



# A Carrier You Can Trust

We help create beautiful smiles, put life into focus, improve hearing and promote good health by providing innovative and value-added benefit and service solutions.

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

Ameritas   
fulfilling life.



## About Ameritas

At Ameritas, fulfilling life is what we do every day. We continuously strive to help our customers enjoy life at its very best by reducing uncertainty and protecting what is most cherished.

Backed by a foundation of financial strength, we offer a competitive array of employee benefits. And we service them in a highly welcoming, ethical and professional manner that builds lasting trust and enduring relationships.

**We are Ameritas:** Proud to say we're in the business of fulfilling life.



Dental since 1959



8 million customers with Ameritas group coverage



Vision since 1984



\$1.5 billion annualized inforce group premium



65,200 employer groups nationwide



\$1.6 million donated in 2019 to education programs and nonprofits

# Awards and accreditations

## Financial strength

The industry's leading independent insurance analysts consistently recognize our financial strength and ability to meet ongoing insurance policy and contract obligations.

# A

**AM Best**

A (Excellent) for insurer financial strength. This is the third highest of AM Best's 13 ratings.

# A+

**Standard & Poor's**

A+ (Strong) for insurer financial strength. This is the fifth highest of Standard & Poor's 21 ratings.

## Quality and excellence



Customer Connections associates have earned BenchmarkPortal's Center of Excellence award since 2006, an achievement held only by a handful of other companies.



Our utilization review process has been URAC Accredited since 2008 in the Health Utilization module.

## Special Producer Compensation Program (SPC)

We want to recognize and reward your drive and expertise. By selling Ameritas products, you can earn SPC bonuses. You qualify for SPC money based on:

- your current year new business
- your prior year in-force business
- your premium growth from year to year

**Tip: Fusion plans count as two lines of coverage because they contain both dental and vision.**

# Our dental network

## Ameritas Dental Network

The Ameritas Dental Network is one of the five largest in the nation. Members have access to over 129,000 providers in the U.S. and Mexico.



**129,000 providers**

## Our providers stay with us

Your customers will like the fact that our network providers tend to remain in our network. In fact, **our turnover rate has stayed at 3% or less for more than a decade**, which is consistently lower than the industry standard of 10%. So insureds won't miss out on network discounts, or have to find a new dentist.

