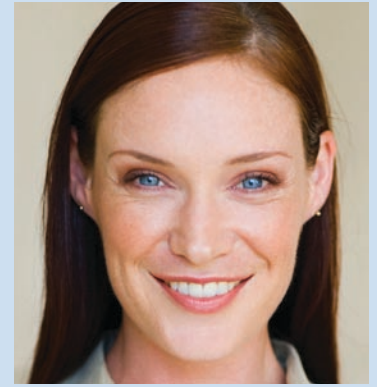


who is Ameritas Group?



At Ameritas Group, we provide over 4.8 million customers with quality dental, eye care and hearing care plans that fit their specific needs. Our clients benefit from our more than 30 years of experience in providing group dental plans and more than 20 years in providing group eye care plans.

our process

- We process more than 3.6 million claims and answer nearly 1.4 million phone calls each year.
- We have a standard claims processing turn-around time of just 5-10 business days.
- The dollar accuracy of our processed claims exceeds 99%.

our customer connections team

- Call us toll free at 800.487.5553, Monday - Thursday 7:00 a.m. to Midnight and Friday 7:00 a.m. to 6:30 p.m. [Central Time].
- A certified Center of Excellence, our call center performs in the top 10 percent of all call centers in its industry based on Benchmark Portal's measurements. Certified in 2007, 2008, 2009, 2010 and counting!

our website

- Visit us at ameritasgroup.com.
- Search for a dental or eye care provider.
- Review your plan benefit summary and look up claim status and payment details.
- View 24 months of claim history.
- Check your maximum/deductible status.
- Sign up for our online explanation of benefits [EOB] statements.
- Much more!

our PPO dental network

- Our Participating Provider Organization [PPO] gives you access to a nationwide network of credentialed dental providers.
- With our dental plans, you may receive care from any provider you choose; however, your out-of-pocket costs may be lower if you choose a provider from our PPO dental network.
- Many of our PPO providers offer discounted fees on virtually all procedures, covered or non-covered [as available by state law]. This gives the members a chance to receive affordable treatment for additional services they may not ordinarily choose.

our dental solutions

- Traditional indemnity [full flexibility]
- Value Source® [coverage with cost controls]
- EssentialDental® [covers only the basics]
- Voluntary plans [employee-pay-all plans, various group sizes]
- PPO plans [Participating Provider Organization network]
- Preferred Dental Protection [PDP] for 3+ enrolled employees
- High/Low, Core/Buy-up, Triple Option plans
- Dual Choice [indemnity option] plans
- \$ensible Choice® plans [combines expense-based reimbursement with cost-management options]
- Dental Rewards® and PPO Bonus
- Type 2 Incentive Coinsurance
- Orthodontia [adult and/or child]
- Coverage available for dental implants, tooth bleaching and composite fillings on molars

our eye care solutions

- Vision Perfect® [features a maximum covered expense plan with a flat max option, access to eye care network providers]
- Focus® [features the VSP® or VSP Choice nationwide networks]
- ViewPointe® [features the EyeMed Vision Care® Access or Select nationwide networks]
- Voluntary plans [employee-pay-all plans, various group sizes]
- EyeChoice® and Vision Perfect® Choice [streamlined voluntary plans with set rates]
- LASIK Advantage® [laser vision correction coverage]

dental and eye care combined

- FUSION: THE ULTIMATE CHOICE®

our hearing care solutions

- Coverage options for hearing exams, hearing aids and hearing aid maintenance
- Can be combined with most dental plans
- Our relationship with EPIC provides possible cost savings on expenses related to hearing care

Call us at 800.776.9446 or visit ameritasgroup.com to learn more and link to our social media sites.



We're Ameritas. We're for people.®

Affiliated with
UNIFI Companies

Ameritas Group, a division of Ameritas Life Insurance Corp. [Ameritas Life], a UNIFI company, offers group dental, eye care and hearing care products nationwide. Certain plan designs may not be available in all areas. Some states require that producers be appointed with Ameritas Life before soliciting its products. To become appointed with Ameritas Life, call 800.659.2223. Ameritas Group's group dental, eye care and hearing care products [9000 Rev. 03-08, dates may vary by state] and individual dental and eye care products [Indiv. 9000 Ed. 11-09] are issued by Ameritas Life. © 2011 Ameritas Life Insurance Corp. Ameritas, the bison symbol, Value Source, EssentialDental, \$ensible Choice, Dental Rewards, SoundCare, Vision Perfect, Focus, ViewPointe, EyeChoice, LASIK Advantage, THE ULTIMATE CHOICE, a UNIFI company and *We're Ameritas. We're for people.* are registered service marks of Ameritas or UNIFI Mutual Holding Company.