.6	11.4
	Plattsmouth, NE	43	Specialists	0	5	100.0	25.3	25.3	25.3
			General Dentists	0	5	100.0	12.6	24.4	25.0
	Prague, NE	5	Specialists	0	3	100.0	4.7	6.8	6.8
			General Dentists	0	3	100.0	6.8	10.1	14.6
	Scribner, NE	5	Specialists	0	12	100.0	1.8	2.6	5.9
			General Dentists	0	12	100.0	7.5	8.4	8.9
	South Bend, NE	3	Specialists	0	2	100.0	18.5	27.5	31.3
			General Dentists	0	2	100.0	24.2	33.9	42.6
	Springfield, NE	12	Specialists	0	1	100.0	8.7	9.9	19.6
			General Dentists	0	1	100.0	8.7	9.9	19.6
	Tekamah, NE	2	Specialists	0	2	100.0	18.5	27.5	31.3
			General Dentists	0	2	100.0	24.2	33.9	42.6
	Thurston, NE	2	Specialists	0	2	100.0	24.2	33.9	42.6
			General Dentists	0	2	100.0	24.2	33.9	42.6
	Uehling, NE	1	General Dentists	0	1	100.0	8.7	9.9	19.6
			General Dentists	0	1	100.0	8.7	9.9	19.6

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3-Digit Zip Code	City	Member	Provider	Counts	With Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
680	Uehling, NE	1	Specialists	0	1	100.0	17.3	19.5	20.0
	Valley, NE	8	General Dentists	2	8	100.0	2.9	2.9	8.4
			Specialists	0	8	100.0	8.5	9.3	9.4
	Valparaiso, NE	19	Specialists	0	19	100.0	21.3	21.3	21.4
	Wahoo, NE	43	General Dentists	3	43	100.0	1.1	1.2	1.4
			Specialists	0	43	100.0	21.2	21.2	21.3
	Waterloo, NE	7	General Dentists	0	7	100.0	4.2	4.3	4.7
			Specialists	0	7	100.0	5.0	5.2	5.7
	Yutan, NE	6	General Dentists	0	5	83.3	7.6	7.6	8.8
			Specialists	0	6	100.0	10.4	10.5	11.1
681	Bellevue, NE	91	General Dentists	27	91	100.0	1.2	1.2	1.3
			Specialists	2	91	100.0	1.9	3.0	3.9
	La Vista, NE	52	General Dentists	49	52	100.0	0.5	0.6	0.7
			Specialists	2	52	100.0	1.0	1.5	1.7
	Omaha, NE	1,206	General Dentists	748	1,206	100.0	0.8	0.9	1.0
			Specialists	171	1,206	100.0	1.4	1.6	1.9
	Papillion, NE	31	General Dentists	11	31	100.0	1.3	1.4	1.8
			Specialists	1	31	100.0	1.5	2.1	2.6
	Adams, NE	21	General Dentists	1	15	71.4	3.7	8.1	11.3
			Specialists	0	21	100.0	19.9	19.9	22.0
683	Alexandria, NE	2	Specialists	0	2	100.0	28.0	28.0	36.5
	Alvo, NE	5	General Dentists	0	5	100.0	7.0	7.0	9.0
			Specialists	0	5	100.0	14.1	14.5	15.1
	Auburn, NE	29	General Dentists	3	29	100.0	1.3	1.7	1.9
			Specialists	3	29	100.0	1.5	1.5	1.5
	Avoca, NE	6	General Dentists	0	6	100.0	7.1	7.1	7.1
			Specialists	0	6	100.0	20.9	23.9	24.1
	Beatrice, NE	244	General Dentists	11	242	99.2	1.9	1.9	2.0
			Specialists	2	244	100.0	3.2	3.2	32.9
	Beaver Crossing, NE	9	Specialists	0	9	100.0	21.1	29.5	29.5
	Bee, NE	4	Specialists	0	4	100.0	26.0	26.0	26.0
	Bennet, NE	32	General Dentists	0	27	84.4	6.8	8.1	9.1
			Specialists	0	32	100.0	10.7	10.7	10.8
	Blue Springs, NE	3	General Dentists	0	1	33.3	9.2	9.2	9.4
			Specialists	0	3	100.0	10.3	10.3	41.4
	Bradshaw, NE	4	General Dentists	0	3	75.0	8.5	9.2	9.3
			Specialists	0	4	100.0	11.3	30.4	30.6
	Brock, NE	6	General Dentists	0	1	16.7	6.1	6.1	7.6
			Specialists	0	6	100.0	13.3	13.3	13.3
	Brownville, NE	2	General Dentists	0	1	50.0	8.9	9.3	9.3

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		#	Group	#	#	%	1	2	3
683	Brownville, NE	2	Specialists	0	2	100.0	9.6	9.6	9.6
	Burchard, NE	1	Specialists	0	1	100.0	25.0	25.0	38.2
	Burr, NE	2	Specialists	0	2	100.0	27.5	28.4	28.4
	Clatonia, NE	6	General Dentists	0	4	66.7	9.0	9.0	9.0
			Specialists	0	6	100.0	19.0	19.0	23.2
	Cook, NE	14	General Dentists	0	2	14.3	8.4	8.4	11.2
			Specialists	0	14	100.0	22.7	23.5	23.5
	Cordova, NE	2	Specialists	0	2	100.0	21.8	25.0	25.0
	Cortland, NE	26	General Dentists	4	26	100.0	2.2	2.2	2.2
			Specialists	0	26	100.0	15.3	15.5	17.1
	Crab Orchard, NE	3	Specialists	0	3	100.0	16.7	16.7	33.3
	Crete, NE	38	General Dentists	13	38	100.0	1.6	1.7	1.7
			Specialists	0	38	100.0	19.1	19.3	19.3
	Davenport, NE	2	Specialists	0	2	100.0	24.4	24.4	43.1
	Davey, NE	7	General Dentists	0	7	100.0	7.5	7.6	7.7
			Specialists	0	7	100.0	8.1	8.1	8.1
	Dawson, NE	3	Specialists	0	3	100.0	19.7	19.7	19.7
	Daykin, NE	1	Specialists	0	1	100.0	28.5	28.5	31.8
	De Witt, NE	12	Specialists	0	12	100.0	17.7	17.7	31.5
	Denton, NE	21	General Dentists	0	19	90.5	7.4	7.4	7.4
			Specialists	0	21	100.0	8.3	8.3	8.4
	Deshler, NE	1	Specialists	0	1	100.0	30.1	30.1	52.5
	Diller, NE	6	Specialists	0	6	100.0	21.1	21.1	47.4
	Dorchester, NE	8	General Dentists	0	7	87.5	9.0	9.0	9.0
			Specialists	0	8	100.0	24.6	24.7	24.7
	Douglas, NE	6	Specialists	0	6	100.0	22.0	22.0	22.1
	Du Bois, NE	2	Specialists	0	2	100.0	30.5	30.5	30.5
	Dunbar, NE	8	General Dentists	0	4	50.0	8.5	9.2	9.3
			Specialists	0	8	100.0	11.4	25.6	25.6
	Eagle, NE	40	General Dentists	2	40	100.0	1.8	1.8	9.5
			Specialists	0	40	100.0	9.8	9.9	10.1
	Elk Creek, NE	5	General Dentists	0	2	40.0	8.0	8.0	9.9
			Specialists	0	5	100.0	21.0	21.0	21.0
	Elmwood, NE	15	General Dentists	0	15	100.0	7.7	7.7	10.7
			Specialists	0	15	100.0	16.3	16.4	16.9
	Exeter, NE	4	Specialists	0	4	100.0	15.8	15.8	21.6
	Fairbury, NE	25	Specialists	0	25	100.0	29.4	29.4	42.7
	Fairmont, NE	9	Specialists	0	9	100.0	9.5	9.5	16.6
	Falls City, NE	14	Specialists	0	13	92.9	31.3	31.3	31.3
	Filley, NE	6	General Dentists	0	1	16.7	7.8	7.8	8.2

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		#	Group	#	#	%	1	2	3
683	Filley, NE	6	Specialists	0	6	100.0	11.3	11.3	32.5
	Firth, NE	23	General Dentists	0	23	100.0	6.3	6.5	7.2
			Specialists	0	23	100.0	15.4	15.4	15.5
	Friend, NE	13	Specialists	0	13	100.0	23.4	23.4	29.0
	Garland, NE	4	Specialists	0	4	100.0	18.5	18.5	18.5
	Geneva, NE	24	Specialists	2	24	100.0	1.1	1.1	24.6
	Goehner, NE	6	Specialists	0	6	100.0	20.6	27.4	27.4
	Grafton, NE	1	Specialists	0	1	100.0	13.2	13.2	21.0
	Greenwood, NE	17	General Dentists	0	14	82.4	7.4	8.7	11.1
			Specialists	0	17	100.0	16.5	17.5	17.8
	Gresham, NE	1	Specialists	0	1	100.0	20.3	28.4	28.9
	Hallam, NE	9	General Dentists	0	9	100.0	6.5	6.6	6.7
			Specialists	0	9	100.0	16.1	16.2	16.2
	Hebron, NE	8	Specialists	0	8	100.0	25.8	25.8	48.4
	Henderson, NE	10	Specialists	0	10	100.0	15.9	25.3	25.3
	Hickman, NE	63	General Dentists	2	63	100.0	2.1	2.3	8.6
			Specialists	0	63	100.0	9.6	9.6	9.6
	Humboldt, NE	8	Specialists	0	8	100.0	19.2	19.2	19.2
	Jansen, NE	3	Specialists	0	3	100.0	18.3	18.3	42.4
	Johnson, NE	11	General Dentists	0	10	90.9	8.4	8.4	9.7
			Specialists	0	11	100.0	9.8	9.8	9.8
	Julian, NE	1	General Dentists	0	1	100.0	9.6	9.6	10.9
			Specialists	0	1	100.0	10.9	10.9	10.9
	Liberty, NE	2	Specialists	0	2	100.0	24.9	24.9	47.3
684	Malcolm, NE	16	General Dentists	0	6	37.5	8.1	8.4	9.2
			Specialists	0	16	100.0	12.2	12.2	12.2
	Manley, NE	2	General Dentists	0	2	100.0	4.7	4.7	4.7
			Specialists	0	2	100.0	16.0	18.2	18.5
	Martell, NE	21	General Dentists	0	21	100.0	7.2	7.3	7.8
			Specialists	0	21	100.0	10.2	10.3	10.3
	Mc Cool Junction, NE	9	General Dentists	0	6	66.7	8.5	8.5	8.5
			Specialists	0	9	100.0	9.5	16.6	16.6
	Milford, NE	29	General Dentists	0	1	3.4	8.2	8.2	8.2
			Specialists	0	29	100.0	19.2	19.2	19.5
	Milligan, NE	2	Specialists	0	2	100.0	12.0	12.0	31.6
	Murdock, NE	13	General Dentists	0	6	46.2	7.2	8.3	8.3
			Specialists	0	13	100.0	13.0	16.2	19.7
	Murray, NE	3	General Dentists	0	3	100.0	6.8	6.8	8.1
			Specialists	0	3	100.0	14.6	15.8	16.0
	Nebraska City, NE	43	General Dentists	5	42	97.7	1.8	1.8	2.0

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		#	Group	#	#	%	1	2	3
684	Nebraska City, NE	43	Specialists	1	43	100.0	2.2	20.8	20.9
	Nemaha, NE	1	Specialists	0	1	100.0	10.9	10.9	10.9
	Odell, NE	6	Specialists	0	6	100.0	16.7	16.7	46.9
	Otoe, NE	3	Specialists	0	3	100.0	16.3	26.3	26.3
	Palmyra, NE	24	General Dentists	0	21	87.5	8.7	8.7	11.3
			Specialists	0	24	100.0	14.3	14.3	14.3
	Panama, NE	6	General Dentists	0	6	100.0	8.3	8.3	10.0
			Specialists	0	6	100.0	16.4	16.4	16.4
	Pawnee City, NE	10	Specialists	0	10	100.0	32.5	32.5	32.6
	Peru, NE	4	Specialists	0	4	100.0	11.9	11.9	11.9
	Pickrell, NE	7	General Dentists	0	5	71.4	8.1	8.1	8.3
			Specialists	0	7	100.0	10.3	10.3	24.2
	Pleasant Dale, NE	8	Specialists	0	8	100.0	13.3	13.3	13.7
	Plymouth, NE	7	Specialists	0	7	100.0	16.5	16.5	39.1
	Raymond, NE	28	General Dentists	0	16	57.1	7.7	8.0	8.7
			Specialists	0	28	100.0	12.2	12.2	12.2
	Roca, NE	39	General Dentists	0	39	100.0	3.7	3.8	4.7
			Specialists	0	39	100.0	5.1	5.3	5.3
	Seward, NE	70	Specialists	0	70	100.0	23.3	23.5	23.7
	Shickley, NE	3	Specialists	0	3	100.0	14.3	14.3	34.8
	Shubert, NE	5	Specialists	0	5	100.0	18.0	18.0	18.0
	Sprague, NE	2	General Dentists	0	2	100.0	6.2	6.2	9.0
			Specialists	0	2	100.0	9.1	9.2	9.2
	Staplehurst, NE	5	Specialists	0	5	100.0	26.2	30.6	30.6
	Steinauer, NE	1	Specialists	0	1	100.0	27.2	27.2	29.8
	Stella, NE	2	Specialists	0	2	100.0	13.3	13.3	13.3
	Sterling, NE	24	General Dentists	1	20	83.3	2.1	7.3	15.1
			Specialists	0	24	100.0	27.8	27.8	29.0
	Strang, NE	2	Specialists	0	2	100.0	8.5	8.5	32.4
	Swanton, NE	3	Specialists	0	3	100.0	26.0	26.0	31.8
	Syracuse, NE	41	Specialists	0	41	100.0	17.8	26.8	26.8
	Table Rock, NE	4	Specialists	0	4	100.0	23.8	23.8	23.8
	Talmage, NE	5	Specialists	0	5	100.0	18.8	19.8	19.8
	Tecumseh, NE	72	General Dentists	2	72	100.0	1.6	1.6	14.9
			Specialists	0	72	100.0	19.4	19.4	19.5
	Tobias, NE	3	Specialists	0	3	100.0	20.0	20.0	37.6
	Unadilla, NE	12	General Dentists	0	1	8.3	9.9	9.9	14.0
			Specialists	0	12	100.0	20.3	20.3	20.3
	Union, NE	3	Specialists	0	3	100.0	13.3	19.9	21.1
	Utica, NE	9	Specialists	0	9	100.0	15.4	34.2	34.3

Access Detail By City

October 25, 2021

Created for...
State of NebraskaCreated by...
Ameritas Life Insurance Corp.Access Analysis
General Dentists/SpecialistsDistance Method
Estimated Driving DistanceMember / Provider Groups
Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

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accessing:
2 (General Dentists) providers in 10
miles, 2 (Specialists) providers in 35
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Members With Access									
3-Digit Zip Code	City	Member	Provider	Counts	With Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
684	Verdon, NE	1	Specialists	0	1	100.0	21.0	21.0	21.0
	Virginia, NE	3	Specialists	0	3	100.0	12.7	12.7	37.5
	Waco, NE	8	General Dentists	0	6	75.0	8.4	8.9	8.9
			Specialists	0	8	100.0	9.7	30.5	30.5
	Walton, NE	8	General Dentists	0	8	100.0	4.0	4.4	4.5
			Specialists	0	8	100.0	5.2	5.2	5.2
	Waverly, NE	46	General Dentists	1	35	76.1	1.1	9.1	9.2
			Specialists	0	46	100.0	10.4	10.9	11.2
	Weeping Water, NE	11	General Dentists	3	11	100.0	1.8	1.9	1.9
			Specialists	0	11	100.0	19.5	19.9	20.3
	Western, NE	2	Specialists	0	2	100.0	27.7	27.7	30.1
	Wilber, NE	31	General Dentists	0	13	41.9	9.7	9.7	9.8
			Specialists	0	31	100.0	26.1	26.1	28.9
	Wymore, NE	15	Specialists	0	15	100.0	13.2	13.2	43.9
	York, NE	105	General Dentists	7	105	100.0	1.4	1.6	1.6
			Specialists	1	105	100.0	1.7	24.3	24.3
	Lincoln, NE	4,902	General Dentists	267	4,902	100.0	0.9	1.1	1.2
			Specialists	92	4,902	100.0	1.5	1.6	1.9
	Albion, NE	4	General Dentists	2	3	75.0	0.8	1.2	15.1
			Specialists	0	1	25.0	33.9	34.4	46.2
686	Ames, NE	1	General Dentists	0	1	100.0	7.8	7.8	7.9
			Specialists	0	1	100.0	7.7	8.4	8.4
	Belgrade, NE	1	General Dentists	0	1	100.0	8.3	8.3	8.3
	Bellwood, NE	5	General Dentists	0	1	20.0	5.5	5.5	5.6
			Specialists	0	5	100.0	11.0	11.6	11.6
	Brainard, NE	2	Specialists	0	2	100.0	31.8	32.4	32.4
	Clarkson, NE	2	Specialists	0	2	100.0	26.4	29.2	29.2
	Columbus, NE	60	General Dentists	9	58	96.7	1.4	1.5	1.7
			Specialists	10	60	100.0	1.9	2.2	2.3
	Creston, NE	1	General Dentists	0	1	100.0	7.2	7.2	12.9
			Specialists	0	1	100.0	17.8	17.8	17.8
	David City, NE	9	Specialists	0	9	100.0	23.0	23.6	23.6
	Dodge, NE	3	Specialists	0	2	66.7	20.2	30.9	31.5
	Duncan, NE	1	General Dentists	0	1	100.0	8.9	8.9	9.3
			Specialists	0	1	100.0	9.2	9.6	9.6
	Dwight, NE	7	Specialists	0	7	100.0	29.9	29.9	30.0
	Elgin, NE	2	Specialists	0	1	50.0	33.2	34.2	63.1
	Fullerton, NE	8	General Dentists	3	8	100.0	4.5	4.5	4.5
			Specialists	0	6	75.0	33.2	33.3	33.3
	Genoa, NE	3	Specialists	0	3	100.0	20.5	20.9	20.9

Access Detail By City

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Specialists

General Dentists/Specialists

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Members With Access									
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		#	Group	#	#	%	1	2	3
686	Howells, NE	2	Specialists	0	2	100.0	21.7	34.9	34.9
	Humphrey, NE	4	General Dentists	2	4	100.0	2.1	2.1	11.5
			Specialists	0	4	100.0	18.5	18.9	18.9
	Leigh, NE	1	Specialists	0	1	100.0	21.9	21.9	21.9
	Lindsay, NE	2	General Dentists	0	1	50.0	8.2	8.2	10.3
			Specialists	0	2	100.0	28.7	29.1	29.3
	Morse Bluff, NE	1	Specialists	0	1	100.0	15.1	15.2	15.2
	North Bend, NE	6	Specialists	0	6	100.0	15.4	15.8	15.8
	Osceola, NE	4	Specialists	0	4	100.0	23.1	25.1	25.3
	Platte Center, NE	2	Specialists	0	2	100.0	10.8	11.4	11.4
	Rising City, NE	5	Specialists	0	5	100.0	18.8	19.4	19.4
	Rogers, NE	1	General Dentists	0	1	100.0	7.0	8.6	22.2
			Specialists	0	1	100.0	22.4	22.8	22.8
	Saint Edward, NE	1	Specialists	0	1	100.0	29.3	29.7	29.7
	Schuyler, NE	7	Specialists	0	7	100.0	16.5	16.6	16.6
	Shelby, NE	6	Specialists	0	6	100.0	17.5	17.8	17.8
	Silver Creek, NE	5	Specialists	0	5	100.0	23.1	23.5	23.5
	Stromsburg, NE	5	Specialists	0	5	100.0	18.3	30.9	31.1
	Ulysses, NE	1	Specialists	0	1	100.0	29.3	29.9	29.9
687	Battle Creek, NE	8	General Dentists	1	7	87.5	0.7	9.7	9.7
			Specialists	0	8	100.0	9.0	9.7	42.3
	Belden, NE	2	General Dentists	0	2	100.0	7.9	8.8	16.0
			Specialists	0	2	100.0	32.8	33.5	36.2
	Bloomfield, NE	11	Specialists	0	10	90.9	26.2	26.2	45.5
	Carroll, NE	1	Specialists	0	1	100.0	27.8	28.7	45.2
	Coleridge, NE	2	Specialists	0	2	100.0	31.3	31.3	39.1
	Creighton, NE	9	General Dentists	1	1	11.1	5.9	9.6	18.6
	Crofton, NE	6	Specialists	0	6	100.0	14.1	14.1	50.0
	Dakota City, NE	2	General Dentists	0	2	100.0	2.6	3.6	3.6
	Emerson, NE	4	Specialists	0	4	100.0	28.3	32.2	44.7
	Fordyce, NE	1	Specialists	0	1	100.0	13.3	13.3	47.5
	Hadar, NE	1	General Dentists	0	1	100.0	4.3	4.3	4.6
			Specialists	0	1	100.0	5.6	5.6	46.2
	Hartington, NE	8	Specialists	0	8	100.0	22.8	22.8	43.3
	Hoskins, NE	8	General Dentists	0	3	37.5	8.4	8.4	9.3
			Specialists	0	8	100.0	14.0	14.7	43.2
	Hubbard, NE	3	Specialists	0	1	33.3	21.7	34.9	51.9
	Madison, NE	14	General Dentists	6	14	100.0	2.2	2.2	2.2
			Specialists	0	14	100.0	15.1	15.6	28.3
	McLean, NE	2	General Dentists	0	2	100.0	7.5	7.7	9.7

