



## AMERITAS INTRODUCES A FULL-SERVICE ASO/SELF-INSURED PRODUCT

As a provider of outstanding service, Ameritas is always looking for ways to add highly competitive products to our portfolio. That's why we have created a new product for your Administrative Services Only (ASO) clients -- one you can sell with the confidence of knowing that you and your clients won't have to spend time on service issues. This product meets your clients' needs by focusing on quality and service.

The Ameritas Full-Service ASO product was designed for employers seeking a high quality approach to dental claims administration that provides sophisticated financial management of the dental program, maximizes the client's cash flow and has a reasonably priced administrative fee. As an example, there are no upfront deposits required with our banking procedures. Your self-insured clients benefit from the same features that Ameritas uses to control claim costs with its fully-insured business. They also get all the reports and account management services they need to properly administer a dental program for their employees.

As part of this full-service package, Ameritas is extending significant **Performance and Quality Guarantees**. If we do not meet these standards of performance, our fees are at risk. We're even extending an **Unconditional Service Quality Guarantee**, simply stating that if your clients are not satisfied with our overall level of performance, they can contact the product manager/ ASO, who will personally deliver a refund check.

*©2000 Ameritas Life Insurance Corp. Ameritas and the bison symbol are registered service marks of Ameritas Life Insurance Corp. All are used with permission. In New York, dental coverage is provided through First Ameritas Life Insurance Corp. Ameritas Managed Dental Plan, Inc. is a wholly owned subsidiary of Ameritas Life Insurance Corp., providing dental coverage in Southern California. Ameritas is rated A+ (Superior) by the A.M. Best Company. This is the second-highest rating of Best's 15 categories. Ameritas is also rated AA "Very Strong" for insurer financial strength from Standard & Poor's. This is the third-highest of S&P's 21 ratings.*

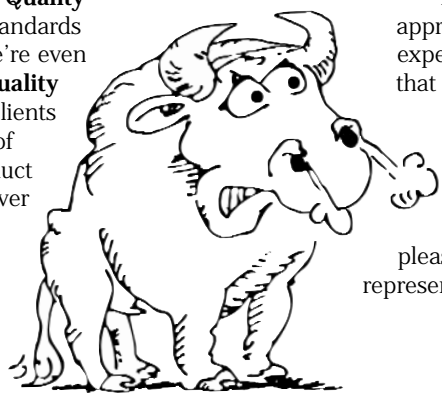
The **Performance and Quality Guarantees** include such things as turnaround time for processing claims, payment accuracy percentage, average speed of answer for incoming calls, and overall satisfaction. In 1999, Ameritas received, scanned and processed more than 2.6 million dental claims in a timely, high-quality manner, which led to more than a 95% customer persistency factor.

In addition to these guarantees, Ameritas is extending the **Claims Cost Savings Guarantee**, under which we guarantee up to 20 percent savings of dental charges submitted on an annualized basis. (The percentage of savings is tied to plan design.) We're also extending the **PPO Access Fee Guarantee**. This states that at the end of a client's first year of coverage, Ameritas will perform an analysis of PPO claim savings and refund to the customer any dollar amount of the access fee not covered by the PPO savings. At the end of the second year of coverage, Ameritas performs another analysis and refunds the appropriate dollar amount in the event that the amount of PPO claim savings is not two times the annual access fee.

For this product, Ameritas offers a simplified proposal approach, which usually does not require a claims experience evaluation. This comes in the form of a chart that indicates case size and first and second year pricing.

As always, our goal is not only to meet our high service standards for you and your clients, but to exceed them. Our new Full-Service ASO product is a milestone in customer service enhancement. If you have questions on the new Full-Service ASO product, please contact your local Ameritas group sales representative.

**HOT**  
**New Product**



**RATE REDUCTIONS . . . EFFECTIVE MARCH 1, 2000**

**Effective immediately, Ameritas dental plan rates are being cut 3.5% in aggregate across the United States. This reduction applies to specific ZIP code areas. Some will receive no change, while others receive as much as an 8% reduction in premiums!**

**This rate reduction reflects the strong financial results Ameritas has experienced. Strong financial management is one of our core competencies, and we're proud to pass the benefits of our success on to your clients.**

## NEW FOR DENTISTS: BENEFIT SUMMARIES BY FAX

Ameritas is now offering a new service to the dental care providers of our insureds. By calling our Automated Information Network, dentists can now receive dental benefits summaries by fax.

