Ameritas Dental Network Plans vs. DHMO



When comparing PPO and DHMO dental plans, it's critical to consider how the plan will affect the out-of-pocket expenses your employees pay. A DHMO typically covers preventive procedures in full. But it may not provide coverage for more expensive procedures, leaving the employee responsible for paying 100% of the cost.

Advantages of an Ameritas Dental Network plan verses DHMO:



More robust coverage for all procedure types, instantly increasing overall plan value for the price paid.



One of the largest dental networks in the nation, so it's easy to find a provider and make an appointment.



Visit any dentist, in- or out-of-network. And family members do not need to visit the same provider.



No referrals are needed to see a specialist, meaning fewer dental visits.



Additional benefits can be added to enhance your employee benefits package such as orthodontia, vision, LASIK and hearing care, or a student loan repayment program.

Contact your broker to learn how an Ameritas Dental Network plan can enhance your benefits package.



This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This piece is not for use in New Mexico. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Dental, vision and hearing care products (9000 Rev. 07-23 for Group and 9000 Rev. 10-22 for Individual, dates may vary by state) are issued by Ameritas Life. The Dental and Vision Networks are not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. For WV residents, view the access plan as required by the Health Benefit Plan Network Access and Adequacy Act. Ameritas, the bison design and "fulfilling life" are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. © 2024 Ameritas Mutual Holding Company.





