



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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