## Network providers in their area

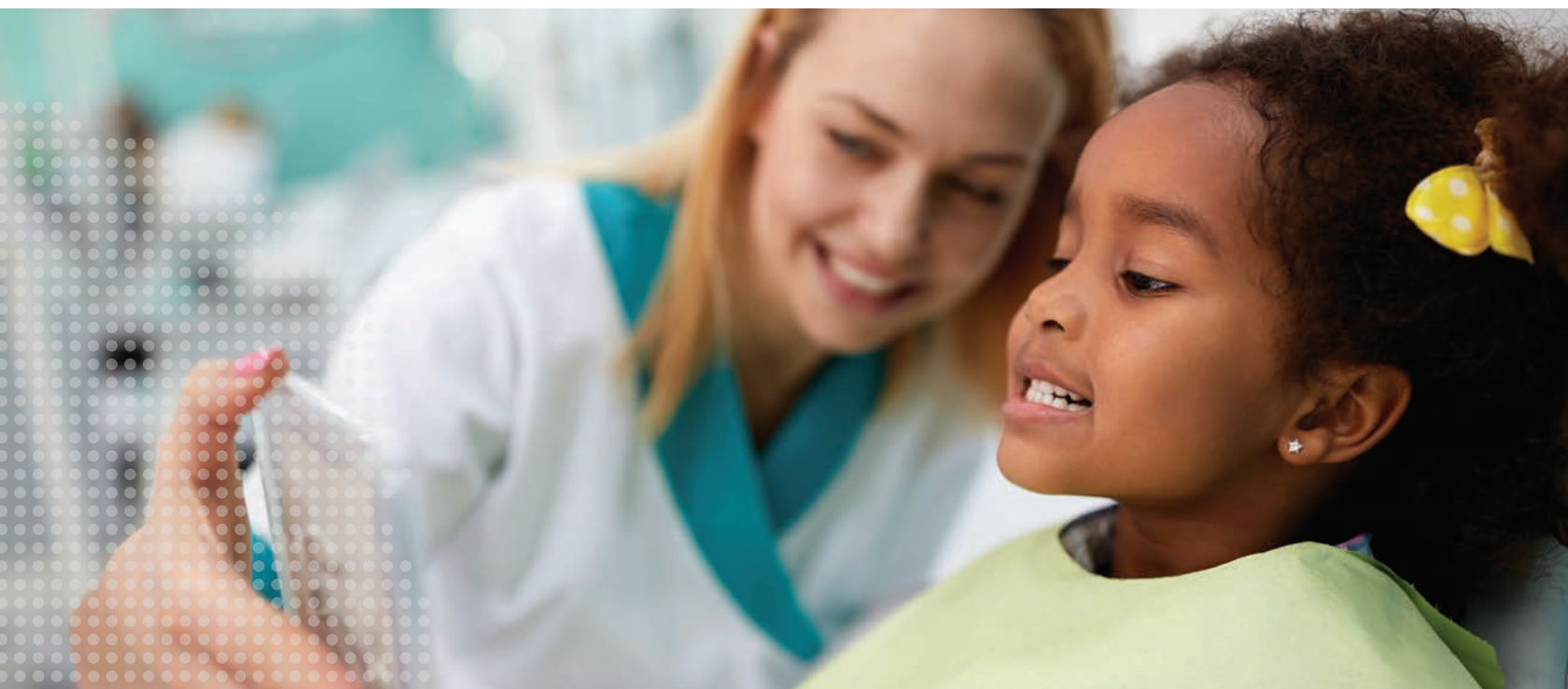
Our representatives recruit new providers where our customers need them. For a list of Ameritas Dental Network providers in your client's area, go to [ameritas.com](http://ameritas.com), Find a Provider. It's easy to nominate providers for the network, too.



## True discounts

Employers, insured employees and their covered dependents count on the savings our providers offer.

**Our network discount is 25-50% below the average charge in a ZIP Code area.** Many network providers also offer discounted fees on non-covered dental services as allowed by state law.



# Our partnerships

## Vision

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



## Financial services

Ameritas and Nelnet, Inc. joined forces to create BenefitEd to help employees lower their debt with employer-matched funds for student loan repayments, college savings, and/or retirement savings. This partnership leverages Ameritas' expertise in the distribution and management of employee benefits and Nelnet's relationships with student loan lenders and decades of experience in payment processing.



## Benefit platform partners

We are committed to making benefits less complicated and more fulfilling. That's why we've partnered with Noyo, the leading digital infrastructure platform for the health insurance industry. Together we will be able to reduce the amount of manual work in enrollment and benefits administration resulting in a faster and more accurate experience.



# Our plans





## Innovative plans that meet real needs

When you partner with Ameritas, we'll design plans to help you deliver what clients want.

- Combine dental and vision into one plan that's easy to administer and flexible to use (Fusion)
- Offer monetary rewards to help pay for future services (Dental Rewards® and Ameritas Rewards®)
- Let the member choose between VSP and EyeMed vision plans (Dual Choice Vision)
- Support retention with benefit levels that increase over time (Incentive Choice®)
- Affordably bundle laser vision correction and hearing care with dental or vision
- Provide a student loan repayment program that's compatible with 401k and 403b retirement plans (BenefitEd)

Ameritas works with you to address employer concerns at renewal time. We can help improve cost-effectiveness, expand benefit offerings, boost employee satisfaction, and increase participation.

