

**BITING**edge is a publication produced by Ameritas Life Insurance Corp.  
for dentists involved in managed dental care plans.

Ameritas Home Office - Managed Dental Care Division • 800-755-8844

# BITING edge

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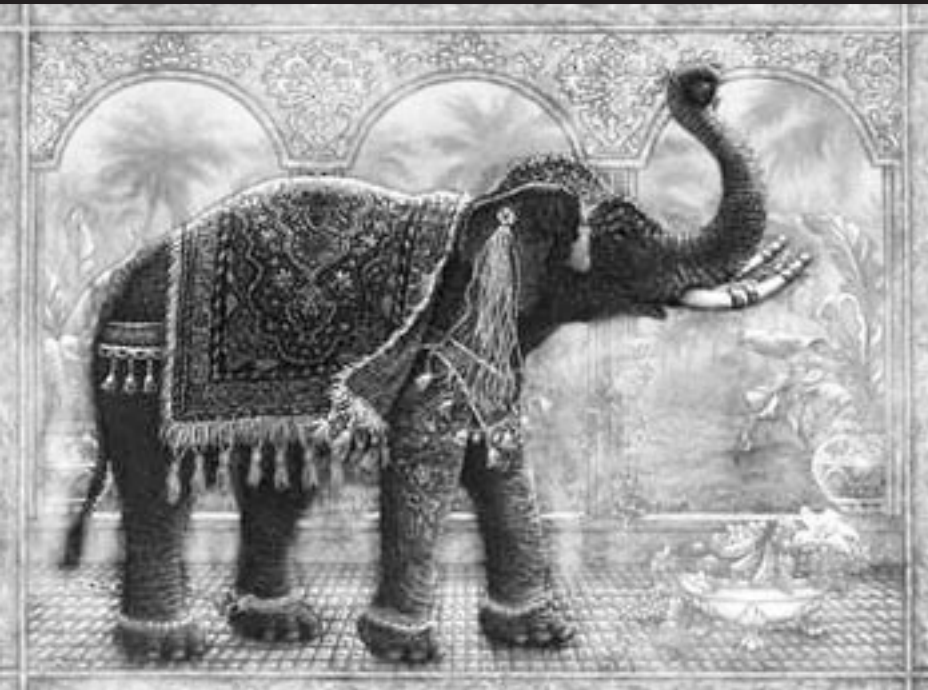
October is  
National Orthodontic  
Health Month

## Inside this issue

- E-Power
- Retirement Planning Made Easy
- Claims Readability, Processing

Ameritas Group Dental  
5900 O Street  
Lincoln, NE 68510

## Fun Fact



One of the holiest shrines of the Buddhist religion is Sri Lanka's Temple of the Tooth. Housed inside the temple is a replica of a tooth from the Buddha himself. Once a year, the sacred replica is carried in a procession on the back of a bejeweled elephant before hundreds of thousands of worshippers.



# E-POWER



by Tish Kohler,  
Ameritas Group  
Claims

**T**urn your computer into an electronic claims-submitting dynamo! Most practice management systems allow your staff to submit claims/attachments and create accounting records with just one entry. Store claims and attachments, then submit all claims daily or weekly to your vendor, billing service or directly through a clearinghouse.

## ADVANTAGES

- Postage and envelope expenses are eliminated.
- We pay the clearinghouse transaction fee for our Participating Provider Organization dentists who use one of our contracted clearinghouses.
- Providers submitting electronic claims to us receive their explanation of payment and consolidated check within 7 business days (versus 14 business days for paper claims).
- Providers report less rejection and follow-up. Faster access to information.
- Electronic attachments are widely accepted by most payers.
- With image processing, we can store patient information including X-rays and attachments on-line for up to 2 years.

## ATTACHMENTS, CLAIM REMARK FIELD

Whether sending attachments via regular mail or submitting them electronically, attachments are always an issue due to varying insurance company practices. Use the claim remark or claim narrative field provided by most practice management systems. This allows you to briefly explain the necessity of procedures or indicate pocket depths in lieu of submitting an attachment.

