

CARRIER NEWS

AETNA

- **2nd Quarter NY Medical Rates**

Click [here](#) to download Aetna's 2nd Quarter NY medical rates.

- **2nd Quarter Northeast Region Dental Rates**

Click on the link provided below to view the most recent rates for NY, NJ, CT and Maine.

http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/02-27-06/Aetna_2Q_Dental_Rates_RevisedUNY.pdf
http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/02-27-06/Aetna_2Q06_Dental_Rates_RevisedCT.pdf
http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/02-27-06/Aetna_2Q06_Dental_Rates_RevisedDNY.pdf
http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/02-27-06/Aetna_2Q06_Dental_Rates_RevisedME.pdf
http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/02-27-06/Aetna_2Q06_Dental_Rates_RevisedNNJ.pdf

- **Updated Applications for NJ Dental, Life and Disability**

Aetna has updated its group ancillary product forms for NJ small groups. These new forms replace ALL other forms previously used for dental, life and/or disability. Click [here](#) to down the new forms.

- **Northeast Region eBriefing**

Click [here](#) to read Aetna's most recent producer newsletter.

- **PA Small Group Medical Underwriting Changes**

Aetna is recalibrating its new business pricing for Pennsylvania small groups effective 4/1/2006. This change will allow Aetna to be more competitive on a larger number of cases, while also allowing the carrier to apply additional medical underwriting to rate cases based on risk. This means that based on medical underwriting, most cases may receive a rate up of 50% or less. However, where appropriate Aetna will go as high as 200%. Click [here](#) for more details.

AMERIHEALTH

- **Medicare Part D Notification**

As a reminder, under the Medicare Prescription Drug, Improvement and Modernization Act of 2003, plan sponsors (employer groups/Health & Welfare Funds) must disclose to CMS (Centers for Medicare & Medicaid Services) whether the drug coverage they offer is "creditable" or "non-creditable" by

Submission Deadlines

(at Bollinger GA by 4:00 pm)

March 15 Effective Date

| | |
|----------------|--------|
| Aetna | Mar 6 |
| AmeriHealth | Mar 9 |
| CIGNA | Mar 9 |
| Guardian/ | |
| HealthNet | Mar 9 |
| Horizon BCBSNJ | Mar 9 |
| MetLife | Mar 9 |
| OHP | Mar 9 |
| UHC | Mar 8 |
| WellChoice | Feb 27 |

April 1 Effective Date

| | |
|--------------------------|--------|
| Aetna | Mar 23 |
| AIG (voluntary) | Mar 15 |
| AmeriHealth | Mar 28 |
| CIGNA | Mar 28 |
| Guardian/ | |
| HealthNet | Mar 28 |
| Horizon BCBSNJ | Mar 28 |
| MetLife | Mar 28 |
| OHP | Mar 28 |
| UHC | Mar 28 |
| UnumProvident (LTC only) | Mar 1 |
| WellChoice | Mar 16 |

March 31, 2006. Click [here](#) to view a broker briefing from AmeriHealth for more information.

- **New Oncology Case Management Program**

AmeriHealth is pleased to introduce the Oncology Case Management Program. The program's goal is to offer education and support to members diagnosed with cancer. Historically, AmeriHealth has managed the treatment of a number of oncology members through its individual case management program. The creation of this new program now allows AmeriHealth to serve more of its members. Click [here](#) for more information.

CIGNA

- **CIGNA's Producer Newsletter - *The Big Picture***

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

COLONIAL BENEFITS

- **Market Research Identifies Top Employer Concerns and Needs**

A recent Colonial Supplemental Insurance market research project clearly defines the top employer and broker concerns that voluntary benefits providers should address. Click [here](#) to continue.

For details and quotes on Colonial Benefit's wide range of Supplemental 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

GUARDIAN/HEALTHNET

- **Broker Basics Newsletter**

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

- **Newton Memorial Hospital Termination**

Newton Memorial Hospital will no longer participate in the Health Net network effective February 22, 2006. The "mandated" continuation period will be in effect until June 22, 2006. This is the period which, by law, Newton Memorial Hospital is required to provide in-network benefits following the effective date of termination.

Health Net is continuing discussions with the hospital and will provide you with any updates should there be a change in the situation with Newton Memorial Hospital. [Attached](#) is a copy of the member letter for your reference.

- **Another Alternative...Health Net's HSA**

Health Net's HSA plans offers an alternative to escalating health care premiums for employers while also giving members the tools and resources necessary to make confident health care decisions. These plans are offered in NY, NJ and CT. Click [here](#) for more information.

