



Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI Company, offers group 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 AA- (Very Strong) for insurer financial strength by Standard & Poor's. This is the fourth-highest of S&P's 21 ratings.

[ameritasgroup.com](http://ameritasgroup.com)  
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## popular benefits made simpler

In our last issue, we mentioned two new simplified benefits, available in most states, that can be added to virtually any of our dental plans.

These add-ons boast low nationwide rates that make them easy to quote. And since today's employers need good plan alternatives that will help them achieve both their benefits coverage and their budget goals, they will appreciate knowing about cost-effective ways to enrich their benefits package while offering the benefits employees really want.

Put our flexibility and innovation to work for your clients with these new simple versions of two popular plans:

**FUSION Simple:** Lets your clients offer their employees the protection and value of two benefits, dental and eye care, in one easy-to-administer plan. Only one premium and one payroll entry are required for both coverages. **Adding FUSION Simple costs as little as 48 cents per employee per month.**

The best thing about FUSION Simple is the way it puts plan members in the driver's seat. Members use their benefits for the health care services *they* decide are their highest priority: dental, eye care or both.

**LASIK Advantage® Simple:** Available with nearly all of our dental plans, including self-funded, our newest optional loyalty-building benefit helps people pay for one of several well-established laser vision correction procedures. The lifetime benefit available per eye automatically increases the longer employees are enrolled. **Adding LASIK Advantage Simple costs as little as one dollar per employee per month.**

Since entering the mainstream, the popularity of laser eye surgery has soared. At the end of 2005, more than a third of Americans using corrective eyewear were considering laser eye surgery to improve or correct their vision, according to the Vision Council of America.

Our new, simplified plans are good for the health of employees and their families, and good for your clients' bottom line. Your local Ameritas Group representative will be pleased to provide more information.

## LifeRe is now Ameritas

Ameritas Life Insurance Corp.'s purchase of LifeRe Insurance Company was approved July 9, 2007, and over the past year, both companies have worked hard to complete the transition. LifeRe cases have moved to Ameritas policies, systems have been integrated, and LifeRe associates have become Ameritas associates.

The final phase of the transition occurred October 1, 2008, when all remaining LifeRe dental and eye care cases, as well as Section 125 administration, were fully assumed by Ameritas.

Our main goals during the transition were to make it as seamless as possible, and to create positive experiences for LifeRe's brokers, policyholders and members.

The purchase allows Ameritas Group to operate a new regional sales and service center in LifeRe's San Antonio location, and makes Texas one of the largest states in Ameritas Group's business portfolio.

According to Ken VanCleave, senior vice president – Ameritas Group, "We have searched for a regional sales and service center to help grow our business, and LifeRe provided exactly what we were looking for. It is a customer-focused company with great employees and an excellent reputation. We're proud to continue the same business philosophy and provide the same excellent customer service that LifeRe brokers and clients have come to expect."

## online provider directory enhancements

We're currently enhancing our online *Find A Provider* directory and expect to complete the project later this year. Please look for details in an upcoming issue of *AmeriTopics* newsletter.

## eCert

We offer our policyholders a number of paperless options, including electronic certificates (eCert).

eCert not only reduces our carbon footprint, but also decreases costs while increasing efficiency. Members can simply view or print their own copy of the certificate from our website.

*New:* eCert is now our standard method of certificate delivery for new business. Paper copies of certificates are available for an additional charge.

**eCert ...**

*good for business,  
and good for  
the environment.*



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