

The Advantages of Stand-alone Dental Benefits

Receive the full value of dental insurance expertise by working with a professional.

It might sound convenient to bundle medical and dental insurance coverages, but the advantages of stand-alone dental insurance can be measured by the value and coverage employees receive from a dental insurance expert.

Consider the advantages of a stand-alone dental plan

Expertise

Work with a company that specializes in dental insurance to meet your needs.

- Ameritas experts are focused on designing, rating and administering dental plans.
- Dental plans are designed based on real employer and employee needs and actual customer usage data.
- 91% of members enrolled in Ameritas dental benefits a year ago are still with Ameritas today.



Network

The Ameritas Dental Network is one of the largest in the nation.

- Network dentists charge 25-50% less than their regular rates for greater out-of-pocket savings.
- 98% of providers stay with Ameritas year after year.¹
- Ameritas network access points have increased by 26% over the past five years.¹
- Ameritas network providers must meet and maintain quality standards.
- Network providers are available in the U.S. and Mexico.
- Ameritas dental plans help pay for covered services even if members visit out-of-network dentists.



Value

Seventy-four percent of workers consider a dental benefit to be either extremely or very important to have, a rating second only to medical insurance when compared to other insurance and related benefit offerings.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.



Contact your broker to find out how Ameritas stand-alone dental plans can make your benefits package more competitive.



¹ Zelis Network360® May 2024

² LIMRA 2024

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