

ameritopics

December 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.

ameritasgroup.com
firstameritasgroup.com

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we've made EyeChoice® even better!

Our EyeChoice product lets you give voluntary clients the freedom to choose from among special brochured versions of our three most popular eye care plans at set rates. Now, we're able to offer the same great plan designs to groups of 500+ at **reduced rates!** We've also added a four-tier rate structure in addition to the three-tier option:

Three-tier: employee • employee plus one dependent • employee plus two or more dependents

Four-tier: employee • employee and spouse • employee and children • employee, spouse and children

Our brochure makes it easy to help clients compare plans for the best fit:

Vision Perfect®: Based on a schedule of benefits, so employers and members know exactly what's covered and what to expect.

ViewPointe®: A complete eye care plan that features the EyeMed Vision Care® nationwide network. Offers convenient service to fit busy lifestyles.

Focus®: Features the VSP nationwide network. When members choose a VSP provider, they're guaranteed 100% satisfaction.

EyeChoice rates are guaranteed for two years and plans are available in most states to groups of 10+ enrolled. Ask your representative for details and a copy of our brochure.

enhanced bilingual services at ameritasgroup.com/firstameritasgroup.com:

dental PPO directory now available in Spanish

Now our plan members can access the Ameritas Group and First Ameritas online dental PPO provider directory in Spanish. To view the directory, visit our website's "Find a Provider" section, select the dental PPO Online Directory and click "Español."

approved!

two-tier dental plans for Georgia

We can now add Georgia to the list of states in which we offer two-tier dental plans. Two-tier lets your clients give their employees a choice between plans, so they can select the right coverage at the right price.

privacy requirements

Ameritas Group, First Ameritas and all producers who do business with us are legally obligated to keep the nonpublic personal information of our plan members and customers private and protected. These obligations are defined by the federal Gramm Leach Bliley Act, state insurance laws, and the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

We're required to provide a notice of our privacy practices to our group policyholders at the time the coverage is initially placed and once each year thereafter.

Producers who do business with us are required to comply with all privacy laws and the Ameritas statement of privacy practices. The non-public personal information of individuals resulting from the dental and eye care plans issued by Ameritas may only be disclosed by Ameritas and by you as allowed by the statement of privacy practices. And, this information may not be disclosed to third parties for the purpose of marketing non-Ameritas products and services.

The HIPAA Privacy Rule mandates even stronger privacy and security protections for an individual's protected health information. These requirements apply to both us and to you as producers, which is why we require producers to sign Privacy Addendums.

We appreciate your help in safeguarding the privacy of our members. If you have any questions about privacy requirements, please call the UNIFI Privacy Office at 1-888-284-7844 and select Option 4.

view privacy notices/forms on our website

See the **privacy & legal statements** section for privacy notices and forms, including:

- Privacy Policy
- Gramm Leach Bliley and HIPAA Privacy Notices
- Authorization for Release of Protected Health Information

See the **producer** section, "Join our team," to review the Producer HIPAA Privacy Addendum that allows us to share information.



*wishing
you and yours
joy and
happiness
this
holiday season!*

Our dental and eye care plans tailored to enhance lives.



We're First Ameritas. We're for people.™

A UNIFI Company



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