

Ameritas Dental Plans

Specifically Designed for OneDigital Clients With
3+ Enrolled Employees

Combined coverages make it easier and more affordable for smaller businesses to offer robust benefits.



Dental



Vision



Orthodontia



Hearing



LASIK

Plan overview

- Four benefits (dental, vision, SoundCare and LASIK) share one policy (in most states), one enrollment form, one payroll entry and one bill – richer benefits for employees with simplified benefit administration.
- Groups with 10+ enrolled employees may choose to offer orthodontia coverage.
- The annual maximum is combined for dental and vision. Employees can use their entire maximum for dental expenses, or use up to \$100 on eyeglasses, contacts or prescription safety glasses, and the remainder on dental care.
- Incentive dental plans reward employees with Type 2 benefits that increase from 80% year one to 100% year three. Incentive plans typically offer premium savings up to 14% over a standard 100/80/50 plan.
- All plans include Dental Rewards,[®] which encourages preventive dental visits and allows employees to earn rewards to help pay for more expensive dental services in the future.
- Hearing and LASIK are bundled with dental, supporting recruitment and retention by making the employer's benefits package more attractive. The benefits increase over time so employees see more rewards the longer they're on the plan.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

Dental plans

Select a plan that meets your client's needs

1 Decide between a Preventive or Incentive plan

Preventive Dental plan offers:

- coverage for Preventive (100%) and Basic (80%) services
- great options for groups with healthy mouths, a younger associate base, or those who want to be sure they have enough coverage to support employee wellness without paying higher premium costs

Incentive Dental plans offers:

- coverage for Preventive, Basic and Major services, and optional orthodontia coverage
- increases each year for Basic procedures when a member uses the benefits
- comprehensive dental with an innovative twist that rewards long-term employees and family members who use their benefits
- rewards employees with Type 2 benefits that increases from 80% year one to 100% year three
- typically offer premium savings up to 14% over a standard 100/80/50 plan

2 Pick from two out-of-network claim allowance options

- A 90th U&C allowance may lower employee out-of-pocket costs.
- A MAB (maximum allowable benefit) allowance lowers the monthly premium.

3 Choose the dental annual maximum benefit amount

- Select a maximum benefit of \$1,000, \$1,500 or \$2,000 per person per calendar year

4 Consider including orthodontia coverage

- Child-only coverage is available with Incentive Dental for groups with 10+ enrolled employees.

Benefit Summary	Preventive Dental		Incentive Dental			Incentive Dental + Ortho		
Deductible Per person per calendar year	\$0 Type 1 \$50 Types 2 & 3 \$150 Family maximum							
Dental Rewards®	Yes							
LASIK Advantage®	Yes							
SoundCare SM	Yes							
Type 1 Preventive	100%	100%						
Type 2 Basic	80%	80% year 1 90% year 2 100% year 3+						
Type 3 Major Includes coverage for implants	No coverage	50%						
Non-network claim allowance	Choice of Usual & Customary (90th U&C) or Maximum Allowable Benefit (MAB)							
Child orthodontia Under age 19 Lifetime maximum per person	No coverage	No coverage			50% \$1,500			
Waiting period	None	None			None			
Maximum benefit Per person per calendar year	\$1,000	\$1,000	\$1,500	\$2,000	\$1,000	\$1,500	\$2,000	
	The entire maximum benefit can be applied to dental expenses, or use up to \$100 on eyeglasses, contacts or prescription safety glasses and the remainder on dental care.							

- These plans are available for groups size 3-50 eligible lives, 10+ required for orthodontia coverage.
- All rates are valid for policies with an effective date between 1/1/2023 - 12/31/2023, and are guaranteed for 2 years.
- For groups situated in NY, the Incentive Dental Type 2 coinsurance will remain at 80%.
- MAC/MAB not available in Alaska, Massachusetts, Mississippi, Montana, New Jersey, or Rhode Island.

Claims and benefit levels for each member of a family are tracked separately. So there’s incentive for all family members to use their benefits, not just the employee.

Example of plan benefits: The member submits a covered claim each year. Once the member achieves the highest coverage level, that level is maintained as long as a covered claim is submitted each year.

