



that killer smile

Common smile killers that can cause tooth discoloration include:

- age combined with normal wear and tear
- stain accumulation from consuming tea, coffee, red wine and other dark beverages and foods
- smoking or chewing tobacco
- ingestion of tetracycline during early tooth development

new! cosmetic dental benefits

A smile – giving one, receiving one, sharing one – can change a person's whole attitude. It can bring people closer together and increase their self-confidence. Designed to appeal to today's workforce, our new cosmetic benefits help your clients offer employees sought-after coverage for brighter, more brilliant smiles.

Professional tooth bleaching (whitening). According to the American Cosmetic Dental Association, professional tooth bleaching can last from five to seven years with the right care and habits. Add this benefit to one of our dental plans, and your clients get coverage toward three types of professional whitening:

- per arch bleaching (upper and lower) for ages 14 and up every two years
- single tooth bleaching
- internal bleaching to lighten a tooth discolored after root canal therapy

Please note: Cosmetic coverage may have tax consequences for employer groups and plan members. For example, the part of the premium paid by an employer for an employee's professional tooth-bleaching benefit may be considered part of that employee's taxable income. We recommend that groups and individuals considering whether to purchase insurance coverage for cosmetic benefits consult their tax adviser for advice regarding any potential tax implications.

Tooth-color composites on molars. We now offer an add-on benefit for composite fillings on molars. This complements the posterior composite filling benefit we offer on bicuspids, which are the teeth in front of the molars. Dental composites consist of a core plastic material, also known as resin, mixed with fillers to achieve various levels of strength, wear resistance and color. The result is a more natural-looking, tooth-color filling.

For more than a century, amalgams (silver-color fillings) have been the first choice for fillings in molars because of their superior strength and cost effectiveness. Molars are key to comfortably and thoroughly chewing food, and if a person suffers from bruxism (tooth grinding), the molars are always getting a workout, so molar strength is important.

But advances in composite dental fillings have made them strong enough for back teeth. This strength and their natural look make composites the material of choice for today's dentists and patients. By adding this enhanced benefit to one of our dental plans, employers can give their employees the increased financial freedom to choose between both types of fillings on all teeth.

enhanced online directory for dental PPO

Our PPO dental network's online provider directory is now even easier for dental plan members to use, with new, intuitive features. Highlights:

- Daily updates of provider data help ensure the network directory and information are up to date with current practicing dentists (replaces weekly updates).
- "Search by County" has been added to the search options, which also include search by address, city, state, ZIP code, preferred languages, dental specialty or desired radius (miles). When choosing search by desired radius, members receive the user-friendly results in order of closest proximity instead of alphabetically.
- Maps and step-by-step driving directions from any address to the dentist's office make participating providers easy to find.
- Members' searches can reveal up to 200 providers meeting the desired search criteria (formerly a maximum of 75).
- Members can find a location by practice name which is helpful if they are looking for a particular provider but don't know the dentist's full name.
- Members can use the directory to find out which doctors in any given practice are accepting new patients.
- The provider listings alert members to any other discounts that may be available in addition to the already-discounted fees they enjoy by using network providers.

Nationwide, plan members have more than 100,000 PPO provider access points to choose from when seeking convenient, money-saving dental care.

URAC accreditation

Ameritas has been awarded Health Utilization Management accreditation from URAC, a Washington, D.C.-based health care accrediting organization that establishes quality standards for the health care industry. The URAC accreditation process demonstrates a commitment to quality services and serves as a framework to improve business processes through benchmarking organizations against nationally recognized standards.

new ADA codes

Dentists use the American Dental Association's dental procedure codes to report services performed for their patients to insurance companies. Insurance companies use the codes reported by dentists to calculate and pay claims. On January 1, 2009, new dental procedure codes established by the ADA (Current Dental Terminology © American Dental Association) will take effect. We have updated our claims-paying system with these procedure codes.

Plan members can continue to visit their dentists and have claims filed as usual. Dental plans will remain the same, so dental certificates will not be reissued. Our customers can rest assured that we will continue to process their claims efficiently and accurately through this routine update, and provide them with information for their dental benefit needs.

Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI Company, offers group dental, eye care 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 AA- (Very Strong) for insurer financial strength by Standard & Poor's. This is the fourth-highest of S&P's 21 ratings.

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