

# Ameritas Dental, Vision and Hearing Benefits

Flexible benefits for large and small employer groups and individuals



## Dental

Plan design		Minimum enrolled
Tailored	Minimum 3 eligible to quote	3
High/Medium/Low	Minimum 20 eligible to quote	10
Core/Buy-up	Minimum 10 eligible to quote	20
\$ensible Choice	Reimbursement based on expense, not procedure type	10 (5 in NY)
ChoiceFit small group	Quote on producer portal	3
Edge small group	Quote on producer portal	3
PrimeStar individual	SoundCare hearing® benefits and LASIK benefits, day-one coverage, the Ameritas Dental Network and Preventive Plus (see plan features)	1



## Vision

Plan design		Minimum enrolled
VSP network	Focus® plans feature the VSP network	3
EyeMed network	ViewPointe® plans feature the EyeMed Access and Insight networks	3
Vision Perfect®	No network; exam and materials or materials only; flat maximum or increasing maximum	3
EyeChoice® small group	Brochured plans include VSP and EyeMed networks or no network; four-year rate guarantee	3
PrimeStar individual	All plans feature next-day coverage; choose from the VSP and EyeMed networks	1



## Dental and vision combined

Plan design		Minimum enrolled
Fusion	Dental plan helps pay for vision expenses	3
Fusion simple	Brochured Fusion plans	3
Fusion plus stand-alone vision	Add a stand-alone VSP or EyeMed network plan to cover additional vision expenses	3
Fusion plus dual choice vision	Add stand-alone VSP and EyeMed network plans to offer employee choice; minimum 20 eligible to quote	10
Focus® with dental	VSP network, increasing vision benefit; tied to dental	3

**ASO (Administrative Services Only) available on stand-alone plans: Minimum enrolled 100 for dental, 250 for vision. No prefunding required with weekly or bi-weekly ACH payments.**

### Prescription and eyewear savings —included with dental, vision and hearing care plans

Members save on prescription medications at participating pharmacies and prescription eyeglasses at Walmart Vision Centers nationwide

### Participation

Contributory  
Employer paid  
Voluntary

### Minimum employer contribution

25% of total premium  
100% of employee or employee and dependent premiums  
None required

## Dental, vision and dental/vision combined



Plan features		
Dental Rewards®	Carryover benefit rewards help increase plan maximum in subsequent years	group dental only
Ameritas Rewards®	Dental Rewards benefit dollars can be spent on vision materials, LASIK, hearing or orthodontia; unlimited rewards are available	group dental only
Incentive Choice®	Coinsurance level increases when member submits dental claim annually	group dental only
Preventive Plus®	Covered Type 1/Preventive procedures are not deducted from the annual maximum benefit	group and individual dental
Per-visit deductible	Similar to medical plan copays	group dental only
Dual choice/triple option vision	Employee choice on VSP, EyeMed and no-network plans; minimum 20 eligible to quote	group vision only
VSP® EasyOptions	Employees choose vision plan upgrade during doctor visit; minimum 100 enrolled	group vision only

## Plan add-ons

SoundCare simple add-on	Increasing benefits for exams, hearing aids and maintenance; tied to Ameritas dental or vision; minimum 10 enrolled	group and individual dental
LASIK Advantage®	Increasing benefit for corrective eye surgeries; sold only with Ameritas dental and vision; minimum 50 enrolled	group and individual dental
VSP exam only	Add a covered eye exam within a dental plan	group dental only

## Hearing care



Plan design	Minimum enrolled
SoundCare	Increasing benefits for exams, hearing aids and maintenance, or exam only or hearing aids and maintenance only; tied to Ameritas dental or vision
	Stand-alone; 100% employer paid

## Education benefits



Plan design	Minimum enrolled
BenefitEd™	Student loan repayment, 529 college savings, tuition reimbursement, student loan refinancing and counseling; employer funded

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