

The Administrators, Inc. Bene*fits*

Insurance products to fit your needs & budget

June 2005

Say Goodbye to Your Social Security Number...

New Member Identification System Being Established to Protect Member Privacy

In an effort to further protect your privacy, Independence Blue Cross (IBC) is replacing all current member identification numbers. Identification numbers will now be computer generated and will no longer contain Social Security numbers.

As a result, IBC is reissuing member identification cards beginning in late July and ending in Fall 2005. Members should continue to use their current card until their new one arrives. At that time, members should destroy the old card and begin using the new card immediately.

Members will receive new cards for themselves and their dependents. However, members who have Traditional, CMM or Medicare Supplemental coverage will receive a card with their new member number and two new cards for any covered dependents.

Please be aware, benefit changes requested after July 5, 2005 may not be reflected on the new cards sent in July. If your new cards do not reflect a requested change, please contact TAI's Enrollment and Customer Service Department at (800) 634-4428.

Change... It's in the Cards

As previously announced, IBC's pharmacy benefits manager AdvancePCS has changed its name to the name of its parent company Caremark, Inc.

Please be aware, the new cards being distributed by IBC will reflect the pharmacy benefits manager's new name - Caremark, Inc.

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.

URGENT NOTICE: Been Refused on a Service, Lately?

Please be aware, TAI is working with Independence Blue Cross (IBC) to correct a problem which creates an erroneous Explanation of Benefit Form when you've been refused payment of a medical service.

While there are several reasons you may get this message, it is usually because of an error that occurs in the carrier's computer system. The message, however, states that your premium has not been paid. **The payment has, in fact, been received by the insurer, and we wish to stress to you that in our entire history, TAI has not missed a payment to any insurer.**

We are always willing to contact the insurer on your behalf when you encounter a problem with a payment or service. If, however, you choose to do so on your own, and are told by an insurer's representative that a claim has been denied because of a missed payment, please contact TAI's Enrollment and Customer Service Department at (800) 634-4428 with the time, date and name of the IBC representative who gave you this message.

Laser Vision Correction & OptiChoice Vision

OptiChoice does not pay for laser vision correction treatments, however, as a value-added program OptiChoice Vision members receive a discounted price of \$945 per eye through the TruVision™ network of experienced, credentialed surgeons. Members are responsible for paying the \$945 per eye fee.

If you are an Opti-Choice Vision member, call (877) 655-2020 to schedule a free screening.

Just the Fax

Beginning July 1, 2005, it is unlawful to send an unsolicited advertisement to a fax machine without the prior written permission of the recipient.

Building a Healthy Business

Enhance your E-mail Etiquette

Communicating in today's world has become quick and easy through the use of e-mail. But because it is so simple and fast, sometimes it is easy to overlook the basic rules of proper business communication.

Your electronic correspondence should always be given the same careful attention to grammar, punctuation, tone and content that you would devote to any written communication.

When corresponding via e-mail, it is important to keep the following guidelines in mind.

- ☒ Don't get emotional. Remember you are sending a business communication and must remain professional. Refrain from using the little faces and expressions made by combining various punctuation marks. If it is necessary to emphasize emotion, do so in the appropriate words or phrases.
- ☒ Always double-check the e-mail address you are sending to, along with the recipient's name, company name and department and other specifics as appropriate.
- ☒ Keep it brief. We all get many e-mails everyday. Some people even sift through hundreds. Respect the time of your recipient and make your message to the point and impactful. Re-read and edit the message appropriately before you send it on its way.
- ☒ Use the subject line appropriately. This can be as important as your message. It is your first line of communication and may determine how quickly your message get read and how fast you get a response.

Source: Quill Pen Pal

Your Household's Health




Summer Safety Tips

For many Americans, summer means fun in the sun. However, the U.S. Consumer Product Safety Commission (CPSC) warns that summer also is the time of year consumers are most likely to be injured. Below are some summer safety tips.

- Never bring charcoal grills indoors. Burning charcoal produces deadly carbon monoxide.
- When cooking outdoors with a gas grill, check the air tubes that lead into the burner for any blockage from insects, spiders or food greases. Check grill hoses for cracking brittleness, holes and leaks.
- Make sure your home playground is safe. Falls cause 60% of playground injuries, so having a safe surface is critical.
- Install window guards to prevent children from falling out of open windows. Guards should be installed in children's bedrooms, parents' bedrooms and other rooms where young children spend time.
- One of the best ways to stay safe this summer is to wear a helmet and other safety gear when biking, skating, riding scooters, all-terrain vehicles and horses.

Source: U.S. Consumer Product Safety Commission



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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"/> Overage
<input type="checkbox"/> Discount RX Plans	<input type="checkbox"/> Dependent Coverage
<input type="checkbox"/> Employee Assistance Plan	<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 endorsed.