



(AMERITAS)

GROUP DENTAL PLANS

an overview



Prepared especially for agents...a side-by-side comparison of the Ameritas Group dental plans available through HealthPlan Services (HPS).

HealthPlan Services

PEARL PLANS® WIDE ARRAY OF SMALL GROUP PLANS WITH OPTIONS TO REDUCE COSTS

PPO PLANS PLANS DESIGNED TO UTILIZE PROVIDER NETWORK FOR OUT-OF-POCKET SAVINGS

SIMPLY DENTALSM PLANS UNIQUE SMALL GROUP PLANS WITH NO PROCEDURE PLACEMENTS

BRIGHTONE® PLANS FOR INDIVIDUALS, FAMILIES AND SOLE PROPRIETORS WHO ARE MEMBERS OF THE PLAN SERVICES ASSOCIATION

BRIGHTOPTIONS® VOLUNTARY PLANS FOR SMALL GROUPS

AMERITAS GROUP. A leader in dental and eye care.

You can feel confident recommending a plan from Ameritas Group. As a division of Ameritas Life Insurance Corp., they provide dental and eye care plans for more than 49,000 employer groups, insuring more than 4 million people nationwide. Whether it's affordable insurance for a sole proprietor, or flexible plans for your small business prospect, Ameritas Group offers a plan to suit your clients' diverse needs. And Ameritas Life Insurance Corp. is a company with more than a century of service that earns high ratings from independent insurance industry analysts:

- AA- "VERY STRONG" for insurer financial strength by Standard & Poor's. This is the fourth highest of S&P's 21 ratings.
- A "EXCELLENT" for financial strength and operating performance by A. M. Best Company. This is the third highest of Best's 15 ratings.
- 99.65% DOLLAR ACCURACY of processed claims, with a customary 5-10 business day turnaround time, which exceeds the industry average.

THE AMERITAS DENTAL PLANS FROM HPS: AN AGENT'S SIDE-BY-SIDE COMPARISON

	PEARL PLANS	PEARL PPO PLANS
CASE SIZE	Employer groups 3-99 employees	Employer groups 3-99 employees
TARGET AUDIENCE	Plan designs for virtually any business owner from blue collar to professional	Virtually any business owner from blue collar to professional, plan best utilized in markets where network is well-represented
PARTICIPATION REQUIREMENT	Groups of less than 10 lives: 100% of eligible employees not covered elsewhere. Groups of 10 or more lives: 75% of eligible employees not covered elsewhere	Groups of less than 10 lives: 100% of eligible employees not covered elsewhere. Groups of 10 or more lives: 75% of eligible employees not covered elsewhere
EMPLOYER CONTRIBUTION	Employer's minimum of 25%	Employer's minimum of 25%
ELIGIBILITY	All full-time employees working a minimum of 30 hours per week, non-seasonal employees	All full-time employees working a minimum of 30 hours per week, non-seasonal employees
DEPENDENT ELIGIBILITY	Any dependent who is a spouse or an unmarried child under the age of 19, or under 25 for unmarried full-time student depending on applicant for support	Any dependent who is a spouse or an unmarried child under the age of 19, or under 25 for unmarried full-time student depending on applicant for support
TAKEOVER PROVISIONS	Yes, for groups with 3 or more enrolled employees and 18 months of continuous prior coverage with one carrier	Yes, for groups with 3 or more enrolled employees and 18 months of continuous prior coverage with one carrier
PLAN DESIGN	3 plan offerings, 2 U&C choices, deductible and max options	3 plan offerings, in- and out-of-network coinsurance options
PLAN TYPE	Indemnity — PPO options available	PPO driven plan to reduce costs
CLAIM ALLOWANCE	90th U&C, 75th U&C, MAC, Schedule	75th U&C, 50th U&C, MAC
ORTHODONTIA	Yes, optional for adults and children — on Step-Up and Dual Choice plans with groups of 10+ employees	Yes, optional for adults and children on all three plans for groups with 10+ employees
EYE CARE	Yes, optional on all plans	Yes, optional on certain plans
ELIMINATION PERIOD	12 months in ortho for groups of 10 or more 12 months in major for groups 3-9	12 months in ortho for groups of 10 or more 12 months in major for groups 3-9
BILLING MODE	Monthly direct bill	Monthly direct bill

The plans above are available in most states. Contact HPS for more information.

HEALTHPLAN SERVICES. Behind you all the way.

From start to finish, you can rely upon HealthPlan Services to help you win and keep new business.

