

The Administrators, Inc.

Bene fits

Insurance products to fit your needs & budget

June 2007

News from the Blues

Prescription No Pay CoPay Extended!

Independence Blue Cross (IBC) has announced that they will continue to waive copayments for new prescriptions or refills for all covered generics until December 31, 2007.

New Student Verification Process

New Verification Schedule

Beginning this October, IBC will align its student verification process with the academic calendar by verifying student status every October and April. Ineligible dependents will then be terminated October 31 and April 30.

We are requesting that after October 31, 2007 dependent verifications for TAI subscribers will be done only once a year. As a result, student status will be verified every October and ineligible dependents will be removed from policies December 31.

Doing Away with Documentation

IBC will also no longer require documentation from the school or university to verify student status. Instead IBC will be using the National Student Clearinghouse (NSC) to verify the student status of over-age dependents. (NSC is a leading provider of student verification on behalf of participating institutions.) IBC expects that on average, sixty percent of student records can be confirmed by NSC.

If a dependent is not automatically certified by NSC during the verification periods, the subscriber will be notified and will be able to call a toll-free phone number to complete the verification.

Change to Explanation of Benefits Process for Personal Choice® Subscribers

In the past, Explanation of Benefits (EOB) were mailed from IBC whenever a claim for a service was filed.

To reduce the amount of paperwork that is sent to subscribers, EOBs will now be mailed only when a subscriber is responsible for paying some of the medical costs other than a copayment. EOBs are still available for all claims by request.

Interested in learning more about these issues contact TAI's 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.

More Health Insurance Options for Individuals

Dependent Losing Medical Coverage? Part-Time Employees Need Insurance?

Whether it is someone in your family or in your business who needs health insurance, TAI can offer a variety of options from multiple insurance carriers - including a new individual product from the Blues.

TAI has always provided the medical benefits you need and the service you deserve. Now we offer our service to those in your life who need coverage but can't qualify for your group policy.

Through TAI, they will have a **wide range of insurance benefits and premiums** from which to select; **an experienced account executive** to offer advice and **top-of-the-line service** from our benefits specialists. All from a company you know and trust.

Whether someone you know is looking for a basic policy, a more comprehensive one or a policy for a day, a week or a lifetime...TAI can help.

A FREE phone consultation concerning available options is available by calling your TAI Account Executive at (800) 634-4428.

Building a Healthy Business

Leaving Work Behind While on Vacation

Letting go of work and enjoying yourself on vacation may be easier described than accomplished. Here are some tips to help you relax on your next vacation:

- 1. Plan Ahead.** During the week preceding your vacation, keep a running To-Do list of everything that needs to be accomplished in order for you to leave and check items off as you complete them.
- 2. Clean Your Work Area.** No one likes to return from a vacation to a messy office, so take the time to organize your work area before you leave. If everything looks pristine your coworkers will be less likely to use your desk as a dumping ground for file folders, paperwork and other items.
- 3. Delegate.** To help explain what needs to be done while you are away make a clearly-printed list for easy reference. You should also create a list of numbers and e-mail addresses for people who can be of assistance for frequent contacts.

4. Notify Clients. Let your clients know that you will be out of the office and you can also give them the names and phone numbers for people who can help them in a pinch.

5. Pad Your Schedule. Even if you will be returning on Monday, your clients and colleagues don't have to know that. When setting your voice mail and e-mail vacation response, tell people that you will be returning on Tuesday. That gives you twenty-four hours to re-acclimate yourself to the office.

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Know the Candidates Health Care Agendas?

The next election will focus greatly on various health coverage plans. Your health coverage and choices *will* be affected by our next Presidential election. For a white paper on the positions taken by the various candidates and an explanation of them, call 610-604-4500 ext. 106.

Your Household's Health

Summer Safety Tips

Here are some safety tips to help make your child's summer a safe one.


Water Safety

- Never leave children unattended-even if they know how to swim.
- Teach your child to jump, instead of dive, into the water when the depth is unknown.
- Never let your children swim during a lightning storm.

Sun Safety

- Use sunscreen with at least an SPF of 15 and apply to your child 20 minutes prior to sun exposure. Even if it is cloudy outside, your child still needs sunscreen.
- When possible, dress your child in light-colored fabrics that cover exposed areas.
- Make sure that your child drinks plenty of water.

Source: HealthGate Data Corporation

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Interested in receiving info on our insurance products?*	
<input type="checkbox"/> Accident	<input type="checkbox"/> Health - Group
<input type="checkbox"/> Cancer	<input type="checkbox"/> Health - Individual
<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 _____	

<small>*Not all products are association endorsed.</small>	