



A Carrier You Can Trust

We help create beautiful smiles, put life into focus, improve hearing and promote good health by providing innovative and value-added benefit and service solutions.

Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

Ameritas 
fulfilling life.



About Ameritas

At Ameritas, fulfilling life is what we do every day. We continuously strive to help our customers enjoy life at its very best by reducing uncertainty and protecting what is most cherished.

Backed by a foundation of financial strength, we offer a competitive array of employee benefits. And we service them in a highly welcoming, ethical and professional manner that builds lasting trust and enduring relationships.

We're here to help customers put worry behind and the future ahead, and help enable a life that's rich in family, happiness and health. When we fulfill lives, we fulfill our mission.

We are Ameritas: Proud to say we're in the business of fulfilling life.



2,500 employees



\$2.2 billion, 2017 total revenue



58,623 employer groups nationwide



Dental since 1959



Vision since 1984



\$1.3 billion annualized inforce group premium

Financial Strength

The industry's leading independent insurance analysts consistently recognize our financial strength and ability to meet ongoing insurance policy and contract obligations.

A+ (Strong) – Standard & Poor's for insurer financial strength. The fifth highest of S&P's 21 ratings.

A (Excellent) – A.M. Best Company for insurer financial strength. The third highest of A.M. Best's 13 ratings.

In the Community

Together, Ameritas associates contribute thousands of hours every year to community organizations and civic projects.

Their desire and determination to volunteer is a source of pride for Ameritas associates. In 2018, our associates logged 10,440 hours in volunteer time, helping 214 organizations across the country.

In 2018, our company contributed nearly \$1.6 million to strengthen education programs, support nonprofits and ensure success for a wide variety of projects from local arts and family programs to mentoring children.

In the end, fulfilling life is more than how we do business. It's how we help people in our communities fulfill their own lives every day.



49% of every corporate contribution dollar went toward education.



Ameritas contributed \$60,000 in associate matching funds.

Fulfilling life one hour at a time

Giving back will always be part of who we are and what we value. That's why Ameritas gives associates 8 hours per month of paid time toward volunteer activities. You'll find our associates making an impact at these organizations, to name a few.

American Cancer Society Hearts United for Animals
Habitat for Humanity People's City Mission
Border to Border Challenge Little White Dog Rescue
Boy Scouts of America Second Grade Reading Project
Capital Humane Society **March of Dimes** Special Olympics Nebraska
Children's Dental Day Meals on Wheels TeamMates Mentoring Program
Clinic with a Heart United Hearts for Animals
Girl Scouts Missions of Mercy United Way
Nebraska Horse Council UNL College of Dentistry oral cancer research

Employee Benefit Experts

As one of the nation's leading providers of group dental and vision insurance products, the Ameritas group division provides coverage for more than 8 million members nationwide. When it comes to dental and vision, our level of expertise is hard to match.

- 8 dental claims consultants on staff
- Proprietary claims processing system
- Regular updates of ADA codes and UCRs

Many associates have a background in dental and vision occupations and have spent years in dental and vision offices serving as hygienists, chair-side assistants and administrative staff. In addition to on-the-job experience, they bring years of formal education.



Our dental network

The Ameritas Dental Network is one of the five largest in the nation. Members have access to over 114,000 providers in all 50 states and Mexico. Network dentists charge 25-50% below average for their region, providing out-of-pocket savings to members.



