

The Administrators, Inc. Benefits

Insurance products to fit your needs & budget

December 2004

Manage Your Healthcare Options and Your Budget

Once Again New Options from Independence Blue Cross (IBC) Top All Competitors

As a TAI client you may qualify for several new programs that will allow you to better control your health insurance premiums. IBC's Flex Series programs allow companies with more than one employee to select higher deductibles or self-referral options that give the company *and* its subscribers control over their medically-driven consumer purchases.

Plans with **higher deductibles** offer lower premiums in exchange for the subscriber paying a greater portion of their actual medical expenses. Such plans still have maximum yearly expenditures. Companies with a greater proportion of younger employees will want to consider the value of these plans.

Companies with more than one employee are also eligible for the Keystone Direct POS plan which allows some **self-referral** within a network of participating health-care providers.

IBC Health Savings Accounts (HSAs) are also new and are available for TAI clients of any size - although qualified purchasers must be under 65 years of age. HSAs combine a **high-deductible policy with a tax-favored savings account** to hold the funds that will pay the deductible expenses. The objective is to help subscribers save money on health insurance premiums while motivating them to become more discriminating in their medical decisions. (Note: HSAs are different from the Keystone high-deductible plans.)

For more information, contact TAI today at 610-604-4500. Let us help you compare your current costs with proposed costs for these new products. Please remember, we are always happy to personally counsel you.

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.

Rate Increase News

The enclosed bill reflects your new rates for 2005 whether you've made changes to your benefit program or have decided to maintain your 2004 program.

For Your Protection

If you have decided to keep your current program, a 2005 Product Confirmation form should be completed and returned to TAI.

This form was included in the mailing with your renewal rates. Please contact our Enrollment and Customer Service Department or visit us online at www.tai-pa.com if you need another form.

Your renewal rate mailing also included three Plan Change Confirmation forms. If you have decided to switch from your current product to another IBC program, we require written authorization on one of these three forms. One form confirms a change to a Flex Series option. One form confirms a change to a Flex Deductible option and the other confirms a change to a Health Savings Account (HSA).

If you have not returned one of these forms, 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 be directed to our Billing Department. Please contact us at 610-604-4500 or www.tai-pa.com.

TAI cannot assume responsibility for any changes in product offerings, carrier initiated rate changes, rate errors by the carrier, carrier initiated deadlines, changes in deadlines or underwriting decisions. The carrier is solely responsible for determination of dates for increases. The carrier has the right to correct errors in rates even after distribution. We make every effort to verify and/or correct any carrier rates. Subscribers are responsible for paying the correct premium. When an error is determined, the corrected rate must be paid by the subscriber retroactive to the initial date on which that premium should apply unless otherwise stipulated by the carrier.

What to Do?

Facing confiscation of your favorite pocketknife at an airport checkpoint because you forgot to stow it in your checked bag? If you have time to spare you can: Take it to your car. Mail it home from an airport mailing station. Backtrack and have it checked in with your luggage.

Source: Philadelphia International Airport

Your Household's Health

Holiday Travel Tips

With the holiday travel season in full swing, the following suggestions from the Transportation Security Administration (TSA) may help you get through the airport screening process with your holiday spirit still intact.

Packing

Pack your valuables including jewelry, money, laptops, and fragile items in your carry-on bag.

Do not pack heavy food items in your checked luggage. Foods such as fruitcake may cause the airport screening machines to alarm.

Screening Procedures

As you approach the checkpoint, put all your metallic items including keys, coins and phones in your carry-on bag or in a clear plastic bag. This will keep all items together which will allow for easy retrieval as you exit the checkpoint.

Remove your overcoat as well as your jacket, blazer and suit coat. If a sport coat or blazer is worn as the outermost garment - not over a blouse or sweater - it doesn't have to be removed.

Take your laptop and video cassette-type camera out of their carrying cases for easy inspection.

Gifts

Wrapped gifts will be unwrapped by a screener if additional screening is required. So you should consider bringing wrapping paper and tape with you and wrapping your gifts upon arrival.

Locking Your Luggage

It is suggested that you lock your checked baggage with a TSA accepted and recognized lock. TSA screeners can gain access to bags with these locks without damaging the bag or lock. Most locks on the market are not TSA recognized. Check the packaging for language similar to "accepted and recognized" by TSA if you plan on using the lock for air travel.

Source: Transportation Security Administration

Building a Healthy Business

Cost-Sharing Options Need Not Be Painful

Some of the new products we have presented to you during this Open-Enrollment period allow for reduced premiums in exchange for greater cost-sharing, in the form of increased deductibles or out-of-pocket expenses.

The prevailing philosophy in medical economics today is that the consumer must be more intimately involved with the consequence of medical expenditures—and have more control over them. That means the individual consumer must spend more out-of-pocket when the decision is to purchase services.

TAI can offer you programs that will allow you and your employees to *offset some of the out-of-pocket expenses* with cash payments. Most of these programs are payroll-deduction programs and can be treated as low-cost benefits for employees. These cash payments are made directly to the covered employee and may be used at their discretion to cover things such as co-payments, deductibles, lost wages, travel expenses, etc.

Combined with the new high-deductible, higher out-of-pocket or out-of-network features, cash payment programs can make management of your benefits program more flexible and rewarding for your employees and yourself.



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**Fax
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Interested in receiving info on our benefit products?*

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

Fax your info to 610-604-4922:

Name _____

Business Name _____

Business Address _____

*Not all products are association products.