

# Dual Option Dental Plans

Increase enrollment, participation and overall value by offering two dental plans.



Dual option dental plans offer flexibility for employers with diverse employee needs. Employees choose a plan that fits so they are more likely to visit their dentist regularly, positively impacting their overall health and healthcare expenses.

Work with your Ameritas representative to find the right combination for your clients.

Plan Designs			
<b>High/Low</b>	<b>Core/Buy-up</b>	<b>Dual Choice</b>	<b>Dual Choice PPO Only</b>
Two different benefit levels and two separate premium accounts	Employer-paid core plan and employee-paid buy-up option	Indemnity/network plan and a DHMO/prepaid plan*	Network plan and non-network plan

Plan Options	Extras
<ul style="list-style-type: none"> <li>• The dental plan can be employee paid, employer paid or a combination</li> <li>• Include the Ameritas Dental Network for 25-50% savings on out-of-pocket expenses</li> <li>• Add incentives or rewards toward cosmetic procedures or adult/child orthodontia</li> <li>• Incorporate vision, LASIK or hearing care**</li> <li>• Introduce a student loan repayment program to attract better talent</li> </ul>	<ul style="list-style-type: none"> <li>• Non-insurance prescription drug and eyewear savings included at no additional cost</li> <li>• Dental and vision provider referrals when traveling outside the U.S.</li> <li>• Online access to discounts on hearing tests and hearing aid devices**</li> </ul>

\*In California and Nevada, you can choose an Ameritas partner DHMO/prepaid plan. In other US states, you can pair with another carrier's DHMO/prepaid plan.

\*\*Hearing not available in New Hampshire, Montana, Massachusetts, New Mexico and New York.

Find dental sales and enrollment materials on our [producer marketing site](#).



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