Available in select areas, Dual Choice combines an Ameritas Group traditional indemnity or voluntary plan with a prepaid plan. With Dual Choice, employers get the best of both worlds — it’s easy to administer, yet employers can offer their employees the freedom to choose the plan that best meets their needs.

**Ameritas Group Traditional Indemnity**
- Competitive for new or takeover cases. Excellent customer service, administrative ease and claims efficiency.
- Plan flexibility with various claim allowances, deductibles, coinsurance options and plan maximums.
- With nearly 40,000 licensed PPO (Participating Provider Organization) dentists and growing, this PPO panel comprises the third largest PPO network in the country.

**Ameritas Group Voluntary “Flex” Plan**
- For employers with a Section 125 plan in place. By reducing taxable wages, both employees and employers save money by paying for benefits with pretax dollars.
- Provides coverage with or without employer contribution. Adjusts benefits, not rates, for actual participation.
- Automated payroll deduction billing system.
  - *Premium-list billings payroll deduct 12, 13, 24, 26 or 52 times a year.*
  - *Handles mid-month employee adds/terms/changes.*
- Participation waiver program.
  - *Helps employers achieve required participation by counting completed waivers toward participation (for employees covered elsewhere). All employees attend enrollment meetings and complete an enrollment or waiver. Ask your Ameritas representative for details.*

**Prepaid Plan**
- Available in select areas. Similar to a Dental HMO. Affordable dental coverage with no copayments for most routine procedures. Members select from a list of panel dentists during enrollment.
- No lab fees, deductibles, claim forms or enrollment/billing fees.
Ameritas Group, a division of Ameritas Life Insurance Corp. (Ameritas Life), an Ameritas Acacia Company, offers group dental and eye care products nationwide. In New York, products are offered through First Ameritas Life Insurance Corp. of New York (First Ameritas).

Certain plan designs may not be available in all areas. In Arizona, exclusions and limitations must accompany plan highlights.

Most states require that brokers/producers be appointed with Ameritas Life and/or its subsidiaries before soliciting Ameritas Life products. To become appointed with Ameritas Life, call 1-800-659-2223, ext. 5639. New York requires that brokers/producers be appointed with First Ameritas before soliciting First Ameritas products. To become appointed with First Ameritas, call 1-800-201-8562.

Ameritas Life’s dental and eye care products (Form GR 9000 Ed. 9-94) and Preferred Dental Protection Plans (Form GR 9000 Rev. 1-83) are issued by Ameritas Life. First Ameritas’ dental and eye care products (Form GR 9000 NY Rev. 4-01 and GR 9021 NY Rev. 4-01) and Preferred Dental Protection Plans (Form GR 9000 Rev. 1-83) are issued by First Ameritas.

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