



Ameritas PrimeStar[®] Product Guide

An overview of Ameritas individual dental and vision plans and resources.



Ameritas individual products

As your dental benefit expert, we have collected key information to help you do what you do best.

Selling Ameritas individual dental and vision products

This guide will help make your job easier because everything you need is right here in one place. We'll walk you through getting the resources you need, where to track your sales and how to stay informed of the latest Ameritas updates.

Why Ameritas?

Ameritas is a carrier you can trust to take care of you and your clients. Our individual dental and vision plans provide your clients with comprehensive next-day coverage, access to nationwide dental and vision networks and competitive benefit allowances.

Ameritas prioritizes long-term stability, sustainable growth, and responsible stewardship of our resources. We have consistently been highly ranked by Standard & Poor's with an A+ (strong) rating and by [AM Best Company](#) with an A (excellent) rating¹. Our individual products get high praise, too. See for yourself what others are saying.



Best dental insurance companies in 2024²

PrimeStar Complete 5.0/5

Best all-around plan

"The [Complete] plan offers excellent value – its ratio of coverage per premium dollar was among the best in our study."

PrimeStar Boost 4.5/5

Excellent for basic care

"The PrimeStar Boost plan offers an excellent combination of basic care coverage and rates."



Best dental insurance for seniors in 2024³

PrimeStar Complete 4.5

"We like that Ameritas' PrimeStar Complete offers excellent annual maximum benefits and no waiting periods for care, unlike many competitors we reviewed."

¹ S&P and [AM Best](#) company rankings as of March 2024.

² CNN Underscored:
<https://www.cnn.com/cnn-underscored/money/best-dental-insurance-companies#methodology>

³ Forbes Advisor:
<https://www.forbes.com/advisor/health-insurance/dental-insurance/best-dental-insurance-for-seniors/>

Helpful tools

Explore online tools and resources. Bookmark each site so you can quickly access what you need.

Shopping link

Send your unique shopping link to clients so they can view and price the available dental and vision plans in their area. When clients purchase their plans, you'll automatically get credit so be sure to bookmark it in your web browser.

When you became appointed with Ameritas your welcome email included your shopping link. You can also learn more about accessing and sharing your shopping link [here](#).

Sample shopping link

<https://myplan.ameritas.com/id/000abc000>

Producer portal

The producer portal helps you manage your Ameritas dental and vision business. Your shopping link can also be found in the producer portal when you click the blue Quote button.

- Quickly view your book of business
- Review new case processing
- Set up EFT commission payments (if applicable)
- Order or email ID cards

Register or login at producerportal.ameritas.com or view this [quick start guide](#) for more information.



Marketing resources

The agent marketing site is your home base when it comes to selling Ameritas individual dental and vision products. You'll find important news and dedicated pages for agent resources, brochures and content you can share with clients and a quick link to sign in to your producer portal.

When you're not sure who or your clients should reach out to, choose the Contact Us link and you'll find all the helpful contacts in one convenient location. Get to know our sales representatives and Sales Connect team who are always available to help you and your clients.

Visit and bookmark explore.ameritas.com/agentmarketing. No login is required.



Dental product overview

Ameritas offers plans to fit your clients' needs regardless of age* or budget. All plan pricing is determined by location, not by age. Visit your shopping link or myplan.ameritas.com for exact rates.

PrimeStar Lite	PrimeStar Boost	PrimeStar Complete
Greatest value for individuals who want to maintain good oral health	Balanced family plan that includes orthodontia	Robust plan with generous dental maximum and hearing benefits
Average policyholder cost \$29.13/month	Average policyholder cost \$49.26/month	Average policyholder cost \$56.68/month

No dental plans are available in MA.

Dental plan features

Preventive Plus

On all dental plans, Preventive (Type 1) procedures are not deducted from the plan's annual maximum, saving the annual benefit for more expensive procedures.

Teeth whitening

PrimeStar Boost provides Major (Type 3) coverage toward professional teeth bleaching procedures, also known as whitening.

Child orthodontia benefit

PrimeStar Boost includes a lifetime orthodontia benefit for dependent children up to age 19.

Increasing coverage

To encourage persistency, most plans increase coverage and/or maximum benefits after the first year on the plan. The plan benefits will show day-one coverage, which applies the first day the plan is effective. After one year on the plan (except in Washington, which is by calendar year), benefit coverage may increase and stay at the higher level of coverage for subsequent years.

*Individuals 18+ and their dependents are eligible for coverage.





