

# Ameritas PrimeStar<sup>®</sup>

## Individual Dental and Vision Insurance



GR7575

# Why Dental & Vision?

Ameritas retiree market research findings\*:

## Demand

- Referrals
- Persistency
- Adding value to your client's life
- Reputation
- Grow your business/commissions



\* Survey completed in partnership with Gallup

# Why Ameritas?

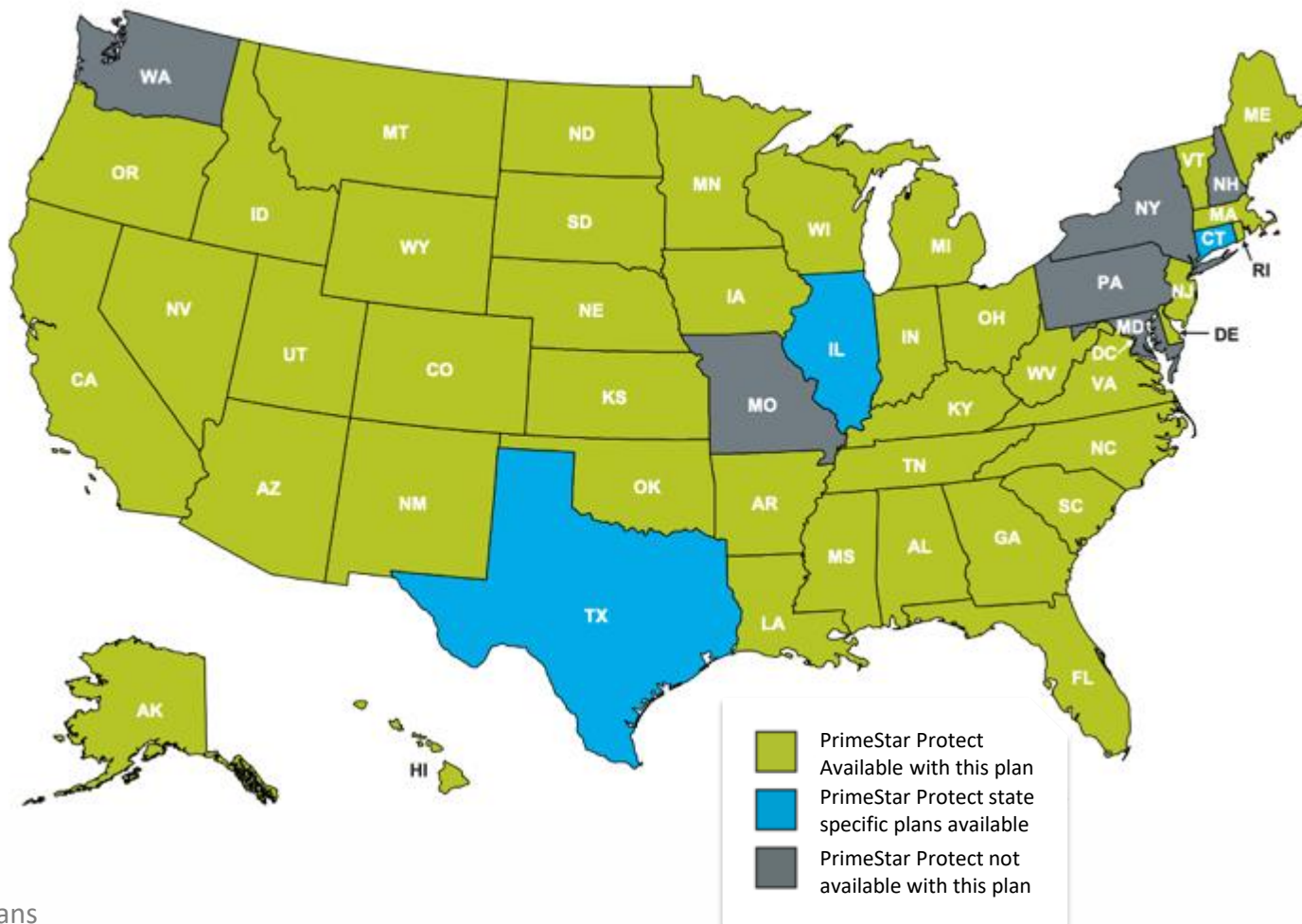
The Ameritas belief:

Do not try to do everything. Do one thing well.



