

# The Administrators, Inc.

# Bene*fits*

Insurance products to fit your needs & budget

December 2003

## Rate Increase News

We've already announced that starting in January the premiums for your Independence Blue Cross (IBC) health insurance programs will be based on the age and gender of your employees. Keep in mind, you still have an advantage over enrolling with other insurance carriers because IBC is NOT using the health or claims history of your employees to determine its rates.

The enclosed bill reflects your new rates for 2004 whether you've made changes to your benefit program or have decided to maintain your 2003 program.

### For Your Protection

If you have decided to keep your current program, a 2004 Product Confirmation form should be completed and returned to TAI.

This form was mailed to you in October. Please contact our Enrollment Department if you need another form.

And if you have decided to make a product change to one of IBC's new, cost-saving Flex Series programs, likewise we require written authorization on a 2004 Product Confirmation form.

If you have not returned the Product Confirmation form, please understand that by paying the enclosed bill you are authorizing us to continue the coverage listed on the bill.

Please contact our Sales Department with questions about alternative programs. Questions about billing matters can continue to be directed to the Billing Department. Please contact us at 610-604-4500 or [www.taiinc.org](http://www.taiinc.org).

## Welcome to *BeneFits*

Each issue of *BeneFits* will provide you with information on accessing your benefits, cost saving tips, new benefit strategies, and ideas on how to keep your business healthy. Our contact information is also included so your benefit questions and needs can be met by our knowledgeable specialists.

## Benefits by Design

TAI's website ([www.taiinc.org](http://www.taiinc.org)) has been upgraded to make it easier for you to manage the costs and benefits of your health insurance. With our new Benefits by Design tool, you can mix and match your out-of-pocket expenses to learn how it will impact your premium.

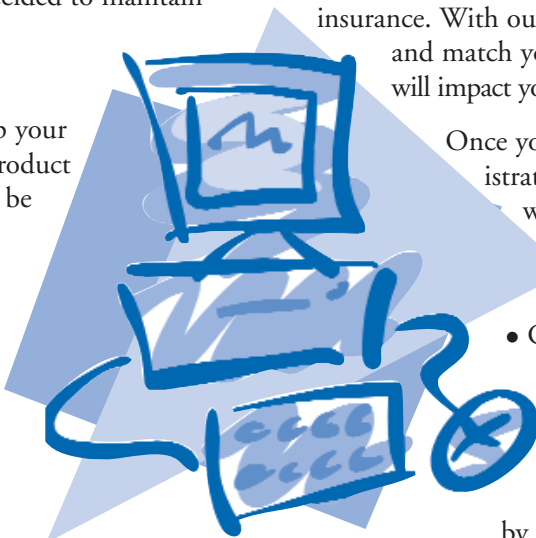
Once you - and/or your approved benefits administrator - register, you can access our secure website to:

- See how changing your benefit levels can reduce your premium
- Check the status of your coverage
- Review your premium payment history
- Access important enrollment policies and procedures
- Streamline your benefit communications by using email for certain activities
- Chat online with our customer service departments about specific benefit questions from 9 a.m. to 5 p.m.

Plus...Your employees will be able to review information concerning their personal policies and coverage status.

Although each of your employees will be able to access their personal information, only the individual(s) you designate will be able to access your company's PRIVATE INFORMATION through our website.

Contact our IT Department at 610-604-4500 to designate one or more individuals as approved benefits administrators for your company.



## Follow the Directions

The CPSC has found that bacteria and fungi often grow in the tanks of portable and console room humidifiers and can be released in the mist. Breathing dirty mist may cause lung problems ranging from flu-like symptoms to serious infection. Source: Consumer Product Safety Commission

## Building a Healthy Business

### How Depression Impacts the Workplace

Ten to twenty percent of your employees may suffer from clinical depression...a treatable mental health condition that prevents the person from thinking as clearly, working as hard, concentrating as well or functioning as competently as he/she normally would.

The annual health and disability cost of people with depression was \$5,415.00 per person, per year in the year 2000. That figure does not include the costs of decreased productivity, sick days, training and retraining expenses of voluntary/involuntary terminations. Those depressed employees who also have a co-existing disease such as diabetes, heart disease, or back problems cost 1.7 times as much as those who have only the physical disease.

This widespread condition can have one of the most negative effects on a company's bottom line.

Depressed employees will:

- Be significantly less productive when trying to do their job
- Have higher stress levels
- Utilize a greater number of sick days and unplanned absences
- Have a greater utilization of all types of medical services
- Be injured more frequently on the job
- Have a higher rate of substance abuse in an effort to self-medicate with alcohol or drugs
- Have a greater incidence of burn out

Employers can take a pre-emptive step by being aware of the signs and symptoms of depression and offering resources to those employees who may be affected.

Source: HealthGate Data Corporation

## Your Household's Health

### Holiday Stress Busters

Even if you love the holiday season, you probably find it a time of frantic craziness and of stress. The following tips should help you take some of that stress out of this season:

**LAUGH.** Laughing is the perfect antidote to stress. Go see a funny movie or share a cup of coffee with an old friend and laugh about the stress together.

**BE MORE RELAXED ABOUT HOUSEKEEPING.** Your house does not have to be spotless during the holiday season.

**MAKE A LIST - THEN CROSS OFF HALF.** The secret to handling all the demands of the holiday season is to cross off half the items on your "To Do List." In other words, pare down your chores to the absolute essential.

**SEND CARDS AT ANOTHER TIME OF YEAR.** Instead of sending Christmas cards at the height of the hectic holiday season, send cards for New Year's, or a thinking of you card at another time of year.

Source: HealthGate Data Corporation



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**Fax  
It**

Interested in receiving info on our insurance products?\*

- |   |   |
|---|---|
| <input type="checkbox"/> Accident                 | <input type="checkbox"/> Health         |
| <input type="checkbox"/> Cancer                   | <input type="checkbox"/> Life           |
| <input type="checkbox"/> Dental                   | <input type="checkbox"/> Long Term Care |
| <input type="checkbox"/> Disability               | <input type="checkbox"/> Vision         |
| <input type="checkbox"/> Employee Assistance Plan | <input type="checkbox"/> Workers' Comp  |

Fax your information to 610-604-4922:

Name \_\_\_\_\_

Business Name \_\_\_\_\_

Business Phone \_\_\_\_\_

Business Address \_\_\_\_\_

\*Not all products are association endorsed.