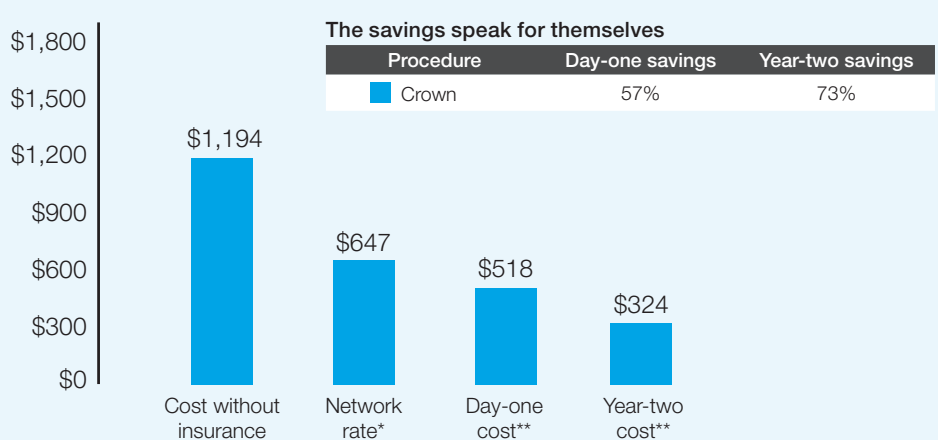
Dental Network

The Ameritas Dental Network is one of the nation’s largest. Dentists in the Ameritas network have agreed to charge 25-50% less than their regular rates, which can lower out-of-pocket costs. Search Classic (PPO) network providers at ameritas.com – [Find a Health Provider](#).

Savings example

Your clients save money on dental services with any dental provider. They can save even more on out-of-pocket costs when they visit an Ameritas Dental Network provider. Here is an example with the PrimeStar Complete plan.

The network rate is the Maximum Allowable Charge (MAC). The cost shown is based on network rates. This example reflects amounts specific to PrimeStar Complete benefit levels. Allowance and cost estimates are specific to ZIP Code 692XX. For illustrative purposes, the initial cost without insurance has been estimated. Actual charges may vary. Deductibles not shown.



*Maximum Allowable Charge

**Cost shown above is based on network rates and does not include deductibles.

Dental plan details

Plan comparison

Plans and plan options may not be available in all areas. Visit your shopping URL or myplan.ameritas.com to find plans in a specific ZIP Code.

Plan details	PrimeStar Lite ¹		PrimeStar Boost		PrimeStar Complete	
	Day one	After year one	Day one	After year one	Day one	After year one
Dental maximum benefit Per person per benefit year	\$750	\$1,500	\$1,500	\$2,000	\$2,500	\$3,000
Deductible Per person	\$0 Type 1 \$50 Types 2 & 3		\$0 Type 1 \$50 Types 2 & 3		\$0 Type 1 \$50 Types 2 & 3	
Preventive (Type 1) <i>Preventive Plus included</i>	100% in-network 70% out-of-network		100% in-network 80% out-of-network		100% in-network 90% out-of-network	
Applies to:	Exams, cleanings		Exams, cleanings, bitewing X-rays, fluoride (age 15 and under), sealants (age 15 and under), space maintainers (age 13 and under)		Exams, cleanings, bitewing X-rays	
Basic (Type 2)	50% in-network 25% out-of-network	80% in-network 40% out-of-network	65% in-network 45% out-of-network	80% in-network 60% out-of-network	80% in-network 70% out-of-network	90% in-network 80% out-of-network
Applies to:	Bitewing X-rays, fluoride (age 15 and under), fillings, sealants (age 15 and under), space maintainers (age 13 and under)		Fillings, simple extractions		Fillings, simple extractions	
Major (Type 3)	10% in-network 5% out-of-network	20% in-network 10% out-of-network	20% in-network 10% out-of-network	50% in-network 30% out-of-network	20% in-network 15% out-of-network	50% in-network 40% out-of-network
Applies to:	Panoramic X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures		Panoramic X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures, implants, teeth whitening		Panoramic X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures, implants	
Child orthodontia Under age 19 Lifetime maximum per person	No benefit		15%	50%	No benefit	
			\$1,000			
Annual hearing² exam benefit	No benefit		No benefit		\$75	
Hearing² aid benefit per ear*	No benefit		No benefit		\$200 day 1 \$300 after year 1 \$400 after year 2	

* Once the hearing aid benefit is used, at any level, members become re-eligible for the benefit, at the top level, after five years as long as there is no break in coverage. A reduced benefit is available after three years if there is hearing deterioration the current aids can't correct, as long as there is no break in coverage. The benefit cannot be combined toward double coverage for a single ear. The hearing benefit is separate from the dental maximum benefit.

