



### Comprehensive Dental & Eye Care COMBINED!

## FUSION: THE ULTIMATE CHOICE<sup>SM</sup> from Ameritas Group

for groups of 10 +

**Another Industry First ...** Now, insured employees can use their employee benefits for the health care services *they* decide are their highest priority – dental, eye care, or both! We've taken *two* comprehensive ancillary benefit plans and fused them together to provide the ultimate in choice and control. Our new FUSION plans set a higher standard for employee benefits flexibility to provide appealing, common-sense solutions in a consumer-driven health plan environment.

### Two Benefits with the Administrative Ease of One – Including A Single Payroll Slot.

FUSION's breakthrough design sidesteps former payroll system limitations by requiring only one payroll slot and one premium for both dental and eye care coverages. Employers are able to offer their employees the protection and value of *two* benefits, with the administrative simplicity of one! And – unlike carriers who don't specialize in dental and eye care – Ameritas Group's expertise in adjudicating these high-frequency, highly elective benefits through a single, streamlined claims system translates to reduced administrative expenses for employers as well as satisfied employees at claims payment time.

*Whether employers, employees or both pay premiums, FUSION delivers maximum value for their benefits investment. The combined dental and eye care design results in a lower premium than the total for both coverages purchased separately.*

Your Ameritas Group representative can build a plan that meets an employer's specific goals – optimum benefits, cost savings or employee choice. Here are just three of the potential combinations:

#### ENHANCED BENEFIT EXAMPLE

FUSION Benefit Manager			
Annual Maximum	Deductible	Exam Frequencies	
\$1,250	\$50	3	
Dental		Eye Care	
Max: \$1,000	Max: \$250		
Ded: \$50	Ded: \$25		
Freq: 2	Freq: 1		

**ENHANCED:** The dental and eye care maximums are separate, which provides up to \$1,000 in covered dental benefits and up to \$250 in eye care benefits.

If the insured visits the dentist first and incurs allowable dental expenses of at least \$50, then the FUSION Benefit Manager deductible of \$50 will be satisfied in that visit, leaving no remaining deductible to be satisfied for dental or eye care.

If visiting an eye care provider first and spending the full \$25 eye care deductible, only \$25 of deductible remains to be satisfied for dental.

#### VALUE EXAMPLE

FUSION Benefit Manager			
Annual Maximum	Deductible	Exam Frequencies	
\$1,000	\$75	2	
Dental		Eye Care	
Max: \$1,000	Max: N/A		
Ded: \$50	Ded: \$25		
Freq: 2	Freq: 1		

**VALUE:** For eye care, the employer will select one of numerous exam allowances, one of numerous frame allowances, and one of three lens schedules. Benefits paid toward eye care will be deducted from the FUSION Benefit Manager annual maximum amount.

The deductibles are separate, so \$50 is paid toward dental and \$25 is paid toward eye care.

On exam frequency, the FUSION Benefit Manager is 2, allowing 2 dental exams or 1 dental and 1 eye care exam.

#### EMPLOYEE CHOICE EXAMPLE

FUSION Benefit Manager			
Annual Maximum	Deductible	Exam Frequencies	
\$1,000	\$50	2	
Dental		Eye Care	
Max: \$1,000	Max: \$250		
Ded: \$50	Ded: \$25		
Freq: 2	Freq: N/A		

**CHOICE:** With a \$250 maximum and a \$25 deductible on eye care, the insured may choose how to spend up to \$250 on eye exam(s), lenses and frame(s). This option offers the most employee choice in how to spend benefit dollars.

The FUSION Benefit Manager's annual maximum is \$1,000. If spending \$1,000 on covered dental procedures first, then the maximum is used up on dental visits. If spending \$250 on eye care first, then \$750 remains for dental procedures.

### Employees Receive

#### Dental ... Employer's Choice:

- Traditional tailored indemnity.
- Voluntary pretax in a Section 125 environment.
- Cost-containment dental plans.
- Visit any dentist, or take advantage of our money-saving Participating Provider Organization network of qualified dentists.
- Dental Rewards<sup>SM</sup> available.

#### Eye Care ... Vision Perfect<sup>®</sup>:

- Scheduled/defined benefit plan. Employees visit any eye doctor!
- Schedule of allowances shows precisely what's paid for each covered service.
- Numerous Exam and Frame allowance options, and three Lens Schedules to choose from ...
- Or, opt for a Flat Annual Maximum, which offers insureds the maximum flexibility in paying for Exams, Lenses and Frames.

**INCREASED FLEXIBILITY!****VISION PERFECT ENHANCEMENTS**

Available as stand-alone or with new **FUSION: the ultimate choice**, our newly perfected Vision Perfect eye care product delivers even greater flexibility. *Here's what's new:*

- **New** Schedule A offering a richer set of lens allowances.
- **New** allowance options for exam and frame.
- **New** calendar-year deductible options (the chosen deductible is subtracted from the exam, lens and/or frame allowance).
- **New** annual maximum options.
- **New** flat annual maximum option (calendar year or benefit year) with no eye exam frequency, and no exam, lens or frame allowance limitations.
- **New** benefits flexibility offering a choice of flat annual maximum, OR frequencies and allowances.

*To see how*

*Vision Perfect can satisfy your clients' eye care plan needs, contact your Ameritas Group representative today!*

**NEW! LOWER PARTICIPATION REQUIREMENTS ON DENTAL & EYE CARE**

- Contributory plans now require only 60% or 10 enrolled lives (was 75%).
- Flex 1 and Flex 6 voluntary plans require the greater of 20% or 15 enrolled (was 25%).
- Flex 2 voluntary plans for 30-49 lives require the greater of 40% or 15 enrolled (was 50%), and for 50+ lives it's the greater of 20% or 15 enrolled (was 40%).

**Contributory:** Eligible employees/dependents who enroll contribute to cost. Employer contribution of 25% or more required.

**Voluntary or "Flex":** Eligible employees/dependents who enroll pay premiums with pretax dollars. No employer money required.

**Noncontributory:** 100% of eligible employees/dependents are insured. Employer pays all.

**Noncontributory unless covered elsewhere:** 100% of eligible employees/dependents are insured unless covered under another dental plan. Employer pays all.

*We're proud of our legacy as an industry leader.*

Why not work with an insurance carrier that continually improves its products and services to fulfill the needs of an ever-changing marketplace? If you receive this newsletter, then you already are working with such a carrier, and we **thank you** for selling Ameritas Group and First Ameritas!

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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.