

FUSION Plan Review

Understanding the details and benefits of the FUSION Dental and Eye Care Plan

FUSION Plan Overview

- Combines dental and eye care benefits through Ameritas
- Type 1 Preventive for routine exams and cleanings
- Type 2 Basic restorative and nonsurgical procedures
- **Type 3 Major** surgical and prosthodontic services
- Vision Plan support with network savings

Key Features and Benefits

Type 1 Preventive

Type 2 Basic

Type 3 Major

Vision Plan (varies by plan)

Prescription Savings through National Congress of Employers



Cost Management Tools

Dental Rewards Program (DRP)

Network Savings System

Late Entrant Provisions Support

How Dental Rewards Program Works

- 1. Enroll through **Ameritas**
- 2. Submit at least one dental claim each year
- 3. If benefits paid are under \$500, qualify for rewards
- 4. Receive \$250 in rewards (DRP)
- 5. Additional \$100 PPO bonus for network visits
- 6. Accumulate up to \$1000 in rewards

Preventive Care and Wellness

- Routine Exams Services
- **Prophylaxis** Programs
- Ameritas provides dental and vision care

Telehealth Services

- Prescription Savings
- Vision Discounts
- Eyewear Savings available
- Access to care

Advocacy and Support Services

- Comprehensive healthcare advocacy
- Customer Service assistance
- Flexible Provider options
- Network Savings support

Type 1 Preventive (1/2)

Routine Exams

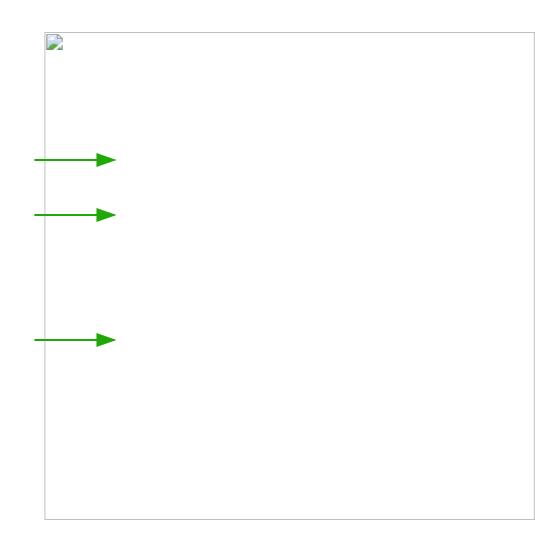
- 100% coverage
- No deductible
- Includes cleanings

Bitewing X-rays

- 100% coverage
- No deductible

Cleanings

- 100% coverage
- No deductible



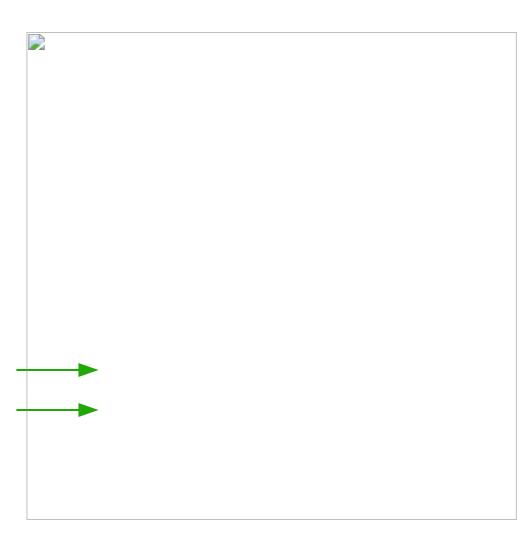
Type 1 Preventive (2/2)

No Waiting Period

Immediate coverage

Annual Maximum

■ \$1,000 per person



Type 2 Basic (1/2)

