

PrimeStar®

Individual dental and vision insurance

- ❖ Ameritas highlights
- ❖ Dental portfolio
- ❖ Vision portfolio
- ❖ Features & tools

Ameritas In The News

Money

Best dental insurance plans

PrimeStar Complete

"Ameritas is our top pick for plans with no waiting periods."

Forbes
ADVISOR

Best dental insurance for seniors

PrimeStar Complete

4.5



"We like that Ameritas' PrimeStar Complete offers excellent annual maximum benefits and no waiting periods for care, unlike many competitors we reviewed."

CNN underscored

Best dental insurance companies

PrimeStar Complete

★ **5.0/5**

Best all-around plan

"The [Complete] plan offers excellent value – its ratio of coverage per premium dollar was among the best in our study."

PrimeStar Boost

★ **4.5/5**

Excellent for basic care

"The PrimeStar Boost plan offers an excellent combination of basic care coverage and rates."

The PrimeStar Difference

Plan differentiators

- **Preventive Plus** – *Maximum does not apply to preventive services*
- No waiting periods on covered services
- No lifetime limits on implants
- Increased maximums – Aug. 2025
- Teeth whitening
- Child orthodontics
- Hearing benefit

Simplified enrollment

- Next-day effective dates
- No enrollment, app or association fees
- No member text or e-mail enrollment verification
- Seamless CPC with simplified activation
- Social security number not required
- Credit card and EFT accepted



Dental Credit for Prior Coverage (CPC)

Each applicable member comes in with year-2 plan (coinsurance) benefits on day one for Preventive, Basic and Major services.

Requirements

- Available when replacing a fully insured group or individual dental plan. Prior plan must be terminated.
- The gap in coverage must be no more than 60 days from the Ameritas plan effective date.
- Prior coverage in effect for at least 12 continuous months with the same carrier.
- The previous carrier's name, policy number and policy termination date must be provided during enrollment.
- CPC is not available in NM or WA or for DHMO, discount or schedule plans.



Increased Dental Benefits With Prior Coverage

Maintaining your dental health is important. And as you know, dental insurance can help pay for the dental services you need to keep your smile healthy.

If you've had an active dental insurance plan for a minimum of 12 months and it hasn't been terminated for more than 60 days, you may receive credit for prior coverage (CPC). This means that waiting periods will be waived for Preventive, Basic and Major dental services, and you may receive increased plan benefits (coinsurance) right away.



When you enroll in an Ameritas individual dental plan, simply provide the carrier's name, policy number and termination date for your current or previous dental plan. This information will help verify that you meet the requirements for CPC.

CPC details:

- CPC is available for those replacing a fully insured group or individual dental plan from another carrier. It is not available if the prior plan was a DHMO, discount or schedule plan.
- The gap in coverage must be no more than two months from the Ameritas plan effective date, and prior coverage should have been in effect for at least 12 months.
- The previous policy number and carrier name must be provided during enrollment.
- Increased benefits include year 2 plan benefits (coinsurance) on day one for Preventive, Basic and Major dental services, based on the chosen plan.
- There will be no changes day one to the annual maximum or benefit coverage levels for orthodontia or hearing benefits, including any waiting periods for these additional benefits.
- Limitations and exclusions may apply. Not available in all states.

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This 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. This notice is not for use in New Mexico. This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Dental vision and hearing care products 9000 Rev. 03-16 for Group and 9000 Rev. 02-19 for Individual. Claims may vary by state and are subject to Ameritas Life. The Dental and Vision Networks are not available in all states. For dental services and plans are related to the Ameritas Dental Network. For these details, members may view the access page as required by the Health Benefit Plan Network Access and Adequacy Act. Ameritas, the Ameritas logo and "fulfilling life" are service marks or registered service marks of Ameritas Life, affiliated Ameritas Holding Company or Ameritas Mutual Holding Company. © 2016 Ameritas Mutual Holding Company.