- **Expertise**
  - Focus on creating economic value for our senior members
  - Focus on product simplicity and ease of enrollment
  - Network
- **Experience**
  - 30 years in senior dental market – \$300M in force

# Nationwide Coverage: PrimeStar Dental



Reflects Protect Plans

# PrimeStar<sup>®</sup> Protect

## Individual Dental Insurance

### Plan details

|   | Plan benefit                      |
|---|-----------------------------------|
| <b>Preventive (Type 1)</b> <ul style="list-style-type: none"><li>• Exams (2 per year)</li><li>• Cleanings (2 per year)</li><li>• Bitewing X-rays</li><li>• Fluoride (under age 16)</li><li>• Sealants (under age 16)</li></ul>        | 100% day one                      |
| <b>Basic (Type 2)</b> <ul style="list-style-type: none"><li>• Fillings</li><li>• Simple Extractions</li></ul>   | 65% day one<br>80% after year one |
| <b>Major (Type 3)</b> <ul style="list-style-type: none"><li>• Implants</li><li>• Oral Surgery</li><li>• Root Canals</li><li>• Periodontics</li><li>• Crowns</li><li>• Bridges</li><li>• Dentures</li><li>• Panoramic X-rays</li></ul> | 20% day one<br>50% after year one |
| <b>Orthodontics</b> <ul style="list-style-type: none"><li>• Straightening of teeth (under age 19)</li><li>• Lifetime Maximum \$1,000 per child</li></ul>  | 15% day one<br>50% after year one |
| <b>Benefit year deductible</b> <p>Per person for basic and major services combined, with a maximum of three deductibles per family</p>  | \$50                              |
| <b>Benefit year maximum benefit</b> <p>Per person for preventive, basic and major services combined</p>   | \$1,000 or \$2,000                |

In New Jersey, major and orthodontics is covered at 25% day one.

All plans not available in all areas

# Member Flexibility

## Ameritas Dental Network

Pays claims at network negotiated rate Maximum Allowable Charge (MAC)



## Any Dentist

Pays claims at 80<sup>th</sup> U&C (8/10 dentist charges)

