



AMERITAS FORGES INTEGRATED SALES MODEL WITH LONG-TIME PARTNER

Building on a strong and successful 25-year partnership in marketing and administering dental and eye care plans for small groups, Ameritas Group and HealthPlan Services, Inc. have agreed to hire and co-manage additional sales representatives who will provide dedicated sales support to producers in the small case (50 lives and under) market. The new small-case representatives will work alongside members of Ameritas' existing sales force, who will magnify their current focus on cases of 50 to 50,000 lives.

The companies' first joint small group representative has joined Ameritas' Dallas, Texas, Group Office. Senior Vice President - Ameritas Group Ken VanCleave, LLIF, said the companies have plans for future expansion of this new integrated sales strategy, which will allow both organizations to concentrate on the market segments that best fit their particular areas of expertise and respective business models.

The resulting sales team will possess the strengths of both organizations and access to an expanded portfolio of dental and eye care products for groups of all sizes.

"Each customer's needs will drive which plan design is appropriate," VanCleave said. "By tapping the best resources of both organizations, we will be positioned to apply the best product, the best service and the best advice to the needs presented by each situation and each 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.

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.

Product News:

GO VOLUNTARY WITH FLEX E - INCREASING FRAME ALLOWANCE

This voluntary eye care product offers an eye exam, plus a frame/contact lenses allowance. Exam and eyeglass lenses are covered through a VSP doctor; if non-VSP, there's an out-of-network allowance for each. It's named Increasing Frame Allowance because as initial enrollment participation goes up, so does the frame allowance. **Higher participation means insureds save!**

Employee/Dep Participation	In-Network VSP Retail Frame Allowance	Out-of-Network Frame Allowance	Contact Lenses Allowance (same In or Out)
20-34 %	\$50	\$35	\$50
Participation Bonus:			
35-49 %	\$80	\$40	\$80
50 % +	\$120	\$45	\$105

Exam/Eye wear deductible options: \$10/25, \$15/15, \$20/20, \$20/25 or \$25/25.

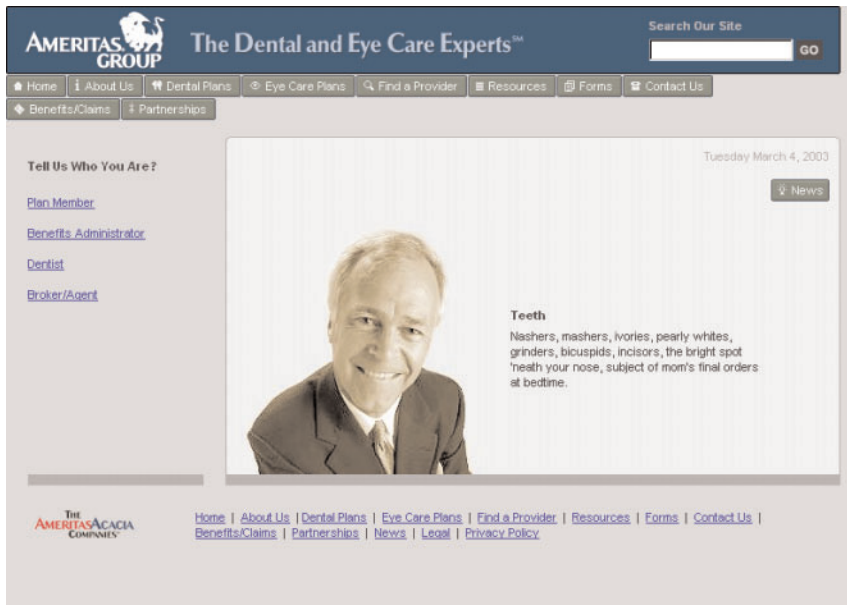
Eligible groups must have a Section 125 pretax plan in place. Participation is 20 % with a minimum 35 enrolled. In New York, 100 lives are needed to quote this plan, and minimum participation is 50 % of eligible employees down to 35 enrolled or, if less than 50 % participation, 50 enrolled.

Flex E was designed for groups of 100 + employees, VSP referrals, groups without prior coverage and employers who want to offer benefits but have no funds. We also offer convenient automated payroll deduction billing that matches the employer's payroll cycle.

Contact your Ameritas representative today, and ask about Flex E - Increasing Frame Allowance, or look into our other option, Flex E — Decreasing Deductible.



WE'VE GOT A BRAND NEW LOOK! VISIT AMERITASGROUP.COM



Surfing the Ameritas Group web site will make you smile. From the new easy-to-use search function to the catchy wording to the new graphics, our updated web site welcomes you. Learn about our dental and eye care plans, find a PPO provider, access forms electronically, view information about our eEnroll/eBill capabilities, contact us, and view dental benefits and claims status information online. What's more, we've added industry-related articles for your reference under [Resources](#), and defined alternate distribution opportunities under [Partnerships](#). Our new web address, **AmeritasGroup.com**, makes us easy to find! (In New York, visit [FirstAmeritasGroup.com](#)).

The Ameritas Acacia Companies' enterprise web site, [AmeritasAcacia.com](#), also sports a new look. Easy to read, the home page provides a complete listing of products and

services with links to more information. The [Featured Product](#) and [Newsstand](#) sections on the home page keep it timely, and the graphics and enhanced search function also make this site friendly and informative.

HIPAA Reminder:

RETURN ADDENDUM BY APRIL 14

In early March, to comply with requirements of the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule which takes effect April 14, 2003, we mailed a Producer HIPAA Privacy Addendum to every producer appointed with Ameritas or First Ameritas.

Please return your completed addendum by April 14.

For your convenience, you can submit your addendum online at **AmeritasGroup.com**. Just enter the broker section of the site, click on the HIPAA Privacy Agreement link, and provide your name, zip code, agent code and the subsidiary with which you are appointed (Ameritas or First Ameritas) as they appear in the left column of your commission statement.

Your completed addendum also may be faxed to 1-402-465-6190 or mailed to: **Ameritas Group Licensing, PO Box 81889, Lincoln, Neb., 68501.**

Returning your completed addendum will allow us to continue to do business as usual, and to share Protected Health Information with you as necessary to provide uninterrupted service to customers. Questions may be directed to Ameritas' Group Licensing Department at 1-800-659-2223.

Thank You!

Ask Us About eEnroll and eBill!

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.

*Now available in New York too through First Ameritas!
In NY call 1-800-628-8889.*