

The Advantages of Stand-Alone Dental Benefits



It may sound convenient and economical to rely on the dental coverage within your medical plan. But when it's time to visit the dentist, the value and coverage of stand-alone dental benefits are unparalleled.

Reasons to consider a stand-alone dental plan:

Expertise



Work with a team who specializes in dental insurance and you can rest assured that your claims are processed correctly and premium prices are accurate.

- Ameritas processes claims in an average of 10 business days.
- Ameritas processes claims with 99% dollar accuracy.
- Ameritas actuaries specialize in dental insurance and review rates annually based on internal and industry reports.

Network



Network dentists provide quality care and offer discounts to help employees save money.

- When visiting an Ameritas network dentist, member out-of-pocket expenses are generally 25-50% lower.
- Ameritas Dental Network providers must meet and maintain quality standards.
- Ameritas dental plans help pay for covered services even if members visit out-of-network dentists.

Value



Standard voluntary benefits are still the most popular with employees—75% of employers offer dental and vision benefits.¹

- A BenefitsPro survey found that 83% of workers with healthcare coverage would enroll in a voluntary benefits program without expecting their employer to pay for it.²
- Most Ameritas stand-alone dental plans cover preventive services at 100% and provide coverage for more serious procedures that medical benefits may not cover.
- Members may have to meet high medical deductibles before dental benefits are available. Most stand-alone dental plans help cover dental costs right away.

**Your dental coverage should be just as robust and reliable as your medical plan.
Find out more about Ameritas stand-alone dental benefits today.**



¹ 2019 Medical Trends and Observations Report, DirectPath and Gartner

² Bolden-Barrett, Valerie. "BenefitsPro: 83% of Employees Want and Would Fully Pay for Voluntary Benefits." HR Dive, 10 July 2017

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