

Incentive Choice®



Reduce turnover with a dental plan that rewards employees who remain on the plan and use their dental benefits.

Two Incentive Options

- **Increasing incentive plan:** Coverage levels increase each year the member uses the benefits.
- **Reverse incentive plan:** Coverage begins at the highest level, but decreases if members do not use the benefits.

Claims and benefit levels for each member of a family are tracked separately. So there's incentive for all family members to use their benefits, not just the employee.



Increasing Incentive Plan

- An increasing incentive plan typically offers a premium savings of up to 14% over a standard 100/80/50 plan.
- Increasing benefit levels can be applied to both Type 1 & 2 procedures, or Type 2 procedures only.
- When members submit at least one covered claim during a benefit year, their benefit levels increase the following year until they reach the highest plan benefit.
- If no dental claims are submitted during a benefit year, members revert to the Year 1 benefit level the following year.
- This plan rewards long-term employees and family members who use their benefits.

Increasing Incentive Plan Example

This example shows a dental plan with an increasing Type 2 coverage. The highest plan benefit is 100/80/50.

- 1 Scenario 1:** The member submits a covered claim each year. The Type 2 benefit level increases.

Year 1	Year 2	Year 3
Type 1: 100%	Type 1: 100%	Type 1: 100%
Type 2: 60%	Type 2: 70%	Type 2: 80%
Type 3: 50%	Type 3: 50%	Type 3: 50%

- 2 Scenario 2:** The member visits the dentist the first year on the plan, but not the second year. Since no claims were submitted the second year, the benefit level reverts to the lowest level in year 3.

Year 1	Year 2	Year 3
Type 1: 100%	Type 1: 100%	Type 1: 100%
Type 2: 60%	Type 2: 70%	Type 2: 60%
Type 3: 50%	Type 3: 50%	Type 3: 50%



Reverse Incentive Plan

- Reverse Incentive benefit levels can be applied to Type 1, Type 2 and/or Type 3 procedures.
- Coverage begins at the highest level. When members submit at least one covered claim during a benefit year, their benefit level remains at the highest benefit level.
- If no dental claims are submitted in a benefit year, the benefit coverage decreases to the lowest level. Members must submit a covered dental claim each year following to increase their benefit levels back up to the highest benefit level.
- This plan rewards each member who uses their dental benefits.

Reverse Incentive Plan Example

This example shows a plan with 100/80/50 starting plan benefits. Benefit levels decrease for Type 1, 2 and 3 procedures if members do not submit a claim during a benefit year.

1 Scenario 1: The member submits a covered claim each year. The benefit coverage remains at the highest level.

Year 1	Year 2	Year 3	Year 4
Type 1: 100%	Type 1: 100%	Type 1: 100%	Type 1: 100%
Type 2: 80%	Type 2: 80%	Type 2: 80%	Type 2: 80%
Type 3: 50%	Type 3: 50%	Type 3: 50%	Type 3: 50%

2 Scenario 2: The member does not visit the dentist and no claims are submitted in Year 1. The next year benefit coverage drops to the lowest level. The member submits a claim each year beginning in Year 2, allowing the benefit levels to increase.

Year 1	Year 2	Year 3	Year 4
Type 1: 100%	Type 1: 80%	Type 1: 90%	Type 1: 100%
Type 2: 80%	Type 2: 40%	Type 2: 60%	Type 2: 80%
Type 3: 50%	Type 3: 10%	Type 3: 25%	Type 3: 50%



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