



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
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comprehensive benefits serve plan members: our dental implant coverage

Did you know that we offer one of the most comprehensive dental implant coverage options available on the market today? This coverage may be added to most of our traditional indemnity group dental plans.

Our standard plans have always offered benefits for dental restoration procedures (crowns, bridges, partials or dentures). Our most comprehensive dental implant benefit option provides coverage for the surgical placement of all three types of implants recognized by the American Dental Association – endosteal, subperiosteal/eposteal and transosteal – as well as prefabricated and custom implant abutments. And it provides for all phases involved in the dental implant process: bone augmentation, implant placement, implant repair and the all-important implant maintenance.

When it comes to dental insurance, benefits for specific procedures can vary from carrier to carrier. It's important to compare plans to make sure your clients are well-protected by a plan that covers all the bases.

the benefits of good implant coverage

- Dental plan members have a wider range of covered options to choose from when determining the best method for replacing missing teeth
- Paid benefit reduces out-of-pocket expenses for plan members
- Coverage for additional implant-related procedures supports successful implant placement and maintenance
- Implants allow for single-tooth replacement without compromising adjacent teeth
- Implants can provide stability for dentures to enhance an individual's self-esteem, speech, and ability to eat and chew
- Some patients who could not wear dentures before may now be able to, because of the stable foundation provided by dental implants
- Implants allow for preservation of bone — when a tooth is lost and an implant is placed, bone forms around the artificial post [without an implant, the bone may continue to deteriorate]

With the increasing popularity of dental implants as a way to replace missing teeth or secure dentures, your clients will appreciate knowing you've helped them find dental implant coverage that's among the most comprehensive available in the industry today. Talk to your Ameritas Group or First Ameritas representative to learn more!

LifeRe purchase helps us grow to serve you better:

our new Texas sales and service center

This summer, the Texas Department of Insurance approved Ameritas Life Insurance Corp.'s purchase of LifeRe Insurance Company of San Antonio, Texas. The acquisition will allow Ameritas Group to operate a new regional sales and service center based in San Antonio, and will make Texas one of the largest states in our business portfolio.

Ken VanCleave, senior vice president – Ameritas Group, said LifeRe presented an opportunity our company had been actively seeking.

“We are dedicated to growing our dental and eye care business in the central region, and we have searched for a regional sales and service center to help us accomplish this goal,” he said.

“LifeRe provides exactly what we’re looking for. It is a customer-focused company with great employees and an excellent reputation. We look forward to continuing the same business philosophy and providing the excellent customer service that LifeRe brokers and clients have come to expect.”

Systems conversion, associate training and relationship building are well underway. The transition of inforce LifeRe business will occur in 2008.

LifeRe’s sale was prompted by the retirement of its Chairman of the Board and CEO Richard Galland.

“After a career in the insurance industry that spans 47 years, I targeted 2007 for retirement,” said Galland. “When searching for a company to acquire my business, I looked for a highly rated company with financial stability, a similar culture and great people. I found that with Ameritas.”

LifeRe has been in business since 1984, selling and servicing dental, eye care, group term life, group disability, and Section 125 administration. The company’s success has been based on its ability to deliver specialized insurance products to the marketplace while developing and honoring ethical relationships with clients.

new service for members: electronic EOBs

Plan members can now opt to receive paperless Explanation of Benefit (EOB) statements through our website.

Electronic EOBs are more convenient than paper. By choosing paperless EOBs, members receive their statements faster and help reduce postage costs and save paper.

To go paperless, plan members simply sign in to their secure accounts and subscribe to the Paperless EOB service.

When a member’s EOB is ready to view, we’ll send him or her an e-mail with a link to view the EOB on our secure website.

Electronic EOBs:
fast, convenient, easy!

Our dental and eye care plans tailored to enhance lives.



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