f in @ | 888-336-7601 | myplan.ameritas.com

GR 7802 6-24

[Download Brochure](#)

PrimeStar Care Lite Dental Plan

Plan details		Day one	After year one	Applies to
Dental maximum benefit				
Preventive		Maximum does not apply	Maximum does not apply	Per person per benefit year; subject to plan frequencies
Basic & Major		\$750	\$1,500	
Deductible Per person	Preventive	\$0		
	Basic & Major	\$50		
Preventive (Type 1) <i>Preventive Plus included</i>	In-network	100%		Exams, cleanings, bitewing X-rays
	Out-of-network	70%		
Basic (Type 2)	In-network	50%	80%	Fluoride (age 15 and under), fillings, sealants (age 15 and under), space maintainers (age 13 and under)
	Out-of-network	25%	40%	
Major (Type 3)	In-network	10%	20%	Panoramic X-rays, simple extractions, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures
	Out-of-network	5%	10%	

PrimeStar Care Boost Dental Plan

Plan details		Day one	After year one	Applies to
Dental maximum benefit				
Preventive		Maximum does not apply	Maximum does not apply	Per person per benefit year; subject to plan frequencies
Basic & Major		\$1,000	\$2,500	
Deductible Per person	Preventive	\$0		
	Basic & Major	\$50		
Preventive (Type 1) <i>Preventive Plus included</i>	In-network	100%		Exams, cleanings, bitewing X-rays, fluoride (age 15 and under), sealants (age 15 and under), space maintainers (age 13 and under)
	Out-of-network	70%		
Basic (Type 2)	In-network	65%	80%	Fillings, simple extractions
	Out-of-network	35%	50%	
Major (Type 3 & 4)	In-network	20%	50%	Panoramic X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures, teeth whitening. Implants ¹ .
	Out-of-network	10%	20%	
Child orthodontia Under age 19		15%	50%	Lifetime maximum per person: \$1,000

Plan benefits may vary by state. ¹Implant coverage (Type 4) per person per benefit year: - \$500 day 1, \$750 day 1 in CA, \$1,000 year 2+

PrimeStar Care Complete Dental Plan

Plan details		Day one	After year one	Applies to
Dental maximum benefit		Maximum does not apply	Maximum does not apply	Per person per benefit year; subject to plan frequencies
Preventive				
Basic & Major		\$2,000	\$3,500	
Deductible Per person	Preventive	\$0		
	Basic & Major	\$50		
Preventive (Type 1) <i>Preventive Plus included</i>	In-network	100%		
	Out-of-network	80%		
Basic (Type 2)	In-network	80%	90%	Fillings, simple extractions
	Out-of-network	60%	70%	
Major (Type 3 & 4)	In-network	20%	50%	Panoramic X-rays, oral surgery, root canals (endodontics), gum disease treatment (periodontics), crowns, bridges, dentures. Implants ¹ .
	Out-of-network	10%	30%	
Hearing ²		50%		
Hearing aid benefit per ear		up to \$200	up to \$400	
Annual exam		\$75		

Plan benefits may vary by state. ¹Implant coverage (Type 4) per person per benefit year: - \$1,000 day 1, \$1,500 year 2+. ²Hearing benefit not available in New Hampshire.

