

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.



Participation

Contributory → 25% of total premium

Employer paid → 100% of employee or employee and dependent premiums

Voluntary → None required

Minimum employer contribution



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	50
	Stand-alone; 100% employer paid	100



Education benefits

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


Access our latest sales and enrollment materials on our producer marketing site.

explore.ameritas.com/producer



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

This information is provided by Ameritas Life Insurance Corp. (Ameritas Life) and Ameritas Life Insurance Corp. of New York (Ameritas of New York). Ameritas Life issues dental, vision and hearing care products (9000 Rev. 03-16 for Group and 9000 Rev. 02-19 for Individual, dates may vary by state) in all states other than New York. Ameritas of New York issues dental and vision products (9000 NY Rev. 03-15 for Group and 9000 NY Rev. 03-18 for Individual) in New York. 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. Some states require that producers be appointed with us before soliciting products. To become appointed with Ameritas Life, please call 800-659-2223. To become appointed with Ameritas of New York, please call 800-201-8562. 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. © 2023 Ameritas Mutual Holding Company.

 | 800-776-9446 | NY: 800-201-8562 | ameritas.com

For producers only.