



Revised: September 2023

Ameritas Overview

Products and services include life insurance; annuities; individual disability income insurance; group dental, vision and hearing care insurance; retirement plans; investments; asset management; and public finance.

Dental since 1959 Vision since 1984.

78,800 employer groups nationwide 2,400 employees, \$1.7 billion annualized inforce group premium.

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.

Strengths

- Broad product suite.
- Strong small business approach.

Cigna Weaknesses

- Network structure can be confusing.
- Dental market share.
- Network make-up with leased providers.

Ameritas Weaknesses

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Dental Plans and Programs

Offers a dental plan that helps pay for out-of-pocket vision expenses – Fusion plan.

Offers benefit rewards to help pay for future services - Dental Rewards® and Ameritas Rewards®.

Members choose between VSP and EyeMed vision plans - Dual Choice Vision.

Supports retention with benefit levels that increase over time - Incentive Choice®.

Bundled laser vision correction and hearing care with dental or vision.

Student loan repayment program that's compatible with 401k and 403b retirement plans – BenefitEd.

Passive PPO: a network plan option automatically included in areas with enough network providers.

Passive PPO Deductible Reduction: the plan deductible is reduced or eliminated when members visit a network provider.

Two-Tier: members get financial incentives to visit network providers

Maximum Allowable Charge (MAC): members who visit network dentists receive access to discounted fees and are guaranteed dental fees will be no greater than the MAC limits of the plan.

PPO Dual Choice: employers offer the choice of a network plan or a non-network plan

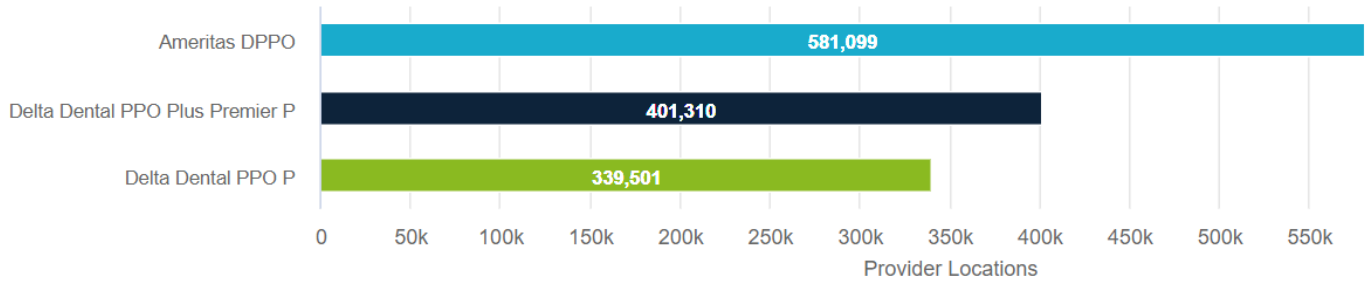
Recently modernized technology and processes to make doing business with Ameritas easier. Improved claims reviews and made buying easier for small businesses.

Recently introduced a mobile app to help our individual division's field colleagues manage their business. Also announced new and enhanced life insurance and annuity products to help customers reach their goals.