Year 1	Year 2	Year 3	Year 4
Type 1: 100%	Type 1: 100%	Type 1: 100%	Type 1: 100%
Type 2: 80%	Type 2: 90%	Type 2: 100%	Type 2: 100%
Type 3: 50%	Type 3: 50%	Type 3: 50%	Type 3: 50%

Claim allowances

Provider flexibility. Ameritas dental plans allow members to see any dentist they choose, in- or out-of-network. Family members do not need to see the same dentist.

Network savings. Visiting a network dentist can make benefit dollars go further. Dentists in the Ameritas Dental Network have agreed to charge 25-50% less than their regular rates. The Ameritas Dental Network offers access to providers in the U.S. and Mexico. Network provider charges will be within the maximum allowable charge (MAC) claim allowance.

Out-of-network visits. A plan with a 90th percentile of Usual and Customary (90th U&C) out-of-network claim allowance may lower out-of-pocket costs to members because we expect 9 out of 10 charges from out-of-network dentists to be within the claim allowance.

A plan with a maximum allowable benefit (MAB) out-of-network claim allowance will lower the monthly premium because the claim allowance for out-of-network dentists’ charges is equal to the lowest network contracted fee in the ZIP Code area. This plan is a good choice if network usage is expected to be high.

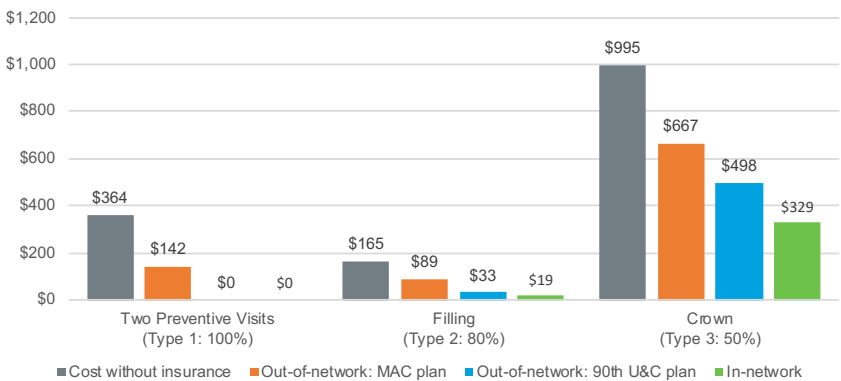
If the out-of-network dentist is charging more than the claim allowance, the difference will be out-of-pocket for the member.

Exceptional network

The Ameritas Dental Network is one of the five largest in the nation, making it easier for members across the country to see the dentist of their choice.

- 98% of providers stay with Ameritas year after year
- Network dentists charge 25-50% below average for their region, providing out-of-pocket savings to members
- The Ameritas Dental Network offers access to providers in all 50 states and Mexico

Estimated out-of-pocket-costs¹



¹ This example shows estimated amounts for ZIP Code 685XX for Year 1 on the Incentive Plan. In-network, the amount insurance covers is calculated based on the amount allowed from network providers in the area. Out-of-network, the amount insurance covers is calculated from the plan’s claim allowance and the member is responsible for charges above the out-of-network claim allowance. A preventive visit is composed of an exam, cleaning and X-ray. Deductibles are not shown.

Vision benefit

Members select the vision provider of their choice, pay the provider, and submit a claim for reimbursement (save the receipt). Because there's no network, members may take advantage of special pricing offers from the provider.

Benefit Summary	
Annual eye exam	Flat annual maximum of \$100 is reimbursed for eligible exams, lenses and frames collectively
Single vision lenses	
Bifocal lenses	
Trifocal lenses	
Progressive lenses	
Frame	
Contact lenses	

Subject to dental maximum
Vision benefits not available in Florida or Washington.

Dental Rewards



91% of employees say they would engage in healthier behaviors if they were rewarded. Plans that provide incentives and rewards entice plan members to stick around and reap their benefits.²

Members can earn increased benefits without increasing premiums.

All dental plans include a valuable feature that allows members to carry over part of their unused benefit year maximum. It encourages preventive dental visits and is beneficial for those with good oral health who may need more expensive procedures every once in a while.

