

The Administrators, Inc. Bene*Fits*

Insurance products to fit your needs & budget

March 2003

Claritin Removed from Prescription Benefits

In December prescription strength Claritin became available as an over-the-counter medication. As a result, Claritin products - including the generic form - are no longer covered by your health insurance plan at retail or mail order pharmacies.

Employee Dental at a Price Your Business Can Afford...FREE

DOMINION has affordable, high-quality managed care and traditional dental plans that can be **completely paid by employees** who want to enroll. That means there's no cost to you or your company's bottom line.

Yet employees will appreciate the access.

Your employees will appreciate the opportunity to receive dental benefits. There are no minimum participation requirements with DOMINION, so even if only a handful of employees enroll, you still get credit for making the benefit available. It's a win-win situation for everyone.

Dominion's plans can help keep your benefits package competitive.

Attracting and keeping the best employees is just good business. All of Dominion's plans - PPO, indemnity and managed care - enhance your benefit package and the quality care your employees receive will keep them satisfied.

Contact your TAI account executive at 610-604-4500 today to take advantage of DOMINION Dental's savings.

Welcome to *BeneFits*

BeneFits is TAI's new 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.

Rising Costs of Healthcare

Since the year 2000, we've seen a series of double-digit increases in premium following years of modest growth in healthcare costs. From 1994 through 1999, premium increases averaged 4.67% nationally. In the last two years 12.5%. Many factors have contributed, including:

Legislation and litigation that have severely impacted the ability of managed care programs to effect the savings they are capable of delivering;

Medicare and Medicaid cutbacks which have shifted costs to the private sector;

Targeted media campaigns directing consumer attention to the availability of new treatments

coupled with a consumer population that

has no formal training in evaluating the claims made by the advertisers.

Leading to record demand for new technologies and pharma-

A New Look...

Usually when a company develops a logo it comes up with a high-sounding reason for doing so... Well we don't have one.

But please know the stylized "TA" communications in the we are the same



have serviced you for many years. We look forward to continuing our relationship with you.

when you see on our com-future, that people who

A Clean Desk?

The average desk harbors 400 times more bacteria than the average toilet seat. Use disinfecting wipes to reduce the number of germs and bacteria on office surfaces by up to 99.9 percent

Source: The Clorox Company

Building a Healthy Business

Tax Record Retention Guidelines

While no absolute rules exist, guidelines for record retention have evolved. Your business should retain these records for seven years:

- tax returns
- tax and legal correspondence
- financial statements
- general ledgers and journals
- contracts and leases
- real estate records
- corporation stock records and minutes

The following should be retained for six years from the later of the due date or filing date of the tax return:

- bank statements and deposit slips
- sales records and journals
- employee expense reports
- travel and entertainment expense documents

For more information, check with your accountant or tax professional.

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Rising Costs of Healthcare (continued)

Our region has an unusually great concentration of health care institutions and providers, and these institutions are faced with the dilemma of providing responsible care while maximizing revenues. This region averages 1,573 inpatient days per 1,000 subscribers. That's twice the national average and 40% higher than New York City. The cost for each admission exceeds the national average by 11.3%.

The intelligent approach to cost containment now turns to cost sharing, prescription formularies and other strategies in which employees share

Your Household's Health



Keep Your Children Safe and Sound Around the House

Each year, more than 100 children drown in buckets, toilets, bathtubs and other sources of standing water in the home. Since 1980, the Consumer Product Safety Commission has received reports of more than 200 children who have strangled in window-blind cords.

Here are some simple safety tips to protect your children:

Never leave standing liquids unattended. Stay within arm's reach while your child is bathing or near any container of water. If the phone rings, let it ring; stay with your child.

Prevent tap water scalds by adjusting the temperature on your hot water heater to 120° F.

Keep medicines and hazardous household chemicals locked up and out of sight. Use child-resistant packaging for medicines and hazardous household chemicals, and call 1-800-222-1222 if a poisoning occurs.

Cut the loops on window-blind cords and call 1-800-506-4636 for a free safety kit.

Make sure your hairdryer has a large rectangular plug. The immersion protection device prevents electrocution if the hairdryer is dropped in water.

Source: US Consumer Product Safety Commission



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Interested in receiving information on our products?*

- | | |
|---|---|
| <input type="checkbox"/> Dental | <input type="checkbox"/> Life |
| <input type="checkbox"/> Disability | <input type="checkbox"/> Long Term Care |
| <input type="checkbox"/> Employee Assistance Plan | <input type="checkbox"/> Vision |
| | <input type="checkbox"/> Workers' Comp |

Fax your information to 610-604-4922:

Name _____

Business Name _____

Business Address _____

*Not all products are association endorsed.