

A woman with long dark hair and glasses, wearing a white lace-trimmed top, is smiling and leaning over a desk. A man is partially visible on the left, looking towards her. On the desk, there is a laptop, a pen, a notepad, and a cup of coffee. The background shows a window and a whiteboard.

Smile Brightly and See Clearly

with affordable benefits through 2U and Ameritas.



Your dental plan options

With dental coverage, you're protecting more than your smile. You are investing in your self-esteem and enhancing your overall wellness. Through your employer, 2U, you have two choices for dental benefits: the **Basic Plan** or **Enhanced Plan**. Both offer no waiting periods for covered dental procedures. Please review the chart below and refer to your highlight sheet for more information.

The Enhanced Plan includes orthodontia benefits for you and your dependent children. An ortho treatment program may begin at any age, but we want you to know that child ortho benefits do end when your child is no longer a dependent (usually age 19), even if treatment is underway. Plan payments are made in equal quarterly installments for up to two years.

Ameritas Dental Network: Find a dental network provider at ameritas.com, Find a Provider, Dental.

Dental benefits example	Basic Plan		Enhanced Plan	
	In-network (Ameritas Dental Network)	Out-of-network (90th Usual & Customary)	In-network (Ameritas Dental Network)	Out-of-network (90th Usual & Customary)
Type 1 Preventive	100%	80%	100%	100%
Type 2 Basic	90%	80%	90%	90%
Type 3 Major	50%	50%	60%	60%
Deductible	\$25 per calendar year with a \$75 family maximum Deductible waived for Type 1 services		\$50 per calendar year with a \$150 family maximum Deductible waived for Type 1 services	
Maximum per person	\$1,000 calendar year		\$2,500 calendar year	
Orthodontia per person Adult and Children	No ortho benefit		50% up to \$2,500 lifetime maximum No waiting period	

Sample covered dental procedures

Type 1

Exam (2 per benefit period)
Bitewing X-rays (2 per benefit period)
Cleaning (2 per benefit period)
Fluoride for children age 18 or under (2 per benefit period)
Full-mouth panoramic X-rays (1 in 3 years)
Sealants for children age 15 or under
Space maintainers

Type 2

Restorative amalgam fillings
Restorative composite fillings
Endodontics (root canals)
Periodontics (gum disease)
Simple extractions
Complex extractions
Anesthesia

Type 3

Onlays (one step less than a crown)
Crowns (1 in 5 years per tooth)
Crown repair
Denture repair
Prosthodontics (fixed bridges, removable complete or partial dentures 1 in 5 years)
Implants



Exceptional network. The Ameritas Dental Network is **one of the five largest in the nation**. Plus, now you can visit dental providers in Mexico through AmexUS. Plan discounted fees and agreements will be honored by AmexUS Mexico providers, and claims will be processed by Ameritas.



Your vision plan options

With vision coverage, you'll get annual eye exams that not only check your ability to see clearly, but also uncover potential health issues such as diabetes, high cholesterol or heart disease. Like dental, vision benefits also are an investment in your overall wellness. Please review the chart below and refer to your highlight sheet for more information.

You have two choices for Focus® vision benefits: the **Basic Plan** or **Enhanced Plan**. Both offer access to the VSP network and their affiliates, such as Costco Optical and Visionworks retail locations. You also may browse and buy online through eyeconic.com. Eyeconic is in the VSP network and your benefits would be applied directly to your online order.

Both plans also offer prescription eyeglasses or contacts every 12 months based on your last date of service. So you could get eyeglasses one year, and contacts the next year. During your annual election period, you may change plans.

VSP Network Provider: Find a VSP network provider at ameritas.com, Find a Provider, Vision: VSP.

Vision benefits example	Focus Basic Plan		Focus Enhanced Plan	
	In-network (VSP provider)	Out-of-network	In-network (VSP provider)	Out-of-network
Deductibles	\$10 exam \$30 eyeglass lenses or frames		\$10 exam \$30 eyeglass lenses or frames	
Annual eye exam	Covered in full after deductible	Up to \$52	Covered in full after deductible	Up to \$47
Single vision lenses	Covered in full after deductible	Up to \$55	Covered in full after deductible	Up to \$48
Bifocal lined lenses		Up to \$75		Up to \$69
Trifocal lined lenses		Up to \$95		Up to \$85
Lenticular lenses		Up to \$125		Up to \$125
Progressive no-line lenses	Up to the doctor's fee for lined trifocals (Costco = wholesale)	Up to lined trifocal allowance	Up to the doctor's fee for lined trifocals (Costco = wholesale)	Up to lined trifocal allowance
Frames	\$130 (Costco wholesale equivalent = \$70)	Up to \$70	\$200 (Costco wholesale equivalent = \$110)	Up to \$45
Exam/Lens/Frames frequencies	Every 12 months based on date of service (prescription eyeglasses OR contact lenses)		Every 12 months based on date of service (prescription eyeglasses OR contact lenses)	
Contact lenses fit & follow-up exams	15% discount	No benefit	15% discount	No benefit
Elective contacts	Up to \$130	Up to \$105	Up to \$200	Up to \$105
Medically necessary contacts	Covered in full	Up to \$210	Covered in full	Up to \$210
Second pair of glasses or contacts	No benefit		Two pairs of prescription glasses OR one pair of prescription glasses plus an allowance toward contacts OR double contacts allowance	

Benefits for progressive and standard polycarbonate lenses; scratch-resistant, anti-reflective and UV coatings; and additional discounts with VSP network providers are shown on your highlight sheet. Based on applicable laws, reduced costs may vary by doctor location.



Find everything you need on any device.

- Go to ameritas.com
- Click Account Access
- Select the Dental/Vision/Hearing drop down
- Choose Secure Member Account
- Select Register Now
- Complete the New User Registration

You also may visit 2U.ameritasgroup.com and click Log In/Register to access your secure member account.

To learn more about a variety of wellness topics including tips on dental, vision and hearing care, visit our blog at ameritasinsight.com.



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. The Ameritas Dental Network is not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. This piece is not for use in New Mexico.

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