

The Administrators, Inc. Bene*fits*

Insurance products to fit your needs & budget

March 2006

Change in Processing Requirements

If you are interested in downgrading (i.e. reducing) your coverage, we now request that your paperwork is received in the offices of The Administrators, Inc. 45 days prior to your requested effective date. Coverage always becomes effective on the first day of a month.

For example, companies seeking a May 1, 2006 effective date should have paperwork to The Administrators, Inc. by March 17, 2006.

Contact The Administrators, Inc.'s Enrollment and Customer Service Department at (800) 634-4428 to learn about the options available to your business.

2006 Policy Manuals

2006 Policy Manuals will shortly be distributed to all subscriber companies. Watch your mailboxes for delivery soon.

New Billing Format Postponed

As previously announced TAI had plans to introduce a new billing format. This format was set to debut in February. Unfortunately, we have had to postpone the transition until later in the year.

As a result, you will continue to receive your billing statement in the format you are used to.

Once the new format is finalized you will receive advance notice and a sample statement with a full explanation.

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.

Medicare Part D Notices

If you have Medicare Part D eligible employees, retirees and dependents who are covered under, or have applied for, your prescription drug coverage, the Center for Medicare and Medicaid Services (CMS) is requiring that you complete an online disclosure form by March 31, 2006. The form can be found at www.cms.hhs.gov/creditablecoverage and allows you to notify CMS if your coverage is creditable or non.

In addition to an annual notice, CMS is also requiring that notice be given to your Medicare Part D eligible employees, retirees and dependents *and* to the Center for Medicare and Medicaid Services (CMS) in certain other situations including when:

A new hire is Medicare eligible or has a Medicare eligible dependent. A change occurs in creditable/non-creditable status of coverage. An employee or dependent becomes eligible for Medicare Part D. Employee termination and/or COBRA eligibility occurs. Prescription coverage terminates. Prescription coverage changes. A disability occurs which makes an employee or dependent eligible for Medicare.

After this year's March 31 deadline, your annual notice must be given by February 28 of each year (TAI will provide you with an updated notice for employees at the start of each year).

Notice to CMS must be given online at www.cms.hhs.gov/creditablecoverage. Notice to an eligible individual should be given in the form of a Creditable Coverage notice which is available from TAI.

This article is provided as an overview only. Full guidelines are on CMS's website www.cms.hhs.gov/creditablecoverage.

How an EAP Can Help You

Higher rates of absenteeism and more on-the-job accidents are directly linked to conditions such as relationship problems, depression, stress, and chemical dependency. Early intervention has been shown to be effective in keeping employees and your bottom line healthy.

Source: HealthGate Data Corporation

Building a Healthy Business

Employees Can't Help but Bring Their Troubles to Work, Right? Wrong.

It's been proven. The FirstCALL Employee Assistance Program can make your good employees GREAT and your GREAT employees even BETTER.

How can it do that? An Employee Assistance Program improves work performance by helping employees deal with their distracting personal issues including childcare concerns, parenting dilemmas, marriage difficulties, worries about aging parents and financial problems.

You know that even your best employees bring their personal issues into work. But did you know...employees spend roughly 80 hours a year on the phone dealing with personal issues during work hours.

What didn't get done because of these calls?
What could have been done better?

An Employee Assistance Program can help you reclaim those hours and give your employees the piece of mind that their troubles are being taken care of while they focus on work.

Does an employee need to find a babysitter, learn about Medicare and nursing homes, plan for a child's college education, find out about adoption, lose weight, get help with an addiction or find a pet sitter? Instead of 20 calls, make their first call... FirstCALL.

Source: HealthGate Data Corporation

Your Household's Health



New Resources for Your Well-Being

IBC's new Healthy Weight, Healthy You! program provides an approach to weight management that works. This new program offers the information and tools that members of all ages need to assess, achieve and maintain their ideal weight. Members simply log on to ibxpress.com to start taking advantage of the program.

One of the enhanced features of the new Healthy Weight, Healthy You! program is a \$200 reimbursement toward adolescent and children's weight management programs. Programs eligible for reimbursement include Weight Watchers®, YMCA's H.I.P. Kids (Health Intervention Program) and those offered through network hospitals.

Complete an all-inclusive Personal Health Profile and receive a customized assessment of your health habits. To complete a Personal Health Profile, log on to www.ibxpress.com.

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

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.