

# ameritopics

March 2008



Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI Company, offers group dental and eye care products nationwide. In New York, insurance products are offered through First Ameritas Life Insurance Corp. of New York (Suffern, N.Y.), a UNIFI Company. Some plan designs are not available in all areas.

Ameritas Life and First Ameritas are rated A (Excellent) for financial strength and operating performance by A.M. Best Company. This is the third-highest of Best's 15 ratings. Ameritas Life and First Ameritas are rated AA- (Very Strong) for insurer financial strength by Standard & Poor's. This is the fourth-highest of S&P's 21 ratings.

[ameritasgroup.com](http://ameritasgroup.com)  
[firstameritasgroup.com](http://firstameritasgroup.com)

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## **new! \$ensible Choice<sup>SM</sup> dental plans**

Employees want dental benefits that are easy to understand and use. Employers want a plan based on sound financial principles to help keep benefit costs predictable. We're proud to offer ground-breaking new plans that give employees and employers what they want.

**Expense-based reimbursement.** Sensible Choice reimburses plan members based on the dollar amount of their dental expense, not on benefit types. Here's an example: *Plan pays 100% of the first \$200 of covered expenses, 80% of next \$500, and 50% of additional expenses up to the annual maximum.* Since benefits are calculated based on dollar amounts, they're easy to understand. Members don't need to know, for instance, whether a crown falls under Basic or Major to know the amount of their benefit.

### **Cost-management features that are optional for some groups.**

ASO and qualifying fully insured groups can choose whether or not to include a set of specific cost-management features in their plan design. These tools – professional consultant claims review, alternate procedures, frequency limitations and age limits – help keep plan costs predictable, rates stable.

**Encourage good dental habits.** We can offer a specific Preventive level for groups that want to emphasize Preventive care.

**Members or dentists submit claims.** Unlike plans that require members to pay the dentist up front, our plans let members or their dentists submit claims to us for reimbursement.

### **Total freedom to select any dentist, with access to PPO savings.**

Plan members who use our PPO can choose from nearly 80,000 provider access points nationwide, which means they benefit from credentialed dentists and contracted prices for care. But they are always free to use non-network dentists and will still be eligible for benefits.

Our \$ensible Choice plan design options include a variety of payment percentages and plan maximums. Claim allowances (optional for ASO groups) help keep plan costs in line. And plans can cover most dental care except for cosmetic and a few standard limitations. These new common-sense plans are available in most states. Ask your Ameritas Group or First Ameritas representative for details!

## new flexibility for money-saving Value Source®

Our Value Source dental plans provide quality benefits at a reasonable price, achieving savings through movement of procedures, procedure frequencies and age limitations. Announcing two new enhancements:

- Procedures within the oral surgery and general anesthesia categories previously covered as Type 3 procedures may now be covered as Type 2 or Type 3.
- Procedures within the pulp cap category previously not covered may now be covered as either Type 2 or Type 3.

With its combination of traditional indemnity benefits and innovative cost controls, Value Source can be a great solution for clients who want to keep expenses in check.

## march is save your vision month

Each March, the American Optometric Association works to raise awareness of the importance of regular eye care by observing and promoting Save Your Vision month. Just a few of the many reasons eye care matters:

- About 73% of the U.S. population age 18 years or older wears some form of vision correction.
- Regular eye exams may turn up early signs of diabetes, hypertension, and multiple sclerosis.
- The Academy of Pediatrics recommends that all children receive a vision screening before entering kindergarten, yet only 1 in 3 actually do.
- 1.8 million children under age 18 are blind or visually impaired because diagnosis and treatment came too late.
- Eye care benefits encourage regular exams that promote good overall health.

Save Your Vision month is a great time to remind clients about an important wellness benefit. Visit the Producers section of our website for more about our eye care options, including our recent LASIK Advantage<sup>SM</sup> benefit that saves people money on laser eye surgery.

## sound bites

Over 30 million Americans suffer from hearing loss. It's one of the most common chronic health problems in the U.S.

About 10 percent of Americans between ages 20 and 69 already have suffered permanent damage to their hearing from noise exposure at home, during recreational activities or at work.

Noise-induced hearing loss is 100 percent preventable, but it's also irreversible. The problem is growing, largely because of increasing exposure to loud noise that includes the use of personal audio technology like MP3 players and ear buds. In a 2006 survey, more than half of U.S. high school students surveyed reported having at least one symptom of hearing loss.

The most common forms of hearing loss are usually treatable, primarily through the use of hearing aids. But less than 25% of people who can benefit are treated, often because of concerns about price. Hearing aids can generally cost anywhere between \$800 and \$3,500 per aid.

**Life's getting louder.<sup>SM</sup>**

*Stay tuned ... You'll soon hear more about our exciting new benefit, coming in 2008!*

Our dental and eye care plans tailored to enhance lives.



**We're First Ameritas. We're for people.®**

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