Ameritas
transition for
Dental and Vision
plan
administration

Steve Rose HR Director





Dental and Vison Plan Administrator Changes

- > Current Dental provider, Delta Dental has seen a decrease in network dentists nationwide
 - ➤ Nevada County is experiencing the same situation
 - > Frequent complaints from employees
 - ➤Out of network coverage is the same as in network
 - ➤ Delta doesn't process payment for out of network dentist causing financial burdens for employees and retirees
 - ➤ Reimbursement can take up to ~30-45 days





Change doesn't affect coverage

- > No change to current dental & vision benefits or coverage limits
- > Benefits remain the same for in and out of Network providers
- Ameritas will bill on behalf of the patient—eliminating out of pocket expenses and delays
- Larger network in Nevada County
- > Ameritas will aggressively recruit dentists for our plan
- > Plan participants will have the ability to both find and nominate dentists
 - Find a Provider Ameritas
 - Nominate a Provider Ameritas
- > Proposed changes were discussed with the Bargaining Units





Vison plan still VSP

- > Ameritas is a VSP vison provider
- ➤ No change to network or benefits
- > New Plan ID cards provided in December







Benefits of Ameritas

Ameritas Market Share

92,000

Employer
Groups
Nationwide

\$1.8 billion
Annualized
Inforce premiums

Financial Strength:

Standard & Poor's-A+

A.M. Best Company-A

Founded 1887 / Dental since 1959 / Vision since 1980 BenefitEd since 2017

91% of members enrolled in Ameritas dental, vision or hearing benefits a

Ameritas 💮

Recruitment of Dental providers

Billing for out of network providers

Onsite at both Benefit Fairs

September 19th in the ERAC and September 26th in Truckee

Lunch and Learn sessions hosted by Ameritas

New plan ID cards mailed in December

Switch takes affect in January 2025 with new plan year

Administrative savings of ~\$60k annually –Vison and Dental combined