Access Detail By City

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General Dentists/Specialists

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		#	Group	#	#	%	1	2	3
687	McLean, NE	2	Specialists	0	2	100.0	26.2	27.0	34.2
	Meadow Grove, NE	6	Specialists	0	6	100.0	15.1	16.1	47.4
	Neligh, NE	12	General Dentists	2	12	100.0	1.1	1.1	12.5
			Specialists	0	11	91.7	31.9	33.2	65.7
	Newman Grove, NE	5	Specialists	0	5	100.0	31.9	32.7	38.2
	Niobrara, NE	5	Specialists	0	2	40.0	27.9	27.9	60.8
	Norfolk, NE	284	General Dentists	44	284	100.0	1.3	1.3	1.5
			Specialists	2	284	100.0	2.7	3.7	41.0
	Oakdale, NE	1	General Dentists	0	1	100.0	7.3	7.3	11.9
			Specialists	0	1	100.0	26.7	28.0	60.5
	Oneill, NE	25	General Dentists	4	22	88.0	1.1	1.2	1.2
	Osmond, NE	2	General Dentists	1	1	50.0	2.8	8.0	14.6
			Specialists	0	2	100.0	27.1	28.5	40.5
	Pierce, NE	37	General Dentists	1	3	8.1	4.9	9.6	12.1
			Specialists	0	37	100.0	14.2	15.5	47.9
	Pilger, NE	4	Specialists	0	4	100.0	20.4	21.6	27.6
	Plainview, NE	8	General Dentists	1	4	50.0	3.3	8.9	15.0
	Ponca, NE	8	General Dentists	2	8	100.0	2.3	2.3	14.0
	Randolph, NE	2	Specialists	0	2	100.0	27.6	28.0	34.0
	South Sioux City, NE	7	General Dentists	28	7	100.0	1.1	1.4	1.4
	Stanton, NE	22	General Dentists	2	22	100.0	3.1	3.1	13.6
			Specialists	0	22	100.0	16.3	17.6	30.4
	Tilden, NE	7	Specialists	0	7	100.0	19.9	20.9	51.7
	Wakefield, NE	2	General Dentists	0	2	100.0	9.9	9.9	20.6
			Specialists	0	2	100.0	33.3	34.5	40.3
	Waterbury, NE	1	General Dentists	0	1	100.0	8.7	8.7	14.6
	Wausa, NE	5	General Dentists	1	1	20.0	5.8	9.0	9.6
			Specialists	0	5	100.0	30.1	30.1	33.2
	Wayne, NE	12	General Dentists	2	12	100.0	1.7	1.7	15.8
			Specialists	0	12	100.0	31.9	32.3	37.6
	West Point, NE	20	Specialists	1	20	100.0	1.9	32.6	33.2
	Winnetoon, NE	2	General Dentists	0	1	50.0	6.0	9.6	18.9
	Winside, NE	2	Specialists	0	2	100.0	23.1	23.6	43.3
	Wisner, NE	6	Specialists	0	6	100.0	18.0	29.6	30.9
	Wynot, NE	1	Specialists	0	1	100.0	20.0	20.0	52.4
688	Alda, NE	2	General Dentists	0	2	100.0	7.6	7.6	8.0
			Specialists	0	2	100.0	8.0	8.0	8.0
	Amherst, NE	4	Specialists	0	4	100.0	18.3	18.4	18.5
	Archer, NE	2	Specialists	0	2	100.0	25.4	26.5	26.5
	Aurora, NE	17	General Dentists	3	17	100.0	1.4	1.5	1.5

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Members With Access									
3-Digit Zip Code	City	Member	Provider	Counts	With Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
688	Aurora, NE	17	Specialists	0	17	100.0	21.2	21.7	21.7
	Boelus, NE	5	Specialists	0	5	100.0	26.6	26.6	26.6
	Broken Bow, NE	17	General Dentists	1	2	11.8	5.9	6.7	20.3
	Cairo, NE	5	Specialists	0	5	100.0	15.5	15.5	15.5
	Central City, NE	15	Specialists	0	15	100.0	29.0	30.0	30.0
	Chapman, NE	4	Specialists	0	4	100.0	16.5	17.6	17.6
	Dannebrog, NE	6	General Dentists	0	1	16.7	7.0	7.0	16.6
			Specialists	0	6	100.0	20.1	20.1	20.1
	Doniphan, NE	11	General Dentists	0	6	54.5	9.2	9.2	10.3
			Specialists	0	11	100.0	10.0	10.1	10.1
	Elm Creek, NE	4	General Dentists	2	4	100.0	1.9	1.9	9.2
			Specialists	0	4	100.0	14.7	14.8	14.9
	Farwell, NE	1	General Dentists	0	1	100.0	10.0	10.0	19.1
			Specialists	0	1	100.0	31.0	31.0	31.0
	Gibbon, NE	20	General Dentists	4	20	100.0	3.3	3.3	3.3
			Specialists	0	20	100.0	12.6	12.6	14.2
	Giltner, NE	2	Specialists	0	2	100.0	20.1	20.1	20.1
	Grand Island, NE	203	General Dentists	46	203	100.0	1.4	1.5	1.6
			Specialists	8	203	100.0	2.2	2.7	2.7
	Hampton, NE	2	General Dentists	0	2	100.0	6.7	6.7	6.9
			Specialists	0	2	100.0	16.1	26.5	26.9
	Hazard, NE	1	Specialists	0	1	100.0	24.0	24.0	25.1
	Hordville, NE	2	Specialists	0	2	100.0	27.2	30.8	31.8
	Kearney, NE	275	General Dentists	20	275	100.0	1.5	1.7	1.9
			Specialists	5	275	100.0	2.3	2.3	2.6
	Lexington, NE	56	General Dentists	1	2	3.6	6.4	9.7	9.7
			Specialists	0	5	8.9	33.0	33.0	33.1
	Litchfield, NE	2	Specialists	0	2	100.0	31.3	31.3	31.5
	Loup City, NE	7	Specialists	0	1	14.3	33.4	33.4	34.8
	Marquette, NE	2	General Dentists	0	2	100.0	9.7	9.7	9.8
			Specialists	0	2	100.0	22.1	23.1	23.1
	Odessa, NE	2	General Dentists	0	2	100.0	7.2	7.2	7.4
			Specialists	0	2	100.0	9.5	9.5	9.7
	Ord, NE	15	General Dentists	2	15	100.0	1.5	1.5	20.7
	Overton, NE	9	General Dentists	5	9	100.0	2.4	2.4	2.4
			Specialists	0	9	100.0	23.6	23.6	23.7
	Palmer, NE	2	Specialists	0	2	100.0	23.9	24.9	24.9
	Phillips, NE	1	General Dentists	0	1	100.0	8.1	8.1	8.2
			Specialists	0	1	100.0	9.6	9.6	9.6
	Pleasanton, NE	6	Specialists	0	6	100.0	16.9	16.9	17.4

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Access Analysis

General Dentists/Specialists

Distance Method

Estimated Driving Distance

Member / Provider Groups

Enrolled Members

General Dentists

Specialists

General Dentists/Specialists

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		#	Group	#	#	%	1	2	3
688	Ravenna, NE	15	Specialists	0	15	100.0	25.2	25.2	26.5
	Rockville, NE	3	Specialists	0	3	100.0	32.8	32.8	32.8
	Saint Libory, NE	3	General Dentists	0	1	33.3	8.2	8.2	8.2
			Specialists	0	3	100.0	12.9	13.7	13.7
	Saint Paul, NE	28	General Dentists	2	26	92.9	1.5	1.5	21.0
			Specialists	0	28	100.0	22.9	22.9	22.9
	Shelton, NE	8	General Dentists	1	8	100.0	2.1	6.7	6.7
			Specialists	0	8	100.0	17.9	17.9	19.6
	Sumner, NE	3	Specialists	0	1	33.3	31.0	31.1	31.1
	Wolbach, NE	1	Specialists	0	1	100.0	33.1	33.5	33.5
689	Wood River, NE	8	General Dentists	0	1	12.5	10.0	10.0	10.0
			Specialists	0	8	100.0	15.3	15.3	15.4
	Axtell, NE	6	General Dentists	0	3	50.0	9.6	10.0	10.3
			Specialists	0	6	100.0	16.0	16.0	16.1
	Ayr, NE	1	Specialists	0	1	100.0	12.5	12.5	12.5
	Bertrand, NE	4	Specialists	0	1	25.0	30.0	30.1	30.2
	Blue Hill, NE	6	Specialists	0	6	100.0	20.5	20.5	20.5
	Clay Center, NE	7	Specialists	0	7	100.0	20.8	20.8	20.8
	Deweese, NE	1	Specialists	0	1	100.0	27.3	27.3	27.3
	Edgar, NE	2	Specialists	0	2	100.0	27.1	27.1	33.8
	Fairfield, NE	2	Specialists	0	2	100.0	24.2	24.2	24.2
	Glenvil, NE	2	Specialists	0	2	100.0	13.0	13.0	13.0
	Harvard, NE	5	Specialists	0	5	100.0	15.9	15.9	15.9
	Hastings, NE	98	Specialists	13	98	100.0	1.6	1.6	1.6
	Hildreth, NE	1	Specialists	0	1	100.0	26.6	26.6	26.8
	Holdrege, NE	21	General Dentists	4	21	100.0	1.4	1.6	1.7
			Specialists	0	21	100.0	30.7	30.7	30.8
	Juniata, NE	14	Specialists	0	14	100.0	7.4	7.4	7.4
	Kenesaw, NE	7	Specialists	0	7	100.0	15.9	15.9	15.9
	Lawrence, NE	2	Specialists	0	2	100.0	24.8	24.8	24.8
	Loomis, NE	1	Specialists	0	1	100.0	30.6	30.6	30.7
	Minden, NE	23	General Dentists	4	22	95.7	1.8	1.8	2.0
			Specialists	0	23	100.0	21.2	21.2	21.6
	Roseland, NE	2	Specialists	0	2	100.0	16.7	16.7	16.7
	Sutton, NE	16	Specialists	0	16	100.0	18.2	18.2	27.7
	Trumbull, NE	3	Specialists	0	3	100.0	7.9	7.9	7.9
	Wilcox, NE	1	Specialists	0	1	100.0	26.0	26.0	26.2
690	Culbertson, NE	7	General Dentists	0	1	14.3	8.0	8.1	9.4
	Mc Cook, NE	95	General Dentists	3	91	95.8	1.4	2.0	2.3
691	Hershey, NE	7	General Dentists	0	7	100.0	8.0	8.0	8.0

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		#	Group	#	#	%	1	2	3
691	Paxton, NE	7	General Dentists	1	1	14.3	4.8	9.8	9.8
	Sutherland, NE	13	General Dentists	5	12	92.3	2.0	2.0	2.0
692	Ainsworth, NE	22	General Dentists	6	22	100.0	1.6	1.6	1.6
	Long Pine, NE	8	General Dentists	0	6	75.0	8.6	8.6	8.6
	Valentine, NE	24	General Dentists	9	24	100.0	1.0	1.0	1.0
693	Alliance, NE	29	General Dentists	6	27	93.1	2.0	2.0	2.0
	Chadron, NE	36	General Dentists	4	34	94.4	1.4	1.5	1.5
	Crawford, NE	22	General Dentists	4	16	72.7	1.0	1.0	1.0
	Gering, NE	127	General Dentists	5	126	99.2	1.7	1.7	1.8
	Minatare, NE	13	General Dentists	0	5	38.5	8.7	8.7	9.6
	Mitchell, NE	24	General Dentists	0	6	25.0	9.0	9.0	10.1
	Rushville, NE	4	General Dentists	4	3	75.0	0.9	0.9	0.9
	Scottsbluff, NE	161	General Dentists	0	158	98.1	2.8	2.8	4.3
724	Jonesboro, AR	1	General Dentists	91	1	100.0	1.0	1.0	1.0
			Specialists	19	1	100.0	1.8	2.3	2.3
730	Norman, OK	1	General Dentists	345	1	100.0	1.2	1.3	1.3
			Specialists	21	1	100.0	0.6	0.9	0.9
778	College Station, TX	1	General Dentists	64	1	100.0	0.5	0.5	0.5
			Specialists	34	1	100.0	0.5	0.5	0.5
801	Castle Rock, CO	1	General Dentists	169	1	100.0	1.4	1.4	1.4
			Specialists	99	1	100.0	1.4	1.4	1.4
805	Loveland, CO	1	General Dentists	223	1	100.0	0.8	0.8	0.8
			Specialists	90	1	100.0	0.8	1.0	1.0
	Timnath, CO	1	General Dentists	1	1	100.0	1.7	3.4	3.4
			Specialists	1	1	100.0	2.1	3.4	3.8
826	Casper, WY	1	General Dentists	10	1	100.0	1.2	1.2	1.2
853	Goodyear, AZ	1	General Dentists	205	1	100.0	0.6	0.6	0.6
			Specialists	100	1	100.0	0.6	1.1	1.1
	Sun City West, AZ	1	General Dentists	54	1	100.0	1.0	1.0	1.0
			Specialists	5	1	100.0	1.0	1.0	1.2
875	Santa Fe, NM	1	General Dentists	126	1	100.0	1.5	1.5	1.5
			Specialists	45	1	100.0	1.9	2.7	2.7
970	Welches, OR	1	Specialists	0	1	100.0	17.7	17.7	17.7
974	Eugene, OR	1	General Dentists	455	1	100.0	1.7	1.7	1.7
			Specialists	48	1	100.0	1.6	1.8	1.8
977	Redmond, OR	1	General Dentists	14	1	100.0	0.5	0.5	1.0
			Specialists	10	1	100.0	1.5	1.5	1.5
982	Anacortes, WA	1	General Dentists	5	1	100.0	1.2	1.2	2.4
			Specialists	3	1	100.0	1.7	1.7	1.7
985	Centralia, WA	1	General Dentists	27	1	100.0	0.7	0.7	1.2

Access Detail By City

October 25, 2021

Created for...
State of Nebraska

Created by...
Ameritas Life Insurance Corp.

Access Analysis

General Dentists/Specialists

Distance Method
Estimated Driving Distance

Member / Provider Groups

Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

¹ The Access Standard is defined as (Enrolled Members) members accessing:
2 (General Dentists) providers in 10 miles, 2 (Specialists) providers in 35 miles

[illegible]

Access Detail By City

October 25, 2021

Created for...
State of NebraskaCreated by...
Ameritas Life Insurance Corp.Access Analysis
General Dentists/SpecialistsDistance Method
Estimated Driving DistanceMember / Provider Groups
Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

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miles

Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
501	Knoxville, IA	1	Specialists	0	1	100.0	35.9	36.5	36.5
510	Anthon, IA	1	General Dentists	0	1	100.0	16.7	22.8	24.8
			Specialists	0	1	100.0	25.6	61.5	66.9
	Le Mars, IA	1	Specialists	0	1	100.0	29.3	62.3	62.3
	Sergeant Bluff, IA	1	Specialists	0	1	100.0	4.3	47.8	61.4
	Westfield, IA	1	General Dentists	0	1	100.0	13.9	13.9	13.9
			Specialists	0	1	100.0	25.9	47.8	47.8
511	Sioux City, IA	9	Specialists	1	9	100.0	6.5	52.2	63.0
512	Sheldon, IA	1	General Dentists	0	1	100.0	17.3	19.3	21.8
			Specialists	0	1	100.0	54.2	54.2	54.8
514	Schleswig, IA	1	General Dentists	0	1	100.0	13.6	25.4	27.6
			Specialists	0	1	100.0	54.9	61.9	66.2
515	Avoca, IA	1	General Dentists	1	1	100.0	0.7	11.1	11.7
			Specialists	0	1	100.0	21.8	35.5	35.8
	Malvern, IA	4	General Dentists	0	3	75.0	11.6	12.0	12.1
	Minden, IA	1	General Dentists	1	1	100.0	2.2	12.1	15.8
	Modale, IA	2	General Dentists	0	2	100.0	10.6	10.6	10.6
	Mondamin, IA	1	General Dentists	0	1	100.0	14.7	15.1	15.1
	Oakland, IA	3	General Dentists	1	2	66.7	3.6	12.7	16.2
	Red Oak, IA	1	General Dentists	0	1	100.0	22.8	23.7	23.7
			Specialists	0	1	100.0	34.4	38.1	38.4
	Underwood, IA	2	General Dentists	0	1	50.0	10.1	10.1	10.1
516	Hamburg, IA	1	General Dentists	0	1	100.0	9.6	14.6	14.6
	Tabor, IA	1	General Dentists	0	1	100.0	11.1	13.1	13.3
521	West Union, IA	1	General Dentists	0	1	100.0	22.6	34.9	34.9
			Specialists	0	1	100.0	23.2	52.1	52.1
570	North Sioux City, SD	4	Specialists	0	4	100.0	13.3	50.8	57.9
	Renner, SD	1	General Dentists	0	1	100.0	9.0	10.1	10.1
	Springfield, SD	1	General Dentists	1	1	100.0	2.9	12.0	21.7
575	Gregory, SD	1	General Dentists	0	1	100.0	25.0	25.0	48.3
			Specialists	0	1	100.0	83.4	83.4	109.1
	Martin, SD	1	Specialists	0	1	100.0	100.3	103.1	104.2
644	Maryville, MO	1	Specialists	0	1	100.0	38.0	40.4	40.5
665	Marysville, KS	1	General Dentists	1	1	100.0	0.4	30.2	30.2
	Seneca, KS	1	General Dentists	0	1	100.0	16.2	16.6	24.2
			Specialists	0	1	100.0	42.1	42.1	42.1
669	Hanover, KS	1	General Dentists	0	1	100.0	14.9	28.2	28.2
674	Abilene, KS	1	Specialists	0	1	100.0	24.8	42.3	43.3
	Bennington, KS	1	General Dentists	0	1	100.0	14.6	14.6	14.6
			Specialists	0	1	100.0	41.9	54.4	55.0

Access Detail By City

October 25, 2021

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State of NebraskaCreated by...
Ameritas Life Insurance Corp.Access Analysis
General Dentists/SpecialistsDistance Method
Estimated Driving DistanceMember / Provider Groups
Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

