

CARRIER NEWS

AETNA

- Year End Broker eBriefing from Aetna Northeast Region**

Click [here](#) to view Aetna's most recent Broker eBriefing with information on;

- o Overview of HSA Legislative Changes as a result of HR611
- o Credit Program Launched to Differentiate Healthcare Products
- o Aetna Pharmacy Management Changes
- o Dental/Medical Integration
- o New Patient Safety Initiative
- o 2006 Year in Review and Looking Forward
- o and much more

- 1st Quarter 07 Dental Rates**

Click on the links provided below for 1stQ Dental Rates for downstate NY and Northern NJ.

http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/Aetna_1q2007_dental_nnj.pdf
http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/Aetna_1q2007_dental_rates_dny.pdf

- Introducing *Customer Link* Employer Newsletter**

Click [here](#) to view the inaugural edition of Aetna's employer newsletter.

- Coordination of Coverage for Medicare & Medicaid Recipients**

With the implementation of the Medicare Part D program in 2006, there has been confusion regarding the coordination of benefits between both the Medicare and Medicaid programs. Aetna Medicare has prepared the [attached](#) informational alert to help educate producers on this issue.

Submission Deadlines

(at Bollinger GA by 4:00 pm)

January 15 Effective Date

Aetna	Jan 4
AIG (emp spons)	Dec 22
AmeriHealth	Jan 10
CIGNA	Jan 10
Guardian/HealthNet	Jan 10
Horizon BCBSNJ	Jan 10
MetLife	Jan 10
OHP	Jan 10
UHC	Jan 8

February 1 Effective Date

Aetna	Jan 23
AIG (vol emp spons)	Jan 11
AmeriHealth	Jan 29
CIGNA	Jan 29
Guardian/HealthNet	Jan 29
Horizon BCBSNJ	Jan 29
MetLife	Jan 29
OHP	Jan 29
UHC	Jan 29
UnumProvident (LTC only)	Jan 31
	Jan 1

AMERIHEALTH

- New Lower Cost Options for NJ Small Groups**

AmeriHealth is pleased to announce several new lower cost deductible and coinsurance options that will be available to small groups (2-50 employees) in New Jersey. These new options will be effective January 1, 2007, for HMO, POS and POS Plus plans. Click [here](#) for a broker ebriefing with more information.

- **Recent Changes to Group Dunning Notifications**

Click [here](#) for a briefing from Aetna with details of the new notification process.

- **Flu Immunization Coverage**

AmeriHealth has made some changes to our coverage of influenza vaccines to make it easier for their HMO, POS, and PPO managed care members to obtain vaccinations this flu season (October 1, 2006 through March 31, 2007). Click [here](#) for more information.

CIGNA

- **The Big Picture Broker Newsletter**

Click [here](#) for the winter edition of CIGNA's broker newsletter.

- **CIGNA's Group Benefits Bulletin**

Click [here](#) for the latest info from CIGNA on disability, life and accident products and services, benefits research, workforce trends and news of interest.

COLONIAL BENEFITS

- **A Roadmap to Additional Income Opportunities**

A voluntary benefit partnership can bring you and your agency a free employee. Click [here](#) to continue.

For details and quotes on Colonial Benefit's wide range of Supplemental and Voluntary Insurance products, 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

GHI

- **GHI's PPO a Price Leader in 1st Quarter 2007**

Known throughout the industry for its large network and attractive benefits design, GHI PPO is now available at lower rates than major competing products. Click [here](#) to view

a head-to-head comparison chart.

- **GHI /HIP Affiliation named EmblemHealth**

GHI and HIP are now formally affiliated companies operating under a common parent, EmblemHealth, serving over four million members across the tri-state area. Under the affiliation, as sister companies, GHI and HIP both continue without disruption or change to their current operations. Click [here](#) for more information from GHI.

- **GHI Now Offers Dental Coverage to Groups of 2**

In response to the growing need for more affordable, flexible dental solutions, GHI has made major changes to their dental portfolio. The carrier is introducing several new, highly competitive dental programs, effective immediately. Click [here](#) for details.

- **HDHP Program Updates**

In keeping with the Treasury department and IRS guidelines, click [here](#) to view the changes to GHI indexed HDHP programs for 2007.

GUARDIAN/HEALTHNET

- **1st Quarter 2007 Rates for NY**

Click on the links provided below to download 1Q07 Rates for its NY Outlook HSA, HMO POS, Charter HMO, POS and PPO plans.

<http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/GuardianHN1Q2007NYHMOPOSnewplans.pdf>

<http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/GuardianHN1Q2007NYHSAPOS.pdf>

<http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/GuardianHN1Q2007NYoldHMOPOSplans.pdf> <http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/GuardianHN1Q2007NYOutlookEPO.pdf> <http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/GuardianHN1Q2007NYOutlookPOSplans480-520.pdf> <http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/GuardianHN1Q2007NYPPOwithriders.pdf>

- **Available for Quoting: Healthcare Solutions CT Outlook and NJ HSA**

Effective January 1, 2007, there are two new Healthcare Solutions products for groups of two to fifty employees: Outlook Portfolio in Connecticut and Outlook Health Savings Account (HSA) in New Jersey. Click [here](#) for detailed information from the carrier.

