

ameritopics

Oct/Nov 2010



highlights

- single or family insurance coverage not tied to a group plan means protection can't be taken away because of job status, retirement or age
- benefits help cover annual exams and cleanings, fillings, X-rays, simple extractions, and – for kids under age 14 – fluoride and sealants. If Plan 2 or 3 is selected, Major care benefits help cover root canals, space maintainers, surgical endodontics, periodontal procedures, crowns and surgical extractions
- freedom to see any dentist – members save with PPO, where available, at over 130,000 provider access points
- certified excellence in claims service
- takeover provision (where available) – if a member is leaving another dental plan, waiting periods could be waived

new! insurance coverage for individuals and families My Dental PlanSM

Since the mid-1970s, we have focused our dental health expertise on group plans. Now Ameritas Group is introducing My Dental Plan – new individual plans designed to meet a growing need.

At year-end 2009, 176 million Americans had dental coverage, leaving more than 130 million uninsured. The Patient Protection and Affordable Care Act should result in dental coverage for millions of uninsured children. But that won't meet the rising need among adults.

About 78 million people were born in the U.S. between 1946 and 1964. The first baby boomers turned 64 this year. As they retire, they don't want to lose access to coverage. These plans can help people pay for the dental care they need to stay healthy and continue lifelong good habits, such as regular exams and cleanings.

Populations that can benefit from My Dental Plan individual include membership organizations ineligible for group coverage, the self-employed, and people who have no employer-sponsored coverage including seasonal and part-time workers.

These and other plan options are available in most states. Your Ameritas Group representative will be pleased to provide more information.

about the plans	Plan 1	Plan 2	Plan 3
annual maximum benefit	\$500	\$1,000	\$1,500
Dental Rewards®: annual threshold/ annual reward/ total maximum accumulation	\$250/\$125/\$500	\$250/\$125/\$500	\$500/\$250/\$1000
routine exams/cleanings	1/year	1/year	2/year
preventive coinsurance	80%	100%	100%
basic coinsurance	50%	50%	80%
major coinsurance	not covered	50%	50%
eye care benefit	none	none	\$100

Deductible (calendar year per person) on all plans is \$50.

Dental Rewards helps members boost their annual max when they submit at least one dental claim per year and keep total paid claims for the year at or below the threshold amount. Where PPO is available, there's also an annual \$50 PPO bonus to carry over if the member sees an Ameritas PPO provider.

Plan 3's eye care benefit may be used for eye exams, frames, lenses or contact lenses from any eye doctor. Plan 3 also provides access to discounts on eye exams and products. The benefit is deducted from the total annual maximum allowed for dental benefits. If the entire annual maximum is used for dental care, no eye care benefit is available that year.

new! Rx discount for our members

People who purchase the individual plans described on page 1 – and ALL of our dental, eye care 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 across the nation. This Rx discount is offered at no additional cost, and it is not insurance. Even if members have health insurance pharmacy benefits, they are welcome to check out this discount — Walmart and Sam’s Club pharmacies will give members the better deal. If you’d like more information, contact your Ameritas Group or First Ameritas group representative.

social media

Recently we launched our new social media sites including a microsite, blog, Facebook fan page, Twitter and LinkedIn pages. We plan to use social media to interact with our audiences, strengthen our services and enhance relationships. We’ll share information about wellness, benefits and our industry. People can ask questions and post comments. The microsite features customer testimonials and case studies.

Visit our new sites using the links at ameritasgroup.com or at:

<http://www.ameritaspromise.com/>
<http://www.ameritasinsight.com/>
<http://www.facebook.com/AmeritasGroup>
<http://www.twitter.com/AmeritasGroup>
<http://www.linkedin.com/companies/ameritas>

noncovered procedure discount legislation

States are passing legislation prohibiting dental insurers from applying discounts on noncovered procedures. View a list of states that have passed this legislation at ameritasgroup.com/noncovered_procedures. When selling in all states, please communicate clearly that the discount could change due to potential future regulatory changes.

news you can use

Ameritas Group sponsored a **producer roundtable** in Omaha, Neb., on July 21. Participants discussed wellness, long-term care, challenges of health care reform and the future of the industry. The October issues of *Employee Benefit News* and *Employee Benefit Adviser* will include a supplement reporting highlights of the discussion. Following publisher SourceMedia’s October 7 release of the supplement in these two magazines, we’ll post it in the “our latest” section of our websites.

We’re also sponsoring an October 26 **web seminar** entitled “*Wellness That Works: Making Your Own Reforms for Healthy Employees and a Healthy Bottom Line.*” Hosted by SourceMedia, the free webinar focuses on what makes a successful employee wellness program, and also includes a look at our economy as well as what’s new in dental and vision benefits. People can link to details and registration from our websites or at <http://ebn.benefitnews.com/reform>.

Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI company, offers dental, eye care and hearing care products nationwide. In New York, group 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.

ameritasgroup.com
firstameritasgroup.com

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