



# A M E R I T O P I C S

Volume 6, Issue 2

July 2001

## NEW SPECIAL PRODUCER COMPENSATION (SPC) PROGRAM NEW BONUSES! SIMPLIFIED CALCULATIONS! SEE WHAT'S NEW!

At Ameritas, we know that we owe much of our success to *your* success and support. You are the sales professionals who build and maintain strong relationships with employer groups, know the marketplace in your area, and believe in Ameritas' quality products and service.

The Ameritas Special Producer Compensation (SPC) Program was developed to reward you for all you do. The program recognizes brokers for production on two different levels -- Silver and Gold.

We've been rewarding brokers through SPC for more than five years. Now the SPC Program has been upgraded with new bonuses and simplified incentive calculations. See what the new program has to offer!

### Gold and Silver Qualifications

**Gold Level:** To qualify as a Gold Level Special Producer, you must have 10 or more active group cases with Ameritas and at least \$100,000 of in-force annualized premium at the end of the year.

To maintain your Gold status, you must maintain the above qualifications and sell two new group cases each year.

**Silver Level:** To qualify as a Silver Level Special Producer, you must have five or more active group cases with Ameritas and at least \$50,000 of in-force annualized premium at the end of the year.

To maintain your Silver status, you must maintain these qualifications and sell two new group cases each year.

### New Bonuses

The new SPC Program features two types of compensation -- **In-force Bonus** and **New Case Bonus**.

To receive an **In-force Bonus**, you must be an active Gold Producer and have sold two new group cases in the current year. This bonus is calculated based on a percentage of premium with a limit per case, rather than using the 690 commission scale as in the past. (See the Bonus Percentage Scale.) To calculate your In-force Bonus, find your bonus percentage and multiply it by your lives persistency multiplier. (See the Lives Persistency Multiplier table.)

The In-force Bonus is paid on the current year's earned premium or earned fees on tailored cases that are in-force at the end of the year. The maximum in-force bonus payable per case is \$2,000. Any overrides received by the producer will be subtracted from the In-force Bonus.

To receive a **New Case Bonus**, you must be an active Gold or Silver Producer and have sold two new

tailored group cases in the current year. The bonus per case is \$250. This applies to cases with effective dates in the current year that are still in-force at the end of the year.

### Additional Perks

As always, SPC qualifiers receive these special extras:

- Errors & Omissions Insurance -- We pool participants so you receive low group rates.
- Recognition -- You'll be awarded a personalized plaque for your office indicating your special status with Ameritas.

### Details . . .

The program runs from January 1 to December 31, and all cases must be received and approved before year end. Both dental and vision cases count toward SPC qualification. Trust and individual prepaid product sales are not included. With Administrative Service Only (ASO) cases, fees (not the premium equivalent) count toward the in-force annualized premium. Cases coming to Ameritas as the result of a dental block acquisition must be in-force with Ameritas for one year in order to be considered production for SPC compensation.

For more information on the SPC program, ask your Ameritas sales representative for a brochure, or visit the Ameritas Group Dental web site at [YourDentalSolutions.com](http://YourDentalSolutions.com) (in New York, NY: [YourDentalSolutions.com](http://YourDentalSolutions.com)).

©2001. Ameritas Life Insurance Corp. Ameritas and the bison symbol are registered service marks of Ameritas Life Insurance Corp. The Dental Health Experts is a service mark of Ameritas Life Insurance Corp. All are used with permission. Ameritas Group Dental, a division of Ameritas Life Insurance Corp., an Ameritas Acacia company, offers group dental and vision products nationwide and individual and group prepaid dental coverage in Florida only. In New York, dental coverage is provided through First Ameritas Life Insurance Corp. of New York. Individual and group prepaid dental coverage is provided in California by Ameritas Managed Dental Plan, Inc., a wholly owned subsidiary of Ameritas Life Insurance Corp. 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 Dental Health Experts™  
AMERITAS ACACIA COMPANIES

### Bonus Percentage Scale

In-Force Premium	Percent of Premium
\$100,000 - \$499,999	1.0%
\$500,000 - \$999,999	1.5%
\$1,000,000 - \$2,999,999	2.0%
\$3,000,000 - \$4,999,999	2.5%
\$5,000,000 and over	3.0%

### Lives Persistency Multiplier

Lives Persistency	Persistency Multiplier
Under 75%	0.00
75% - 119%	1.00
120% and over	1.10

## IS PARTICIPATION A CONCERN? PROVIDE THE SOLUTION. INTRODUCING AMERITAS' PARTICIPATION WAIVER PROGRAM FOR VOLUNTARY FLEX PLANS

Some employers can be apprehensive about offering a voluntary dental plan due to the uncertainty of meeting participation requirements. When participation is a concern, you can provide the solution. The Voluntary Participation Waiver program can help put an employer's mind at ease.

