



season's greetings!

comfort  
joy  
family  
friends  
health  
goodwill

*... We wish you  
and your loved  
ones a magical  
holiday season  
and a peaceful,  
prosperous 2013.*

## improved! online Explanation of Benefits

### we make dental benefits easy to understand

Our recently revised online dental Explanation of Benefits – called “**How Your Claim Was Calculated**” – drills down to the dental procedure level so plan members see exactly how we processed their claim.

We show the math, spelling out how deductible and coinsurance amounts were applied. When needed, remarks about specific procedures or situations fill in more detail.

#### Other recent enhancements:

We did our research before improving our secure web portal for plan members. We consulted in-house and external experts, learned from policyholder and dentist focus groups, and used behavioral science to uncover what's truly user-friendly.

**“Action Taken On This Claim”** – When people aren't seeking detail, this at-a-glance snapshot shows the amount the dentist charged, the benefit paid, and remaining amount [if any] the patient owes.

**Specific plan and benefit info** – People need information to understand their benefits and to plan ahead. They can view their plan's specific coinsurance percentages by procedure type and track their deductible [including their progress toward meeting it], remaining maximum benefit, and more.

We invite you to check out what we provide to plan members! View the member site and a short recording at <http://ameritasgroup.com/member>.

## new ADA codes

The new Current Dental Terminology © American Dental Association dental procedure codes are used nationally by dentists to report dental services performed for their patients to insurance companies. Insurance companies use these codes – which are recognized by third-party payers nationwide – to process claims.

On January 1, 2013, the new Current Dental Terminology © [CDT] dental procedure codes will take effect. We have updated our claims-paying system with these procedure codes. Plan members can continue to visit their dentist and have claims filed as usual. Dental plans will not change, so dental certificates will not be re-issued.

**The 2013 version of the CDT codes is effective for services provided on or after January 1, 2013, through December 31, 2013.**

**Our customers can rest assured** that we will continue to process their claims efficiently and accurately through this routine update, and provide them with information for their dental benefit needs.

## our insight into dental, vision and hearing

Our blog offers some great information we believe you and your clients could use. Topic categories include: *Benefits Administration*, *Bottomline Benefits*, *Buzz* and *Wellness Tips*.

Please view our blog at [ameritasinsight.com](http://ameritasinsight.com) – and also our microsite at [ameritaspromise.com](http://ameritaspromise.com) to see what's new!

## news you can use

Our articles in industry publications include:

*Benefits Pro* eNewsletter:

### **FUSE Dental and Vision for Greater Savings, Choice, Flexibility**

by Paul Policella, Ameritas Group Hartford, Conn., Office  
September 2012

And coming up – watch for:

*California Broker:*

### **When Is Bundling the Best Option?**

by Karen Gustin, Ameritas Group field sales/national accounts  
December 2012

View content submitted for bylined articles on our website [*under the “our latest” tab, click the “our articles” quick link*].

## Richard Vicary answers survey, wins iPad® 2

We appreciate knowing what you think of our products and services.

All producers who respond to our surveys are automatically entered into a random drawing for a free Apple® iPad 2. Our most recent winner is Richard Vicary of Erie, Pa. Congratulations, Richard!



Ameritas Group, a division of Ameritas Life Insurance Corp., offers dental, vision and hearing care products nationwide. In New York, products are offered through Ameritas Life Insurance Corp. of New York. Some plan designs are not available in all areas. In Texas, our PPO network and plans are referred to as the Ameritas Dental Network.

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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