



# (HealthPlan Services) DENTAL PLANS

an overview



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

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**PEARL PLANS<sup>SM</sup>** WIDE ARRAY OF SMALL GROUP PLANS WITH OPTIONS TO REDUCE COSTS

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**BRIGHTONE<sup>SM</sup>** ONE LIFE PLANS

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**BRIGHTOPTIONS<sup>SM</sup>** VOLUNTARY PLANS FOR SMALL GROUPS

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**WISDOM SERIES<sup>®</sup>** FLEXIBLE DENTAL PLANS FOR SMALL BUSINESSES WITH 3-99 EMPLOYEES

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# AMERITAS GROUP. A leader in dental and eye care.

You can feel confident recommending a plan from Ameritas Group. They provide dental and eye care coverage for more than 2 million Americans, and issue and administer coverage for over 25,000 employer groups 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 Group is a division of Ameritas Life Insurance Corp., 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 third highest of S&P's 21 ratings.
- Ag "EXCELLENT" for financial strength and operating performance by A. M. Best Company. This is the third highest of Best's 15 ratings.
- WARD'S TOP 50, a benchmark group of top-performing life/health insurance companies as cited by Ward Financial Group.
- 99.65% DOLLAR ACCURACY of processed claims, with a 5-10 day turnaround time, which far exceeds the industry average.

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

	PEARL PLANS	WISDOM SERIES
<b>CASE SIZE</b>	Employer groups 3-99 Employees	Employer groups 3-99 Employees
<b>TARGET AUDIENCE</b>	Plans designs for virtually any business owner from blue collar to professional	Plans designs for virtually any business owner from blue collar to professional
<b>PARTICIPATION REQUIREMENT</b>	Groups of less than 10 lives: 100% of employees not covered elsewhere. Groups of 10 or more lives: 75% of employees not covered elsewhere.	Groups of less than 10 lives: 100% of employees not covered elsewhere. Groups of 10 or more lives: 75% of employees not covered elsewhere.
<b>EMPLOYER CONTRIBUTION</b>	Employer's minimum of 25%	Employer's minimum of 25%
<b>ELIGIBILITY</b>	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.
<b>DEPENDENT ELIGIBILITY</b>	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.
<b>TAKEOVER PROVISIONS</b>	Yes. For groups with 5 or more enrolled employees and 18 months of continuous prior coverage with one carrier.	Yes. For groups with 5 or more enrolled employees and 18 months of continuous prior coverage with one carrier.
<b>PLAN DESIGN</b>	3 plan offerings, 2 UCR choices, Deductible and Max options.	4 plan offerings, 4 packages, 3 UCR choices, procedural movement option (max flexibility)
<b>PLAN TYPE</b>	Indemnity — PPO options available	Indemnity — PPO options available
<b>CLAIM ALLOWANCE</b>	90th UCR, MAC, Schedule	90th UCR, MAC, Schedule, Wise Buyer
<b>ORTHODONTIA</b>	Yes, Adults and Children, on Step-Up plan with groups of 10+ employees.	Yes, Adults and Children. Included on Secure (5+ EEs) & Premier (3+ EEs) plans
<b>EYE CARE</b>	Yes, optional on all plans	Yes
<b>ELIMINATION PERIOD</b>	12 months in ortho for groups of 10 or more 12 months in major for groups 3-9	Varies by plan
<b>BILLING MODE</b>	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 M-Th and 8am-5pm F (EST) to help you design the best plan for your clients.
- **ON-LINE QUOTES** Our 24/7 online quoting system at [www.healthplan.com/agent](http://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

	<b>BRIGHTOPTIONS</b>	<b>BRIGHTONE</b>
<b>CASE SIZE</b>	Employer groups 1-35 Employees	One-life (Individuals, Families, Sole Proprietors)
<b>TARGET AUDIENCE</b>	VOLUNTARY plan for employers who can't afford to offer benefits to employees or unable to meet participation guidelines virgin groups high turnover groups	Individuals seeking insurance: Sole proprietors, part time employees
<b>PARTICIPATION REQUIREMENT</b>	Minimum one employee must enroll	Membership in the Plan Services Association
<b>EMPLOYER CONTRIBUTION</b>	Voluntary 100% employee paid OR employer may contribute without a minimum	N/A
<b>ELIGIBILITY</b>	Employee who works at least 20 hours per week, non seasonal employee.	Members of the Plan Services Association
<b>DEPENDENT ELIGIBILITY</b>	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.
<b>TAKEOVER PROVISIONS</b>	No	No
<b>PLAN DESIGN</b>	3 plans, Traditional, Progressive, and Access. Options include orthodontia, eye care, annual max and claim allowance.	3 plans, Traditional, Progressive, and Access. Options include orthodontia, eye care, annual max and claim allowance.
<b>PLAN TYPE</b>	Indemnity — PPO options available	Indemnity — PPO options available
<b>CLAIM ALLOWANCE</b>	90th UCR, MAC, Wise Buyer	90th UCR, MAC, Wise Buyer
<b>ORTHODONTIA</b>	Yes, Adults and Children. Offered on the Progressive plan. Check state availability.	Yes, Adults and Children. Offered on the Progressive plan. Check state availability.
<b>EYE CARE</b>	Yes. Access plan only. Check state availability.	Yes. Access plan only. Check state availability
<b>ELIMINATION PERIOD</b>	Varies by plan	Varies by plan
<b>BILLING MODE</b>	Monthly direct bill	Auto-Withdrawal, Monthly, Quarterly

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

For more information visit us at [www.healthplan.com](http://www.healthplan.com).

Marketed and Administered by:

**HealthPlan Services** *HealthPlan Services is 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.*

Insured by:



The Dental and Eye Care Experts<sup>SM</sup>  
A Division of Ameritas Life Insurance Corp.  
AN AMERITAS ACACIA COMPANY

*As one of the nation's top providers of affordable dental and eye care health products, services and business solutions, Ameritas Group provides coverage for more than 2 million Americans and issues and administers coverage for over 25,000 employer groups nationwide. Ameritas Group is a division of Ameritas Life Insurance Corp., which consistently earns 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.*