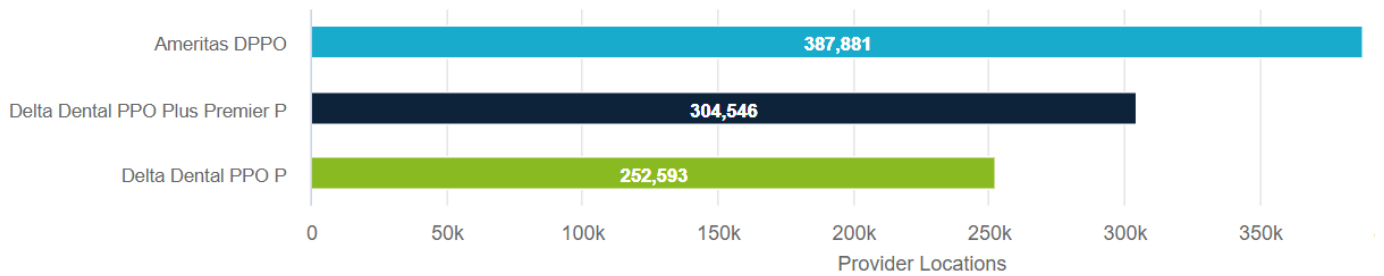
Nationwide Network Summaries

Network360 Data as of 9/23

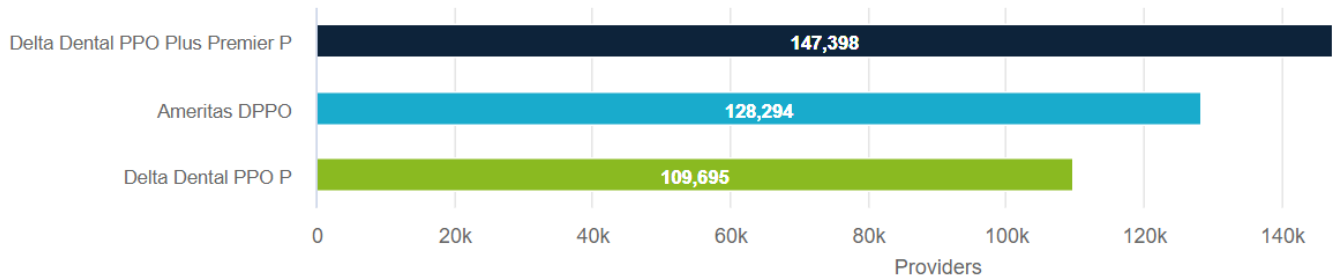
Access Points – Network360 September 2023



Access Points Confirmed– Network360 September 2023



Unique Provider - Network360 September 2023



Network Positioning

The network in our Network360 subscription is the Classic network. It is our understanding that this is the only network they have marketed widely. We believe that the Classic and Plus network is slightly larger, but the difference is minimal. We know that Ameritas has had (and believe that they continue to have) sales relationships with several third-party distributors. From what we've seen, these distributors get access to a slightly smaller version of the Classic network (providers are allowed to opt-out).

Website claim - offers more than: 131,000 unique providers, 93,000 unique locations and 582,000 access points.

Ameritas dental networks

Ameritas Classic Network – traditional PPO network with average savings of 25-50%

Ameritas Prime Classic Network – small regional network in New York with deep discounts, also includes the Ameritas Classic Network providers

Ameritas Value Network – smaller network with deeper discounts, offered regionally

Ameritas Classic and Plus Network – includes all of the Classic Network providers, and includes Ameritas Plus Network providers that offer slighter discounts for a larger network option Classic and Plus providers are listed separately on the provider directory

Contract Differences

Newsworthy

Ameritas announces lifetime deductible option for new group dental plans

LINCOLN, Nebraska (Aug. 3, 2023) – Effective immediately, Ameritas will offer a lifetime deductible at no additional charge to new tailored group dental plans. This change now means once members meet their deductible, they will not have to worry about meeting it again if they stay with the same employer.

“This is a great way to encourage members to access the dental care they need” said Kelly Wieseler, executive vice president of Ameritas’ group division. “We expect to see improved retention for both members and policyholders with this beneficial new feature.”

This is now available on new Ameritas tailored group dental plans. Groups that did not have an in-force Ameritas dental plan as of June 30, 2023, will be set up with a lifetime deductible at no additional cost to producers, policyholders, or members.

Ameritas Online Tool Helps Members Estimate Dental Costs

Concerns about cost are often the reason people put off going to the dentist. Research shows that most people have less than \$1,000 saved for unexpected expenses. So they use their credit card to cover bills that exceed their monthly budgets, such as health and dental procedures.

Ameritas dental insurance members can estimate dental costs before seeing the dentist. And they can save money by visiting network providers. Review these options for using Ameritas dental cost estimator tools.

In-network dental cost estimator

Members can get cost estimates for network providers in two ways:

1. Secure member account

Ameritas dental insurance plan members can access their secure online account, or create a new one, at [ameritas.com](https://www.ameritas.com), Sign In.

On the Dental page, members have instant access to the in-network dental cost estimator. The system is programmed to use the correct dental network connected to the member's plan. It also is set up to compare costs for up to three in-network dental providers.

2. Find a Health Provider provider search on ameritas.com

Members can search for dental providers and compare costs at ameritas.com by selecting Find a Health Provider, then Find a Network Dental Provider Online. Members will need to know which dental network is part of their plan.

Members can choose up to three dentists to compare costs by clicking the push-pin icon in the corner of each provider box and selecting the Dental Cost Estimator link. The link directs members to sign in to their secure member account as follows:

On the Member ID Lookup page, member types in their existing secure member account User ID and clicks on Find Member ID. Then they'll be directed to their secure member account to sign in.

Members who do not have a secure account can click on Create New Member ID.

Out-of-network dental cost estimator

Anyone can see a cost range for out-of-network general dentists based on the usual and customary charges in their ZIP Code. Search by Category or Procedure Code. The footnotes on the site show the range of percentiles that are being estimated. Check out the Ameritas out-of-network Dental Cost Estimator tool today.

In most cases, people will discover just how much money they can save by choosing an in-network provider. Ameritas Dental Network providers have agreed to charge 25-50% less than their regular rates. To obtain exact costs up front, members can contact their dental provider directly or ask the provider to submit a pretreatment estimate.

Note: Ameritas updates the in-network and out-of-network dental cost estimator tools annually. This way members get current information so they can budget and plan their dental care accordingly.