



## Now Ameritas Offers Even More Flexibility

### **TWO-TIER PRODUCT ENHANCEMENT HIGHLIGHTS (Freedom of Choice®)**

Announcing our new coinsurance options, deductible types and plan maximum options:

NEW COINSURANCE OPTIONS	
<u>In-Panel</u>	<u>Out-of-Panel</u>
100-100-60%	100-80-50%
100-80-60	80-60-40
100-80-50	80-80-50
100-90-50	100-80-50
100-80-50	80-50-50
100-80-50	100-Schedule-Schedule
100-90-60	80-80-50
100-80-50	90-80-40

NEW ANNUAL PLAN MAXIMUMS, DEDUCTIBLES			
<u>ANNUAL MAX</u>		<u>DEDUCTIBLES</u>	
<u>In-Panel</u>	<u>Out-of-Panel</u>	<u>In-Panel</u>	<u>Out-of-Panel</u>
\$1,250	\$1,250	\$25 CCYW	\$50 CCYW
\$2,000	\$1,500	\$50 CCYW	\$100 CCYW

*CCYW = Common Calendar Year, Waived*

*Two-Tier is available in areas where Ameritas has established PPO panels. Not available in Georgia or Texas.*

We've added more deductible dollar amounts for In-Panel and Out-of-Panel and also included a selection for a three family maximum or three accumulative family maximum deductible (excludes per-visit plans). Also available are deductible combinations of Waive In-Panel and Waive or Not Waive Out-of-Panel.

### **SEALANT PLACEMENT**

Sealants may now be moved from Basic to Preventive (excludes Flex 2, 8, 10 and EssentialDental®). This enhancement allows you to quote sealants in Preventive to accommodate client requests or to match an existing competitor's plan. For Two-Tier plans, sealant placement is the same for both In-Panel and Out-of-Panel.

## Service Spotlight: Belk Stores

*Like the parents of this family-owned business, the management of Belk Stores wanted the best for their employees. That makes keeping a finger on the pulse of their 20,000 associates spread across 210 stores in 13 states a very important job. So when the associates asked for a group dental plan, Belk heard them loud and clear. Then they called Ameritas.*

Belk's management team began shopping around for a national company with high financial ratings, a like-mindedness in the area of customer service and enough flexibility to meet Belk's exacting standards. Dick Emerson, Belk's manager of benefits and planning, explained, "Of all the companies we spoke with, Ameritas knew more than any of the others. They were heads and shoulders above the rest."

This knowledge complimented the "quality of people (at Ameritas). I wish all our vendors were this good to work with." While the endorsement of management is one test of satisfaction, the real test lies with the associates. Belk reports 60% participation in the dental program, the highest participation of all their voluntary benefit programs. "In our follow-up focus groups with associates, everyone was highly complimentary. The feedback has been very positive."

**Quality products. Outstanding value. Exceptional customer service.** The same principles that fashioned Belk Stores' success make them a good fit with Ameritas.

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Ameritas Group Dental, a division of Ameritas Life, offers group dental and eye care insurance products nationwide. In New York, dental coverage is provided through First Ameritas Life Insurance Corp. of New York. Individual and group prepaid dental coverage is provided in Florida by Ameritas Life, and in California by Ameritas Managed Dental Plan, Inc., a wholly owned subsidiary of Ameritas Life.

Ameritas is rated A+ (Superior) by the A.M. Best Company. This is the second-highest of Best's 15 ratings. Ameritas is also rated AA "Very Strong" for insurer financial strength from Standard & Poor's. This is the third-highest of S&P's 21 ratings.

*For broker use only*



## Ideas, Initiatives for Your 403(b) Business

*In addition to group dental and eye care, Ameritas Acacia businesses include life insurance, banking, investments, mutual funds, retirement strategies, public financing and worksite benefits. Our guest columnist this issue is Ameritas Retirement Plans, a national provider of group retirement plan products and administrative services.*

Looking for the ideal company to work with on your 403(b) TSA business?

### Take a look at what sets Ameritas Retirement Plans apart from other 403(b) providers:

- High-quality customer service to clients and financial professionals.
- The nation's largest family of socially screened mutual funds (The Calvert Group).
- Morningstar approval or selection of a group of investment options representing every style in the popular Morningstar Equity Style Box.
- OVERTURE MEDLEY!, a versatile, low-expense variable annuity product with features designed specifically for the 403(b) TSA marketplace.
- Outstanding compensation packages.

The 403(b) market is a natural extension of the expertise The Ameritas Acacia Companies has in serving more than 200,000 clients with \$24 billion of life insurance in force. Ameritas Retirement Plans currently manages more than \$600 million in 401(k) business and Calvert has more than \$600 million in 403(b) accounts.

Our renewed focus on retirement plans for educators — specifically the K-12 market — is the start of an ongoing strategy to expand the marketing of our retirement plans.

The K-12 market offers outstanding potential. More than two-thirds of today's K-12 teachers are 40 years of age or older, yet only 40% participate in a 403(b) plan. This makes them outstanding prospects for retirement planning — and a great springboard for other product sales.

For more information about Ameritas Retirement Plans and how we can lend marketing support to help build your 403(b) business, contact Mark Stuart, vice president of Retirement Plans, via e-mail at [mstuart@ameritas.com](mailto:mstuart@ameritas.com), or call 800-839-5912, Ext. 253. Or contact Kim Overton, marketing representative, at 800-923-2732, Ext. 4255, or by e-mail ([koverton@ameritas.com](mailto:koverton@ameritas.com)).

## Ameritas Ad Takes the Gold

Ameritas Group Dental's **Osmonds Ad** won a Gold Award in the 2001-2002 Nebraska ADDYs® Awards competition. The Advertising Federation of Lincoln and the Omaha Federation of Advertising judge the best advertising work in Nebraska for this annual competition. The only trade publication advertisement to win a Gold award in this year's contest, **Osmonds** is part of a series of ads introduced last year in Ameritas' national campaign, created by the Bailey Lauerma agency. Increasing name awareness among brokers and employers continues to be a major focus for Ameritas Group Dental in 2002.