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miles

Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
677	Oberlin, KS	3	General Dentists	0	3	100.0	20.3	27.9	27.9
			Specialists	0	3	100.0	101.3	104.9	104.9
680	Arlington, NE	9	General Dentists	0	2	22.2	10.5	10.5	10.5
	Ashland, NE	35	General Dentists	1	15	42.9	1.5	11.0	11.2
	Bancroft, NE	3	General Dentists	0	3	100.0	16.0	17.9	19.5
			Specialists	0	3	100.0	16.2	37.5	39.4
	Bruno, NE	1	General Dentists	0	1	100.0	9.9	15.6	20.7
	Cedar Bluffs, NE	6	General Dentists	0	3	50.0	11.0	11.3	11.3
	Ceresco, NE	29	General Dentists	0	26	89.7	11.6	11.8	12.0
	Craig, NE	2	General Dentists	0	2	100.0	8.4	19.4	23.8
	Fort Calhoun, NE	2	General Dentists	0	2	100.0	9.9	10.9	10.9
	Hooper, NE	9	General Dentists	1	9	100.0	3.8	12.6	14.9
	Linwood, NE	2	General Dentists	0	2	100.0	10.5	13.8	17.7
	Lyons, NE	4	General Dentists	0	4	100.0	7.0	17.6	23.8
	Malmo, NE	3	General Dentists	0	1	33.3	10.7	14.1	14.2
	Oakland, NE	3	General Dentists	1	3	100.0	0.6	18.2	22.7
	Pender, NE	5	General Dentists	0	5	100.0	17.4	19.6	22.9
			Specialists	0	4	80.0	19.1	38.0	39.7
	Prague, NE	5	General Dentists	0	5	100.0	12.1	16.1	16.2
	Scribner, NE	5	General Dentists	0	5	100.0	12.5	16.3	22.5
	Tekamah, NE	2	General Dentists	0	2	100.0	16.0	18.5	18.5
	Thurston, NE	2	General Dentists	0	2	100.0	18.5	18.5	20.2
	Valparaiso, NE	19	General Dentists	0	19	100.0	18.5	18.7	19.1
	Yutan, NE	6	General Dentists	0	1	16.7	10.2	10.3	10.3
683	Adams, NE	21	General Dentists	1	6	28.6	6.2	11.2	13.8
	Alexandria, NE	2	General Dentists	0	2	100.0	28.0	33.5	33.5
	Beatrice, NE	244	General Dentists	11	2	0.8	11.7	11.7	11.7
	Beaver Crossing, NE	9	General Dentists	0	9	100.0	20.6	20.6	20.7
	Bee, NE	4	General Dentists	0	4	100.0	19.4	24.1	24.4
	Bennet, NE	32	General Dentists	0	5	15.6	9.0	10.4	10.4
	Blue Springs, NE	3	General Dentists	0	2	66.7	10.8	10.8	10.8
	Bradshaw, NE	4	General Dentists	0	1	25.0	16.6	17.3	17.4
	Brock, NE	6	General Dentists	0	5	83.3	12.9	12.9	14.1
	Brownville, NE	2	General Dentists	0	1	50.0	8.3	10.3	10.6
	Burchard, NE	1	General Dentists	0	1	100.0	14.8	22.0	22.0
	Burr, NE	2	General Dentists	0	2	100.0	9.6	13.5	16.7
	Chester, NE	1	General Dentists	0	1	100.0	14.0	31.4	31.8
			Specialists	0	1	100.0	36.0	36.0	54.7
	Clatonia, NE	6	General Dentists	0	2	33.3	10.5	10.5	10.5
	Cook, NE	14	General Dentists	0	12	85.7	10.0	11.6	12.4

Access Detail By City

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General Dentists/SpecialistsDistance Method
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Enrolled Members
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Specialists

General Dentists/Specialists

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Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
683	Cordova, NE	2	General Dentists	0	2	100.0	21.8	21.8	21.8
	Crab Orchard, NE	3	General Dentists	0	3	100.0	12.3	14.2	14.7
	Davenport, NE	2	General Dentists	0	2	100.0	24.4	38.1	42.2
	Dawson, NE	3	General Dentists	0	3	100.0	13.9	14.3	15.2
	Daykin, NE	1	General Dentists	0	1	100.0	28.5	28.9	28.9
	De Witt, NE	12	General Dentists	0	12	100.0	14.6	14.6	14.6
	Denton, NE	21	General Dentists	0	2	9.5	10.1	10.1	10.1
	Deshler, NE	1	General Dentists	0	1	100.0	24.2	30.1	40.0
	Diller, NE	6	General Dentists	0	6	100.0	18.3	18.3	18.3
	Dorchester, NE	8	General Dentists	0	1	12.5	12.6	12.6	12.6
	Douglas, NE	6	General Dentists	0	6	100.0	9.6	13.0	13.7
	Du Bois, NE	2	General Dentists	0	2	100.0	12.9	20.1	20.3
	Dunbar, NE	8	General Dentists	0	4	50.0	10.0	13.2	13.2
	Elk Creek, NE	5	General Dentists	0	3	60.0	6.5	11.8	11.8
	Exeter, NE	4	General Dentists	0	4	100.0	15.8	21.5	21.5
	Fairbury, NE	25	General Dentists	0	25	100.0	27.0	27.0	27.0
	Fairmont, NE	9	General Dentists	0	9	100.0	9.5	16.5	16.5
	Falls City, NE	14	General Dentists	1	14	100.0	1.4	16.5	20.4
			Specialists	0	1	7.1	36.1	36.1	36.1
	Filley, NE	6	General Dentists	0	5	83.3	11.1	12.0	12.2
	Friend, NE	13	General Dentists	0	13	100.0	18.1	18.2	18.2
	Garland, NE	4	General Dentists	0	4	100.0	16.2	16.6	17.2
	Geneva, NE	24	General Dentists	1	24	100.0	1.1	24.5	24.5
	Goehner, NE	6	General Dentists	0	6	100.0	20.5	20.5	20.7
	Grafton, NE	1	General Dentists	0	1	100.0	13.2	20.8	20.8
	Greenwood, NE	17	General Dentists	0	3	17.6	5.7	10.7	12.4
	Gresham, NE	1	General Dentists	0	1	100.0	19.6	20.1	20.1
	Hebron, NE	8	General Dentists	0	8	100.0	24.3	26.1	41.8
	Henderson, NE	10	General Dentists	0	10	100.0	14.8	14.8	14.9
	Hubbell, NE	1	General Dentists	0	1	100.0	19.3	34.3	34.6
			Specialists	0	1	100.0	37.3	37.3	49.8
	Humboldt, NE	8	General Dentists	0	8	100.0	9.5	18.3	18.3
	Jansen, NE	3	General Dentists	0	3	100.0	15.6	15.6	15.6
	Johnson, NE	11	General Dentists	0	1	9.1	10.9	10.9	11.1
	Liberty, NE	2	General Dentists	0	2	100.0	23.4	24.4	24.9
684	Malcolm, NE	16	General Dentists	0	10	62.5	11.0	11.4	11.9
	Mc Cool Junction, NE	9	General Dentists	0	3	33.3	11.2	11.2	11.3
	Milford, NE	29	General Dentists	0	28	96.6	14.7	14.7	14.7
	Milligan, NE	2	General Dentists	0	2	100.0	12.0	29.6	29.7
	Murdock, NE	13	General Dentists	0	7	53.8	10.9	11.0	11.3

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General Dentists/Specialists

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Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
684	Nebraska City, NE	43	General Dentists	5	1	2.3	10.5	10.5	10.8
	Nemaha, NE	1	General Dentists	0	1	100.0	10.9	12.3	12.3
	Odell, NE	6	General Dentists	0	6	100.0	14.5	14.7	14.7
	Otoe, NE	3	General Dentists	0	3	100.0	6.3	11.1	11.1
	Palmyra, NE	24	General Dentists	0	3	12.5	11.7	12.3	12.7
	Pawnee City, NE	10	General Dentists	0	10	100.0	7.5	19.3	19.3
	Peru, NE	4	General Dentists	0	4	100.0	11.9	12.0	12.0
	Pickrell, NE	7	General Dentists	0	2	28.6	10.6	11.7	11.7
	Pleasant Dale, NE	8	General Dentists	0	8	100.0	11.3	11.4	11.7
	Plymouth, NE	7	General Dentists	0	7	100.0	13.7	13.7	13.7
	Raymond, NE	28	General Dentists	0	12	42.9	12.6	12.9	13.7
	Seward, NE	70	General Dentists	0	70	100.0	20.9	21.4	22.3
	Shickley, NE	3	General Dentists	0	3	100.0	14.3	34.6	34.6
	Shubert, NE	5	General Dentists	0	5	100.0	14.5	17.2	19.1
	Staplehurst, NE	5	General Dentists	0	5	100.0	20.4	25.6	26.1
	Steinauer, NE	1	General Dentists	0	1	100.0	9.0	12.7	12.7
	Stella, NE	2	General Dentists	0	2	100.0	13.3	14.6	14.6
	Sterling, NE	24	General Dentists	1	4	16.7	5.7	11.1	11.9
	Strang, NE	2	General Dentists	0	2	100.0	8.5	32.2	32.2
	Swanton, NE	3	General Dentists	0	3	100.0	21.4	21.6	21.6
	Syracuse, NE	41	General Dentists	1	41	100.0	2.2	15.4	15.4
	Table Rock, NE	4	General Dentists	1	4	100.0	2.9	15.6	15.6
	Talmage, NE	5	General Dentists	0	5	100.0	15.2	16.7	17.0
	Tobias, NE	3	General Dentists	0	3	100.0	20.0	29.4	29.5
	Unadilla, NE	12	General Dentists	0	11	91.7	7.8	15.8	16.1
	Union, NE	3	General Dentists	0	3	100.0	11.1	11.1	11.4
	Utica, NE	9	General Dentists	0	9	100.0	14.8	15.2	15.2
	Verdon, NE	1	General Dentists	0	1	100.0	11.3	19.9	20.2
	Virginia, NE	3	General Dentists	0	3	100.0	12.6	12.6	12.7
	Waco, NE	8	General Dentists	0	2	25.0	11.1	11.7	11.7
	Waverly, NE	46	General Dentists	1	11	23.9	5.0	10.9	12.5
	Western, NE	2	General Dentists	0	2	100.0	26.5	26.6	26.7
	Wilber, NE	31	General Dentists	0	18	58.1	11.6	11.7	11.8
	Wymore, NE	15	General Dentists	0	15	100.0	12.2	13.0	13.1
686	Albion, NE	4	General Dentists	2	1	25.0	10.7	13.1	13.2
			Specialists	0	3	75.0	41.8	42.2	42.2
	Bartlett, NE	1	General Dentists	0	1	100.0	27.9	33.0	35.9
			Specialists	0	1	100.0	58.9	59.9	68.3
	Belgrade, NE	1	Specialists	0	1	100.0	36.8	37.4	37.4
	Bellwood, NE	5	General Dentists	0	4	80.0	11.7	12.3	12.3

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Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
686	Brainard, NE	2	General Dentists	0	2	100.0	9.7	18.3	20.9
	Cedar Rapids, NE	3	General Dentists	0	3	100.0	13.2	13.4	14.6
			Specialists	0	3	100.0	41.3	41.8	41.8
	Clarks, NE	3	General Dentists	0	3	100.0	17.9	17.9	17.9
			Specialists	0	3	100.0	33.1	35.8	36.1
	Clarkson, NE	2	General Dentists	0	2	100.0	19.5	19.5	20.1
	Columbus, NE	60	General Dentists	9	2	3.3	11.9	11.9	12.4
	David City, NE	9	General Dentists	1	9	100.0	2.0	15.4	22.4
	Dodge, NE	3	General Dentists	0	3	100.0	17.5	19.9	21.5
			Specialists	0	1	33.3	16.5	35.1	35.7
	Dwight, NE	7	General Dentists	0	7	100.0	17.1	24.2	25.1
	Elgin, NE	2	General Dentists	1	2	100.0	1.8	13.5	13.5
			Specialists	0	1	50.0	35.5	36.5	63.5
	Ericson, NE	1	General Dentists	0	1	100.0	25.3	25.4	25.4
			Specialists	0	1	100.0	63.2	63.4	63.4
	Fullerton, NE	8	Specialists	0	2	25.0	36.8	36.9	37.0
	Genoa, NE	3	General Dentists	0	3	100.0	12.0	15.6	16.0
	Howells, NE	2	General Dentists	0	2	100.0	20.3	21.2	25.6
	Leigh, NE	1	General Dentists	0	1	100.0	12.8	12.8	17.8
	Lindsay, NE	2	General Dentists	0	1	50.0	8.2	10.5	10.5
	Morse Bluff, NE	1	General Dentists	0	1	100.0	1.9	14.6	14.7
	North Bend, NE	6	General Dentists	1	6	100.0	0.7	14.8	15.2
	Osceola, NE	4	General Dentists	0	4	100.0	22.4	22.9	23.0
	Petersburg, NE	2	General Dentists	0	2	100.0	8.5	14.4	15.0
			Specialists	0	2	100.0	37.4	38.1	55.1
	Platte Center, NE	2	General Dentists	0	2	100.0	10.6	10.6	12.1
	Polk, NE	4	General Dentists	0	4	100.0	22.3	22.9	23.0
			Specialists	0	4	100.0	23.0	36.4	37.3
	Rising City, NE	5	General Dentists	0	5	100.0	13.9	18.8	18.8
	Saint Edward, NE	1	General Dentists	1	1	100.0	0.5	15.1	15.3
	Schuyler, NE	7	General Dentists	1	7	100.0	0.7	14.9	15.8
	Shelby, NE	6	General Dentists	0	6	100.0	17.1	17.3	17.5
	Silver Creek, NE	5	General Dentists	0	5	100.0	21.4	21.4	21.4
	Stromsburg, NE	5	General Dentists	0	5	100.0	17.4	18.2	18.3
	Ulysses, NE	1	General Dentists	0	1	100.0	15.6	29.3	29.3
687	Allen, NE	2	General Dentists	0	2	100.0	11.8	17.3	17.3
			Specialists	0	2	100.0	27.8	43.2	49.9
	Amelia, NE	1	General Dentists	0	1	100.0	30.7	34.6	34.6
			Specialists	0	1	100.0	81.4	82.6	95.2
	Atkinson, NE	6	General Dentists	0	6	100.0	22.4	22.5	22.5

Access Detail By City

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Created for...
State of NebraskaCreated by...
Ameritas Life Insurance Corp.Access Analysis
General Dentists/SpecialistsDistance Method
Estimated Driving DistanceMember / Provider Groups
Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

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2 (General Dentists) providers in 10
miles, 2 (Specialists) providers in 35
miles

Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
687	Atkinson, NE	6	Specialists	0	6	100.0	85.2	85.4	89.6
	Bassett, NE	10	General Dentists	1	10	100.0	5.7	21.2	21.2
			Specialists	0	10	100.0	110.7	111.0	113.4
	Battle Creek, NE	8	General Dentists	1	1	12.5	2.1	10.1	10.1
	Bloomfield, NE	11	General Dentists	1	11	100.0	4.4	14.5	18.8
			Specialists	0	1	9.1	35.7	35.7	44.7
	Brunswick, NE	1	General Dentists	0	1	100.0	11.1	13.3	15.0
			Specialists	0	1	100.0	41.9	43.0	57.5
	Butte, NE	2	General Dentists	0	2	100.0	32.8	32.8	36.4
			Specialists	0	2	100.0	74.9	74.9	78.8
	Carroll, NE	1	General Dentists	0	1	100.0	11.4	11.4	15.0
	Center, NE	2	General Dentists	0	2	100.0	8.9	10.8	12.1
			Specialists	0	2	100.0	37.9	37.9	51.1
	Chambers, NE	1	General Dentists	0	1	100.0	20.8	20.8	20.8
			Specialists	0	1	100.0	68.7	69.9	89.3
	Clearwater, NE	2	General Dentists	0	2	100.0	10.9	10.9	17.4
			Specialists	0	2	100.0	41.0	42.2	72.9
	Coleridge, NE	2	General Dentists	0	2	100.0	10.6	11.1	16.1
	Creighton, NE	9	General Dentists	1	8	88.9	1.9	12.7	15.8
			Specialists	0	9	100.0	46.7	47.8	48.5
	Crofton, NE	6	General Dentists	0	6	100.0	13.4	13.8	13.8
	Dakota City, NE	2	Specialists	0	2	100.0	5.9	46.6	64.1
	Dixon, NE	4	General Dentists	0	4	100.0	7.4	16.1	16.1
			Specialists	0	4	100.0	33.2	43.6	45.1
	Emerson, NE	4	General Dentists	0	4	100.0	15.7	15.7	20.2
	Ewing, NE	1	General Dentists	0	1	100.0	23.3	23.3	27.4
			Specialists	0	1	100.0	51.3	52.5	74.6
	Fordyce, NE	1	General Dentists	0	1	100.0	10.1	12.7	12.7
	Hartington, NE	8	General Dentists	1	8	100.0	3.7	17.2	18.8
	Hoskins, NE	8	General Dentists	0	5	62.5	11.6	11.9	13.1
	Hubbard, NE	3	General Dentists	0	3	100.0	15.2	15.3	15.3
			Specialists	0	2	66.7	17.1	38.9	55.7
	Inman, NE	1	General Dentists	0	1	100.0	12.4	12.4	12.4
			Specialists	0	1	100.0	63.2	64.3	73.7
	Laurel, NE	6	General Dentists	1	6	100.0	2.6	16.0	17.7
			Specialists	0	6	100.0	38.0	39.0	40.3
	Lynch, NE	2	General Dentists	0	2	100.0	22.9	22.9	28.5
			Specialists	0	2	100.0	56.9	56.9	70.9
	Meadow Grove, NE	6	General Dentists	0	6	100.0	9.3	14.6	15.3
	Naper, NE	2	General Dentists	0	2	100.0	40.3	40.3	43.8

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Specialists

General Dentists/Specialists

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Members Without Access									
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		#	Group	#	#	%	1	2	3
687	Naper, NE	2	Specialists	0	2	100.0	87.0	87.0	87.9
	Neligh, NE	12	Specialists	0	1	8.3	36.0	37.3	66.2
	Newcastle, NE	1	General Dentists	0	1	100.0	10.5	11.0	11.0
			Specialists	0	1	100.0	36.2	37.6	37.6
	Newman Grove, NE	5	General Dentists	1	5	100.0	1.7	14.6	14.7
	Niobrara, NE	5	General Dentists	0	5	100.0	10.2	14.9	23.0
			Specialists	0	3	60.0	37.5	37.5	64.4
	Oneill, NE	25	General Dentists	4	3	12.0	13.7	13.7	13.7
			Specialists	0	25	100.0	71.5	72.3	74.1
	Orchard, NE	2	General Dentists	0	2	100.0	23.6	23.9	23.9
			Specialists	0	2	100.0	51.2	52.3	66.9
	Osmond, NE	2	General Dentists	1	1	50.0	0.3	10.2	12.2
	Pierce, NE	37	General Dentists	1	34	91.9	2.1	13.2	14.0
	Pilger, NE	4	General Dentists	0	4	100.0	9.2	12.3	12.3
	Plainview, NE	8	General Dentists	1	4	50.0	0.3	10.5	13.1
			Specialists	0	8	100.0	36.5	37.8	47.8
	Ponca, NE	8	Specialists	0	8	100.0	25.4	47.7	47.8
	Randolph, NE	2	General Dentists	1	2	100.0	2.3	12.7	16.1
	Royal, NE	2	General Dentists	0	2	100.0	17.0	17.4	18.1
			Specialists	0	2	100.0	47.3	48.4	62.6
	South Sioux City, NE	7	Specialists	0	7	100.0	5.3	49.8	64.0
	Spencer, NE	2	General Dentists	0	2	100.0	29.5	29.5	30.0
			Specialists	0	2	100.0	67.1	67.1	74.5
	Springview, NE	6	General Dentists	0	6	100.0	25.3	25.3	26.1
			Specialists	0	6	100.0	111.7	111.7	124.7
	Stuart, NE	1	General Dentists	0	1	100.0	21.0	31.0	31.1
			Specialists	0	1	100.0	92.5	92.5	97.1
	Tilden, NE	7	General Dentists	0	7	100.0	13.9	14.9	15.7
	Verdigre, NE	3	General Dentists	1	3	100.0	7.1	19.5	24.6
			Specialists	0	3	100.0	44.4	44.4	62.9
	Waterbury, NE	1	Specialists	0	1	100.0	20.7	43.4	54.3
	Wausa, NE	5	General Dentists	1	4	80.0	0.9	12.0	12.8
	West Point, NE	20	General Dentists	0	20	100.0	12.7	19.8	23.0
	Winnetoon, NE	2	General Dentists	0	1	50.0	8.0	10.7	17.8
			Specialists	0	2	100.0	49.0	49.6	52.2
	Winside, NE	2	General Dentists	0	2	100.0	11.1	11.1	17.5
	Wisner, NE	6	General Dentists	1	6	100.0	2.5	17.8	17.8
	Wynot, NE	1	General Dentists	0	1	100.0	12.6	13.8	14.9
688	Amherst, NE	4	General Dentists	0	4	100.0	15.5	15.6	17.1
	Anselmo, NE	3	General Dentists	0	3	100.0	13.9	21.9	25.2

