

ameritopics

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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, dental and eye care 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
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SoundCareSM: our answer to a growing need

*Life's getting louder.*SM Thanks to the cranked-up volume of modern life and a maturing population, hearing loss is becoming a major health problem in the United States. It's striking at younger ages than ever before, and the number of people affected is growing fast. We're proud to announce our new wellness benefit that helps people protect and preserve their ability to hear. Through SoundCareSM, employers can help the people who represent and serve their organizations improve their quality of life *and* their ability to communicate effectively on the job.

SoundCare offers coverage for hearing exams, hearing aids and hearing aid maintenance (complete plan). To meet the needs of clients who already have access to partial hearing benefits, such as an exam through their medical plan for example, we also offer hearing aid/hearing aid maintenance only or (available with our dental plan) exam benefit only.

Hearing screening/exam. Members are eligible for \$75 total allowance per benefit period without a deductible.

Hearing aids. The coverage amount is progressive, rewarding loyal employees with a benefit that increases over time based on the patient's effective date. The plan pays 50% of the hearing aid cost up to the benefit amount, with no deductible. Maximum benefit options:

option	year 1	year 2	year 3+
1:	\$800 (\$400 per ear)	\$1,200 (\$600 per ear)	\$1,600 (\$800 per ear)
2:	\$1,000 (\$500 per ear)	\$1,500 (\$750 per ear)	\$2,000 (\$1,000 per ear)

Hearing aid maintenance. Members are eligible for \$40 total allowance per benefit period without a deductible. Designed to cover maintenance, batteries, service contracts, fittings, ear molds and repairs.

Depending upon group qualification, we offer additional plan designs including other benefit amounts, a four-step hearing aid benefit, coverage tied to dental or medical, stand-alone plans, high/low plans and more.

Top employers know the value of competitive benefits that demonstrate concern for employees and their families. SoundCare helps people develop proactive habits for hearing health, prevent future problems and receive needed treatment. It's available in most states. Your Ameritas Group representative can provide details ... including how inexpensively your clients can enhance their benefits package!

an additional resource (SoundCare, continued)

Our new agreement with EPIC Hearing Health Care (www.epichearing.com) lets us provide information about EPIC's service offerings and the value of good hearing to SoundCare plan members.

EPIC offers a nationwide alliance of ear physicians and audiologists for expert hearing evaluations and treatments. People who want to take advantage of this resource have the option of speaking with a trained EPIC hearing care counselor for help in finding an alliance provider, scheduling an exam, receiving treatment, submitting their claim and more. EPIC also maintains working relationships with major hearing device manufacturers to negotiate prices. The company's purchasing arrangements can result in substantial savings to augment Ameritas Group's insurance benefit, helping people afford the treatment they need.

now it's simple to add FUSION or LASIK benefits

Ameritas Group was the first to offer one plan with two benefits – dental and eye care – and a single simple payroll entry for employers: FUSION: THE ULTIMATE CHOICESM. And in June 2007, *AmeriTopics* featured our newly launched LASIK Advantage[®] benefit that helps people pay for laser eye surgery.

We're pleased to introduce two new benefit add-ons (available in most states): FUSION Simple and LASIK Simple. These options can be added to virtually any of our dental plans. The nationwide rates help make them easy to quote, cost-effective for policyholders, and valuable to plan members.

California health care language assistance program

The California Department of Insurance recently adopted Language Assistance Program regulations. These 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 in the next few weeks. (We will inform policyholders in the state prior to the mailing.) We'll use the results to determine our compliance requirements related to the Language Assistance Program, and will share more information about our implementation plans as it becomes available. If you have questions about the Language Assistance Program or about our survey process, please call Geri McKeown, manager – group compliance, at 800-776-9446 (press 0, then extension 82222).

privacy requirements

Regulations require us to provide notice of our privacy practices to our group policyholders at the time their coverage is initially placed and once each year thereafter. We mailed the annual notices to our policyholders in June.

To read our Gramm Leach Bliley and HIPAA privacy notices, see the **privacy & legal statements** section of our website. See the **producer** section, "Join our team," to review the Producer HIPAA Privacy Addendum (attached to the appointment application) that allows us to share information.

sound bites

Hearing loss afflicts more than 30 million adults, children and infants in the United States. According to conservative estimates, the number is expected to top 50 million by year 2050.

More than 20 million working adults ages 18-64 endure hearing loss. If unrecognized and untreated, it affects their quality of life, and their ability to communicate and interact effectively with customers and coworkers.

A hearing problem can hinder a child's self-esteem, language development and ability to learn. Studies indicate more than 5 million kids have hearing damage from amplified sounds.

In addition to noise exposure, common causes of hearing loss include disease, unintended effects of certain prescription drugs and aging.

In addition to the obvious culprits we're sticking in our ears – portable media players, cell phone earpieces, gaming headsets – here's a look at common noises that affect hearing, and the amount of time it can take for damage to occur:

rock concert	9 seconds
leaf blower	90 seconds
snowmobile	15 minutes
hand drill	23 minutes

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