Ameritas Dental Network

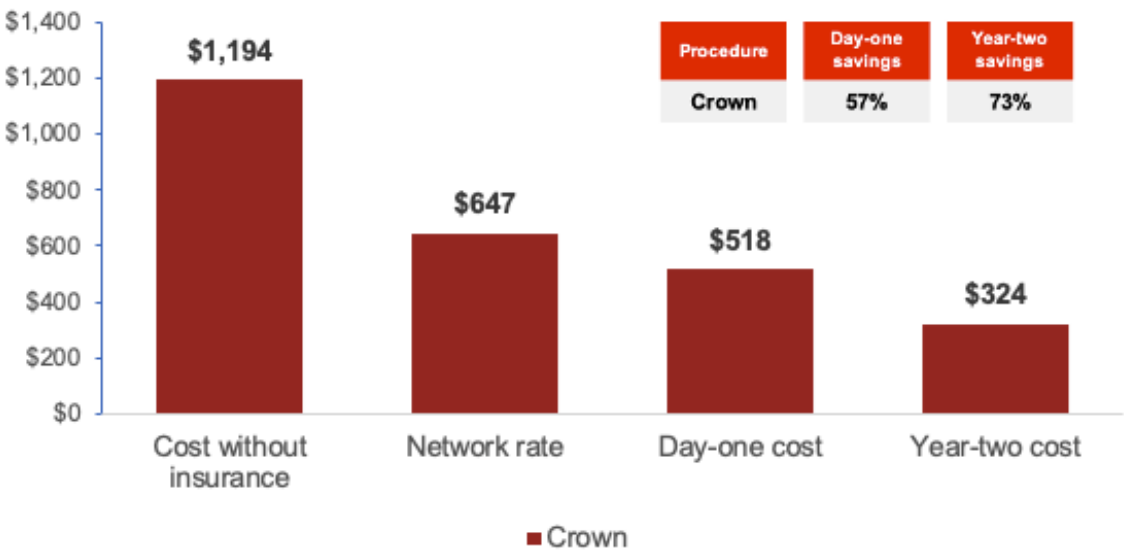
- **698,000+** dental provider access points
- Search under the **Classic** network for providers
- Network providers give 25-50% off their regular rate
- Network providers in the U.S. and Mexico
- Members can visit any provider, in any state

Member Cost Estimator Tools at Ameritas.com

Out-of-Network

In-Network (Sign In)

Member costs with a network provider



The network rate is the Maximum Allowable Charge (MAC). The cost shown is based on network rates. **This example reflects amounts specific to PrimeStar Care Complete benefit levels.** Allowance and cost estimates are specific to ZIP Code **692XX**. For illustrative purposes, the initial cost without insurance has been estimated. Actual charges may vary. Deductibles not shown.

PrimeStar Choice Vision Plan – VSP Choice network

Plan details	In-network	Out-of-network	Features
Deductibles Per person per year (based on date of service)	\$10 exam \$20 eyeglass lenses OR frames		Benefit Frequencies Exam Every 12 months Eyeglass lenses or contacts Every 12 months Frames Every 12 months Benefits can be applied to contacts OR frames during the benefit year.
Annual eye exam Per person per year (based on date of service)	Covered in full	Up to \$45	
Eyeglasses			
Single vision	Covered in full	Up to \$30	
Bifocal	Covered in full	Up to \$50	
Trifocal	Covered in full	Up to \$65	
Lenticular	Covered in full	Up to \$100	
Frames	Up to \$150	Up to \$70	
Contacts			
Elective	Up to \$150	Up to \$105	
Fit & follow-up exam	Member cost up to \$60	No benefit	Retailers: Costco ² Optical, Sam's Club, Visionworks, Walmart and PearleVision. Online at Eyeconic.
Lens options & coatings, member cost*			
Standard polycarbonate	\$35	No benefit	
Plastic tints & dyes ¹	\$15	No benefit	
Scratch resistant	\$17	No benefit	
Standard anti-reflective	\$41	No benefit	
Ultraviolet	\$16	No benefit	

*Based on applicable laws, reduced costs may vary by doctor location and material type. Costs are subject to change without notice.

¹Except pink I & II

²Not all providers at Costco locations are VSP network providers. Please verify that your provider is in the VSP network before seeking services. The frame allowance at some retailers may be less due to lower wholesale pricing.

