

# The Administrators, Inc. Bene*fits*

Insurance products to fit your needs & budget

March 2005

## Need Dental? We Have You Covered

United Concordia along with The Administrators, Inc. offer a quality dental plan, Concordia Flex, for association members.

The dental plan is a stand-alone benefit, meaning you are not required to elect a medical plan in order to enroll in Concordia Flex dental plan. However you are required to be a member in good standing with an association.

Coverage is available for:

- Diagnostic and preventive care
- Restorations
- Root canal treatment
- Complex oral surgery
- Surgical periodontics
- Orthodontic treatment for dependents to age 19

The plan offers a \$1,000 calendar year maximum per person. United Concordia standard exclusions and limitations apply.

Under the Concordia Flex plan, a member benefits by obtaining services from a Concordia Advantage dentist. And when members use a Concordia Advantage dentist there are several advantages including that they are responsible only for the deductible and co-payment amounts that are part of the program design. No balance billing for covered services. No claims to file.

Members can access a complete listing of Concordia Advantage network dentists at [www.unitedconcordia.com](http://www.unitedconcordia.com).

For rates and enrollment information, please call your account executive at The Administrators, Inc. at 800-634-4428.

### 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.

## Understanding the Independence Blue Cross Formulary Drug Program

A formulary is a list of selected FDA-approved, prescription medications reviewed by Independence Blue Cross' (IBC) Pharmacy and Therapeutics Committee. These prescription medications have been selected for their reported medical effectiveness, safety and value, while providing the highest level of coverage under your prescription program.

Wondering how to figure out how much to pay for your prescriptions if you have a formulary drug program? Formulary generic drugs are available at the lowest copay while formulary brand name drugs are available at the middle copay. Non-formulary brand name drugs and covered drugs not listed on the formulary are available at the highest copay.

IBC Pharmacy Services Department continuously monitors effectiveness and safety of drugs and drug prescribing patterns. IBC has several procedures to support safe prescribing for their prescription drug programs such as:

- Prior authorization
- Age and gender limits
- Quantity level limits
- 96-hour Temporary Supply Program
- Coverage for medication not on the formulary

These procedures are designed to optimize your prescription drug benefit by promoting appropriate utilization. These procedures are based on the FDA's guidelines and the criteria is endorsed by IBC's Pharmacy and Therapeutics Committee.

## Stay Up-to-Date

Independence Blue Cross updates their Formulary Drug list in January and July. Call TAI's Enrollment Department for an updated list.

## Building a Healthy Business

### Workplace Gossip

Gossip in the workplace can cause trouble. It can harm relationships, undermine trust and create a wedge in a workgroup. Time wasted on gossip is unproductive time; therefore it can damage the bottom line.

Managers have a responsibility to curb gossip so employees feel safe in their environment and so they can concentrate on their work. Confronting gossip is a straightforward process.

The following are suggestions for a manager when dealing with workplace gossip:

1. Communicate to the staff that gossip is inappropriate. Describe the damage that gossip can lead to, such as alienation and anxiety. Encourage staff members to come to you for accurate information.
2. Rumors frequently arise when people in a workgroup are anxious about an anticipated change. Rumors can turn into gossip. The role of management is communicate to employees often and redundantly; even if the message is, "I do not have the answer at this time" with a promise of information when it is available.
3. Sometimes a department has chief violators of the "no gossip" rule. This can become a performance improvement issue. Speak to the offenders privately. State the consequences of gossip and restate the damages that gossip can cause. Reassert your expectations for a gossip-free work environment.

Eradicating gossip in the workplace creates a win-win for improved teamwork, increased productivity and an improved bottom line.

Source: HealthGate Data Corporation

## Your Household's Health



### AdvancePCS Changes name to Caremark

AdvancePCS, the pharmacy benefits manager for Independence Blue Cross (IBC) is changing its name to the name of its parent company. Caremark will continue to administer IBC's prescription drug benefits. Please note that the name change will not affect member's prescription drug coverage.

Throughout 2005, materials will be updated to reflect the Caremark name and logo. Until members receive their new ID cards they can continue to use their existing ID card.

If you have any questions, please contact the enrollment department at The Administrators, Inc. at (800) 634-4428.



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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 info to 610-604-4922:

Name \_\_\_\_\_

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

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

\*Not all products are association endorsed.