



## **about Ameritas**





**At Ameritas, we put our customers first. That's why we're able to provide more than 110,000 employer groups with quality dental, vision and hearing care plans that fit their specific needs. And why we're ready and able to provide your company with the same great service.**

### **Products & Services**

For us, it's about more than just providing coverage. It's about helping create beautiful smiles and putting life in focus. It's about promoting good health and listening to concerns and providing solutions.

It's about building and maintaining strong relationships and protecting the smiles, sights and sounds of a lifetime.

Ameritas group division's products include:

- Traditional indemnity plans with full flexibility
- Value plans with a host of cost-containment options
- Plans that cover the essentials
- Plans with incentives and rewards
- Access to money-saving network providers
- Value-added non-insurance discounts such as Rx and eyewear frames and lenses savings
- Network provider plans offering in- and out-of-network benefits
- Options such as orthodontia, dental implants, teeth bleaching, LASIK and hearing aids

- Plans that fuse dental and vision coverage into one plan
- Voluntary plans partially or fully paid by employees
- Administrative Services Only plans self-insured by employer
- Employer-paid base coverage plans with employee buy-up option
- Plans with two coverage and cost levels to accommodate different pay scales
- Plans specifically created for small groups
- Plans for individuals and families

Whether you're interested in creating a new plan for yourself or your employees, or you're looking for a new carrier to enhance your existing plan, we are at your service.

All plans include access to our:

- Toll-free claims call center
- Online capabilities
- Service guarantees

We've been serving customers since 1959.

Today, we insure or administer dental, vision and hearing care benefits for more than 5.4 million people.

You'll notice we don't have a one-size-fits-all plan. We understand that people have different needs, so we tailor our programs to fit just right.

## Call Center Excellence

Certified Center of Excellence call centers perform in the top 10 percent of all call centers in the industry based on BenchmarkPortal's patented scientific methods for measuring operational metrics and customer/agent satisfaction. Developed by Purdue University's Center for Customer-Driven Quality, BenchmarkPortal is the largest call center benchmarking program of its kind in the world. (Certified 2007-2012)

## Fast, Accurate Claims Processing

It's very simple — we do whatever it takes to help our customers get the care they need. And whatever it takes includes:

- Processing over 3.6 million claims and answering nearly 1.4 million phone calls each year for multiple distribution systems.
- Having a standard claims processing turn-around time of just 5-10 business days.
- Handling customized plan deductibles, coinsurance levels, maximums and claim allowances.
- Maintaining an accuracy of processed claims rate that exceeds 99%.
- Providing English- and Spanish-speaking call center representatives and multilingual interpretation through our language service.

In addition, we use a utilization review program to help manage dental care costs. Benefit decisions are made using plan criteria and clinical guidelines developed and reviewed annually by licensed dentists. Licensed dentists also review member claims, as well as overall utilization patterns of care, to be sure that benefits and treatment keep pace with market trends and new technology.

## Financial Strength

Another important way we help our customers is by continuing to be financially stable. It allows us to increase our policyholder base, distribution systems and product portfolio. Our efforts are consistently recognized by the industry's leading independent insurance analysts. Ameritas Life enjoys strong group ratings:

- A+ (Strong) — Standard & Poor's  
For insurer financial strength.  
The fifth-highest of S&P's 21 ratings.
- A (Excellent) — A.M. Best Company  
For financial strength and operating performance.  
The third-highest of A.M. Best's 15 ratings.





This information is provided by Ameritas Life Insurance Corp. [Ameritas Life]. Group dental, vision and hearing care products [9000 Rev. 03-08, dates may vary by state] and individual dental and vision products [Indiv. 9000 Ed. 11-09] are issued by Ameritas Life. Some plan designs are not available in all areas. In Texas, our PPO network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, please call 800-659-2223. Most plans for groups with 26 or more enrolled lives are administered by Ameritas Life. Billing and eligibility for most plans with 25 or fewer enrolled lives are provided by HealthPlan Services, Inc.

Ameritas, the bison design, "fulfilling life" and product names designated with SM or ® are service marks or registered service marks of Ameritas Life, affiliate Ameritas Holding Company or Ameritas Mutual Holding Company. All other brands are property of their respective owners. © 2014 Ameritas Mutual Holding Company.