

# Coverage for LASIK procedures

## Focus on what really matters

Consider the solution that has changed the lives of millions of Americans: laser vision correction surgery. If you are a candidate, take advantage of your LASIK benefits.

Your Ameritas dental or vision benefits include LASIK coverage. The LASIK benefits increase over time.

### Lifetime benefit amount per eye\*

| Year 1 | Year 2 | Year 3 | Year 4+ |
|--------|--------|--------|---------|
| \$175  | \$175  | \$350  | \$350   |

\* The benefit increases over time, based on the effective date. You may not combine benefit amounts for each eye to pay for a covered procedure for a single eye.

## Covered procedures

Your benefits provide access to a number of popular, well-established laser vision correction procedures.

- LASIK
- LASEK
- LASIK with Wavefront Technology
- LASIK with IntraLase Technology
- Advanced Surface Ablation (ASA)
- Photorefractive Keratectomy (PRK)

## Things to know

- **Procedure benefits:** If you wait to have eye surgery until the third or fourth year that you are on the plan, you will receive a greater benefit. And although the benefit amount increases over time, the payment is a lifetime benefit and is available only once per person.
- **No network:** Your LASIK benefits are not tied to a network. You can seek services from any doctor at any facility. You can use your LASIK benefits in conjunction with discounts or specials that may be offered by the provider.
- **Age requirement:** You must be 18 or older to receive LASIK benefits.
- **Submitting a claim:** You can submit a claim in three easy steps. 1) Get an itemized receipt from your provider. 2) Download and fill out Part 1 of a [LASIK claim form](#). 3) Submit the claim by fax or mail. And you can check your claims status in your member portal.



These procedures may not be appropriate for every condition or patient. Individuals age 18 and older who are interested in laser vision correction surgery should consult their eye doctor to determine whether they are candidates or not. The eye doctor or laser correction provider should explain all procedure options available, including the potential risks and side effects of each.

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# Protect and Preserve Your Hearing

## Hearing care for all ages

Hearing loss is becoming a major health problem. It's striking at younger ages than ever before. Make it a habit to schedule regular hearing exams, no matter your age.

Benefits are available for hearing exams, hearing aids and hearing aid maintenance.

- **Exams:** The plan provides a \$75 allowance per benefit period for a comprehensive hearing exam.
- **Hearing aids:** The plan pays 50% of the hearing aid cost up to the maximum benefit.
- **Maintenance:** There is a \$40 allowance per benefit period for maintenance, batteries, service contracts, fittings, ear molds and repairs.

## Hearing aid maximum benefit

The hearing aid benefit increases over time.

| Year 1 | Year 2 | Year 3+                                                                                   |
|--------|--------|-------------------------------------------------------------------------------------------|
| \$200  | \$600  | \$800  |

Each amount above is the total hearing aid benefit available per ear.

## Things to know

- **Hearing aid benefit frequency:** Five years after using your hearing aid coverage, you are re-eligible for the benefit at the top level. A reduced benefit is available after three years if your current hearing aids can no longer correct your hearing. All benefits assume no break in coverage.
- **No network:** You receive the same benefits for services from any provider at any facility.
- **No deductible:** You pay no deductible for hearing exams, hearing aids or hearing aid maintenance.

## Available resources

### EPIC providers

EPIC hearing counselors can help you locate an EPIC provider and schedule a hearing exam. EPIC providers may offer discounted pricing on hearing aids, plus there are no claim forms. To learn more, call Ameritas at 877-359-8346.



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