

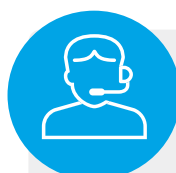
Dental and Vision Benefits Combined Into One Plan

Ameritas combines dental and vision benefits into one easy-to-use plan that results in cost savings for your business and your employees.



Employer benefits

- lower premiums by combining dental and vision into one plan
- both dental and vision benefits share one policy, one enrollment form, one payroll entry and one bill, which makes plan administration easier for you



Employee benefits

- choose how to spend benefit dollars where they need them the most
- visit the dental and vision providers of their choice
- save up to 25-50% when they visit an Ameritas Dental Network dentist
- see any dentist they choose, regardless if they are in- or out-of-network
- visit any vision care provider because there is no network

You can offer full dental and vision plans with robust coverage, not just preventive benefits, in one simple plan.

Members choose how to use benefits

Employees have the flexibility to choose how they spend a shared portion of their annual maximum. Members can use their entire maximum for dental care, or use up to the shared dental/vision maximum on eye exams, glasses or contacts and the remainder on dental expenses. Benefits cannot exceed the full annual dental maximum.

Dental Maximum	Shared Dental/Vision Maximum

Fusion is not available in WA.
Network not available in RI.
Not for use in NM.

In the event of any discrepancies between this brochure and the proposal, the proposal document shall prevail. This is not a certificate of insurance or guarantee of coverage. Plan designs may not be available in all areas and are subject to individual state regulations. This information is provided by, and group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) are issued by Ameritas Life Insurance Corp.

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