

Adjust Your Dental Plan to Meet Your Current Needs

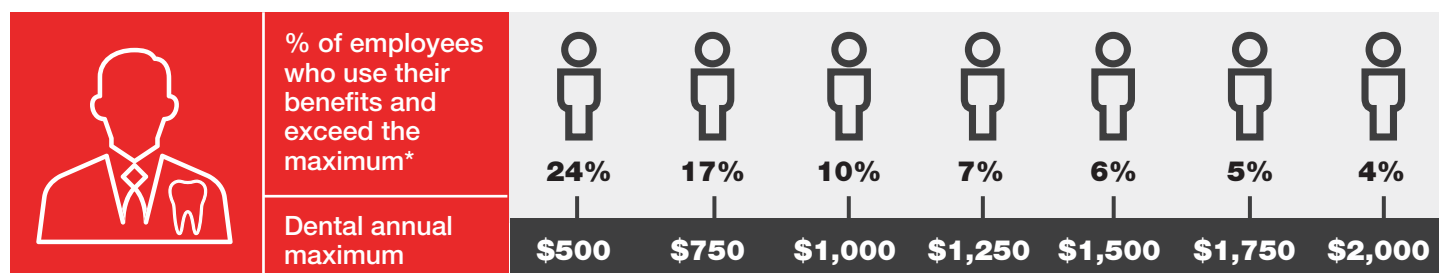
Part of maintaining a successful business is offering valuable benefits to your employees. It can be a constant battle, especially when cutting costs. Ameritas can help you offer the benefits your employees deserve while staying within your budget.

Consider these easy options to reduce dental premiums while maintaining valuable coverage.

Lower the dental annual maximum

Reducing the dental annual maximum benefit not only lowers the plan premium, but most likely will have minimal disruption for your employees.

Did you know most employees never actually reach their annual maximum benefit amount?



Explore other plan changes that can reduce premiums.

- **Claim allowance:** Lower the Usual and Customary (U&C) claim allowance percentage or switch to a Maximum Allowable Charge (MAC) plan.
- **Deductible:** Add a per visit deductible or increase the annual deductible.
- **Major Type 3 procedures:** Add an internal maximum on Major procedures or move surgical procedures to Major.
- **Frequency:** Change the frequency of cleanings and exams from 2 per benefit period, or 2 in 12 months, to 1 in 6 months.

Make the plan's maximum go further with Preventive Plus

With Preventive Plus, Type 1 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 Type 2 Basic and Type 3 Major procedures.

Preventive Plus encourages members to schedule preventive visits. With regular exams and cleanings, issues can be caught and treated early, which can prevent more expensive procedures in the future. Although adding Preventive Plus can slightly increase the premium, it can be combined with other plan changes to create a more robust benefit with an overall lower premium.

Call me and we will evaluate your plan to find the best solution for your group.



*Ameritas data, 2021

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