114,000 providers

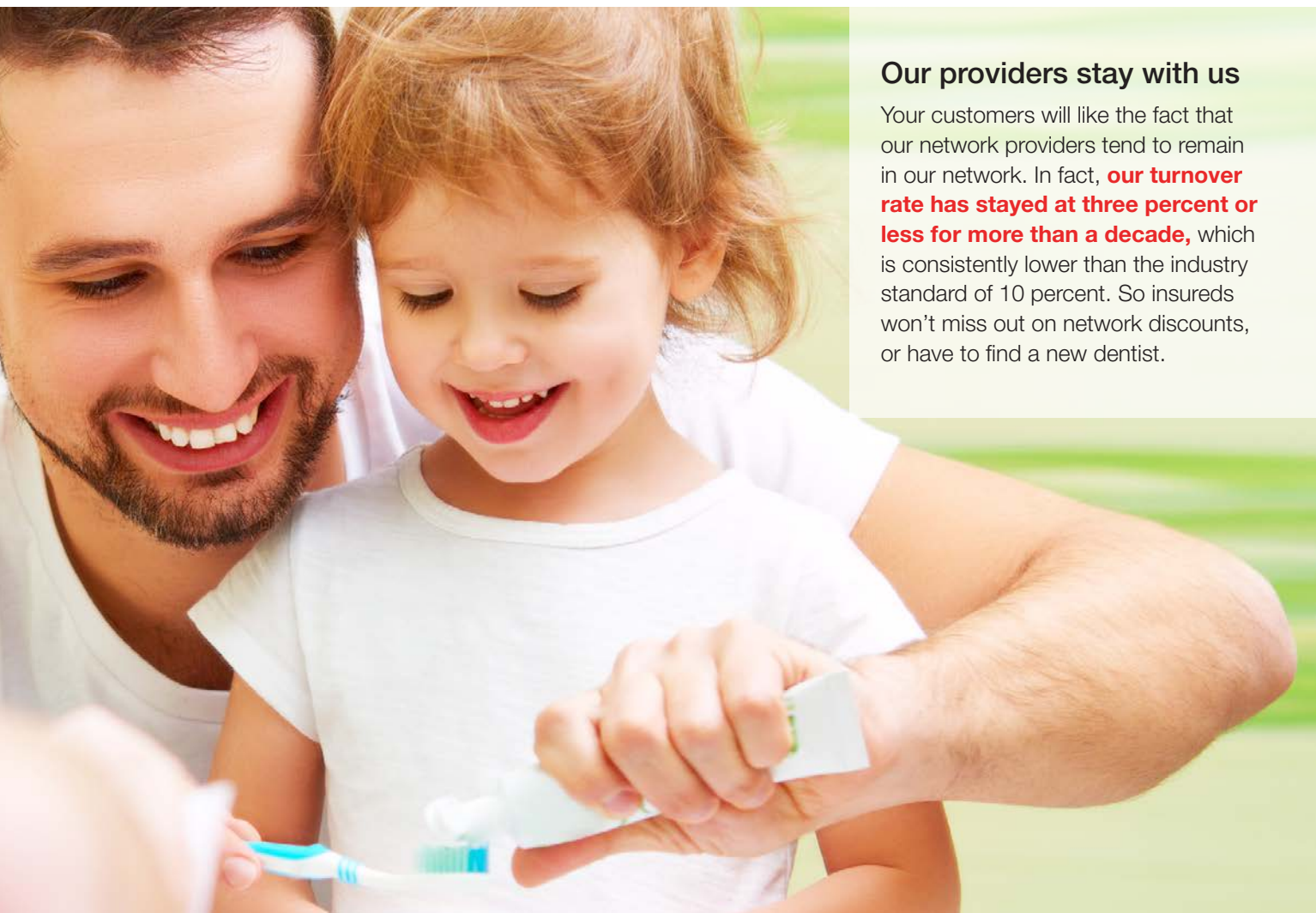
Vision

Ameritas provides vision benefits with the two largest vision networks, EyeMed and VSP. These partnerships pair the nationwide vision networks with Ameritas' expertise in actuary, underwriting and administration.



Financial services

Ameritas and Nelnet, Inc. joined forces to create BenefitEd to help employees lower their debt with employer-matched funds for student loan repayments, college savings, and/or retirement savings. This partnership leverages Ameritas' expertise in the distribution and management of employee benefits and Nelnet's relationships with student loan lenders and decades of experience in payment processing.