Dentists can receive information about an insured's coverage, such as co-insurance, deductible, effective dates, frequencies, maximum, and elimination period. When dentists call our toll-free number and

follow the menu options, the summary will arrive in the dental office by fax. This saves the dentist's staff valuable time and provides written documentation for their records.

It's just another example of our commitment to providing our customers with the best customer service possible.

*For broker use only*



## LASER SURGERY AT REDUCED COST: AVAILABLE NOW THROUGH VISION SERVICE PLAN AND AMERITAS

Do you have existing dental plan policyholders with Vision Service Plan (VSP) vision coverage through Ameritas? If so, you'll be pleased to learn that VSP has contracted with many of the nation's leading laser centers to offer members access to laser eye surgery at a substantially reduced cost. This has been made possible at no additional cost of employer groups!

VSP has arranged for members to receive, on average, a 25 percent discount off laser-assisted in-situ keratomileusis (LASIK) and photorefractive keratectomy (PRK) laser surgery. The maximum amount members will pay for the procedure is \$1,800 per eye for LASIK and \$1,500 per eye for PRK. The result is hundreds of dollars in savings!

If an employee has dependent coverage under his or her Ameritas dental and vision plan, dependents are included.

You say you don't have dental plan policyholders with VSP vision

coverage through Ameritas? Talk to your local Ameritas Group sales representative and promote it during upcoming renewals!

For more information about Ameritas' quality dental and vision plans, and the excellent customer service our company provides, contact your Ameritas group representative today.

For answers to specific questions about laser eye surgery, log on to [www.vsp.com](http://www.vsp.com), or call VSP's Laser VisionCare<sup>SM</sup> Support Line toll free at 1-888-354-4434.

Please note: Most major metropolitan areas are included in VSP's Laser VisionCare program introduction (January 1, 2000). However, access in California is not anticipated until early 2000 due to state filing requirements. Until the program is available in California, VSP members in California may access the program in another state. Visit VSP's website to check availability, which may vary based on location and regulatory approval.

## AMERITAS FEATURED PRODUCT: THE EXAM PLUS VISION PROGRAM FROM VSP AND AMERITAS

When you're talking to clients about vision coverage, don't forget about the vision benefit that's covered under almost every plan -- the Exam Plus Program.

In addition to Vision Perfect<sup>®</sup> and Focus<sup>®</sup>, Ameritas' two vision plans that may be written separate from other benefits or sold with an Ameritas dental plan or another group dental or medical plan, your clients can also take advantage of the Exam Plus Program.

This program is not a full vision plan, but a vision exam that may be added as a covered procedure under qualifying Ameritas dental policies. The covered exam also includes discounts toward corrective eyewear. Like the Focus plan, the Exam Plus Program is offered by Ameritas and Vision Service Plan (VSP). Covered individuals must visit a VSP doctor in order to receive this benefit. The Exam Plus Program includes:

1. Eye examination -- Each covered person is entitled to a comprehensive exam every 12 months.

2. Spectacle lenses and frame -- Patients can receive materials and professional services associated with them at a discount from VSP participating providers. And patients receive a 20% discount on prescription glasses and spectacle lens options.
3. Contact lenses -- VSP also includes a 15% discount on professional services associated with prescription contact lenses, including disposable lenses.

Your clients who qualify for the vision Exam Plus Program will receive employee brochures that outline the steps for taking advantage of the exam benefit. This brochure also includes discount cards.

For more information on the vision Exam Plus Program, contact your local Ameritas group sales representative.

### **AMERITAS DENTAL PRODUCT PRICING KEEPS GETTING BETTER!**

Announcing the first in a series of new rating enhancements to be introduced in the new millennium . . .

We say that Ameritas has the best claims practices. This saves us money and, as a result, saves our policyholders money. So where's the rate adjustment?

We say we may be able to be more aggressive in rating if we receive experience on larger cases, but what's the incentive for sending in experience?

Effective immediately, a 3% credit will be given on

the claims portion of our experience formula for new cases that are submitted with current carrier experience. This credit reflects the savings we believe our claims system will provide to the prospective client.

We are confident that our service is the best, so we're putting our money where our mouth is! And we want to make 2000 a great success, so look for additional rating enhancement announcements in the weeks to come.