The Benefits of
Choosing Ameritas



A carrier you can trust

- 92% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today.
- Dental since 1959
- Vision since 1984

Benefits evolve with you

Ameritas analyzes plan usage trends and recommends adjustments at renewal.

- Adjust the annual maximum to better match actual employee plan usage.
- Add features like rewards or incentives that help benefit dollars go further.
- Update plan designs and covered procedures to increase cost-effectiveness without sacrificing much on plan coverage.

The Ameritas Dental Network

- More than 150,000 unique providers to choose from nationwide.
- 98% provider persistency year after year.
- Network providers charge 25-50% less than their regular rates.
- Claim payments sent directly to in- or out-of-network providers, members only pay their portion.
- Those who visit out-of-network providers can still count on benefits to help cover services.

Plans that meet your needs

- **Plan options for a varied workforce.**
  Offer a choice of dental and vision plans with different benefits, price points and network options.
- **Vision benefits within a dental plan.**
  A portion of the dental benefit maximum can be used for vision expenses.
- **Benefit carryover rewards.**
  Employees can earn rewards that increase available benefits without increasing premiums.
- **Lifetime deductible.**
  Save money with a one-time, per-person deductible at no additional cost.
- **Two largest vision networks.**
  Vision plan options include VSP and EyeMed network savings.
- **Additional benefits increase value.**
  Fulfill needs throughout a variety of life stages with orthodontia, LASIK, hearing care and student loan repayment benefits.

Benefit availability varies by state.

Contact your broker to find the Ameritas dental and vision plans that make your benefits package more competitive.

Ameritas
fulfilling life.

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