



DISCUSSED EYE CARE WITH YOUR CLIENTS LATELY?

Sixty-two percent of the U.S. adult population wears prescription eyewear, and one in four school-age children have vision problems. Do your clients offer a low-cost, high-satisfaction eye care benefit to their employees?

Ameritas Group offers a full line of eye care plans, including Focus®, Vision Perfect® and (as featured in the June 2004 issue of *AmeriTopics*) our new ViewPointeSM plans. Information about these plans is available from your Ameritas Group representative and on our web site. Contact us today to learn more.

New! A two-year rate guarantee is now standard on our eye care plans (other rate guarantee periods available).

NEW COST-CONTROLLED PLANS FOR EMPLOYERS: VALUE SOURCESM DENTAL FROM AMERITAS GROUP

Maintaining an attractive employee benefits package despite increasing benefits pricetags is the challenge facing many of today's employers. Ameritas Group's new Value Source product offers a classic combination of sound dental coverage and effective cost controls to help your clients keep those expenses in check.

Backed by more than 30 years of superior customer service and claims efficiency, Value Source gives employers a number of plan design choices. The usual premium payment contribution options are available including voluntary employee-pay-all plans.

- Available for groups with 10+ enrolled employees. Participation is 75% of employees not covered elsewhere, and employer contributes 25% or more to the premium. Voluntary plans also available in a Section 125 environment with Flex 1, 2 or 6, and these plans' respective group size and participation requirements apply.
- Employers may choose to add Dental RewardsSM option that allows insureds and dependents the opportunity to earn additional monies toward future covered dental procedures.
- Offers access to a PPO network with more than 43,000 licensed providers nationwide.

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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 Ag (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 third-highest of S&P's 21 ratings.



Choice of Value Source Plan Design Options

UCR -
(Usual, Customary & Reasonable) Example, 90th UCR indicates that 9 out of 10 dentists in a specific area charge at or below the plan allowance for a procedure.

SMART -
An area's median cost for a procedure.

MAC/PPO -
Maximum Allowable Charge for a procedure/
Participating Provider Organization.

	PREVENTIVE	BASIC	MAJOR	ORTHO
Claim Allowances	UCR 90th, 85th, 80th or 75th • SMART • MAC/PPO			
Coinsurance Standard	up to 100%	up to 100%	50% or up to 65%	up to 65%
Coinsurance Incentive	100% or 3- or 4-step	3- or 4-step	50% or up to 65%	up to 65%
Maximums	\$500 to \$2,500 Calendar or Plan Year			\$500 to \$2,500 Lifetime
Deductibles	\$0 to \$250 Calendar, Plan Year or Lifetime		\$0 to \$250 Cal or Plan Yr	Generally \$0 Lifetime

Incentive coinsurance option requires a set of three- or four-step percentages such as 70-80-90-100%. Encourages good dental health.

Value Source Cost Controls

- X-rays in Preventive, Basic or Split
- Fluoride in Preventive, up to age 14
- Sealants in Preventive or Basic, up to age 14
- Non-surgical Endodontics (root canals)/Periodontics (gum disease) in Basic, Major or Split
- Surgical Endodontics (apicoectomy)/Periodontics in Major
- Surgical Extractions in Major
- Crown, Bridge & Denture Replacement in Major, every 10 years
- Space Maintainers in Major
- Anesthesia in Major
- Late Entrant Provision 24 months

Additional Value Source Plan Options

- Add a comprehensive eye care plan. Choose from Focus®, Vision Perfect® or ViewPointeSM
- Coverage for routine (Preventive and Basic) dental procedures only
- Administrative Services Only (versus fully-insured dental plans)
- Family Maximum Deductible, Internal Maximum
- Available with Two-Tier, High/Low, Core/Buy-Up, Dual Choice

With thousands of plan design options to choose from, we can create the right dental and/or eye care plan for your clients. To find out more, talk to your Ameritas Group/ First Ameritas representative, call 800-776-9446, or visit our web site:

www.ameritasgroup.com

in New York:

www.firstameritasgroup.com