

The Administrators, Inc.
Bene



its

Insurance products to fit your needs & budget

December 2005

Manage Your Healthcare Options and Your Budget

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. Companies with younger employees may 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 healthcare providers.

IBC has added two new Health Savings Account (HSAs) options for a total of eight. These 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.

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.

Access Your Benefits Online

Read on the other side of this newsletter about how our **new online tool at www.tai-pa.com** can help you evaluate your options and investigate more affordable premiums.

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 2006 whether you've made changes to your benefit program or have decided to maintain your 2005 program.

For Your Protection

If you have decided to keep your current program, a 2006 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.

Renewal rate mailings for companies with more than one employee 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.

Medicare Part D

Creditable and non-creditable coverage notices were sent to all TAI client companies last month. As indicated, we are awaiting guidance from the Center for Medicare and Medicaid Services about their requirements and will inform you when more information is available.

Starting in February...

A New Bill Format

We are in the final stages of revising our billing process which includes a new bill format.

Starting in February, your bill will include an account summary showing the amounts last invoiced and paid. The new format will also include an alphabetical roster of covered employees as well as an account activity area that describes activity since your last invoice, i.e. additions, terminations, etc.

You will soon receive a sample of the new format with full details.

Your Household's Health

OptiChoice Vision Error Alert

Independence Blue Cross (IBC) has informed us that some health insurance policies for subscribers and dependents who do not participate in OptiChoice may have inadvertently been converted to include OptiChoice. This will not affect your premium, and we are working with IBC to resolve this issue as soon as possible.

You, your employees or dependents may, however, have received new ID cards which show the added vision benefit. Please ensure that you and/or your employees do not use the vision coverage unless it was a benefit selected during enrollment.

Precertification Now Required

Precertification is now required by your insurance carrier for: CT/CTA scans, MRI, MRA, Nuclear Cardiac studies and PET scans performed in an office, outpatient department of a hospital or freestanding imaging center.

Please be aware, precertification is not required for imaging services provided during emergency room visits or inpatient admissions.

Please be aware, during the summer the carrier sent letters announcing this change to subscribers.

Building a Healthy Business

Manage Your Insurance Benefits Online

We have upgraded our website (www.tai-pa.com) to make it easier for you to manage the costs and benefits of your health insurance. Companies who have registered a Benefits Administrator will be able to use our new Flex Designer tool to see how changing out-of-pocket healthcare expenses can keep premium at an affordable level.

Once you log in you will also be able to:

- Review your premium payment history
- Access important enrollment policies, procedures and forms
- Streamline your benefit communications by using e-mail for certain activities

Plus, each of your currently insured employees will be able to review their basic coverage information.

If you haven't yet designated someone in your company as a Benefits Administrator, you can do so by contacting our Enrollment Department at 610-604-4500.



867 Sussex Boulevard, P.O. Box 800
Broomall, PA 19008
800-634-4428 Phone
www.tai-pa.com Website
clientassist@snip.net E-mail

**Fax
It**

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.