

Dental-Vision Insurance
Provider: Ameritas
General Information for Ameritas Dental-Vision Insurance

The Dental-Vision coverage is a combined plan. You cannot select one coverage without the other. Please refer to the “Ameritas Dental Summary Info” for coverage information.

Coverage generally begins the next full month following hire date but does not require a 1 month waiting period.

Complete and submit an “Ameritas Enrollment-Change Form” to enroll.

Employee share of Dental-Vision Insurance Coverage (as well as health insurance coverage) are withheld from the first and second payrolls of each month for coverage for the following month coverage. For example, July coverage premiums are withheld in June. Generally, if there is a third payroll in a month, no insurance premiums are withheld on that payroll. (unless it is a new employee—and employee elects to split premiums to be withheld over the second and third payrolls of a month due to hire date missing the first payroll of the month.)

Example A: Employee is hired September 14, 2020. If Employee elects to begin coverage in November, then one half of their employee share of premiums will be deducted on payroll dated 10/02/2020 and the second half of the premium will be deducted 10/16/2020. No premiums will be withheld on payroll dated 10/30/2020.

Example B: Employee is hired September 14, 2020. Employee elects coverage to begin in October 2020. Employee share of premiums for 2 months will be withheld from payrolls during October 2020 as follows: Payroll dated 10/02/2020 will include the employee share of premium for October as well as half of the employee share of premium for November. On the second payroll dated 10/16/2020, the second half of the employee share of the October premium as well as the second half of the November premium will be withheld.