

build and retain business and boost customer satisfaction

...with dental, vision and hearing benefits from Ameritas of New York

Plans that Meet Real Needs

Your clients want to control costs, reduce turnover, satisfy a varied workforce, and attract the best employees. When you partner with Ameritas of New York, we'll design plans to help you meet your clients' most pressing needs. For example, your clients can:

- offer monetary rewards members can earn to help pay for future services
- require members to seek care to keep high coverage levels on new plans
- combine dental and vision into one plan, letting members decide how to use coverage
- adjust coverage for specific procedures to control costs
- offer dental and vision provider networks with discounted services
- offer multiple dental and/or vision plans with different coverage and premium levels

Salary and employee benefits top the list of employer attributes job seekers value most.¹

Add Value for Employees

Ameritas of New York dental plan members are eligible for prescription and eyewear discounts. To make plans even more appealing, employers can add benefits like these:

- coverage for cosmetic procedures like teeth bleaching and dental implants
- adult and/or child orthodontia
- LASIK and/or hearing care benefits that increase each year on the plan
- student loan repayment benefit to ease employees' financial burden

¹ 2016 Randstand Employer Branding Survey

Does your client already have coverage?

Whether your client is looking for a new plan or a new carrier to enhance an existing plan, Ameritas of New York has options. Ask us about:

- dental plan rewards takeover credit
- deductible credit
- benefit maximum reset

Customer Persistency Can Positively Impact Your Bottom Line

Today, 87.3% of members who enrolled in an Ameritas of New York group or individual dental, vision or hearing care plan a year ago are still with Ameritas of New York. Here's why:



87% of phone calls answered within 30 seconds

99%

claims processing accuracy exceeds 99%



English and Spanish, multilingual interpretation



claims processed in an average of 9 business days

Statistics provided by the Ameritas of New York claims processing system, 2016.

Ameritas of New York Dental Network: More Choice, Greater Access

The Ameritas of New York Dental Network is one of the five largest in the nation, making it easier for members across the country to see the dentist of their choice.



credentialed providers



quality assurance requirements



reduced out-of-pocket expenses



network dentists typically charge up to 20-40% below average for their region

Your Job, Only Easier

Ameritas of New York benefits are hands-off and hassle-free, that means fewer questions and less troubleshooting for you. We offer your clients...

- a dedicated contact for large groups
- customized enrollment materials and support, featuring an online benefits center
- dental health report card for groups with at least 300 enrolled members
- benefit education and communication assistance
- electronic data file transfer for enrollment

Financial Strength

The industry's leading independent insurance analysts consistently recognize our efforts.

- **A+** (Strong) — Standard & Poor's
For insurer financial strength.
The fifth-highest of S&P's 21 ratings.
- **A** (Excellent) — A.M. Best Company
For financial strength and operating performance.
The third-highest of A.M. Best's 15 ratings.

Close the Gap Between Employer Opinion and Employee Expectations

Employees expect more from their benefits package than employers might realize. When asked which benefits they consider essential to offer employees, 38% of employers surveyed indicated dental benefits and 32% indicated vision benefits. But when employees were asked the same question, 75% said they expect to receive dental benefits and 68% stated they expect vision benefits to be included.²

Understandably, employers might think they just can't meet this expectation. But what if employees would help foot the bill for these additional benefits? 57% of employees surveyed said they'd be open to purchasing additional, affordable products to make sure they have enough coverage for the people they love.²

Help employers survey employees. The results will likely set you up to propose a plan that includes voluntary benefit options for their employees.

² 2016 Whispers from the Water Cooler: What Motivates Employees to Improve Their Health and Well-Being Survey



Pro Tip: When it comes to connecting employee benefits and engagement, awareness is key. Having the right communications at the right time makes a significant difference in how well employees engage.²

Help your clients get the right messaging to their employees when they need it most. We partner with you to make sure your clients have the materials needed to help employees understand and maximize their benefits.

Visit and subscribe to ameritasinsight.com for articles, white papers and videos you can use and share. Share the site with your clients to give them access to wellness and benefits information that helps keep employees happy.

When employees are happy, so are your clients. That helps you build a successful business and stay ahead of the game.

To learn more about Ameritas of New York, contact your Ameritas of New York sales representative. Find a sales representative in your area at ameritas.com.



Ameritas Life Insurance Corp. of New York

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