## CONTRACTED CLEARINGHOUSES

Through WebMD, MedE and ENVOY offer a variety of services including a vast network of practice management software vendors. Call and request e-claim info today!

WebMD/MedE America 1-888-416-0673  
WebMD/ENVOY Corp. 1-888-545-6127

For information on sending attachments electronically, call:

National Electronic Attachment Inc. 1-800-782-5150

For Internet-based claims/attachments submission contact:

Affiliated Network Services 1-800-417-6693

*Efficient. Accessible. Ameritas.*

## Retirement Planning

### Made Easy: Ameritas Worksite Benefits Program

Ever thought about implementing a retirement program to help attract and retain excellent employees? Our **Worksite Benefits Program** offers you two retirement plan options based on the size of your practice. Select the plan that best suits your needs.

#### SAFE HARBOR 401(K) HIGHLIGHTS

- Employer drives plan design
- Employees must meet eligibility requirements determined by employer
- Employer is required to contribute, but there is flexibility in contribution type and amount
- Higher salary deferral limit
- Highly compensated employees may defer maximum based on IRS requirements
- Requires annual administration and governmental reporting

#### SIMPLE IRA HIGHLIGHTS

(savings incentive match plan for employees)

- "No hassle" 401(k)
- Employees and employer may contribute to plan
- Employer is required to contribute, but there is flexibility in contribution type and amount
- Some employer administration is required
- Adoption of IRS Model SIMPLE IRA means no administrative charge

The Ameritas Worksite Benefits Program also offers you and your employees many other products and services:

- Life Insurance Products
- Disability Insurance
- Customized Practice Loans and On-line Banking Services
- State-of-the-art Computer System Purchase with Free Unlimited Internet Access, 24/7 Customer Service Support and In-home/Office Service

To learn more about worksite benefits, call Jaymie Sebek toll free at 1-888-603-0394 today. *Product availability varies by state.*

## Claims Readability, Processing

We use imaging technology to scan paper claims. In this environment, we scan claims into the computer system, making them easier and faster to process. Assure rapid processing of your paper claims or superbills by following these helpful guidelines:

#### DO

- Do submit clear, legible claim forms.
- Do underline or circle important information.
- Do use fresh ribbon/ink in your printer.
- Do use a black ink or black felt-tip pen.
- Do use original claim forms or superbills.
- Do type, print or stamp the dentist's name, address and TIN or SSN clearly.

#### DON'T

- Don't submit dark copies of claim forms. *(They scan in dark and unreadable.)*
- Don't highlight. *(Highlighted areas scan in dark and unreadable.)*
- Don't submit poor quality dot-matrix-printed claims.
- Don't use color ink, fine-point pens or pencils.
- Don't use photocopied claim forms or superbill carbons.

**Pretreatment Estimate of Benefits.** A pretreatment estimate is encouraged if the proposed dental work will cost \$200 or more. This helps eliminate misunderstandings by showing what the plan will pay.

**Films and Charting.** Various procedures are reviewed by our dental consultants. Include films with surgical extractions, crowns and bridges. Label duplicate films left and right. All films should be dated. *NOTE: Periodontal charting is required for all reported periodontal procedures.*

**Prosthesis -- Initial or Replacement.** If the crown, bridge or partial/complete denture is a replacement, please note the prior placement date.

**Pre-statement of Benefits or Actual Services.** Please mark the appropriate box to ensure correct handling.

**Tooth Number/Letters.** Site-specific information is required. List quadrant/arch and tooth number in accordance with ADA code.

We accept any standard ADA claim form. Or print our claim form via [www.YourDentalSolutions.com](http://www.YourDentalSolutions.com) or call us at 800-755-8844.

If you are interested in contributing to *Biting Edge*, please e-mail Lori McPherson at [lmcpherson@ameritas.com](mailto:lmcpherson@ameritas.com).

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