



CONVENIENCE & COST SAVINGS COMBINED! EFT OPTION BENEFITS PDP CLIENTS

It's fast, easy and automatic. EFT (Electronic Funds Transfer) saves PDP (Preferred Dental Protection PlanSM) policyholders money on administration fees. It also helps PDP policyholders avoid lapse notices and keep the policy in force without interruption to insured employees.

Have you seen the EFT envelope stuffer that was mailed with your commission check? It provides an EFT form for your PDP policyholders to complete and mail to us (make as many copies as you need). The form is also in the Ameritas PDP booklet (GR5704; First Ameritas, FA287); your local representative can provide a copy.

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Ameritas Group, 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.

Ameritas Life is rated Ag (Excellent) for financial strength and operating performance by A.M. Best Company. This is the third-highest of Best's 15 ratings. Ameritas Life is rated AA (Very Strong) for insurer financial strength by Standard & Poor's. This is the third-highest of S&P's 21 ratings.



Monthly Administration Fee:
no EFT - \$25 x 12 months = \$300
with EFT - \$20 x 12 months = \$240

Quarterly Administration Fee:
no EFT - \$45 x 4 quarters = \$180
with EFT - \$36 x 4 quarters = \$144

PDP policyholders save the most by choosing Quarterly EFT:

Monthly no EFT = \$300
Quarterly with EFT = \$144
Savings of \$156 annually!

New to Preferred Dental Protection Plan?

Our flexible line of dental products for small groups offers affordable dental and eye care coverage with a 12-month rate guarantee.

- Group Size: Best for 3 to 24 employees
- Participation Requirements: Eligible employees, 100%. Eligible dependents, 100% (3-9 group size); 80% (10+ group size)
- Employer Contribution: Minimum 25% of total monthly premium
- Takeover: Available with 18 months' continuous prior coverage and five or more employees, available for Plans A and C

For more information, contact your Ameritas or First Ameritas representative today!

Three Plan Designs:

Plan A: 100-80-50% coinsurance, \$1,500 calendar-year maximum. Eye care and managed care options are available.

Plan B: 70-80-90-100% incentive coinsurance for preventive and basic procedures, 50% coinsurance for major procedures, \$1,000 calendar-year maximum. Eye care options are available.

Plan C/Managed Care Design: Two choices for dental care, with coinsurance, deductibles and maximums varied for Participating Provider Organization (PPO) in-network or non-PPO out-of-network dentist visits. An eye care exam benefit is included.



FINANCIAL REWARDS THROUGH SPC

We understand that we owe much of our success to the success and support of the independent producers who offer our products and services.

Our **Special Producer Compensation (SPC)** Program is our way of expressing our appreciation for your production and renewal efforts.

Our Special Producers are the stars of Ameritas' extended business family – the sales professionals who:

- ... build and maintain strong relationships with employer groups,
- ... know the marketplace in their areas,
- ... believe in Ameritas' quality products and services.

Find out how attaining SPC status can benefit you financially in the New Year! Your local representative can provide details.

eSERVICES DEMO AVAILABLE ONLINE

In previous issues of *AmeriTopics*, we've described how our eServices (eEnroll, eBill) can make plan administration much easier for your clients. Now they can see the advantages for themselves through our online eServices Demo. It's at www.ameritasgroup.com (in New York, www.firstameritasgroup.com). To view the demonstration, click on **Benefits Administrator**, then [eServices Demo](#).



*Happy Holidays
and Best Wishes for 2004!*