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		#	Group	#	#	%	1	2	3
688	Anselmo, NE	3	Specialists	0	3	100.0	81.2	81.3	81.4
	Ansley, NE	3	General Dentists	0	3	100.0	16.8	22.1	29.1
			Specialists	0	3	100.0	50.3	50.4	50.4
	Arcadia, NE	1	General Dentists	0	1	100.0	17.9	21.3	21.4
			Specialists	0	1	100.0	49.3	49.3	50.0
	Archer, NE	2	General Dentists	0	2	100.0	18.5	18.5	22.4
	Ashton, NE	2	General Dentists	0	2	100.0	10.3	18.8	18.8
			Specialists	0	2	100.0	40.1	40.1	40.1
	Boelus, NE	5	General Dentists	0	5	100.0	14.6	19.5	20.2
	Broken Bow, NE	17	General Dentists	1	15	88.2	1.4	12.2	21.3
			Specialists	0	17	100.0	62.5	62.5	62.6
	Burwell, NE	11	General Dentists	1	11	100.0	4.1	20.7	20.7
			Specialists	0	11	100.0	74.0	74.0	74.7
	Cairo, NE	5	General Dentists	0	5	100.0	14.0	14.0	14.0
	Callaway, NE	2	General Dentists	1	2	100.0	0.7	21.1	21.6
			Specialists	0	2	100.0	70.1	70.1	70.1
	Central City, NE	15	General Dentists	0	15	100.0	16.9	17.0	17.1
	Chapman, NE	4	General Dentists	0	4	100.0	15.2	15.6	15.6
	Comstock, NE	1	General Dentists	0	1	100.0	17.9	18.0	19.4
			Specialists	0	1	100.0	59.6	59.6	60.1
	Dannebrog, NE	6	General Dentists	0	5	83.3	12.1	12.1	19.4
	Doniphan, NE	11	General Dentists	0	5	45.5	12.6	14.2	14.3
	Eddyville, NE	2	General Dentists	0	2	100.0	18.4	20.2	20.2
			Specialists	0	2	100.0	41.2	41.4	41.4
	Elba, NE	1	General Dentists	0	1	100.0	18.4	18.4	21.1
			Specialists	0	1	100.0	37.5	37.5	37.5
	Elyria, NE	2	General Dentists	0	2	100.0	10.2	12.1	12.3
			Specialists	0	2	100.0	67.3	67.3	68.1
	Giltner, NE	2	General Dentists	0	2	100.0	14.1	14.3	14.3
	Greeley, NE	2	General Dentists	0	2	100.0	22.8	22.8	24.6
			Specialists	0	2	100.0	45.4	45.5	45.5
	Hazard, NE	1	General Dentists	0	1	100.0	9.9	17.5	24.3
	Hordville, NE	2	General Dentists	0	2	100.0	18.2	18.2	18.4
	Lexington, NE	56	General Dentists	1	54	96.4	1.6	13.4	13.4
			Specialists	0	51	91.1	36.3	36.3	36.4
	Litchfield, NE	2	General Dentists	0	2	100.0	17.6	20.3	30.5
	Loup City, NE	7	General Dentists	1	7	100.0	2.3	18.1	23.4
			Specialists	0	6	85.7	40.3	40.3	41.6
	North Loup, NE	2	General Dentists	0	2	100.0	15.0	15.0	23.5
			Specialists	0	2	100.0	50.6	50.6	50.6

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Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
688	Oconto, NE	4	General Dentists	0	4	100.0	19.1	22.4	24.2
			Specialists	0	4	100.0	53.8	53.9	53.9
	Ord, NE	15	Specialists	0	15	100.0	62.5	62.5	62.7
	Palmer, NE	2	General Dentists	0	2	100.0	10.9	10.9	22.7
	Pleasanton, NE	6	General Dentists	0	6	100.0	12.8	16.5	16.5
	Ravenna, NE	15	General Dentists	1	15	100.0	4.1	17.0	19.5
	Rockville, NE	3	General Dentists	0	3	100.0	11.9	17.7	22.4
	Saint Libory, NE	3	General Dentists	0	2	66.7	12.4	12.5	13.6
	Saint Paul, NE	28	General Dentists	2	2	7.1	10.3	10.3	24.5
	Sargent, NE	4	General Dentists	0	4	100.0	20.0	23.7	23.7
			Specialists	0	4	100.0	67.6	67.6	68.0
	Sumner, NE	3	General Dentists	0	3	100.0	16.9	16.9	17.4
			Specialists	0	2	66.7	37.2	37.3	37.3
	Taylor, NE	3	General Dentists	0	3	100.0	17.8	32.3	32.8
			Specialists	0	3	100.0	79.9	79.9	80.2
	Westerville, NE	1	General Dentists	0	1	100.0	13.4	23.3	27.0
			Specialists	0	1	100.0	52.8	52.9	52.9
	Wolbach, NE	1	General Dentists	0	1	100.0	15.0	15.0	20.8
	Wood River, NE	8	General Dentists	0	7	87.5	10.8	15.3	15.4
689	Alma, NE	4	General Dentists	0	4	100.0	23.6	23.9	24.1
			Specialists	0	4	100.0	47.7	47.8	47.9
	Arapahoe, NE	3	General Dentists	1	3	100.0	3.5	32.4	32.6
			Specialists	0	3	100.0	58.3	58.3	58.4
	Atlanta, NE	1	General Dentists	0	1	100.0	9.9	10.2	10.3
			Specialists	0	1	100.0	39.9	39.9	40.0
	Axtell, NE	6	General Dentists	0	3	50.0	11.2	11.2	11.7
	Ayr, NE	1	General Dentists	0	1	100.0	12.5	28.5	28.5
	Beaver City, NE	2	General Dentists	0	2	100.0	14.3	22.7	40.6
			Specialists	0	2	100.0	67.4	67.5	67.5
	Bertrand, NE	4	General Dentists	0	4	100.0	15.8	15.8	15.9
			Specialists	0	3	75.0	36.4	36.4	36.5
	Blue Hill, NE	6	General Dentists	0	6	100.0	20.5	35.4	35.4
	Clay Center, NE	7	General Dentists	0	7	100.0	20.8	24.2	25.0
	Deweese, NE	1	General Dentists	0	1	100.0	27.3	35.3	38.0
	Edgar, NE	2	General Dentists	0	2	100.0	27.1	33.8	35.1
			Specialists	0	16	100.0	14.6	19.7	22.0
	Elwood, NE	16	General Dentists	0	16	100.0	14.6	19.7	22.0
			Specialists	0	16	100.0	42.6	42.7	42.7
	Fairfield, NE	2	General Dentists	0	2	100.0	24.2	29.7	32.2
	Franklin, NE	4	General Dentists	0	4	100.0	28.1	28.1	28.4
			Specialists	0	4	100.0	44.9	44.9	45.0

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3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
689	Glenvil, NE	2	General Dentists	0	2	100.0	13.0	31.8	31.8
	Guide Rock, NE	2	General Dentists	0	2	100.0	36.5	46.5	53.7
			Specialists	0	2	100.0	36.5	36.5	36.5
	Harvard, NE	5	General Dentists	0	5	100.0	16.7	20.0	20.2
	Hastings, NE	98	General Dentists	1	98	100.0	1.9	22.4	22.4
	Hildreth, NE	1	General Dentists	0	1	100.0	14.7	14.7	15.1
	Holbrook, NE	1	General Dentists	0	1	100.0	6.1	35.3	35.7
			Specialists	0	1	100.0	63.0	63.1	63.2
	Juniata, NE	14	General Dentists	0	14	100.0	8.0	22.1	24.3
	Kenesaw, NE	7	General Dentists	0	7	100.0	13.2	15.0	16.4
	Lawrence, NE	2	General Dentists	0	2	100.0	24.8	43.3	43.4
	Loomis, NE	1	General Dentists	0	1	100.0	11.5	11.5	11.6
	Minden, NE	23	General Dentists	4	1	4.3	12.2	12.2	12.3
	Nelson, NE	3	General Dentists	0	3	100.0	37.9	43.1	44.7
			Specialists	0	3	100.0	37.9	37.9	37.9
	Orleans, NE	2	General Dentists	0	2	100.0	23.4	23.7	23.8
			Specialists	0	2	100.0	50.2	50.3	50.4
	Oxford, NE	2	General Dentists	0	2	100.0	16.4	25.2	25.5
			Specialists	0	2	100.0	53.1	53.1	53.2
	Red Cloud, NE	4	General Dentists	0	4	100.0	37.4	44.9	44.9
			Specialists	0	4	100.0	37.4	37.4	37.4
	Republican City, NE	2	General Dentists	0	2	100.0	24.1	29.4	29.8
			Specialists	0	2	100.0	46.7	46.8	46.9
	Roseland, NE	2	General Dentists	0	2	100.0	16.7	21.4	21.4
	Smithfield, NE	1	General Dentists	0	1	100.0	15.6	19.8	19.8
			Specialists	0	1	100.0	37.3	37.3	37.4
	Superior, NE	5	General Dentists	0	5	100.0	32.8	45.3	45.6
			Specialists	0	5	100.0	47.7	47.7	47.9
	Sutton, NE	16	General Dentists	0	16	100.0	18.2	23.1	23.2
	Trumbull, NE	3	General Dentists	0	3	100.0	10.6	20.9	20.9
	Wilcox, NE	1	General Dentists	0	1	100.0	15.6	16.0	16.1
690	Bartley, NE	3	General Dentists	0	3	100.0	20.3	20.5	20.8
			Specialists	0	3	100.0	76.0	76.0	76.1
	Benkelman, NE	2	General Dentists	0	2	100.0	30.7	34.9	38.2
			Specialists	0	2	100.0	115.3	115.3	123.9
	Cambridge, NE	13	General Dentists	0	13	100.0	14.8	27.9	28.1
			Specialists	0	13	100.0	69.4	69.5	69.5
	Culbertson, NE	7	General Dentists	0	6	85.7	13.0	13.1	14.3
			Specialists	0	7	100.0	100.5	100.6	100.6
	Curtis, NE	5	General Dentists	0	5	100.0	31.4	31.5	31.7

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Members Without Access									
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		#	Group	#	#	%	1	2	3
690	Curtis, NE	5	Specialists	0	5	100.0	76.6	76.7	76.7
	Eustis, NE	3	General Dentists	0	3	100.0	19.8	27.7	27.7
			Specialists	0	3	100.0	50.8	50.8	50.9
	Haigler, NE	1	General Dentists	0	1	100.0	26.4	36.8	55.9
			Specialists	0	1	100.0	94.5	94.5	103.1
	Hayes Center, NE	1	General Dentists	0	1	100.0	33.7	37.5	37.5
			Specialists	0	1	100.0	104.8	104.8	104.9
	Imperial, NE	3	General Dentists	1	3	100.0	1.5	49.4	53.0
			Specialists	0	3	100.0	109.1	109.1	117.6
	Indianola, NE	1	General Dentists	0	1	100.0	13.2	13.3	13.6
			Specialists	0	1	100.0	81.8	81.8	81.9
	Lebanon, NE	1	General Dentists	0	1	100.0	26.8	27.9	28.0
			Specialists	0	1	100.0	85.6	85.6	85.7
	Maywood, NE	6	General Dentists	0	6	100.0	29.0	32.2	32.5
			Specialists	0	6	100.0	83.2	83.2	83.2
	Mc Cook, NE	95	General Dentists	3	4	4.2	11.8	12.6	12.7
			Specialists	0	95	100.0	91.9	92.0	92.0
	Moorefield, NE	1	General Dentists	0	1	100.0	36.7	39.9	39.9
			Specialists	0	1	100.0	70.3	70.3	70.3
	Palisade, NE	2	General Dentists	0	2	100.0	30.1	30.2	31.3
			Specialists	0	2	100.0	111.9	111.9	111.9
	Parks, NE	3	General Dentists	0	3	100.0	24.5	32.3	50.7
			Specialists	0	3	100.0	103.6	103.6	112.2
	Stratton, NE	2	General Dentists	0	2	100.0	30.2	30.2	32.2
			Specialists	0	2	100.0	122.4	122.5	122.5
	Trenton, NE	5	General Dentists	0	5	100.0	20.7	20.9	21.5
			Specialists	0	5	100.0	110.8	110.9	110.9
	Wauneta, NE	4	General Dentists	0	4	100.0	19.0	45.0	46.0
			Specialists	0	4	100.0	122.7	122.7	124.8
691	Arnold, NE	7	General Dentists	0	7	100.0	21.4	26.0	31.1
			Specialists	0	7	100.0	85.1	85.2	85.2
	Arthur, NE	2	General Dentists	0	2	100.0	35.1	39.9	46.7
			Specialists	0	2	100.0	134.6	134.6	141.2
	Big Springs, NE	4	General Dentists	0	4	100.0	33.5	39.5	50.6
			Specialists	0	4	100.0	104.4	104.4	110.1
	Brady, NE	7	General Dentists	0	7	100.0	24.2	37.1	41.6
			Specialists	0	7	100.0	74.4	74.4	74.5
	Broadwater, NE	1	General Dentists	0	1	100.0	35.0	36.5	36.5
			Specialists	0	1	100.0	104.0	104.0	107.1
	Chappell, NE	9	General Dentists	0	9	100.0	25.9	57.7	59.7

Access Detail By City

October 25, 2021

Created for...
State of NebraskaCreated by...
Ameritas Life Insurance Corp.Access Analysis
General Dentists/SpecialistsDistance Method
Estimated Driving DistanceMember / Provider Groups
Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

¹ The Access Standard is defined as
(Enrolled Members) members
accessing:
2 (General Dentists) providers in 10
miles, 2 (Specialists) providers in 35
miles

Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
691	Chappell, NE	9	Specialists	0	9	100.0	94.5	94.5	98.7
	Cozad, NE	18	General Dentists	0	18	100.0	16.9	28.3	28.3
			Specialists	0	18	100.0	49.7	49.7	49.8
	Dalton, NE	2	General Dentists	0	2	100.0	30.9	50.4	50.4
			Specialists	0	2	100.0	91.4	91.4	96.2
	Dix, NE	2	General Dentists	0	2	100.0	43.7	43.7	43.7
			Specialists	0	2	100.0	69.6	69.6	69.7
	Elsie, NE	1	General Dentists	0	1	100.0	20.2	31.7	31.7
			Specialists	0	1	100.0	122.8	122.9	122.9
	Gothenburg, NE	18	General Dentists	0	18	100.0	29.5	33.0	38.5
			Specialists	0	18	100.0	61.3	61.3	61.4
	Grant, NE	3	General Dentists	0	3	100.0	25.2	35.3	45.2
			Specialists	0	3	100.0	111.2	111.2	119.2
	Hershey, NE	7	Specialists	0	7	100.0	106.7	106.7	106.8
	Keystone, NE	1	General Dentists	0	1	100.0	22.3	29.8	29.8
			Specialists	0	1	100.0	128.3	128.3	135.6
	Kimball, NE	13	General Dentists	0	13	100.0	41.3	41.3	41.3
			Specialists	0	13	100.0	60.5	60.5	60.5
	Lemoyne, NE	2	General Dentists	0	2	100.0	28.8	34.4	37.0
			Specialists	0	2	100.0	122.5	122.5	129.2
	Lodgepole, NE	2	General Dentists	0	2	100.0	27.1	58.8	59.6
			Specialists	0	2	100.0	92.2	92.2	99.0
	Maxwell, NE	8	General Dentists	0	8	100.0	13.9	32.9	32.9
			Specialists	0	8	100.0	82.6	82.6	82.7
	Mullen, NE	4	General Dentists	0	4	100.0	62.1	62.1	62.1
			Specialists	0	4	100.0	139.0	139.0	139.1
	North Platte, NE	180	General Dentists	1	180	100.0	2.9	19.6	19.6
			Specialists	0	180	100.0	95.0	95.1	95.1
	Ogallala, NE	30	General Dentists	0	30	100.0	20.3	32.3	32.3
			Specialists	0	30	100.0	119.3	119.3	126.8
	Oshkosh, NE	7	General Dentists	1	7	100.0	2.2	58.3	61.9
			Specialists	0	7	100.0	111.8	111.8	118.0
	Paxton, NE	7	General Dentists	1	6	85.7	3.1	15.6	15.6
			Specialists	0	7	100.0	124.1	124.1	124.2
	Potter, NE	1	General Dentists	0	1	100.0	42.5	43.4	43.4
			Specialists	0	1	100.0	71.1	71.1	74.9
	Seneca, NE	1	General Dentists	0	1	100.0	61.7	61.7	61.7
			Specialists	0	1	100.0	133.1	133.1	133.2
	Sidney, NE	23	General Dentists	0	23	100.0	41.0	41.9	41.9
			Specialists	0	23	100.0	76.1	76.1	82.4

Access Detail By City

October 25, 2021

Created for...
State of NebraskaCreated by...
Ameritas Life Insurance Corp.Access Analysis
General Dentists/SpecialistsDistance Method
Estimated Driving DistanceMember / Provider Groups
Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

¹ The Access Standard is defined as
(Enrolled Members) members
accessing:
2 (General Dentists) providers in 10
miles, 2 (Specialists) providers in 35
miles

Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
691	Stapleton, NE	6	General Dentists	0	6	100.0	28.2	34.7	38.1
			Specialists	0	6	100.0	94.5	94.6	94.6
	Sutherland, NE	13	General Dentists	5	1	7.7	11.5	11.5	11.5
			Specialists	0	13	100.0	113.5	113.6	113.6
	Thedford, NE	4	General Dentists	0	4	100.0	61.3	63.2	63.2
			Specialists	0	4	100.0	122.6	122.7	122.7
	Tryon, NE	1	General Dentists	0	1	100.0	31.8	31.8	31.8
			Specialists	0	1	100.0	115.3	115.3	115.4
	Wallace, NE	1	General Dentists	0	1	100.0	25.0	25.0	25.0
			Specialists	0	1	100.0	112.0	112.0	112.1
692	Wellfleet, NE	1	General Dentists	0	1	100.0	24.2	40.7	40.7
			Specialists	0	1	100.0	89.2	89.3	89.3
	Ainsworth, NE	22	Specialists	0	22	100.0	127.8	127.8	129.2
	Cody, NE	2	General Dentists	0	2	100.0	36.4	36.4	36.4
			Specialists	0	2	100.0	127.9	130.7	132.1
	Johnstown, NE	1	General Dentists	0	1	100.0	11.2	11.2	11.2
			Specialists	0	1	100.0	133.8	133.8	139.5
	Long Pine, NE	8	General Dentists	0	2	25.0	12.9	12.9	12.9
			Specialists	0	8	100.0	121.6	122.0	122.4
	Merriman, NE	3	General Dentists	0	3	100.0	42.2	42.2	42.2
			Specialists	0	3	100.0	133.8	136.6	137.8
	Valentine, NE	24	Specialists	0	24	100.0	144.2	144.2	160.2
	Wood Lake, NE	1	General Dentists	0	1	100.0	23.1	23.1	23.1
			Specialists	0	1	100.0	138.8	138.8	147.6
693	Alliance, NE	29	General Dentists	6	2	6.9	15.8	15.9	15.9
			Specialists	0	29	100.0	120.8	120.9	120.9
	Bayard, NE	14	General Dentists	0	14	100.0	20.0	20.0	20.1
			Specialists	0	14	100.0	91.5	91.5	91.5
	Bridgeport, NE	12	General Dentists	0	12	100.0	34.1	34.1	34.1
			Specialists	0	12	100.0	97.9	97.9	97.9
	Chadron, NE	36	General Dentists	4	2	5.6	13.0	13.3	13.3
			Specialists	0	36	100.0	85.7	89.0	89.5
	Crawford, NE	22	General Dentists	4	6	27.3	13.6	13.6	13.6
			Specialists	0	22	100.0	97.0	100.0	100.1
	Gering, NE	127	General Dentists	5	1	0.8	11.4	11.4	11.4
			Specialists	0	127	100.0	82.1	82.3	82.3
	Gordon, NE	9	General Dentists	0	9	100.0	17.1	17.1	17.1
			Specialists	0	9	100.0	102.5	105.3	106.4
	Harrisburg, NE	1	General Dentists	0	1	100.0	20.4	20.4	20.4
			Specialists	0	1	100.0	66.5	66.5	66.5

