



Reconciling made easy:

AUTOMATED PAYROLL DEDUCTION BILLING SYSTEM FOR VOLUNTARY PLANS

Ameritas makes reconciling monthly premium easy for employers who choose to offer our voluntary dental programs. We've developed a system dedicated to efficiently and accurately billing voluntary, employee-pay-all groups. It features:

Generation of accurate premium list billings for employers that payroll deduct 12, 13, 24, 26 or 52 times a year.



Monthly billing that takes in to account mid-month employee adds, terminations or changes.



The ability to stop billed premium and claims for an employee on leave of absence or layoff without actually terminating the dental coverage.



No need for the employer to manually reconcile the premium billing due to mid-month employee participation changes.

Help your clients become employers of choice by offering quality voluntary dental benefits that ease administrative headaches and higher costs associated with payroll deduction. As always, they'll receive the great products and services Ameritas is known for. To find out more, please contact your local Ameritas Group representative.

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Ameritas Group, a division of Ameritas Life, offers group dental and eye care insurance products nationwide. In New York, insurance coverage is provided through First Ameritas Life Insurance Corp. of New York.

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

NEW FAX NUMBERS FOR AMERITAS GROUP EFFECTIVE JUNE 2

Ameritas Group's administrative office has moved to a new building. We're still located in Lincoln, Neb., and there is **no change** in our mailing addresses or toll-free phone numbers.

New fax numbers:

Group Licensing 1-402-466-0072

replaces 402-465-6190 for faxing in appointment applications, agent of record changes, agent address and name changes. *(There is no change to the First Ameritas number in New York.)*

Group Administration 1-402-466-0003

replaces 402-465-6133 for administration and billing customer service faxes, including employee additions, changes and terminations. This new number will be communicated to employers via a stuffer inserted into policyholder billing statements throughout June. *(There is no change to the First Ameritas number in New York.)*

Please be assured that our office move, which we made to accommodate our company's growth, should have no impact on the way you're used to doing business with us. We remain committed to providing fast, courteous and convenient service!



AMERITAS AT YOUR SERVICE

At Ameritas, we pride ourselves on our excellent customer service standards and accessibility. We are committed to providing your clients with the best service in the business!

Our customer relations representatives respond to customer questions:

Monday–Thursday 7 a.m. to midnight CST

Friday 7 a.m. to 6:30 p.m. CST

Customer Relations Service Statistics:

- 93% of calls answered within 30 seconds
- Abandon rate of less than 2%
- 90% of all claims processed within 6.5 days
- Dollar accuracy of processed claims exceeds 99%

Our customer relations representatives achieved the above results while handling increased volumes of business. We process more than 2.5 million claims and answer nearly one million phone calls each year.

More than 25% of last year's calls were handled by our enhanced voice response system – just one of the ways we're using technology to provide faster and better service.

Automated Voice Response Features:

- Available 6 days a week with extended hours
- Dental benefit information
- Dental benefit summary by fax
- Dental claim status
- Request ID cards, certificate booklets, PPO lists

Our payroll deduction billing system for voluntary plans and our enhanced automated voice response system are just two examples of how technology is allowing us to increase efficiency and convenience.

Other recent technological enhancements include eEnroll/eBill and our new and improved web site (both featured in the April 2003 issue of *AmeriTopics*). At www.ameritasgroup.com we serve various audiences by offering printable marketing materials, claim/enrollment forms, specific dental benefit and claims status information, and an automated PPO provider directory.

We will continue to harness technology's benefits to provide the best for our policyholders, insureds, PPO dentists and business associates.

PRESS 7 FOR SPANISH

For our Spanish-speaking insureds, we're happy to provide Spanish-speaking customer service representatives. They are available Monday–Thursday from 7 a.m.–10 p.m. and Friday from 7 a.m.–6:30 p.m. (Central Standard Time). Dial our toll-free claims number, 1-800-487-5553, and press 7 for Spanish.

When our insureds visit their dental or eye care provider, we want them to be knowledgeable about their benefits. And our Spanish-speaking claims unit helps make that possible. Since November 2002, our incoming Spanish calls have nearly quadrupled! An example of the exceptional customer service offered by Ameritas Group and First Ameritas.

OPRIMA 7 PARA ESPAÑOL

Estamos felices de tener representantes de asistencia al cliente bilingües para nuestros asegurados de habla hispana. Ellos están disponibles de lunes a jueves de 7 a.m. a 10 p.m., y los viernes de 7 a.m. a 6:30 p.m. (hora centro). Marque nuestro número gratuito de reclamos, 1-800-487-5553, y oprima 7 para español.

Cuando nuestros asegurados visitan su dentista u oculista, queremos que estén informados sobre sus beneficios. Nuestra unidad bilingüe de asistencia al cliente hace que esto sea posible. Desde noviembre del 2002, nuestras llamadas en español se han cuadruplicado! Un ejemplo del excepcional servicio al cliente ofrecido por Ameritas Group y First Ameritas.