

Ameritas Dental Plans

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, hearing and LASIK benefits share one policy*, one payroll entry, one enrollment form, and one plan administration process. Choose the dental coverage that's right for your client's needs.

Plan options

- 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.
- A portion of the annual dental maximum can be used to help cover vision expenses. Employees can use their entire maximum for dental care, or use up to \$100 on eye exams, glasses, contacts or prescription safety glasses. Benefits for dental and vision cannot exceed the full annual dental maximum.
- Hearing and LASIK are bundled with dental.
- Groups with 10+ enrolled employees may choose to offer orthodontia coverage.
- All plans include Dental Rewards®, which encourages preventive dental visits.

Extras

- Worldwide support: Through AXA Assistance, Ameritas offers plan members access to emergency dental and vision provider referrals when traveling outside the U.S.
- Prescription savings: Members can save at over 60,000 pharmacy locations nationwide including CVS, Walgreens and Walmart.
- Eyewear savings: Members can save on eyewear frames and lenses purchased at Walmart Vision Centers and Sam's Club Optical Centers nationwide.
- Hearing savings: Ameritas insured members have access to savings on today's top hearing technology through Tuned.

Exceptional network

The Ameritas Dental Network is one of the 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% less than their regular rates, providing out-of-pocket savings to members
- The Ameritas Dental Network offers access to providers in the U.S. and Mexico

**in most states*

Marketed by

Underwritten by



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 plan offers basic coverage without higher premium costs for members who have good oral health and receive minimal dental services each year.
- Incentive plan offers comprehensive dental benefits with higher maximum benefits to help cover expenses when a lot of dental work is needed.

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

- For the Incentive plan, select a maximum benefit of \$1,000, \$1,500 or \$2,000 per person per calendar year.

4. Consider including child orthodontia coverage with the Incentive plan if 10+ employees are enrolled.

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®		Yes					
Type 1 Preventive	100%				100%		
Type 2 Basic	80%				80% year 1 90% year 2 100% year 3+		
Type 3 Major Included 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 1/1/2026 - 12/31/2026 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: When members submit at least one covered claim during a benefit year, their Type 2 benefit levels increase the following year until they reach the highest plan benefit.

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

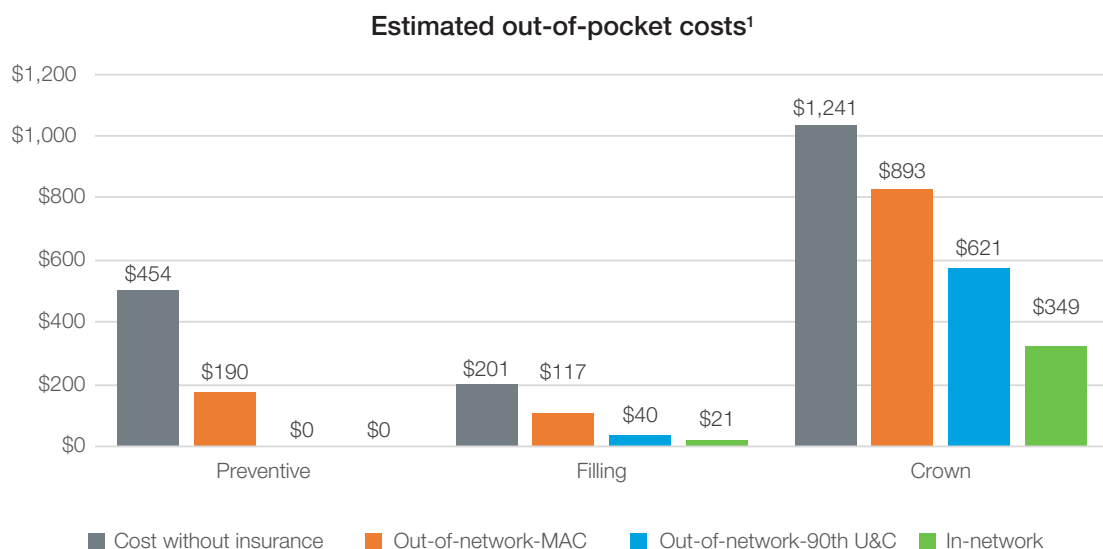
Provider flexibility. Ameritas dental plans allow members to see any dentist they choose, in- or out-of-network. Family members do not need to see the same dentist.

Network savings. Visiting a network dentist can make benefit dollars go further. Network providers charge 25-50% less than their regular rates, which can lower out-of-pocket costs. Network provider charges are guaranteed to be within the plan 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. Out-of-network claims are paid based on what we expect 9 out of 10 charges from out-of-network dentists to be for this service.

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.



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

Members can earn increased benefits without increasing premiums.

All dental plans include a valuable feature that allows members to earn and carry over benefit rewards to increase their available dental insurance benefits and help pay for more expensive procedures in the future. It encourages preventive dental visits and is beneficial for those with good oral health who may need more expensive procedures.

Annual benefit threshold	Annual carryover	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 carryover 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.*

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. All dental plans include SoundCare coverage to help people protect and preserve their hearing.

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

LASIK Advantage

Good eyesight and visual comfort increase productivity, accuracy and quality of life. 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
- \$3.4 billion, 2024 revenue
- 88,000 employer groups nationwide
- \$2.007 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 2025 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.
- 93% of claims processed in an average of 10 business days with 99% dollar accuracy.
- 90% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today.

Find dental sales and enrollment materials on our [producer marketing site](#).

Marketed by



Underwritten by



Ameritas Life Insurance Corp.

Ameritas Life Insurance Corp. of New York

Claims statistics from Ameritas claims processing system, 2024

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