



AMERITOPICS

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New Logo Conveys Ameritas' Commitment to Eye Care



The Ameritas Group logo has been updated to reflect Ameritas' expanded focus on eye care insurance products and services. Ameritas Group Dental is now Ameritas Group, The Dental and Eye Care ExpertsSM.

Though the change may be subtle, to the Ameritas Group Division it means communicating a broader range of benefits to consumers. Group isn't just dental any more – it's a wide range of dental and eye care products and services, with eye care being elevated to reflect an additional product line of business. Our partnership with VSP, the nation's largest eye care provider network, is the foundation for Ameritas' Focus[®] plan. Ameritas also offers Vision Perfect[®], which provides coverage in a defined benefit environment with no panel doctors. In addition, eye exam-only and buy-up options are available.

A logo change is also about continuing to increase name awareness. "We want consumers across the country to associate Ameritas Group with flexible, affordable dental and eye care benefits and superior customer service," explained Ken VanCleave, LLIF, senior vice president - Ameritas Group.

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Ameritas Group, a division of Ameritas Life, offers group dental and eye care insurance products nationwide. In New York, insurance coverage is provided through First Ameritas Life Insurance Corp. of New York. Individual and group prepaid dental coverage is provided in California by Ameritas Managed Dental Plan, Inc., a wholly owned subsidiary of Ameritas Life.

Ameritas Life is rated A+ (Superior) by the A.M. Best Company. This is the second-highest of Best's 15 ratings. Ameritas Life is rated AA "Very Strong" for insurer financial strength by Standard & Poor's. This is the third-highest of S&P's 21 ratings.

Focus[®] Eye Care Plan Enhancements

Beginning January 1, 2003, Focus eye care plan policyholders get more!

Retail Frame Allowance

For in-force policyholders and their insureds, the frame benefit through VSP doctors will now reimburse up to the retail frame allowance of \$105, which is equal to the former \$40 wholesale allowance. By stating the retail allowance, it will be easier for insureds to compare prices in the retail marketplace and better understand the value of their in-network frame benefit. If the insured selects a frame exceeding the in-network allowance, he or she will receive a 20 percent discount off the excess amount.

Member Contact Lens Program

Insureds can enjoy preferred pricing and direct delivery through VSP doctors on annual supplies of select-brand soft contact lenses and direct-from-manufacturer incentives. Contact lenses from CIBA Vision and Ocular Sciences Inc. — two leading contact lens manufacturers — are offered through this program. In January 2003, insureds may visit VSP.com to view a complete list of the soft contact lenses available, then discuss program offerings and delivery options with their VSP doctor.

Same Great VSP Discounts

- 20 percent lens and frame discount off non-covered pairs of prescription glasses including prescription sunglasses.
- Preferred pricing on these lens options: polycarbonate lenses, progressive lenses, scratch-resistant coating, anti-reflective coating, edge polish, plastic lens dyes, glass lens tints, UV protection, photochromics.
- 15 percent discount off the contact lens exam only for contact lenses.
- Preferred pricing on plan-approved LASIK or PRK laser correction surgery through VSP's contracted laser surgery centers.

At Ameritas and First Ameritas, we are always working to offer the best insurance products and services available. We are your dental and eye care benefits partner!

ADA Codes Changing January 1

The American Dental Association has revised its dental procedure codes effective January 1, 2003. Dentists use ADA codes to report services performed for their patients to insurance companies. Insurance companies use the ADA codes reported by dentists to calculate and pay claims.

The Health Insurance Portability and Accountability Act (HIPAA) has established standards for the electronic transmission of claims and data. The HIPAA standards, which will become effective October 1, 2003, mandate the use of the updated codes defined by the ADA.

At Ameritas, we are updating our claims-paying system so we will be ready to process the new codes by January 1. Insureds will continue to visit their dentists and have claims filed as usual. Dental plans will remain the same, so dental certificates will not be reissued.

We will continue to accept the ADA's old (CDT 3) codes for the first half of 2003 to allow dentists time to update their practice management systems. Our goal is to continue to provide the best customer service to insureds and dentists while ensuring that we comply with ADA and federal regulations.

eEnroll and eBill Offer Convenience

eEnroll allows your groups to ...

- View employee coverage status (including effective dates and dependent coverage levels).
- Enroll, change or terminate employee coverage in real time.
- Minimize the time spent going over their bills each month.
- Become eligible for eBill.

eBill allows your groups to ...

- Keep their billings simple.
- Order bills after updating employee information.
- View online or print a list billing and detailed adjustments.
- Have access to a year of premium information online.

These online services can make dental and eye care plan administration easier for your clients. Most Ameritas groups are eligible. For more information about the capabilities, benefits and restrictions of these services, contact your Ameritas representative or call 1-800-659-2223.

HAPPY HOLIDAYS

from

Ameritas Group

