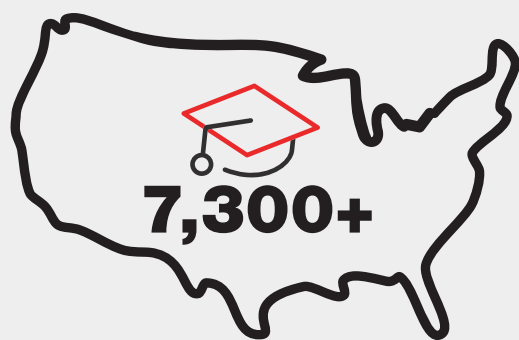


Ameritas Employee Benefits for Educators

Dental, vision and student loan repayment benefits that fit your budget and boost recruitment and retention

Ameritas specializes in dental, vision and student loan repayment benefits. So coverage is designed based on real needs and actual customer usage data.



Over the years, Ameritas has provided dental, vision and hearing care insurance to more than 7,300 academic institutions across the nation.

Ameritas data since 1980. Ameritas has provided dental insurance since 1959 and vision insurance since 1984.

Plans designed to meet educators' needs



Meet your business objectives and provide benefits that help your employees maintain and improve their financial and physical well-being.

Plan options for a varied workforce. Offer employees a choice of dental and vision plans with different benefits, price points and network options.

Ameritas Dental Network savings. One of the nation's largest dental networks. Providers charge 25-50% less than their regular rates. Those who visit out-of-network providers can still count on benefits to help cover out-of-pocket costs.

Two largest vision networks. Vision plan options include VSP and EyeMed network savings, or a no-network schedule plan.

Vision benefits within a dental plan. A portion of the dental benefit maximum can be used for vision expenses. Employees decide how to use their benefits. One certificate, one enrollment form, one payroll entry, and one bill.

Benefit rewards. Boost retention, benefits usage and overall well-being. Employees who use their benefits earn carryover rewards that increase their available benefits in the future.

Bundled benefits for added value. Employees will appreciate coverage that helps fulfill needs throughout a variety of life stages. Offer orthodontia, LASIK, and hearing care benefits, or a student loan repayment program.

Individual dental and vision benefits. Without contributing any of the employee's monthly premium, you can offer Ameritas individual dental and vision plans to retiring employees and those not eligible for group benefits.



Student loan repayment, college and retirement savings



Saving for college or paying off student loans can get in the way of saving for retirement. Employees will gravitate toward an employer who can help them do both.

Ameritas and Nelnet, Inc. created BenefitEd™ to help employees lower their debt with employer-matched funds for student loan repayments, student loan refinancing, tuition reimbursement, college savings and/or retirement savings.

A 2021 National Education Association report found that 45% of educators took out a student loan to fund their education, with the average total amount starting at \$55,800.



National Education Association, 2021

Ameritas makes benefits easy for you



Electronic enrollment and administration

Enjoy a faster and more accurate experience with less manual work. Ameritas works with a leading health insurance API solution to enable seamless and secure data connections with many benefit administration platforms.

Robust benefits education

Employees only appreciate their benefits if they understand how to use them and experience cost savings. Ameritas provides custom resources to help educate employees during enrollment and beyond so they get the most value from their benefits.

- **Employee-focused brochures** and videos that explain employees' plan options and how to use the benefits they choose
- **Customized benefit enrollment booklets** and videos that outline your specific benefit plan details
- **Customized benefit microsites** with plan details, forms, FAQs and employee resources
- **Personalized content** to add to your existing benefits website
- **A dedicated contact** for large groups to help coordinate benefits education and communications

Contact your broker today to find out more about dental, vision and student loan repayment benefits from Ameritas.

[Or find an Ameritas sales representative near you.](#)



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. 03-16 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.