



# AMERITOPICS

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## MARCH 1<sup>ST</sup> AMERITAS' PPO PANEL WILL DRAMATICALLY INCREASE *Ameritas & The Principal® Announce Joint Dental Network Leasing Arrangement*

**Since our members can now access PPO dentists in new areas, sales opportunities have expanded along with the reach of our money-saving managed dental care products.**

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The Dental Health Experts™  
AMERITAS ACACIA COMPANIES

Ameritas Life Insurance Corp. and the Principal Financial Group® announced the signing of a joint panel leasing agreement that greatly increases the number of Participating Provider Organization (PPO) dentists and specialists available to each company's members.

This groundbreaking collaboration - the first of its kind between two major dental insurers - takes effect March 1. Members of Ameritas and The Principal® dental PPO plans can now choose to seek care from any dentist within either company's dental network, which when combined will total more than 40,000 dental care providers.

"The Principal and Ameritas are committed to enhancing customer services while maximizing benefits to policyholders and members," said Deanna Strable, second vice president of dental products at The Principal. "Our agreement allows both companies to offer greater choice and bring PPO services to new areas. Together, we now have one of the largest dental networks in the nation."

Ameritas Group Dental Division President David C. Moore, LLIF, agrees. "In today's increasingly competitive environment, we have to keep finding creative and cost-effective solutions that meet our business needs as well as the needs of our customers.

"This business relationship helps us fulfill that mission by allowing us to share PPO resources with one of the industry's most respected companies. Since Ameritas and The Principal each retain ownership of their respective network, both companies gain the advantage of being able to offer expanded PPO service, with neither company incurring the high cost associated with creating a new panel," said Moore.

### What's Changed -

- Ameritas members can still select a dentist from more than 22,000 on the Ameritas PPO panel. But with the addition of The Principal dental PPO network, with more than 20,000 dentists nationwide, many members will see a dramatic increase in the number of PPO dentists available.

### What Hasn't Changed -

- No change in plan design.
- No new paperwork for members to fill out.

### What Does This Mean For Brokers?

Larger geographic reach makes products more attractive to employers, specifically those with multiple locations. Since our members can now access PPO dentists in new areas, sales opportunities have expanded.

The larger panel will also make it easier to sell the following money-saving managed dental care products.

### Freedom of Choice®

*A two-tier approach:*

- Members visit a PPO or non-PPO dentist. With a PPO dentist, the deductibles, coinsurance and maximums applied to covered procedures generally are reimbursed at a richer level than those for a non-PPO dentist - a distinct financial advantage.
- Vision exam benefit/vision materials discount option available.

### A New Choice® Plus<sup>SM</sup>

*A MAC (Maximum Allowable Charge) approach:*

- Helps keep rates low by limiting the amount paid per procedure on claims from non-PPO dentists.
- MACs vary by geographic area, depend on the ZIP code of the dentist's office and are updated annually.

If you would like more information about our managed care programs or our enhanced PPO resources, please contact your Ameritas representative.

For more information about Ameritas or The Principal, including ratings from independent analysts as well as products and services, visit:

### Ameritas Life Insurance Corp.

[www.YourDentalSolutions.com](http://www.YourDentalSolutions.com)  
in New York - [www.NY.YourDentalSolutions.com](http://www.NY.YourDentalSolutions.com)  
[www.ameritasacacia.com](http://www.ameritasacacia.com)

### The Principal Financial Group

[www.principal.com](http://www.principal.com)

## AMERITAS' GROUP DIVISION INTRODUCES NEW ADVERTISING CAMPAIGN

Ameritas Group Dental is unveiling a new advertising campaign in March. With assistance from a local advertising agency, Bailey Lauerman, Group Communications has developed a new look that will apply to all types of marketing, including sales material and direct mail.

Before developing the new advertising campaign, Group Communications conducted several focus groups with brokers and employers. A recurring theme was a lack of name awareness, especially among the employer/HR audience.

Group's new campaign is the first step in addressing this issue. "One of our goals with the new marketing campaign is to raise name awareness for Ameritas Group Dental and to increase our chances of being part of the consideration set in the sales process," explains Karen Gustin, Vice President, Group Marketing and Training. "This will be achieved through national advertising in

trade publications. We will then continue to support advertising through additional marketing functions such as public relations and direct mail. A formal initiative is also being developed to assist our sales associates in raising name awareness in their specific sales territories."

Group Dental Division President Dave Moore, LLIF, adds "Although the look of our marketing efforts has changed, the message is still the same. Our greatest strengths are our core competencies – dental insurance expertise, flexibility and customer service excellence. Once we become a part of the consideration set in the mind of the broker and employer, our sales force can close the sale based on the details behind our strengths. Marketing efforts will support that."

The Group Division's new advertising campaign will run throughout 2001 in various broker and employer/HR trade publications.

## GROUP LICENSING & COMPENSATION DEPARTMENT RATES HIGH WITH BROKERS

Approximately 4,500 brokers actively sell Ameritas dental and vision products. Occasionally the group licensing and compensation department surveys brokers to find out how they rate the overall performance and service of the department. In October 2000, a survey was mailed to 3,700 active brokers. The survey focused on the department's service.

"The group licensing and compensation department plays a big role in broker relations," explains Bev Kildare, Supervisor Group Licensing/Compensation, "often we are the first contact a potential broker has with the company. It is our job to help them get appointed with Ameritas and ready to sell our products."

Because the department is so essential to broker relations Ameritas is especially proud to report that the survey results were outstanding. Almost two-thirds of the respondents "strongly agreed" with all statements. *See graphs* →

The survey also included a comments/suggestions space where brokers could write in more specific comments. Following are just a few of the extensively favorable comments that we received...

"Haven't had to call - due to the fact all always appears OK on statement so area is doing a great job. Gives info needed. Like EFT." (electronic fund transfer)

"Your commission statements are complete, easy to read. I have no problem with Ameritas."

"Great job for me and my clients. Thanks"

"Good people to deal with."

"Pleasure working with you."

"Wish all my carriers were as good!!!"

"I have truly enjoyed having the opportunity to be associated with Ameritas. I look forward to a long-term relationship."

"Ameritas is the best insurance company I deal with. No red tape and people who care. Thanks"

"One of the nicest companies this broker works with!"

Ameritas would like to sincerely thank all who responded to the survey. All of your comments will be used to help us further our mission to "Be The Best."

