

Dual & Triple Option Dental PPO With DHMO

California & Nevada



Dual and triple option dental plans are a great fit for companies with a diverse employee base. When one plan does not meet everyone's needs, employers can offer a choice.

Ameritas

- Provides coverage for 88,000 employer groups nationwide (includes dental, vision, hearing, LASIK and partners)
- Claims contact center received a 4.5 out of 5 overall caller satisfaction survey score in 2024
- 90% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today
- 99% dollar accuracy on processed claims
- 93% of claims processed in an average of 10 business days

- Ameritas provides single billing, both DHMO and PPO on one bill
- Single eligibility file
- Easy enrollment
- Plan design options for PPO and DHMO to meet employer and employee needs

Liberty

- Provides coverage for more than 7.8 million members
- Member services has 92% first call resolution
- 98% claims accuracy
- Claims processed in an average of 14 days
- Extensive experience in public markets such as Medicaid Exchange and Medicare



PPO:

- More robust coverage on Type 2 and 3 procedures
- Network providers charge 25-50% less than their regular rates. Many of them also offer discounted fees on non-covered dental services as allowed by state law.
- **Member may visit their dentist of choice and save when they go in-network**
These plans feature the Ameritas Dental Network, one of the largest in the nation, so it's easy to find a provider and make an appointment. Members can [Find a Dental Provider](#) on ameritas.com.



DHMO:

- Most Type 1 procedures covered at \$0 copay
- No annual deductible, no waiting periods
- Low cost plans, no annual dollar maximum amount
- **Members choose a dentist ahead of time**
The member and their dependents choose one of the [Network Primary Care Dentists](#). If a primary care dentist is not selected, the member will be assigned to a primary care dentist located close to them. They can change their primary care dentist by calling the Member Services Department at 888-442-3198.



Requirements	1 PPO / 1 DHMO plan
Minimum eligible	20 eligible
Minimum enrolled PPO	Greater of 5 enrolled or 15%
Minimum enrolled DHMO	2 enrolled

DHMO in California:

- Capitation
- Members are assigned a provider
- In-network only

DHMO in Nevada:

- Exclusive Provider Organization (EPO): offers a local network of dentists for members to choose from
- No assignment required, members may visit any contracted general dental provider
- In-network only

Access our latest sales and enrollment materials on explore.ameritas.com/producer.