- **SALES SUPPORT** Our knowledgeable sales consultants are available 8am-7pm Mon.-Thurs. and 8am-5pm Fri. (EST) to help you design the best plan for your clients.
- **ONLINE QUOTES** Our 24/7 online quoting system at www.healthplan.com/agent allows you to request instant, multiple quotes with just one census.
- **PERSONALIZED PROPOSALS** Our professional documents enhance your presentation, and can be sent via fax, mail or email.

THE AMERITAS DENTAL PLANS FROM HPS: AN AGENT'S SIDE-BY-SIDE COMPARISON

	PEARL SIMPLY DENTAL	BRIGHTONE & BRIGHTOPTIONS
CASE SIZE	Employer groups 3-99 employees	BrightOne: Individuals, Families, Sole Proprietors BrightOptions: Employer groups 1-35 employees
TARGET AUDIENCE	Plan designs for virtually any business owner from blue collar to professional	BrightOne: Individuals seeking insurance including sole proprietors and part-time employees BrightOptions: Voluntary plans for employers
PARTICIPATION REQUIREMENT	Groups of less than 10 lives: 100% of eligible employees not covered elsewhere. Groups of 10 or more lives: 75% of eligible employees not covered elsewhere	BrightOne: Membership in the Plan Services Association BrightOptions: Minimum one employee must enroll
EMPLOYER CONTRIBUTION	Employer's minimum of 25%	BrightOne: N/A BrightOptions: Voluntary, 100% employee paid OR employer may contribute without a minimum
ELIGIBILITY	All full-time employees working a minimum of 30 hours per week, non-seasonal employees	BrightOne: Members of the Plan Services Association BrightOptions: Employee who works at least 20 hours per week, non-seasonal employees
DEPENDENT ELIGIBILITY	Any dependent who is a spouse or an unmarried child under the age of 19, or under 25 for unmarried full-time student depending on applicant for support	Any dependent who is a spouse or an unmarried child under the age of 19, or under 25 for unmarried full-time student depending on applicant for support
TAKEOVER PROVISIONS	Yes, for groups with 3 or more enrolled employees and 18 months of continuous prior coverage with one carrier	No
PLAN DESIGN	Reimbursement based on the dollar amount of the expense instead of on benefit types — 3 plan offerings, 2 U&C choices, max options	6 plans, Traditional, Progressive, Saver, Access, Advantage I and Advantage II — Options include orthodontia, eye care, annual max and claim allowance
PLAN TYPE	Indemnity	Indemnity — PPO options available
CLAIM ALLOWANCE	90th U&C, 80th U&C, MAC	90th U&C, MAC, Wise Buyer
ORTHODONTIA	Yes, optional for adults and children on all three plans for groups with 10+ employees	Yes, adults and children — Offered on the Progressive plan — Check state availability
EYE CARE	Not available	Yes, Access plan only — Check state availability
ELIMINATION PERIOD	12 months in ortho for groups of 10 or more	Varies by plan
BILLING MODE	Monthly direct bill	BrightOne: Auto-withdrawal, monthly and quarterly direct bill BrightOptions: Monthly direct bill

ASK ABOUT THESE GREAT OPTIONS FOR MOST PLANS:

- **Dental Rewards®** — Qualifying members rollover a portion of their annual maximum for future use (*automatically included with Pearl PPO, Pearl Simply Dental and BrightOne/BrightOptions Saver and Advantage Plans; an option with Pearl Plans*)
- **Voluntary** — Turn the plan into a voluntary dental plan
- **Tied to Medical** — A discount on the dental plan when it's bundled with any medical plan

For more information visit us at www.healthplan.com.

HealthPlan Services *Plans are marketed and administered by HealthPlan Services, a leading managed health care services company, providing distribution, enrollment, billing and collection, claims administration, and risk management services for health care payors and providers. HPS customers include insurance companies, HMOs and other managed care organizations, and organizations with self-funded health care plans. Based in Tampa, Florida, the company serves over 100,000 businesses, covering over 1.6 million members in the United States.*



Ameritas Group offers the flexible, affordable dental and eye care coverage that today's employers demand. Highlights include superior customer service, choice of plan designs, Dental Rewards maximum rollover, quality PPO network, accurate and fast claims payment, and a parent company with consistently high ratings for financial strength and stability from independent insurance industry analysts.

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*This brochure is a general overview containing plan highlights.
For more detailed plan information, contact HealthPlan Services.*