



Early fall means back-to-school check-ups. It's a great time for people to get the most from their eye care benefits by scheduling a comprehensive eye exam – for kids *and* parents.

Only 5 percent of vision problems are identified through traditional vision screening tests, which can't readily identify a person's eye tracking skill or ability to focus the eyes over a short period of time. They only indicate that the person tested can read letters from 20 feet away. These tests can't provide the benefits of a comprehensive eye exam.

Education experts believe that 80 percent of what kids learn in the early years is visual, according to the American Optometric Association. And more than 60 percent of problem learners have undiagnosed vision problems. Vision coverage helps ensure that parents can give their children access to the regular eye care that's so essential to their success.

members choose!

dual and triple choice eye care plans

We've been in the business of providing quality group benefits long enough to know that people have different needs. That's why we offer dual and triple choice eye care plans. Now, plan members have the freedom to select the eye care plan that's best for them.

Policyholders have the choice of adding one or two plan options (ViewPointe® and/or Focus®) to our Vision Perfect® eye care plan.

Here's a short description of what each plan has to offer:

Vision Perfect® – When it comes to benefits, surprises are a bad thing. That's why we offer Vision Perfect. It's based on a schedule of benefits, so members will know exactly what's covered and what to expect.

ViewPointe® – You want to make life easier for your clients and their employees. ViewPointe is a complete eye care plan that features the EyeMed Vision Care Access nationwide network. Employees and their families gain access to convenient service that fits into their busy lives.

Focus® – We do everything in our power to make sure our plan members are satisfied. That includes offering our Focus eye care plans, which feature the VSP Vision Care nationwide network. Members can choose care from a VSP provider for savings and satisfaction.

Dual/Triple Choice details:

- Available to groups with 100 – 1000 eligible lives
- Available for voluntary Section 125 business and contributory plans
- Frequency limits are the same on all plans
- Employees and their eligible dependents enroll in the same plan
- Plans cover exam and materials, or materials only
- Members can change coverage during the annual election period; however, if members terminate coverage, they must wait until the next annual election period to re-enroll for coverage

Dual and Triple Choice plans are available in most states. Your sales representative will be pleased to provide details about the plans available in your area.

the window to health?

You've probably heard the saying: the eyes are the window to the soul. Did you know they're also a window to a person's overall health?

Comprehensive eye exams can help doctors spot symptoms of serious health problems such as high blood pressure or cholesterol, stroke, cancer, arterial blockage, thyroid disease and diabetes. Eye care insurance is a low-cost benefit that helps pay for regular eye exams and can also help cover the cost of contacts, eyeglasses and more. Your sales representative has more information about plans that can meet your clients' specific budget and coverage needs.

congratulations to our Madison office!

best of wisconsin business

The readers of *Corporate Report Wisconsin* selected Ameritas Group as one of the top three winners in the magazine's "Best of Wisconsin Business" awards in the category of Best Dental Insurance Plan. More than 2,000 subscribers cast votes online in thirty categories.

"We are honored to receive this award from *Corporate Report Wisconsin*," said Bob Gevelinger, state manager – Ameritas Group. "We're particularly excited that the readers are the ones who voted for us. Such a distinction tells us we're doing something right."

Gevelinger and other representatives from the Ameritas sales office in Madison were honored at an awards luncheon this summer at the Kalahari Resort and Convention Center in the Wisconsin Dells. They also will be featured in the August issue of *Corporate Report Wisconsin*.

"We're extremely proud of our Madison office," said Ken VanCleave, president – Ameritas Group. "This award underscores the fact that our associates work hard to provide exceptional customer care and flexible benefit solutions."

Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI Company, offers group dental, eye care and hearing care products nationwide. In New York, 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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