



VISION PERFECT® CHOICE: EYE CARE MADE EASY!

We've packaged popular Vision Perfect plans into one easy-to-present format. With Vision Perfect Choice, employers choose one of three plan designs to give their employees access to affordable eye care coverage. Available in most states, the plans feature:

- Two-year rate guarantee (groups can lock in rates until 2009!)
- Attractive plan designs and pricing
- Simple quoting capability; no rate sheets
- No employer funding required
- Low minimum participation requirements: 10 lives
- Members choose any eye care provider (no panel doctors)
- Reimbursement is based on the scheduled amounts of the plan design, so members know in advance exactly how much they'll receive.

Your Ameritas Group representative will be pleased to provide more information about the benefits of each option.

Plan Comparison:

BENEFITS	PLAN 1	PLAN 2	PLAN 3
Annual Eye Exam	\$35	\$50	All covered services in Plan 3 are subject to the Annual Benefit Maximum
Frame	\$55	\$75	
Single Vision Lenses	\$35	\$35	
Bifocal Lenses	\$50	\$50	
Trifocal Lenses	\$65	\$65	
Progressive Lenses	\$70	\$70	
Lenticular Lenses	\$70	\$70	
Contact Lenses-elective	\$90	\$110	
Contact Lenses-medically necessary	\$90	\$110	
Annual Benefit Maximum	N/A	N/A	

In all plans – the patient will be responsible for any deductible, if applicable, and any cost over the specified plan benefits. All plans include a calendar year deductible of \$20 for exam/materials
NOTE: Calendar year deductible does not apply toward contact lenses.

In plan 1 & plan 2, the frequency for Exam-Lenses-Frame is 12-12-24 months.

With the 12-12-24 frequency, contacts are in lieu of eye glasses and normal frequency rules apply. Selecting contacts does not reset the frame frequency, contacts and frame frequencies work independently.

Proposed monthly rates:

Exam & Materials Option

Rates valid for policy effective dates through 1/1/07 and are guaranteed for a maximum of two years, or to align with Section 125 plan year.

	PLAN 1	PLAN 2	PLAN 3
Employee Rates	\$3.96	\$5.36	\$6.96
Employee & 1 Dependent	7.92	10.72	13.92
Employee & 2 or more Dependents	10.96	14.96	19.36

Materials-Only Option

This option provides benefits for frame and lenses – a great choice for groups whose medical plan covers annual eye exams.

	PLAN 1	PLAN 2	PLAN 3
Employee Rates	\$2.56	\$3.46	\$5.96
Employee & 1 Dependent	5.12	6.92	11.92
Employee & 2 or more Dependents	7.16	9.76	16.56

INFORMATION AT YOUR FINGERTIPS ...**BETTER SERVICE THROUGH TECHNOLOGY**

To best serve our members, we provide up-to-date and accurate dental provider information online. Provider information – including office hours, specialty, language spoken and driving directions – is as close as the nearest keyboard.

- Easy to navigate – members just go to our web site, www.ameritasgroup.com (in New York, www.firstameritasgroup.com), and select “Find a Provider.”
- Online directory is updated weekly to keep pace with our growing network.
- No need to store a dated paper directory. The information is readily available 24/7.
- Policyholders and members can create customized directories to suit their specific needs.
- Members can access an online form to nominate a dentist or specialist for network consideration.

We’ve discontinued mailing paper directories as standard practice, but we are happy to provide them upon request. In addition to provider information, members can access benefit coverage details, claim status and more via the web.

A MESSAGE FROM NADP:**UNDERSTANDING TODAY’S DENTAL BENEFITS MARKET**

When you present a comprehensive benefit program to employers, they will be happy to know that most customers are satisfied with their dental plans. Satisfaction with dental plans is equal to that of banking and brokerage services as well as property/casualty and life insurance industries: 75%. In contrast, health insurance received only a 67% satisfaction rating.

Many employers view dental as the differentiating factor in their design of an overall benefits program. The demand for dental benefits is stable in large employer groups, which are virtually saturated, and increasing slowly among smaller employers. This creates fierce competition for employers’ dental benefit dollars. As a result, premiums have remained relatively flat over the past few years. In 2005 premiums ranged from \$15.06 to \$28.47 depending on the dental product. Even with stable dental premiums, cost increases of other employee benefits present brokers and their clients with new challenges in the availability and affordability of employee dental benefits. That’s why employers are looking for ways to shift part of the cost to employees. Today over 70% of the population pays at least a portion of their dental benefits, with about 25% paying their entire dental premium. *Learn more at www.nadp.org.*

Our quoting system now offers the option of selecting Special Administrative Services such as eEnroll, eBill, eEnroll Plus, eCert/ePolicy and Home Address Mailing.

eServices: We continue to enhance and add to our simple, accessible online services for employers. Employers who sign up and use our free services get a secondary benefit: an eServices discount of 15 cents off per employee. Available with our tailored dental, eye care and FUSION: THE ULTIMATE CHOICESM (dental and eye care combined) new and renewal business.

Home Address Mailing: Many of our groups now have the option of requesting that certificates be mailed to their employees’ homes. While there is an extra cost of 32 cents per employee, some employers find this is the best way to deliver certificates to their insured employees.

Your Ameritas Group or First Ameritas representative can provide more details about the availability of these and other useful services!

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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 (Suffern, N.Y.). Some plan designs are not available in all areas.

Ameritas Life is 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 is rated AA- (Very Strong) for insurer financial strength by Standard & Poor’s. This is the fourth-highest of S&P’s 21 ratings.