



LASIK Advantage[®]

You want to focus on what really matters, and not worry about glasses or contact lenses. You can have that freedom! Consider the solution that has changed the lives of millions of Americans: LASIK surgery.

- As of 2011, over 11 million LASIK procedures had been performed in the United States.

Source: Cataract and Refractive Surgery Today, 2013 Benefits increase over time

It's great to work for an employer who cares enough to offer the latest benefits for your health and well-being. Your LASIK Advantage benefits give you access to a number of popular, well-established laser vision correction procedures. Making your world crystal clear and hassle free.

- More than 90 percent of people who have LASIK achieve between 20/20 and 20/40 vision without glasses or contact lenses.

Source: American Academy of Ophthalmology 2015

Plan Highlights

- The per eye benefit amount increases over time. Those who wait until the third or fourth year on the plan will receive a greater benefit.
- LASIK Advantage is not tied to any network. You can seek services from any doctor and any facility. You can take advantage of discounts or specials that may be offered through those providers. This includes the discounts offered through your vision plan.

Covered Procedures

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

Increasing Benefits

Lifetime Benefit Earned Per Eye

Year 1	Year 2	Year 3	Year 4 & later
--------	--------	--------	----------------



How to Submit a Claim

1. Visit ameritas.com to obtain a claim form.
 - click on the Individuals and Families tab
 - click on Forms under Existing Customers, Dental/Vision/Hearing
 - you will find the Vision GC325 form within the Claim Forms dropdown menu
2. Take the claim form with you to the provider of your choice.
3. You complete Part 1 of the claim form and your LASIK provider completes Part 2.
5. You or your LASIK Provider sends the claim form to:

Ameritas Life Insurance Corp.

Claims Office
P.O. Box 82520
Lincoln, NE 68501
Fax 402-467-7336

Covered Procedures

Your LASIK Advantage benefits can be applied to the following procedures: LASIK, LASIK with IntraLase or “All laser LASIK”, LASIK with wavefront technology, PRK, LASEK, and ASA.

This list does not indicate these procedures are 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.

Non-Covered Procedures

The following list shows procedures that are not eligible for LASIK Advantage benefits. Of these non-covered procedures, some may be covered by medical insurance, and some are older procedures that are no longer widely accepted practices.

- PTK (Phototherapeutic Keratectomy)
- Computerized Corneal Topography, Unilateral
- Epikeratoplasty
- Automated Lamellar Keratoplasty
- Limbal Relaxing Incisions
- Anterior Ciliary Sclerotomy
- Laser Thermal Keratoplasty
- Conductive Keratoplasty
- Astigmatic Keratotomy
- Hexagonal Keratotomy
- Radial Keratotomy
- PHAKIC Implant
- Any procedure codes separated for pre- or post-surgical procedures

More Information

Call 800-487-5553 to speak to an Ameritas customer service representative who can answer your questions.



This information is provided by Ameritas Life Insurance Corp. [Ameritas Life]. Group dental, vision and hearing care products [9000 Rev. 03-08, dates may vary by state] and individual dental and vision products [Indiv. 9000 Ed. 11-09] are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our PPO network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-659-2223. Most plans for groups with 26 or more enrolled lives are administered by Ameritas Life. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life or its affiliate Ameritas Holding Company. All other brands are property of their respective owners. © 2014 Ameritas Mutual Holding Company.