

# The Administrators, Inc.

# BeneFits

Insurance products to fit your needs & budget

Summer 2010

## 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.

## PA Extension of ARRA Benefit Period Under Mini-COBRA

By now, you should be aware of the Pennsylvania Mini-Cobra law which applies Cobra-type protections to employees in businesses with 2-19 employees. As a Pennsylvania employer with 2 employees or any staff up to and including 19 employees, you are responsible for adherence to the Pennsylvania law. These are some of the important points:

- Previously you were responsible for offering PA Mini-Cobra insurance coverage to an involuntarily terminated employee for 9 months. The ARRA premium subsidy was also provided for a period of 9 months.
  - PA law now extends the ARRA Premium subsidy to 15 months, retroactivity continuing back to September 21, 2008 and through May 31, 2010.
  - Involuntarily terminated employees who had their Mini-Cobra rights terminated after 9 months are eligible to reinstate their continuation of coverage for up to 6 months of coverage, effective immediately.
  - If you have ex-employees who were covered but whose 9 months of eligibility has terminated, their ARRA group numbers set up by Independence Blue Cross may have been closed out. We will assist you in the process of re-establishing group numbers.
  - The federal premium subsidy coverage is now at 15 months. Should the federal government increase that again, PA Mini-COBRA will do the same.

## Is Your Insurance Renewal Right Around the Corner?

Even if yours just passed, we have the right insurance solution for you.

We at TAI are grateful for your business and commit ourselves to continue seeking ways to reduce your health insurance costs. We have begun researching alternatives to all of our valued clients' current coverage.

We can prepare a comparison of programs that may be of interest to you. This report will be customized, applying only to your organization and is provided for your information with no obligation on your part.

Many consumers in this region are discovering to their surprise that the gap in medical networks and premium costs of the major carriers have diminished considerably for certain demographic groups. They are also discovering that some of these products and carriers can greatly reduce the kinds of errors in claims that you undoubtedly find so cumbersome. We also assist you in completion of your application and guide you through the next step of underwriting by the insurer.

Please bear in mind, the quote we can provide for alternative, yet similar, products is only good until September 30, 2010. After that we would have to quote based on the next quarter's premium rate. Enrolling in the product prior to an October 1, 2010 start date will secure your rate for a full 12 month period.

Carriers include:

- Aetna
- AFLAC
- Assurant
- Blue Cross
- Health America
- UnitedHealthcare

Contact a TAI Licensed Benefit Specialist at (610) 604-4500 today if you are interested in learning more.

## Online Human Resources Library

Last quarter, we announced TAI's newest online Human Resources Library - HR & Benefits Essentials.

While we provide insurance products, our resources go beyond that and compliment your other requirements. You now have exclusive access to a comprehensive online library of HR information with so many issues that impact your day-to-day business.

To enroll in this program, *at no cost*, or to learn more, please contact our Customer Service Department at (800) 634-4428.

## Rx / Coverage Update

### Prescription Drug Changes

Effective July 1, 2010, the following changes will be made to the Select Drug Program formulary:

- Adding 13 generic drugs, which gives members access to more affordable medications to treat their conditions.
- Adding brand drugs to the formulary, all of which have been approved by the Pharmacy and Therapeutics Committee, as formulary drugs.
- Moving some brand drugs to the non-formulary level. This means that the cost for these drugs will be at the highest level of cost-sharing as of July 1, 2010.

### New Personal Choice® Plans for Individuals

In May, 2010, Blue Cross announced the expansion of their individual medically underwritten product portfolio effective July 1 to include five Personal Choice PPO plans. Along with the introduction of these new plans, they are enhancing all medically underwritten plans by giving applicants the ability to have pre-existing condition exclusion waiting periods waived or reduced.

Approved applicants have coverage for office visits, preventive care, prescription drugs, hospital stays, emergency/urgent care, X-rays, and laboratory services.

Under the Personal Choice PPO product line, they are offering one co-pay plan, two deductible plans, and two HSA-qualified plans. Individuals will have 11 medically underwritten plans to choose from (5 PPO and 6 HMO options) at various price points.

Contact TAI at (610) 604-4500 for more information.

## Dental Health Tip:

### Whitening Your Teeth With Strawberries

There are countless products specifically devoted to whitening your teeth. What most people don't know is that there is an inexpensive home remedy - strawberries!

The secret ingredient is the malic acid contained in strawberries, which acts as an astringent to removing surface discoloration. While this isn't a replacement for a bleaching treatment at your dentist's office; it is a quick, easy fix to brighten your smile.

Take one ripe strawberry and ½ teaspoon of baking soda. Crush the strawberry to a pulp then blend it with the baking soda. With a soft toothbrush, spread the mixture onto your teeth and leave it on for five minutes. Brush your teeth with toothpaste, rinse and floss to remove the mixture.

This method should be limited to no more than once a week.

Health.com (November 2009). How to Whiten Your Teeth Naturally. Retrieved from Living.Health.com/2008/02/21/how-to-whiten-your-teeth-naturally.



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**Fax  
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Interested in receiving info on our benefit products?\*

- |   |   |
|---|---|
| <input type="checkbox"/> Aetna                    | <input type="checkbox"/> Health America               |
| <input type="checkbox"/> AFLAC                    | <input type="checkbox"/> Health Savings Account       |
| <input type="checkbox"/> Assurant                 | <input type="checkbox"/> HR Library                   |
| <input type="checkbox"/> Blue Cross               | <input type="checkbox"/> Life Insurance               |
| <input type="checkbox"/> Cash Supplements         | <input type="checkbox"/> Long & Short Term Disability |
| <input type="checkbox"/> COBRA                    | <input type="checkbox"/> UnitedHealthcare             |
| <input type="checkbox"/> Dental                   | <input type="checkbox"/> Unum                         |
| <input type="checkbox"/> Dental Discounts         | <input type="checkbox"/> Vision                       |
| <input type="checkbox"/> Disability               | <input type="checkbox"/> Workers' Comp                |
| <input type="checkbox"/> Employee Assistance Plan |   |

Fax your info to 610-604-4922:

Name \_\_\_\_\_

Business Name \_\_\_\_\_

Business Address \_\_\_\_\_

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E-mail \_\_\_\_\_

\*Not all products are association products.