

**Well Workplace Award
Executive Summary**

**Ameritas Life
Insurance Corp.
Gold Award**

Information in this publication is carefully reviewed for accuracy. Questions, comments, or ideas are welcome. Please direct to Dr. David Hunnicutt, Executive Editor, at the address below.

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General Information

WELL WORKPLACE

Gold Application

Basic Information

Name of Organization Ameritas Life Insurance Corp.

Address of Organization _____

Council Affiliation WorkWell, Inc.

Contact Person Carol Rogers

Title Senior Human Resources Specialist

Work Telephone _____

Fax Number _____

E-Mail Address _____

Alternate Contact Chelle Swanson/Shane Mares

Parent Organization Ameritas Acacia

Number of Sites Covered by this Application 2

Number of Employees Covered by this Application 1200

Nature of Business or Industry Insurance/Financial Services

Name of CEO JoAnn Martin, President & Chief Operating Officer

Date of Application March 2004

Preface Organizational and Program Background

Background of our organization:

Ameritas Life Insurance Corp. is a life insurance company with over 1100 associates located in Lincoln, NE. David C. Moore is the Chairman and CEO of Ameritas. Ameritas Life Insurance Corp. provides service for life insurance and annuity policies in addition to pension plans and group dental policies. Ameritas also has an investment company as well as a direct marketing division for insurance and annuity products. Ameritas has a group division located in the Fallbrook area of Lincoln, NE providing dental and eye care insurance for companies across the country. Associates in the Home Office are responsible for the servicing of the life and annuity policies and other financial services to our contract holders.

Background of our wellness initiative:

The Ameritas WorkLife Committee originated in 1990 under the direction of the Human Resources department. The purpose of the committee was to promote wellness events to associates and family members. The committee began with 10 volunteers representing different departments throughout the Company including associates working on a second shift. Also in 1990, a corporate fitness center was built on-site that the committee was responsible for promoting through wellness programs and activities.

The Work/Family Committee originated in 1995 also under the direction of the Human Resources department. The purpose of this committee was to promote a balance between work and family issues.

In January of 2000, the Wellness Committee and Work/Family Committee merged and became the WorkLife Committee with a membership of 20 associates who volunteer their time to work on this committee.

The WorkLife committee meets for one hour each month to plan programming to promote healthy lifestyles and work/family balance for associates and family members. The committee also markets and encourages participation in various local programs offered through WorkWell, Inc. including participation in community activities such as the Corporate Run.

Vision and Mission

Ameritas Acacia Vision:

Be the Best in delivering insurance protection, banking, and wealth accumulation products and services to our targeted markets.

Ameritas Acacia Mission:

Attract and retain a growing base of loyal customers by being a premier provider of value added insurance protection, banking, and wealth accumulation products and services that improve our customers' overall financial security and quality of life; thereby increasing the value of the enterprise.

Ameritas WorkLife Committee Mission Statement:

The Ameritas Life Insurance Corp. WorkLife Committee exists to promote a work-life balance for associates, a healthy work atmosphere as well as to promote individual responsibility to health and work-life issues. Our mission is to promote a lifestyle that is aimed at optimizing individuals' total health and productivity which includes physical, intellectual, emotional, social, occupational and spiritual well-being.

This mission states that the quality of life in any community is measured by the total well-being of its people. As quality programs are offered and associates take responsibility for their own health, associates benefit by achieving a healthy balance between work and family.

The WorkLife committee will provide guidance to associates in implementing and maintaining quality programs within the Company. The WorkLife committee consists of associates from various departments and subsidiaries of Ameritas Life Insurance Corp.

Where wellness fits within our organization:

The Human Resources department, under the direction of the executive offices, serves all departments/divisions and Home Office subsidiaries. The WorkLife

Committee functions as a part of the Human Resources division under the supervision of the Senior Vice President-Human Resources, Janet Schmidt.

Ameritas Life Insurance Corp. previously achieved the Silver Well Workplace Award in 1998 and the Gold Well Workplace Award in 2000. Please see the attached organizational chart in the back of this section.

Overview of the 7 critical benchmarks:

Concentrating on Senior Level Support:

Strong senior management support from our Executive office is demonstrated by funding of the WorkLife Committee's programs through an annual budget.