Access Detail By City

October 25, 2021

Created for...
State of NebraskaCreated by...
Ameritas Life Insurance Corp.Access Analysis
General Dentists/SpecialistsDistance Method
Estimated Driving DistanceMember / Provider Groups
Enrolled Members
General Dentists
Specialists

General Dentists/Specialists

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(Enrolled Members) members
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2 (General Dentists) providers in 10
miles, 2 (Specialists) providers in 35
miles

Members Without Access									
3-Digit Zip Code	City	Member	Provider	Counts	Without Access ¹		Average Distance		
		#	Group	#	#	%	1	2	3
693	Harrison, NE	3	General Dentists	0	3	100.0	31.0	31.0	31.0
			Specialists	0	3	100.0	95.8	97.5	97.9
	Hay Springs, NE	2	General Dentists	0	2	100.0	16.0	16.0	16.0
			Specialists	0	2	100.0	101.0	104.3	105.0
	Hemingford, NE	1	General Dentists	0	1	100.0	22.9	22.9	22.9
			Specialists	0	1	100.0	120.8	124.0	124.2
	Hyannis, NE	2	General Dentists	0	2	100.0	61.3	61.3	61.3
			Specialists	0	2	100.0	159.9	159.9	162.8
	Lyman, NE	2	General Dentists	0	2	100.0	19.4	19.4	19.9
			Specialists	0	2	100.0	72.4	72.4	72.4
	Marsland, NE	1	General Dentists	0	1	100.0	20.6	20.6	20.6
			Specialists	0	1	100.0	112.0	115.0	115.3
	Minatare, NE	13	General Dentists	0	8	61.5	12.3	12.3	13.8
			Specialists	0	13	100.0	90.2	90.2	90.2
	Mitchell, NE	24	General Dentists	0	18	75.0	14.7	14.7	15.8
			Specialists	0	24	100.0	85.0	85.1	85.2
	Morrill, NE	10	General Dentists	0	10	100.0	21.9	21.9	23.2
			Specialists	0	10	100.0	80.8	80.8	80.8
	Rushville, NE	4	General Dentists	4	1	25.0	10.2	10.2	10.2
			Specialists	0	4	100.0	99.6	102.7	103.5
	Scottsbluff, NE	161	General Dentists	0	3	1.9	11.4	11.4	13.2
			Specialists	0	161	100.0	85.5	85.7	85.8
	Whitney, NE	2	General Dentists	0	2	100.0	11.8	11.8	11.8
			Specialists	0	2	100.0	91.5	94.6	94.8
807	Ovid, CO	1	General Dentists	0	1	100.0	36.2	50.9	51.8
			Specialists	0	1	100.0	85.4	85.4	90.9
	Sedgwick, CO	1	General Dentists	0	1	100.0	38.5	47.0	47.9
			Specialists	0	1	100.0	82.3	82.3	87.3
822	Torrington, WY	4	General Dentists	0	4	100.0	37.5	37.5	38.7
			Specialists	0	4	100.0	75.1	75.1	75.1
826	Casper, WY	1	Specialists	1	1	100.0	2.4	113.8	113.8
970	Welches, OR	1	General Dentists	1	1	100.0	0.2	16.8	16.8
993	Dayton, WA	1	General Dentists	0	1	100.0	31.8	32.0	32.3
Grand Totals		1,526	Specialists	2	1,470	96.3	81.6	83.2	84.8
		3,250	General Dentists	115	2,020	62.2	13.0	20.5	21.6

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Provider Map

Provider Map

October 25, 2021

Created for...
State of Nebraska

Created by...
Ameritas Life Insurance Corp.

Ameritas Classic (PPO) Network
(National Service Area)

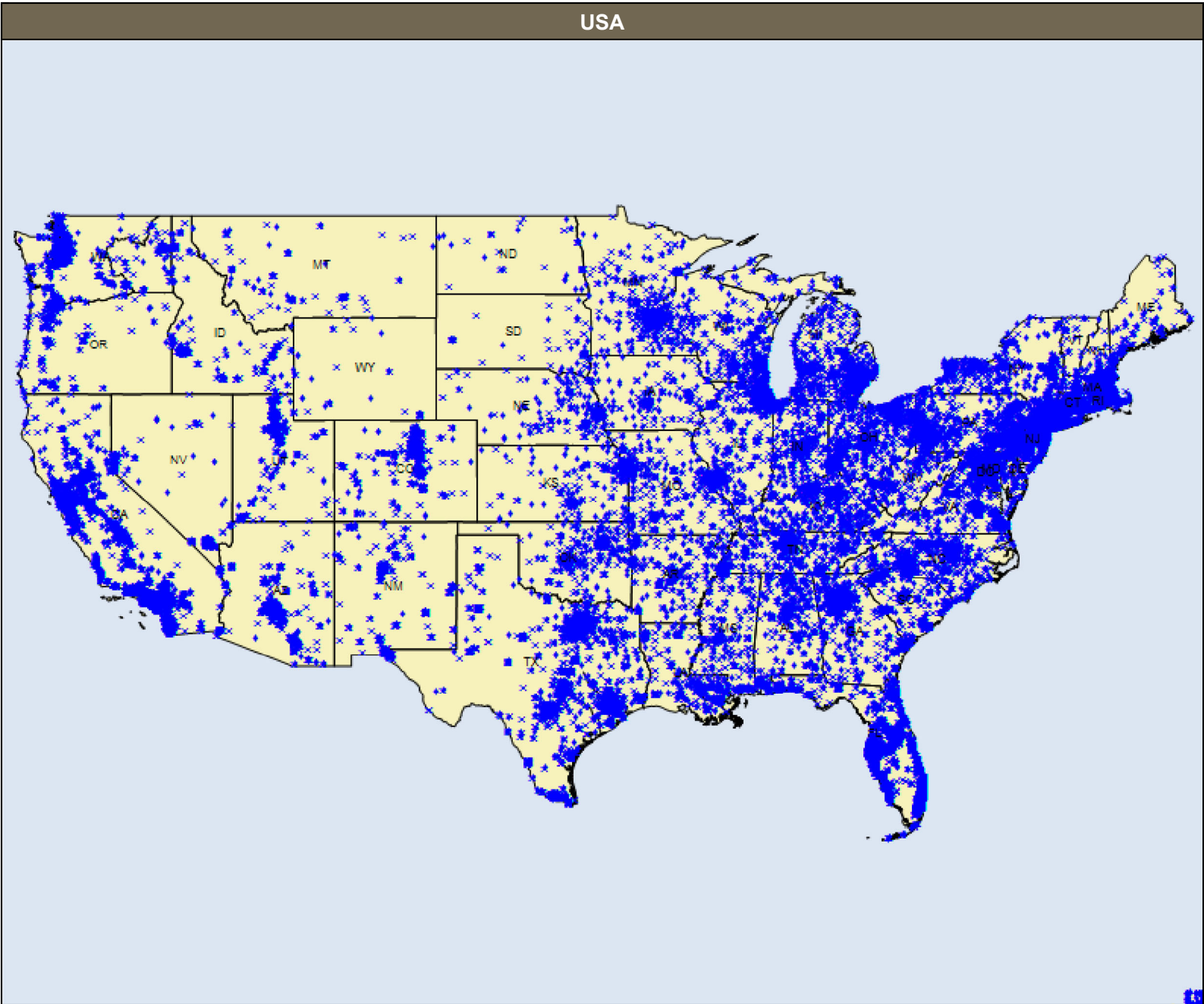
574,804 providers at 80,622 locations

- ◆ Single providers (35,303)
- × Multiple providers (45,319)

Service Areas

■ National Service Area

395.75 miles



our report

on Sample Company

Presented by
SAMPLE REP
10999 IH-10 W
STE 700
SAN ANTONIO TX 78230-1349
210-638-7964

08/15/2016



Sample Company

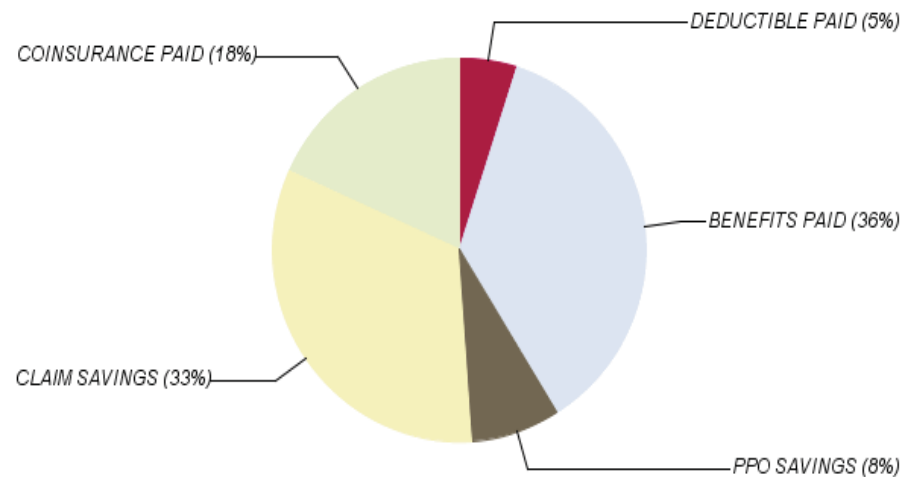
Claim Payment Summary



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid
27,197	\$4,715,312	\$360,112	\$1,553,060	\$2,802,139	\$233,392	\$859,407	\$1,709,340

Claim Payment Summary



Sample Company

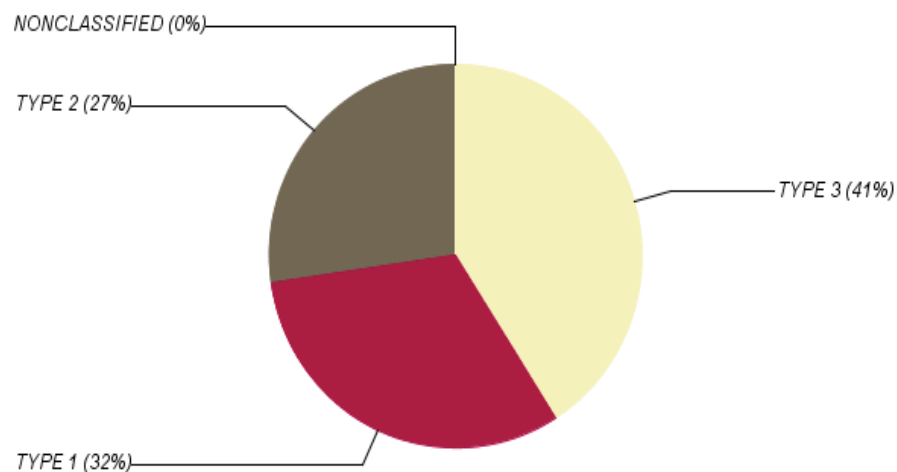
Claim Payment Breakdown by Procedure Type



Policy #: 999999 08/01/2015 through 07/31/2016

Dental Procedure Type	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
TYPE 1	11,719	\$706,563	\$61,328	\$103,064	\$542,171	\$0	\$0	\$542,171	31.7%
TYPE 2	10,968	\$1,145,903	\$114,973	\$235,551	\$795,379	\$205,510	\$122,048	\$467,821	27.4%
TYPE 3	3,397	\$2,418,789	\$180,567	\$770,905	\$1,467,318	\$27,882	\$737,360	\$702,077	41.1%
ORTHO	7	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
NONCLASSIFIED	1,094	\$444,057	\$3,245	\$440,779	\$33	\$0	\$0	\$33	.0%
CREDITS	12	\$0	\$0	\$2,762	-\$2,762	\$0	\$0	-\$2,762	-.2%
TOTAL	27,197	\$4,715,312	\$360,112	\$1,553,060	\$2,802,139	\$233,392	\$859,408	\$1,709,340	100.0%

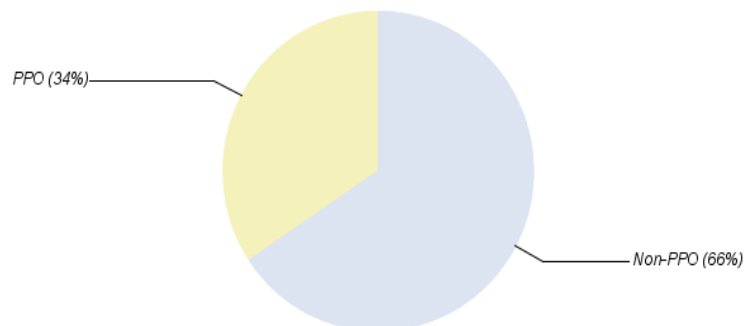
Claim Payment Breakdown by Procedure Type



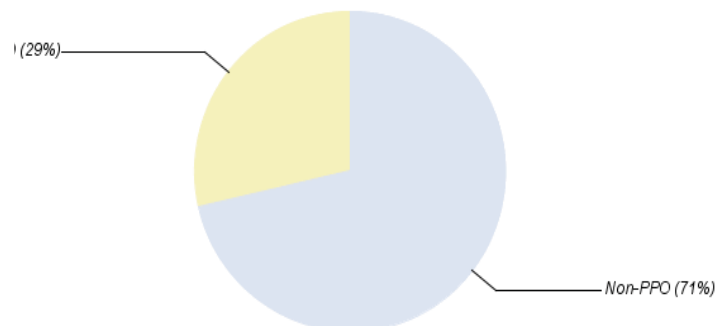
Policy #: 999999 08/01/2015 through 07/31/2016

PPO	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
Yes	9,753	\$1,620,092	\$360,112	\$423,992	\$835,988	\$81,010	\$265,698	\$489,280	28.6%
No	17,444	\$3,095,220	\$0	\$1,129,068	\$1,966,152	\$152,382	\$593,709	\$1,220,061	71.4%
Total	27,197	\$4,715,312	\$360,112	\$1,553,060	\$2,802,139	\$233,392	\$859,407	\$1,709,340	100.0%

Actual Submitted Claims - PPO vs. Non-PPO



Total Benefits Paid - PPO vs. Non-PPO



Sample Company

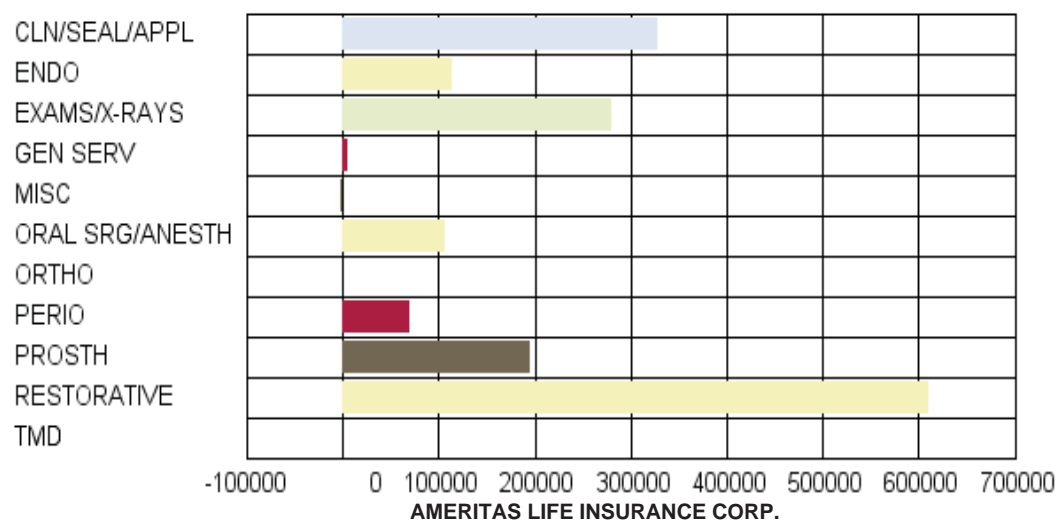
Claim Payment Analysis by Procedure Group



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Group	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
EXAMS/X-RAYS	12,027	\$562,044	\$59,800	\$82,287	\$419,957	\$122,422	\$16,888	\$280,646	16.4%
CLN/SEAL/APPL	5,605	\$406,457	\$29,972	\$48,116	\$328,369	\$114	\$46	\$328,210	19.2%
RESTORATIVE	4,515	\$1,666,122	\$139,652	\$418,110	\$1,108,360	\$63,449	\$434,281	\$610,631	35.7%
ENDO	377	\$287,355	\$17,255	\$35,003	\$235,097	\$4,787	\$115,793	\$114,517	6.7%
PERIO	1,265	\$254,350	\$20,137	\$96,816	\$137,397	\$17,021	\$49,715	\$70,661	4.1%
PROSTH	1,171	\$1,122,799	\$64,411	\$643,932	\$414,456	\$8,328	\$211,209	\$194,919	11.4%
ORAL SRG/ANESTH	1,601	\$338,826	\$27,048	\$162,026	\$149,752	\$13,183	\$29,982	\$106,587	6.2%
GEN SERV	269	\$33,147	\$1,369	\$20,920	\$10,858	\$4,031	\$1,361	\$5,466	.3%
TMD	39	\$10,865	\$0	\$10,865	\$0	\$0	\$0	\$0	.0%
MISC	321	\$33,347	\$469	\$34,985	-\$2,106	\$58	\$131	-\$2,295	-.1%
ORTHO	7	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
TOTAL	27,197	\$4,715,312	\$360,112	\$1,553,060	\$2,802,139	\$233,392	\$859,407	\$1,709,340	100.0%

