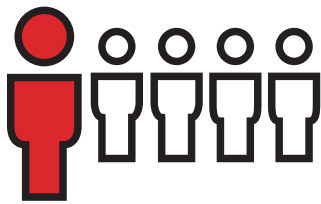


# Increase and Maintain Business with Existing Clients



Offer dental and vision benefits to retiring employees and those not eligible for group benefits. These simple benefit solutions help you maintain commission from those leaving the group plan and gain business from part-time or contract employees.

## Individual plans for non-eligible employees



In 2018, 21% of employees were not eligible for group benefits provided by their employer.<sup>1</sup>

Ameritas offers individual dental and vision plans online. Anyone can sign up through your unique hyperlink, and you receive commission at the individual rate.

### Increase client base, maintain commissions

Encourage your clients to promote your link to those not eligible for employer-sponsored plans, such as contract, seasonal, and part-time employees.

And don't lose commission on those leaving the plan. Instead of short-term COBRA coverage, individual plans can

be presented to dependents aging out, retirees, and any employee leaving the company.

Individual plans are portable and can be a solution for special circumstances. For instance, individual benefits may be offered as a goodwill gesture during layoffs, mergers or acquisitions. Or, if a small group drops below the minimum participation requirements, keep that relationship by offering individual benefits in place of the group plan.

If you don't have an individual shopping hyperlink, request access to our producer portal at [onboarding.ameritasgroup.com](https://onboarding.ameritasgroup.com).

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## Retain business with retiree benefits

Whether your client has a retirement package in place or not, they can offer tailored dental and vision benefits to retiring employees. Keep this population on your books and offer more robust benefits than are available through Medicare.

Employers can offer dental and vision benefits to retirees in one of two ways.

### 1. Promote individual plans through your hyperlink.

Individuals and their dependents can choose from set plan designs with different levels of coverage.

### 2. Create a retiree-only group plan. A tailored plan is created as either a separate division or policy.

## Flexible plan designs

For option 2, groups can match their current dental and vision policies or create new, tailored plans. When creating a new plan, consider adding features that speak to the aging population, such as hearing benefits, higher coverage for periodontal procedures, or reverse incentive coinsurance to control costs and encourage preventive dental visits. Some benefits can roll over to the retiree plan, including accumulated rewards. And multiple plans can be offered to fit diverse populations or geographic needs.

Groups may elect to set up a separate division if the employer supports the enrollment, billing, and collecting duties. Ameritas will handle these functions if a separate policy is created.

### Close the gap

**71%** plan to have dental insurance in retirement

**48%** can keep dental insurance through their employer in retirement<sup>2</sup>

**Contact your Ameritas representative to learn more.**



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<sup>1</sup> Henry J Kaiser Family Foundation. 2018 Employer Health Benefits Survey. October 2018.

<sup>2</sup> Gallup Marketplace Study. "2015 Ameritas Dental Benefits Survey."

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