

THE BENEFITS OF GROUP INSURANCE



*Ameritas Group,
a division of Ameritas Life
Insurance Corp., an Ameritas
Acacia Company, offers quality
dental and eye care products
nationwide. In New York,
products are offered through First
Ameritas Life Insurance Corp.
of New York (First Ameritas).*

DENTAL INSURANCE — HEALTHY MOUTHS AND A HEALTHY BOTTOM LINE

Good Dental Care = Healthy Mouths = Less Lost Work Time.

- Oral diseases result in more than 100 million lost work hours and 6.1 million days of bed rest annually.
- Research indicates at least 120 medical symptoms can be detected in the mouth, and early detection can protect health and reduce lost work time.
- Dental insurance is the single largest factor in determining whether a person sees a dentist regularly, and regular dental care is the best way to prevent oral disease.
- Dental is the second most requested benefit by employees, who desire it as a way to care for themselves and their families.
- A comprehensive benefits plan is a great way to attract and retain quality employees, making you an employer of choice.
- You can offer dental insurance to employees at a rate very close to what they would pay for standard preventive dental care, with the added comfort of coverage for more complicated (and expensive) care.

THE DIFFERENCE

Rely on Ameritas and First Ameritas, The Dental and Eye Care Experts, to help you get the full benefits of Group Dental and Eye Care Insurance. We work hard to minimize the amount of time you spend on your insurance plan.

To learn more, contact
an Ameritas representative,
call us at 1-800-776-9446 or visit
www.ameritasgroup.com.

In New York, contact First Ameritas
Life Insurance Corp. of New York at
1-800-201-8562 or visit
www.firstameritasgroup.com.

THE BENEFIT OF SUPERIOR DENTAL EXPERTISE

More than 30 Years of Dental Experience

- We provide dental coverage for 25,000+ employer groups, insuring more than 2 million people. We have the knowledge and expertise to design the right dental plan at the right price.
- Our nationwide, fully credentialed PPO panel based on discounted fees provides for optimal cost containment.
- Thanks to our flexible plan designs, we customize deductibles, coinsurance, annual maximums and claim allowances to meet any employer's needs.
- Dollar accuracy of paid claims exceeds 99% with an average turnaround time of just 5 to 10 working days!
- Visit us online for access to useful information such as enrollment and claim forms, benefit summaries, claim status, PPO directories and more.

Sources (used with permission): Colgate Oral Pharmaceuticals and Institute of Medicine, Health Insurance Underwriter, LIMRA Study, and National Center for Health Statistics.

SEE THE BENEFITS OF EYE CARE INSURANCE

- Eye care is increasingly important in building a complete benefits package and enhancing your reputation as an employer of choice in your market.
- Good vision promotes better productivity and performance by reducing absenteeism and fatigue.
- In surveys, Americans consider vision the most important of the five senses and two out of three Americans said they would trade a vacation day if they could have eye care benefits.
- Eye care plan costs are generally two percent of the total benefits package and typically have stable renewal rates.

SERVICE EXCELLENCE

We process 90% of claims within seven working days, with a dollar accuracy greater than 99%, which helps keep employees happy with their benefits.

OUR EYE CARE SOLUTIONS

- Dental and eye care are both high-frequency, low-severity claim products, so our experience in dental assists us in eye care coverage as well. Since 1984, we've built a solid reputation for quality eye care plans.
- We also partner with VSP on many of our eye care plans. VSP features the nation's largest eye care provider network and also matches our commitment to excellent service and claim accuracy.
- All of our plans allow insureds to visit any eye doctor they choose and benefits are easy to understand.
- When comparing eye care plans and carriers, it's important to ask these questions:
 - Can the carrier offer a wide variety of plans and coverage levels?
 - Do they have a good relationship with eye care providers?
 - What is their reputation for service and customer satisfaction?
 - Do they allow insureds to visit the eye doctor of their choice?

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Ameritas Group, a division of Ameritas Life Insurance Corp. (Ameritas Life), an Ameritas Acacia Company, offers group dental and eye care products nationwide. In New York, products are offered through First Ameritas Life Insurance Corp. of New York (First Ameritas).

Certain plan designs may not be available in all areas. In Arizona, exclusions and limitations must accompany plan highlights.

Most states require that brokers/producers be appointed with Ameritas Life and/or its subsidiaries before soliciting Ameritas Life products. To become appointed with Ameritas Life, call 1-800-659-2223. New York requires that brokers/producers be appointed with First Ameritas before soliciting First Ameritas products. To become appointed with First Ameritas, call 1-800-201-8562.

Ameritas Life's dental and eye care products (Form GR 9000 Ed. 8-94) and Preferred Dental Protection Plans (Form GR 9000 Rev. 1-83) are issued by Ameritas Life. First Ameritas' dental and eye care products (Form GR 9000 NY Rev. 4-01 and GR 9021 NY Rev. 4-01) and Preferred Dental Protection Plans (Form GR 9000 Rev. 1-83) are issued by First Ameritas.

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Sources (used with permission): Lahr, W. John, Health Care Innovations; www.aoa.org; www-group.vsp.com/

