

# CARRIER NEWS

## AETNA

### • No-Referral HMO Options for Large Groups Available!

Due to the popularity of AmeriHealth HMO *Plus* in the small group market, AmeriHealth is introducing this **no referral** HMO to large groups in New Jersey. AmeriHealth HMO *Plus* offers the preventive care benefits of a standard HMO plan with the freedom to access care from any participating AmeriHealth doctor or hospital.

The unique design of this product gives members freedom of choice by allowing them to select their own doctors and hospitals. Under these plans members select a participating AmeriHealth Primary Care Physician, but can access care within the AmeriHealth network without a referral. These six new options provide increased member cost-sharing in the form of a two tier office visit copayment with lower copays for primary care physician visits and higher copays for specialist care.

#### 51+ HMO PLUS

| PCP  | Specialist | ER    | I/P Hospital           |
|------|------------|-------|------------------------|
| \$15 | \$30       | \$100 | 100%                   |
| \$15 | \$30       | \$100 | \$200/day up to 5 days |
| \$20 | \$40       | \$100 | 100%                   |
| \$20 | \$40       | \$100 | \$300/day up to 5 days |
| \$30 | \$50       | \$100 | 100%                   |
| \$30 | \$50       | \$100 | \$400/day up to 5 days |

Groups can complete their AmeriHealth benefit package by adding *Select Drug Program*<sup>®</sup> benefits. The attached [product grid](#) provides additional details about the new options or click on the links below to access the HMO *Plus* benefit summaries.

[51+ HMO Plus \\$15/\\$30/\\$100 100%](#)

[51+ HMO Plus \\$15/\\$30/\\$100 \\$200/day](#)

[51+ HMO Plus \\$20/\\$40/\\$100 100%](#)

[51+ HMO Plus \\$20/\\$40/\\$100 \\$300/day](#)

[51+ HMO Plus \\$30/\\$50/\\$100 100%](#)

[51+ HMO Plus \\$30/\\$50/\\$100 \\$400/day](#)

If you need more information, please contact your Bollinger GA representative.

### Submission Deadlines

(at Bollinger GA by 4:00 pm)

#### February 15 Effective Date

|                        |        |
|------------------------|--------|
| Aetna                  | Feb 6  |
| AIG (emp spons)        | Jan 15 |
| AmeriHealth            | Feb 10 |
| CIGNA                  | Feb 10 |
| Guardian/<br>HealthNet | Feb 10 |
| Horizon BCBSNJ         | Feb 10 |
| MetLife                | Feb 10 |
| OHP                    | Feb 10 |
| UHC                    | Feb 8  |
| WellChoice             | Jan 25 |

#### March 1 Effective Date

|                        |        |
|------------------------|--------|
| Aetna                  | Feb 20 |
| AIG (vol/emp spons)    | Feb 15 |
| AmeriHealth            | Feb 24 |
| CIGNA                  | Feb 24 |
| Guardian/<br>HealthNet | Feb 24 |
| Horizon BCBSNJ         | Feb 24 |
| MetLife                | Feb 24 |
| OHP                    | Feb 24 |
| UHC                    | Feb 22 |
| WellChoice             | Feb 8  |

- **JFK & Muhlenberg Hospitals Back in the Aetna Network**

Aetna is pleased to announce that Muhlenberg Regional Medical Center (located in Plainfield, NJ) and John F. Kennedy Medical Center (located in Edison, NJ) have joined the Aetna Northern New Jersey network effective 02/15/2006. Both hospitals will be available to employees and their dependents enrolled in the following products:

- HMO
- Aetna Open Access<sup>®</sup> (an HMO plan)
- Quality Point-of-Service<sup>®</sup> (QPOS<sup>®</sup>)
- Aetna Choice<sup>®</sup> POS
- Aetna Choice<sup>®</sup> POS II
- USAccess<sup>®</sup>
- Aetna Golden Medicare<sup>®</sup>
- Managed Choice<sup>®</sup> POS
- Aetna Open Access<sup>®</sup> Managed Choice POS
- Elect Choice<sup>®</sup> EPO
- Aetna Open Access Elect Choice EPO
- Aetna Select<sup>SM</sup>
- Open Access Aetna Select<sup>SM</sup>
- Open Choice<sup>®</sup> PPO
- Aetna HealthFund<sup>®</sup>
- Aetna Golden Choice<sup>®</sup>
- National Advantage<sup>TM</sup> Program

## **AIG/AMERICAN GENERAL**

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- **AIG's Estate Master Select**

AIG Estate Master Select provides employers a permanent life insurance coverage to offer their employees with a simplified application process and payroll deduction of premiums. Click [here](#) to read *The Buzz* on this flexible universal life coverage.

## **AMERIHEALTH**

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- **New Features for Healthy Lifestyles Weight Management Program**

This new program offers the information and tools that members of all ages need to assess, achieve and maintain their ideal weight. Click [here](#) for more information.

## **CIGNA**

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- **CIGNA CareAllies: A Single Focus on Employee Health**

CIGNA's new health advocacy and medical management program, allows employers to select either an integrated medical management package or from a suite of programs to design a solution that's right for their company. With CareAllies, your clients can help all of their employees improve their health. And healthier employees mean lower medical costs and fewer employee sick days. Click [here](#) to continue.

- **Medicare Part D Creditable Coverage Disclosure to CMS**

Click [here](#) to read the latest Broker Update from CIGNA on Medicare Part D

## **COLONIAL BENEFITS**

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- **Group Supplemental Health Product Softens Premium Blow**

A new group hospital confinement indemnity plan provides an answer for employers and employees struggling with rising health insurance costs. Click [here](#) to continue.

