

The Administrators, Inc.

Bene its

Insurance products to fit your needs & budget

June 2008

New Options Available for the Uninsured

Health Insurance for Part-timers, Adults 18 Years and Older and Adults Transitioning Between Jobs

If you know someone who needs health insurance coverage, TAI has more options than ever before.

Coverage from Major Carriers

Whether coverage is needed for a day, a week, a month, a year or a lifetime...TAI has a product that fits.

Three New Plans Available

Effective July 1, 2008, three new Keystone Health Plan East individual options will be introduced. All three options are deductible driven and are priced below Keystone's current individual program's co-pay options.

The TAI Difference

Plus, all individual programs are backed by TAI's commitment to customer service excellence. Our experienced Benefits Specialists are able to answer coverage questions and explain the most complicated areas of insurance in understandable terms.

Contact your TAI Account Executive at 800-634-4428 for information on available individual programs.

Information and premiums for some products can also be found online through the Individual Products link at TheAdministratorsInc.com.

Did You Know?

The Administrators, Inc. offers free-standing prescription programs that can save you money on your prescription drug costs at over 50,000 participating pharmacies throughout the United States. For more information, contact your TAI Account Executive at 800-634-4428.

Welcome to *BeneFits*

BeneFits is TAI's report for you. Each issue will provide 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

Policy Updates

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.

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.**

Please contact our Customer Service Department whenever you'd like to receive a copy of our updated policy manual.

Reminder: Hold on Downgrades Now In Effect

As in years past, the carrier has announced that it will impose a hold on all policy downgrades which prohibits reducing coverage from now until January 1, 2009.

If at anytime during this holding period you find that your current coverage is no longer affordable - please contact TAI. We can discuss with you and offer other options which can help.

Eligibility for Group Health Insurance

To remain in compliance with Independence Blue Cross underwriting guidelines, the two following policies are now in effect.

If a one-person company with Sole Proprietor benefits adds one (or more) subscribers, the company will need to re-qualify as a new business.

If a company with multiple subscribers removes all subscribers but one - they may need to change their coverage to one of the Sole Proprietor programs for the next Open Enrollment period. If you are in one of the carrier's professionally-designated industries, however, you may select from options other than the Sole Proprietor products.

TAI will contact and assist you if either of these scenarios occur with your company.

Building a Healthy Business

How Do You Support Your Business and Your Employees at the Same Time?

Let's face it - you and your employees are working harder than ever to grow your business. You need people. Good people.

However, even good employees face challenges in their lives outside of your business. These challenges can often affect their performance and ultimately your bottom line.

You can support your employees as well as your business by implementing an Employee Assistance Program (EAP) available exclusively to TAI subscribers from FirstCALL.

An EAP is the work organization's resource that uses specific services to enhance employee and workplace effectiveness through prevention, identification, and resolution of personal and productivity issues.

Life can be difficult with family and marital worries, job pressures, parenting issues, loss of someone close or drug and alcohol concerns. An EAP program can help guard against behavioral health problems affecting employees at the workplace.

An EAP is a worksite-based program designed to assist (1) employers in addressing productivity issues and (2) employees in identifying and resolving personal concerns, including, but not limited to health, marital, family, financial, alcohol, drug, legal, emotional, stress or other personal issues that may affect job performance.

Services included in an EAP are face-to-face or telephone counseling, legal and financial counseling, web-based self-help programs and articles, nurseline, health risk assessments, wellness coaching, and eldercare/childcare resources and parenting information.

Contact your TAI Account Executive at 800-634-4428 to discuss these and other low-cost, big benefits for your employees.

Source: Martin Weitzman - Director of Marketing & Business Development for FirstCALL EAP, the nonprofit EAP provider owned by Main Line Health.

Your Household's Health

Independence Blue Cross wants to help prevent every accident they can and help prepare for those they can't. In fact, they will reimburse members up to \$25 for taking a first aid or safety course and will reimburse up to \$25 per helmet per eligible member per year.

Register for a Course

Choose from American Red Cross, American Heart Association or American Safety & Health Institute courses.

Purchase Helmets

Make sure your helmet has a sticker that shows it meets the Consumer Product Safety Commission standard or that it's certified by the Snell Memorial Foundation.

Get Reimbursed

Contact TAI's Customer Service Department for a reimbursement form and send it to IBC within 90 days of completing a course or purchasing a helmet.

You may receive one bike helmet reimbursement per member per 365-day period (based on purchase date when received within 90 days of purchase). Only one course reimbursement will be issued per member per 365-day program period. You must be a member of an Independence Blue Cross health plan at the time of course enrollment and completion in order to receive your reimbursement. Reimbursement will not be made if information is falsified.

Fax It



867 Sussex Boulevard, P.O. Box 800

Broomall, PA 19008

800-634-4428 Phone

www.TheAdministratorsInc.com

BenefitHelp@TheAdministratorsInc.com

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 or E-mail _____

*Not all products are association products.