



## DENTAL INSURANCE: AN EXCELLENT HEALTH BENEFIT

*Information your clients, and potential clients, might find interesting . . .*

*by Todd Reimers, Vice President of Group Field Sales, Ameritas Life Insurance Corp.*

**Be sure to visit our web site at [YourDentalSolutions.com](http://YourDentalSolutions.com). And direct your existing and potential clients there for information on the value of dental benefits, Ameritas products, provider directories, forms, specific benefit information, and much more.**

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The Dental Health Experts™  
AMERITAS ACACIA COMPANIES

**Did you know** that there are more than 100 medical reasons to include dental in your medical insurance package proposals?

A dental checkup can reveal some surprising information about an individual's overall health. In fact, research indicates that at least 120 medical symptoms can be detected in the mouth, such as skin diseases, mental illness, drug abuse, diabetes, thyroid problems, leukemia, cancer, or hardening of the arteries.\*

Dr. Alan Grant, a dentist who has been in practice for more than 30 years in Southern California, tells me that the early stages of medical conditions can be discovered in the mouth in several ways during an exam. "Profuse bleeding gums, prolonged healing, etched enamel, and other tissue changes inside the mouth often are the first clue that there may be something amiss in a patient's overall health. We also carefully review the panoramic and regular x-rays for any changes or abnormalities, and make general observations of the patient's presence or gait."

It's not that dentists have some special powers or abilities to detect these medical conditions. Rather, dental professionals often see patients on a regular basis. "We develop a history on each patient, and thus may more readily notice physical changes or medical symptoms," Grant says. "Surprisingly, a contributing factor to early detection is dental insurance. Research indicates that patients with dental insurance are more likely to come in at least once a year for dental cleaning and care."

### What Dentists Can Detect

Over the years, Dr. Grant, who also served as a dental director for Ameritas Managed Dental Plan, Inc., has observed patients with the early stages of many medical concerns, including:

- drug abuse (evidenced by the condition of the teeth)
- HIV
- thyroid problems
- leukemia
- oral cancer (apparent by tumors or lesions in the mouth)

- hardening of the arteries (identified through panoramic x-rays)
- skin diseases/ailments
- bulimia (the stomach acid from repeated vomiting etches away the enamel on the back side of the teeth)
- mental illness, such as manic depression, paranoid schizophrenia, neurosis, or the early stages of Alzheimer's
- child abuse

Dr. Grant also cites an example of a patient who evidenced symptoms of a brain tumor, (abnormalities about the patient's presence, gait, and overall general health raised concerns about other health problems). The patient followed up with her physician and tests, in fact, revealed a brain tumor.

### More Than "Fluff Coverage"

Today, dental insurance isn't just fluff coverage or a nice ancillary insurance option that employers can provide their employees. Dental insurance really works in tandem with health insurance to provide employees with preventive and quality medical care.

Dental has also become an "expected" benefit. We are hearing from an increased number of businesses that their employees just assume that dental will automatically be included in their health care benefit plans. So when you're putting your proposals together, market dental to employers as a value-added benefit.

Bottomline, dental plans are approximately one-tenth to one-fifteenth of health insurance premiums. This a small investment for employers, especially considering the significant health benefits that could be gained for their employees.

\* Source: Institute of Dental Research

*Todd Reimers is vice president, group field sales at Ameritas Life Insurance Corp. in Lincoln, Nebraska. He is responsible for leading and managing group dental and vision sales through the Ameritas' group representative distribution channel. Ameritas is one of the nation's leading providers of affordable dental health and vision products and services, with 16 group offices in major cities across the United States.*

## NEW HIGH/LOW PLAN GIVES YOU AND YOUR CLIENTS A CHOICE

High/Low plans aren't just for large cases anymore. Now there is a High/Low plan for groups down to 100 or more eligible lives, so smaller groups can enjoy the freedom to choose between basic or richer benefits -- all in one plan!

**Plan options include:**

- High Plan** 100/80/50
- Low Plan** Schedule (can vary)  
OR  
100% UCR/Schedule/Schedule  
OR  
100/80/50 SMART

All benefits must match on the High and the Low plan. Options include:

- Deductible** \$50 calendar year or higher (waived or not), no family maximum
- Maximum** \$1,500 calendar year or less
- Orthodontia** Up to 50% coinsurance and \$1,500 lifetime maximum or less
- X-rays** Preventive or Basic
- Perio/Endo** Basic or Major

Minimum employee participation is 50% percent for groups of 100 to 200 and 40% for groups of 200 or more.

**The new High/Low plan is the answer if your goal is to . . .**

- benefit employers who have a wide diversity in employee compensation levels – High/Low plans provide a choice of benefits and costs for all employees.
- increase participation levels – Employees have choices available that better meet their needs.
- improve the financial stability of a dental plan – Positive claims experience in one plan can be used to offset negative results at renewal time.
- give employees flexibility – They have the option to switch between the High and the Low plan each year (at annual enrollment) as their dental health needs change.
- eliminate provider access issues – In most cases, the Low plan is designed to allow complete freedom of choice of providers.

**Yes, this also includes vision!**

A new materials-optional Ameritas Focus® plan (available for cases of 200 or more eligible lives) covers exams and lets insureds choose to "buy up" to purchase frames and lens coverage.

Call your Ameritas representative to quote a High/Low plan for your clients today!

## AMERITAS RANKS IN EBPR'S TOP FIVE FOR THE SIXTH YEAR IN A ROW

Each year, results of the Group Accident and Health Survey are published in the May issue of *Employee Benefit Plan Review* (EBPR). Ameritas' goal is to be among the top 10 affordable dental health carriers, with a focus on the top five. Our rank for 1999 in the six reporting categories is listed at right. Please note that this ranking report considers insured dental plans only -- dental ASO business is not included. Also remember that all carriers do not report to EBPR. For example, Delta Dental and Blue Cross/Blue Shield do not report.

**How We Rank Against Competitors  
1999 -- Ameritas Year-End Rankings  
Insured Dental Plans -- Dental ASO Not Included  
Source: *Employee Benefit Plan Review*, May 2000**

<u>Measures</u>	<u>1999 Ranking</u>
Number of New Master Contracts	4
Number of New Employees	5
New Business Premium	3
Number of In-Force Master Contracts	4
Number of In-Force Employees	5
In-Force Premium	4

**We are pleased to report that Ameritas has ranked in the top five in all six categories since 1994.**

Other companies represented in the top five rankings include: Connecticut General (CIGNA), Fortis, Guardian, Met Life, Principal and Protective Life.

**Happy Holidays from  
The Dental Health Experts<sup>SM</sup>**