

The Administrators, Inc.

Bene*fits*

Insurance products to fit your needs & budget

September 2007

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... Including the New Ones

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 the many 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).

This year Independence Blue Cross (IBC) has added *new health options* that offer lower premiums with slightly higher out-of-pocket costs for subscribers. *New prescription plans* are designed to encourage the use of generic drugs through lower copays while providing more affordable premiums. (The No Pay Copay program is in effect only until December 31, 2007.)

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.

Policy Change:

Insufficient Funds

Beginning September 1, 2007, please note that the charge for returned checks will be \$20.00.

Replacement payment must, as always, be by certified check, money order or paid in person with cash. All personal and business checks will be returned.

Your replacement payment must be received by the bill's original due date to avoid any possibility of coverage cancellation retroactive to the last date that the coverage was paid in full.

IBC Offers New Nutrition Counseling Benefit

Obesity, a leading cause of death after tobacco use, is one of the fastest growing public health challenges. Recognizing the seriousness of this health problem, Independence Blue Cross (IBC) is taking a leadership role in helping members manage their weight with a nutrition counseling benefit.

Members can see a participating physician or a registered dietitian for nutrition counseling up to six visits a year. You can access the counseling for a variety of reasons including weight loss. There are no out-of-pocket costs when using a health professional who belongs to IBC's network. HMO members will be required to obtain a referral. To locate a network provider, visit www.ibxpress.com.

Not all employers include this benefit under their programs. Please contact The Administrators, Inc. to determine if this benefit is available to you.

Building a Healthy Business

Candidates' Positions on Health Insurance and The Impact on Your Business

If you supply health insurance benefits to your employees, you know that it has become your first or second most expensive line item. Your ability to budget for benefits may be greatly impacted by the 2008 presidential and congressional races. Managers and owners need to be able to explain to their employees the consequences of the positions taken by the candidates.

Some candidates want a hefty payroll tax if you don't supply benefits. Others want mandated national health insurance, and then that breaks down further into those who want the government to supply it and those who want individuals to be responsible for it as with auto insurance.

Some offer tax benefits to businesses and/or individuals while others just want penalties. Some are looking at allowing business associations to band together for the negotiated purchase of health insurance. Others want individuals to be responsible for their own.

Your understanding of these issues will help you explain to your employees the consequences of each program on your ability to provide benefits. Your employees understanding of that impact should assist them in determining who they need to see in office.

Contact your association to insure that it is on board in terms of supporting your position with the various candidates.

The Administrators, Inc. has information on the major candidates' positions on health insurance. Call us at 610-604-4500 ext. 106 for a copy.

Your company's Benefits Administrator (BA) needs to understand the options that are available to you. Having a grasp on these will assist you when you discuss the various issues with staff.

If you have questions about group vs. individual plans, Health Savings Accounts or other high deductible plans, managed care vs. PPO's, your benefits advisors at The Administrators, Inc. can consult with you on definitions, downgrades, upgrades or onsite visits.

Please do not hesitate to call us.

Your Household's Health

Research Your Medical Decisions

You can (and should be) making informed and independent decisions about the medical care you (and your family) receive.

Reviews for doctors and hospitals are easily accessible online. Some information is free and other more detailed reports can be obtained at very low cost. One excellent source is healthgrades.com. Your carrier will also have data available for you.

Often you may be inclined to choose a hospital simply because your physician is affiliated with it. Hospital care is a particularly important issue and you need to know how your hospital rates on patient safety information.

You should be choosing your hospital for surgery independently and not merely as an extension of your family doctor or internist.

That individual will always be available for follow-up after you have received the best care available.



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Interested in receiving info on our insurance products?*

- | | |
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| <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 _____

*Not all products are association endorsed.