Fairhealthconsumer.org



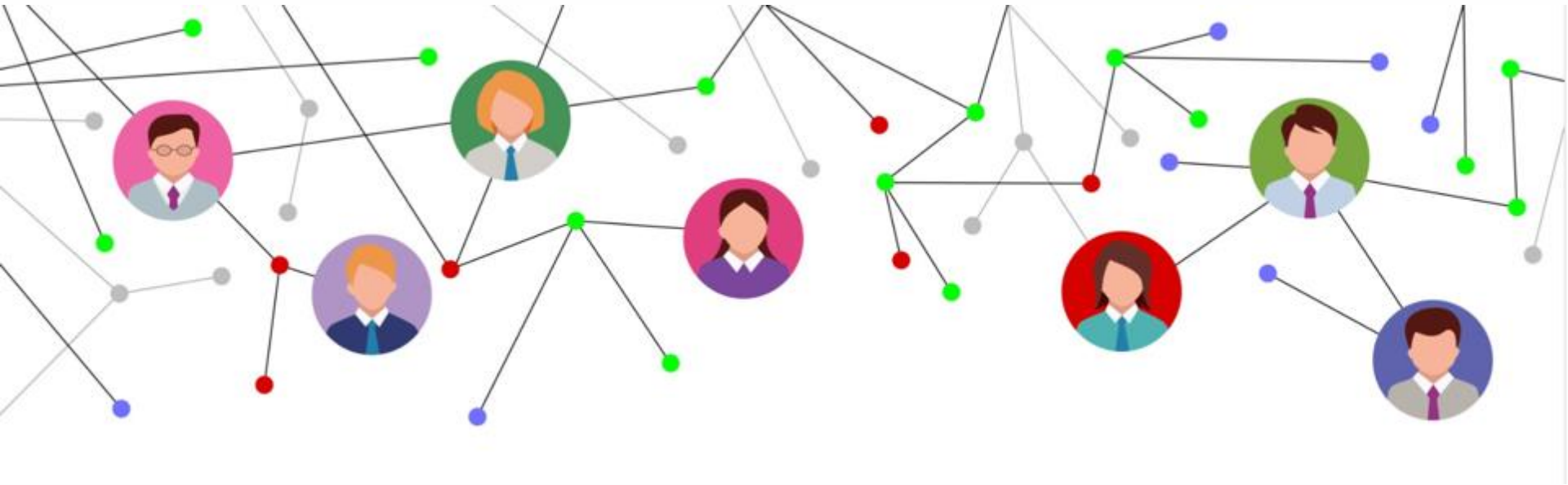
# Why a Network is Important

## What is the value of visiting a network dentist?

- Lower premiums
- Contracted Fees
- No balance billing
- No claim forms
- Great customer experience



# Ameritas Dental Network



- Commitment to growth
  - In the last year Ameritas' access points grew more than **70,000**
  - Currently at more than **557,000** access points nationwide
- **127,000** unique providers



# Great Economic Value for Your Client

## Getting the Best Economic Value with Ameritas

Your clients want dental coverage they can rely on. With Ameritas, your clients will receive the dental coverage they need backed by one of the largest dental networks nationwide and award-winning service.

### Dental Insurance for the Senior Market

- Average senior spends \$1,154 a year on dental service\*
- 71% of targeted seniors expect to keep their dental insurance and use it each year\*\*
- 43% of seniors have no dental insurance currently\*
- Dentists work harder to provide natural teeth - making dental care throughout retirement even more important

### Network for Greater Savings

- Over 425,000 access points nationwide
- Over 110,000 independent providers nationwide
- Ameritas GO Insureds have a 4.1% network utilization with a 2.31% discount average
- Self-provider penetration

### Service Done Right

- Easy on calling with an agent nation highway
- 3-day quoting and enrollment technology
- Overseas Home Care of Excellence 10 years in a row



### Savings Example

Sample of the average procedure fees utilizing the Ameritas network.

|          | Both LMG | Network Rate | Day One Cost | Day One Savings | Year Two Cost | Year Two Savings |
|----------|----------|--------------|--------------|-----------------|---------------|------------------|
| Cleaning | \$112    | \$64         | \$42         | 79%             | \$16          | 92%              |
| Filling  | \$190    | \$64         | \$42         | 79%             | \$16          | 92%              |
| Crown    | \$1,227  | \$809        | \$647        | 48%             | \$405         | 67%              |

Description of benefits shown is based on 55379 Zip Code. Rates vary by location. Benefits based upon Advantage Plus plan year. See Ameritas.com for more details.



## Sample average procedure fees

| U&C Rate | Network Rate | Day One Costs | Day One Savings | Year Two Cost | Year Two Savings |
|----------|--------------|---------------|-----------------|---------------|------------------|
|----------|--------------|---------------|-----------------|---------------|------------------|

|              |         |              |       |     |       |     |
|--------------|---------|--------------|-------|-----|-------|-----|
| <b>Crown</b> | \$1,227 | <b>\$809</b> | \$647 | 48% | \$405 | 67% |
|--------------|---------|--------------|-------|-----|-------|-----|



**\$580**



**\$822**

Description of benefits shown is based on 55379 Zip Code - Rates vary by location. Benefits based upon Advantage Plus II

