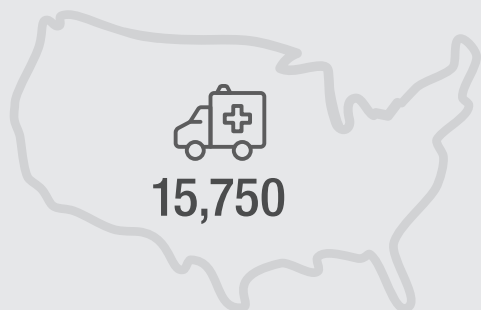


Ameritas Employee Benefits for Health Care Organizations



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

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



Over the years, Ameritas has provided dental and vision care insurance to more than 15,750 health care facilities across the nation.

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



Plans designed to meet health care professionals' 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. Include benefits that fulfill needs throughout a variety of life stages. Employees will appreciate coverage for orthodontia, LASIK, 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.

According to the Education Data Initiative (EDI), 73% of medical school graduates have student debt. And in 2024, the average total cost of medical school ranged from 802% - 453% higher than the average student loan debt for a bachelor's degree.



Education Data Initiative: Average Medical School Debt, 2024



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
- **Personalized benefit enrollment booklets** and videos that outline your specific benefit plan details
- **Personalized 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.



Ameritas Life Insurance Corp. of New York

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