



Ameritas Life Insurance Corp.

Ameritas Life Insurance Corp. of New York

Ameritas PrimeStar dental and vision insurance plans offer valuable individual benefits with day-one coverage and large, nationwide networks.

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# **Dental overview**

There are no enrollment fees and policyholders can choose next-day coverage on all plans. Most plans have no waiting periods regardless of prior coverage. Preventive visits, such as exams and cleanings, are covered up to 100%. Dental plans may include additional benefits such as orthodontia or hearing care.

# **Dental plans**

### **PrimeStar Lite**

Maximum benefit: up to \$1,500 Preventive (Type 1): up to 100% Basic (Type 2): up to 80% Major (Type 3): up to 20% Additional benefit: Preventive Plus

### **PrimeStar Boost**

Maximum benefit: up to \$2,000 Preventive (Type 1): up to 100% Basic (Type 2): up to 80% Major (Type 3): up to 50% Additional benefits: Preventive Plus, child

Additional benefits: Preventive Plus, child orthodontia, teeth whitening

## **PrimeStar Complete**

Maximum benefit: up to \$3,000
Preventive (Type 1): up to 100%
Basic (Type 2): up to 90%
Major (Type 3): up to 50%
Additional benefits: Preventive Plus,
hearing benefit

Plan designs may vary by state. Visit myplan.ameritas.com for plan availability and to learn more.

## **Ameritas Dental Network**

The Ameritas Dental Network is one of nation's largest, and network dentists charge 25-50% less than their regular rates, providing out-of-pocket savings to policyholders.

Network not available in MT, RI and PA counties of Forest and Potter.

Find network providers at ameritas.com — Find a Health Provider. Simply enter your ZIP Code and choose the Classic Network to start your search.

## **Preventive Plus**

Preventive procedures are not deducted from the plan's annual maximum benefit. This saves all of the annual benefit to help pay for more expensive Basic and Major procedures.

# Hearing

The PrimeStar Complete plan includes benefits for hearing exams and hearing aids for all ages. Benefits increase over time and are not tied to a network.

## Child orthodontia

With the PrimeStar Boost plan, coverage for orthodontic services includes teeth straightening and jaw alignment for children under age 19.

# Teeth whitening

Professional teeth bleaching, also known as whitening, is included as a Major (Type 3) procedure on the PrimeStar Boost plan.

Ameritas was ranked as the best dental insurance company for seniors in 2023 by Forbes Advisor.

# **Vision overview**

All vision plans offer next-day coverage, no waiting periods, and no enrollment fees. Policyholders can choose from plans that feature the EyeMed or VSP vision networks.

# Vision plans

#### **PrimeStar Select Vision**

Vision network: EyeMed Access Network
Eye exams covered once every 12 months
Frames and lenses or contact lenses covered
once every 24 months
Frame allowance: \$130

#### **PrimeStar Choice Vision**

Vision network: VSP Choice Network
Eye exams covered once every 12 months
Frames and lenses or contact lenses covered
once every 12 months
Frame allowance: \$150

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