# Adding Dental & Vision alongside Medicare

## How to start the conversation?

**Did you know:** 71% of people plan on purchasing a dental plan upon retirement\*

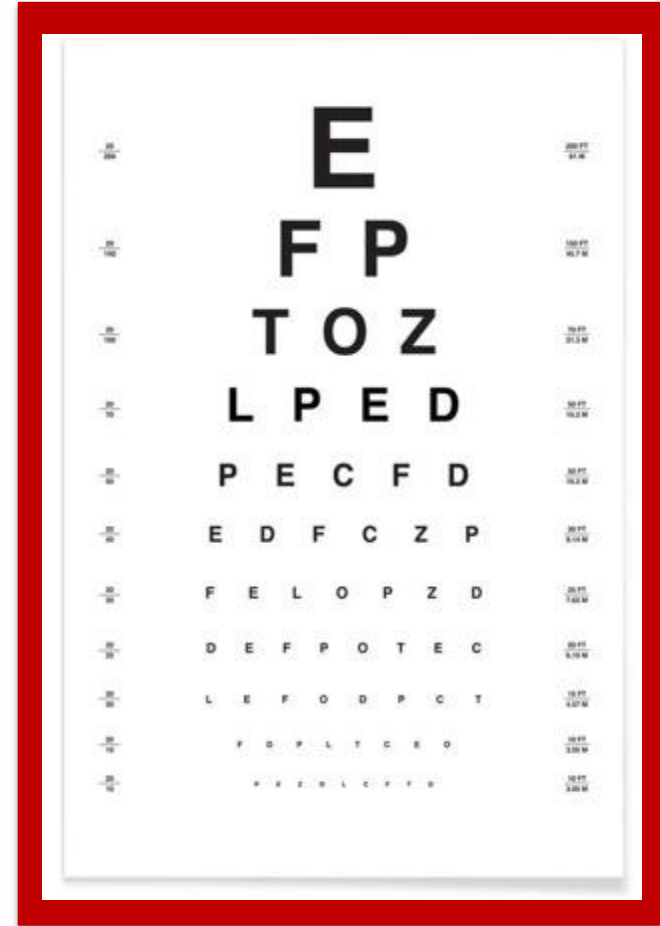
**Did you know:** Average Senior spends \$1,154 in dental expense.  
Ameritas' Average discount on senior claims was 32%.\*\*

**Did you know:** Ameritas offers stand alone dental and vision to fill the gaps in traditional Medicare. This includes next day effective dates and no waiting periods.

# Why Vision?

Vision impairment or loss can adversely impact independence, quality of life and mental well-being.<sup>3</sup>

- Increase risk of falls/fractures<sup>4</sup>
- Increase risk of depression<sup>4</sup>
- Difficulty identifying medications<sup>4</sup>
- Difficulty bathing, dressing, etc.<sup>4</sup>



1 National Eye Institute (NEI) Statistics and Data. <https://nei.nih.gov/eyedata>2 Prevent Blindness America® Vision Problems in the U.S. Database. <http://visionproblemsus.org/cgi-bin/vpus.cgi>3 Servat, Juan Javier, et al. "Visual impairment in the elderly: impact on functional ability and quality of life." Clin Geriatr 19.7 (2011).4 "3 The Impact of Vision Loss." National Academies of Sciences, Engineering, and Medicine. 2016. Making Eye Health a Population Health Imperative: Vision for Tomorrow. Washington, DC: The National Academies Press. doi: 10.17226/23471.



# PrimeStar<sup>®</sup> Select Vision

Individual Vision Insurance

Partner:



Network  
Retailers:



# PrimeStar<sup>®</sup> Select Vision

Individual Vision Insurance

| VISION SERVICES                 | IN-NETWORK ALLOWANCE     | OUT-OF-NETWORK ALLOWANCE |
|---------------------------------|--------------------------|--------------------------|
| Eye exam                        | \$25                     | \$50                     |
| Contact lens exam & fitting     | \$15                     | \$40                     |
| Frames                          | \$0 with \$130 allowance | \$70                     |
| Contacts (in lieu of frames)    | \$0 with \$130 allowance | \$105                    |
| Single*/bifocal/trifocal lenses | Covered in full          | \$50 / \$75 / \$100      |
| Lenticular lenses*              | Covered in full          | \$75                     |

\*\$25 deductible

*This highlight 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. For a complete list of covered procedures and exclusions and limitations, contact your benefits administrator.*



# PrimeStar<sup>®</sup> Select Vision

## Individual Vision Insurance

| Monthly rates                            | All Other States | FL, MN, MS |
|--|------------------|------------|
| Policyholder                             | \$10.67          | \$8.54     |
| Policyholder plus One Dependent          | \$19.63          | \$15.70    |
| Policyholder plus Two or More Dependents | \$29.34          | \$23.47    |

| Benefit frequencies         |                 |
|-----------------------------|-----------------|
| Exam                        | Every 12 months |
| Eyeglass lenses or contacts | Every 24 months |
| Frames                      | Every 24 months |

Based on applicable laws, reduced costs may vary by doctor location.