Restorative Amalgams

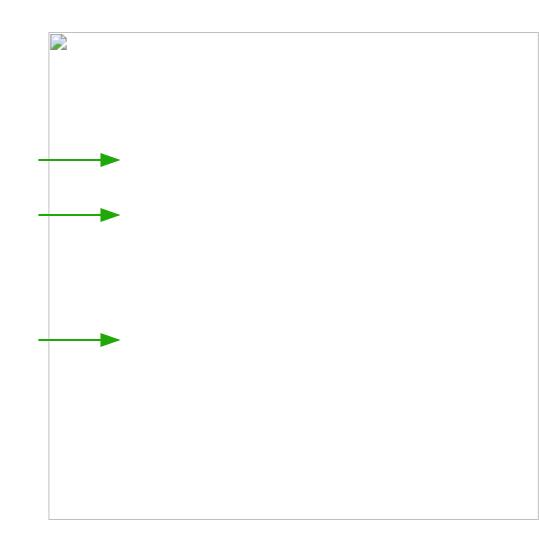
- 100% coverage
- \$50 deductible

Composites

- 100% coverage
- \$50 deductible

Nonsurgical Endodontics

- 100% coverage
- \$50 deductible



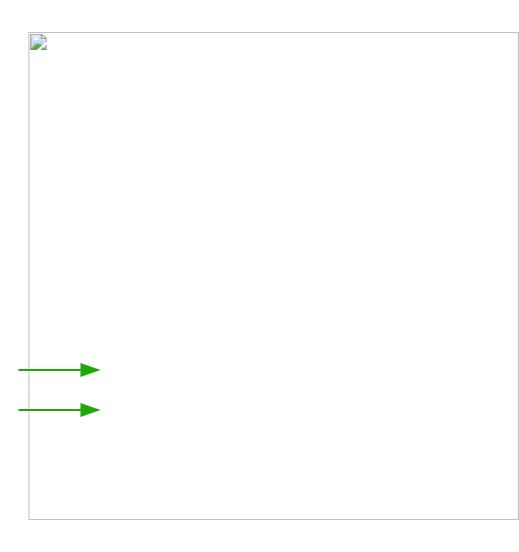
Type 2 Basic (2/2)

Simple Extractions

- 100% coverage
- \$50 deductible

Annual Maximum

■ \$1,000 per person



Type 3 Major (1/2)

Surgical Extractions

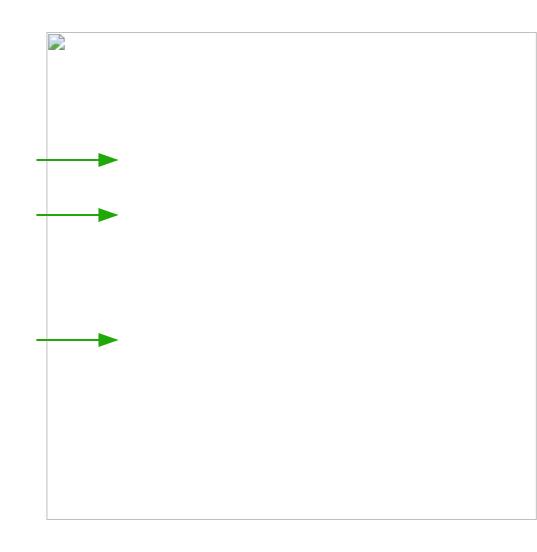
- 100% coverage
- \$50 deductible

Crowns

- 100% coverage
- \$50 deductible

Prosthodontics

- 100% coverage
- \$50 deductible



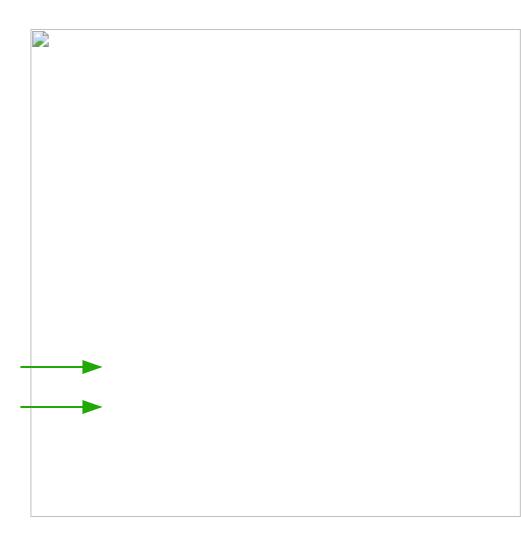
Type 3 Major (2/2)

Surgical Periodontics

- 100% coverage
- \$50 deductible

Annual Maximum

■ \$1,000 per person



Vision Plan (1/2)

