



A M E R I T O P I C S

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NEW PRODUCT: ANNOUNCING EVEN MORE CHOICES FOR EYE CARE

Introducing new eye care solutions from Ameritas Group and EyeMed Vision Care! Our new **ViewPointeSM** product features plans to fit a variety of needs:

Comprehensive. Fully funded program covers a comprehensive eye exam, frames and eyeglass lenses or contact lenses for groups with as few as 10 full-time employees. Both exams and materials are offered on a 12- or 24-month frequency.

Materials Only. Covers eyewear only (lenses and frames).

Secondary Purchase. Offered in conjunction with this plan at no additional charge; can be used by any member once the initial benefits are exhausted. Provides significant savings of approximately 40% to 50% on subsequent purchases of eyewear with an unlimited frequency.

ViewPointe members have access to more than 22,000 providers nationwide including independent providers and optical retailers, such as LensCrafters®. As with our VSP (Vision Service Plan) eye care products, EyeMed plan members can find a provider using the on-line provider locator service, which includes detailed directions and maps.

Members also get a 15% discount off the retail price of LASIK and PRK procedures (or 5% off any promotional price) at any U.S. Laser Network doctor.

In addition to this new product offering, the EyeMed provider panel is now accessible through our Flex ESM voluntary eye care plan, available with a decreasing deductible or an increasing frame allowance.

ViewPointe adds to an already impressive line of eye care solutions, including products from VSP – the nation’s largest provider of exceptional eye care coverage – and Ameritas Group. Both VSP and EyeMed have diverse and comprehensive provider networks, so members can obtain appropriate service quickly and conveniently.

For more information about the features or availability of Ameritas’ EyeMed or VSP eye care products, please contact your local Ameritas or First Ameritas representative.

See Page 2 for more EyeMed/ Ameritas Group product news!

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Ameritas Group, a division of Ameritas Life, offers group dental and eye care insurance products nationwide. In New York, insurance coverage is provided through First Ameritas Life Insurance Corp. of New York.

Ameritas Life is rated Ag (Excellent) for financial strength and operating performance by A.M. Best Company. This is the third-highest of Best’s 15 ratings. Ameritas Life is rated AA (Very Strong) for insurer financial strength by Standard & Poor’s. This is the third-highest of S&P’s 21 ratings.



EYEMED AND AMERITAS ANNOUNCE EYE CARE DISCOUNT PROGRAM

Through an arrangement with EyeMed Vision Care, Ameritas Group has made it possible for members insured under our Vision Perfect® eye care plan to participate in a discount program established by EyeMed. This is a discount program only – not insurance – and is offered at no cost to members. The discount program will be available to all Vision Perfect inforce and new business cases June 15, 2004.

When Vision Perfect members choose an eye care provider from EyeMed's network, they receive discounts on exams, lenses, frames, contacts and even laser vision correction. EyeMed's diverse network provides access to independent providers and optical retailers such as LensCrafters®.

Please keep in mind that this is a discount program and not insurance. It is not tied to Ameritas Group's current Vision Perfect product, but is available to employees insured under the plan. It is a stand-alone discount program. As always, members have the freedom to visit any provider they choose, although it's necessary to visit an EyeMed provider to receive discounts.

All current Vision Perfect policyholders will receive a letter explaining the discount program, as well as discount program ID cards for their insured employees.

The new eye care discount program is available in most states. Contact your Ameritas representative for details.

PRIVACY REQUIREMENTS

Insurers and their producers have legal obligations to keep the nonpublic personal information of their insureds confidential and safeguarded. The federal **Gramm Leach Bliley Act** (GLBA), state insurance laws, and the **Health Insurance Portability and Accountability Act** (HIPAA) Privacy Rule obligate Ameritas and its producers to keep the nonpublic personal information of our customers and insureds private.

Ameritas has recently revised its GLBA notice of privacy practices to provide additional protections and to state Ameritas' privacy policy more clearly. The law requires us to provide a notice of our privacy practices to our group policyholders at the time the coverage is initially placed and once a year thereafter. This will serve as a reminder that our producers are required to comply with these privacy laws and the Ameritas statement of privacy practices. This means that the nonpublic personal information of individuals resulting from the insurance coverage issued by Ameritas may only be disclosed by Ameritas and its producers as allowed by the statement of privacy practices. More specifically, this information may not be disclosed to third parties for the purpose of marketing non-Ameritas products and services.

The HIPAA Privacy Rule mandates even more stringent privacy and security protections for an individual's protected health information. These requirements apply to both Ameritas and you as our producers. That is why Ameritas has required producers to sign HIPAA Business Associate agreements. We appreciate your help in protecting the privacy of our insureds. If you have any questions about privacy requirements, please call the Ameritas Acacia Privacy Office at 1-888-284-7844.

Visit our web site to view privacy notices and access required privacy forms:

www.ameritasgroup.com
in New York:
www.firstameritasgroup.com

To view the GLBA and HIPAA Privacy notices or access a HIPAA Authorization Form for Release of Protected Health Information:

click the [Privacy Policy](#) link at the bottom of the home page.

Early last year, all producers were asked to complete and return a Producer HIPAA Privacy Addendum so we could continue to share information.

For another copy:

click the [Forms](#) link at the bottom of the home page, then click on [Appointment Application/ Business Associate Addendum](#).

Print out the form to complete and return the Producer HIPAA Privacy Addendum (pages 2 and 3).

Fax to: 1-402-466-0072

Mail to: Ameritas Group
Licensing, PO Box 81889,
Lincoln, Neb., 68501-1889.