



A M E R I T O P I C S

Volume 11, Issue 3

Published by The Dental and Eye Care Experts

September 2006

Includes New Participation Guidelines!

Your Flexible Dental and Eye Care Partner: Plan Enhancements

Our commitment to flexibility and service excellence stands behind every plan we offer. *A few recent enhancements we've made to keep that commitment:*

High/Low Participation

- High/Low plan participation is now the greater of 20% or 10 lives.
- We allow Core/Buy-Up plans down to 10 eligible lives.

Dual Choice Participation

- Participation on Dual Choice plans is now the greater of 20% or 10 lives.

Liberal Orthodontia Rules

More liberal new rules for the 12-month elimination period on ortho coverage:

- For **takeover groups**, the 12-month elimination period is waived for initials and new hires with at least 10 enrolled lives.
- For **non-takeover groups**, there is a 12-month elimination period for initials and new hires. The elimination period can be waived with a minimum of 25 child-paying units, with a price increase.

Voluntary Plan Updates

Our voluntary plans for employers with a Section 125 pretax plan in place require no employer contribution and offer even greater flexibility:

- Voluntary plan participation is now the greater of 20% or 10 lives for most cases.
- Endodontics and periodontics can now be included in Type 2 (Basic) on a voluntary plan non-takeover case.
- We now allow orthodontia maximums of up to \$2,000 on voluntary plans.

©2006 Ameritas Life Insurance Corp. (Ameritas Life). Ameritas, the bison symbol, Freedom of Choice and Focus are registered service marks, and The Dental and Eye Care Experts is a service mark, 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 (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.



*Contact your representative today
to put these flexible new features to use!*

COBRA Account Administration Offered In Partnership With CONEXIS

We're pleased to announce that we recently entered into an agreement with CONEXIS (www.conexis.org), the nationally recognized expert in third-party benefits administration. CONEXIS began administering all of our dental and eye care COBRA accounts on August 1.

CONEXIS benefits experts specialize in COBRA compliance and are trained to quickly and cost-effectively manage every aspect of COBRA administrative requirements. • Their services include reporting, timely notification, updated employee information and comprehensive documentation, and more. • They offer 24/7 access to real-time data, activity logs, online reports and other tools to keep an employer's COBRA administration program running smoothly. • Web-based services for COBRA beneficiaries include online elections, account history, FAQs and automatic payments.

The Consolidated Omnibus Budget Reconciliation Act (COBRA), enacted in 1986, gives many workers and their families the right to temporary continuation of health coverage at group rates under circumstances such as quitting or losing a job, changing jobs, reduction in work hours, death, divorce, and other life events.

CONEXIS COBRA Administration Services For Employers:

1. Employer calls Ameritas Group toll free at 800-659-2223 for more information and to request a quote.
2. Employer completes an application for COBRA administration services, including plan information.
3. A CONEXIS benefits expert establishes the account and provides access to worry-free COBRA compliance.

Ameritas Group/VSP Eye Care Sales Contest:

AT&T National Pro-Am Classic At Pebble Beach

The Ameritas Group/First Ameritas sales representative and his or her producer with the most Focus® eye care lives will receive an invitation to be our/VSP's guest at the AT&T National Pro-Am Golf Classic in Carmel, Calif., on February 10, 2007. (We'll set the mood February 9 by golfing on one of Carmel's fabulous courses.)

The AT&T Classic is a great mix of golf, professional golfers and celebrities.

Focus plans from Ameritas Group emphasize eye health and preventive care, and feature VSP's money-saving eye care provider network.

Sell Focus, Focus – Materials Optional, Flex E Decreasing Deductible, or Flex E Increasing Frame Allowance plans, and accumulate lives for a chance to win! Annual eye care production for all of 2006 will be counted.

Hate the cold? Love golf?

**If a fun-in-the-sun escape to Pebble Beach in February sounds good,
there's still time ... tell your Ameritas Group/First Ameritas representative
you want to be half of the winning eye care team!**