



A M E R I T O P I C S

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AMERITAS SEEKS BROKER FEEDBACK TO SET FUTURE STRATEGIES: BROKERS HAVE THEIR SAY AT AMERITAS BROKER FORUM

Ameritas' first ever broker forum, "Bring On The Competition," was held April 12 through 14, 2000 in St. Petersburg, Florida. Brokers met with members of Ameritas' senior staff to discuss and provide feedback on a new Ameritas product and on Ameritas' dental products and service in general.

Ameritas invited brokers from Oregon, Washington, Utah, Texas, Georgia, Wisconsin and Massachusetts to the forum, held at The Don Cesar Hotel and Resort in St. Petersburg. Ameritas attendees included Dave Moore, president -- group division; Todd Reimers, vice president -- field sales; Rich Dowse, field officer -- Eastern region; and Charlie Gustafson, product head -- ASO.

According to Dave Moore, "The broker forum is designed to provide the Ameritas group division with a feedback mechanism that will allow us to understand more clearly our brokers' needs.

"In addition," he said, "it provides us excellent feedback related to the marketplace, and to the plan sponsors' (employers') needs as they relate to affordable dental health solutions." The purpose of the broker forum, Moore said, was to align the Ameritas value proposition of customer focus and a great service delivery model with the needs of all its key stakeholders.

Ameritas was specifically looking for broker input on a pilot initiative to enter the larger case market with a full-service Administrative Services Only (ASO) product. The target market for the product is employers with 150 to 5,000 employees that are looking for a high-quality service delivery model with a reasonably priced administrative fee. (Details on this new ASO product were given in the March 2000 issue of *Ameritopics* -- "Ameritas Introduces A Full-Service ASO/Self-Insured Product.")

In addition, Ameritas looked at the forum as an opportunity to obtain broker feedback on Ameritas' overall product portfolio and service, and on how we

compare with other competitors. Broker perceptions are very important to Ameritas.

To open the forum, Charlie Gustafson described the ASO market and product. Rich Dowse then gave an ASO sales presentation. Todd Reimers followed with an overview of Ameritas dental and the competition, as well as broker and employer services. Brokers met privately following Ameritas' presentation in order to review what they had heard and prepare to present their reactions and feedback to Ameritas on the last day of the forum.

The brokers' suggestions and requests were directed toward both the ASO product and Ameritas as a provider of dental products and services. Ideas included ways to improve upon the new ASO product and its guarantees, strategies for marketing Ameritas' products and reputation, and methods for improving brokers' working relationships with Ameritas representatives and home office associates, such as underwriters.

After the broker presentation, Ameritas discussed next steps with the group and prepared a summary of deliverables based on the brokers' comments. Ameritas listed brokers' ideas to improve and differentiate the ASO product, as well as ideas for improving Ameritas' market visibility and touting survey results, just to

name a few. Those ideas have been prioritized, with status and outstanding issues documented and target dates assigned.

Overall, the gathering provided a great opportunity for brokers to share their ideas about the future of dental health solutions for employers and employees and Ameritas' role in providing those solutions.

The conversations and resulting ideas from this first broker forum were so positive that Ameritas now plans to hold another broker forum in the fall.

Moore explains, "It's a setting that allows [Ameritas] to be a committed listener, not the speaker, to this valuable source of knowledge."

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AMERITAS FEATURED PRODUCT: AMERITAS PREMIUM PRODUCTS

Nearly 95 percent of all people age 18 and older are affected by some form of untreated tooth decay, and millions of Americans are plagued by periodontal (gum) deterioration.

Clearly, the question is not whether a dental plan is necessary, but which dental plan to choose.

The premium dental product line from Ameritas was developed to accommodate virtually all facets of dental coverage in a tailor-made environment. With literally thousands of options to choose from, our premium products allow employers to design dental plans that fit their specific needs.

Ameritas premium products are traditional indemnity plans for groups with 10 or more enrolled employees, and they're packaged with Ameritas' excellent customer service, administrative ease and claims efficiency. These plans can be custom designed to accommodate the employer's budget and the employees' needs. Plans can be customized using various claim allowances, deductibles, coinsurance choices and plan maximums.

