

ameritopics

January 2007



Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI Company, offers group dental and eye care products nationwide. In New York, insurance 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
firstameritasgroup.com

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about our new look ...

The next time you pick up an Ameritas Group or First Ameritas product piece, visit us online or see one of our ads, you will see our fresh new look. Our Image portrays who we are and how we do business. The style is friendly and open. Approachable. And it shows we're willing to go the extra mile for our customers.

our product and service materials

Materials that clearly explain the advantages of our products and services to customers are an essential part of the sales process. We want our pieces to not only provide straightforward and accurate information to customers, but also communicate our company's personality through the Our Image look and feel. Our new materials are clean and simple, with a conversational voice.



our websites

We've applied the Our Image design to the Ameritas Group and First Ameritas websites in order to streamline the sites and improve the user's experience. We've added more in-text links so you and your clients can quickly find what you need. We also updated our navigation menus to make them more intuitive. The home page features an eye-catching flash presentation, and we've added more news sections so you can stay informed of our latest innovations and events.

our proposals

After talking to producers in focus groups and one-on-one phone interviews, we updated our proposal format to better meet your needs and reflect the Our Image brand. Our sales representatives can customize each proposal to speak directly to your client's concerns. New content sections provide side-by-side comparisons of requested and recommended plans to help make your job easier.



our thanks

Our new branding initiative defines our identity, and you're a vital part of that identity. Our strengths come from your commitment to helping customers improve their lives. It is with your support that we grow and learn to do what we do better. Our customers need you. We need you.

We're Ameritas. We're for people.SM

increased commissions for increasing benefits: incentive coinsurance dental

With our incentive coinsurance dental plan feature, the coinsurance increases on Type 2 (Basic) and/or Type 1 (Preventive) procedures each year. With this plan design, all the plan member has to do to qualify for the annual coinsurance increase is submit a covered dental claim each year.

Incentive coinsurance is great for retention. We have seen significantly higher retention on groups with this plan design compared to groups without it.

what's in it for you:

Producers who sell Ameritas Group incentive coinsurance plans with effective dates from October 1, 2006, to August 1, 2007, receive 125% of the normal commission scale for the first and second years a case is in force. Contact your Ameritas Group representative for details.

promotion specifications:

- Special promotion applies to Ameritas Group dental cases with 10/1/06 to 8/1/07 effective dates
- Applies to tailored cases (no trust or ASO)
- Applies to new business cases only
- Cases written with only part of the group having an incentive coinsurance plan design (such as high/low or buy-up) will be treated as if the entire case has incentive coinsurance
- Excludes Type 3 (Major) only incentive
- Promotion applies in all states except New York

new ADA codes

Dentists use the American Dental Association's dental procedure codes to report services performed for their patients to insurance companies. Insurance companies use the codes reported by dentists to calculate and pay claims.

On January 1, 2007, revised dental procedure codes established by the ADA (Current Dental Terminology 2007-2008 © American Dental Association) took effect. We have updated our claims-paying system with these procedure codes and have phased out obsolete codes. Plan members can continue to visit their dentists and have claims filed as usual. **Dental plans will remain the same, so dental certificates will not be reissued.**

Our customers can rest assured that we will continue to process their claims efficiently and accurately through this routine update, and provide them with information for their dental benefit needs.

meet the family

Ameritas Group (a division of Ameritas Life Insurance Corp.) and First Ameritas Life Insurance Corp. of New York are part of a growing family of insurance and financial services businesses. The January 1, 2006, merger of The Ameritas Acacia Companies and The Union Central Life Insurance Company at the holding company level established UNIFI Mutual Holding Company. Operating as the UNIFI Companies, this partnership joined Ameritas Life Insurance Corp., Acacia Life Insurance Company, The Union Central Life Insurance Company, and their affiliated companies.

We share a vision for the future and a focus on nurturing trusted relationships. You're invited to visit our corporate website at unificompanies.com to learn more. Let us help you achieve your goals!

life insurance • annuities •
disability income insurance •
retirement plans • group dental
and eye care • investments •
banking • public finance •
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and affiliated companies

Our dental and eye care plans tailored to enhance lives.

