

biting edge

biting edge is a quarterly publication produced by Ameritas Group, a division of Ameritas Life Insurance Corp., for dental professionals who take part in our Participating Provider Organization network.

Ameritas Group Home Office ■ Provider Relations ■ 800.755.8844

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February is National Children's Dental Health Month

claim form updated for NPI

We're updating our Ameritas and First Ameritas dental claim forms [GC140, FA32] to include an entry for your NPI [National Provider Identifier]. The forms will be available on our websites in January 2007. Reminder: ***If you have not already, please apply for your NPI online at nppes.cms.hhs.gov. If you do not have internet access, please call 800.465.3203.*** The deadline for getting your NPI is May 23, 2007.



happy holidays

Please accept our sincere wishes for a happy holiday season, and our year-long thanks for participating in our PPO network. We take great pride in our PPO network program and in our providers, ***like you***, who agree to participate.

That's why we constantly promote our network. We're working to increase your chair traffic, and get those repeat patients and patient referrals rolling in. So it's imperative to us that you know... YOU are an integral part of our business and are truly appreciated.

***Best wishes to you & yours,
your friends at Ameritas Group & First Ameritas***

CDT-2007/2008

On January 1, 2007, revised dental procedure codes under Current Dental Terminology 2007/2008 © American Dental Association will become effective. We've updated our claims-paying system, so we'll be ready to process the new codes.

Because we can only accept the new codes beginning January 1, please make sure your claims contain the most current codes by purchasing a CDT-2007/2008 manual and/or CD-ROM. ***To order, please call the ADA at 800.947.4746 or visit ada.org.***

- 3 codes were deleted, but will have minimal impact to customers due to low frequency of submissions
- 18 new codes were added to the list of covered procedures on contracts that currently provide benefits for related services, this will ensure our plan members do not experience any reduction in benefits
- 5 new codes were not added to the list of covered procedures, these services have no coverage under our existing dental plans
- 33 codes were revised to reflect changes to procedure names and definitions that have no impact to benefits

VIP showcase

Congratulations to our third-quarter 2006 VIP Award winners! This quarterly VIP Award (Very Important Provider) recognizes our PPO dentists and specialists for providing outstanding service to their patients.

Ameritas or First Ameritas PPO dental plan members cast votes for their favorite provider. The PPO doctors who receive the most nomination points win, and there are new winners each quarter. Nomination ballots are mailed monthly, along with a customer feedback survey, to plan members who submitted a claim that month.

As a winner, you would receive a custom VIP plaque and a beautiful gift basket. Be recognized for a job well done by the people who matter most — your patients.



Dr. Brian Wong

Dr. Brian Wong and Dr. Viveca Valeriano

■ **First Place**

Ameritas VIP Award Winners

Dr. Brian Wong and Dr. Viveca Valeriano are a married couple who practice dentistry together with Dr. Wong's father. Since 1996, Brian has worked in the very same office that he later purchased from his father in 1999. Drs. Wong and Valeriano have been in our

network since October 2005. The Wong family service philosophy is about being people-friendly. They believe the best care comes from those who truly care about people. And they definitely do. They treat all ages, including patients as young as two years old.

A native of Tucson, Ariz., Dr. Wong attended dental school at the University of the Pacific in Northern Calif., where he and his wife, Dr. Valeriano, met. In addition, he teaches a hygiene class at Pima Community College, and two of his students are now working in his family's office. He belongs to a Tucson business executive club called the PEER group, and he and his wife enjoy traveling whenever they can.

Dr. Joel Pertofsky

■ **Second Place**

First Ameritas VIP Award Winner

Dr. Joel Pertofsky has practiced dentistry since 1975 in Stony Point, New York, and has participated in the First Ameritas provider network since 1996.

He is a member of the American Dental

Association, and his service philosophy is all about providing quality care in a relaxed, family atmosphere.



Carrie Bates, Carol Lent, Dr. Joel Pertofsky

introducing "Our Image"

Our Image is a new branding initiative that defines and projects why Ameritas Group is in business and why that's good for the people and organizations it serves. With a two-year implementation period, phase one of this initiative was unveiled in early December 2006. During phase two in 2007, our group division correspondence and provider network materials will be updated.

