

ameritopics

March 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.

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it's save your vision month:

take another look at eye care from ameritas group

Every year, the American Optometric Association observes Save Your Vision Month to remind Americans about the importance of regular eye examinations for maintaining healthy vision and overall good health. Check out their website, aoa.org, for some great information, including an American Eye-Q® Survey that lets you test your knowledge of important eye and vision topics.

At Ameritas Group and First Ameritas Life Insurance Corp. of New York, we share this commitment to eye and vision health. Our full line of eye care plans lets employers choose the design that meets their benefits goals.

Focus®

We do everything in our power to make sure your clients and their employees are satisfied. Focus eye care plans emphasize eye health and preventive care, and feature the VSP provider network, which is primarily made up of independent practitioners. Members who choose a VSP provider are guaranteed 100% satisfaction.

Highlights:

- fully insured for 10+ enrolled employees
- ASO (Administrative Services Only) for 250+ enrolled employees
- valuable VSP network discounts including preferred pricing on LASIK and PRK

Plan Options:

- Focus materials-optional
- Eye Exam Plus with qualifying dental plans
- voluntary plans for various group sizes
- available with Preferred Dental Protection (PDP) for 3+ enrolled employees

ViewPointe®

ViewPointe offers plan members convenient service that fits in with their busy lifestyles. This complete eye care plan features EyeMed's nationwide network, which includes optical retailers such as LensCrafters®, Target® Optical, ShopKo®, and most Pearle Vision® and Sears® Optical locations. Retail chain advantages can include same-day service, evening and weekend hours, walk-in appointments, and specific guarantees on eyeglasses.

Highlights:

- fully insured for 10+ enrolled employees
- ASO for 250+ enrolled employees
- valuable EyeMed network discounts including LASIK and PRK

Plan Options:

- secondary purchase plan automatically included
- materials-only
- voluntary plans for various group sizes

Vision Perfect®

We understand that when it comes to benefits, surprises are a bad thing. Vision Perfect eye care plans from Ameritas Group are simple, straightforward, easy-to-administer plans based on a schedule of benefits, so members know exactly what's covered. Plan members are free to select any eye doctor, pay the doctor for all services, then submit a claim form and receipt to Ameritas Group for reimbursement according to the plan the employer selects.

Highlights:

- fully insured for 10+ enrolled employees
- ASO for 250+ enrolled employees

Plan Options:

- multiple benefit schedules
- flat annual maximum
- materials-only
- Vision Perfect Choice (streamlined voluntary plans with set rates)
- additional value, non-insurance program gives access to EyeMed providers who offer eye wear/services at reduced costs (ask us about availability in your state)
- FUSION: THE ULTIMATE CHOICESM (dental and eye care combined)

EyeChoiceSM

Offer your voluntary clients the freedom to choose from special brochured versions of our three popular plans described above, at set rates. EyeChoice rates are guaranteed for 2 years, and plans are available to groups of 10+ enrolled. Available in most states – ask your representative for details and a copy of our brochure, which makes it easy to help clients compare plans and find the best fit.

benefit employers *and* employees

By offering eye care benefits, your clients have a cost-effective way to show employees how much they value their service and care about their well-being. Members receive an important benefit that helps them pay for the eye care they need. Contact your representative today for more information.

do not call/email/fax refresher

Have you reviewed the Ameritas Policies on Do Not Call, eMail and Fax lately? If not, please take a moment to refresh your knowledge about these important policies by visiting ameritasgroup.com (select the Producer section, then view the information under Our Safeguards). In New York, visit firstameritasgroup.com.

These policies protect you, your clients and our company. Review the policies periodically to ensure compliance with the requirements and to keep up to date on any of our policy and procedure changes.

save your vision

We're pleased to spotlight the American Optometric Association's promotion of National Save Your Vision Month.

Did you know ...

- often, age-related vision problems strike without symptoms?
- most vision loss is irreversible?
- regular comprehensive eye exams and early detection can slow the progression of eye disease and maximize remaining vision?

The AOA recommends visiting your doctor of optometry on the following schedule (more often if specific problems or risk factors exist):

Age 6 months - 18 years:
at 6 months, 3 years, before starting school, then every 2 years.

Age 18 years - 40 years:
every 2 years.

Age 41 years - 60 years:
every 2 years.

61 years & older:
every year.

Source: aoa.org

Check out the AOA's website for other useful tools, including their Baby Boomer's Checklist for Healthy Vision and facts on Eye Disease Management.

Our dental and eye care plans tailored to enhance lives.