Plan not available in Maryland, Massachusetts, Montana, New Mexico, New York, Rhode Island, Washington, and the Pennsylvania counties of Forest, Huntingdon, Montour and Sullivan.



# PrimeStar<sup>®</sup> Choice Vision

Individual Vision Insurance

Partner:



Network  
Retailers:



eyeconic

Walmart 



# PrimeStar<sup>®</sup> Choice Vision

Individual Vision Insurance

| VISION SERVICES                | IN-NETWORK ALLOWANCE       | OUT-OF-NETWORK ALLOWANCE |
|--------------------------------|----------------------------|--------------------------|
| Eye exam                       | \$10                       | Up to \$45               |
| Contact lens exam & fitting    | Up to \$60                 | \$0                      |
| Frames                         | \$20 with \$150 allowance* | \$70                     |
| Contacts (in lieu of frames)   | \$0 with \$150 allowance   | \$105                    |
| Single/bifocal/trifocal lenses | Covered in full            | \$30 / \$50 / \$65       |
| Lenticular lenses              | Covered in full            | \$100                    |

\*The frames benefit has a combined \$20 deductible with lenses.

# PrimeStar<sup>®</sup> Choice Vision

Individual Vision Insurance

| Monthly rates                            | All Other States | FL, MN, MS |
|--|------------------|------------|
| Policyholder                             | \$16.34          | \$13.07    |
| Policyholder plus One Dependent          | \$30.07          | \$24.06    |
| Policyholder plus Two or More Dependents | \$44.94          | \$35.95    |

| Benefit Frequencies         |                 |
|-----------------------------|-----------------|
| Exam                        | Every 12 months |
| Eyeglass lenses or contacts | Every 12 months |
| Frames                      | Every 12 months |

Based on applicable laws, reduced costs may vary by doctor location.

Plan not available in Maryland, Massachusetts, Montana, New York, Rhode Island and Washington.



# We Make Working Together Easy



# Easy to do Business Together

Personalized link that is uniquely yours



## What does this mean?



- All business is easily tied to you
- This creates systematic/straight through processing all done electronically

# Quoting is Easy



Get started on your quote below.

STEP 1: Your ZIP code:

ZIP code

Your Insurance Needs:

Choose Coverage ▼

STEP 2: Who will be covered?

Plan coverage ▼

Coverage Start Date:



AGENT INFORMATION: [EDIT](#)

Gail Test

612.234.4567

123 N Main St

Blaine MN 55335

[SEE PLANS >](#)

advantages to your overall health. Our oral and ocular health can be key indicators in detecting early stages of many health risks and diseases along with preventing many other health issues.

**Minimum info asked to gather a rate**

Leave a message



# What Members Will See

FILTER PLAN RESULTS: Ortho Coverage Price: Print Quote Email Quote

## PrimeStar® Protect Network 1000

- ✓ Designed for those who will visit an [Ameritas Dental Network](#) provider
- ✓ No waiting periods
- ✓ No enrollment fees
- ✓ Orthodontic coverage included
- ✓ \$1,000 benefit year Maximum Benefit combined for Preventive, Basic and Major Services

| Preventive up to | Basic up to | Major up to |
|------------------|-------------|-------------|
| 100%             | 80%         | 50%         |

[view details](#) [show vision plans](#)

\$32.99/mo [purchase](#)

## PrimeStar® Protect Network 2000

- ✓ Designed for those who will visit an [Ameritas Dental Network](#) provider
- ✓ No waiting periods
- ✓ No enrollment fees
- ✓ Orthodontic coverage included
- ✓ \$2,000 benefit year Maximum Benefit combined for Preventive, Basic and Major Services

| Preventive up to | Basic up to | Major up to |
|------------------|-------------|-------------|
| 100%             | 80%         | 50%         |

[view details](#) [show vision plans](#)

\$39.82/mo [purchase](#)

## PrimeStar® Protect 1000

- ✓ Freedom to use any dentist with the opportunity to visit an [Ameritas Dental Network](#) provider for additional savings
- ✓ No waiting periods
- ✓ No enrollment fees
- ✓ Orthodontic coverage included
- ✓ \$1,000 benefit year Maximum Benefit combined for Preventive, Basic and Major Services

| Preventive up to | Basic up to | Major up to |
|------------------|-------------|-------------|
| 100%             | 80%         | 50%         |

