# **Ameritas Group Benefits**

Flexible plan designs available in most states

#### **Dental**



Products	Minimum Enrolled	Notes
Fusion	3	Combines dental and Vision Perfect
High/Medium/Low Plans	10	Minimum of 20 eligible to quote
Core/Buy-Up/Buy-Up Plans	10	Minimum of 10 eligible to quote
Features		
Incentive Choice and Reverse Incentive		<ul> <li>A yearly submitted dental claim rewards members with a richer coinsurance</li> </ul>
Dental Rewards® (rollover maximum)		• Increasing benefit available over time
Ameritas Rewards®		<ul> <li>Allows Dental Reward dollars to be spent on ancillary lines—vision materials, LASIK, Soundcare or orthodontia</li> <li>Unlimited dental maximum rewards dollars</li> </ul>
Preventive Plus <sup>SM</sup>		<ul> <li>Covered Type 1/Preventive procedures are not deducted from the annual maximum benefit</li> </ul>
Per-Visit Deductible		Similar to co-pays on medical plan
ASO	100	<ul> <li>Stand alone</li> <li>No pre-funding of ASO account required if using weekly or biweekly ACH for payment</li> </ul>

#### **Vision**



Products	Minimum Enrolled	Notes
Focus® (VSP®)	3	<ul><li>VSP Signature or VSP Choice with Affiliates options on both</li><li>Add eye exam within a dental plan</li></ul>
ViewPointe® (EyeMed®)	3	<ul><li>Eyemed Access or EyeMed Insight</li><li>Exam and materials or materials only option</li></ul>
Vision Perfect®	3	<ul> <li>Indemnity - no network</li> <li>Exam and materials or materials only option</li> <li>Unique flat maximum</li> <li>Increasing maximum plan available</li> </ul>
Focus® with Dental	3	<ul> <li>Increasing vision benefit when paired with dental</li> </ul>
LASIK Advantage® (laser vision correction benefits)		<ul><li>Increasing benefit available over time</li><li>Only sold with an Ameritas dental or vision plan</li></ul>
Features	Minimum Enrolled	Notes
Ameritas Rewards®		Dental plan with rewards must be included
ASO	250	<ul> <li>Stand alone</li> <li>No pre-funding of ASO account required if using weekly or biweekly ACH for payment</li> </ul>
EyeChoice® (Brochure Plans)	3	Choose from Focus, ViewPointe, Vision Perfect plans
Vision Dual/Triple Option	10	<ul> <li>Employee choice of Focus, ViewPointe, Vision Perfect plans</li> <li>Minimum 20 eligible to quote</li> </ul>

Participation	Minimum Employer Contribution
Contributory	• 25% of total premium
<b>Employer Paid</b>	• 100% of employee or employee and dependent premiums
Voluntary	• none required



## **Hearing Care**



Products	Minimum Enrolled	Notes
SoundCare®	10	Tied to dental or vision
		• Exam only
		• Exams, hearing aids, maintenance
		Hearing aids, maintenance only
	50	• Stand alone (100% employer paid)

### **College Repayment Program**



BenefitEd	
Employer sponsored student	Student Loan Repayment
loan repayment plan	College Savings Program

#### **Individual**



Products	Minimum Enrolled	Notes
Prime Star	1	• Individual
Edge	3	Small group
	1	• Individual

## Services - included with dental, vision and hearing care plans

Prescription Savings	<ul> <li>Members save on prescription medications at participating pharmacies</li> </ul>
iHear <sup>®</sup>	<ul><li>Newest hearing aid technology</li><li>Includes low cost online hearing test</li><li>Discounts available through Ameritas</li></ul>
Eyewear Savings	<ul> <li>Members save up to 15% on frames and lenses purchased at Walmart Vision Centers nationwide</li> <li>Not available with Focus and ViewPointe plans</li> </ul>

http://producer.ameritasgroup.com



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

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