Exams and Lenses

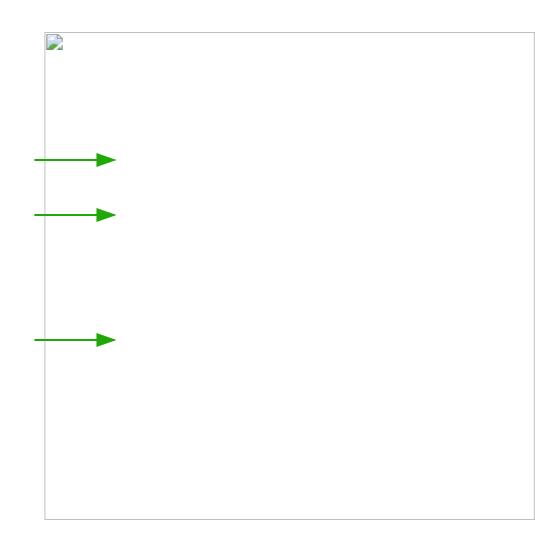
- No deductible
- Maximum allowances

Frames

- No deductible
- Maximum allowances

Progressive Lenses

Maximum allowances



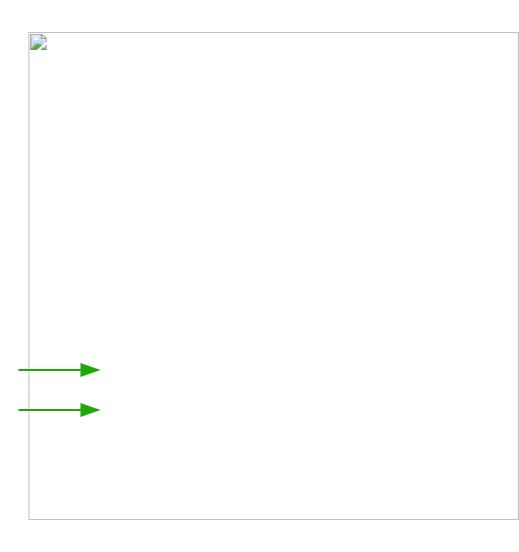
Vision Plan (2/2)

Network Savings

■ 35% on eyewear at Walmart

Lifetime Deductible

■ \$100 for other services



Comparing the Plans

Feature	Type 1 Preventive	Type 2 Basic	Type 3 Major	Vision Plan
Coverage	100%	100%	100%	Max Allowances
Deductible	\$0	\$50	\$50	\$0
Annual Max	\$1,000	\$1,000	\$1,000	N/A
Network Savings	Yes	Yes	Yes	Yes
Waiting Period	None	None	None	None

Definitions and Limitations

Coverage Limits

- \$1,000 max combined
- Dental and vision
- No exceedance

Late Entrant

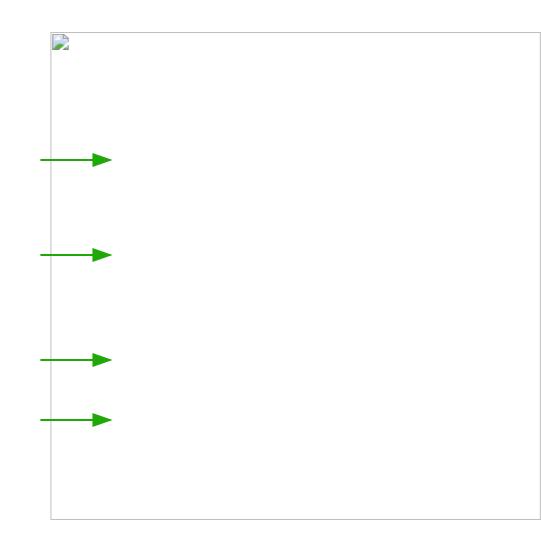
- 12-month waiting
- Limited benefits

Network Savings

- 30% below average
- In-network

Claim Submission

- Within 90 days
- Ensure benefits



Key Takeaways and Reminders

- **Comprehensive** benefits
- Network Savings included
- Flexible Provider options
- Claim Submission required

Thank You!

Continue to be great!