[view details](#) [show vision plans](#)

\$54.55/mo [purchase](#)

## PrimeStar® Protect 2000

- ✓ Freedom to use any dentist with the opportunity to visit an [Ameritas Dental Network](#) provider for additional savings
- ✓ No waiting periods
- ✓ No enrollment fees
- ✓ Orthodontic coverage included
- ✓ \$2,000 benefit year Maximum Benefit combined for Preventive, Basic and Major Services

| Preventive up to | Basic up to | Major up to |
|------------------|-------------|-------------|
| 100%             | 80%         | 50%         |

[view details](#) [show vision plans](#)

\$68.29/mo [purchase](#)

## PrimeStar® Protect Network 2000

- ✓ Designed for those who will visit an [Ameritas Dental Network](#) provider
- ✓ No waiting periods
- ✓ No enrollment fees
- ✓ Orthodontic coverage included
- ✓ \$2,000 benefit year Maximum Benefit combined for Preventive, Basic and Major Services

Preventive up to  
**100%**

Basic up to  
**80%**

Major up to  
**50%**

## PrimeStar® Protect 2000

- ✓ Freedom to use any dentist with the opportunity to visit an [Ameritas Dental Network](#) provider for additional savings
- ✓ No waiting periods
- ✓ No enrollment fees
- ✓ Orthodontic coverage included
- ✓ \$2,000 benefit year Maximum Benefit combined for Preventive, Basic and Major Services

Preventive  
**100%**

Basic up to  
**80%**

Major up to  
**50%**

[view details](#) [show vision plans](#)

\$68.29/mo

[purchase](#)

# Find a Provider


Your search criteria was expanded to provide you with the maximum 200 providers.




The most cost effective providers are displayed in **green**.



A dental cost estimator is available by clicking on the provider's name.



You can also select up to three pins  to compare providers.



Sorting By: Distance 







 **Boulos, Sammy W**  
General Dentist 1.97 Miles  
470 Highway 96 W Ste 200  
Saint Paul, MN 55126  
(651) 366-6880  
 



 **Chmiel, Christopher Michael**  
General Dentist 1.25 Miles  
Midwest Dental  
4520 Centerville Rd  
Saint Paul, MN 55127  
(651) 426-4799  




 **Keifer, Robert L**  
General Dentist 1.25 Miles  
Midwest Dental  
4520 Centerville Rd  
Saint Paul, MN 55127  
(651) 426-4799  




 **Damodaran, Geetha J**  
General Dentist 1.52 Miles  
4641 White Bear Pkwy  
Saint Paul, MN 55110  
(651) 429-0404  


 **Weisbrod, Michael J**  
General Dentist 1.55 Miles  
Isaacson Gentle Dentistry PA  
4700 White Bear Pkwy  
Saint Paul, MN 55110  
(651) 762-7677  


 **Dittberner, Jordan Griffith**  
General Dentist 1.55 Miles  
Isaacson Gentle Dentistry PA  
4700 White Bear Pkwy  
Saint Paul, MN 55110  
(651) 762-7677  


 **Isaacson, Daniel R**  
General Dentist 1.55 Miles  
Isaacson Gentle Dentistry PA  
4700 White Bear Pkwy  
Saint Paul, MN 55110  
(651) 762-7677  


 **Erickson, Keith R**  
Orthodontist 1.59 Miles  
4790 White Bear Pkwy  
Saint Paul, MN 55110  
(651) 426-3873  


 **Aamodt, John Christophe**  
Orthodontist 1.59 Miles  
4790 White Bear Pkwy  
Saint Paul, MN 55110  
(651) 426-3873  




# Confirmation Email

Agent



Policyholder







# What's in it for the Agent?

- Ability to sell 12 months out of the year
  - Not limited to Medicare timeframe
- Referrals/ leads
- Remaining Relevant
  - One stop shop
  - Persistency / multiple products
  - Adding value to your client's life
- Reputation

# Next Steps:

- Complete your appointment paperwork
- Receive your quoting and enrollment link

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