Plan availability

PrimeStar Lite¹, Boost and Complete - MAC/MAB – AL, AZ, CA, CO, DC, DE, FL, HI, IA, ID, IN, KS, KY, MD, ME, MI, MN, ND, NE, NH, NV, OR, SC, SD, TN, TX, UT, VT, WI, WV. PA (except Forest and Potter counties), WY (except excluded WY ZIP Codes).

PrimeStar Lite, Boost and Complete - UCR – AK, GA, LA, MO, and MS.

PrimeStar Lite, Boost and Complete - Indemnity – MT, RI, PA (counties of Forest and Potter) and WY (restricted ZIP Codes only).

No dental plans are available in Massachusetts.

¹PrimeStar Lite not available in Maryland.

²Hearing benefit not available in New Hampshire.

Credit for prior coverage (CPC) not available in NM, NY, or WA.

Vision product overview



Most states offer the choice of two plans featuring the EyeMed and VSP networks. To help your clients choose a vision plan, first ask them to check which network their preferred vision provider is part of, or which retailer they visit. If their provider is part of both networks, then look at which frequencies and allowances are best for their needs.

PrimeStar Basic	PrimeStar Select	PrimeStar Choice
No network	EyeMed Access network	VSP Choice network
<ul style="list-style-type: none"> • Lens benefit every 12 months, frame benefit every 24 months • \$65 frame and \$100 contact lens benefit 	<ul style="list-style-type: none"> • Lens and frame benefits every 24 months • \$130 frame or contact lens benefit 	<ul style="list-style-type: none"> • Lens and frame benefits every 12 months • \$150 frame or contact lens benefit
Average policyholder cost \$9.66/month	Average policyholder cost \$10.67/month	Average policyholder cost \$16.34/month

PrimeStar Basic is only offered in MA, MT, RI, and WA.

Vision network

Ameritas provides vision benefits with the two largest vision networks, VSP and EyeMed. These partnerships pair the nationwide vision networks with Ameritas' expertise in actuarial, underwriting and administration.

PrimeStar Select: EyeMed Access network	PrimeStar Choice: VSP Choice network
<p>Five of the top six national retail chains accept EyeMed, including:</p> <p>  </p> <p>Contacts Direct and Glasses.com offer online shopping. Both are in the EyeMed network and apply vision benefits to the online order.</p> <p>Network savings:</p> <ul style="list-style-type: none"> • 20% off any amount exceeding retail frame allowance • 40% off complete pair of prescription glasses after plan benefit • 20% off materials not covered by plan, including non-prescription sunglasses (excludes lens upgrades) • 15% off remaining contact lens balance and additional contacts after plan benefit • 15% off retail price for LASIK or PRK laser eye correction, or 5% off promotional price, with U.S. Laser Network owned by LCA-Vision 	<p>VSP has the largest network of independent doctors nationwide. Retail locations[†] include:</p> <p>  </p> <p>Eyeconic is VSP's in-network online eyewear store. Vision benefits are applied directly to the online order.</p> <p>Network savings:</p> <ul style="list-style-type: none"> • 20% off any amount exceeding retail frame allowance • 20-30% off additional prescription glasses and non-prescription sunglasses • 30-40% off lens enhancements • An extra \$20-40 to spend on featured frame brands • 15% average off retail for LASIK or PRK laser eye correction, or 5% off promotional price, through a VSP provider

Based on applicable laws, reduced costs may vary by doctor location and material type. Costs are subject to change without notice.

The PrimeStar Basic plan does not have a network. This reimbursement plan gives policyholders more control over how benefits are spent.

- Your client selects the vision provider of their choice, pays the provider and submits a claim within 90 days for reimbursement.
- Benefits can be used with special pricing, coupons and offers through the provider.

Vision plan details

Plan comparison

Network	PrimeStar Basic Vision			PrimeStar Select Vision				PrimeStar Choice Vision			
	No Network Restrictions			EyeMed Access Network				VSP Choice Network			
	Frequency	Deductible	Allowance	Frequency	Deductible	In-network benefit	Out-of-network allowance	Frequency	Deductible	In-network benefit	Out-of-network allowance
Eye exam	Every 12 months	\$10	Up to \$50	Every 12 months	\$25	100%	Up to \$50	Every 12 months	\$10	100%	Up to \$45
Lenses	Every 12 months	\$50 (per lifetime)*	Up to \$100 [†]	Every 24 months	\$25	Up to 100%	Up to \$100 [†]	Every 12 months	\$20*	Up to 100%	Up to \$100 [†]
Frames	Every 24 months	\$50 (per lifetime)*	Up to \$65	Every 24 months	\$0	Up to \$130	Up to \$70	Every 12 months	\$20*	Up to \$150	Up to \$70
Contacts (in lieu of glasses)	Every 12 months	\$0	Up to \$100	Every 24 months	\$0	Up to \$130	Up to \$105	Every 12 months	\$0	Up to \$150	Up to \$105

*This plan features a combined deductible for frames and lenses.