## Common employer concerns and solutions

| Concerns  | Solutions  |
|---|--|
|  <b>Employee recruitment and retention is low</b>    | Look for innovative benefits strategies that meet the rapidly changing needs of today's workforce.         |
|  <b>Employees aren't using their dental benefits</b> | Encouraging preventive dental visits may result in fewer claims for more serious procedures in the future. |
|  <b>Last year's dental enrollment was low</b>        | Tailor plans and services to appeal to a diverse group.  |
|  <b>Your client needs to reduce dental premiums</b>  | Consider options to cut costs without sacrificing much on plan coverage.                                   |

## Individual plans

Enhance your benefits portfolio with affordable individual dental and vision insurance.

### Even in the world of group benefits, there are times when an individual plan is useful.

- Members coming off a group plan, like those leaving the company or retiring
- Contracted or part-time employees who may not qualify to join the group plan
- Members of associations or volunteer organizations
- Groups that want the ease of offering dental and vision insurance without the administrative and financial responsibilities

### Expand beyond the group and go directly to the individual.

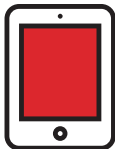
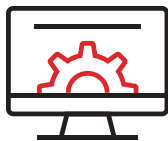
- Individuals who are self-employed or freelance workers
- Individuals on Medicare
- Individuals who want to maintain portable coverage, not tied to an employer

Plan designs are not available in all states. Please consult your sales representative for plan availability.

# Making your job easier

**Customized support tools decrease the time you spend on each sale and increase client satisfaction by providing clarity on benefits.**

- Customized enrollment support including employer-specific microsites and enrollment videos
- Dental health report cards for groups with at least 300 enrolled members
- A dedicated contact for large groups
- eCert & ePolicy: most up-to-date documents available online
- Electronic eligibility: email notification upon receipt and processing of file
- eEnroll: emergency real-time adds, view capability, member lists, replacement ID cards



## Online resources

Ameritas provides resources online to help you build and retain business.

- Producer marketing site: Access the latest sales, enrollment and educational materials
- Producer portal: Manage your business and access sales tools all in one place
- Wellness blog: Visit and subscribe to [ameritasinsight.com](http://ameritasinsight.com) for articles, white papers and videos, and share with your clients

## The Ameritas producer portal

Ameritas provides resources online to help you build and retain business.

- Manage your business and view commission statements and plan change notifications
- Find the information you need with a custom dashboard and live chat
- Expand your portfolio by creating your own unique link to share for individual/family dental and vision sales



# Customers come first

Our associates' expertise and our state-of-the-art dental claims system, specifically engineered for processing dental claims, come together to create an outstanding level of service.

## Customer satisfaction



- Our overall caller satisfaction survey score is 4.8 out of 5



- Spanish and multilingual interpretation services



- All call centers are located in the United States with no outsourcing of customer services

## Customer persistency



- 92% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today



- 99% dollar accuracy on processed claims



- 94% of claims processed in an average of 10 business days

## We're here to help with extended customer service hours

### Policyholder

Monday through Thursday: 7 a.m. – 7 p.m. CT  
Friday: 7 a.m. – 5:30 p.m. CT

### Member

Monday through Thursday: 7 a.m. – 12 a.m. CT  
Friday: 7 a.m. – 6:30 p.m. CT

**We look forward to working with you.**



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

Claims statistics from Ameritas claims processing system, 2019.

This information is provided by Ameritas Life Insurance Corp. (Ameritas Life) and Ameritas Life Insurance Corp. of New York (Ameritas of New York). Ameritas Life issues group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) and individual dental and vision products (Indiv. 9000 Rev. 02-19, dates may vary by state) in all states other than New York. Ameritas of New York issues group dental, vision and hearing care products (9000 NY Rev. 03-15) and individual dental and vision products (Indiv. 9000 NY Rev. 03-18) in New York. The dental and vision networks are not available in FL. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with us before soliciting products. To become appointed with Ameritas Life, please call 800-659-2223. To become appointed with Ameritas of New York, please call 800-201-8562.

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