HARLEYSVILLE

- **Technology Team Enhances Ease of Doing Business for Agents**

Harleysville Insurance has announced two information technology leadership appointments as part of its ongoing efforts to make it as easy as possible for agents to do business with the company. Click [here](#) for more information.

HORIZON BCBSNJ

- **4th Quarter 2006 Broker Newsletter**

Click [here](#) to view Horizon's most recent broker newsletter, which includes the following topics;

- Small group enrollment even easier
- Premium and enrollment changes for under 30 dependents
- At a glance ... offline proposals and quotes improved
- Mandate further establishes minimum standards for health benefit plans
- New and improved Horizon HMO Access ID cards
- See the new face of www.horizonblue.com

HORIZON HEALTHCARE

- **Group Life/AD&D Quotes Available through Bollinger GA Website**

You can now quote Fort Dearborn Group Life/AD&D insurance every time you generate a medical proposal through the Bollinger GA online quote system. To quote these services and products, click on the *Ancillary Life* link to generate a proposal.

If you have any questions regarding this new enhancement, please give your Bollinger GA representative a call.

INFINISOURCE

- **Infinisource *News & Reviews***

Click [here](#) to view the December issue. Topics include;

- Congress passes sweeping HSA changes
- It's the right time for benefit planning
- IRS sets speed limits on Debit Card use with transportation plans
- New employers COBRA assistance may be taxable
- and much more

METLIFE

- **MetLife Maps Strategic Vision of Dental Plan Design**

Emerging strategies that rein in dental benefit costs without compromising quality care are enough to make most benefit managers smile broadly from ear to ear. One such promising approach is the consideration of dental practice patterns and outcomes when a carrier is building a network of dentists. Click [here](#) to continue.

- **UHC/OHP Producer Update**

Click [here](#) to view the most recent broker newsletter. Topics include;

- Employer eServices Customer Reporting Enhancements
- New eNewsletter for Members in 2007
- United Health Group Purchases Student Resources
- Oxford Specialty Pharmacy Program
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- **Update Regarding Laboratory Network Change Effective 1/1/07**

Click on the links provided below for details on the removal of Quest Diagnostics from the list of in-network laboratories in the NY and NJ markets.

http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/UHC_OHP_NJ_Update_0107.pdf

http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/01-05-07/UHC_OHP_NY_Update_0107.pdf

- **National Access for Oxford Exclusive Plan Members**

Beginning January 1, 2007, all new and existing Oxford Exclusive Plan and Oxford Exclusive Plan Metro members will have access to the national United Healthcare Choice Plus network. Members will enjoy the same in-network cost shares and benefits that they do when they see an in-network doctor here in the Tri-State area. *Please note that groups that have members whose permanent resident is outside OHP's service area still need to purchase an Oxford USA plan for those employees.*

- **NY Small Group 1stQ 2007 Rate Reductions**

Brokers who write NY situated 2-50 business with Oxford Health Plans will notice a meaningful quarter over quarter rate reduction on all of Oxford's most popular products beginning 1/1/07. The amount of reduction will vary based on product line;

- Oxford Exclusive Plan Metro (EPO) -3.7%
- Freedom Plan Metro & Metro Access -2.4%
- Freedom Plan Direct -1.6%
- Oxford HSA Exclusive & HSA Direct -3.5%

- **Workplace Dynamics are Changing How DI is Underwritten**

Today's employee benefits environment is affected by several global trends that will continue to challenge the disability insurance market. An aging populations, current health and lifestyle patterns, as well as rising health-care costs and pension expenses are influencing the direction of the industry. Four trends in particular are impacting disability income protection underwriting and risk dynamics. Click [here](#) to continue.

- **NJDOBI Adopts Changes to Producer Licensing Rules & License Terms**

The New Jersey Department of Banking and Insurance (DOBI) has adopted changes to its New Jersey producer licensing regulations to conform with the uniformity and reciprocity standards set forth in the federal Gramm-Leach-Bliley Act, (contained in the National Association of Insurance Commissioners' (NAIC) Producer Model Licensing Act).

Effective with insurance producer licenses issued or renewed on or after January 1, 2007 the expiration dates for new and existing individual licensees will be **biennial** on the **last day of the birth month of the producer**, and for **business entity licensees biennial on May 31**. If the term of the license for new producers or those transitioning to the biennial license would be less than 18 months if renewed the second birth month (or May 31 for agencies) following issuance or renewal, the license will instead expire the following birth month (or May 31 for agencies). Click [here](#) to access the NJDOBI website for more detailed information on licensing terms, continuing education requirements and transition periods.

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