

# Competitor Highlights

September 2023



# Competitor Overview: Ameritas

## Highlights

- A range of insurance and employee benefits products
- Dental since 1959 Vision since 1984.

## Strengths

- Broad product suite.
- Strong small business approach
- VSP and EyeMed vision plans - Dual Choice Vision.

## Notable

- Bundled laser vision correction and hearing care with dental or vision.
- Two-Tier: members get financial incentives to visit network providers
- Improved claims reviews and made buying easier for small businesses.

# How do we win?

## **Pricing/Plan Design**

Position strength of the effective discount of the Delta Dental network.

“Right” or “Sought After” providers

Service response

Highlight the patient protections built into our plans and provider contracts

Proactively explain and illustrate shared savings arrangement if available.

## **Competitive Intelligence**

Push for a FI quote – aggressive claims savings projections not always substantiated by FI rates

Provide a detailed list of plan modernization recommendations with rationale and factors

Provide overview of new plan features (Unlimited Maximum, P&D Waiver, etc)

Be more aggressive out the door with rate guarantees

For self-funded opportunities, show savings

## **Technology & Processes**

Do something different – e.g., refreshed ortho max, proactive network growth PG, effective discount performance guarantee?

Emphasize digital servicing capabilities

Inclusive solutions for a diverse workforce

Member communications and employer microsite

Mobile/Onsite, Teledentistry, etc.

Integration with third-party technology firms (and any credits that may be available)