Ameritas Dental and Vision Benefits Guide

Innovative plan designs that optimize your clients' overall benefits

Employee Benefits Expertise | Dental | Vision | Hearing | Student Loan Repayment

Well-designed dental and vision plans improve health outcomes, reduce overall costs, and streamline plan performance — resulting in fewer complaints from both employers and employees.

When dental plans underperform, clients often request a larger network or higher plan maximum. As a benefits consultant, you can identify their true needs and deliver the right solutions without overinsuring.

Plan designs that perform

We use client data to help you tailor a traditional dental plan with the right maximum, network savings and plan features to drive member value and reduce premium volatility.

Meet your clients' specific business objectives with benefits that positively impact employees' health and healthcare expenses.

ASO (Administrative Services Only)

Self-funding is available on stand-alone plans.

- No prefunding required with weekly or bi-weekly ACH payments
- No premium tax
- Flexibility in plan design; no need to adhere to state insurance statutes
- Same service as fully insured plans, including actuarial support
- Minimum enrolled 100/dental, 250/vision

Find out how to set yourself apart from the competition and grow your business with Ameritas benefits.

Increase benefits	
Dental Rewards®	Carryover benefit rewards increase dental plan maximum in subsequent years
Ameritas Rewards®	Unlimited Dental Rewards with set benefit rewards for vision, LASIK, hearing and/or orthodontia expenses
Incentive Choice®	Type 2 or Type 1 & 2 coinsurance levels increase with annual dental claim submission
Preventive Plus	Covered Type 1 procedures are not deducted from the dental annual maximum

Simplify benefits	
Lifetime deductible	One-time, per-person dental plan deductible at no additional cost
Per-visit deductible	Like medical plan copayment, members must satisfy deductible at each dental office visit
Sensible Choice	Dental reimbursement plan based on expense, not procedure type; minimum 10 enrolled (5 in NY)

Add value	
Maternity/health condition benefit	Additional covered dental exams and cleanings
Teeth whitening	Option to cover three different types of professionally supervised teeth bleaching procedures
Prior extraction coverage	Full coverage available for groups of 35 or more eligible employees
Orthodontia restart benefits	Full annual maximum benefit for orthodontia programs in progress

Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

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For producers only

Dual option dental		Minimum eligible/ enrolled
Groups with varying employee needs and income levels benefit from offering dental plan options. Ameritas can help you offer the right combination for your clients.		
High/Low	No employer money required	20/10
Core/Buy-up	Employer-paid core plan; 100% participation required	10/10
Dual choice PPO (network plan and non-network plan)	Network steerage; 100% participation required for noncontributory	20/10
Dual choice indemnity and DHMO	DHMO partners in CA, NV and TX or offered through another carrier	10/<40
Dual choice coinsurance and copay	DHMO alternative, available in UT and TX only	coinsurance = 5 enrolled copay = 2 enrolled

Vision plan designs		Minimum enrolled
Offer the nation's two largest vision networks. Ameritas can help you tailor plans or plan combinations to meet clients' objectives.		
VSP network	VSP nationwide network including retailers and additional discounts	3
EyeMed network	EyeMed nationwide network including retailers and additional discounts	3
No-network reimbursement plan	Exam and materials or materials only, flat maximum or increasing maximum; add discounts from Walmart/Sam's Club or EyeMed providers	3
Dual and triple choice	Employees choose from 2-3 plans featuring VSP network, EyeMed network and/or no-network reimbursement plan	20 eligible/ 10 enrolled total
Fusion	A portion of dental maximum helps pay for vision expenses. Also available: • Fusion Simple brochured plans • Fusion Plus: Add a stand-alone vision plan with the VSP or EyeMed network, or dual choice vision with both networks	

Small group and individual dental and vision		Minimum enrolled
EyeChoice® small group	Brochured plans include VSP and EyeMed networks and no-network reimbursement plan; four-year rate guarantee	3
ChoiceFit small group	Quote dental and vision on producer portal	3
PrimeStar® individual	Hearing benefits available with dental; access to Ameritas Dental Network; access to VSP and EyeMed vision networks	N/A

Added benefits		Minimum enrolled
Appeal to employers with a broad employee base by supporting changing benefit needs at various life stages.		
LASIK Advantage®	Increasing benefit for corrective eye surgeries; sold only with Ameritas dental or vision	10
SoundCare®	Benefits for exams, hearing aids and maintenance, or exam only or hearing aids and maintenance only; 100% employer paid	tied to Ameritas dental or vision = 10 stand-alone = 50
SoundCare Simple	Brochured benefits for exams, hearing aids and maintenance; tied to Ameritas dental or vision	50
BenefitEd™	Student loan repayment, student loan refinancing, tuition reimbursement, college savings and/or retirement savings; employer paid	N/A

Start selling Ameritas benefits today.

- Connect with your Ameritas sales representative
- Access sales and enrollment materials
- Find out more about the Ameritas Dental Network
- Learn more about how to meet customers' needs with Ameritas
- Tell your clients about Ameritas

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