Senior Management support is also evident by managers allowing associates the opportunity to attend WorkLife programs and company health-related activities during company time.

Creating Cohesive Wellness Teams:

The Ameritas WorkLife Committee is comprised of associates who volunteer their time to this committee. The WorkLife Committee meets on a monthly basis to plan events and activities for associates and family members both in the office and community. The WorkLife Committee also publishes articles in Ameritas' weekly newsletter and electronic bulletin board advertising and promoting health and family-related events for our associates.

Collecting Data to Drive Programming Efforts:

The Ameritas WorkLife Committee partnered with WorkWell, Inc. to administer a confidential electronic survey that collected information about our associates, which included: age, gender, healthy behaviors, nutrition, tobacco use, alcohol use, stress management, health screenings, safety belt usage, and family health history. The WorkLife Committee will use this information to determine programs for the upcoming year.

Crafting an Operating Plan:

In addition to the Ameritas WorkLife Committee's annual budget, the Committee has an operating plan each year to include programs and activities for associates and family members based on the interests of our associates. The WorkLife budget is reviewed annually by senior management and monthly by WorkLife Committee members and includes timelines, committee member responsibilities and budget figures.

Choosing Appropriate Interventions:

The Ameritas WorkLife Committee interventions are selected from associate surveys, associate's suggestions to our electronic bulletin board and interests from our participants. Our associates have shown an interest in physical activity this past year, and the WorkLife programs have accounted for this by including exercise programs, fitness center promotions, and health screenings.

Creating a Supportive Environment:

The Ameritas WorkLife Committee has created a supportive environment by promoting and providing information about our health and family-related activities in Ameritas' weekly electronic newsletter, which is distributed to all associates and informs management and associates of upcoming programs. Further, managers can allow time for their associates to attend various events such as health fairs during company time by scheduling associates' work schedules accordingly. Ameritas Life Insurance Corp. also has a supportive environment by providing associates with various policies and benefits that include health insurance, disability insurance, paid time off (PTO), flexible spending accounts, tuition reimbursement, and an employee assistance program.

Consistently Evaluating Outcomes:

Medical claims and health care utilization trends, in addition to disability claims and worker compensation claims, are analyzed annually by our Human Resources Department and senior management to further reduce health care costs for our associates.

Champions of our wellness initiative:

The wellness initiative is what it is today because the entire WorkLife team steps up and takes an active part in its various events and programs. WorkLife is more than a think tank or a monthly meeting. Each member takes time to help promote the wellness initiative, from working a sign-up booth to informing their

colleagues. Additionally, each event/program has a coordinator, so every member has a chance to run an existing event or implement a new idea.

Three Unique Strengths

Ameritas Life Insurance WorkLife Committee has several unique strengths that continue to improve our worklife programming. Three unique strengths are described as follows:

One unique strength of our WorkLife Committee is our organization's WorkLife electronic bulletin board. The electronic bulletin board is available to all associates who have access to our corporate Intranet. This bulletin board features: a monthly calendar of events sponsored by our WorkLife Committee, information on employee-referred babysitting services provided by associates' family members, how to contact our WorkLife Committee members, information about seated chair massages, and an electronic question/suggestion form sent in an email format to our WorkLife Committee for review.

Another unique strength of our wellness initiative is our WorkLife programming which includes Health Fairs for associates and family members held during company work hours, health education programs such as lunch and learn programs, health screenings such as blood profiles and blood pressure screenings, "Go The Distance" exercise program rewarding associates who

complete 100, 200 or 300 miles of activity (ie.- walking or biking or swimming), an on-site Fitness Center and discounts at local fitness center.

Lastly, another unique strength of our wellness initiative is that our WorkLife Committee offers video conferencing on a variety of wellness and family topics to include various departments and subsidiaries of the company located in multiple geographical areas.

Most popular programs:

Our three most popular programs are the Go the Distance Challenge, the Fitness Center Promotion, and the Associate Health Fair. These three programs see high participation and are highly anticipated for our associates. Go the Distance and the Fitness Center Programs encourage regular exercise through goals and incentives. The Health Fair provides resources to associates concerning safety, health, fitness, diet, community service and benefit usage. All three programs are intended to give associates a reminder or reason to focus on their well-being more consistently.

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