



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](http://ameritasgroup.com)  
[firstameritasgroup.com](http://firstameritasgroup.com)

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## now your clients can help their employees save on laser eye surgery: **introducing LASIK Advantage<sup>SM</sup>**

According to the Vision Council of America, more than a third of Americans using corrective eyewear are considering having laser eye surgery to improve or correct their vision.

Ameritas Group has responded to this demand by designing LASIK Advantage, an innovative laser vision correction benefit. It's available in most areas as an add-on to virtually all Ameritas Group dental plans within the entire spectrum of funding, from fully insured to self-insured. We offer several options to choose from, with benefit amounts automatically increasing the longer an employee is enrolled.

A valuable enhancement for any employer's benefits plan, LASIK Advantage will help your clients attract and keep good employees. Contact your Ameritas Group representative for more information!

### laser eye surgery

A number of different types of vision correction procedures involve the use of a laser to permanently change the shape of the cornea in an effort to improve vision.

**LASIK, or laser assisted in-situ keratomileusis**, is one of the most commonly known procedures. According to the Eye Surgery Education Council, LASIK reduces the need for corrective eyewear for the majority of patients.

**LASIK Advantage covers the following procedures:** LASIK, LASIK with Wavefront Technology, LASIK with IntraLase Technology, Photorefractive Keratectomy (PRK), Advanced Surface Ablation (ASA), and LASEK.

**About 1.4 million LASIK procedures were performed in 2006.**  
*(Market Scope, 2006)*

**More than one third of Americans using corrective eyewear are considering laser eye surgery to improve or correct their vision.**  
*(Vision Council of America, 12/15/05)*

**The worldwide refractive surgery market is expected to exceed \$3 billion in 2008.**  
*(Ophthalmology Times, September 2006)*

increased commissions for increasing benefits:

## promo extended on incentive coinsurance plans

Good news! We're extending our special promotion for producers who sell our incentive coinsurance plans. Increased commissions now apply to cases with effective dates **through March 1, 2008**.

With our incentive coinsurance dental plan feature, the coinsurance increases on Type 2 (Basic) and/or Type 1 (Preventive) procedures each year. All the plan member has to do to qualify for the annual coinsurance increase is submit a covered dental claim each year.

Incentive coinsurance is great for retention. We have seen significantly higher retention on groups with this plan design compared to groups without it.

### what's in it for you

Producers who sell Ameritas Group incentive coinsurance plans with effective dates from October 1, 2006, to March 1, 2008, receive 125% of the normal commission scale for the first and second years a case is in force.

### promotion specifications

- Special promotion applies to Ameritas Group dental cases with 10/1/06 to 3/1/08 effective dates
- Applies to tailored cases (no trust or ASO)
- Applies to new business cases only
- Cases written with only part of the group having an incentive coinsurance plan design (such as high/low or buy-up) will be treated as if the entire case has incentive coinsurance
- Excludes Type 3 (Major) only incentive
- Promotion applies in all states except New York

Contact your Ameritas Group representative for more information or for assistance with your dental or eye care case.

## Pennsylvania extends health coverage for returning service member/students

Act 83 of 2005, which became law February 21, 2006, extends health insurance coverage for returning Guard and Reserve soldiers who were full-time students.

Members of the Pennsylvania National Guard or Reserve who meet the eligibility conditions may be covered under their parents' health insurance coverage for additional time after they re-enroll as full-time students. Their coverage is extended for a period equal to the duration of the service on active duty or until they are no longer full-time students.

For more about the Act and the required forms:

[http://sites.state.pa.us/PA\\_Exec/Military\\_Affairs/DMVA/842.htm](http://sites.state.pa.us/PA_Exec/Military_Affairs/DMVA/842.htm)

Our dental and eye care plans tailored to enhance lives.



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