



# FUSION

**THE ULTIMATE CHOICE<sup>®</sup>**

**DENTAL INSURANCE  
WITH DENTAL REWARDS<sup>®</sup>**

We combined two benefits  
— **Dental and Vision** —  
into one plan for you and your family.

Ameritas<sup>®</sup> 

# FUSION: THE ULTIMATE CHOICE®

Combines dental and eye care benefits into one plan.

It's simple! Dental and vision benefits are combined into one certificate, one enrollment form, and one premium. The annual maximum is combined into one amount. You choose how to spend your maximum.

Individual plan features still apply — no more than the noted dental maximum can be applied to dental benefits, and no more than the noted vision maximum may be applied to vision benefits, with a ceiling of the FUSION maximum for both.

## DENTAL BENEFITS

	Plan 1	Plan 2	Plan 3
Coinsurance Preventive Basic Major	MCE** MCE MCE	MCE MCE MCE	80-90-100% Incentive 60-70-80% Incentive 30-40-50% Incentive
Deductible Yearly Maximum Family Maximum	Waived Type 1 \$50/Calendar Year \$150/family	Waived Type 1 \$50/Calendar Year \$100/family	Type 1,2,3 \$70/Calendar Year No Family Maximum
Maximum	\$1,000/Calendar Year	\$2,500/Calendar Year	\$2,500/Calendar Year
PPO Network	Passive PPO	Passive PPO	A New Choice® Plus
Allowance* Type 1 Type 2 Type 3	MCE MCE MCE	MCE MCE MCE	Discounted Fee Discounted Fee Discounted Fee
Waiting Period	None	None	None

## EYE CARE BENEFITS

Maximum Benefit	\$100	\$100	\$100
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\* See table on next page for the Covered Procedure Summary

\*\*Maximum Covered Expense is the maximum amount considered per procedure.

# TWO BENEFITS, ONE PLAN

Our Flexibility, Your Freedom.

Dental and vision deductibles can be combined to reduce your out-of-pocket costs; the deductible may be satisfied with a combination of dental and vision services up to the individual plan limits, with a ceiling of the FUSION deductible.

Visit the providers of your choice! There are no network restrictions, but feel free to visit one of our money-saving PPO Dental Network providers.

## COVERED PROCEDURE SUMMARY

	Plan 1	Plan 2	Plan 3
<b>Type 1: Preventive</b>	Routine Exam Bitewing X-rays Full Mouth / Panoramic X-rays Periapical X-rays Cleaning Fluoride for Children 13 and under	Routine Exam Bitewing X-rays Full Mouth / Panoramic X-rays Periapical X-rays Cleaning Fluoride for Children 13 and under	Routine Exam Cleaning Fluoride for Children 13 and under
<b>Type 2: Basic</b>	Sealants Restorative Amalgams Restorative Composites Endodontics Denture Repair Simple Extractions	Sealants Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Denture Repair Simple Extractions	Bitewing X-rays Full Mouth / Panoramic X-rays Periapical X-rays Sealants Restorative Amalgams Restorative Composites Denture Repair Simple Extractions
<b>Type 3: Major</b>	Space Maintainers Onlays Crowns Crown Repair Endodontics (surgical) Periodontics (nonsurgical / surgical) Prosthodontics (fixed bridge; removable complete / partial dentures) Complex Extractions Anesthesia	Space Maintainers Onlays Crowns Crown Repair Endodontics (surgical) Periodontics (nonsurgical / surgical) Prosthodontics (fixed bridge; removable complete / partial dentures) Complex Extractions Anesthesia	Space Maintainers Onlays Crowns Crown Repair Endodontics (nonsurgical / surgical) Periodontics (nonsurgical / surgical) Prosthodontics (fixed bridge; removable complete / partial dentures) Complex Extractions Anesthesia

To find a provider in your area, simply visit <http://ameritas-dental.prismisp.com/>

# DENTAL REWARDS®

Earn rewards for staying healthy.

People love getting more from their dental benefits without paying more. Now you can carry over part of your unused benefits, so the money is there when you need it most.