Total Benefits Paid by Procedure Group



Sample Company

Claim Payment Analysis by Category within Procedure Group



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Group	Procedure Category	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
EXAMS/X-RAYS	ROUTINE EXAMS	5,244	\$241,417	\$26,200	\$29,163	\$186,054	\$0	\$0	\$186,054	10.9%
	LTD ORAL EXAMS	893	\$57,869	\$5,299	\$24,289	\$28,281	\$79	\$31	\$28,171	1.6%
	BITEWING XRAYs	2,627	\$129,716	\$12,638	\$7,680	\$109,398	\$73,346	\$7,249	\$28,803	1.7%
	FMX/PANO XRAYs	689	\$73,177	\$8,636	\$13,506	\$51,035	\$25,565	\$5,177	\$20,293	1.2%
	OTHER XRAYs	2,521	\$58,087	\$7,025	\$5,873	\$45,189	\$23,432	\$4,431	\$17,325	1.0%
	PRE-DIAGNOSTIC	53	\$1,779	\$2	\$1,777	\$0	\$0	\$0	\$0	.0%
CLN/SEAL/APPL	PROPHYS/FLUOR	5,580	\$405,159	\$29,960	\$47,174	\$328,025	\$0	\$0	\$328,025	19.2%
	SEALANTS	25	\$1,298	\$12	\$942	\$344	\$114	\$46	\$184	.0%
RESTORATIVE	AMALGAM RESTORE	265	\$38,240	\$3,434	\$4,886	\$29,920	\$4,861	\$5,221	\$19,838	1.2%
	RESIN RESTORE	2,235	\$417,023	\$42,425	\$62,262	\$312,337	\$36,733	\$57,296	\$218,307	12.8%
	SS CROWNS	3	\$824	\$0	\$0	\$824	\$0	\$165	\$659	.0%
	SEDATIVE FILLNG	28	\$2,788	\$97	\$567	\$2,124	\$615	\$297	\$1,213	.1%
	ONLAYS	10	\$11,609	\$1,292	\$5,245	\$5,072	\$158	\$2,457	\$2,457	.1%
	CROWNS	1,025	\$997,175	\$74,635	\$290,833	\$631,706	\$12,060	\$313,651	\$305,996	17.9%
	TEMPORARY CROWN	3	\$570	\$0	\$570	\$0	\$0	\$0	\$0	.0%
	CORE BUILD-UP	555	\$127,582	\$11,785	\$39,178	\$76,619	\$1,956	\$37,956	\$36,707	2.1%
	POST AND CORE	128	\$38,799	\$2,805	\$10,257	\$25,737	\$583	\$12,752	\$12,401	.7%
	CRN/PARTDEN REP	23	\$4,594	\$992	\$125	\$3,477	\$537	\$588	\$2,352	.1%
	RECEMENT	235	\$23,128	\$2,187	\$3,687	\$17,253	\$5,871	\$2,290	\$9,092	.5%
	CROWN LENGTHNG	5	\$3,791	\$0	\$500	\$3,291	\$75	\$1,608	\$1,608	.1%
ENDO	ROOT CANALS	313	\$277,923	\$17,089	\$28,787	\$232,047	\$4,551	\$114,362	\$113,134	6.6%
	SURGICAL ENDO	2	\$1,100	\$0	\$1,100	\$0	\$0	\$0	\$0	.0%
	OTHER ENDO	18	\$5,399	\$155	\$2,194	\$3,050	\$236	\$1,431	\$1,383	.1%
	PULP CAP	44	\$2,933	\$11	\$2,922	\$0	\$0	\$0	\$0	.0%
PERIO	PERIO MAINT	660	\$81,425	\$6,140	\$26,718	\$48,567	\$13,233	\$7,037	\$28,297	1.7%
	DEBRIDEMENT	36	\$5,386	\$948	\$1,221	\$3,217	\$1,034	\$435	\$1,748	.1%
	NON-SURG PERIO	414	\$71,284	\$9,322	\$20,233	\$41,728	\$2,269	\$20,041	\$19,418	1.1%
PROSTH	SURG PERIO	155	\$96,255	\$3,726	\$48,644	\$43,886	\$485	\$22,202	\$21,198	1.2%
	DENTURE ADJUST	11	\$644	\$59	\$122	\$463	\$255	\$104	\$104	.0%

Sample Company

Claim Payment Analysis by Category within Procedure Group



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Group	Procedure Category	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
PROSTH	DENTURE REBASES	1	\$620	\$315	\$0	\$305	\$75	\$115	\$115	.0%
	DENTURE RELINES	24	\$7,422	\$859	\$748	\$5,815	\$1,025	\$958	\$3,832	.2%
	DENTURE REPAIR	95	\$15,032	\$989	\$6,104	\$7,939	\$1,870	\$1,198	\$4,871	.3%
	TISSUE COND	3	\$470	\$0	\$0	\$470	\$205	\$133	\$133	.0%
	PROSTH-REMOVABL	223	\$281,565	\$23,837	\$123,149	\$134,580	\$2,536	\$68,198	\$63,846	3.7%
	PROSTH-FIXED	508	\$517,414	\$35,042	\$222,574	\$259,798	\$2,224	\$137,968	\$119,606	7.0%
	ADD TOOTH/CLASP	77	\$12,636	\$756	\$6,793	\$5,087	\$138	\$2,536	\$2,413	.1%
	IMPLANTS	217	\$285,254	\$2,554	\$282,700	\$0	\$0	\$0	\$0	.0%
	IMPLANTSERVICES	12	\$1,741	\$0	\$1,741	\$0	\$0	\$0	\$0	.0%
ORAL SRG/ANESTH	NON-SURG EXTRAC	462	\$62,044	\$5,079	\$13,568	\$43,396	\$6,224	\$8,044	\$29,129	1.7%
	SURG EXTRACT	613	\$150,157	\$17,363	\$56,882	\$75,912	\$5,528	\$15,502	\$54,882	3.2%
	OTHER ORAL SURG	37	\$12,976	\$2,425	\$3,932	\$6,619	\$432	\$1,433	\$4,754	.3%
	TISSUE BIOPSY	5	\$1,975	\$93	\$409	\$1,473	\$140	\$286	\$1,047	.1%
	ANESTH-GEN/IV	197	\$47,193	\$2,014	\$22,862	\$22,317	\$859	\$4,718	\$16,741	1.0%
	ANESTH-LOC/NITR	164	\$8,377	\$60	\$8,317	\$0	\$0	\$0	\$0	.0%
	BONAUGMENTATION	123	\$56,103	\$15	\$56,055	\$33	\$0	\$0	\$33	.0%
GEN SERV	APPLIANCE THERA	1	\$79	\$0	\$79	\$0	\$0	\$0	\$0	.0%
	PALLIATIVE	86	\$7,045	\$603	\$875	\$5,567	\$2,247	\$660	\$2,660	.2%
	OCCLUSAL ADJUST	18	\$1,981	\$155	\$753	\$1,073	\$87	\$197	\$789	.0%
	OCCLUSAL GUARD	34	\$15,464	\$0	\$15,464	\$0	\$0	\$0	\$0	.0%
	DRUGS	52	\$1,960	\$54	\$1,906	\$0	\$0	\$0	\$0	.0%
	PROF SERVICES	76	\$6,453	\$557	\$1,678	\$4,218	\$1,697	\$504	\$2,016	.1%
	BLEACHING	2	\$165	\$0	\$165	\$0	\$0	\$0	\$0	.0%
TMD	NON-SURG MISC	38	\$9,865	\$0	\$9,865	\$0	\$0	\$0	\$0	.0%
	TMD SURGERY	1	\$1,000	\$0	\$1,000	\$0	\$0	\$0	\$0	.0%
MISC	MISC (DENY)	29	\$2,887	\$23	\$2,864	\$0	\$0	\$0	\$0	.0%
	MISC PREV	55	\$2,763	\$203	\$2,560	\$0	\$0	\$0	\$0	.0%
	MISC BASIC	78	\$3,868	\$144	\$3,068	\$656	\$58	\$131	\$467	.0%
	MISC MAJOR	21	\$2,975	\$0	\$2,975	\$0	\$0	\$0	\$0	.0%

Sample Company

Claim Payment Analysis by Category within Procedure Group



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Group	Procedure Category	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
MISC	MISC(TAX & OTH)	49	\$4,711	\$0	\$7,473	-\$2,762	\$0	\$0	-\$2,762	-.2%
	OBSOLETE CODES	5	\$4,058	\$0	\$4,058	\$0	\$0	\$0	\$0	.0%
	RARELY COVERED	84	\$12,085	\$99	\$11,986	\$0	\$0	\$0	\$0	.0%
ORTHO	ORTHO	7	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
TOTAL		27,197	\$4,715,312	\$360,112	\$1,553,060	\$2,802,139	\$233,392	\$859,407	\$1,709,340	100.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
ROUTINE EXAMS	D0120	4,744	\$203,674	\$20,186	\$22,720	\$160,767	\$0	\$0	\$160,767	9.4%
	D0150	446	\$32,659	\$5,397	\$4,757	\$22,505	\$0	\$0	\$22,505	1.3%
	D0180	54	\$5,085	\$617	\$1,686	\$2,782	\$0	\$0	\$2,782	.2%
Totals		5,244	\$241,417	\$26,200	\$29,163	\$186,054	\$0	\$0	\$186,054	10.9%
LTD ORAL EXAMS	D0140	882	\$57,397	\$5,299	\$24,097	\$28,001	\$79	\$31	\$27,891	1.6%
	D0170	10	\$397	\$0	\$117	\$280	\$0	\$0	\$280	.0%
	D0171	1	\$75	\$0	\$75	\$0	\$0	\$0	\$0	.0%
Totals		893	\$57,869	\$5,299	\$24,289	\$28,281	\$79	\$31	\$28,171	1.6%
BITEWING XRAYs	D0270	49	\$1,248	\$157	\$360	\$731	\$323	\$83	\$325	.0%
	D0272	541	\$18,992	\$1,880	\$1,065	\$16,047	\$11,200	\$980	\$3,867	.2%
	D0273	13	\$529	\$87	\$47	\$395	\$289	\$21	\$84	.0%
	D0274	2,000	\$106,840	\$10,397	\$5,671	\$90,772	\$60,689	\$6,043	\$24,040	1.4%
	D0277	24	\$2,108	\$117	\$537	\$1,454	\$845	\$122	\$488	.0%
Totals		2,627	\$129,716	\$12,638	\$7,680	\$109,398	\$73,346	\$7,249	\$28,803	1.7%
FMX/PANO XRAYs	D0210	301	\$34,118	\$4,474	\$4,350	\$25,294	\$14,252	\$2,265	\$8,777	.5%
	D0330	388	\$39,058	\$4,162	\$9,155	\$25,741	\$11,313	\$2,912	\$11,517	.7%
Totals		689	\$73,177	\$8,636	\$13,506	\$51,035	\$25,565	\$5,177	\$20,293	1.2%
OTHER XRAYs	D0220	1,836	\$44,455	\$5,082	\$4,304	\$35,069	\$18,458	\$3,382	\$13,229	.8%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
OTHER XRAYs	D0230	680	\$13,554	\$1,944	\$1,547	\$10,063	\$4,933	\$1,046	\$4,085	.2%
	D0240	4	\$56	\$0	\$0	\$56	\$42	\$3	\$11	.0%
	D0260	1	\$21	\$0	\$21	\$0	\$0	\$0	\$0	.0%
Totals		2,521	\$58,087	\$7,025	\$5,873	\$45,189	\$23,432	\$4,431	\$17,325	1.0%
PRE-DIAGNOSTIC	D0431	53	\$1,779	\$2	\$1,777	\$0	\$0	\$0	\$0	.0%
Totals		53	\$1,779	\$2	\$1,777	\$0	\$0	\$0	\$0	.0%
PROPHYS/FLUOR	D1110	5,080	\$389,837	\$29,377	\$34,768	\$325,693	\$0	\$0	\$325,693	19.1%
	D1120	32	\$1,899	\$93	\$321	\$1,485	\$0	\$0	\$1,485	.1%
	D1206	161	\$5,335	\$302	\$4,958	\$75	\$0	\$0	\$75	.0%
	D1208	305	\$7,988	\$188	\$7,028	\$772	\$0	\$0	\$772	.0%
	D9931	1	\$20	\$0	\$20	\$0	\$0	\$0	\$0	.0%
	D9932	1	\$80	\$0	\$80	\$0	\$0	\$0	\$0	.0%
Totals		5,580	\$405,159	\$29,960	\$47,174	\$328,025	\$0	\$0	\$328,025	19.2%
SEALANTS	D1351	25	\$1,298	\$12	\$942	\$344	\$114	\$46	\$184	.0%
Totals		25	\$1,298	\$12	\$942	\$344	\$114	\$46	\$184	.0%
AMALGAM RESTORE	D2140	92	\$11,176	\$1,174	\$997	\$9,005	\$1,496	\$1,595	\$5,913	.3%
	D2150	103	\$14,174	\$1,464	\$1,463	\$11,246	\$1,724	\$1,984	\$7,539	.4%
	D2160	51	\$8,994	\$636	\$1,849	\$6,509	\$1,066	\$1,113	\$4,331	.3%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
AMALGAM RESTORE	D2161	19	\$3,896	\$160	\$576	\$3,160	\$575	\$529	\$2,055	.1%
Totals		265	\$38,240	\$3,434	\$4,886	\$29,920	\$4,861	\$5,221	\$19,838	1.2%
RESIN RESTORE	D2330	355	\$48,321	\$3,541	\$5,141	\$39,638	\$4,938	\$7,141	\$27,560	1.6%
	D2331	318	\$57,699	\$4,410	\$8,792	\$44,497	\$5,487	\$8,120	\$30,891	1.8%
	D2332	220	\$48,113	\$7,461	\$6,117	\$34,535	\$3,939	\$6,426	\$24,170	1.4%
	D2335	102	\$24,514	\$4,227	\$1,544	\$18,744	\$2,080	\$3,337	\$13,326	.8%
	D2385	3	\$427	\$0	\$427	\$0	\$0	\$0	\$0	.0%
	D2386	1	\$155	\$0	\$155	\$0	\$0	\$0	\$0	.0%
	D2391	491	\$75,361	\$7,669	\$14,760	\$52,932	\$7,134	\$9,847	\$35,951	2.1%
	D2392	437	\$84,296	\$7,485	\$13,052	\$63,758	\$7,390	\$11,671	\$44,698	2.6%
	D2393	233	\$57,250	\$5,016	\$9,061	\$43,173	\$4,213	\$7,970	\$30,991	1.8%
	D2394	75	\$20,887	\$2,616	\$3,212	\$15,059	\$1,553	\$2,784	\$10,721	.6%
Totals		2,235	\$417,023	\$42,425	\$62,262	\$312,337	\$36,733	\$57,296	\$218,307	12.8%
SS CROWNS	D2931	1	\$324	\$0	\$0	\$324	\$0	\$65	\$259	.0%
	D2932	2	\$500	\$0	\$0	\$500	\$0	\$100	\$400	.0%
Totals		3	\$824	\$0	\$0	\$824	\$0	\$165	\$659	.0%
SEDATIVE FILLNG	D2940	28	\$2,788	\$97	\$567	\$2,124	\$615	\$297	\$1,213	.1%
Totals		28	\$2,788	\$97	\$567	\$2,124	\$615	\$297	\$1,213	.1%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
ONLAYS	D2544	3	\$3,704	\$0	\$191	\$3,513	\$111	\$1,701	\$1,701	.1%
	D2644	1	\$1,065	\$0	\$0	\$1,065	\$47	\$509	\$509	.0%
	D2664	6	\$6,840	\$1,292	\$5,054	\$494	\$0	\$247	\$247	.0%
Totals		10	\$11,609	\$1,292	\$5,245	\$5,072	\$158	\$2,457	\$2,457	.1%
CROWNS	D2740	548	\$572,952	\$43,455	\$174,602	\$354,896	\$5,835	\$177,509	\$171,553	10.0%
	D2750	247	\$227,549	\$19,581	\$58,814	\$149,153	\$3,283	\$73,515	\$72,355	4.2%
	D2751	81	\$70,512	\$6,192	\$24,437	\$39,883	\$814	\$19,631	\$19,437	1.1%
	D2752	91	\$87,598	\$4,479	\$17,414	\$65,705	\$1,493	\$32,279	\$31,933	1.9%
	D2790	18	\$20,051	\$928	\$7,178	\$11,945	\$330	\$5,807	\$5,807	.3%
	D2791	1	\$780	\$0	\$0	\$780	\$63	\$358	\$358	.0%
	D2792	14	\$13,390	\$0	\$4,045	\$9,345	\$241	\$4,552	\$4,552	.3%
	D2799	25	\$4,343	\$0	\$4,343	\$0	\$0	\$0	\$0	.0%
Totals		1,025	\$997,175	\$74,635	\$290,833	\$631,706	\$12,060	\$313,651	\$305,996	17.9%
TEMPORARY CROWN	D2970	3	\$570	\$0	\$570	\$0	\$0	\$0	\$0	.0%
Totals		3	\$570	\$0	\$570	\$0	\$0	\$0	\$0	.0%
CORE BUILD-UP	D2950	555	\$127,582	\$11,785	\$39,178	\$76,619	\$1,956	\$37,956	\$36,707	2.1%
Totals		555	\$127,582	\$11,785	\$39,178	\$76,619	\$1,956	\$37,956	\$36,707	2.1%
POST AND CORE	D2952	14	\$5,555	\$636	\$2,022	\$2,897	\$19	\$1,439	\$1,439	.1%