PrimeStar Select Vision Plan – EyeMed Access network

Plan details	In-network	Out-of-network	Features
Deductibles Per person per year (based on date of service)	\$25 exam \$25 eyeglass lenses		Benefit Frequencies Exam Every 12 months Eyeglass lenses or contacts Every 24 months Frames Every 24 months Benefits can be applied to contacts AND frames during the benefit year, subject to benefit frequency.
Annual eye exam Per person per year (based on date of service)	Covered in full	Up to \$50	
Eyeglasses			
Single vision	Covered in full	Up to \$50	
Bifocal	Covered in full	Up to \$75	
Trifocal	Covered in full	Up to \$100	
Lenticular	Covered in full	Up to \$75	
Frames	Up to \$130	Up to \$70	
Contacts			Retailers: LensCrafters, Pearle Vision and Target Optical. Online at Glasses.com and Contacts Direct.
Elective	Up to \$130	Up to \$105	
Fit & follow-up exam	\$15	Up to \$40	
Lens options & coatings, member cost*			
Standard polycarbonate	\$40	No benefit	
Plastic tints & dyes ¹	\$15	No benefit	
Scratch resistant	\$15	No benefit	
Standard anti-reflective	\$45	No benefit	
Ultraviolet	\$15	No benefit	

*Based on applicable laws, reduced costs may vary by doctor location and material type. Costs are subject to change without notice.

¹Except pink I & II

Features & Tools

- ❖ Ease of enrollment
- ❖ Marketing website
- ❖ Producer portal
- ❖ Shopping link
- ❖ Value added savings
- ❖ Member app
- ❖ Agent Bonus Program

Quick Quotes and Easy Enrollment

Quoting

- No waiting periods
- Day one benefits available
- ZIP Code rated
- Plans for all ages 18+
- Value-added benefits

Enrollment

- Credit for prior dental coverage
- No SSN
- EFT or credit card payments
- Ameritas pays as primary

Ameritas

Sales Connect Team

Dental | \$23.48/mo | Vision | \$10.67/mo

We need to collect a little more information to begin your coverage.

Coverage Effective Date *

MM/DD/YYYY

① Coverage effective date is the date that your insurance policy goes into effect. You can pick a date as soon as tomorrow, or up to 3 months from today.

Email

name@email.com

[How will your email be used?](#)

[Continue Without Email](#) [Continue](#)

① Applicant Information

② Dependents

③ Previous Insurance And Credit For Prior Coverage (CPC)

④ Review

⑤ Payment Information

⑥ Agreements

Chat

Feedback

Agent Marketing Resources

Ameritas

Agent Resources

Share with Clients

Contact Us

Producer Portal

Ameritas Individual Dental & Vision



Welcome

On this page, find quick links to popular resources and a section for business updates. Or from the top navigation bar, the **Agent Resources** page has brochures and videos to help you sell. Find plan-specific brochures, social media templates and more on the **Share With Clients** page. The **Producer Portal** link will take you directly to the portal so you can manage your book of business or use the **Contact Us** information for questions.

explore.ameritas.com/agentmarketing

Ameritas

Agent Resources

Share with Clients

Contact Us

Producer Portal

Introduce Ameritas to Your Clients

Dental plan brochures

Not available: MA

The simplest way to find plan and rate information is to use your individual shopping link and enter a ZIP Code.

The marketing materials provided here have been consolidated to best support plan design comparisons and simplify accessibility. Dental brochures do not include rates. Each brochure includes an editable field for contact information and an image box to add a QR code for your individual shopping link. Instructions to create your own QR code can be found [here](#).

English	Spanish	Title	What's Included
GR 8085	GR 8085-SPA	PrimeStar Base Plans	Compare Lite, Boost, & Complete for most states
GR 8086	GR 8086-SPA	PrimeStar Multistate	Compare Lite, Boost, & Complete for: MAC/MAB – FL, KS, TX, WI; U&C – AK, GA, LA, MO, MS; Indemnity – MT, RI, PA (Forest & Potter), WY (Restricted Zips)
GR 8088	GR 8088-SPA	PrimeStar Multi CT, IL, NJ	Compare Lite, Boost, & Complete for CT, IL, NJ
GR 8090	GR 8090-SPA	PrimeStar Multi AR, NC, OK	Compare Lite, Boost, & Complete for AR, NC, OK
GR 8093-OH	GR 8093-OH-SPA	PrimeStar OH	Compare Lite, Boost, & Total for OH
GR 7500	GR 7500-SPA	PrimeStar WA	Compare Advantage Plus & Advantage Plus Network plans for WA
GR 8094	GR 8094-SPA	PrimeStar VA	Compare Access & Total for VA
GR 8089-NY	GR 8089-NY-SPA	PrimeStar NY	Compare Lite, Boost, & Complete for NY