- **April 1st Small Group Renewals**

With **April 1st renewals** approaching, Guardian/Health Net understands the challenge you face in helping your clients find quality coverage and control costs.

The Healthcare Solutions product portfolio allows for a number of plan modifications that you can explore with employers so that they find the right plan at the right cost. In addition, there are consumer-driven health care options and cost-saving alternatives that can offer significant savings over more traditional plans.

In addition to their existing product portfolio, Guardian/Health Net is introducing new products in Connecticut and New Jersey that you can discuss with employers in time for April 1st renewals. Click [here](#) to learn more.

- **Guardian's NY 2-9 Dental Rates**

Click [here](#) for the rates.

HORIZON HEALTHCARE

- **NY Small Employer Rates for 2Q06**

Click [here](#) for Horizon Healthcare's NY small employer new business rates for groups selecting effective dates from April 1st through June 28th. Reference charts are included that provide details on the Horizon EPO, Horizon PPO, and Horizon HSA small group plan designs. These plans provide access to the Horizon Healthcare Network, featuring more than 75,000 providers and over 170 hospitals throughout the lower 10 counties of New York and the State of New Jersey.

INFINISOURCE

- **Infinisource News Room - February Issue**

Click [here](#) to read the most recent editions of Benefits News Room.

METLIFE

- **MetLife Study of Employee Benefit Trends**

MetLife has just released the findings of its 2005 National Survey of Employers and Employees. Click [here](#) for a copy of the report.

- **New HMO Plans for New Jersey Small Groups 2-50 Lives**

Effective 4/1/06, Oxford will introduce newly packaged HMO and pharmacy options aimed at making Oxford's programs and services more affordable for NJ small groups.

New Lower-Priced Oxford HMO Plan Details

- * New co-payment and cost-share options
- * Available with referral or non-referral plans
- * Access to Freedom Network and Liberty Network
- * \$300 per day hospital copay option available

| New HMO Plan Options | | | |
|-----------------------------|---------|---------|--------------------------|
| Office Co-payment | \$30 | \$30 | \$30 PCP/\$50 Specialist |
| Deductible | \$500 | \$1,000 | \$1,000 |
| Coinsurance | 90% | 80% | 80% |
| Maximum Out-of-Pocket | \$1,500 | \$3,000 | \$3,000 |

Add a \$100 Pharmacy Deductible to Save Even More

Pharmacy options have expanded. New \$100 deductible options are now available.

- * \$5, \$15, \$50
- * \$7, \$15, \$35
- * \$7, \$20, \$50
- * \$10, \$25, \$50,
- * \$15, 50%

All of Oxford's pharmacy deductible options apply to brand-name drugs. Tier One drugs are always exempt from the deductible. These plans also include access to mail order, which allows for a 90-day supply of most maintenance medications at two co-payments.

If you need additional information, contact your Bollinger GA representative

- **Change in Claim Payments to Non-Participating Providers**

Effective April 1, 2006, if a Member receives services from a facility or physician who does not participate in the Oxford Health Plans or UnitedHealthcare network of providers, claim payment may be made directly to the covered employee instead of to the non-participating provider. Click [here](#) for details on this change from OHP/United Healthcare.

- **Oxford Producer eUpdate**

Click [here](#) for the most recent version of Oxford's electronic Producer Update.

- **Winter 2006 Issue of Oxford Broker Newsletter**

This quarter's edition contains articles on a variety of topics including;

- o National network access for Oxford members

- Oxford USA Update
- Small Group Migration
- Ancillary Products
- OxfordFlex
- Oxford HAS

Click [here](#) to view the newsletter.

UNUMPROVIDENT

- **Affordable Group Voluntary LTD Coverage**

With medical costs rising and limited HR resources, your clients may be facing tough choices when it comes to a quality benefits package. But UnumProvident's group voluntary long term disability (LTD) plan is a creative solution that can balance employee needs with solutions for claims management headaches. Click [here](#) to continue.

WHAT'S NEW AT BOLLINGER

- **Market Solution Managers**

Business revenue protection for food borne illness now available

Food borne illness can result in catastrophic loss of restaurant revenue and reputation. MSM now offers your restaurant clients a business interruption product that covers:

- Food Borne Illness
- Accidental Contamination
- Malicious Contamination
- Workplace Violence
- Extortion Threat
- Denial of Access
- Supply Failure

Additional coverage features include:

- Food Safety Assessments
- Prevention Seminars
- Food Safety Tool Kit
- Risk Management Help Line
- New and Regulatory Updates
- Media Relations Assistance

For more information, please contact [Pam Zeldin](#) at Market Solution Managers.

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