how to use your LASIK Advantage® benefits

included with dental Plan A+

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

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.

Lifetime LASIK Advantage Maximum Benefit

<table>
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<th>Year 1</th>
<th>Year 2</th>
<th>Year 3+</th>
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<tr>
<td>$350 per eye</td>
<td>$350 per eye</td>
<td>$700 per eye</td>
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No Network: LASIK Advantage is not tied to a network. You can seek services from any doctor at any facility.

Procedure Benefits: Your per eye benefit amount increases over time, and cannot be combined toward double coverage for a single eye. If you wait to have your eye surgery until the third year that you are on the plan, you will receive a greater benefit.

Lifetime Benefits Per Eye: These are lifetime benefits. Although the benefit amount increases over time, the payment is available only once per person, per eye instead of per benefit year.

Take advantage of promotions: You can utilize your LASIK Advantage benefits in conjunction with discounts or specials that may be offered by the provider.

How to file a claim: Take LASIK claim form GC325 (available at www.ameritas.com/group/olbc/cornell) with you to your appointment. You complete Part 1 of the form and your LASIK provider completes Part 2. You or your LASIK Provider sends the claim form to: Ameritas Life Insurance Corp. of NY Claims Office, P.O. Box 82595, Lincoln, NE 68501. You are responsible for paying any remaining balance due directly to your provider after your LASIK Advantage benefits have been applied.

For Administrative information call: 1-800-628-8889
For Claims information call: 1-800-659-5556

Ameritas Life Insurance Corp. of New York

This employee handout is a benefit highlight, not a Certificate of Insurance. The coverage outlined here highlights the benefits available through Ameritas Life Insurance Corp. of New York. For details on exclusions and limitations, or a complete list of covered procedures, contact your benefit specialist. Ameritas, the bison design, “fulfilling life” and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2016 Ameritas Mutual Holding Company.