When members qualify for Dental Rewards by seeing a participating Ameritas PPO dentist, Ameritas will add a PPO Bonus amount to their annual reward. PPO dentists help members save by providing care at discounted rates. The PPO network and PPO Bonus are available in most states.

## People Deserve Rewards

Seeing the dentist at least once a year is a great dental health habit. Our program rewards people who visit the dentist yearly, but who don't wind up using much of their annual maximum benefit in a given year. Unlike the old use-it-or-lose-it approach, people can carry over part of that unused benefit, so it grows to help pay for more costly dental work when needed. They can keep building rewards up to their plan's total Maximum Reward amount. Dental Rewards boosts any plan's benefits power – especially for plans designed with a modest annual maximum to keep costs low.

## How Dental Rewards Works

Members qualify for rewards by submitting at least one claim each year and keeping total benefits received for that year at or below the plan's annual threshold amount. We make it easy for people to check their Dental Rewards benefit status online.

If no dental claims are submitted during a year, no rewards are earned and accumulated rewards are lost. But, members can begin building rewards again the very next year. If a member does visit the dentist, but exceeds the plan's annual threshold amount, they earn no reward for that year, but they keep their accumulated amount.

Services received through the dental network earn an extra reward, called the PPO Bonus. Members and their covered dependents may accumulate rewards up to the stated maximum carryover amount, and then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions.

Members are free to receive care from any dentist they choose. Their out-of-pocket expenses are generally lower when using network providers, who have agreed to provide dental care at discounted fees. Our plans give members across the nation over 319,000 provider access points for dental care.

Network providers must meet our credentialing and quality assurance requirements.

To find a dental provider in your area, simply visit <http://ameritas-dental.prismisp.com/>

# AMERITAS NETWORK PRODUCTS

Gain control of your benefit dollars.

## Ameritas Vision Perfect<sup>®</sup> Eye Care

Vision Perfect plan members are free to select any eye doctor, pay the doctor for all services, and then submit a claim form and receipt to Ameritas Group for reimbursement.

## Eyewear Savings

Ameritas plan members may receive up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart.

## RX Savings

It's no secret that prescription medications can be one of the biggest - and most important - health care expenditures a person, family or organization faces. Not to mention, when a person requires long-term maintenance medications, it can become a serious budgeting issue.

Our valued plan members and their covered dependents (even their pets) can save on prescription medications through any Walmart or Sam's Club pharmacy across the nation. This Rx discount is offered at no additional cost, and it is not insurance.

Members can get hundreds of generic drug prescriptions at the everyday low price of \$4.00, in addition to saving approximately 40% off all other generics and 10-15% off most brand-name prescriptions. Save even more with our convenient mail-order service.



# NCE MEMBERSHIP

About the National Congress of Employers

## NCE is the National Congress of Employers

A national association that represents America's small and medium sized businesses via networking, advocacy, and information sharing. Roughly forty-one million Americans go without healthcare every day; families of the self-employed, or those working for small businesses, make up sixty percent of that total. The NCE seeks to provide its members with reliable services, resources, and benefits regardless of one's circumstances or means.

## Membership Packet and ID Cards

Once a successful payment has been processed with an application, members will instantly receive a Purchase Confirmation Email from NCE Member Services. The email includes the NCE Membership Handbook and sample Dental Insurance ID cards. Certificates of Insurance are available online for download through the Member Services Portal; registration and login instructions will be received in a secondary email. Membership cards will be sent directly from the carrier within 7-10 business days from enrollment.

## Monthly Membership

Effective dates are available either on the 1st or 15th of the month. The initial premium draft, inclusive of the non-refundable, one-time enrollment fee, is processed the day of enrollment. Future drafts occur on the 20th of each month (for 1st effective dates) and the 5th of each month (for 15th effective dates). Please make sure you have sufficient funds before you enroll. Credit cards and bank automatic draft is available. Rates listed do not include an association one-time nonrefundable enrollment fee, which is applied at the time of enrollment.

Eligibility is 18 to 65 years of age, with dependents covered until 26.

Policy issued to National Congress of Employers Association, underwritten by Ameritas. Billings processed by Benefit Transact Solutions, LLC.

