

# The Administrators, Inc. Bene its

Insurance products to fit your needs & budget

September 2006

## Independence Blue Cross Announces Strategic Pharmacy Initiatives

As part of Independence Blue Cross's (IBC) ongoing commitment to provide cost-effective healthcare service to their customers, they are introducing new initiatives over the next year to improve the quality, economy and administration of their prescription drug program.

### Announcing IBC's New Pharmacy Benefits Company - FutureScripts™

IBC has announced that they have selected a new company to administer its pharmacy benefits, FutureScripts. This organization will manage the administration of their commercial prescription drug programs beginning October 1, 2006. Administration of Medicare prescription drug programs will follow on January 1, 2007.

By working with FutureScripts, IBC will be able to better control those costs that have the most impact on the bottom line of their customers.

FutureScripts will replace their current retail drug processing arrangement with Caremark. Please note that Caremark will continue to provide mail order services as part of IBC's prescription drug programs.

As a result of this change, IBC will soon be issuing new ID cards to all subscribers along with information about upcoming benefit enhancements. Your new cards will include the new FutureScripts logo. Please note, this change will not affect your current benefits.

For information, please call TAI's Enrollment and Customer Service Department 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.

## Ease the Rising Costs of Healthcare

In an effort to provide you and your employees with strategies to manage the rising costs of healthcare, The Administrators, Inc. suggest AFLAC Supplemental Programs.

**AFLAC provides cash to your employees in the event they or a family member face an illness or accident.** That's right - cash, that an individual employee decides how and what it is to be used for. **Co-pays, prescriptions, deductibles, family expenses, travel, gas, lost income - Their Choice... Their Decision.**

AFLAC is the world's largest supplemental benefit company and impacts more than 300,000 employers in the U.S. by enhancing their existing benefit plan without changing any current plans. Since their product lines complement what is already working well for the company rather than compete, most owners agree that it makes sense to promote a package of benefits that meet both medical and non-medical expenses.

*TAI has several supplemental products available through AFLAC's Midatlantic Regional Office. Contact your account executive at TAI at (800) 634-4428 to discuss these and other cost-saving strategies and solutions.*

### Referrals

Are you happy with the service and products you receive through TAI? We'd be honored to provide the same to your family, friends and colleagues. Simply call Mary June McCann, our Director of Sales, at (800) 634-4428 with the name and number of someone you feel would benefit from TAI's services.

## Your Household's Health



### Honing in on Homework

To help your child get back into the scholastic swing of things:

- Make sure there's a quiet place that's free of distractions to do homework.
- Don't let your child watch TV when doing homework or studying. Set rules for when homework and studying need to be done and when the TV can be turned on and should be turned off. The less TV, the better, especially on school nights.
- Never do your child's homework or projects yourself. Instead, make it clear that you're always available to help or answer any questions.
- Review your child's homework nightly, not necessarily to check up on him or her, but to make sure your child understands everything.

Most of all, whether it's the first day of school or the last, make sure your child knows you're there to listen to his or her feelings and concerns, share in all achievements, and that you don't expect perfection - only that your child tries his or her best.

Source: HealthGate Data Corporation

### Dependent Eligibility

Unless as an employer your eligibility guidelines differ, a subscriber's immediate family is eligible for Dependent Coverage. An eligible dependent is defined as a spouse or unmarried child(ren) - including any stepchild, legally adopted child, a child placed for adoption or any child whose coverage is required under the terms of a qualified release or court order.

The limiting age for covered, unmarried children is to the end of the month in which they reach the age of 19. If a dependent is enrolled full-time in an accredited university or college or in a technical or specialized school, the limiting age is not beyond the end of the month in which they reach age 23 (excluding the Prime Option Program).

For full details of this policy please review your *2006 What You Need to Know About Your Health Insurance* policy manual.

## 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 Plan<sup>SM</sup>** 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 TAI's Brokered Products Division at (800) 634-4428.

<b>Fax It</b>	
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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.	