



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

Volume 10, Issue 1

An Ameritas Group Publication

March 2005

## NUMBER OF IN-NETWORK DENTISTS SKYROCKETS: PPO EXPANSION INCREASES MEMBER CHOICE, PRODUCT REACH

In 2001, Ameritas Group announced a groundbreaking agreement with The Principal Financial Group® (The Principal®) that allowed members from both companies to select a dentist from *either* company's PPO network.

Now, we're pleased to announce an expansion that adds over 15,000 Mutually Preferred Dental Network\* providers to our joint network leasing arrangement.

Along with the dentists in the Ameritas and The Principal PPO networks, **this brings the total number of network dentists available to Ameritas members across the nation to approximately**

**60,000 – a number that rivals the largest dental PPOs in the U.S.**

*Since members can access PPO dentists in new areas, sales opportunities have expanded along with the reach of our money-saving managed dental care plans.*

Our PPO network is automatically available with any dental plan sold in an area where the network is established. Your clients' employees can almost always reduce out-of-pocket expenses by choosing a PPO dentist.

For maximum savings, our managed care plans are specifically designed to deliver cost efficiency without sacrificing employee choice. Your Ameritas Group or First Ameritas representative will be pleased to provide more information about our money-saving PPO or managed care plans.

*\*In Texas, Mutually Preferred Dental Network is known as Mutual of Omaha Contracted Dental Plan.*

### Managed Care Plans

NOW AVAILABLE in or  
COMING SOON to  
new areas including  
Hawaii, Idaho and  
New Mexico ...

Explosive INCREASES in  
PPO density and reach  
for many current  
managed care areas ...

Please contact your  
local representative  
for specifics about  
*your area!*

## HIGHLIGHTS: MANAGED CARE PLANS

### Freedom of Choice®

#### A two-tier approach

- Designed to keep premium rates low by offering a financial incentive to insureds who use PPO dentists. As always, members may visit any dentist. But with PPO, the deductibles, coinsurance and maximums applied to covered procedures generally result in lower out-of-pocket expenses.
- Eye care exam benefit/eye care materials discount option available.

### A New Choice® Plus<sup>SM</sup>

#### A MAC – Maximum Allowable Charge – approach

- Employees who choose PPO don't help subsidize employees who choose non-PPO dentists. Lower premium rates are achieved in part by limiting non-PPO dentist claims to the MAC.
- MACs vary by geographic area, are established based on the ZIP code of the dentist's office, and are reviewed annually.

### PPO Dual Choice

- Employees have the ability to choose between the PPO and the non-PPO option according to their own needs and preferences.
- Employees who decide to enroll in the PPO plan pay a lower premium than those who select the non-PPO plan.

## EYE CARE – A PERFECT 10

This is the year to grow your eye care sales with Ameritas Group and First Ameritas!

**Participation is now just 10 or more enrolled employees** for Focus®, ViewPointe<sup>SM</sup>, ViewPointe Materials-Only, Vision Perfect® and Vision Perfect Materials-Only. This includes our voluntary eye care plans through Focus and ViewPointe called Flex E-Decreasing Deductible and Flex E-Increasing Frame Allowance. [In New York, contributory and voluntary plans require 50% of employees enrolled down to our underwriting minimum or, if less than 50% participation, 50 enrolled.]

### WHY EYE CARE?

**A comprehensive eye exam can detect serious medical conditions such as diabetic retinopathy, glaucoma, cataracts and macular degeneration. More than 1 million Americans age 40 and over are blind from eye disease. An additional 2.3 million are visually impaired. Every five seconds a person goes blind. Every minute, a child goes blind. If nothing is done, 100 million people will lose their sight unnecessarily by the year 2020.**

Statistics Source: [www.allaboutvision.com](http://www.allaboutvision.com)

- **Focus** showcases the VSP provider network (primarily independent practitioners). Covered annual eye exam and spectacle lenses with a VSP doctor. In- and out-of-network coverage choices for exam, spectacle lenses, frame and contact lenses. Value-added VSP discounts include 20% off additional pairs of prescription glasses including sunglasses, 15% off a contact lens exam, preferred pricing on spectacle lens options such as scratch-resistant coating, 20% off amount exceeding in-network frame allowance, and on-average 15% off LASIK or PRK laser vision correction. There's also a Focus Materials-Optional plan for groups of 50 or more.
- **ViewPointe** features the EyeMed provider network (primarily optical retailers). Covered annual eye exam and spectacle lenses with an EyeMed doctor. In- and out-of-network coverage choices for exam, spectacle lenses, frame and contact lenses. Secondary Purchase Plan is available after initial benefits are depleted. It saves approximately 40-50% off subsequent eye wear purchases with an unlimited frequency. Other EyeMed discounts include 15% off retail conventional contact lenses, 20% off amount exceeding retail frame allowance, and 15% off retail LASIK or PRK laser vision correction.
- **Vision Perfect** offers the simple choice of any provider. No panel doctors. Schedule/defined benefit plan. Reimbursement based on Schedule 1 or Schedule 2 chosen by the employer. Benefits include a variety of affordable exam, spectacle lens, frame and contact lens allowances.

## WEB SITE ENHANCED FOR DENTAL PLAN MEMBERS

*Dental plan members with claims will receive notice beginning March 15:*

**The following information is now available** to insured dental plan members (excluding NY) through our secure online services:

- Claim Status for all submitted claims
- Claim History for the last 24 months
- Remaining Maximum and Deductible Amounts (including Dental Rewards<sup>SM</sup>)

**And still available:**

- Dental Benefit Summary
- PPO Provider Lookup
- Printable Forms

The new services are HIPAA compliant and intended for insured members only; however, producers are encouraged to visit the web site in case members have questions. Members will need a Benefit Statement (claim explanation) to access the secure claims, maximum and deductible information. These services will be available in New York later this year.

Visit [www.ameritasgroup.com](http://www.ameritasgroup.com) and click "Plan Member" to learn more.

©2005 Ameritas Life Insurance Corp. (Ameritas Life). Ameritas, the bison symbol, Freedom of Choice, A New Choice, Focus and Vision Perfect are registered service marks – and The Dental and Eye Care Experts, A New Choice Plus, ViewPointe and Dental Rewards are service marks – of Ameritas Life.

Ameritas Group, a division of Ameritas Life, offers group dental and eye care products nationwide. In New York, insurance products are offered through First Ameritas Life Insurance Corp. of New York. Some plan designs are not available in all areas.

Ameritas Life is rated Ag (Excellent) for financial strength and operating performance by A.M. Best Company. This is the third-highest of Best's 15 ratings. Ameritas Life is rated AA- (Very Strong) for insurer financial strength by Standard & Poor's. This is the fourth-highest of S&P's 21 ratings.