

## Ameritas Introduces Low-Cost Dental Plan in Texas

Lincoln, Neb.//June 17, 2014//The group division of Ameritas Life Insurance Corp. has developed a low-cost, fixed reimbursement dental plan for groups in the state of Texas. Defined Dental<sup>SM</sup> defines a maximum amount it will pay for each covered dental procedure and the member pays any difference between the benefit amount and the dentist's fee. This approach gives employees a simple dental plan with predictable out-of-pocket costs.

## Access to the Ameritas Dental Network

Many low-cost dental plans, such as a dental HMO/prepaid plan, restrict plan members to a network for care, or even to a specific dentist within that network. Defined Dental members are free to select any dentist they wish. And they gain access to the Ameritas dental network, with more than 37,800 provider access points in Texas and 303,000 provider access points nationwide. Choosing to use the Ameritas dental network gives members several advantages:

- The freedom to choose any provider, even specialists, at any time
- No need to wait to appear on a roster list to schedule an appointment
- Network providers are rarely closed to new patients

Defined Dental is designed for groups with at least 10 enrolled employees and offers the option of child orthodontia up to age 19.

## **About Ameritas**

The group division of Ameritas Life Insurance Corp. has served customers since 1959 and today provides dental, vision and hearing care products and services for nearly 110,000 employer groups, insuring or administering benefits for more than 5.4 million people nationwide. Ameritas has one of the largest dental networks in the country with more than 303,000 access points. Its contact center has earned BenchmarkPortal's Center of Excellence certification since 2007 and was named fourth in BenchmarkPortal's Top 100 contest in 2011. In New York, products are offered through Ameritas Life Insurance Corp. of New York.

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