

The Administrators, Inc.

BeneFits

Insurance products to fit your needs & budget

Spring 2009

Changes in COBRA

The federal government's stimulus package, which was enacted as the American Recovery and Reinvestment Act of 2009 (ARRA), temporarily reduces the premium for COBRA coverage for eligible individuals.

Through the ARRA individuals who are eligible for COBRA coverage because of their own or a family member's involuntarily termination from employment that occurred from September 1, 2008 through December 31, 2009 and who elect COBRA, may be eligible to pay a reduced premium.

To learn more about the regulations and the required notices visit the Important Insurance Updates section of TheAdministratorsInc.com.

Updated COBRA election notices were required to be sent by April 18, 2009 to assistance eligible individuals who were COBRA eligible before April.

Simplify COBRA Administration

To help you cope as COBRA laws and procedures become more complex, we are now partnering with a COBRA administration company to offer you help at affordable rates.

Strategic Resources Group can provide your company a cost effective option to in-house or third party COBRA administration. Their COBRA web portal provides web-based COBRA support for any client.

Their team will manage the COBRA process for you, and handle terminated employee calls then manage every step according to the law. Rely on the Strategic Resources Group to create and distribute COBRA letters, notices and election packages, collect premium, process election forms, track COBRA dates and more.

Interested in learning more about this new offering? Call TAI 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.

Important Reminders

New Policy Manual

Enclosed is an updated version of our Policy Manual. This book contains the information you need to know about our coverage, enrollment and change policies. Of course, our Customer Service Department is available at 800-634-4428 to help with your specific questions.

Processing of Payments

To help to avoid delays in applying your payment to your account, please be sure to detach and return the top portion of your invoice form with all future health insurance payments. Please also write your account number on your check.

Hold on Downgrades Starts Soon

As in years past, the insurance carrier will impose a hold on all policy downgrades which prohibits reducing coverage after July 1 and until January 1, 2009. (*Exception: If you are on a calendar year renewal date, the carrier will allow downgrades at this time, but not for the three months prior to your renewal.*)

If you'd like to downgrade before the hold takes place, contact TAI at 800-634-4428. Keep in mind, paperwork for a July 1 change must be received in TAI's office by May 15, 2009.

Coverage for Part-Timers, Over-Age Dependents, Unemployed, 1099 Workers, Etc.

If you know someone who needs health insurance coverage, TAI has more options than ever before. Contact us at 800-634-4428 to learn about available coverage options.

- Select from the most basic policy to full coverage for a range of health care services.
- Programs are designed for people who have to pay for their own health care coverage so rates are competitive.
- These programs are from carriers whose names you'll recognize. And because the programs are offered through TAI, you'll benefit from our personalized, customer care.

Building a Healthy Business

Changing your insurance plan may seem time-consuming and uncomfortable, yet staying with a plan that is too expensive or no longer suits your needs is unnecessary. TAI's Account Executives will not only suggest options, but help you achieve what you need in as little time as possible.

A Direct Point of Service (DPOS) Program Can Offer Cost-Savings: Here's How They Work

Subscribers in an DPOS must select a **primary care physician** (PCP), although, for some medical services they have the freedom to access care in or out-of **network** without first consulting their PCP for a **referral**. However, there are certain services that do require a referral.

To receive care you will need to pay doctors (including your PCP) and hospitals an established **co-payment**. Care from non-network providers will be covered through a DPOS, but not until a **deductible** is met. After the plan's deductible is met, **coinsurance** then comes into effect.

Terms to Know...

Primary Care Physician (PCP): The doctor you designate through the insurance carrier as your first point of contact for healthcare.

Network: The doctors, hospitals and other providers who have agreed to offer services to an insurance carrier's subscribers in exchange for fees from the carrier and subscriber.

Referral: The insurance carrier requires subscribers to receive authorization from their PCP before seeking non-emergency care.

Co-Payment: A set amount (arranged by the insurance carrier) for a subscriber to pay a provider for covered health care services.

Deductible: The amount of covered expenses you will need to pay each year before benefits are paid for by the carrier.

Coinsurance: The amount of covered expenses you will need to pay after the deductible is met. This is usually a percentage of each provider's bill.

Consider a DPOS Plan if You...

- Are considering downgrading from a PPO
- Would like a wider selection of health care providers

Interested in learning more? Contact your Account Executive at 800-634-4428.

Giving Life to Your Benefits

Life insurance is a valuable benefit for gaining and retaining employees. It is particularly important if an employee is the main source of income for their family.

TAI now offers life insurance coverage through Sun Life Financial with the following policy highlights:

- High guaranteed issue limits available up to \$1.2M
- Benefit maximums available up to \$1.5M
- Accelerated Benefits-75% up to \$500,000-for terminally ill employees
- Portability and Conversion
- 100% of claims processed within 10 business days (once complete claim documentation is received)
- Online Claims Submission and Claims Status
- Life Claims Examiners that are sensitive to the needs of families facing the loss of a loved one or an employer facing the loss of a valued employee
- Sun Life has provided Life benefits in the U.S. since 1924

Contact TAI at 800-634-4428 to learn more.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY). Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states under Policy Forms Series GP-A and GP-D (or appropriate state edition). Product offerings may not be available in all states and may vary depending on state laws and regulations. SLPC 20346 05/09 (exp. 05/11)

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The
Administrators
Incorporated

867 Sussex Boulevard, P.O. Box 800
Broomall, PA 19008
800-634-4428 Phone

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"/> Cash Supplements | <input type="checkbox"/> Life |
| <input type="checkbox"/> COBRA | <input type="checkbox"/> Long Term Care |
| <input type="checkbox"/> Dental | <input type="checkbox"/> Disability |
| <input type="checkbox"/> Dental Discounts | <input type="checkbox"/> Unum |
| <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.