Sample Company

Claim Payment Analysis by Procedure within Category



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Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
POST AND CORE	D2954	114	\$33,244	\$2,169	\$8,235	\$22,840	\$565	\$11,313	\$10,962	.6%
Totals		128	\$38,799	\$2,805	\$10,257	\$25,737	\$583	\$12,752	\$12,401	.7%
CRN/PARTDEN REP	D2980	15	\$3,351	\$901	\$72	\$2,378	\$431	\$389	\$1,557	.1%
	D6980	1	\$160	\$0	\$0	\$160	\$0	\$32	\$128	.0%
	D9120	7	\$1,083	\$91	\$53	\$939	\$106	\$167	\$667	.0%
Totals		23	\$4,594	\$992	\$125	\$3,477	\$537	\$588	\$2,352	.1%
RECEMENT	D2910	2	\$186	\$35	\$0	\$151	\$46	\$21	\$84	.0%
	D2920	193	\$17,697	\$1,640	\$1,966	\$14,091	\$5,006	\$1,841	\$7,245	.4%
	D6092	1	\$160	\$0	\$0	\$160	\$0	\$32	\$128	.0%
	D6930	39	\$5,084	\$512	\$1,721	\$2,851	\$819	\$396	\$1,636	.1%
Totals		235	\$23,128	\$2,187	\$3,687	\$17,253	\$5,871	\$2,290	\$9,092	.5%
CROWN LENGTHNG	D4249	5	\$3,791	\$0	\$500	\$3,291	\$75	\$1,608	\$1,608	.1%
Totals		5	\$3,791	\$0	\$500	\$3,291	\$75	\$1,608	\$1,608	.1%
ROOT CANALS	D3310	70	\$49,689	\$1,900	\$6,270	\$41,519	\$1,194	\$20,427	\$19,898	1.2%
	D3320	90	\$72,316	\$4,336	\$6,262	\$61,718	\$1,074	\$30,256	\$30,389	1.8%
	D3330	123	\$128,314	\$10,106	\$12,087	\$106,121	\$1,986	\$52,119	\$52,016	3.0%
	D3331	1	\$200	\$40	\$160	\$0	\$0	\$0	\$0	.0%
	D3332	6	\$1,678	\$113	\$250	\$1,315	\$84	\$616	\$616	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
ROOT CANALS	D3346	4	\$4,310	\$0	\$664	\$3,646	\$49	\$1,873	\$1,725	.1%
	D3347	7	\$7,330	\$0	\$1,693	\$5,637	\$127	\$3,046	\$2,464	.1%
	D3348	12	\$14,086	\$594	\$1,400	\$12,092	\$37	\$6,027	\$6,027	.4%
Totals		313	\$277,923	\$17,089	\$28,787	\$232,047	\$4,551	\$114,362	\$113,134	6.6%
SURGICAL ENDO	D3410	2	\$1,100	\$0	\$1,100	\$0	\$0	\$0	\$0	.0%
Totals		2	\$1,100	\$0	\$1,100	\$0	\$0	\$0	\$0	.0%
OTHER ENDO	D3220	3	\$512	\$155	\$0	\$357	\$0	\$179	\$179	.0%
	D3221	12	\$2,342	\$0	\$707	\$1,635	\$236	\$724	\$675	.0%
	D3353	2	\$2,350	\$0	\$1,487	\$863	\$0	\$432	\$432	.0%
	D3430	1	\$195	\$0	\$0	\$195	\$0	\$98	\$98	.0%
Totals		18	\$5,399	\$155	\$2,194	\$3,050	\$236	\$1,431	\$1,383	.1%
PULP CAP	D3110	14	\$1,060	\$0	\$1,060	\$0	\$0	\$0	\$0	.0%
	D3120	30	\$1,873	\$11	\$1,862	\$0	\$0	\$0	\$0	.0%
Totals		44	\$2,933	\$11	\$2,922	\$0	\$0	\$0	\$0	.0%
PERIO MAINT	D4910	660	\$81,425	\$6,140	\$26,718	\$48,567	\$13,233	\$7,037	\$28,297	1.7%
Totals		660	\$81,425	\$6,140	\$26,718	\$48,567	\$13,233	\$7,037	\$28,297	1.7%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
DEBRIDEMENT	D4355	36	\$5,386	\$948	\$1,221	\$3,217	\$1,034	\$435	\$1,748	.1%
Totals		36	\$5,386	\$948	\$1,221	\$3,217	\$1,034	\$435	\$1,748	.1%
NON-SURG PERIO	D4320	1	\$590	\$0	\$590	\$0	\$0	\$0	\$0	.0%
	D4321	5	\$763	\$0	\$763	\$0	\$0	\$0	\$0	.0%
	D4341	208	\$47,403	\$7,536	\$13,031	\$26,836	\$989	\$13,216	\$12,631	.7%
	D4342	137	\$19,034	\$1,671	\$5,170	\$12,193	\$833	\$5,698	\$5,661	.3%
	D4381	63	\$3,494	\$115	\$679	\$2,700	\$447	\$1,127	\$1,126	.1%
Totals		414	\$71,284	\$9,322	\$20,233	\$41,728	\$2,269	\$20,041	\$19,418	1.1%
SURG PERIO	D4210	1	\$700	\$524	\$0	\$176	\$0	\$88	\$88	.0%
	D4211	17	\$4,016	\$532	\$3,073	\$411	\$20	\$199	\$192	.0%
	D4212	11	\$1,254	\$0	\$1,254	\$0	\$0	\$0	\$0	.0%
	D4240	2	\$1,334	\$0	\$0	\$1,334	\$0	\$667	\$667	.0%
	D4241	4	\$3,076	\$341	\$247	\$2,488	\$0	\$1,244	\$1,244	.1%
	D4260	9	\$10,875	\$89	\$4,860	\$5,926	\$33	\$2,941	\$2,952	.2%
	D4261	18	\$15,504	\$1,751	\$5,487	\$8,266	\$75	\$4,607	\$3,584	.2%
	D4263	15	\$7,681	\$34	\$3,203	\$4,444	\$0	\$2,222	\$2,222	.1%
	D4265	15	\$5,316	\$415	\$4,516	\$385	\$0	\$193	\$193	.0%
	D4266	19	\$10,232	\$40	\$10,192	\$0	\$0	\$0	\$0	.0%
	D4267	8	\$4,696	\$0	\$4,696	\$0	\$0	\$0	\$0	.0%
	D4270	2	\$1,362	\$0	\$0	\$1,362	\$0	\$681	\$681	.0%
	D4273	17	\$14,391	\$0	\$3,676	\$10,715	\$103	\$5,306	\$5,306	.3%
	D4275	3	\$2,976	\$0	\$2,976	\$0	\$0	\$0	\$0	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
SURG PERIO	D4277	7	\$6,855	\$0	\$832	\$6,023	\$207	\$2,904	\$2,913	.2%
	D4278	7	\$5,988	\$0	\$3,632	\$2,356	\$48	\$1,151	\$1,157	.1%
Totals		155	\$96,255	\$3,726	\$48,644	\$43,886	\$485	\$22,202	\$21,198	1.2%
DENTURE ADJUST	D5410	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D5421	5	\$377	\$59	\$74	\$244	\$185	\$30	\$30	.0%
	D5422	5	\$267	\$0	\$48	\$219	\$70	\$74	\$74	.0%
Totals		11	\$644	\$59	\$122	\$463	\$255	\$104	\$104	.0%
DENTURE REBASES	D5711	1	\$620	\$315	\$0	\$305	\$75	\$115	\$115	.0%
Totals		1	\$620	\$315	\$0	\$305	\$75	\$115	\$115	.0%
DENTURE RELINES	D5730	1	\$175	\$0	\$0	\$175	\$0	\$35	\$140	.0%
	D5731	1	\$125	\$0	\$0	\$125	\$75	\$10	\$40	.0%
	D5740	2	\$443	\$56	\$0	\$387	\$136	\$50	\$201	.0%
	D5741	1	\$175	\$0	\$0	\$175	\$0	\$35	\$140	.0%
	D5750	14	\$4,743	\$340	\$748	\$3,655	\$590	\$613	\$2,452	.1%
	D5751	3	\$994	\$141	\$0	\$853	\$150	\$141	\$562	.0%
	D5761	2	\$767	\$322	\$0	\$445	\$75	\$74	\$296	.0%
Totals		24	\$7,422	\$859	\$748	\$5,815	\$1,025	\$958	\$3,832	.2%
DENTURE REPAIR	D5510	12	\$2,393	\$527	\$1,161	\$705	\$195	\$102	\$408	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
DENTURE REPAIR	D5520	21	\$2,551	\$113	\$424	\$2,014	\$449	\$313	\$1,252	.1%
	D5610	15	\$1,923	\$106	\$943	\$874	\$337	\$92	\$445	.0%
	D5620	8	\$1,683	\$0	\$907	\$776	\$75	\$140	\$561	.0%
	D5630	4	\$887	\$0	\$474	\$413	\$11	\$80	\$322	.0%
	D5640	35	\$5,595	\$243	\$2,195	\$3,157	\$803	\$471	\$1,883	.1%
Totals		95	\$15,032	\$989	\$6,104	\$7,939	\$1,870	\$1,198	\$4,871	.3%
TISSUE COND	D5850	3	\$470	\$0	\$0	\$470	\$205	\$133	\$133	.0%
Totals		3	\$470	\$0	\$0	\$470	\$205	\$133	\$133	.0%
PROSTH-REMOVABL	D5110	35	\$48,914	\$3,121	\$24,788	\$21,004	\$461	\$10,508	\$10,036	.6%
	D5120	3	\$4,127	\$0	\$1,600	\$2,527	\$112	\$1,207	\$1,207	.1%
	D5130	17	\$20,567	\$3,356	\$6,712	\$10,499	\$212	\$5,692	\$4,596	.3%
	D5140	8	\$9,907	\$1,905	\$3,204	\$4,797	\$75	\$2,705	\$2,017	.1%
	D5211	22	\$17,648	\$993	\$7,915	\$8,741	\$232	\$4,452	\$4,057	.2%
	D5212	15	\$12,777	\$0	\$5,630	\$7,147	\$120	\$3,580	\$3,448	.2%
	D5213	27	\$39,715	\$4,923	\$11,328	\$23,463	\$151	\$12,037	\$11,276	.7%
	D5214	50	\$75,265	\$5,335	\$29,943	\$39,987	\$784	\$19,918	\$19,286	1.1%
	D5222	1	\$659	\$0	\$0	\$659	\$0	\$330	\$330	.0%
	D5225	4	\$6,870	\$766	\$4,664	\$1,440	\$75	\$683	\$683	.0%
	D5226	9	\$12,130	\$2,471	\$3,681	\$5,978	\$158	\$2,998	\$2,822	.2%
	D5281	2	\$800	\$0	\$400	\$400	\$0	\$200	\$200	.0%
	D5671	2	\$1,590	\$0	\$795	\$795	\$0	\$398	\$398	.0%
	D5810	1	\$954	\$0	\$954	\$0	\$0	\$0	\$0	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
PROSTH-REMOVABL	D5820	14	\$6,813	\$810	\$4,844	\$1,159	\$41	\$559	\$559	.0%
	D5821	4	\$2,415	\$156	\$856	\$1,403	\$42	\$681	\$681	.0%
	D5860	2	\$4,755	\$0	\$4,755	\$0	\$0	\$0	\$0	.0%
	D5865	2	\$4,490	\$0	\$3,074	\$1,416	\$0	\$708	\$708	.0%
	D6053	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D6110	1	\$2,455	\$0	\$928	\$1,527	\$75	\$726	\$726	.0%
	D6111	2	\$5,600	\$0	\$3,963	\$1,637	\$0	\$819	\$819	.0%
	D6114	1	\$3,115	\$0	\$3,115	\$0	\$0	\$0	\$0	.0%
Totals		223	\$281,565	\$23,837	\$123,149	\$134,580	\$2,536	\$68,198	\$63,846	3.7%
PROSTH-FIXED	D6058	32	\$38,113	\$2,473	\$14,868	\$20,772	\$379	\$10,476	\$9,917	.6%
	D6059	34	\$42,876	\$2,547	\$21,996	\$18,333	\$484	\$9,840	\$8,010	.5%
	D6060	1	\$800	\$0	\$800	\$0	\$0	\$0	\$0	.0%
	D6061	4	\$4,355	\$479	\$1,753	\$2,123	\$75	\$1,003	\$1,046	.1%
	D6065	11	\$12,217	\$85	\$10,382	\$1,750	\$75	\$838	\$838	.0%
	D6066	16	\$19,483	\$0	\$11,004	\$8,479	\$127	\$4,297	\$4,054	.2%
	D6068	3	\$3,547	\$176	\$3,371	\$0	\$0	\$0	\$0	.0%
	D6069	1	\$1,162	\$400	\$1	\$761	\$17	\$372	\$372	.0%
	D6070	4	\$4,420	\$0	\$1,144	\$3,276	\$0	\$1,686	\$1,590	.1%
	D6075	2	\$3,008	\$0	\$0	\$3,008	\$0	\$1,504	\$1,504	.1%
	D6076	2	\$1,400	\$0	\$0	\$1,400	\$40	\$680	\$680	.0%
	D6210	3	\$2,838	\$366	\$243	\$2,229	\$0	\$1,213	\$1,016	.1%
	D6240	68	\$60,029	\$2,955	\$24,522	\$32,552	\$257	\$17,296	\$14,999	.9%
	D6241	22	\$19,827	\$3,992	\$5,396	\$10,439	\$100	\$5,263	\$5,076	.3%
	D6242	16	\$14,262	\$1,551	\$6,591	\$6,120	\$18	\$3,147	\$2,955	.2%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
PROSTH-FIXED	D6245	50	\$55,843	\$3,815	\$22,489	\$29,539	\$151	\$16,837	\$12,552	.7%
	D6250	1	\$1,000	\$0	\$0	\$1,000	\$0	\$500	\$500	.0%
	D6252	1	\$1,300	\$0	\$246	\$1,054	\$0	\$546	\$508	.0%
	D6548	1	\$325	\$0	\$325	\$0	\$0	\$0	\$0	.0%
	D6740	82	\$88,437	\$6,256	\$40,166	\$42,015	\$190	\$23,199	\$18,626	1.1%
	D6750	89	\$80,648	\$4,607	\$27,263	\$48,778	\$237	\$25,665	\$22,875	1.3%
	D6751	22	\$19,820	\$3,851	\$6,143	\$9,826	\$25	\$4,907	\$4,894	.3%
	D6752	40	\$39,250	\$1,490	\$21,416	\$16,344	\$49	\$8,699	\$7,596	.4%
	D6781	2	\$2,088	\$0	\$2,088	\$0	\$0	\$0	\$0	.0%
	D6793	1	\$367	\$0	\$367	\$0	\$0	\$0	\$0	.0%
Totals		508	\$517,414	\$35,042	\$222,574	\$259,798	\$2,224	\$137,967	\$119,606	7.0%
ADD TOOTH/CLASP	D5650	69	\$11,218	\$667	\$5,589	\$4,962	\$138	\$2,474	\$2,350	.1%
	D5660	8	\$1,418	\$89	\$1,204	\$125	\$0	\$63	\$63	.0%
Totals		77	\$12,636	\$756	\$6,793	\$5,087	\$138	\$2,536	\$2,413	.1%
IMPLANTS	D6010	127	\$231,255	\$1,717	\$229,538	\$0	\$0	\$0	\$0	.0%
	D6055	1	\$2,500	\$0	\$2,500	\$0	\$0	\$0	\$0	.0%
	D6056	42	\$21,209	\$40	\$21,169	\$0	\$0	\$0	\$0	.0%
	D6057	47	\$30,291	\$797	\$29,494	\$0	\$0	\$0	\$0	.0%
Totals		217	\$285,254	\$2,554	\$282,700	\$0	\$0	\$0	\$0	.0%
IMPLANTSERVICES	D6052	3	\$320	\$0	\$320	\$0	\$0	\$0	\$0	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
IMPLANTSERVICES	D6080	4	\$564	\$0	\$564	\$0	\$0	\$0	\$0	.0%
	D6091	1	\$90	\$0	\$90	\$0	\$0	\$0	\$0	.0%
	D6095	1	\$95	\$0	\$95	\$0	\$0	\$0	\$0	.0%
	D6100	1	\$115	\$0	\$115	\$0	\$0	\$0	\$0	.0%
	D6190	2	\$557	\$0	\$557	\$0	\$0	\$0	\$0	.0%
Totals		12	\$1,741	\$0	\$1,741	\$0	\$0	\$0	\$0	.0%
NON-SURG EXTRAC	D7111	1	\$39	\$0	\$39	\$0	\$0	\$0	\$0	.0%
	D7140	461	\$62,005	\$5,079	\$13,529	\$43,396	\$6,224	\$8,044	\$29,129	1.7%
Totals		462	\$62,044	\$5,079	\$13,568	\$43,396	\$6,224	\$8,044	\$29,129	1.7%
SURG EXTRACT	D7210	559	\$134,282	\$15,826	\$53,066	\$65,390	\$5,073	\$13,336	\$46,981	2.7%
	D7220	4	\$1,135	\$221	\$315	\$599	\$0	\$120	\$479	.0%
	D7230	2	\$300	\$66	\$0	\$234	\$0	\$47	\$187	.0%
	D7240	11	\$4,685	\$0	\$1,755	\$2,930	\$124	\$646	\$2,160	.1%
	D7250	37	\$9,755	\$1,250	\$1,746	\$6,759	\$331	\$1,354	\$5,074	.3%
Totals		613	\$150,157	\$17,363	\$56,882	\$75,912	\$5,528	\$15,502	\$54,882	3.2%
OTHER ORAL SURG	D7260	1	\$1,260	\$0	\$47	\$1,213	\$0	\$252	\$961	.1%
	D7261	1	\$300	\$0	\$0	\$300	\$0	\$60	\$240	.0%
	D7310	15	\$4,920	\$1,508	\$2,018	\$1,394	\$16	\$351	\$1,027	.1%
	D7311	3	\$535	\$0	\$310	\$225	\$1	\$45	\$179	.0%
	D7321	1	\$321	\$0	\$321	\$0	\$0	\$0	\$0	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
OTHER ORAL SURG	D7410	2	\$825	\$280	\$0	\$545	\$30	\$103	\$412	.0%
	D7411	1	\$100	\$0	\$0	\$100	\$20	\$16	\$64	.0%
	D7451	1	\$1,175	\$637	\$420	\$118	\$0	\$108	\$11	.0%
	D7471	1	\$120	\$0	\$0	\$120	\$33	\$17	\$70	.0%
	D7472	1	\$599	\$0	\$0	\$599	\$0	\$120	\$479	.0%
	D7473	2	\$1,343	\$0	\$316	\$1,027	\$75	\$217	\$735	.0%
	D7510	7	\$1,128	\$0	\$500	\$628	\$257	\$74	\$297	.0%
	D7550	1	\$350	\$0	\$0	\$350	\$0	\$70	\$280	.0%
Totals		37	\$12,976	\$2,425	\$3,932	\$6,619	\$432	\$1,433	\$4,754	.3%
TISSUE BIOPSY	D7286	5	\$1,975	\$93	\$409	\$1,473	\$140	\$286	\$1,047	.1%
Totals		5	\$1,975	\$93	\$409	\$1,473	\$140	\$286	\$1,047	.1%
ANESTH-GEN/IV	D9220	26	\$9,097	\$95	\$4,256	\$4,746	\$79	\$1,088	\$3,579	.2%
	D9221	14	\$1,824	\$41	\$1,207	\$576	\$0	\$167	\$409	.0%
	D9223	64	\$11,328	\$512	\$5,046	\$5,770	\$260	\$1,191	\$4,319	.3%
	D9241	33	\$12,078	\$193	\$6,683	\$5,202	\$166	\$1,088	\$3,948	.2%
	D9242	7	\$937	\$216	\$460	\$261	\$0	\$72	\$190	.0%
	D9243	44	\$10,438	\$957	\$3,720	\$5,761	\$353	\$1,112	\$4,297	.3%
	D9248	9	\$1,491	\$0	\$1,491	\$0	\$0	\$0	\$0	.0%
Totals		197	\$47,193	\$2,014	\$22,862	\$22,317	\$859	\$4,718	\$16,741	1.0%
ANESTH-LOC/NITR	D9211	4	\$12	\$0	\$12	\$0	\$0	\$0	\$0	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
ANESTH-LOC/NITR	D9215	24	\$763	\$0	\$763	\$0	\$0	\$0	\$0	.0%
	D9230	136	\$7,602	\$60	\$7,542	\$0	\$0	\$0	\$0	.0%
Totals		164	\$8,377	\$60	\$8,317	\$0	\$0	\$0	\$0	.0%
BONAUGMENTATION	D6104	20	\$7,966	\$0	\$7,966	\$0	\$0	\$0	\$0	.0%
	D7951	4	\$4,721	\$0	\$4,721	\$0	\$0	\$0	\$0	.0%
	D7953	97	\$40,522	\$15	\$40,473	\$33	\$0	\$0	\$33	.0%
	D7955	2	\$2,895	\$0	\$2,895	\$0	\$0	\$0	\$0	.0%
Totals		123	\$56,103	\$15	\$56,055	\$33	\$0	\$0	\$33	.0%
APPLIANCE THERA	D8210	1	\$79	\$0	\$79	\$0	\$0	\$0	\$0	.0%
Totals		1	\$79	\$0	\$79	\$0	\$0	\$0	\$0	.0%
PALLIATIVE	D9110	86	\$7,045	\$603	\$875	\$5,567	\$2,247	\$660	\$2,660	.2%
Totals		86	\$7,045	\$603	\$875	\$5,567	\$2,247	\$660	\$2,660	.2%
OCCLUSAL ADJUST	D9951	17	\$1,405	\$155	\$753	\$497	\$41	\$91	\$365	.0%
	D9952	1	\$576	\$0	\$0	\$576	\$46	\$106	\$424	.0%
Totals		18	\$1,981	\$155	\$753	\$1,073	\$87	\$197	\$789	.0%
OCCLUSAL GUARD	D9940	34	\$15,464	\$0	\$15,464	\$0	\$0	\$0	\$0	.0%
Totals		34	\$15,464	\$0	\$15,464	\$0	\$0	\$0	\$0	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
DRUGS	D9610	10	\$555	\$51	\$504	\$0	\$0	\$0	\$0	.0%
	D9612	4	\$420	\$0	\$420	\$0	\$0	\$0	\$0	.0%
	D9630	38	\$985	\$3	\$982	\$0	\$0	\$0	\$0	.0%
Totals		52	\$1,960	\$54	\$1,906	\$0	\$0	\$0	\$0	.0%
PROF SERVICES	D9310	68	\$5,803	\$523	\$1,176	\$4,104	\$1,697	\$481	\$1,925	.1%
	D9430	6	\$375	\$34	\$341	\$0	\$0	\$0	\$0	.0%
	D9440	1	\$150	\$0	\$150	\$0	\$0	\$0	\$0	.0%
	D9930	1	\$125	\$0	\$11	\$114	\$0	\$23	\$91	.0%
Totals		76	\$6,453	\$557	\$1,678	\$4,218	\$1,697	\$504	\$2,016	.1%
BLEACHING	D9972	2	\$165	\$0	\$165	\$0	\$0	\$0	\$0	.0%
Totals		2	\$165	\$0	\$165	\$0	\$0	\$0	\$0	.0%
NON-SURG MISC	D0160	6	\$821	\$0	\$821	\$0	\$0	\$0	\$0	.0%
	D0391	3	\$913	\$0	\$913	\$0	\$0	\$0	\$0	.0%
	D0470	23	\$2,251	\$0	\$2,251	\$0	\$0	\$0	\$0	.0%
	D7880	5	\$5,880	\$0	\$5,880	\$0	\$0	\$0	\$0	.0%
	D7881	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
Totals		38	\$9,865	\$0	\$9,865	\$0	\$0	\$0	\$0	.0%
TMD SURGERY	D7899	1	\$1,000	\$0	\$1,000	\$0	\$0	\$0	\$0	.0%
Totals		1	\$1,000	\$0	\$1,000	\$0	\$0	\$0	\$0	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
MISC (DENY)	D1330	23	\$560	\$23	\$537	\$0	\$0	\$0	\$0	.0%
	D2957	3	\$489	\$0	\$489	\$0	\$0	\$0	\$0	.0%
	D3470	1	\$707	\$0	\$707	\$0	\$0	\$0	\$0	.0%
	D4245	1	\$975	\$0	\$975	\$0	\$0	\$0	\$0	.0%
	D5875	1	\$156	\$0	\$156	\$0	\$0	\$0	\$0	.0%
Totals		29	\$2,887	\$23	\$2,864	\$0	\$0	\$0	\$0	.0%
MISC PREV	D0350	24	\$1,063	\$20	\$1,043	\$0	\$0	\$0	\$0	.0%
	D0351	2	\$500	\$0	\$500	\$0	\$0	\$0	\$0	.0%
	D0460	28	\$1,200	\$183	\$1,017	\$0	\$0	\$0	\$0	.0%
	D9991	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
Totals		55	\$2,763	\$203	\$2,560	\$0	\$0	\$0	\$0	.0%
MISC BASIC	D0417	1	\$275	\$0	\$275	\$0	\$0	\$0	\$0	.0%
	D2951	12	\$789	\$0	\$327	\$462	\$28	\$88	\$345	.0%
	D5982	1	\$620	\$0	\$620	\$0	\$0	\$0	\$0	.0%
	D9410	1	\$125	\$0	\$125	\$0	\$0	\$0	\$0	.0%
	D9910	53	\$1,222	\$0	\$1,222	\$0	\$0	\$0	\$0	.0%
	D9911	5	\$194	\$0	\$0	\$194	\$30	\$42	\$122	.0%
	D9942	4	\$573	\$144	\$429	\$0	\$0	\$0	\$0	.0%
	D9950	1	\$70	\$0	\$70	\$0	\$0	\$0	\$0	.0%
Totals		78	\$3,868	\$144	\$3,068	\$656	\$58	\$131	\$467	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
MISC MAJOR	D2971	2	\$320	\$0	\$320	\$0	\$0	\$0	\$0	.0%
	D5862	2	\$919	\$0	\$919	\$0	\$0	\$0	\$0	.0%
	D5867	12	\$706	\$0	\$706	\$0	\$0	\$0	\$0	.0%
	D5986	3	\$190	\$0	\$190	\$0	\$0	\$0	\$0	.0%
	D6950	2	\$840	\$0	\$840	\$0	\$0	\$0	\$0	.0%
Totals		21	\$2,975	\$0	\$2,975	\$0	\$0	\$0	\$0	.0%
MISC(TAX & OTH)	D9999	49	\$4,711	\$0	\$7,473	-\$2,762	\$0	\$0	-\$2,762	-.2%
Totals		49	\$4,711	\$0	\$7,473	-\$2,762	\$0	\$0	-\$2,762	-.2%
OBSOLETE CODES	D2810	2	\$3,440	\$0	\$3,440	\$0	\$0	\$0	\$0	.0%
	D2891	1	\$72	\$0	\$72	\$0	\$0	\$0	\$0	.0%
	D3960	1	\$35	\$0	\$35	\$0	\$0	\$0	\$0	.0%
	D5280	1	\$511	\$0	\$511	\$0	\$0	\$0	\$0	.0%
Totals		5	\$4,058	\$0	\$4,058	\$0	\$0	\$0	\$0	.0%
RARELY COVERED	D0364	10	\$1,515	\$0	\$1,515	\$0	\$0	\$0	\$0	.0%
	D0365	2	\$400	\$0	\$400	\$0	\$0	\$0	\$0	.0%
	D0366	3	\$562	\$0	\$562	\$0	\$0	\$0	\$0	.0%
	D0367	22	\$4,553	\$0	\$4,553	\$0	\$0	\$0	\$0	.0%
	D0380	2	\$350	\$0	\$350	\$0	\$0	\$0	\$0	.0%
	D0383	3	\$426	\$0	\$426	\$0	\$0	\$0	\$0	.0%
	D0601	2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%

