



REAP GREATER REWARDS WITH NEW PPO BONUS

Our dental and eye care plans just keep getting better and better! Now Dental RewardsSM includes a PPO Bonus for insured employees and their dependents. With approximately 60,000 provider access points nationwide, there's never been a better time to sell the valuable cost-containment features of Ameritas and First Ameritas PPO dental plans.

With Dental Rewards, insureds qualify for an annual maximum carryover amount by filing a dental claim during the benefit year and not exceeding the plan's annual benefit threshold. If insureds visit one of our PPO providers at least once during the benefit year, they also earn a PPO Bonus amount. Best-case scenario: Visit a PPO dentist annually and earn both Dental Rewards and a PPO Bonus in one visit.

"Building and maintaining a quality PPO network is our way of making dental insurance more affordable," said Karen Gustin, LLIF, vice president - group marketing and managed care for Ameritas Group. "The substantial growth we have achieved in the number of in-network dentists available to our insureds is a perfect complement to PPO Bonus."

For more information about Dental Rewards and PPO Bonus, contact your Ameritas or First Ameritas representative today. Dental and eye care insurance are critical to meeting an employer's need to recruit and maintain a healthy workforce. By offering Dental Rewards and PPO Bonus, we hope to make our dental plans your top sellers and increase your commissions!

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Ameritas Group, a division of Ameritas Life, offers group dental and eye care products nationwide. In New York, insurance products are offered through First Ameritas Life Insurance Corp. of New York. Some plan designs are not available in all areas.

Ameritas Life is 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 is rated AA- (Very Strong) for insurer financial strength by Standard & Poor's. This is the fourth-highest of S&P's 21 ratings.



Annual Annual Maximum	Annual Benefit Threshold	Annual Dental Reward	Maximum PPO Bonus*	Reward Accumulation
\$500	\$250	\$125	\$50	\$500
\$750	\$250	\$125	\$50	\$500
\$1,000	\$500	\$250	\$100	\$1,000
\$1,250	\$500	\$250	\$100	\$1,000
\$1,500	\$750	\$250	\$150	\$1,000
\$1,750	\$750	\$400	\$200	\$1,200
\$2,000	\$750	\$400	\$200	\$1,200

Other annual maximum options are available.

*With PPO plans, if the insured visits a PPO provider at least once during the benefit year, he or she earns an additional PPO Bonus! PPO and PPO Bonus not available in all states. Please call to confirm availability.

NEW!**eENROLL PLUS: EASY DO-IT-YOURSELF ENROLLMENT FOR MEMBERS**

New online member self-enrollment from Ameritas and First Ameritas lets benefit administrators take a more hands-off approach to initial enrollment. With **eEnroll Plus**, members enroll online, benefit administrators approve the information, and our system is updated automatically. This helps prevent the hassle of signing, sorting and mailing paper enrollment forms. Once entered, enrollment information can be downloaded into a Microsoft® Excel file. After the initial member enrollment, benefit administrators can use the eEnroll function of eServices to ensure quick, accurate enrollment updates.

The complete eServices program for benefit administrators includes **eEnroll** (view member coverage status, enroll, change or terminate member coverage in real-time, minimize time spent going over bills each month), **eEnroll Plus**, and **eBill** (keep billings simple, order a bill after updating member information, view online and print, have access to a year of premium online, and pay online).

All of our eServices functions are free, easy to administer and easy to use. For more information ask your local sales representative, and view our demo at www.ameritasgroup.com/producer (in New York, www.firstameritasgroup.com/producer).

PRIVACY REQUIREMENTS

The federal Gramm Leach Bliley Act (GLBA), the Health Insurance Portability and Accountability Act (HIPAA)'s Privacy and Security Rules, and state insurance laws obligate Ameritas/First Ameritas and its producers to safeguard the privacy of our insureds'/customers' personal information.

The law requires Ameritas to provide a notice of our privacy practices to group policyholders at the time the coverage is initially placed and once a year thereafter. This year's mailing will take place in June. Our producers are required to comply with privacy laws and the Ameritas statement of privacy practices. This means that the nonpublic personal information of individuals resulting from the insurance coverage issued by Ameritas may only be disclosed by Ameritas and its producers as allowed by the statement of privacy practices. It is important to note that Protected Health Information (PHI) may not be used or disclosed to third parties for the purpose of marketing.

The HIPAA Security Rule, effective April 20, 2005, mandates specific security protections for electronic PHI. One of the protections is security of personal information when traveling on an open network (such as the Internet). **That's why it is essential that all email communication containing PHI be kept confidential.**

PHI includes any piece of information that could be used alone or in combination with other data to determine the identity of an insured. It is critical that emails containing insureds' PHI be sent in a secured manner (i.e., encryption or password-protected zip file). Encryption is a method of converting an original message of regular text into encoded text. Zipping a file allows the data to be compressed and password-protected. Both encryption and password-protecting a zip file are acceptable ways to secure PHI in email. Never send an email with PHI that is not either encrypted or made into a zip file and password-protected.

We appreciate your help in protecting the privacy of our insureds. If you have any questions about privacy requirements, please call the Ameritas Acacia Privacy Office at 1-888-284-7844.

View privacy notices and access required privacy forms at:

www.ameritasgroup.com
in New York:
www.firstameritasgroup.com

To view the GLBA and HIPAA Privacy notices or access a HIPAA Authorization Form for Release of Protected Health Information: click the **Privacy Policy** link at the bottom of the home page.

In 2003, all producers were asked to complete and return a Producer HIPAA Privacy Addendum so we could continue to share information.

For another copy: click the **Forms** link at the bottom of the home page, then click on **Appointment Application/ Business Associate Addendum**.

Print out the form to complete and return the Producer HIPAA Privacy Addendum (pages 2 and 3).

Fax to: 1-402-467-7342 or *Mail to:* Ameritas Group Licensing, P.O. Box 81889, Lincoln, Neb., 68501-1889.

Protected Health Information includes:

<i>obvious data such as</i>	<i>less obvious data such as</i>
a name	an account number
an address	a claim number
a social security number	an email address
a telephone number	a ZIP Code