

# The Administrators, Inc.

# BeneFits

Insurance products to fit your needs & budget

March 2008

## New *BeneFits Handbook*

We have redesigned the policy manual for group health insurance programs through TAI. Our new *BeneFits Handbook* uses the logo and format of this *BeneFits* quarterly newsletter.

Please be aware, there will no longer be an annual mailing of this manual. Updated copies are, however, available at any time by contacting our Customer Service Department.

When changes in policy occur in the future, we will update you through this newsletter which is included in each of your quarterly bills. **We, therefore, urge you to read this newsletter each quarter.**

Our knowledgeable Benefits Specialists in Customer Service remain ready to assist you and your employees with any questions or needs concerning your insurance coverage. Please call any time you have a question.

We also urge you to visit [www.theadministratorsinc.com](http://www.theadministratorsinc.com) and click on the flashing Important Insurance Update link. Current benefit issues will be posted at this location first.

Please contact our Customer Service Department whenever you'd like to receive a copy of the updated manual. You can contact Customer Service through our website [www.theadministratorsinc.com](http://www.theadministratorsinc.com), through e-mail at [benefithelp@theadministratorsinc.com](mailto:benefithelp@theadministratorsinc.com), and by phone 800-634-4428. These manuals will also soon become available through the Log In portion of our website.

## 2008 Policy Changes

### Over-age Children/Student Verifications

*Independence Blue Cross has announced they will verify student status of over-age dependents twice a year for companies that have less than 100 employees.*

The insurance carrier aligns its student verification process with the academic calendar by verifying status every October and April. Ineligible dependents will be terminated October 31 and April 30.

The carrier uses 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.)

## 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.

## 2008 Policy Changes (cont.)

### Change to Adding Dependent Spouse or Child(ren)

*Independence Blue Cross has changed how premium is calculated when a newborn is added to a policy.*

#### *Adding a Newborn*

A newborn is added as a dependent under your policy effective on their date of birth.

*Personal Choice Subscribers.* Premium will be pro-rated from the newborn's date of birth to the end of the month if the newborn addition results in a policy change, i.e. single to subscriber/child, sub/child to sub/children or husband/wife to family.

*Keystone Subscribers.* Premium will be changed according to the following policy. If the date of birth is between the 1st and the 15th of the month, the newborn will be added to the policy at birth and premium will be adjusted as of the 1st of the month. If the date of birth is between the 16th and the end of the month, the newborn will be added to the policy at birth and premium will be charged as of the 1st of the month following the birth.

To enroll a dependent you need to complete and submit a Change Form to TAI within 30 days of the event. Documentation to verify the life-changing event must accompany the application. If for some reason TAI does not receive your notice within 30 days of the event the change cannot take place until the January 1 Open Enrollment Period. To obtain a Change Form or if you have any questions please call TAI at 610-604-4500.

## Your Household's Health

### Six Eating Habits for Healthy Smiles

- 1 **Limit snacking between meals.** When sugars in foods mix with bacteria in the mouth, acid is created. Eating throughout the day constantly exposes your teeth to these acids that wear down the outer layer - the enamel - of your teeth.
- 2 **Drink a soft drink in one sitting - don't sip it.** Sipping allows the sugars and acids in soft drinks to continually coat your teeth and wear away the enamel. Drink soft drinks with a straw positioned toward the back of the mouth and be sure to rinse your mouth with water. *Wait at least an hour before brushing so there's less risk of breaking down the already weakened enamel.*
- 3 **Don't chew ice.** Chewing ice can cause fracture lines, cracks and chips, which can make your teeth more sensitive and lead to further damage. It can also damage any dental work you may have, leading to pain and costly repairs. *Try sugar-free gum instead.*
- 4 **Stay away from sticky foods.** They fill in every nook and cranny in your teeth, are hard to remove and can loosen your dental work. Even potato chips can easily become lodged between the spaces in your teeth. *Be sure to brush and rinse after you indulge.*
- 5 **If you must eat sugary treats, eat them with a meal.** When you're eating a meal, extra saliva is produced in your mouth. This saliva helps break down the harmful acids that attack tooth enamel.
- 6 **Munch on aged cheese.** The calcium in cheeses like aged cheddar, parmesan and swiss may help protect tooth enamel from decay and also increases saliva.

For more dental health information, visit [www.unitedconcordia.com](http://www.unitedconcordia.com).

*TAI offers dental products through United Concordia Dental. Contact your TAI Account Executive at 800-634-4428 to discuss your dental options.*

Source: United Concordia website [www.unitedconcordia.com](http://www.unitedconcordia.com)

## Building a Healthy Business

### Aflac : Fighting Rising Healthcare Costs

Aflac addresses the dynamics of today's world of healthcare... the need for greater insurance protection for your employees without prohibitive costs and administrative demands for your company.

Aflac *can* benefit your business because:

- Your employees pay their own way, own their own plans, and manage their cash benefits directly.
- We give insureds the freedom to use their benefit checks as they see fit. Checks can be used to cover lost wages or for doctor copays, travel expenses, meals...It's up to the subscriber.
- Our payment options are convenient and suited to your company's needs.

Contact your TAI Account Executive at 800-634-4428 to discuss simple strategies for using Aflac to manage healthcare costs.

**Fax  
It**



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[www.theadministratorsinc.com](http://www.theadministratorsinc.com) Website  
[benefithelp@theadministratorsinc.com](mailto:benefithelp@theadministratorsinc.com) E-mail

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.