

Vision and Dental in One Affordable Plan



Every group is different. But everyone enjoys convenience and saving money. So Ameritas offers two ways to combine dental and vision together in one plan. Either way you sell it, the premium is lower than the same coverages provided separately.

	Fusion ¹	Focus [®] with Dental
Dental plan	Choose a dental plan that fits best. ²	
Vision plan	Most commonly sold with a flat maximum – vision maximum is a portion of the dental maximum that can be used for dental or vision benefits	Increasing benefits, and the maximum is separate from dental
Rewards program	Can add Dental Rewards[®] or Ameritas Rewards[®] By visiting a dental provider each year and submitting a claim, members can qualify to carry over benefit dollars and increase their annual maximum benefit over time. With Ameritas Rewards, members can use some of the rewards toward other coverage such as vision or orthodontia.	
Minimum group size	3+	26+
Vision network	None	VSP
Vision deductible	None	Exam: \$10 or \$25 Materials: \$0 or \$25
Vision exam and materials frequency	None	12 / 12 / 12
Vision allowances	Most commonly offered as flat maximum between \$100-\$350	Benefits increase over the first three years \$100 / \$125 / \$150 \$130 / \$150 / \$180 \$150 / \$200 / \$250 (reduced out-of-network allowances available)

How to choose

Fusion plans allow the member to choose how to spend their benefit dollars. Focus with Dental plans reward long-term employees with increasing vision coverage and access to one of the nation's largest networks. Both offer dental and vision benefits at an affordable price.

Let Ameritas help you design the best plans for your clients.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

¹ Fusion not available in WA. Simple Fusion not available in FL for groups under 51 lives.

² Not available with SensibleChoice dental plans.

The Ameritas Dental Network is not available in RI. This piece is not for use in New Mexico.

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