For details and quotes on Colonial Benefit's Supplemental Health product, 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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- **Online Tool Helps Employees Battle Insomnia**

Click [here](#) to read HealthNet's most recent *Morning Coffee* for brokers.

## **HORIZON BCBSNJ**

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- **Individual Health Plan Commissions Increased**

We are pleased to announce the 2006 broker commission for Individual Health Care (IHC) business will receive an increase of approximately 4%. This increase will affect both current business renewing and new business sold on or after January 1, 2006. The new commission schedule for brokers is \$10.15 per contract per month on renewing and new business.

Please note that our online-hosted sites are now updated to include the new EPO plans. We have also included the new rates for February 2006. The HMO and EPO plans have experienced no change.

Thank you for your business in 2005 and we look forward to your continued support in the coming year.

- **Horizon BCBSNJ Implements Specialty Pharmaceutical Program**

Members who administer their own specialty pharmaceuticals will be encouraged to obtain their medication from one of the contracted specialty pharmacies on the list. These pharmacies have agreed to dispense specialty products to members while meeting Horizon's service guidelines. Click [here](#) for a Brief Notes containing more details as well as covered medications and participating pharmacies.

## HORIZON HEALTHCARE

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- **Reminder Notice for NY Small Group Plan Changes**

Attached is the latest edition of *Brief Notes* announcing Horizon Healthcare's January 30, 2006 mailing to all small employer groups. This mailing reminds each small employer group of changes that will be made to all in-force group plans effective April 1, 2006, as well as changes that will be made effective upon renewals on or after April 1, 2006. It also reminds them of Horizon Healthcare decision not to implement the previously planned change to the prescription drug benefit program relating to generic drug use incentives. Click [here](#) for a copy of *Brief Notes* and the Plan Administrators letter.

## OXFORD

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- **Medicare Part D - Actions Employers Must Take**

Click [here](#) for a notice from Oxford regarding creditable coverage issues under Medicare Part D and actions that should be taken by employers to meet federal requirements. Also included is a Q&A for brokers.

## WELLCHOICE

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- **WellPoint/WellChoice Merger Complete**

WellPoint/WellChoice has announced that the merger between the two organizations is complete. It is business as usual for WellChoice 2-50 products and services, and groups with 51+ lives will have the UniCare products and services available. There will be no change with existing carrier contacts within the organizations. [Click here](#) to view the Broker Communication that will be released shortly on the merger.

## WHAT'S NEW AT BOLLINGER

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- **Princeton Risk Managers**

PRM has added Crum & Forster Specialty Insurance Company to its growing list of markets. C&F Specialty is available for Residential and Commercial Contractors, Products Liability, Service Industries, and Commercial/Mercantile OL&T.

### **Contractors**

Residential and Commercial Excluding New York risks

### **Minimum Premiums**

\$100,000 GC  
\$100,000 (Roofers)  
\$ 75,000 (Sprinkler/Fire)  
\$ 50,000 (Artisan)

### **Products Liability**

Excluding swimming pools, scaffolding, nutraceuticals, firearms, tires, ethical pharmaceuticals & latex exposures

### **Minimum Premiums**

\$ 50,000

**Service Industry**

Including millwright risks, riggers, janitorial contractors and construction equipment dealers

**Minimum Premiums**

\$ 50,000

**Commercial/Mercantile OL&T**

Including warehouses, manufacturing facilities, shopping centers, office complexes, commercial real

**Minimum Premiums**

\$ 50,000 (commercial)

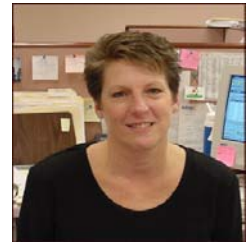
- Market Solution Managers**

Market Solution Managers announces that combined Errors & Omissions and General Liability coverages are available through Evanston Insurance Company, an XI rated carrier. This product is perfect for management consultants, third party administrators and other E&O classes. Separate limits for each line are available. The minimum premium for the combined policy is \$3,200 for a \$1 million limit. Please contact [Pam Zeldin](#) at MSM for additional information.

## WHAT'S NEW AT THE BOLLINGER GA

- Donna Romao Promoted to Customer Service Manager**

We're pleased to announce that Donna Romao, who has been with Bollinger For 18 years, was recently promoted to Customer Service Manager for the Bollinger GA. If you've got any questions or issues for her, she can be reached at (973-921-8235) or via email at [DonnaR@BollingerInsurance.com](mailto:DonnaR@BollingerInsurance.com)



## OF INTEREST

- New Jersey Adds Contraceptives Coverage Mandate**

Acting NJ Governor Richard Codey recently 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.

- Creditable Coverage Disclosure to CMS Required by 3/31/06**

Under Medicare Part D regulations, most group health plans offering prescription drug coverage to Part D eligible individuals (including active and retired employees and beneficiaries) must disclose to the Center for Medicare and Medicaid Services (CMS) and to Part D eligible individuals whether the plan coverage is creditable or noncreditable. Click [here](#) to continue.

- Profit Margins for U.S. Hospitals Reach Six-Year High**

The increase in profit margins was spurred by strong bargaining power with insurers, slowing expenses and an improving stock market that pushed investment income, according to *USA Today*. Click [here](#) to continue.

**Bollinger GA**  
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