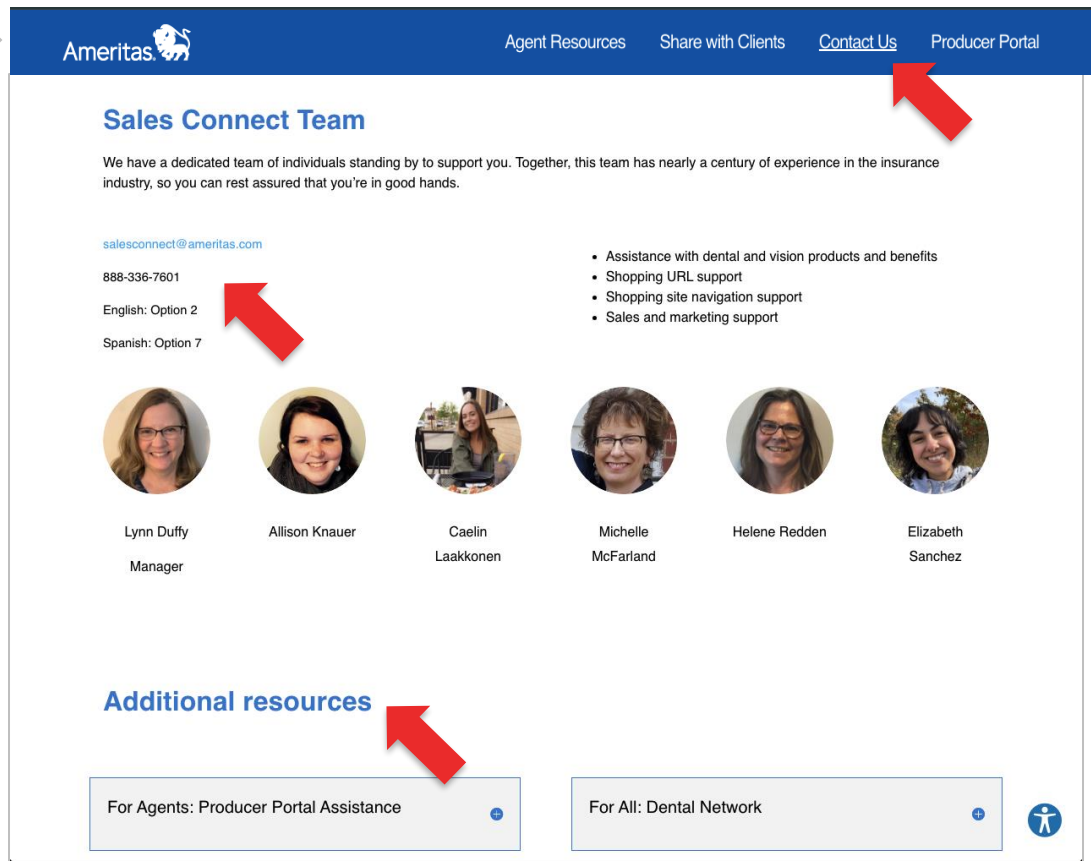
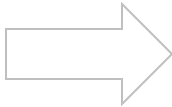