Claim allowance options include:

- UCR (Usual, Customary and Reasonable) available at the 90th, 85th or 75th percentile

- The SMART Series® (An option where reimbursements are based on the median dental fees charged per procedure in a specific ZIP-code area)
- Scheduled (A specific list of procedures and the amount covered for each)
- MAC (Maximum Allowable Charge)

Other plan options include:

- Coverage for orthodontia
- Coverage for space created by a previous extraction
- Administrative and claim services only (versus fully-insured plans)
- Eye exam benefit (complete vision plans also available)

Plans in the premium product line are also available in a managed care/Participating Provider Organization (PPO) setting, or through a Flex (Section 125) pretax arrangement for added savings.

To learn more about Ameritas premium products, contact your Ameritas representative or visit our web site at www.group.ameritas.com.

ACCESS TO PARTICIPATING PROVIDERS IS APPROVED IN PENNSYLVANIA

The Ameritas Participating Provider Organization (PPO) consists of panels of qualified dentists who offer discounted dental fees to insureds on behalf of Ameritas. Access to the Ameritas PPO is offered automatically to groups with any Ameritas dental plan in ZIP-code areas where PPO panels are available.

Ameritas is constantly working to expand our PPO panels into new areas. Effective May 1, 2000, PPO access is now approved in specific counties in Pennsylvania. Those counties include: Allegheny, Beaver, Bucks, Chester, Dauphin, Delaware, Montgomery, Philadelphia, Washington and Westmoreland. Newly approved ZIP-code areas in Pennsylvania include: 150-154, 156, 170-171, 189-191 and 193-195.

Insureds in those areas may now may seek dental services from panel providers (where available) to receive discounted fees. But insureds are not required to visit PPO dentists. They can select any non-PPO dentist and still receive coverage under their plan. But a PPO dentist can almost always save insureds money.

In any ZIP-code area where Ameritas has a PPO panel, Ameritas' in-panel deductible reduction is available for tailored business that matches the criteria displayed in the chart on the right. This means that insureds who visit a panel dentist will receive a reduced

deductible. (The in-panel deductible reduction is not available in Texas or Georgia, and it is not designed for MAC, Two-Tier or Schedule plans.)

The reduction amount varies by type of deductible and whether it's waived for Preventive procedures. The chart below outlines the in-panel standard reductions:

Deductible	Waived on Preventive	Amount of In-Panel Deductible Reduction (Per Person)
Annual*	Yes	-\$50
Annual*	No	-\$25
Lifetime	Yes or No	-\$100

* Annual refers to Calendar Year, Benefit Year or Plan Year deductibles, with or without family deductible maximums.

If a dental plan has separate Preventive/Basic and Major deductible amounts, the in-panel deductible reductions for Preventive/Basic are the same as above. The Major deductible reduction is \$50.

Standard & Poor's Rated Ameritas Life Insurance Corp. AA "Very Strong," the third highest of S&P's 21 ratings . . .

Q. Why is Standard and Poor's opinion so valuable?

A. Purchasing the right insurance products is a challenge and an important part of financial planning. The insurer's financial strength is often the most important factor in this decision. Standard and Poor's has been rating the financial strength of insurers for almost 30 years. S&P's specialized financial analysts regularly report on the financial strength of some 4,000 insurers and reinsurers worldwide.

Q. What is Standard and Poor's saying about Ameritas Life Insurance Corp.?

A. "Ameritas possesses a well-diversified business mix. Both the individual fixed annuity and group dental lines of business have seen significant expansion through joint ventures and strategic alliances. Earnings have remained strong because of good underwriting and good expense management. The company's investment portfolio reflects high credit quality and is managed soundly. Ameritas also benefits from an extremely strong capital position."

To read Ameritas' Standard & Poor's Insurer Profile go to <http://data.insure.com/ratings/reports/118018.cfm>.