CoPower Administrators offers third party administration for Ameritas, Delta Dental and Vision Service Plan (VSP)

Ameritas

As one of the nation's leading providers of affordable dental and eye care plans, Ameritas offers fantastic value, unique advantages, and access to a large PPO network. Through CoPower, Ameritas offers four dental plans that all include Dental Rewards that can roll over a portion of an insured's unused benefits each year, thereby increasing their benefits annually without additional costs.

Ameritas also offers two very affordable vision plans that can enable even the smallest groups to add vision care for their employees at a very low cost. Best of all, Ameritas can combine the dental and vision benefits into one plan called “FUSION.” All Ameritas dental and eye care plans are available to groups from 3 to 99 lives!

Ameritas Scheduled PPO
Ameritas Scheduled PPO features a benefit schedule that clearly lists all covered dental procedures and the dollar amount of coverage for each. Insureds have the freedom to select any dentist and still receive the same coverage for services. The plan features a $1,000 calendar year maximum with a unique roll over feature called Dental Rewards. This plan may be offered as a dual option with any of the other Ameritas CoPower plans with a minimum of enrollment of three employees in each plan.

Ameritas 1200
Ameritas Plan 1200 is an affordable PPO network plan with a $1200 calendar year maximum benefit with Dental Rewards. Members can access the statewide PPO providers or visit any licensed provider. The plan reimburses out-of-network dentists the same as PPO contracted providers, and because their PPO providers accept their payment as payment in full, members will generally receive the best value and eliminate additional out-of-pocket expenses by visiting an in-network dentist.

Ameritas 1500
Ameritas 1500 is a traditional dental plan that offers a $1500 calendar year maximum with Dental Rewards. This traditional UCR dental program provides members with a very comprehensive program at an affordable price. Members can visit an in-network provider for maximum savings or visit any licensed provider. Best of all, members can add a “FUSION” vision benefit program to this plan for a nominal amount per employee per month.

Ameritas 1500-2
The Ameritas 1500-2 plan offers the richest dental benefits with a $1500 calendar year maximum and 100/80/50 coverage in or out of network. Members can visit a PPO provider for even greater savings but can visit any dentist. Like all the Ameritas plans, this plan offers the Dental Rewards roll-over program. You can also add a “FUSION” vision plan to the 1500-2 plan for a nominal amount per employee per month.

Optional Ortho Coverage
An optional Child Only ortho Rider is available on all dental plans to groups of 10 or more enrolling employees.

Dental Rewards Program
The Dental Rewards Program is a unique benefit that rewards members and their dependents who care for their teeth and only use a portion of their calendar year maximum. It gives members the opportunity to build their calendar year maximum and set benefit dollars aside for their future dental needs.

Vision Perfect Eye Care Plans
The Vision Perfect Eye Care indemnity plans provide generous allowances and frequencies for covered expenses. Two plans are available: “Materials Only” or “Materials and Exam.” Either care plan can be combined with the Ameritas 1500 or 1500-2 dental plans for a “FUSION” of real plan savings! In addition, both plans are available standalone on a voluntary or employer paid basis.
**Delta Dental**

Delta Dental offers a dental program for every budget - from leading corporations to small business employers. One in three Californians depends on Delta Dental for affordable, quality dental care. Now small business employers can offer the same top-notch benefits with three unique dental programs.

You have the choice of two Delta Dental product families: Classic and Choice. Choice products are exclusively sold by LISI and administered by CoPower. Together, they expand the options you can offer your clients. Both provide the following plan options:

- **Delta Dental Premier (UCR)**
  Delta Dental Premier is Delta's traditional fee-for-service UCR program. Patients can visit the dentist of their choice. Patients enjoy special claims convenience and guaranteed co-payments when they visit one of the nearly 22,000 Delta Dental dentist offices in California.

- **Delta Dental PPO**
  Delta Dental PPO is Delta Dental's preferred provider program. Patients can visit the dentist of their choice. Delta Dental provides special incentives to choose lower-priced PPO dentists, therefore, lowering patients' out-of-pocket costs.

- **DeltaCare (HMO)**
  DeltaCare, administered by Delta Dental affiliate PMI DeltaCare, offers dental HMO benefits and quality dental care at affordable rates through a select network of dentists.

**VSP**

Vision Service Plan (VSP) offers a full spectrum of vision care services for today's managed care environment. VSP's vision programs are based on the specific needs of your clients and range from comprehensive eye exams and materials, to medical and surgical eye care programs. VSP has opened their plans to groups of 2 to 1000 enrollees.

**CoPower administers ten VSP plans (seven Signature plans and three Value plans).** Each plan offers the following vision care services:

- **Eye Exam**
  VSP covers the full cost of a thorough eye exam.

- **Corrective Lenses and Frames**
  VSP covers prescribed lenses and professional services. When corrective lenses are prescribed, the VSP doctor will order the lenses from a VSP-approved contract wholesale lab. VSP covers glass or plastic, single-vision, bifocal, trifocal and lenticular lenses. VSP also covers a wide selection of frames.

- **Contact Lenses**
  Patients may choose contact lenses in place of corrective lenses and a frame. When services are obtained from a VSP doctor, VSP will cover the routine eye exam in full. VSP will also offer an allowance toward the cost of contact lenses in addition to a 15% discount off the fitting and evaluation.

- **Special Discounts**
  VSP offers a 20% discount on additional prescription glasses (Signature plans) and a 15% discount (Signature & Value plans) on a VSP doctor's professional services for prescription contact lenses. Discounts are subject to VSP guidelines and limitations.

- **CoPower Administrative Fees**
  A $15 monthly administrative fee applies for all VSP groups. New groups with 2 to 4 enrollees are charged a $10 discounted monthly fee for the first year.