

Product Portfolio



PrimeStar® Individual Dental and Vision Solutions

Ameritas' PrimeStar dental and vision insurance plans offer individuals a distinctive portfolio of flexible benefit plan designs with affordability to meet just about every need. All PrimeStar plans come with coverage for individuals 18+ (including seniors), and no enrollment fees. Coverage can begin as soon as tomorrow with any effective date except the 29th, 30th or 31st of the month.

PrimeStar Dental offers:

- Two dental exams and cleanings per year
- Up to \$2,000 maximum benefit
- Choice of Network or Non-Network (MAB or U&C)**
- One of the largest nationwide networks with more than 483,000 access points and 115,000 providers

PrimeStar Vision offers:

- Immediate coverage on eye exams, lenses and frames/contacts and standard vision services
- VSP or EyeMed networks for the greatest savings
- Non-network options available in Massachusetts, Montana, Rhode Island and Washington

**Maximum Allowable Benefit and Usual & Customary

Advantage Plus

A calendar year plan, designed for someone looking for coverage for all services, including orthodontics and implants, with a graded benefit plan giving immediate coverage on most services

Protect

A benefit year plan designed for someone looking for coverage for all services, including orthodontics and implants, with a graded benefit plan giving immediate coverage on most services

Select Vision

Designed for someone who has a preference for lenses and frames or contact lenses once every 24 months utilizing the EyeMed Access network

Choice Vision

Designed for someone who has a preference for lenses and frames or contact lenses once every 12 months utilizing the VSP network

Basic Vision

Lenses and contacts once every 12 months, frames once every 24 months with freedom to use any vision provider

GemStar® Turn-key, Brochure Rated Group Solutions

GemStar Group dental and vision insurance plans offer groups a turn-key portfolio of plan designs to meet just about every group's needs with features like:

Designed for:

- Groups offering dental and vision for the first time
- Groups with 2+ employees
- Groups that value no waiting periods on most services

- Purchase as a package or standalone basis
- Rate discount for combined dental and vision package
- Dental plans give you the freedom to use any dentist with the option to utilize the Ameritas dental network for additional savings
- The VSP Choice Network offers more than 73,000 access points at nearly 23,000 independent locations, and 20,000 retail chain access points at nearly 14,000 retail locations. Providers include CostCo Optical, Cohen's, Pearle Vision, Visionworks and Eyeconic.
- The EyeMed Access Network offers more than 109,000 access points, including more than 22,100 doctor locations and 6,600 retail locations. Providers include Independent Provider Network, LensCrafters, Pearle Vision and Target Optical.

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