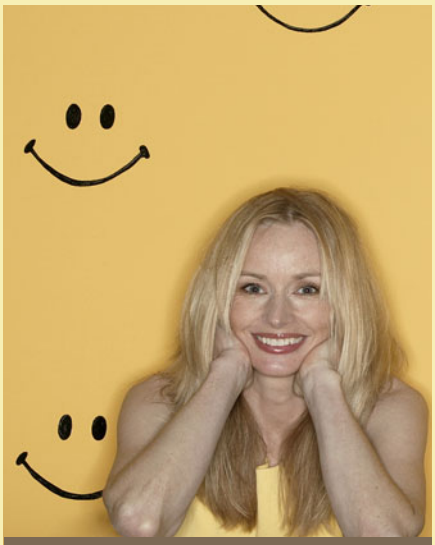
ameritopics

September 2011



First Ameritas expands PPO network in New York

Now our First Ameritas dental PPO members can choose from more in-network dentists than ever before!

We've integrated the Stanis Net Plus, Inc. network into the First Ameritas PPO network. That means our members now have nearly 10,000 PPO access points in the state of New York. *(Nationwide, the Ameritas number now tops 170,000.)*

Along with more PPO providers, members can still count on the same exceptional customer service they expect from First Ameritas.

LASIK, SoundCare® add-ons

Now employer groups can sweeten their benefits package easily by adding LASIK and SoundCare benefits. These add-ons are available with virtually all of our dental and vision plans – ask your local representative for details.

LASIK Advantage® – Employees can enjoy benefits for a number of popular, well-established laser vision correction procedures through the laser vision correction provider of their choice. The plan includes LASIK, LASIK with Wavefront Technology, LASIK with IntraLase Technology, Photorefractive Keratectomy (PRK), Advanced Surface Ablation (ASA) and LASEK. More than 8 million Americans have had LASIK surgery. Over 95 percent of LASIK patients worldwide are satisfied with their new vision, and about the same percentage would recommend LASIK to a friend.

SoundCare – Have you heard? Only 20 percent of people who can benefit from a hearing aid actually wear one, and people with hearing loss wait an average of seven years before seeking help, often because of cost. Meanwhile, ***Life's getting louder.®*** Thanks to the cranked-up volume of modern life, hearing loss is becoming a major health problem. It's striking at younger ages than ever before, and the number of people affected is growing fast. With SoundCare coverage, employees receive a benefit that helps protect and preserve their hearing. Plus, they can visit any hearing care provider, with EPIC Hearing as an option.

Rx discount update

As recently announced, our dental, vision and hearing care plan members and their covered dependents (even their pets!) can save on prescription medications through any Walmart or Sam's Club pharmacy nationwide. This prescription discount is offered at no additional cost, and it is not insurance. Members can save on over 1,000 generic drug prescriptions at the everyday low price of $4, about 40 percent off all other generics and approximately 10-15 percent off most name-brand drugs. They can save even more through convenient home delivery mail-order service.

Rx ID Card

To receive the Walmart Rx discount, members need the Rx discount savings ID card available from our website. The card contains information for the pharmacy staff. When members visit ameritasgroup.com (in New York, firstameritasgroup.com) and sign into (or create) a secure member account, they can print an online Rx discount savings ID card. Members who do not have Internet access can request an Rx ID card through their organization's benefits administrator or our customer connections department. *Important note:* We recommend that members **not** present their dental, vision or hearing Ameritas or First Ameritas ID cards at the Walmart or Sam's Club pharmacy, because these cards are not always recognized by the pharmacy staff.

(continued)

Rx discount update (continued)

Cost Comparison

If members want to find out which saves more — their existing health insurance pharmacy benefit or this Rx discount — all they need to do is bring in their current health insurance ID card and prescription(s). They'll also want to bring the Rx ID card. Then Walmart and Sam's Club pharmacy staff will have the information they need for a cost comparison.

Willma Combs answers survey, wins iPad®

Our thanks to all producers who take the time to respond to our surveys. We appreciate knowing how you feel about our products and services. All respondents are automatically entered into a quarterly drawing for a free Apple® iPad. Our second-quarter 2011 winner is Willma Combs of North Augusta, South Carolina. Congratulations, Willma!

news you can use

View as-submitted content for bylined articles on our website *(under the "our latest" tab, click the "our articles" quick link).* This summer's articles:

W. Scott Hankins, president and CEO of ShawHankins, Inc., Cartersville, Georgia, and Ameritas Group's Eric Tupper, LUTCF, regional group manager based in our Atlanta Office, co-authored **Diversification for your business success – tips for producers on how to adapt business strategies and products to meet market changes.** *Health Insurance Underwriter,* July 2011

Karen Gustin, LLIF, Ameritas Group senior vice president - group marketing, national accounts and block acquisitions, wrote **Dental insurance helps detect a growing concern,** addressing oral, head and neck cancer. *California Broker,* June 2011

Karen also contributed to a special three-part series that included **Covering all bases: tips to prepare for voluntary plan open enrollment.** *Employee Benefit News* online, June 1, 2011

Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI company, offers dental, vision and hearing care products nationwide. In New York, 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 A+ (Strong) for insurer financial strength by Standard & Poor's. This is the fifth-highest of S&P's 21 ratings.

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