



bright smiles, brighter spirits

We know how important dental care is. That's why we increased our contribution to the University of Nebraska Medical Center's **dental sealant program** by 50 percent this year. The program helps children in need. UNMC College of Dentistry dental hygiene students and instructors provide free care: screenings and, as needed, sealants. Recently they helped a group of Lincoln, Neb., kids in second, third and fifth grades. Ameritas Group sent each child home with a dental care kit: manual and electric toothbrushes, toothpaste, floss, dental mirror and information about how to care for their teeth.

'Tis the Season ... We wish you a dazzling holiday filled with reasons to smile!

putting customers first puts us near the top:

now #4 in BenchmarkPortal's Top 100

Learning that we had placed 4th in BenchmarkPortal's recent Top 100 contest put us in a *very* festive mood. We're so thankful for the greatest gift a company could receive: people who truly care about providing the best service they can give all year long.

BenchmarkPortal's Top 100 contest compared centers of similar size across all industries. Ameritas Group ranked #4 in the nation in the best smaller call centers category (fewer than 100 agents).

"The Ameritas contact center is among the best in its industry," declared BenchmarkPortal CEO Bruce Belfiore. "This award was granted on the basis of objective, metrics-driven performance. Ameritas stood tall against its competitors according to the world's largest database of call center metrics. This is not easy to do, and we congratulate them on their accomplishment."

Our center handles more than 1.4 million phone calls each year. Every call is an opportunity to make a positive impact and enhance our customer's service experience. A heartfelt thank you to our customers, and to each member of our customer service claims contact center!

The leader in call center certification, BenchmarkPortal is the custodian of the Purdue Research Foundation database of contact center performance metrics, the largest such database in the world. The data is collected in conjunction with the Center for Customer-Driven Quality™ at Purdue University. BenchmarkPortal provides industry reports, and professional services for contact centers in the areas of operational metrics, customer satisfaction measurement, and agent satisfaction measurement.

easier-to-understand benefits

We're determined to make it easy for plan members to understand their dental benefits. Before tackling the redesign of our online benefit and claims information, our research included focus groups with policyholders and our PPO dentists. They helped us pinpoint exactly what our plan members want to know about their benefits and dental claim payments.

Starting in early December, people who have created a secure member account will see a clear "action taken on this claim" snapshot of how we paid their claim. The straightforward, user-friendly format also showcases the member's specific plan and benefits information. It lists coinsurance percentages by procedure type, deductible amount including how much remains to satisfy the deductible, and the remaining maximum benefit available to them for the plan year.

our new My Dental Plan® website

Our consumer website for individuals and families lets them access information about our individual dental plans and apply for coverage. They can:

- pay for plans by credit card (available in most states), electronic funds transfer or check
- get a quick quote or create an account to begin the application process
- start an application, then come back later to finish and submit it
- check on the status of their application after they've submitted it
- sort plan information by rate, deductible or maximum

Check out the new consumer site at ameritasgroup.com/individual – select “SEE OUR PLANS AND RATES.”

Producers obtaining a quote or completing an application should still use the producer site at ameritasgroup.com/individual – select “PRODUCERS.”

If you have received a personalized link from your Ameritas Group sales representative, you will be directed to the new consumer site when using your link. Your agent information is attached to each app for proper commission.

Craig Hogan answers survey, wins iPad®

We appreciate knowing how you feel about our products and services. All survey respondents are automatically entered into a quarterly drawing for a free Apple® iPad. Our third-quarter 2011 winner is Craig Hogan of Myrtle Beach, South Carolina. Congratulations, Craig!

news you can use

Our two most recent articles by Karen Gustin, LLIF, Ameritas Group senior vice president - group marketing, national accounts and block acquisitions, focus on vision. Find out what your eyes reveal about your health, how vision coverage boosts attendance and productivity at work, why a group's demographics are essential to designing the right plan, and how offering a vision plan can help employers save big at little cost:

Why vision benefits make a difference in employees' health

California Broker, October 2011

Focusing on eye care benefits

Employee Benefits Planner/Minnesota, Third Quarter 2011

View as-submitted content for bylined articles on our website (*under the “our latest” tab, click the “our articles” quick link*).

Ameritas Group, a division of Ameritas Life Insurance Corp., a UNIFI company, offers dental, vision and hearing care products nationwide. In New York, products are offered through Ameritas Life Insurance Corp. of New York, a UNIFI company. Some plan designs are not available in all areas.

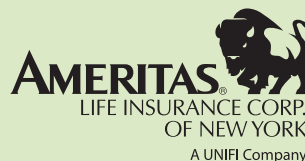
Ameritas Life and Ameritas of New York are rated A (Excellent) for financial strength and operating performance by A.M. Best Company. This is the third-highest of Best's 15 ratings. Ameritas Life and Ameritas of New York are rated A+ (Strong) for insurer financial strength by Standard & Poor's. This is the fifth-highest of S&P's 21 ratings.

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for producers only



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A UNIFI Company