

ameritopics

June 2011



employers and members save with our per-visit deductible

We're always looking for ways to help customers save on dental premiums.

With our per-visit deductible option, members pay the provider a small deductible that is applied toward the claim for each visit, in addition to their coinsurance.

This plan option helps control premium costs and is available for all employer sizes and participation options.

make more money selling incentive coinsurance

Are your medical commissions down? Right now, our special promotion lets you earn extra commission selling our incentive coinsurance dental plans!

Sell a new case with incentive coinsurance and you will receive 125 percent of the normal commission scale for the 1st and 2nd years the case is in force.

With incentive coinsurance, the coinsurance increases on Type 2 and/or Type 1 procedures each year as long as the insured visits a dentist and submits a claim annually for a covered procedure.

For example, the plan could start off by covering Type 2 procedures at 80 percent coinsurance, then increase by 10 percent each year up to a maximum of 100 percent coinsurance. **Incentive coinsurance plans are an excellent retention tool for new groups!**

Special promotion specifications:

- Ameritas and First Ameritas dental cases with **4/01/11 to 1/31/12** effective dates
- Tailored cases only (no trust or ASO)
- New business cases only
- Cases written with only part of the group having an incentive coinsurance plan design (high-low, buy-up, in-network only, etc.) will be treated as if the entire case has incentive coinsurance
- Excludes Type 3-only incentive

\$5,000 annual maximum

Our sales team heard consumers' requests for higher annual maximums! A \$5,000 annual max is now available on several of our dental plans.

The new \$5,000 maximum offers an added benefit for employees and their dependents. It provides significant savings on dental care, especially when combined with Ameritas' extensive dental PPO network. (See page 2 for news of our latest enhancements to our online provider directory.)

FUSION: THE ULTIMATE CHOICE® – our innovative product that combines dental with eye care – is just one of the plans we can offer with the \$5,000 annual maximum.

Contact your Ameritas Group or First Ameritas representative today.

Ameritas dental PPO network

online provider directory enhancements

We have updated our online provider directory with new features, making it even easier for plan members to use. The directory boasts a new look and feel, as well as improved usability and performance. Some of the updates:

- Members can sort search results by provider name, specialty type or distance
- To narrow search results, members can do a comparison of up to three providers on a single page
- Members can track the last 10 dentists viewed
- A more intuitive layout and interface improve the user experience

View the online directory at ameritasgroup.com, Find a Provider>Dental.

CA health care language assistance program

The California Department of Insurance Language Assistance Program regulations require health insurance carriers, including dental and eye care carriers, to survey their California membership to assess language preferences.

Ameritas Group is mailing surveys to all California plan members. We will inform policyholders in the state prior to the mailing. The results of the survey will be used to determine our compliance requirements related to the Language Assistance Program. If you have any questions about the program or about our survey process, please call Geri McKeown, manager - group compliance, at 800.776.9446 (press 0, then extension 82222).

news you can use

We hope you had a chance to read Brent Jackson's March article in *California Broker* about large case dental insurance ("**Digging Deeper to Find the Truth in Dental Plan Designs**"). Brent is our director of group national accounts. If you missed the article, you can catch the as-submitted content on our website (*under the "our latest" tab, click the "our articles" quick link*).

And watch for:

California Broker – Scott Llewellyn in the "View From The Top" voluntary benefits survey slated for May, and Karen Gustin on the importance of dental benefits in detecting oral, head and neck cancer (June)

Employee Benefit News – this summer, Karen Gustin offers advice on boosting participation and satisfaction with voluntary benefit plans

Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI company, offers dental, eye care and hearing care products nationwide. In New York, products are offered through First Ameritas Life Insurance Corp. of New York (Suffern, N.Y.), a UNIFI company. Some plan designs are not available in all areas.

Ameritas Life and First Ameritas are 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 and First Ameritas are rated A+ (Strong) for insurer financial strength by Standard & Poor's. This is the fifth-highest of S&P's 21 ratings.

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