



AMERITOPICS

Volume 7, Issue 2

An Ameritas Group Dental Publication

June 2002

NEW FROM AMERITAS

FLEX E SHRINKING DEDUCTIBLE VOLUNTARY EYE CARE

Introducing a 20% participation voluntary eye care plan with \$25 exam and eye wear deductibles

PLAN FEATURES:

- 20% participation - minimum 35 enrolled.
- Access to 22,000 VSP doctors nationwide – satisfaction guaranteed. And thousands of attractive frames are covered in full, after deductible.
- Automated payroll deduction billing system.

PARTICIPATION BONUS: As initial enrollment participation goes up, deductibles go down. A good reason for insureds to promote the plan to others and increase participation.

Check out the savings ...

<u>Participation</u>	<u>Exam Deductible</u>	<u>Eye Wear Deductible</u>
20-34%	\$25	\$25
35-49%	\$20	\$20
50%+	\$15	\$15

TARGET MARKETS:

- Groups of 100+ employees.
- Cases that have not had an eye care plan before.
- Employers who want to offer eye care, but are unable to fund it.

NEW! INTERNAL MAXIMUM OPTION

Announcing a new option for employers that want to balance a traditional dental plan with cost control features. Available with **most** of our dental plans in both the employer-sponsored and voluntary markets, the new Internal Maximum can be applied to limit the amount allowed for Major services, or, with our Flex 12 voluntary product, for both Major and Select services.

- With an annual maximum of \$1,000, the employer can elect a **\$500** Internal Maximum for Major (or Major/Select).
- With an annual maximum of \$1,500, the employer can elect a **\$750** or **\$1,000** Internal Maximum for Major (or Major/Select).

Contact your local representative to find out more about the availability of this appealing option for cost-conscious employers.

THE VALUE OF FORESIGHT

Comprehensive eye exams can detect numerous medical conditions, including diabetes, glaucoma and high blood pressure.

E-FORMS

Good news to share with policyholders and their employees: Fillable-field enrollment and claim forms are available online at YourDentalSolutions.com (in New York, at NY.YourDentalSolutions.com). Employees can click on "Forms" to access and fill out the forms online and then print them out for signatures, or they can print blank forms to complete offline.

©2002 Ameritas Life Insurance Corp. (Ameritas Life). Ameritas and the bison symbol are registered service marks, and The Dental Health Experts is a service mark, of Ameritas Life. All are used with permission.

Ameritas Group Dental, a division of Ameritas Life, offers group dental and eye care insurance products nationwide. In New York, insurance 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.

Ameritas Life is rated A+ (Superior) by the A.M. Best Company. This is the second-highest of Best's 15 ratings. Ameritas Life is also rated AA "Very Strong" for insurer financial strength by Standard & Poor's. This is the third-highest of S&P's 21 ratings.



The Dental Health Experts™
AMERITAS ACACIA COMPANIES

THE ADVANTAGES OF EXPERIENCE

What advantages come with more than 30 years of dental experience? Ameritas provides:

- Dental coverage for more than 2 million people and 20,000 employer groups. We have the knowledge to design the right dental plan at the right price.
- A nationwide fully credentialed PPO panel providing for optimal cost containment.
- Flexibility – we customize deductibles, coinsurance, annual maximums and claim allowances to design a plan that meets any employer's needs.
- Dollar accuracy of paid claims exceeds 99% with a customary turnaround time of between 5 and 10 working days!
- Online access to useful information such as enrollment and claim forms, benefit summaries, PPO directory and more.

HOW AMERITAS RATES

Any broker or employer who has gone through a high premium rate increase knows how troublesome it is. If the carrier didn't rate the plan correctly in the first place, your clients may face a dramatic hike at renewal time. It takes time and money to shop for a new dental plan every year, and constantly dealing with a new carrier can be confusing for employers and employees alike.

After more than 30 years in the dental business, Ameritas has amassed a vast database of trend and experience information. In fact, we are a leading supplier of the dental claims data that a well-known independent firm uses to determine industry-wide UCR amounts and claim trends. This expertise means Ameritas is adept at calculating an accurate rate for any industry, location and plan design at proposal time, saving our customers from unexpected and unpleasantly high rate increases at renewal.

Across the industry, the trend for rate increase at renewal averages between 5 – 8%. For the past year, Ameritas' increases have averaged at the low end – 5.4%, with the bulk of that attributable to inflation rates and rising average dentist charges.

Because of our confidence in our rating processes, there are no extra margins built in for conservatism that can be taken out just to meet the competition. Case-by-case deviations can be based on specific experience or risk-related considerations. We are able to rely on our database and experience to determine rates that meet our customers' desire for stable, predictable costs over time.

COMPARING DENTAL PLANS

Coinsurance percentages, deductibles and annual maximums are not the only ways plans can differ. Examine the following elements when comparing plans:

- **What is the UCR%?** Usual, Customary and Reasonable claim allowance percentiles can range from the 50th to the 95th, depending on which of the available databases a carrier uses (and some carriers may be less than diligent about keeping allowances up to date). Ask for specifics.
- **Are some common procedures moved to a lower coinsurance category?** Check whether they're placed in Preventive, Basic or Major.
- **Are there long elimination periods on certain procedures?** Initial and replacement waiting periods can vary greatly between similar plans.

The best advice:

Select and stick with a company that offers great service, rate stability, financial stability, and consistency in benefits and payment.

AMERITAS LIFE AGAIN EARNS A+ RATING FROM A.M. BEST

In late April, A.M. Best Company, one of the nation's leading independent insurance industry analysts, announced it had again assigned Ameritas Life Insurance Corp. a rating of A+ (Superior). This is the second-highest of Best's 15 ratings.

For the first time, Best rated Ameritas Managed Dental Plan, Inc., assigning the company an "A" (Excellent) rating (Best's third-highest). Best also reaffirmed the A+ rating for First Ameritas Life Insurance Corp. of New York.

According to Best, Ameritas Life's A+ rating is based on the consistent profitability of the company, its diverse revenue and distribution sources, and the positive contribution of all product lines to the success of the company. The rating reflects the company's established presence in the individual, group dental and retirement markets; diversified product mix; varied distribution sources; and favorable capitalization. The rating also considers the consolidated operating performance and financial strength of the companies within Ameritas Acacia Mutual Holding Company.