

The Ameritas PrimeStar® Series

Individual Dental and Vision Plans



Individual dental and vision plans for your benefits portfolio, because groups are made up of individuals



We have designed our PrimeStar individual plans to help meet diverse needs.



- All plans offer freedom to choose any dentist

- Network plans are ideal for individuals who know their provider is in the Ameritas dental network



- All plans emphasize preventive care



- Two vision plans, choose the EyeMed or VSP network (plan designs and availability vary by state)

Even in the world of group benefits, there are times when an individual plan is useful

- Members coming off a group plan, like those leaving the company or retiring
- Contracted or part-time employees who may not qualify to join the group plan
- Members of associations or volunteer organizations
- Groups that want the ease of offering dental and vision insurance without the administrative responsibilities

Sometimes your client is an individual and their family

- Individuals who are self-employed or freelance artists
- Individuals on medicare
- Individuals who want to maintain portable coverage, not tied to an employer

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For illustration purposes only, plan designs and availability vary by state.

	Sample PrimeStar Plans		
	Advantage Plus	Progressive	Advantage
Preventive (Type 1) exams/cleanings (two per year) bitewing x-rays fluoride treatment (under age 16)	100% day one	100% day one	100% day one
Basic (Type 2) fillings simple extractions	50% day one 80% after year one	80% after 6 months	15% day one 50% after year one
Major (Type 3) crowns, oral surgery, bridges, periodontal procedures, root canals	15% day one 50% after year one	50% after 12 months	15% day one 50% after year one
Orthodontics (under age 19) \$1,000 lifetime maximum per child	15% day one 50% after year one	None	None
Calendar Year Deductible per person, combined, with a maximum of three deductibles per family	\$50 basic and major	\$50 preventive, basic, major	\$50 basic and major
Calendar Year Maximum Benefit per person for preventive, basic and major services combined	\$1000 or \$2000	\$1,500	\$1,000

<http://producer.ameritasgroup.com>



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