## NCE Lifestyle Savings Programs

As a member of the NCE, you have access to a number of savings on everyday things in your life! Our Lifestyle Savings Program is a great way for people and their families to save hundreds and possibly thousands of dollars through the various categories of the Lifestyle Savings Program.

## Discount Prescription Drug Card

In addition to the Amerita's RX savings card, members also have access to the America's Drug Card. This discount prescription card saves the cardholder an average 15% on brand name medications, and 55% on generic medications. This card is accepted at over 80% of pharmacies in the us and its territories, including Puerto Rico. Anyone can use the card, regardless of age or income.



# SNAP LIFESTYLE SAVINGS

A benefit of your membership in the NCE

## NCE Membership Lifestyle Benefits Include:

### Entertainment

**Dining** - Access to dining certificates of reduced rates at over 17,000 restaurants

**Movies** - Tickets with Regal Cinemas, United Artist Theaters, Edwards Theaters, AMC Theaters, Lowes Theaters, Star Theaters, Magic Johnson Theaters

**Theme Parks** - Save on vacation deals to Sea World Orlando, Sea World San Diego, Sea World San Antonio, Busch Gardens, Williamsburg, Sesame Street, Busch Gardens Tampa, Adventure Island, and Water Country USA.

### Health

**Fitness Program** - Members and their families can take advantage of a unique fitness program - FreeTrainers® provides custom exercise programs and diet plans to aid in reaching your health and fitness goals.

**Hearing** - Save 20% to 50% off suggested retail pricing on hearing supplies.

**LASIK Savings** - Save 40% to 50% off the overall national average price for LASIK eye surgery.

**Vitamins** - Get access to discounted vitamin supplements.

### Pets

**Pet Insurance** - Your pets aren't just pets, they're family. Its easy to give them the best medical care while protecting your bank account from unexpected and expensive veterinary bills with group discounted pet insurance. Covered veterinarian services include but are not limited to:

- Diagnostic testing such as x-rays and blood tests
- Hospitalization
- Surgeries
- Prescription Medications

**Discount Pet Medical** - Access to PetAfford pet care savings program to save money on everything for your special family member, including:

- Save 25% on medical procedures with a network veterinarian.
- Save 10% to 30% at participating providers on pet boarding, doggie day care, pet training, pet sitting and grooming.
- Save 10% to 30% at participating merchants on food, beds, toys, treats and vitamins.
- Free pet ID tags and 24 hour location service for lost pets.

**The PetAfford pet care savings program is not insurance.**

### Shopping

**Coupon & Promo Codes** - Hot deals on groceries and other products.

**Flowers** - Save on flowers, plants, gifts and more direct from a network of florists nationwide.

**Magazines** - Access discounts up to 90% off the subscription price of over 1,000 magazines

### Vehicle Savings

**Auto Lube** - Save \$5 on Jiffy Lube's Signature Service oil change at any participating Jiffy Lube location in the US.

**Auto Purchasing** - Have an expert do all the work for you in purchasing or leasing all types of vehicles, including automobiles, RV's, farm equipment, boats, etc.

**Auto Rental** - Get up to 25% off car rentals at Hertz, Budget and Avis.

**Auto Repair** - Members receive a discount off the price of exhaust system repair, brake system repair, transmission repair, shocks and struts, coil springs, CV Joint and front end alignment at participating car centers. There is also a discount on tires & batteries.

**Motor Home Rentals** - Take a Cruise America Motor Home Holiday your way and save 10% off time and mileage charges on Cruise America and Cruise Canada vehicles.

**Moving and Storage** - Discounts As a member you receive the following basic discounts on interstate moves:

- 45% discount on storage related needs
- 180 days of storage vs. 90 days
- No 'Peak Season' rates (normally 10% higher June through August)

**Truck Rental** - Save 15% on truck rentals with Budget Truck Rental.

### Travel

**Hotels** - Get discounts up to 15% at the following the following hotels: Cambria Suites, Clarion, Comfort Inn, Comfort Suites, Econo Lodge, Mainstay Suites, Quality Inn, Rodeway Inn, Sleep Inn, Surburban Suites.