

The Administrators, Inc. Benefits

Insurance products to fit your needs & budget

September 2004

It's Never Too Early to Prepare

Although your current health insurance carrier has put a freeze on all downgrades until January, we'd like to start working with you now to help you evaluate your coverage needs.

The First Step...Know Your Options.

Options available through your carrier currently include a series of flexible insurance plans that allow you to customize your premium by choosing your co-pays for doctors' visits, therapies, facilities, and out-of-network services.

You can also choose from one of seven prescription programs that use a prescription drug formulary and provide coverage based on three tiers of copayments (e.g. \$5 generic formulary, \$10 brand formulary, \$25 non-formulary).

The Second Step... Know Your Needs.

If your only need is coverage for you and your family, consider how often you go to the doctor and pharmacy. If visits are few and far between, you should consider changing to a plan with higher copayments for these providers. Plans with higher co-payments generally have lower monthly premiums.

If you're offering coverage to your employees, but need to reduce some of the expense to your business - you could consider sharing more of the costs with your employees. Do this by either switching to a plan that requires higher co-payments or by asking employees to contribute towards their monthly premium.

TAI's benefit experts are available to help with all of your coverage decisions. Contact us to learn more about the products available to your business as well as cost-saving strategies.

Welcome to *BeneFits*

BeneFits is TAI's report for you. Each issue will provide you with information on accessing your benefits, cost saving tips, new products, 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.

January: Just Around the Corner

This will be the second year your insurance carrier uses the demographics of your employees (age and gender) to determine your health insurance premiums for the coming year.

We anticipate that 2005 premium calculations will begin shortly and that we can expect premium figures for our subscribers by mid-October with an effective date of January 1, 2005.

New Ways to Save

Watch for information from us about some new high deductible health insurance plans available from your current carrier for January 1, 2005.

Anticipating your concern regarding these annual increases, plans have already begun at TAI to streamline the process of distributing rates to all of our subscriber companies and to ease the process of subscribers communicating with TAI during this critical period.

Once we receive your 2005 rates, we are planning to distribute personalized rate renewal kits to each of our subscriber companies. Your kit will include your current and renewal rates, rates and benefit information for alternative products and authorization forms to make your switch easier.

During this time, we will also be extending our customer service hours, holding benefit seminars, providing on-site benefit presentations by request and offering alternative strategies for your health coverage needs - including Health Savings Accounts.

Please be aware, "official" rates and deadlines from your carrier are communicated to you as soon as they are received by TAI. TAI cannot bear responsibility for any subsequent actions or decisions by the carrier that delay and/or modify dates or other conditions. We will always communicate subsequent changes to you as they are received by us. We will, as always, handle any appeals you wish to make to an insurer regarding any issue.

Please Sign & Return

We're updating our records and need to know if you maintain Protected Health Information (PHI) at your location. Please review, complete and return the enclosed HIPAA Member Agreement with your premium payment.

Building a Healthy Business

HIPAA & Your Business: A Refresher

You'll probably remember last year's arrival of the Health Insurance Portability and Accountability Act (HIPAA) because of all the paperwork you were asked to fill out for everyone from your doctor to your pharmacy.

The flood of paperwork may have subsided for you as a patient, but as an employer HIPAA needs to be considered every time you pay a health insurance bill, update your company's benefits or handle an insurance application for an employee. Here's why...

As a provider of medical insurance benefits to your employees, you are covered by some of the requirements of the Privacy Act component of HIPAA.

The intent of the Act is to prevent employers from making employment decisions based on medical information that belongs only to the employee.

This information is known as Protected Health Information (PHI). PHI is the centerpiece of the Act and includes names and addresses of subscribers as well as sensitive information about claims, payments, treatments, or prescriptions.

As an employer you are considered a Plan Sponsor and you must insure that any PHI maintained on your premises in hard copy or electronically is properly protected. This means that any member of your company with access to PHI must be trained in the restrictions and limitations of the use of PHI.

See the enclosed HIPAA Member Agreement for an overview of these rules. Then please complete and return the Agreement to TAI. As your administrator, we're required to keep updated records regarding your PHI record-keeping practices.

Your Household's Health



Empty Nest Syndrome

With all the trials and tribulations that come with raising children, many parents joke that they can't wait for their kids to grow up and get out of the house - for school, marriage, etc.

But when that time finally comes, some parents find themselves feeling sad, lonely, and even depressed. Because the empty nest syndrome is not a clinical medical diagnosis, it's hard to find statistics on how many people experience it.

Specific circumstances vary from family to family and so do the feelings parents experience when their kids leave home. Some of the feelings and emotions parents may encounter include the following: sadness, guilt, emptiness, difficulty concentrating, changes in eating patterns and indecisiveness. People experiencing any of these symptoms should speak with their doctor.

But one of the first and most important things parents must do if they're having difficulty with their empty nest, say the experts, is to acknowledge that they've experienced a "loss" and that it's okay to grieve that loss.

Source: HealthGate Data Corporation



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Fax your info to 610-604-4922:

Name _____

Business Name _____

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*Not all products are association endorsed.