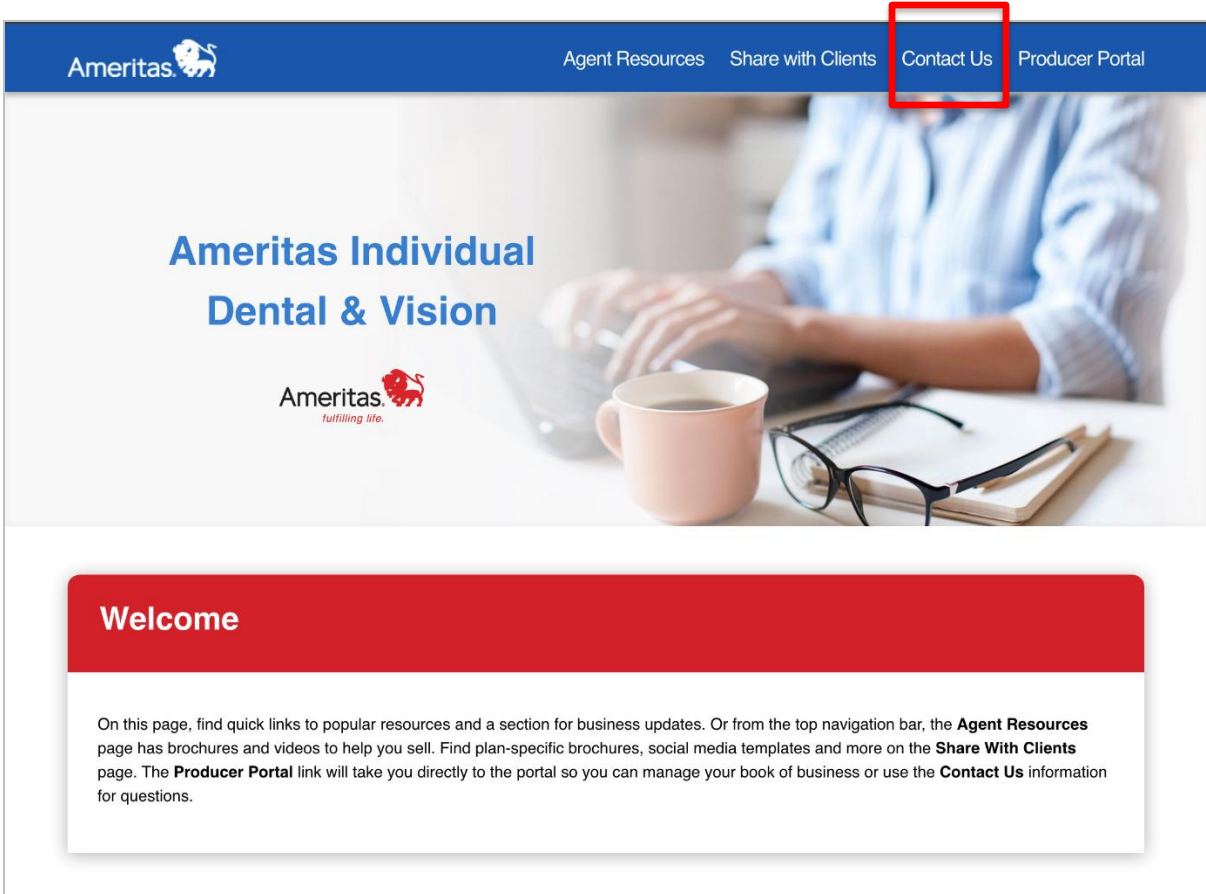
Vision plan brochures