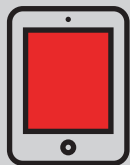
Our providers stay with us

Your customers will like the fact that our network providers tend to remain in our network. In fact, **our turnover rate has stayed at three percent or less for more than a decade**, which is consistently lower than the industry standard of 10 percent. So insureds won't miss out on network discounts, or have to find a new dentist.

Making Your Job Easier

Customized support tools decrease the time you spend on each sale and increase client satisfaction by providing clarity on benefits.

- Customized enrollment support including employer-specific microsites and enrollment videos
- Dental health report cards for groups with at least 300 enrolled members
- A dedicated contact for large groups
- eCert & ePolicy: most up-to-date documents available online
- Electronic eligibility: email notification upon receipt and processing of file
- eEnroll: emergency real-time adds, view capability, member lists, replacement ID cards



Online resources

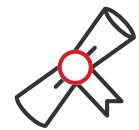
Ameritas provides resources online to help you build and retain business.

- Wellness blog: Visit and subscribe to ameritasinsight.com for articles, white papers and videos, and share with your clients
- Producer microsite: Access the latest sales, enrollment and educational materials
- Producer portal: Manage your business and access sales tools all in one place

Innovative plans that meet real needs

When you partner with Ameritas, we'll design plans to help you deliver what clients want.

- Combine dental and vision into one plan that's easy to administer and flexible to use (Fusion®)
- Include monetary rewards to help pay for future services (Dental Rewards® and Ameritas Rewards®)
- Offer vision plans that include both VSP and EyeMed (Dual Choice Vision)
- Support retention with benefit levels that increase over time (Incentive Choice®)
- Affordably bundle laser vision correction and hearing care with dental or vision
- Provide student loan repayment that's compatible with 401k and 403b retirement plans (BenefitEd®)



Plan designs are not available in all states. Please consult your sales representative for plan availability.



Customers Come First

Our associates' expertise and our state-of-the-art dental claims system, specifically engineered for processing dental claims, come together to create an outstanding level of service.

Customer satisfaction



- Our Customer Connections claims contact center answered more than 3 million calls in 2018 and they received a 4.7 out of 5 overall caller satisfaction survey score.



- Spanish and multilingual interpretation services contributed to our 98% first call resolution.



- Customer Connections associates have earned BenchmarkPortal's Center of Excellence award since 2006, an achievement held only by a handful of other companies.
- All call centers are located in the United States with no outsourcing of customer services.

Customer persistency



- 97% of members enrolled in Ameritas dental, vision or hearing benefits a year ago are still with Ameritas today.



- 99.3% dollar accuracy on processed claims
- 92% of claims processed in an average of 9 business days



- Our utilization review process has been URAC Accredited since 2008 in the Health Utilization module.

We're here to help with extended customer service hours

Policyholder

Monday through Thursday: 7 a.m. – 7 p.m. CT
Friday: 7 a.m. – 5:30 p.m. CT

Member

Monday through Thursday: 7 a.m. – 12 a.m. CT
Friday: 7 a.m. – 6:30 p.m. CT

We look forward to working with you.



Ameritas Life Insurance Corp.
Ameritas Life Insurance Corp. of New York

Claims statistics from Ameritas claims processing system, 2018.

This information is provided by Ameritas Life Insurance Corp. (Ameritas Life) and Ameritas Life Insurance Corp. of New York (Ameritas of New York). Ameritas Life issues group dental, vision and hearing care products (9000 Rev. 03-16, dates may vary by state) and individual dental and vision products (Indiv. 9000 Rev. 07-16, dates may vary by state) in all states other than New York. Ameritas of New York issues group dental, vision and hearing care products (9000 NY Rev. 03-15) and individual dental and vision products (Indiv. 9000 NY Rev. 07-16) in New York. The Ameritas Dental Network is not available in RI. In Texas, our dental network and plans are referred to as the Ameritas Dental Network. Some states require that producers be appointed with us before soliciting products. To become appointed with Ameritas Life, please call 800-659-2223. To become appointed with Ameritas of New York, please call 800-201-8562.

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