

The Administrators, Inc. Bene its

Insurance products to fit your needs & budget

December 2007

Rate Renewal News

The enclosed bill reflects your new rates for 2008 whether you've made changes to your benefit program or have decided to maintain your 2007 program.

Please note, the next available date to make a change is February 1, 2008. **Paperwork for a February 1 change must be received in TAI's office by January 10, 2008.**

For Your Protection

If you have decided to keep your current program, a 2008 Product Confirmation Form should have been completed and returned to TAI.

This form was included in the mailing with your renewal rates. Please contact our Customer Service Department or visit us online at www.tai-pa.com if you need another form.

Renewal rate mailings also included a Benefit Election Form. If you decided to switch from your current product to another IBC program, we require written authorization on this form.

If you have not returned either 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 or our Brokered Products Division about products from other insurance carriers. Questions about billing matters can be directed to our Billing Department.

Please contact us at 610-604-4500 or via our website 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.

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.

Refer a Colleague

TAI hopes you are pleased with the employer benefit services we provide. If you have a colleague who could benefit from taking advantage of our benefit services, please call or have them call TAI's Sales Department at 610-604-4500.

If someone is interested in transferring to a TAI association group health program from another association's insurance program, transfer paperwork must be submitted no later than January 10, 2008 for an April 1, 2008 effective date.

It is important to note that premiums for association group health insurance remain the same for any company transferring from an association to TAI - The Administrators, Inc. Whatever rate has been quoted for 2008 will not be increased because of a transfer - assuming that quote was accurate. Also, companies considering a change should be aware that some types of transfers will require re-qualification by the insurer.

If you or a colleague have questions about transferring to TAI, please call our Sales Department at 610-604-4500.

We remain confident that your current affiliation continues to be the premier, value-driven relationship. We look forward to serving you in 2008.

Please remember, TAI's Brokered Services Division can also help with dependents, part-timers and others who do not qualify for group health coverage. Call TAI for more information.

Medicare Part D Deadline

November 15 was the deadline for employers to notify Medicare-eligible individuals concerning the creditable status of their insurance. Notices were mailed from TAI to employers in October. Visit the Important Insurance Update page of www.tai-pa.com to learn about the other times notification is required.

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. suggests **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 employee decides how and for what it is to be used. 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 competing, most owners agree that it makes sense to promote a package of benefits that meets both medical and non-medical expenses.

The Administrators, Inc. has several supplemental products available through AFLAC's MidAtlantic Regional Office. Contact your account executive at The Administrators, Inc. at (800) 634-4428 to discuss these and other cost-saving strategies.

Your Household's Health

IBC Offers Subscribers a No Pay Getaway

Eligible members who get a flu shot or enroll in a weight loss or smoking cessation program before December 31, 2007 are encouraged to go to www.ibx.com and enter the No Pay Getaway contest for a chance to win a free, tropical getaway. Hundreds of other prizes are available as well.

Learn more about IBC's Healthy Lifestylessm Program as well as to register and read the No Pay Getaway official rules at www.ibx.com.

No Pay Getaway prizes will be awarded on or around January 18, 2008.

No purchase or participation necessary to enter the Independence Blue Cross "No Pay Getaway" Sweepstakes. Subject to Official Rules, available at www.ibx.com. Begins 12:01 a.m. ET 10/10/07 and ends 11:59 p.m. ET 12/31/07. Open to legal residents of the US, who are 18 years of age or older and a member of Independence Blue Cross as of 10/9/07.

Odds of winning depend on number of eligible entries received. Void outside the US and where prohibited. Federal Employees Benefit Health Plan and Medicare Members are not eligible to enter or win.

Building a Healthy Business

Attn: Employers with Medicare-Eligible Employees, Dependents, Etc.

As previously announced, if an Independence Blue Cross (IBC) subscriber or dependent is eligible to enroll in Medicare Part B and has not done so, IBC will pay as the secondary payer and hold the subscriber responsible for paying the provider the amount Medicare would have paid. This is in addition to any applicable co-payment, coinsurance, deductibles and out-of-network costs for which the subscriber is normally responsible.

Subscribers enrolled in Medicare Part B will have their claims submitted to Medicare as the primary payer and will only be responsible for paying any applicable co-payment, coinsurance, deductible and out-of-network costs when their claims are processed by IBC.

If you need further guidance contact TAI's Customer Service Department at 800-634-4428. If a subscriber wishes to enroll in Medicare Part B, he or she may do so by contacting their local Social Security office at 800-722-1213.



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"/> AFLAC | <input type="checkbox"/> Health Savings Account |
| <input type="checkbox"/> Cancer | <input type="checkbox"/> Life |
| <input type="checkbox"/> Cash Supplements | <input type="checkbox"/> Long Term Care |
| <input type="checkbox"/> Dental | <input type="checkbox"/> Long Term Disability |
| <input type="checkbox"/> Dental Discounts | <input type="checkbox"/> Short Term Disability |
| <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 products.