Not available: MD

English	Spanish	Title	What's Included
GR 7492-MA-MT-RI	GR 7492-MA-MT-RI-SPA	PrimeStar Basic Vision MA, MT, RI	Basic Vision for MA, MT, RI
GR 7492-WA	GR 7492-WA-SPA	PrimeStar Basic Vision WA	Basic Vision for WA
GR 8091	GR 8091-SPA	PrimeStar Vision	Compare Choice Vision VSP & Select Vision EyeMed
GR 8092-NY	GR 8092-NY-SPA	PrimeStar Vision NY	Compare Choice Vision VSP & Select Vision EyeMed for NY

Additional resources

Agent Marketing Resources



explore.ameritas.com/agentmarketing/contact-us

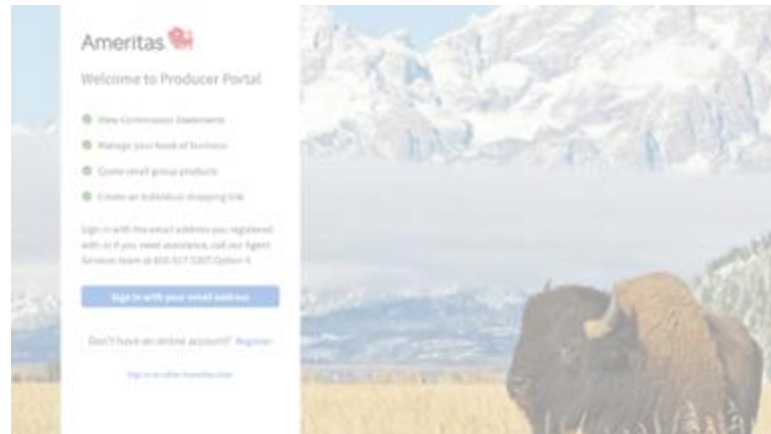
Producer Portal

- Quick access to view your book of business
- Review new case processing
- Set up EFT commission payments
- View and download commission statements
- Order ID cards or email online access instructions to clients
- Find a provider quick link

producerportal.ameritas.com



Online chat available



Agents, Join the Ameritas Portal

View and manage your business at your convenience

Register for the Ameritas producer portal for 24/7 access to your block of business and commission statements.

Get started

- Go to producerportal.ameritas.com.
- Click Register.
 - Name:** If you are assisting an agent, please register using your own name.
 - Agent/Agency ID:** The Agent ID is in your email notice. To access commissions paid to an agency, you must register with your Agency ID instead.
 - Do not use the first three digits of your ID when registering, such as 010 or 026
 - ZIP Code:** Enter your Business ZIP Code.
- Create User ID, verify email address, and finish creating your account.
 - Email:** Separate email addresses are needed for each registration.

What you'll find

- Set up EFT commission payments (if applicable).
- See your block of business.
- View and download commission statements (if applicable).
- Order ID cards or email instructions on how to access them online.
- Quick links to help find a dental provider or review network listings.

Want help?

- Portal:** Agent services can help with portal functionality and navigation questions. If you need help registering, call 855-617-6307, option 4, email agentservices@ameritas.com, or complete the online form at explains.ameritas.com/onboarding. Once you've registered and logged in, a chat feature is available from 8:30 a.m. - 4 p.m. Monday - Friday (Central Time).
- Product:** For questions about product details, you can use the chat feature on myplan.ameritas.com to talk to a member of the sales connect team. They are also available by phone and email at 888-336-7601 or salesconnect@ameritas.com.
- Member account:** Contact the administration team at 800-300-9566, option 3, or csa@ameritas.com for help with client account, billing, and payment questions.

Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

GR 7628 6-22

For Producers only

Ameritas
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Automatic Sales Credit With Your Shopping Link

Where to find your link

- New agent **welcome email**
- Producer portal – locate button and copy link

Quote for Individual Products

Sample Link - a.k.a “PURL”

- <https://myplan.ameritas.com/id/000abc00>

How to share your link

- Add as a hyperlink to emails, website buttons, social media ads
- Create and add a QR code to printed materials

Sell Individual Dental and Vision Using Your Ameritas Shopping Link

Register | Create | Share | Find



Register or log in at producerportal.ameritas.com.

Not registered yet?

- If you know your Ameritas producer ID (see upper right corner of your commission statement), go to producerportal.ameritas.com and click register at the bottom of the page to set up your account.
- If you are unsure of your Ameritas ID or would like a guided walk-through of the site, fill out the online form at explore.ameritas.com/onboarding or call 855-517-5307, option 4, and our Agent Services team will get a quick onboarding session scheduled with you.



