

Fulfilling life

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 
fulfilling life.



About Ameritas

Workforce demands are evolving quickly. Finding and keeping valuable and talented employees has never been more difficult. Ameritas helps employers and their employees protect their overall well-being with dental, vision and hearing care employee benefits and student loan repayment programs that meet their needs and expectations. Now and into the future.

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



2,400 employees



\$3 billion, 2021 total revenue



78,800 employer groups nationwide



Dental since 1959



Vision since 1984



\$1.7 billion annualized inforce group premium

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+ (Strong) – Standard & Poor's for insurer financial strength. The fifth highest of S&P's 21 ratings.

A (Excellent) – A.M. Best Company for insurer financial strength. The third highest of A.M. Best's 13 ratings.

Ratings are current as of February 2021 and subject to change.

Employee benefits expertise

Our clients are important to us. Which means we do our best to learn what you and your employees need, and how we can continue meeting your needs year after year.



Explore innovative plans

Ameritas creates innovative plan designs that meet real needs.

- Offer a dental plan that helps pay for out-of-pocket vision expenses
- **Vision plan options:** You choose two vision plan designs, and your employees have the freedom to decide which vision plan is right for them
- **Benefit rewards:** Members can earn rewards to help pay for more expensive dental services in the future



Adjust at renewal

We want to provide a plan that works for years to come, but we understand that things change. And that doesn't mean you have to change carriers. At renewal, we can:

- add lines of coverage to boost employee satisfaction and engagement, and increase enrollment
- update plans to increase cost effectiveness
- adjust the annual maximum to better match actual employee plan usage
- add programs that help benefit dollars go further



Personalize as needed

We can help you personalize your dental and vision benefits with:

- **reporting analysis** that helps adjust your benefits to fit your and your employees' changing needs
- **multiple plan options** to offer flexibility and meet the diverse needs of your employees
- **moving procedures** to increase benefits on services employees seek most
- **cosmetic benefits** to boost well-being and engagement
- **bundling benefits** to make them more affordable for you and your employees

Resources for you

People have different needs, so Ameritas tailors plans and services to fit just right. Whether you're offering a new plan or looking for a new carrier to enhance your existing plan, we have options.



Let us help you:

- control costs
- reduce employee turnover
- satisfy a varied workforce
- attract the best employees



We make it easy with:

- dedicated contacts for large groups
- customized enrollment support including employer-specific microsites and enrollment videos

Electronic enrollment and administration

Benefits enrollment and administration should be easy. Our partnership with a leading health insurance API solution enables seamless and secure data connections with the benefit administration platforms that matter most to our customers. That helps us reduce the amount of manual work in enrollment and benefits administration, resulting in a faster and more accurate experience.

Dental health report card

A dental health report card is available to groups with at least 300 enrolled members. You'll receive a detailed analysis annually of your employees' dental health status. The report shows data trends for plan usage, along with tips and resources to help increase your employees' overall oral health. The results are divided by gender and age.



Nationwide dental and vision networks

Dental network

The Ameritas Dental Network is one of the largest in the nation. Members have access to over 131,000 providers in the U.S. and Mexico. Network dentists charge 25-50% below average for their region, providing out-of-pocket savings to members.

Our network grows consistently, so your employees' providers are more likely to be in the network. And your employees are less likely to have to switch providers because about 99% of dental providers stay with us year after year. In fact, the provider turnover rate has stayed at 3% or less for more than a decade.

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.



Additional benefit options

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, student loan refinancing, tuition reimbursement, 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.



LASIK – laser vision correction

You can make your benefits package more valuable to current employees and attract top talent with LASIK benefits. Helping employees improve the quality of their vision has a direct impact on their comfort and health, and on your organization's success. The LASIK benefit makes it more affordable for your employees to obtain laser vision correction and reduce their dependency on glasses or contacts.

Hearing care for all ages

Hearing loss is becoming a major health problem. It's striking at younger ages than ever before. Regular hearing exams are an important habit for good health. Hearing care coverage helps people protect and preserve their hearing, and adding it to your current benefits package is more affordable for you and your employees than you might think.



Making your job easier

Creating personalized plans that evolve with your employees' needs over time is only part of what we do. We help make the experience of dental and vision insurance as easy as possible for you and your employees.

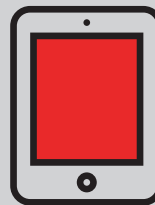
A large part of offering benefits is communicating what's available to employees. We provide benefits information to fit your needs, whether it's plan details you add to enrollment materials or benefits websites you already have in place, or dedicated websites that summarize your Ameritas benefits. After enrollment, you and your employees can access plan information online through secure portals. And you can rely on Ameritas as a go-to resource at any time for employee benefit and well-being information through Ameritas Insights.

Robust benefits communication



Ameritas offers resources to help support your benefits communication strategy during enrollment and beyond. Help your employees better understand their benefits so they get the most value from them. We offer:

- **employee-focused brochures** and videos that show employees how to get the most from their benefits
- **customized benefit enrollment booklets** and videos that outline your specific benefit plan details
- **customized benefit microsites** with plan details, forms, FAQs and more
- **personalized content** to add to your existing benefits website
- **a dedicated contact** for large groups to help coordinate benefits communications materials



Wellness blog – Ameritas Insights

Visit and subscribe for articles, whitepapers, podcasts and videos on employee benefits and well-being tips. Look for Ameritas Insights at [ameritas.com](https://www.ameritas.com).

Benefits administrator portal

View plan documents, manage your members, access ID cards, and view your billing statements and payment history.

Member portal

Members have online access to benefits and claim information, ID cards, online explanation of benefits, and dental and vision provider lookups.

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 Customer Connections claims contact center received a 4.5 out of 5 overall caller satisfaction survey score in 2021.



- We offer Spanish and multilingual interpretation services.
- Customer Connections associates have earned BenchmarkPortal's Center of Excellence award since 2006, an achievement held only by a handful of other companies.



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

Customer persistency



- 95% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today.



- 99% dollar accuracy on processed claims
- 92% of claims processed in an average of 10 business days



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

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

Learn more about what Ameritas can do for you and your employees.

explore.ameritas.com/employeebenefits

We look forward to working with you.



Claims statistics from Ameritas claims processing system, 2021.

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