

Building a Competitive Edge

The benefits of choosing Ameritas



A carrier you can trust

- 91% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today.
- Dental since 1959
- Vision since 1984



Plans that meet your needs

Ameritas specializes in dental and vision benefits, so plans are designed based on your specific needs.

- **Plan options for a varied workforce.** Offer a choice of dental and vision plans with different benefits, price points and network options.
- **Vision benefits within a dental plan.** A portion of the dental benefit maximum can be used for vision expenses.
- **Benefit carryover rewards.** Increase available benefits without increasing employees' premiums.
- **Lifetime deductible.** Save money with a one-time, per-person deductible at no additional cost.
- **Two largest vision networks.** Vision plan options include VSP and EyeMed network savings.
- **Bundled benefits for added value.** Fulfill needs throughout a variety of life stages with orthodontia, LASIK, hearing care, and student loan repayment benefits.



Benefits evolve with you

Ameritas analyzes plan usage trends and recommends adjustments at renewal.

- Adjust the annual maximum to better match actual employee plan usage.
- Add features like rewards or incentives that help benefit dollars go further.
- Update plan designs and covered procedures to increase cost-effectiveness without sacrificing much on plan coverage.



The Ameritas Dental Network

- More than 135,000 unique providers to choose from nationwide.
- 98% provider persistency year after year.
- Providers charge 25-50% less than their regular rates.
- Claim payments sent directly to in- or out-of-network providers, members only pay their portion.
- Those who visit out-of-network providers can still count on benefits to help cover services.

Contact your broker to find the Ameritas dental and vision plans that make your benefits package more competitive.



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