



## Employers Save With Our eServices Discounts.

Page 2

*eServices from Ameritas Group/First Ameritas ...*

### Make Plan Administration Easy

Have you heard about our latest eServices for employers and employees? They make it easy to administer and get the most from dental and eye care benefits. Check out the many options, and contact your representative to learn more:

#### eEnroll

- View member coverage status including effective dates and dependent coverage levels
- Enroll, change or terminate member coverage in real-time
- Minimize time spent going over bills each month

#### EDF Transfer

- Transfer enrollment info straight from payroll system
- The group's weekly or monthly electronic data files are transmitted to our secure server
- Available to groups of 250 or more

#### eBill and EFT

- Keep billings simple
- Employers order their bill when they're ready, after updating member information
- View online or print a list billing and detailed adjustments
- Access up to a year of premium info/billing history online
- Pay the bill online

#### eView

- View member coverage status including effective dates and dependent coverage levels
- View the dental/eye care policy and certificates

#### eCert/ePolicy

Online access to important plan documents:

- View the dental/eye care policy and certificates
- Distribute certificates electronically by downloading as PDF files to attach to an e-mail or post on company intranet
- Print certificates for employees' reference
- Access up-to-date plan documents immediately

*New!* For many groups, employees may now view and print their own copy of the certificate, giving them direct access to their benefit information.

#### eEnroll Plus

No signing, sorting or mailing paper forms – a more hands-off role for benefits administrators during a new group's first-time enrollment. Easy as 1-2-3:

- 1) Work with us to establish user names and passwords
  - 2) Members enroll online
  - 3) Benefits administrator approves (optional)
- After initial enrollment, benefits administrators simply use eEnroll to ensure quick, accurate updates.

#### Online Benefit Centers

Available to groups of 500 or more, our Online Benefit Centers are custom-built to put everything employees need on one simple web page. The straightforward presentation gives members quick answers without distractions — they won't get lost in a complicated web site. Employers can link from anywhere, with no need to maintain their own content about the Ameritas Group plan. Can include any or all (employer's choice):

- Employer's logo
- Summary of benefits; coinsurance, maximum and deductible amounts
- Claim status look-up
- Covered procedures
- Glossary of plan terms
- Provider look-up
- Forms (claim, enrollment, COBRA, etc.)
- ID cards
- Our HIPAA Notice
- Claim office contact information

#### Info at their fingertips: [www.ameritasgroup.com](http://www.ameritasgroup.com)

- eServices descriptions and demos
- Specific dental benefit information — plan summaries, remaining maximum and deductible amounts, claim or payment status, claim history
- Claim forms, enrollment forms, and more
- Ameritas Group dental and eye care products (includes printable materials)
- Provider Directories (Ameritas PPO network dentists and the EyeMed and VSP eye care panels)

*an added advantage ...*

## Money-Saving Discounts for Your Clients Who Use eServices

Our quoting system now offers the option of selecting Special Administrative Services such as eEnroll, eBill, eEnroll Plus and eCert/ePolicy. Not only do our eServices offer easy access and efficiency – employers who use them get a secondary benefit:

- Employers who sign up and use eEnroll/eBill get **an eServices discount of 15 cents off per employee.**
- Employers who sign up and use eCert/ePolicy get **an eServices discount of 20 cents off per employee.**

Available with our tailored dental, eye care and FUSION: THE ULTIMATE CHOICE (dental and eye care combined) new and renewal business.

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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.*

## PRIVACY REQUIREMENTS

Insurers and their producers have legal obligations to keep the nonpublic personal information of their insureds confidential and safeguarded. The federal **Gramm Leach Bliley Act** (GLBA), state insurance laws, and the **Health Insurance Portability and Accountability Act** (HIPAA) Privacy Rule obligate Ameritas and its producers to keep the nonpublic personal information of our customers and insureds private.

Ameritas has recently revised its GLBA notice of privacy practices to provide additional protections and to state our privacy policy more clearly. The law requires us to provide a notice of our privacy practices to our group policyholders at the time the coverage is initially placed and once a year thereafter. This will serve as a reminder that our producers are required to comply with these privacy laws and the Ameritas statement of privacy practices. This means that the nonpublic personal information of individuals resulting from the insurance coverage issued by Ameritas may only be disclosed by Ameritas and its producers as allowed by the statement of privacy practices. More specifically, this information may not be disclosed to third parties for the purpose of marketing non-Ameritas products and services.

The HIPAA Privacy Rule mandates even more stringent privacy and security protections for an individual's protected health information. These requirements apply to both Ameritas and you as our producers. That is why Ameritas requires producers to sign HIPAA Business Associate agreements. We appreciate your help in protecting the privacy of our insureds. If you have any questions about privacy requirements, please call the UNIFI Privacy Office at 1-888-284-7844.

Visit our web site to view privacy notices and access required privacy forms:

[www.ameritasgroup.com](http://www.ameritasgroup.com)  
in New York:  
[www.firstameritasgroup.com](http://www.firstameritasgroup.com)

**To view the GLBA and HIPAA Privacy notices or access a HIPAA Authorization Form for Release of Protected Health Information:**

click the [Privacy Policy](#) link at the bottom of the home page.

**All producers are asked to complete and return a Producer HIPAA Privacy Addendum so we may continue to share information.**

**For another copy:**

click the [Producer](#) link on the left side of the home page, then click [Join Our Team](#), then [Appointment Application/Business Associate Addendum](#). Print out the form to complete and return the Producer HIPAA Privacy Addendum (pages 2 and 3).

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