[†]Not all providers at Costco locations are VSP network providers. Clients should verify their provider is in the VSP network before seeking services. The frame allowance at some retailers may be less due to lower wholesale pricing.

Plan availability

PrimeStar Choice and Select plans – All states except MA, MT, RI and WA.

PrimeStar Basic plan – Available in MA, MT, RI and WA.

No vision plans available in MD.

Savings example

Vision benefits are straightforward. Your clients will save money on their vision exam and vision correction materials. This example shows how much your clients can save with Ameritas PrimeStar vision insurance on an exam and glasses with single vision lenses.



Actual savings will vary depending on provider charges and materials purchased.

Value added savings

Prescription drug savings

Through their member account, your clients will have access to an ID card to save on prescription medications at many pharmacies across the nation, including CVS, Walgreens, Rite Aid and Walmart. This is available at no additional cost to the plan premium and is not insurance.

Features

- No additional cost
- Pricing tool
- 60,000+ pharmacies
- Electronic processing



This is not a certificate of insurance or guarantee of coverage. Discount plans may not be available in all areas and are subject to individual state regulations.

Dental Credit for Prior Coverage (CPC)

Members who enroll in an Ameritas individual dental plan may be eligible to receive credit when they are replacing a fully insured active dental plan.

Requirements

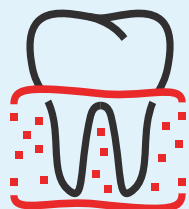
- The gap in coverage must be no more than 60 days from the Ameritas plan effective date.
- Prior coverage must be in effect for at least 12 continuous months.
- The previous policy number and carrier name must be provided during enrollment.
- CPC is not available in NM, NY or WA or for DHMO/Discount or schedule plans.

Please call the Sales Connect team at 888-336-7601, option 2, to discuss the process and requirements.



Importance of dental and vision health

Dental and vision are an extension of healthcare and are highly requested benefits by people of all ages. A healthy smile builds confidence and healthy vision creates independence. Plus, dental and vision providers often see their patients on a regular basis and can catch other health issues early.



Tooth decay affects 90% of adults aged 20-64.¹

Gum disease is associated with nearly 60 other health problems, including diabetes, heart conditions and Alzheimer's disease.¹

Gum disease affects almost 50% of adults aged 45-64.¹



1 in 5 Americans say their vision provider detected a non-eye related health issue.²

An eye exam can identify early warning signs of more than 270 diseases including diabetes, high blood pressure, autoimmune diseases and cancers.²

A comprehensive eye exam is the only way to visualize the blood vessels behind the eye without an X-ray, CT scan or invasive surgery.²



64% of uninsured workers were not offered health benefits by their employer.³

35% (20.2 million) of Medicare beneficiaries have difficulty seeing.⁴

44% (25.9 million) of Medicare beneficiaries have difficulty hearing.⁴

¹ Oral Health in America: Advances and Challenges, A Report from the National Institutes of Health, 2021

² See the Full Picture of Your Health with an Annual Comprehensive Eye Exam, American Optometric Association, 2023

³ Key Facts about the Uninsured Population, KFF 2022

⁴ Dental, Hearing, and Vision Costs and Coverage Among Medicare Beneficiaries in Traditional Medicare and Medicare Advantage, KFF 2021

Resources and communications

Ameritas is a carrier you can trust to take care of you and your clients. Our individual dental and vision plans provide your clients with comprehensive next-day coverage, access to nationwide dental and vision networks and competitive benefit allowances.

As an appointed consultant for Ameritas, you are automatically signed up to receive our communications. To ensure you stay informed of the latest announcements, product updates and availability bookmark these resources or add the information to your contacts.

Ameritas for Agents newsletter – Add salesconnect@content.ameritas.com to your approved contacts

Producer Portal – producerportal.ameritas.com/landing (registration required)

Agent Marketing Site – explore.ameritas.com/agentmarketing

Consumer Shopping Site – use your unique shopping link

Find a Provider – ameritas.com/employee-benefits/find-a-provider

Support team

The Sales Connect team is dedicated to supporting you. They can assist with both pre- and post-sale inquiries.



Email:
salesconnect@ameritas.com



Phone: 888-336-7601
English: option 2
Spanish: option 7



Chat: Available on shopping site



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