

The Administrators, Inc. Bene fits

Insurance products to fit your needs & budget

September 2005

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 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 co-payments (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 co-payments 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 other 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 third 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 2006 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, 2006.

What Is an Insurance Administrator?

As your insurance administrator, TAI orders your ID cards, processes your policy changes and resolves your coverage problems. We are committed to delivering answers to you much faster than if you called the insurance carrier yourself. We also do the billing and collections on behalf of the carrier and coordinate all payments to insure continued coverage.

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 2006 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.

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.

Your Household's Health

Independence Blue Cross Introduces ConnectionsSM AccordantCareTM

Independence Blue Cross (IBC) has expanded their ConnectionsSM Health Management Programs. IBC is pleased to announce the ConnectionsSM AccordantCareTM program. The expanded program is now available for fully insured Keystone Health Plan East (Keystone) HMO and POS members and fully insured Personal Choice[®] members.

The Connections AccordantCare Program is designed to help members with chronic conditions including:

- Seizure Disorders
- Rheumatoid Arthritis
- Multiple Sclerosis
- Parkinson's Disease
- Systematic Lupus Erthematosus
- Myasthenia Gravis
- Sickle Cell Disease
- Cystic Fibrosis
- Hemophilia
- Scleroderma
- Polymyositis
- CIDP
- Amyotrophic Lateral Sclerosis
- Dermatomyositis
- Gaucher Disease

Similar to the existing Connections program, members with these conditions will receive information to assist them with their illness and in following their doctor's treatment plan.

Quick Tips to Packing A Safe Lunch

It's back-to-school time again, and Fight BAC![®] wants to remind families across the country that the first important lesson of the school year is packing a safe, bacteria free lunch...

- Be sure to keep hot foods, such as soup, hot by using an insulated bottle. Fill the bottle with boiling water and let it stand for a few minutes. Empty the bottle and fill it with piping hot food.
- Cold foods should stay cold, so invest in a freezer gel pack and an insulated lunch box. Freezer gel packs will keep foods cold until lunchtime, but are not recommended for all-day storage.
- Because brown paper bags tend to become soggy or leak as cold foods thaw, be sure to use an extra paper bag to create a double layer, and it's especially important to include a cold source. The double-bagging will help insulate the food better.

Source: Fight Bac![®] website www.fightbac.org.

Building a Healthy Business

Over-Age Student Losing Insurance? PT Employees Want Medical Coverage?

TAI has always given you the medical benefits you need and the service you deserve. TAI's Brokered Services Division can also help you with your over-age students and dependents and your part-timers who do not qualify for your current group health plan.

The **Aetna Individual Advantage PlanSM** provides consumer-friendly healthcare coverage and related programs designed to give subscribers the tools and information needed to help lead healthier lives.

Through TAI, you will still get a full range of insurance benefits; informative consultations; top of the line service and rapid claims resolution. All from a company you know and trust.

Call your TAI Account Executive at (800) 634-4428 today or visit www.tai-pa.com.



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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"/> Health Savings Account |
| <input type="checkbox"/> Dental | <input type="checkbox"/> Life |
| <input type="checkbox"/> Disability | <input type="checkbox"/> Long Term Care |
| <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.