"Making the complicated world of benefits uncomplicated has been a guiding principle in serving our dental [and eye care] customers for more than 36 years. Our associates firmly believe that customers not only come first, but second and third as well," says Ken VanCleave, Ameritas Group Senior Vice President.

Our customers and business partners will experience Our Image in all forms of print and electronic communication, from marketing material to the group division website. Our new logo tagline also reflects our new motto — **We're Ameritas. We're for people.**

alternate benefits

Our dental plans include provisions for alternate benefits. So if two or more procedures are considered adequate and appropriate to treat a certain condition under generally accepted standards of dental care, our payment will be based on the charge for the least expensive procedure. For more information, please refer to your Ameritas/First Ameritas PPO Dentist Participation Agreement, or contact us.

Please note: This provision is NOT intended to dictate your course of treatment. It's designed to determine the plan allowance amount for a submitted treatment when an adequate/appropriate alternate procedure is available. We may need to request pre-operative dental X-ray films, periodontal charting, narratives and/or additional diagnostic data to make this determination.

quality assurance

Prior to joining our PPO network, each office must complete an Office Evaluation Worksheet. You know the one... It's a checklist of our network participation requirements, ranging from simple office aesthetics to OSHA compliance issues.

In addition, we may occasionally conduct an onsite evaluation of an office to make sure all requirements are being met. If not, the dental office will have 30 days to comply. The Office Evaluation Worksheet covers sterilization and infection control, medical emergency preparedness, environmental and radiology safety, biohazardous waste removal, and office accessibility.

utilization management

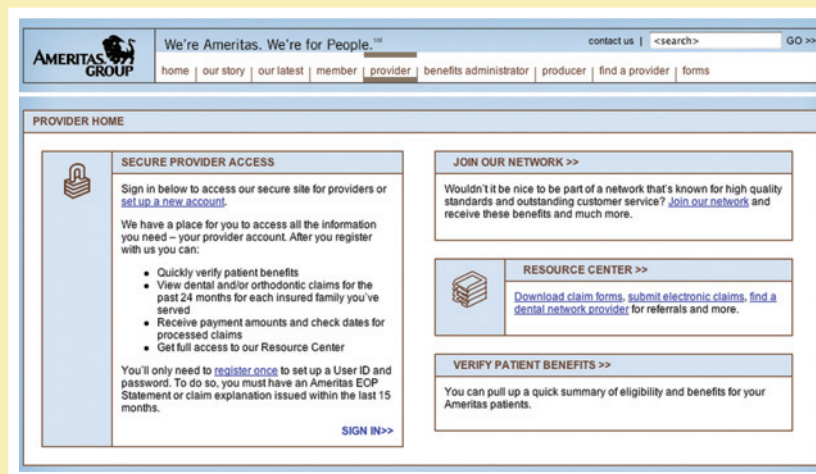
To evaluate the quality and cost effectiveness of our PPO network, we perform a utilization review to ensure a complete understanding of dental office patterns. Each quarter, all providers go through a peer-ratio calculation. This computer calculation compares regional differentials and peer norms.

A number of procedure ratios are reviewed for each provider's PPO practice patterns in contrast to the non-PPO peer practice patterns in that area. Our dental consultants periodically review procedural ratios for adequacy and effectiveness.

This process helps determine which providers are outside the norm in their dental community. Through written correspondence and our consultant review interaction, our goal is to identify, investigate and correct any detected issues.

2007 network fees online

Ameritas and First Ameritas PPO network fees are available online. Please note that our **websites have been updated** to reflect our new "Our Image" branding initiative. We hope you like it! And if you have any difficulty accessing your fees online, please call us.



Select "Provider" ■ If you already have an account, select "Sign In" ■ Or, select "set up a new account" ■ After signing in to the secure section of the website, select "Network Fees" to view and/or print the MAC [Maximum Allowable Charge] fees for your practice

ameritasgroup.com ■ firstameritasgroup.com