### A Step-By-Step Process

To waive the participation requirements on a voluntary dental plan, simply ask the employer to implement the following steps to ensure successful employee participation:

- 1 Allow an Ameritas representative to speak at mandatory employee enrollment meetings (held on company time) at all participating employer locations.
- 2 Have all employees submit an enrollment/waiver card.
- 3 Use our available enrollment material (including employee payroll stuffers and Section 125 cost savings illustrations) to promote the dental plan.

To be successful, we still need to achieve minimum participation on voluntary plans. But, this program can be beneficial when:

- 1 you or your policyholder do not want a participation requirement.
- 2 you're enrolling a new, non-takeover case where participation is uncertain.
- 3 your competition for the case does not have a participation requirement.

Don't lose out on another voluntary dental plan quote because of participation requirements. Use the Voluntary Participation Waiver program to secure the sale!

- *Presale underwriting approval is required for cases over 250 eligible lives or \$150,000 in annualized premium.*
- *Home office approval is required for commission levels above 5% or 690 scale.*

*Did you know...*  
**Dental is the number one voluntary product companies are most interested in adding for their employees and dependents.**  
 (Worksite Marketing of Voluntary Products, LIMRA 1999)

### PARTICIPATION WAIVER PROGRAM REQUIREMENTS QUESTION/ANSWER

**Q: Why is this program being implemented?**  
**A:** To compete with carriers that are waiving participation requirements for voluntary plans, and to solidify our competitive position in the voluntary marketplace.

**Q: Does this program apply to all Ameritas voluntary dental plans?**  
**A:** Yes. It can be used with Flex plans 1, 2, 6, 8, 10 and 12.

**Q: Does the waiver of participation requirement need Home Office approval for ALL cases?**  
**A:** Only cases with over 250 eligible lives or \$150,000 in annualized premium need approval.

**Q: Do ALL employees need to complete an enrollment or waiver? And if a group will be utilizing our electronic eligibility format, will we still require all employees to complete an enrollment or waiver in order to waive the participation requirement?**  
**A:** The enrollment/waiver ensures that all employees are given the opportunity to enroll in the plan. For larger cases that utilize our electronic eligibility, the employer will need to give us some assurance that all employees were given the opportunity to enroll.

### Revised Group Dental Marketing Materials!

Using input from you and our field sales representatives, we have updated the look and feel of our group dental product overviews. Call your Ameritas representative today to order new materials. OR go to our web site, [YourDentalSolutions.com](http://YourDentalSolutions.com) (in New York, [NY.YourDentalSolutions.com](http://NY.YourDentalSolutions.com)), to view and print copies of them. We think you'll like what you see.

### INTRODUCING AUTOMATED PAYROLL DEDUCTION BILLING FOR VOLUNTARY PLANS

Ameritas Group Dental has developed a new automated system dedicated to efficiently and accurately billing voluntary, employee-pay-all groups. This service, which helps to ease the administration of billing for policyholders who choose to offer our voluntary dental programs, will be offered to new employer groups that payroll deduct premium billings.

Features of this new system include:

- generation of accurate premium list billings for employers that payroll deduct 12, 13, 24, 26 or 52 times a year.
- monthly billing that takes in to account mid-month employee adds, terminations or changes.

- the ability to stop billed premium and claims for an employee on leave of absence or layoff without actually terminating the dental coverage.
- no need for an employer to manually reconcile the premium billing due to mid-month employee participation changes.

Help your clients become employers of choice by offering quality voluntary dental benefits that ease administrative headaches and higher costs associated with payroll deduction. And as always, they'll get the great products and services that Ameritas has been known for over the past 35 years.

For more information please contact your local Ameritas sales representative.