



Expanded EyeMed Network, New Contact Lens Fit & Follow-Up Benefit

VIEWPOINTESM HITS NEW HEIGHTS

Committed to offering only the very best marketplace solutions, we're jazzed to be bringing you these amazing ViewPointe enhancements. We're proud to say Ameritas and First Ameritas' ViewPointe eye care plans — including ViewPointe Materials-Only and voluntary plans Flex E* Decreasing Deductible and Flex E Increasing Frame Allowance — all offer savings through the EyeMed provider network.

EyeMed Network Expanded

Now the largest eye care network in the U.S., EyeMed provides access to over 32,000 private practice and optical retailers including LensCrafters®, most Pearle Vision locations, Sears Optical, Shopko and Target Optical. At Ameritas and First Ameritas, we call it the EyeMed Access Network.

New Frame/Contact Allowances for ViewPointe

We've simplified the EyeMed Access Network and out-of-network allowances for frame and contact lenses. Note that the Plan A contact allowance is applicable to materials only. This works nicely with the new Contact Fit/Two Follow-Ups benefit offered with Plan A.

Contact Fit/Two Follow-Ups

This brand-new benefit is offered with our new ViewPointe Plan A. It actually could be called Contact Exam/Fit/Two Follow-Ups, because a contact lens exam is included. If contact lens benefits are important to an employer's workforce, Plan A is the clear choice.

EXCELLENT NEW BENEFIT

EYE CARE SERVICES	NEW PLAN A		PLAN B	
	EYEMED ACCESS NETWORK	OUT-OF-NETWORK	EYEMED ACCESS NETWORK	OUT-OF-NETWORK
Annual Eye Exam	Covered in full	\$35	Same as Plan A.	Same as Plan A.
Frame/Contacts	\$100/\$80 \$130/\$100 <i>Contact allowance for materials only.</i>	\$45/\$64 \$65/\$80	\$100/\$115 \$130/\$130 <i>Contact allowance for exam & materials.</i>	\$45/\$92 \$65/\$104
Contact Fit/Two Follow-Ups				
Standard* (defined below)	Covered in full	\$40	Not available.	Not applicable.
Premium**	\$55	\$40		
Single Vision Lenses	Covered in full	\$25	Same as Plan A.	Same as Plan A.
Bifocal Lenses	Covered in full	\$40		
Trifocal Lenses	Covered in full	\$55		
Lens Options:				
Ultraviolet Coating	\$15	Not applicable	Same as Plan A.	Not applicable.
Tint (solid or gradient)	\$15			
Scratch Resistant	\$15			
Polycarbonate	\$40			
Progressive (Add-On to Bifocal)	\$65			
Anti-Reflective Coating	\$45			
Other Add-Ons	20% off retail			

- Exam/Eyeglass lens deductible options are \$0/0, \$0/10, \$0/20, \$10/0, \$10/10, \$10/20, \$10/25, \$15/15, \$20/20 or \$25/25.
- Eyeglass lenses and contact lenses are not both available in the same 12- or 24-month period.
- Frequencies for Exam-Lenses/Contacts-Frame are 12-12-12, 12-12-24 or 12-24-24 months.
- For conventional contact lenses, enjoy 15% off the remaining balance in excess of the allowance.
- For frames, receive 20% off the remaining balance in excess of the allowance.

* Standard contact fitting refers to spherical clear contact lenses, conventional wear, frequent replacement, disposables.

** Premium contact fitting refers to all lens designs/materials/specialty fittings (other than Standard), toric, multifocal.

• Allowances shown presume plan deductibles have been met. Also, allowances shown are not applicable in ME, MD or MA. In these states, please contact your Ameritas sales representative for current information.

VIEWPOINTESM CONTINUED

Same Generous EyeMed Discounts

Secondary Purchase Plan. Automatically included with ViewPointe plans. Unlimited frequency. Applies after initial plan allowances are used.

Save 40% off additional complete pairs of glasses, and 15% off conventional contact lens materials only.

Contact Lenses By Mail. After initial purchase, replacement contacts by mail are offered at substantial savings through www.eyemedvisioncare.com with the help of your EyeMed provider. [Because of the already substantial savings, the contact lens allowance does not apply here.]

Medically Necessary Contact Lenses. Covered in full through an EyeMed Access Network provider. Covered up to \$200 out-of-network.

Laser Vision Care Program. Average discounts of 15% off retail, or 5% off a promotion price, at participating U.S. Laser Network locations for LASIK and PRK laser eye surgery.

EyeMed Discount. Enjoy 20% off items not covered by the EyeMed Access Network. [May not be combined with other discounts or promotions. Does not apply to EyeMed provider professional services or contact lenses.]

HIGH/LOW STRIKES BACK**HIGH/LOW... NOW HOTTER THAN EVER**

Call your local Ameritas or First Ameritas sales representative to learn how two hot-off-the-press High/Low enhancements can boost your sales TODAY:

- **Reduced load on both the High and Low plans. It's been slashed in half!**
- **No additional rating loads to traditional High/Low plans when writing alongside another carrier's DHMO/Prepaid. This triple option sizzles!**

- Contributory plans now 60% of eligible employees, minimum 15 enrolled.
- Voluntary plans now the greater of 20% of eligibles or 15 enrolled.
- New York requires 50% of eligibles or, if less than 50%, 50 enrolled.
- Value SourceSM and EssentialDental[®] now available with High/Low plans.
- Value Source now available with a Schedule (defined benefit) allowance.
- Freedom of Choice[®] now available with High option.
- Type 1 Only — or Type 1 & 2 Only — now available on Low option.
- When Low option is Type 1 Only — or Type 1 & 2 Only — the High option may include Dental Rewards, Internal Maximum, and an Annual Maximum up to \$1,000 higher than the Low option.
- Annual Maximums up to \$2,500 now available.
- Deductible dollar amount options have been expanded. Family/Accumulative Maximum deductibles are available with contributory plans.
- Coinsurance flexibility has been enhanced. (High option coinsurance must be equal to or greater than the Low option coinsurance.)
- Claim allowance options have been improved. (High option allowance must be equal to or greater than the Low option allowance.)
- Procedure category placement must be the same on both High and Low options, or better on the High option.

Wishing you the
very best during this
busy holiday season...



Happy Holidays!

And

sending you
warm wishes for a
Happy New Year!



from your friends at
Ameritas Group &
First Ameritas

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