Create your individual dental and vision shopping link.

Once you are logged in to the portal:

1. Click on the blue Quote Individual button (upper right side of dashboard)
2. Click on Create Shopping Link
3. Fill in the fields and hit Create.

Go to your shopping site by clicking the blue Open button, or copy your shopping link by clicking the blue Copy Link button and email it to your clients. For easy access, you can bookmark your link to your favorite browser.

* You do not need a new shopping to link for each client. Separate shopping to links may be used if different Ameritas representatives are assigned, or if you need a separate link to sell in New York.



Share your Ameritas shopping to link.

- Shopping Link content within your emails and on your website to link to your unique URL.
- Make your logo on client websites clickable so it opens your shopping to link.
- Create a QR code using the QR generator of your choice
 - For example, qr-code-generator.com
- Send your prospect an email with your shopping to link directly from the portal by simply creating a prospect on the same page in the portal where you find your shopping to link and sending an email

Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

QR 7209 12-23

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App Resource for Members

With the **Ameritas Benefits** app, once benefits are active members can...

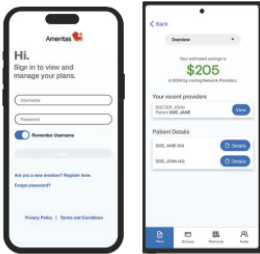
- Search for providers
- View dental benefits
- View processed claims
- View deductible and maximum usage
- Access Explanation of Benefits
- Access copy of ID cards

Available for iOS and Android

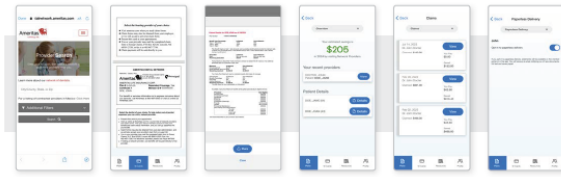
Download Our App

As a companion to our secure member portal, we've expanded our benefit access options with the **Ameritas Benefits** app. Members can easily search for providers, view dental benefits and processed claims, and access ID cards once benefits become effective.

 Available for iOS and Android



FEATURES



Find a dentist in your area

Quickly access all your ID cards*

Access your benefit information*

View deductible and maximum benefit usage

View and download EOBs

Opt-in to paperless delivery

Download Now

For access, use your Member ID found on your ID card. This may also be your Confirmation Number or SSN.



*Additional access includes vision and LAX benefit information when applicable.

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Agent Bonus Program

Program details

- \$15 for each eligible individual dental case.
- Minimum 15 eligible dental cases to qualify.
- Dental cases eligible for bonus after second premium payment and two active months.

[Download Brochure](#)

Case enrollment eligibility

Sept. 1, 2025 – Dec. 31, 2025

Case effective eligibility

Sept. 2, 2025 – Jan. 1, 2026

Bonus payment schedule

Second premium applied Minimum 2 active months	Agent bonus paid 1 st monthly statement
Sept. 2, 2025 – Sept. 24, 2025	November 3, 2025
Sept. 25, 2025 – Oct. 29, 2025	December 1, 2025
Oct. 30, 2025 – Nov. 26, 2025	January 2, 2026
Nov. 27, 2025 – Dec. 31, 2025	February 2, 2026
Jan. 1, 2026 – Feb. 1, 2026	March 2, 2026

All qualifying General Agencies and associated agents must be appointed and licensed. Qualifying General Agents must meet required persistency levels. Ameritas will make all determinations regarding the incentive program including, but not limited to, whether an agent is qualified. Ameritas decisions will be final and conclusive. Call centers are excluded. Void where prohibited by state law.

Thank you for your time!

**We look forward to
partnering with you
and your clients.**



**Please contact Sales Connect
with additional questions:
salesconnect@ameritas.com**

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