Ameritas Dental and Vision

Employee benefits expertise

Work with a company that specializes in dental and vision benefits, with proven long-term stability and customer satisfaction.



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Ameritas knows employee benefits

Your benefits challenges

If you're looking for new employee benefits, chances are you need to:

- Increase recruitment and retention
- Boost enrollment and benefits usage
- Reduce premiums but still offer good coverage
- Help employees understand their benefits and how to use them

Ameritas helps you meet your business objectives. You can offer dental and vision plans that provide rewards and incentives, network savings, and unexpected value-adds like vision benefits within a dental plan, hearing care coverage, employee benefits education tools and much more.

Reliable and experienced

As a mutual-based company, Ameritas is focused on what's best for the customer and long-term stability. And it shows.

More than 13.2 million customers

84,000 employer groups nationwide

$2.110 billion annualized in-force group premiums

$3.4 billion 2024 total revenue

Dental since 1959

Vision since 1984

2,500 employees

Ameritas data, March 2026

Financial Strength

The industry's leading independent insurance analysts consistently recognize Ameritas' financial strength and ability to meet ongoing insurance policy and contract obligations.

A+ (Strong) – Standard & Poor's for insurer financial strength. The fifth highest of S&P's 21 ratings.

A (Excellent) – AM Best Company for insurer financial strength. The third highest of AM Best's 13 ratings.

Learn more about Ameritas' financial strength at ameritas.com.

92% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today

Plans designed to meet specific needs

Specializing in dental and vision benefits means coverage is designed based on real employer and employee needs and actual customer usage data.

Ameritas Dental Network savings. One of the nation's largest dental networks. Network providers charge 25-50% less than their regular rates. Those who visit out-of-network providers can still count on benefits to help cover out-of-pocket costs.

Plan options for a varied workforce. Offer employees a choice of dental and vision plans with different benefits and price points.

Two largest vision networks. Vision plan options include VSP and EyeMed network savings, or a no-network schedule plan.

Bundled benefits for added value. Employees will appreciate coverage that helps fulfill needs throughout a variety of life stages. Offer orthodontia, LASIK, and hearing care benefits, or a student loan repayment program.

Benefit rewards. Boost retention, benefits usage and overall well-being. Employees who use their benefits earn carryover rewards that increase their available benefits in the future.

Vision benefits within a dental plan. A portion of the dental benefit maximum can be used for vision expenses. Employees decide how to use their benefits. One certificate, one enrollment form, one payroll entry, and one bill.

Increased dental benefit maximum. To boost benefits and help pay for more expensive procedures, include a higher annual maximum benefit or Preventive Plus — preventive procedures are not deducted from the plan's annual maximum benefit.

Lifetime deductible. Save money with a one-time, per-person deductible at no additional cost. Each plan member pays the deductible amount only one time for as long as they are covered by the dental plan, and there is no family maximum.

Benefit availability varies by state.



Nationwide dental network quality and savings

The Ameritas Dental Network is one of the nation's largest with more than 150,000 unique providers to choose from. With 98% provider persistency, employees and their families can keep visiting their network dentists year after year.

- Employees and their family members can each see any dentist or specialist they choose — in- or out-of-network. No need to select a primary care dentist or get a specialist referral.
- Employees can visit dental providers in Mexico and still receive coverage. Ameritas will continue to process claims.
- Many network providers also offer discounted fees on non-covered dental services as allowed by state law.
- Ameritas can send claim payments directly to in- or out-of-network providers, so employees only have to pay their portion.
- It's easy to nominate providers to join the Ameritas Dental Network. Go to ameritas.com, search for "nominate a provider" and complete the online form.

Network providers charge 25-50% less than their regular rates.



The nation's largest vision networks — VSP and EyeMed

VSP has the largest network of independent doctors nationwide. Retailers include Costco Optical, Sam's Club, Visionworks, Pearle Vision and Walmart.

EyeMed offers one of the largest vision networks in the nation with a mix of independent providers and retail chains, including LensCrafters, Pearle Vision and Target Optical.

Ameritas vision plans pair network cost savings with Ameritas' expertise in actuarial, underwriting and administration. And with Ameritas, you can offer the choice of both VSP and EyeMed networks so employees are more likely to benefit from network savings. Both networks offer online purchasing options.

vsp vision care

eyemed



Add benefits employees appreciate

An employee benefits package is more attractive when it includes benefits that help employees budget for their changing needs at various life stages. Here are a few benefits that add value.

Student loan repayment and college/retirement savings

Saving for college or paying off student loans can get in the way of saving for retirement. Employees will gravitate toward an employer who can help them do both.

BenefitEd™ helps employees lower their debt with employer-matched funds for student loan repayments, student loan refinancing, tuition reimbursement, college savings and/or retirement savings.

LASIK benefits

Laser vision correction is becoming more popular for a wider range of ages. Not only does LASIK improve employee's vision for better productivity, it increases their confidence and frees them from years of eyewear expenses.

