

## CARRIER NEWS



### *We've Got a Winner!*

The drawing for our "Get In On All The Action Contest" was held on January 3<sup>rd</sup>  
The winner of the Grand Prize of 2 NJ Devils Tickets and Dinner for Two

**Jerel Levenson of CG Benefits Group**  
*Congratulations and Enjoy the Game!*

### **AETNA**

- **Aetna Completes Purchase Of Aetna Specialty Pharmacy**

Purchase of portion from Priority Healthcare Corporation, a wholly-owned subsidiary of Express Scripts, Inc., gives Aetna 100 percent ownership. Click [here](#) for more information.

- **Aetna Launches Full-Service Behavioral Health Business**

Purchase from Magellan to strengthen product and service integration. Click [here](#) for more information.

- **NY Small Group Broker Seminars**

Attend one of Aetna's upcoming broker seminars to learn how you can rise above your competition. Click [here](#) for details, dates and locations.

### **AIG/AMERICAN GENERAL**

- **AIG Offers Package Discounting on 51+ Products**

The discounting works as follows;

- Sell two products - 10% discount off both rates.
- Sell two products (with one being voluntary) - 10% discount off both products rates AND will match current carrier commission schedule and add an additional 1%.

This applies to the following size cases:

STD = Up to 100 Lives

Dental = Up to 200 Lives.

LTD = Up to 300 Lives

LIFE = Up to 500 Lives

Lastly, if any of these products are packaged with Dental\*, AIG will quote 10% below the current dental renewal, if the prior carrier is:

- Met Life
- Guardian
- Assurant
- Ameritus

\*AIG requires a copy of the renewal letter, and plan description.

This discount offering applies to all business with effective dates up to and including 4/1/06. If you have any questions or would like a quote on AIG products, please give your Bollinger GA CSR a call.

## AMERIHEALTH

- **Printable Temporary Member ID Cards are Now Available**

AmeriHealth members now have the ability to print temporary member ID cards through amerihealthexpress. Members simply logon and click *Print Temporary ID Card* under the *Self Service* section, and print *Temporary Member ID information* to obtain temporary ID cards instantly. Click [here](#) for more details.

- **Connections Expanded to Include Traditional Med Members**

Connections offers expanded disease management and decision support services to better assist, educate and support members in achieving a healthier lifestyle. The program is voluntary and is offered at no additional cost to your clients or their members. Connections is available to AmeriHealth Traditional Med members effective January 1, 2006. Click [here](#) for more information on this program.

- **Bonus Program Continues Through 1st Quarter 2006**

Click [here](#) for the details on AmeriHealth's Broker Bonus Program.

- **Split Copays Provide Significant Savings for SEH Customers**

Available with AmeriHealth's new no-referral products and some of the HMO and POS options, the split copayment design features a lower Primary Care Physician (PCP) copayment than the specialist copayment. Click [here](#) for more details.

- **Prescription Drug Program Updates**

Click [here](#) for details of the formulary changes made to the Select Drug Program

## COLONIAL BENEFITS

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- **Workers have Easier Access to Cancer Insurance**

It's now easier for employees to be approved for voluntary cancer coverage from Colonial Supplemental Insurance because the company has reduced the time an applicant must be cancer-free to be eligible. Click [here](#) to continue.

For details and quotes on Colonial Benefit's Cancer Insurance, please contact Craig E. Chapin, District Development Manager for Colonial Benefits at:

**Colonial Benefits, LLC**  
1864 Route 70 East  
Cherry Hill NJ 08003  
Phone: 800-662-3982 ext 2  
Fax: 215-359-1375  
Email: [ContactUs@ColonialBenefits.Info](mailto:ContactUs@ColonialBenefits.Info)

## GUARDIAN/HEALTHNET

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- **[A Special New Year's Greeting from Guardian Dental!](#)**

- **Guardian's 2006 Dental Rates are Here**

Click on the links provided below for the NJ Preferred PPO Dental Rates, which are valid until 6/30/06.

[http://www.bollinger.com/all-pages/new3/11.05.02/pdf/01-09-06/Guardian NJ 2-9 Dtl Rates 0106.pdf](http://www.bollinger.com/all-pages/new3/11.05.02/pdf/01-09-06/Guardian%20NJ%209%20Dtl%20Rates%200106.pdf)

[http://www.bollinger.com/all-pages/new3/11.05.02/pdf/01-09-06/Guardian NJ 10-15 Dtl Rates 0106.pdf](http://www.bollinger.com/all-pages/new3/11.05.02/pdf/01-09-06/Guardian%20NJ%2010-15%20Dtl%20Rates%200106.pdf)

- **Guardian HealthNet's Broker Basics Newsletter**

Click [here](#) to view the most recent issue.

- **Introducing the Winter 2006 Guardian Pulse Newsletter**

The goal of Pulse is to provide you with timely and pertinent information that will help you improve your business and strengthen client relationships. This issue features articles on:

- The evolving profile of life insurance buyers
- Results of NADP's study of the importance of dental benefits to employers
- How corporate wellness impacts the bottom line
- Updates on Guardian's products and services
- News briefs from Employee Benefit News – updated weekly
- ...much more!

Click [here](#) for the first edition of the Guardian Pulse.

## HORIZON BCBSNJ

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- **Individual Health Plan Rate Sheets for February-April 06**

Click [here](#) to download the rate sheets for the new Horizon EPO plan, as well as the rate sheets for Plans A,B,C, D and the HMO Plan.

