



# A M E R I T O P I C S

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## INTRODUCING A SPECIAL INCENTIVE FOR YOUR GROUP DENTAL CLIENTS – ENROLLMENT ELIGIBILITY UPDATES ONLINE!

**At Ameritas, we're focused on building and maintaining customer loyalty. Now, with our innovative online solutions, we've made it easier than ever to access benefit information and more... Read on to find out how we're using technology to "Be The Best"!**

As part of Ameritas' goal to develop technology that assists our clients and makes their jobs easier, we're introducing the ability to update employee enrollment eligibility online.

- Groups can do their own employee adds, deletes and changes through our Internet enrollment eligibility system.
- It's connected directly to our eligibility/claims system so all updates happen real-time. There's no waiting for information to cross through the mail. And, because it is real-time, groups can be assured that their premium bill contains up-to-date enrollment information.
- You can offer a group the option of access for updates or view-only access for their current eligibility information.

### How Can My Clients Access Enrollment Eligibility Online?

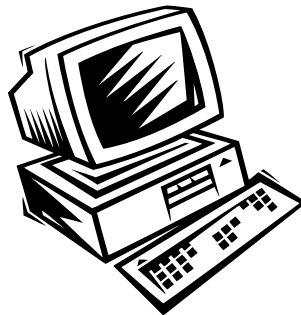
- Enrollment eligibility online is available for groups with 1,000 or more enrolled employees.

(Groups of 1,000 or more enrolled is a pilot program to test the success of eligibility online. These groups will be more likely to use the site and have a dedicated Human Resources individual who is familiar with the case and the process of eligibility updates. A second phase of development, available in 2001, will allow eligibility enrollment for smaller groups.)

- Eligibility online is currently available only for monthly-billed cases.

Eligibility updates online is just one more example of Ameritas' goal to provide continuous innovation that benefits our customers.

Contact your local Ameritas sales representative for information on how to get your groups of 1,000 or more set up to update employee enrollment eligibility online.



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## CUSTOMERS SURVEYED RATE AMERITAS HIGH RESPONDENTS PREFER BROKERS/CONSULTANTS

Recently, we've been publicizing the results of a customer relationship survey that Walker Information just concluded for us. A sampling of Ameritas customers were surveyed in order to help us better serve them. Results showed that Ameritas is responsive to its customers and that they rate us high for customer service. In fact, we outperform the competition in that category.

Ameritas customers said that price and value are the main reasons they purchased dental insurance from Ameritas.

We also hold a significant advantage over the

competition in claims processing, rating notably high in accuracy, ease of submitting claims and quick payment of claims.

### Purchasing Benefits From Brokers . . .

Brokers, consultants and sales representatives play a primary role in customers' impressions of Ameritas. Seventy-six percent of the respondents said that the broker/consultant is still their favorite way to purchase future employee benefits.

For more details on the positive feedback we received from our customers, contact your local Ameritas sales representative.



## NOW AMERITAS VISION PLANS LOOK BETTER THAN EVER

How have we made vision more attractive to employers? More choices. Take a look:

**Ameritas Vision Perfect®** - An easy-to-administer scheduled plan with no panel doctors. Insureds are free to select any eye doctor, and benefits are reimbursed according to the plan design chosen by the employer.

**What's new:** We've added a second, higher schedule of allowances for lenses, a \$65 frame allowance option and liberalized participation requirements. In addition, we've added a materials-only plan that includes coverage for frames and lenses.

**Ameritas Focus®** - Inexpensive and easy to administer, Focus offers insureds quality vision care and freedom of choice. Insureds can visit any eye doctor they wish, or take advantage of significant out-of-pocket cost savings when they visit an eye doctor who is part of Vision Service Plan's nationwide network (the largest in the

United States). Most Focus plans now offer discounts on laser eye surgery.

**What's new:** Liberalized participation requirements and a \$25 materials (frames and lenses) deductible option. We have also added a materials-optional plan (available for cases of 200 or more eligible lives). Under this plan, exams are covered, and insureds can choose to "buy up" to purchase frames and lens coverage.

**Exam Plus** - Under qualifying Ameritas dental policies, employers can choose to add a comprehensive annual eye exam from a VSP doctor as a covered procedure. This includes a 20 percent lens and frame discount.

To discover which vision options are available in your area, call your Ameritas sales representative today. And see how easy selling vision coverage can be.

## CHECK OUT THE AMERITAS GROUP DIVISION'S NEWLY REDESIGNED WEB SITE

If you haven't already heard, Ameritas Group Division's web site has a completely new design. Our goal is to provide valuable resources for you, the broker, and for policyholders, insured employees and dentists.

The colorful, user-friendly new site is not like any other insurance company web site. The new design is informative, functional and easy to use. It also includes a variety of new and improved features:

### Dental Benefits Online

Dentists and insureds can log on to access specific benefit information.



### Product Features

Review our product line and access printable marketing materials.

### Dental Health Education

Brush up on your dental knowledge.

### Claim Forms Online

Dentists and insureds can print or fill out forms for a speedy turnaround.

### PPO Lists

Locate a dentist in your area at the press of a button.

Log on to [www.YourDentalSolutions.com](http://www.YourDentalSolutions.com) (in New York, visit [www.NY.YourDentalSolutions.com](http://www.NY.YourDentalSolutions.com)). It's just another way Ameritas continues to be your Dental Health Expert.

## SELLING DENTAL AGAINST A MEDICAL PREMIUM INCREASE: A COMPETITIVE EDGE

Are you having trouble selling and retaining dental business alongside a 50 percent medical increase? Then let Ameritas design a low cost dental program to give you and your clients a competitive edge in the marketplace.

Talk to your clients. Maybe they don't know that . . .

- ✓ Dental is the most requested benefit, second only to medical.
- ✓ Increasing medical premiums force employees to contribute more of their income for medical benefits. That alone should encourage employers to provide affordable dental benefits to promote employee retention and recruitment.
- ✓ Substantial savings can be realized when corporate tax savings and Section 125 contributions reduce the employer's cost for providing dental benefits.
- ✓ Regular dental checkups are a great tool to diagnose -- and possibly prevent -- major medical problems, which can prompt an increase in medical premiums.

Please contact your local Ameritas sales representative to design an affordable dental program for your client.