Annual Benefit Threshold	Annual Carry-over	Annual PPO Bonus*	Maximum Reward Accumulation
\$500	\$250	\$100	\$2,000

How it works

- Members who visit the dentist, submit a claim and keep benefits received at or below the \$500 annual benefit threshold earn \$250 in benefit rewards the following year.
- Members use benefit rewards to pay for dental expenses after their annual maximum is used.
- Members who visit an Ameritas Dental Network provider earn a \$100 PPO Bonus to add to their annual carry-over amount.
- Members may accumulate up to \$2,000 in rewards
- Members can find benefits and rewards information online—there's nothing for you to track.
- PPO Bonus is not available in Montana or Rhode Island.

² Benefitspro.com

SoundCare

Hearing care for all ages

Hearing loss is becoming a major health problem. It's striking at younger ages than ever before. Regular hearing exams are an important habit for good health, especially in industries where employees are required to wear earplugs. All dental plans include SoundCare coverage to help people protect and preserve their ability to hear.

How it works

- Members are eligible for up to a \$75 allowance per benefit period for a comprehensive hearing exam.
- The hearing aid benefit is progressive, rewarding loyal employees with an amount that increases over time.

Year 1	Year 2	Year 3+
\$400	\$600	\$800

Each amount above is the total hearing aid benefit available for both ears. Once plan members use their hearing aid coverage – no matter how many years they've been on the plan – they become re-eligible for the year 3+ benefit amount after five years, as long as there is no break in coverage.

Hearing coverage is not available in the following states: Massachusetts, Montana, New Hampshire, New Mexico, New York or Washington.

LASIK Advantage

Make it affordable for employees to reduce their dependency on glasses or contacts.

Increase retention

LASIK benefits increase over time so employees who stay on the plan receive greater benefits. Members can seek services from any doctor and any facility since benefits are not tied to a network. Members also can take advantage of discounts or specials offered by their provider.

Comprehensive procedure coverage

More than 90% of people who have LASIK achieve between 20/20 and 20/40 vision without glasses or contacts.
American Academy of Ophthalmology, 2022

With LASIK Advantage, members can choose from LASIK, LASIK with Wavefront Technology, LASIK with IntraLase Technology, Photorefractive Keratectomy (PRK), Advanced Surface Ablation (ASA) or LASEK.

Lifetime benefit amount for both eyes*

Year 1	Year 2	Year 3+
\$350	\$350	\$700

*Members earn a lifetime benefit for both eyes. The lifetime benefit per eye is equal to half the amount listed above. The benefit increases over time, based on the individual member's effective date. Members may not combine benefit amounts for each eye to pay for a covered procedure for a single eye.

Additional information

- The minimum age to receive LASIK Advantage benefits is 18. There is no maximum age.
- If members enroll after the initial enrollment period has ended, they will be considered a late entrant. Late entrants need to wait 12 months from the date they enroll to be eligible for coverage, then coverage will begin at the year 1 benefit.
- LASIK is not available in Washington, and not available with hearing in Florida.



Industry expertise and financial stability

- Dental since 1959
- \$3 billion, 2021 revenue
- 78,800 employer groups nationwide
- \$1.757 billion annualized inforce group premium
- A+ (Strong) – Standard & Poor's for insurer financial strength. The fifth highest of S&P's 21 ratings.*
- A (Excellent) – A.M. Best Company for insurer financial strength. The third highest of A.M. Best's 13 ratings.*

* Ratings are current as of February 2022 and subject to change.









Customer satisfaction and persistency

- Spanish and multilingual interpretation services available, with call centers located in the United States.
- Customer Connections associates have earned BenchmarkPortal's Center of Excellence award since 2006, an achievement held only by a handful of other companies.
- 92% of claims processed in an average of 10 business days with 99% dollar accuracy.
- 95% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today.



Tools to make your job easier

- Videos, websites and material to support enrollment and benefits communication all year long.
- Podcasts, videos and articles you can share to encourage wellness and support benefit usage. Visit ameritasinsight.com and find us on      
- Producer microsite: Access the latest sales, enrollment and educational materials at <http://producer.ameritasgroup.com/>.
- API integrations with leading benefit platforms.

Additional features with Ameritas plans

The following are available at no additional cost are not insurance.



- **Prescription savings:** Members can save at over 60,000 pharmacies across the nation.



- **Eyewear savings:** Members can save on eyewear frames and lenses purchased at Walmart Vision Centers nationwide.



- **Worldwide support:** Through AXA Assistance, Ameritas offers plan members access to emergency dental and vision provider referrals when traveling outside the U.S.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

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