

20/20 Plus[®]

Vision, Dental and Hearing Care Plans for Individuals and Families

Our vision, dental and hearing benefits help pay for the care that's essential to your health and happiness.

- Single or family plans available
- Freedom to see any vision care provider.
- Non-insurance discount on prescription medications included at no additional cost
- Certified excellence in claims service
- No deductible
- No elimination or waiting periods
- Each plan includes dental and hearing care benefits (save by using network providers, where available)

Member Savings

Plan members may receive additional savings that can reduce out-of-pocket expenses:

- Save up to 15% off frames and lenses purchased at any Walmart Vision Center nationwide (savings does not include contact lenses or vision care materials).
- Save on prescription medications at many pharmacies across the nation.

Hearing Care Benefits

Exams are covered up to \$75 on all plans. Members receive additional value with an EPIC alliance provider.

Select a 20/20 Plus plan that's right for you and your family.

Vision Benefits	Plan A	Plan B	Plan C
Exam	Up to \$50	Subject to Annual Max	Subject to Increasing Annual Max
Annual Maximum	NA	\$100	\$100
• Year 1			\$150
• Year 2			\$200
• Year 3			
Frames	Not Covered	Subject to Annual Max	Subject to Annual Max
Plastic Lenses (including single vision, bifocal, trifocal and progressive)			
Contacts			

Dental Benefits	Plan A	Plan B	Plan C
Annual Exam – Periodic / Comprehensive	Up to \$25	Up to \$25	Up to \$12 / \$19
Annual X-Rays – Bitewings, 2 Films	Not Covered	Up to \$25	Up to \$11
Annual Cleaning – Adult		Up to \$25	Up to \$27
Annual Cleaning – Child		Up to \$25	Up to \$19
Resin Fillings, One Surface		Not Covered	Up to \$27
Extractions, Simple			Up to \$23
Annual Dental Maximum	NA	NA	\$1,000

Network savings available in most states.

Above are a few examples of covered procedures. For a complete list, please refer to your Certificate of Insurance.



Worldwide Support

AXA Assistance USA is part of a global organization with offices in more than 30 countries, where AXA Assistance professionals answer calls 24 hours a day to assist members traveling abroad.

Immediately after a call comes in, an assistance coordinator assesses the situation, provides credible provider referrals and can even help with making the appointment.

Dental or vision provider referral assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Providers referred by AXA are not members of the Ameritas network. Ameritas does not guarantee or make any representation as to the quality of the services provided by AXA or any provider referred by AXA. Referral to an AXA provider is not a guarantee of benefits, and all policy provisions and limitations would apply.

Answers

The plans described in this brochure are insured by Ameritas Life Insurance Corp. and administered by HealthPlan Services, Inc.

Who is eligible to purchase a 20/20 Plus plan?

The insurance coverage is available in approved states to anyone age 18 and older who does not have coverage through another Ameritas dental or vision plan. You can request coverage for your spouse or dependents; dependent eligibility varies based on state law.

Can I see the vision or dental provider I have now?

Yes, you are always free to visit the vision or dental care provider of your choice. For extra value, you can visit a dental network provider in your area. Find a provider at ameritas.com.

How do I apply?

To compare plans and prices and apply online, go to ameritas.com, Individual.

How much does coverage cost?

Please go to ameritas.com, Individual for plan prices and availability in your area.

Are my rates guaranteed?

Your rates are guaranteed for 12 months following your plan's effective date. After that, you will receive at least 30 days' notice (more if required by state law) if your rates change.

When will my policy be effective?

Your policy will be effective on the first day of the month following the approval of your application and collection of your first month's premium.

What services are not covered?

An overview of limitations and exclusions is available on the plan details highlight sheet for each plan. Your policy will contain a complete listing of exclusions, procedures covered and any frequency or other limitations on specific procedures.

Do I have coverage outside of the state I live in?

Yes, if you are traveling or have a covered dependent living in a different state, you will still have 20/20 Plus plan coverage.

What if I want to cancel the policy?

Any cancellations must be submitted to HealthPlan Services by calling 800-237-1276 or writing P.O. Box 30102, Tampa, FL 33630-3102. Once the request is received, the policy will be cancelled on the first day of the following month or the requested cancel date (must be the first of a month).

What if I have more questions?

For information about the plans, please visit ameritas.com, Individuals, or contact your insurance agent. If you don't have an agent please call 844-207-3755 and ask about 20/20 Plus plans.

Ameritas for plan info: ameritas.com • **Claims:** 877-667-6127, PO Box 82520, Lincoln, NE 68501-2520

HealthPlan Services for admin. service: 800-237-1276, Fax 877-275-0685, PO Box 30102, Tampa, FL 33630-3102



This information is provided by Ameritas Life Insurance Corp. (Ameritas Life). Individual dental and vision products (Indiv. 9000 Ed. 09-15) are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-659-2223. Most plans for groups with 26 or more enrolled lives are administered by Ameritas Life. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

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