*Note\* Horizon has updated their online Individual Plan Applications on our GA website. You can now apply for the new EPO Plans online. Check it out at [www.bollingerga.com](http://www.bollingerga.com). Just a reminder, if you have subscribers in any of the other individual plans, they can move to the new EPO Plans at any time throughout the year.*

- **Important Information on HMO Access Plans**

FYI - Horizon HMO Access plans require primary care physician (PCP) selections. Although the program allows members to self-refer to network specialists, the plans still require that a PCP is designated. Please visit [www.horizonblue.com](http://www.horizonblue.com) for Horizon HMO Access PCP and specialist listings.

## HORIZON HEALTHCARE

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- **Important Changes for 2006 from Horizon Healthcare**

Horizon Healthcare is making important changes to its programs for both small and large groups in New York that effect new and existing groups. These changes will include:

- Reissue of group contract policy series and establishment of revised nonparticipating reimbursement allowances
- Generic incentive prescription program
- Small group 2006 product offerings

Click [here](#) for more detailed information from Horizon Healthcare.

- **Horizon Healthcare Broker Newsletter**

Click [here](#) for the most recent issue of Broker News.

## INFINISOURCE

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- **Blanket Mailing of Revamped COBRA General Notice Recommended**

Infinisource urges its COBRA administration clients to do a blanket mailing of the new COBRA General Notice. This mailing will ensure clients' COBRA program is up-to-date with the 2004 DOL Final COBRA Notice Regulations and providing the most protection possible. Click [here](#) for more information.

## METLIFE

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- **Americans Not Financially Prepared to Face Critical Illness**

MetLife recently announced results of its "Critical Illness Financial Impact" survey which uncovered a financial protection gap for individuals. This gap results from a lack of savings or other financial vehicles from which funds could be accessed in the event of a major illness. The survey also found that over half (57%) of respondents do not have disability income insurance either through work or self-purchased, and among those with coverage 51% were unsure about the level of benefit they would be able to collect in the event of a covered disability. Click [here](#) to read the more results from this timely and informative study.

## OXFORD

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- **Prescription Drug List Update Effective 1/1/06**

Click [here](#) for a notice from Oxford Health Plans regarding changes to their Prescription Drug List for the 3-tier RX Plans.

- **Domestic Partner Coverage Now Available for NY Small Groups**

OHP is now offering domestic partner coverage (same and opposite sex) for all new and renewing business with effective dates on or after 1/1/06. This rider will be available to all NY small groups with no impact to their rates. To add it to their plans, groups must request the rider at the beginning of coverage or at the time of their renewal. Click [here](#) to read a special notice from Oxford for more details.

- **OBM: A Simplified Approach to Dental and Vision Benefits**

Oxford Benefit Management (OBM) is a wholly owned subsidiary of Oxford Health Plans, providing access to a unique selection of specialty benefit plans with discount and fully insured ancillary products. Click [here](#) for information on the wide array of options available.

## UNUMPROVIDENT

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- **Healthcare Protect Benefit from UnumProvident**

Healthcare Protect, available as part of UnumProvident's group long term income protection insurance coverage, allows your clients to help their employees offset the cost of individual or family healthcare coverage. Click [here](#) for more information on this innovative product.

- **Short Term Disability Insurance: Do Your Clients Have Enough?**

While state disability plans offer some level of income protection against disability, Voluntary individual short term disability insurance can provide a supplemental benefit above NJ TDB law. Click [here](#) to continue.

## OF INTEREST

- **New Jersey Adds Contraceptives Coverage Mandate**

Acting NJ Governor Richard Codey has signed into a law a bill requiring that Garden State health insurance providers covering outpatient prescription drugs now have to likewise cover physician-prescribed contraceptives for women. The new requirement applies to individual and group health plans, health maintenance organizations and to the State Health Benefits Program. Click [here](#) to continue.

- **NJ Parents Can Buy Health Insurance for 'Kids' up to 30**

Not long ago, 30 marked the brink of middle age. On Monday, 30 became merely the end of childhood - at least for health insurance in New Jersey. By a 68-8 vote, the state Assembly joined the Senate in approving a bill that would require insurers to offer coverage to children under their parents' plan, until those kids turn 30, thereby giving new meaning to the notion of extended adolescence. The bill passed the Senate last week, 36-0. Click [here](#) to continue.

- **HSA Legislation Signed into Law by NJ Governor**

The NJ Senate and General Assembly have passed the new Health Savings Account (HSA) legislation, which clears the way for HSA plans to be offered in NJ for 2006 and beyond. Upon signing of this bill by the NJ governor, HSA plans in NJ are now in compliance with the Federal regulations and NJ employers and employee will continue to be eligible to make tax advantaged contributions to their HSA accounts. Click [here](#) to read a Brief Notes from Horizon BCBSNJ regarding the legislation.

- **Mental Health Parity Act Provision Extended to 12/31/06**

President Bush recently signed legislation (H.R. 4579) that extends the Mental Health Parity Act (MHPA) provisions of ERISA, the Code, and the Public Health Service Act (PHSA) to December 31, 2006. The MHPA prohibits a group health plan from applying a lower annual or aggregate lifetime dollar limit to mental health benefits than the plan applies to medical/surgical benefits. MHPA provisions were first effective for plan years beginning on or after January 1, 1998 and were originally set to expire for benefits for services provided on or after September 30, 2001. However, various laws passed over the years have extended the MHPA to its current expiration date.

- **MetLife 2004 Employee Benefits Benchmarking Report**

MetLife's highly anticipated 2004 Employee Benefits Benchmarking Report has been released. Click [here](#) to download a copy of this comprehensive survey of employers and employees.

**Bollinger GA**  
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