

Fusion

The Ultimate Choice®

Dental and Vision benefits are more affordable than you think.



Two benefits – dental and vision – combined into one plan.

Specifically designed to keep costs down, reduce employee turnover, and encourage preventive care. And when employees are happy, you can focus on growing your business – together.

Fusion plans are as simple as 1-2-3!



1. Select Dental Plan

- Choose from available dental plans
- Dental Rewards® available



2. Select the Vision Plan

- Vision Perfect® Schedule Plan
- or-
- Vision Perfect Flat Max Plan



3. Combine dental and vision plan elements

- maximums
- deductibles
- exam frequencies

*options are available in most states

Plan members use their benefits for the covered services they decide are their highest priority—dental, vision, or both. Members may visit the dental provider of their choice, and can save money by visiting an Ameritas Dental Network Provider. Members may visit any eye care provider and submit a claim within 90 days for reimbursement.

42% of employees say improving their benefits package is one thing their employer could do to keep them in their jobs.



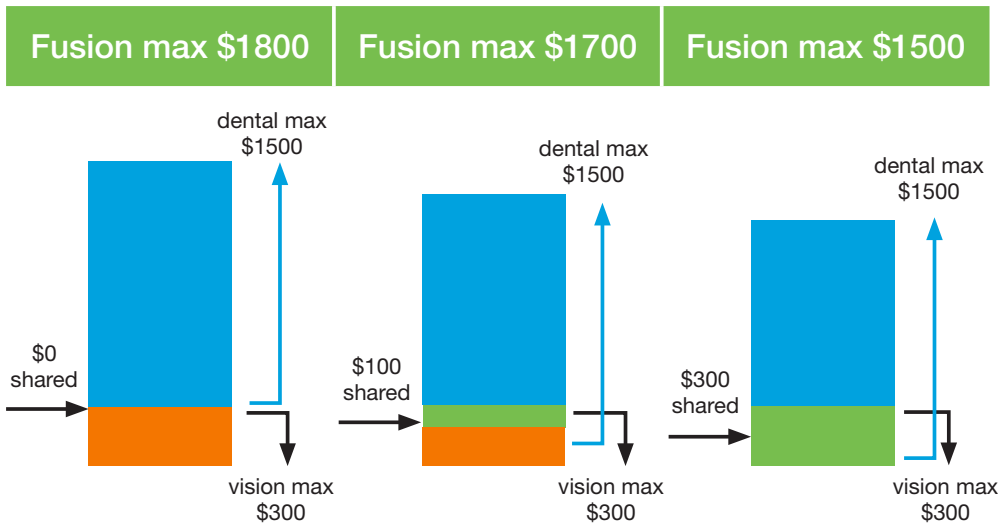
Flexible, essential benefits

- For groups with 3+ enrolled employees
- Both dental and vision benefits have one certificate, one enrollment form, one payroll entry, one bill and one claims phone number
- Tailor the plan to combine annual maximums, deductibles, and/or exam frequencies to lower costs

For the maximum

- The member can use up to the dental maximum toward any covered dental expense (NOTE: A small percentage of employees reach the upper limit of the dental maximum)
- The member can use up to the vision maximum toward any covered vision expense
- The member can use the shared portion of the maximum toward any covered dental or vision expense up to the plan limit
- Total benefits paid between the two coverages will not exceed the Fusion maximum

Combined annual maximums



For greater benefits, the vision maximum can be separate from the dental maximum. For greater savings, it can be partially or completely shared in the dental maximum. The illustration shows different Fusion maximum levels based on the shared amount. Shared benefit dollars can be used for either vision or dental care up to the plan limit.


We Make Your Job Easier


Ameritas benefits are hands-off and hassle-free, that means fewer questions and less troubleshooting for you. We offer:


- Toll-free claims call center for member questions
- Customized, easy-to-use plans that fit your specific needs


Customer Service That Positively Impacts Your Bottom Line

When members are happy, employers are happy. Today, 97% of members who enrolled in an Ameritas group or individual dental, vision or hearing care plan a year ago are still with Ameritas. Here's why:

 99.39% of phone calls answered within 15 seconds

 99% claims processing accuracy exceeds 99%

 English and Spanish, multilingual interpretation

 92% of claims processed in an average of 9 business days



This information is provided by Ameritas Life Insurance Corp. [Ameritas Life]. Group dental, vision and hearing care products [9000 Rev. 03-16, dates may vary by state] and individual dental and vision products [Indiv. 9000 Ed. 07-16] are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our PPO network and plans are referred to as the Ameritas Dental Network. Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2018 Ameritas Mutual Holding Company