Coverage increases over time, so employees are more like to stay on the plan and on the job. Members can seek services from any doctor and any facility since benefits are not tied to a network.

Hearing care

Good hearing is essential for effective communication and positive outcomes at work. But hearing loss is striking at younger ages than ever before. And people with untreated hearing loss are less likely to find employment.

Ameritas offers options to cover hearing exams, hearing aids and hearing aid maintenance so you can decide what fits your budget. The hearing aid benefit is progressive, offering the highest coverage to employees who stay on the plan each year.

Individual dental and vision benefits

Without contributing any of the employee's monthly premium, you can offer Ameritas individual dental and vision insurance plans to those who don't qualify for benefits such as part-time employees and dependents aging off the plan. Employees can view plan details, get a quote and enroll online.

Plans evolve with changing needs

Your employees' needs — and your benefits strategies — evolve over time and with workforce trends. Ameritas helps you keep your benefits relevant and improve their value year after year by analyzing plan usage trends and recommending adjustments at renewal. Let Ameritas help you maintain and increase employee satisfaction and participation:

- Adjust the annual maximum to better match actual employee plan usage.
- Add benefits like vision, LASIK or orthodontia in response to employee requests.
- Add features like rewards or incentives that help benefit dollars go further.
- Explore more ways to educate your employees about their benefits.
- Update plan designs and covered procedures to increase cost effectiveness without sacrificing much on plan coverage.

Ameritas makes benefits easy for you

Your time is valuable. Ameritas provides tools and resources to make benefits administration easy so you can spend your time elsewhere.

Electronic enrollment and administration. Enjoy a faster and more accurate experience with less manual work. Ameritas works with a leading health insurance API solution to enable seamless and secure data connections with many benefit administration platforms.

Benefits administrator account. Quickly perform administrative functions in real time. View plan documents, manage plan members, access ID cards and view your billing statements and payment history.

Benefits and well-being blog. Visit the Ameritas Insights blog at ameritas.com/insights for information to share with your employees.

Robust benefits education. Employees only appreciate their benefits if they understand how to use them and experience cost savings. Ameritas provides custom resources to help educate employees during enrollment and beyond so they get the most value from their benefits.

- **Employee-focused brochures** and videos that explain employees' plan options and how to use the benefits they choose
- **Plan-specific benefit websites** with plan details, forms, FAQs and employee resources
- **Plan-specific content** to add to your existing benefits website
- **A dedicated contact** for large groups to help coordinate benefits education and communications

Focus on customer experience

Ameritas provides resources that make it easy for employees to use and get the most value from their benefits.

Online access to benefits

Members have online access to benefits and claim information, downloadable ID cards, explanation of benefits and dental and vision provider lookups through their member account. They can also download the Ameritas Benefits app to search for providers and view dental benefits information.

Dental cost estimator

Employees can use this tool to find average procedure charges in their area. Estimates do not include network discounts or plan benefits. After coverage begins, employees can view average in-network charges in their member account.

Worldwide support

If a member has a dental emergency outside the U.S., AXA Assistance can help. AXA provides credible provider referrals and can even help with making the appointment. Providers referred by AXA are not members of the Ameritas network.

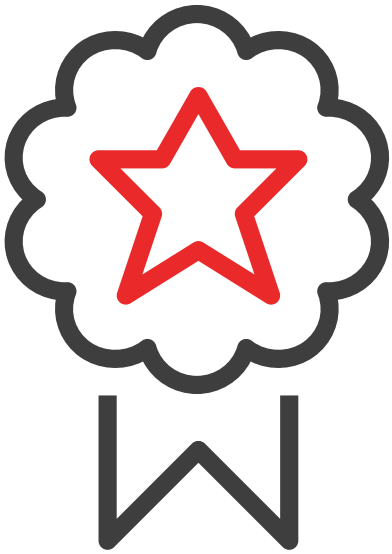
Save more with Ameritas

Ameritas plan members have access to the following non-insurance discounts at no extra cost to the plan premium. Some savings programs are not available with all plans.

- **Prescription drug** savings at over 60,000 pharmacies across the nation including CVS, Walgreens, and Walmart
- Savings on a complete pair of **prescription eyeglasses** at Walmart Vision Centers or Sam's Club Optical Centers nationwide (excludes contacts)
- Savings on today's top **hearing technology** through Tuned

Customer satisfaction and service excellence

- Customer Connections claims contact center received 4.5 out of 5 overall caller satisfaction survey score.
- Customer Connections associates have earned BenchmarkPortal's Center of Excellence award since 2006, an achievement held only by a handful of other companies.
- All call centers are located in the United States with no outsourcing of customer services.
- Spanish and multilingual interpretation services available.
- 99% dollar accuracy on processed claims.
- 93% of claims processed in an average of 10 business days.
- Ameritas' utilization review process has been URAC Accredited since 2008 in the Health Utilization module.



Contact your broker to find the Ameritas dental and vision plans that make your benefits package more competitive.

Claims statistics from Ameritas claims processing system, 2025.

Ameritas
fulfilling life.

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