


**CONTACT INFORMATION**

<b>Customer/Member Service</b>	855-517-5307	
<b>Dental &amp; Vision Claims</b>	Option 1	Ameritas Group Claims PO Box 82520 Lincoln, NE 68501 <a href="mailto:group@ameritas.com">group@ameritas.com</a> Fax 402-467-7336
<b>Billing, Enrollment Status &amp; Add-ons/Deletes</b>	Option 2	<a href="mailto:group_assistants@ameritas.com">group_assistants@ameritas.com</a>
<b>Directory Information</b>	Option 3	
<b>Sales &amp; Product Information</b>	Contact your Word & Brown representative	
<b>BOR Changes</b>	Option 5	<a href="mailto:group_licensing@ameritas.com">group_licensing@ameritas.com</a>
<b>Broker Services, Tradeshow Requests or Marketing Materials</b>	Option 6	<a href="mailto:wbservices@gotodais.com">wbservices@gotodais.com</a>
<b>Agent Portal Tech Support</b>	Option 8	
<b>EyeMed Claims</b>	866-289-0614	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a>
<b>VSP Claims</b>	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Website</b>	<a href="http://www.ameritas.com">www.ameritas.com</a>	

**NEVADA COVERAGE**

<b>Nevada Vision Indemnity Counties</b>	All counties
<b>Nevada Vision PPO Counties</b>	All counties

*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**

<b>Is coverage offered for out-of-state employees?</b>	Yes
<b>What is the minimum percentage of employees required in NV?</b>	No minimum requirement of employees located in NV; 3 if enrolled anywhere.
<b>What states are allowed (or not allowed) for out-of-state coverage?</b>	Employees can reside in any state and be covered. If the company situs location is WA or NY, not available. If the company is situs is FL, there are separate rate brochures.
<b>What plans (or plan types, such as PPO, indemnity, etc.) are offered for out-of-state employees?</b>	All. Plan designs subject to state laws.
<b>Are rates for out-of-state employees based on the NV employer ZIP Code or based on out-of-state ZIP Code?</b>	Vision plans are nationally rated.
<b>Any other rules, restrictions, or guidelines not mentioned</b>	N/A

**PROVIDER NETWORKS**

<b>PPO Network</b>	VSP Network Plus Affiliated for Focus Plans EyeMed Access Network for ViewPointe Plans
<b>Select Any Vision Provider</b>	MCE Vision Perfect Plan Flat Max Vision Perfect Plan



**RATING INFORMATION**

Group Size	3+
Rate Guarantee	2 years
Rates Vary by Industry?	No

**PLAN ELIGIBILITY REQUIREMENTS**

**Minimum Employer Contribution**

	Group Size
	3-199
Employees	N/A
For Dependents	
% of Total Cost	

**PARTICIPATION**

CONTRIBUTORY	
	Group Size
	3+
Employees	All plans require a minimum of 3 enrolled.
Dependents	
NON-CONTRIBUTORY	
Employees	All plans require a minimum of 3 enrolled.
Dependents	

**OUT-OF-NETWORK CLAIM ADJUDICATION**

Mail in for reimbursement. (If the member goes to Walmart, we have an arrangement that they will run the claim for the member.)

**COVERAGE REQUIREMENTS**

Are commission-only employees allowed?	Yes
Are 1099 employees allowed?	No
Any ineligible industries?	Eye doctors, all marijuana related businesses
Virgin groups eligible?	Yes
Wage & tax reports required?	May be requested if 50% or more of group is related.

**CARVE OUTS\***

**Exclusions allowed by carrier:**

Hourly/Salary?	Offer to all eligible employees, no carve-outs
Management/Non-management?	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**

Vision has no waiting periods or late entrant penalties.

Eligible employees can only elect or terminate coverage at open enrollment period each year, unless there is a qualifying life event.

**SPECIAL CONSIDERATIONS**

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

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