



CONTACT INFORMATION

Service Center	855-517-5307
Dental & Vision Claims	Option 1 Ameritas Group Claims PO Box 82520 Lincoln, NE 68501 group@ameritas.com Fax 402-467-7336
Enrollment, Billing Status & Add-ons/Deletes	Option 2 group_assistants@ameritas.com
Sales & Product Information	Contact your Word & Brown representative
Licensing, Compensation & Commissions	Option 5 group_licensing@ameritas.com
Broker Services, Tradeshow Requests or Marketing Materials	Option 6
Agent Portal Tech Support	Option 8
VSP Claims	800-877-7195 www.vsp.com
Website	www.ameritas.com

NEVADA COVERAGE

Nevada HMO Counties	None
Nevada PPO Counties	All
Nevada Indemnity Counties	All

NOTE: Plans may not be available in all ZIP Codes within a county. Check with your Word & Brown representative to confirm if coverage is available for your group location.

OUT-OF-STATE COVERAGE

Is coverage offered for out-of-state employees?	Yes, all employees
What is the minimum percentage of employees required in NV?	No minimum
What states are allowed (or not allowed) for out-of-state coverage?	Out of state cover all
What plans (or plan types, such as PPO, indemnity, etc.) are offered for out-of-state employees?	All. Plan designs subject to state laws
Are rates for out-of-state employees based on the NV employer ZIP Code or based on out-of-state ZIP Code?	Rates are based on Employer (situs) zip code
Any other rules, restrictions, or guidelines not mentioned	N/A

DUAL OPTION (MIX & MATCH)

May be offered dual choice (separate billing) as long as minimum 3 enrolled in Ameritas.

PROVIDER NETWORKS

PPO Network	Ameritas Dental Network: www.ameritas.com/applications/group/findaproviderclassic
-------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------



RATING INFORMATION

Group Size	100-199
Rate Guarantee	1 year
Rates Vary by Industry?	No

Rate Segments: 3-9; 10-50; 51-199 (Based on ENROLLED not eligible.)
 Rate Options: Voluntary or Employer Sponsored
 Rate load available to waive waiting periods.
 Virgin and Non-takeover groups: option to use 1.15 rate factor (+15%)
 to waive waiting periods on Major and Ortho for existing and new hires.

PLAN ELIGIBILITY REQUIREMENTS

Minimum Employer Contribution

	Group Size
	100-199
Employees	<i>Voluntary:</i> No minimum contribution. <i>Employer Sponsored:</i> Minimum contribution of 50% for straight PPO.
For Dependents	
% of Total Cost	

PARTICIPATION

CONTRIBUTORY	
	Group Size
	100-199
Employees	All plans require 50% participation or a minimum of 3 enrolled, whichever is greater.
Dependents	Ortho available when 3 or more employees with children enroll for benefit.
NON-CONTRIBUTORY	
Employees	All plans require a minimum of 3 PPO enrolled.
Dependents	

OUT-OF-NETWORK CLAIM ADJUDICATION

Ameritas First PPO 1100 Plan - PPO Fee Schedule
 Ameritas First PPO 1600 Plan - PPO Fee Schedule
 Ameritas First PPO 1600 Incentive Plan - Average UCR
 Ameritas First PPO 2100 Plan - Average UCR

100+ RFP's for Tailored Plan Quotes Pick any OON, different eligibility and participation requirements based on W&B Large Group RFP details.

COVERAGE REQUIREMENTS

Are commission-only employees allowed?	Yes
Are 1099 employees allowed?	No
Any ineligible industries?	Dental offices, all marijuana related businesses
Virgin groups eligible?	Yes

CARVE OUTS*

Exclusions allowed by carrier:

Hourly/Salary?	No—offer to all eligible employees, no carve-outs
Management/Non-management?	No—offer to all eligible employees, no carve-outs
Union/Non-Union?	Allowed with underwriting approval
Minimum group size	3 enrolled

* Indicates a well-defined class of employees which may be selected from (i.e. carved out of) the entire group for coverage.

WAITING PERIOD WAIVER/TAKEOVER

Dental plans have a 12 month wait for Major and Ortho coverage. Waiting periods may be waived with proof of 12 month prior PPO, DHMO or EPO benefits.

Virgin and Non-takeover groups: option to use 1.15 rate factor (+15%) to waive waiting periods on Major and Ortho for existing and new hires.

SPECIAL CONSIDERATIONS

Discounts up to 10% for eyewear at Walmart. Discounts at Walmart and Sam's Club for prescriptions.

Reimbursement is available for emergency dental care needed while traveling abroad. Ameritas partners with AXA to locate credible provider care for members traveling around the globe, and reimburses for covered procedures.

Simple Add-ons:
 LASIK Advantage and HearingCare available for groups with a minimum of 10 or more enrolled lives