Sample Company

Claim Payment Analysis by Procedure within Category



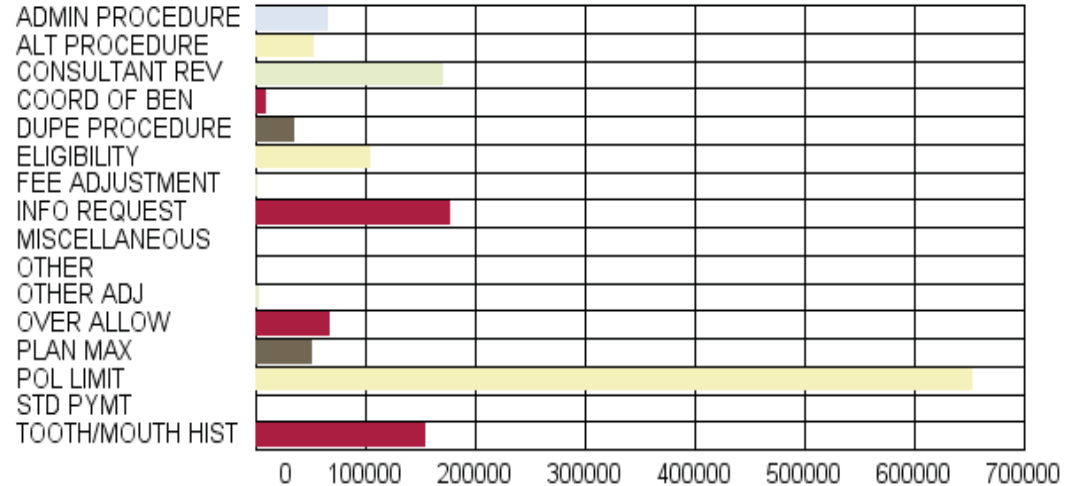
Policy #: 999999 08/01/2015 through 07/31/2016

Procedure Category	Procedure *	Proc Count	Total Claims	PPO Savings	Claim Savings	Remaining Eligible Charge	Total Deductible Paid by Member	Total Coinsurance Paid by Member	Total Claims Paid	% Total Ben Paid
RARELY COVERED	D0602	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D0603	5	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D2999	2	\$937	\$0	\$937	\$0	\$0	\$0	\$0	.0%
	D3999	1	\$250	\$0	\$250	\$0	\$0	\$0	\$0	.0%
	D4921	6	\$105	\$0	\$105	\$0	\$0	\$0	\$0	.0%
	D4999	9	\$545	\$14	\$531	\$0	\$0	\$0	\$0	.0%
	D5899	1	\$392	\$78	\$314	\$0	\$0	\$0	\$0	.0%
	D5954	1	\$188	\$0	\$188	\$0	\$0	\$0	\$0	.0%
	D5993	1	\$35	\$0	\$35	\$0	\$0	\$0	\$0	.0%
	D6199	3	\$315	\$0	\$315	\$0	\$0	\$0	\$0	.0%
	D7921	3	\$982	\$0	\$982	\$0	\$0	\$0	\$0	.0%
	D7999	4	\$247	\$0	\$247	\$0	\$0	\$0	\$0	.0%
	D9941	1	\$208	\$0	\$208	\$0	\$0	\$0	\$0	.0%
	D9970	1	\$45	\$0	\$45	\$0	\$0	\$0	\$0	.0%
	D9971	1	\$30	\$6	\$24	\$0	\$0	\$0	\$0	.0%
Totals		84	\$12,085	\$99	\$11,986	\$0	\$0	\$0	\$0	.0%
ORTHO	D8040	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D8660	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D8670	2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D8680	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D8693	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
	D8694	1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
Totals		7	\$0	\$0	\$0	\$0	\$0	\$0	\$0	.0%
TOTAL		27,197	\$4,715,312	\$360,112	\$1,553,060	\$2,802,139	\$233,392	\$859,407	\$1,709,340	100.0%

Policy #: 999999 08/01/2015 through 07/31/2016

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$66,251	4.3%
ALTERNATE PROCEDURE	\$52,982	3.4%
CONSULTANT REVIEW	\$170,778	11.0%
COORDINATION OF BENEFITS	\$9,374	.6%
DUPLICATE PROCEDURE	\$35,418	2.3%
ELIGIBILITY	\$105,627	6.8%
FEE ADJUSTMENT	\$2,161	.1%
INFORMATION REQUEST	\$177,744	11.4%
MISCELLANEOUS	\$0	.0%
OTHER	\$165	.0%
OTHER ADJUSTMENTS	\$2,762	.2%
OVER ALLOWANCE	\$68,759	4.4%
PLAN MAXIMUM	\$51,938	3.3%
POLICY LIMITATION	\$653,407	42.1%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$155,693	10.0%
TOTAL	\$1,553,060	100.0%

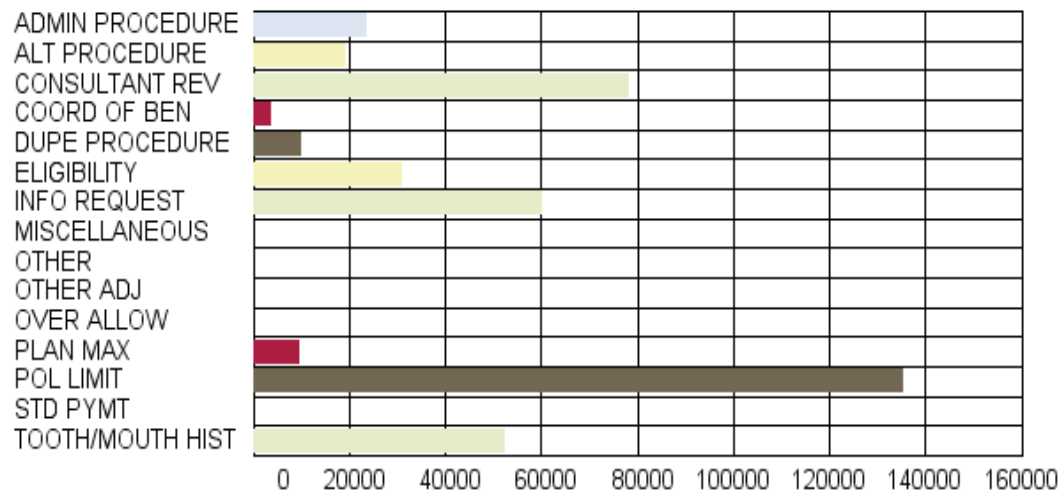
Claim Savings by Category



Policy #: 999999 08/01/2015 through 07/31/2016

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$23,530	5.5%
ALTERNATE PROCEDURE	\$19,365	4.6%
CONSULTANT REVIEW	\$78,205	18.4%
COORDINATION OF BENEFITS	\$3,761	.9%
DUPLICATE PROCEDURE	\$10,154	2.4%
ELIGIBILITY	\$30,875	7.3%
INFORMATION REQUEST	\$60,017	14.2%
MISCELLANEOUS	\$0	.0%
OTHER	\$11	.0%
OTHER ADJUSTMENTS	\$243	.1%
OVER ALLOWANCE	\$0	.0%
PLAN MAXIMUM	\$9,650	2.3%
POLICY LIMITATION	\$135,573	32.0%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$52,607	12.4%
TOTAL	\$423,992	100.0%

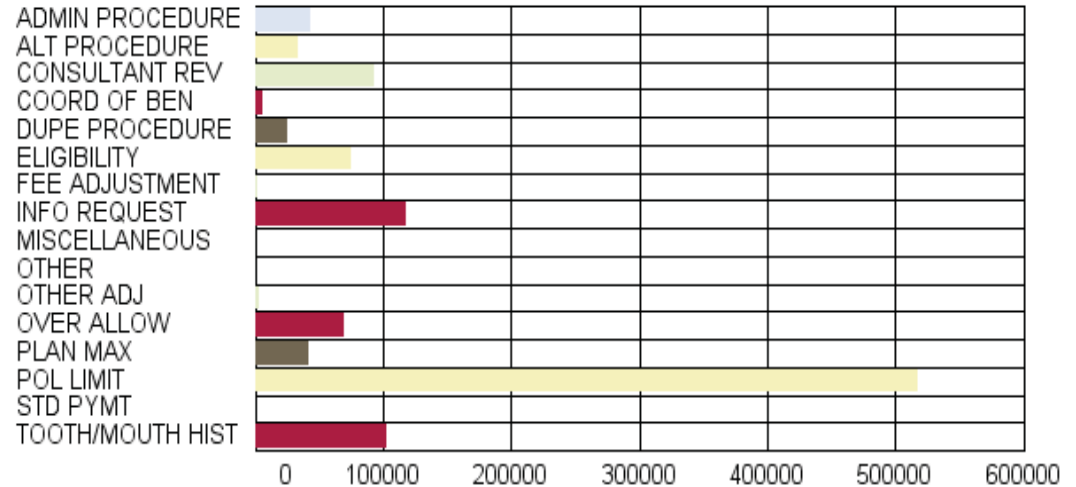
Claim Savings by Category



Policy #: 999999 08/01/2015 through 07/31/2016

Claim Savings Categories	Claim Savings	Claim Savings %
ADMINISTRATIVE PROCEDURE	\$42,721	3.8%
ALTERNATE PROCEDURE	\$33,617	3.0%
CONSULTANT REVIEW	\$92,573	8.2%
COORDINATION OF BENEFITS	\$5,613	.5%
DUPLICATE PROCEDURE	\$25,264	2.2%
ELIGIBILITY	\$74,752	6.6%
FEE ADJUSTMENT	\$2,161	.2%
INFORMATION REQUEST	\$117,727	10.4%
MISCELLANEOUS	\$0	.0%
OTHER	\$154	.0%
OTHER ADJUSTMENTS	\$2,519	.2%
OVER ALLOWANCE	\$68,759	6.1%
PLAN MAXIMUM	\$42,288	3.7%
POLICY LIMITATION	\$517,834	45.9%
STANDARD PAYMENT	\$0	.0%
TOOTH/MOUTH HISTORY	\$103,086	9.1%
TOTAL	\$1,129,068	100.0%

Claim Savings by Category



Policy #: 999999 08/01/2015 through 07/31/2016

	<u>Submitted Claims</u>	<u>PPO Savings</u>	<u>Percentage of Total PPO Savings</u>
Actual Submitted Claims	\$4,715,312	\$362,274	7.7%
50th Percentile U & C	\$4,781,595	\$428,557	9.0%
90th Percentile U & C	\$5,076,734	\$723,696	14.3%

*PPO Savings is the difference between a provider's usual charge and the lesser charge a provider agrees to when becoming an Ameritas/First Ameritas PPO provider. Many providers submit claims using PPO charges rather than usual charges, causing actual PPO savings to be understated. To illustrate more accurate savings, Ameritas/First Ameritas has calculated savings based on the 50th and 90th percentile usual and customary charges in an area.

implementation schedule (sample fully insured dental) State of Nebraska

implementation dates

Contract Award: 12/1/21 (assumed)
Enrollment Period: 5/2/22 - 5/13/22 (assumed)
Effective Date: 7/1/22



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Group Sales Representative
RVP Regional Group Sales
Implementation Manager
Ntl. Director - Cust. and Provider Network Relations
Manager, Group Underwriting
Admin Cust. Service Rep.
Admin/Billing/Reconciliation Rep.
Manager, Customer Service Group Claims
Admin/Billing/Reconciliation Rep.

implementation team

Mary Nelson
Craig Miller
Shannon Neill
Kip Koli
Pete Kaczmar
Donna Kozakiewicz
Kerry Erdkamp-Curry
Kyle Ninneman
Rochelle Wieman

implementation tasks	2021	2022						
task color key: State of Nebraska Ameritas Jointly	December	January	February	March	April	May	June	July
contract award announcement	12/1							
general implementation								
Ameritas notifies internal account team of the renewed contract award and begins development of implementation strategy for any plans changes, timeline and implementation schedule.	12/1							
Conference call with the State of Nebraska to review, modify, & discuss steps to finalize implementation schedule, begin discussion regarding enrollment material needs, enrollment meeting schedules/staff support needed, and booklet/ID card distribution needs.	12/6 - 12/17							
Implementation update call, if needed.		1/10	2/14	3/14	4/11	5/9, 5/23	6/6, 6/20	
Ameritas conducts internal audit of plan design set up, booklet/cert format, and enrollment system requirements that may need to be revised. Corrections made immediately or scheduled in timeline.	12/6 - 12/17							
Conduct debrief with the State of Nebraska and outline any remaining implementation deliverables and next steps.								7/5 - 7/13
eligibility and billing								
Conference call to discuss data any changes to splits and reporting, i.e. Divisions, Classes, Departments, Locations, etc. for billing and other reports.	12/6 - 12/17							
Conference call to discuss any changes to the billing process and reconciliation.	12/6 - 12/17							
Ameritas sets up any plan changes on system, with appropriate divisions, classes, departments, and locations to meet State of Nebraska needs based on info from conference call discussions.		1/3 - 1/14						
Ameritas creates updated enrollment file formats, if needed and sends to the State of Nebraska for review.		1/17 - 1/21						
State of Nebraska compiles data from their open enrollment and loads their internal systems for 7/1/22 changes.						5/16 - 5/20		
If changes have been made to the enrollment file format, State of Nebraska creates "live" enrollment file and transmits complete eligibility information to Ameritas in tested format.						5/23 - 5/31		
Ameritas takes eligibility file from State of Nebraska, conducts any final testing, validates enrollment counts with the State of Nebraska, and loads the enrollment to Ameritas system.							6/1 - 6/10	
The State of Nebraska continues transmitting weekly enrollment/eligibility file transfers. Ameritas receives file by 4:00 Central time. The file runs and loads the system overnight with ID Cards printing the following business day for any new additions on the file.							6/23 - ongoing wkly	
enrollment materials and meetings								
Ameritas prepares draft of benefit highlight for enrollment meetings; sends draft to the State of Nebraska for review.	12/6 - 12/17							
State of Nebraska provides feedback/changes to benefit highlight/enrollment material drafts.	12/6 - 12/17							
Ameritas makes State of Nebraska changes to enrollment materials, provides final draft for State of Nebraska sign off.		1/3 - 1/14						
State of Nebraska provides sign off on final format of enrollment materials.		1/17 - 1/21						
If needed, Ameritas will print and ship highlight materials for enrollment to State of Nebraska by due date.					4/25 - 4/28			
Ameritas conducts training of the State of Nebraska's key benefit staff (train the trainer).					4/25 - 4/28			
enrollment other needs								
If needed, Ameritas begins development of an Online Benefit Center (i.e. custom website with State of Nebraska logo and forms for use during open enrollment).				3/3 - 3/17				
Ameritas sends State of Nebraska a link to the custom site demo for review.				3/21 - 3/25				
State of Nebraska provides feedback on the custom site demo and/or signoff.				3/28 - 3/31				
Ameritas completes changes requested for custom website and sends link back to State of Nebraska for final review and sign off.					4/1 - 4/15			
State of Nebraska provides sign off on the custom site.					4/18 - 4/22			

implementation tasks	2021		2022					
	December	January	February	March	April	May	June	July
task color key: State of Nebraska Ameritas Jointly								
open enrollment period and meetings	5/2 - 5/13							
roll out								
Ameritas provides updated draft certificate benefit booklet with any plan changes for review, if requested.						5/16		
Ameritas delivers revised fully insured policy to State of Nebraska along with Admin. Guide.						5/16		
Delivery of ID Cards & Benefit Booklets: -- Ameritas emails updated PDF benefit booklet to the State of Nebraska -- Ameritas creates and prints ID cards for new members and/or members that changed coverage -- Ameritas mails ID cards by due date ID cards to employee home addresses							6/3 - 6/15	
State of Nebraska visit by Ameritas Account Manager to: -- discuss ongoing service model -- determine ongoing reporting needs and frequency -- answer questions / train State of Nebraska as needed								7/18 - 7/29
plan goes into effect	7/1							
billing								
Ameritas generates first bill for July premium based on enrollment submitted in June for members effective July 1, 2022.							6/20 - 7/18	

NOTE: This implementation schedule is provided as a sample. Ameritas partners with the State of Nebraska to clarify new/changing needs/expectations, identify resources and timing, and develop a customized, more detailed implementation schedule that meets the State of Nebraska's specific needs, availability and timing expectations. Most implementation plans are finalized following contract award and executed within 60 to 180 days prior to the plan effective date.