VOLUNTARY INSURANCE PARTNERS

The dental plan people actually want to enroll in.

Exclusive Ameritas + VSP offering · VIP clients only

Same rich plan in every state. Rates vary by state.

- ✓ **$2,000 a year**
  Per-person annual dental maximum. Simple number. Real room to work.
- ✓ **No waiting periods**
  Major work is not parked for 12 months. Coverage can start when you do.
- ✓ **No missing-tooth clause**
  A tooth that was already gone is not automatically excluded.
- ✓ **Basic, not major**
  Root canals, gum treatment, oral surgery, and extractions pay at 80% in-network — not the usual 50% major coinsurance.
- ✓ **Two-year rate lock**
  Then any increase is capped at 5%. Groups can budget.
- ✓ **Dental Rewards**
  $400 rolls to next year for three years ($1,200 bank) if you get care and stay at or under $750 in claims.
- ✓ **VSP vision included as the companion plan**
  Ameritas + VSP: two of the largest U.S. networks. Annual exam / lenses / frames, $180 frame or contact allowance.
- ✓ **VIP underwriting**
  This is not a public shelf dump. Voluntary Insurance Partners holds the relationship and the underwriting path.

Ask your VIP advisor for rates. · Find providers at ameritas.com