

# 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.**



This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This piece is not for use in New Mexico. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Dental, vision and hearing care products (9000 Rev. 03-16 for Group and 9000 Rev. 10-22 for Individual, dates may vary by state) are issued by Ameritas Life. The Dental and Vision Networks are not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Ameritas, the bison design, "fulfilling life" are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2024 Ameritas Mutual Holding Company.