

Ameritas Edge Vision Perfect

Plans A & B

Members enjoy the freedom to choose any provider and choose how their benefit dollars are spent. The increasing calendar year maximum rewards them with more benefits to spend on vision exams and materials each year, in the first 3 years

Increasing Calendar Year Maximum

Year 1	exam and materials are covered up to \$100
Year 2	exam and materials are covered up to \$150
Year 3+	exam and materials are covered up to \$200

Plan Highlights

- Plan A: Employer funded or tied to Ameritas Edge dental plan
- Plan B: Voluntary stand alone
- No deductible or frequency limitation on vision exams, frames, lenses and contact lenses
- No waiting periods or late entrant provisions
- Increasing calendar year maximum
- Maximums are calculated for each calendar year; benefits are the same for member and dependent(s).

Monthly Rates

	Employee Only	Employee + One Dependent	Employee + Family
Plan A	\$6.28	\$12.61	\$17.74
Plan B	\$8.16	\$16.39	\$23.06

- Electronic certificate delivery is included; paper certificates cost 20 cents per covered employee each month.
- Manual quote is required for groups with more than 99 lives; call 855-517-5307 or visit ameritasgroup.com/edge.
- Please check for availability in your state.
- Rates good through May 1, 2015.

Beginning in 2014, health insurers are required to pay an annual Health Insurer Assessment Fee [HIAF] in accordance with Section 9010 of the Patient Protection and Affordable Care Act [PPACA]. The amount due from each insurer is based on the insurer's market share of health premiums, including dental and vision insurance premiums. Rates in this material are adjusted to reflect the estimated cost of this fee. We reserve the right to adjust rates based on PPACA fees or assessments imposed by any governmental authority or agency.



Plan Requirements

- Plan A: This plan may be combined with an Ameritas Edge series dental plan and all enrollees must take both dental and vision coverage, with a minimum of 3 enrolled employees (5 in Michigan.) Plan A may also be sold as a stand alone plan with a minimum of 75% participation of the total eligible employees, and a minimum of 10 enrollees.
- Plan B: The rates and benefits quoted are based on a minimum of 3 enrolled employees (5 in Michigan.)
- All rates and benefits quoted are not valid if the final enrollment is below the minimum threshold.
- A \$10 monthly administrative fee will apply, subject to state requirements. The fee is waived if the group elects to pay by electronic funds transfer or if both Ameritas Edge dental and Ameritas Edge vision plans are selected.
- Benefits available for all eligible employees who have completed the designated waiting period.
- This form highlights coverage available through Ameritas Life Insurance Corp. Please refer to the Policy or Certificate of Insurance for a complete list of covered procedures and limitations.

Member Savings

Plan members may receive additional savings that can reduce out of pocket expenses:

- Save up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide (savings does not include contact lenses or vision care materials)
- Save on prescription medications through any Walmart or Sam's Club pharmacy (membership at Sam's Club not required)

Worldwide Support

AXA Assistance USA is part of a global organization with offices in more than 30 countries, where AXA Assistance professionals answer calls 24 hours a day to assist members traveling abroad. Immediately after a call comes in, an assistance coordinator assesses the situation, provides credible provider referrals and can even help with making the appointment.

Providers referred by AXA Assistance USA, Inc. (AXA) are not members of the Ameritas Life Insurance Corp. (Ameritas) PPO Network. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply.

Note: These provider referral assistance services are independently offered and administered by AXA. Ameritas and its affiliates and subsidiaries do not participate in the selection of these dental and vision service providers and do not oversee or monitor AXA's performance of these services. Additionally, Ameritas does not warrant or guarantee or make any representation as to the quality of the services provided by AXA or by any dental or vision services provider referred by AXA.

Terminations and Renewals

- Coverage is renewable upon payment of billed premium during 31 day grace period.
- Rates may be increased after the first policy year – not more frequently than twelve month intervals.
- After first policy year, coverage may be terminated with forty-five days prior notice to employer, or as defined by state requirements.

What Is Not Covered by the Policy?

Please check for availability in your state.

Covered Expenses will not include, and no benefits will be payable for, expenses incurred for:

1. Subject to extension of benefits, any examination performed or frame or lens ordered after the insured's coverage under the vision expense benefits ceases.
2. Sub-normal vision aids; orthoptic or vision training or any associated testing.
3. Non-prescription lenses.
4. Replacement or repair of lost or broken lenses or frames, except at the normal intervals when services are otherwise available.
5. Any eye examination or corrective eyewear required by an employer as a condition of employment.
6. Medical or surgical treatment of the eyes.
7. Coated lenses; oversize lenses (exceeding 71mm); photo-gray lenses; polished edges; UV-400 coating and facets; and tints.
8. Claims filed for reimbursement more than 90 days after completion of the service (or longer than 90 days in certain states). An exception is if the Insured shows it was not possible to submit the proof of loss within this period.



This information is provided by Ameritas Life Insurance Corp. [Ameritas Life]. Group dental, vision and hearing care products [9000 Rev. 03-08, dates may vary by state] and individual dental and vision products [Indiv. 9000 Ed. 11-09] are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our PPO network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-659-2223. Most plans for groups with 26 or more enrolled lives are administered by Ameritas Life. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2013 Ameritas Mutual Holding Company.