

CARRIER NEWS

AETNA

- **PA SG Enrollment Forms Can Now Be Completed Online**

It is now easier than ever for your Pennsylvania small group clients and their employees to enroll with Aetna using their new online enrollment forms. You or your clients can now complete the forms online, print, sign and submit them to Aetna. This enhancement ensures forms are complete and legible, eliminating delays for your clients. The new online forms have been updated to include all of our Aetna' lead products, including their new voluntary dental plans. Click on the following links to access the new small group forms on the Producer World website.

[PA Employer Form](#)

[PA Employee Form](#)

Please note: When submitting applications for groups with seasonal employees it may be necessary to provide historic tax forms so that Aetna can confirm the eligibility of seasonal employees. If additional information is required you will be contacted by an underwriter.

- **NY Small Group Participation Requirements**

Aetna has clarified its NY small group participation requirements. Click [here](#) for the details.

- **Study Shows Periodontal Treatment Reduces Costs for Chronic Conditions**

Aetna and Columbia University College of Dental Medicine conducted a study that found a relationship between periodontal (gum) treatment and the overall cost of care for several chronic diseases. The results of the study, which included approximately 145,000 Aetna members with continuous dental and medical coverage, indicate that periodontal care appears to have a positive effect on the cost of medical care, with earlier treatment resulting in lower medical costs for members with diabetes, coronary artery disease (CAD), and cerebrovascular disease (CVD) or stroke. Click [here](#) for more details.

AIG/AMERICAN GENERAL

- **2006 Producer Compensation Programs**

Click [here](#) for details.

- **AIG's New Employee Benefit Solutions Website**

AIG Employee Benefit Solutions has launched its new and improved website: www.aigeb.com. The new site is chock full of product information, the latest news, sales support tools, and additional information. Click [here](#) to learn more about the new features for the Employee, Employer and Producer sections of the website.

- **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. Importantly the policy cannot be canceled as long as premiums are paid. This flexible Universal Life coverage provides more than a death benefit - it is designed to have cash value for these employees, and so a portion of their premium will be allocated to a fund which earns regularly credited interest. Click [here](#) for more on Estate Master Select.

CIGNA

- **New Open Access Plus Plans Available 4/1/06**

Click [here](#) for revised benefit summaries for the 13 new CIGNA NJ OAP Plans.

- **2006 Broker Bonus Program**

Click [here](#) for program guidelines and details.

- **CIGNA Expands Maternity Program**

To help prevent complications during pregnancy and birth, CIGNA HealthCare recently announced the launch of CIGNA Healthy Pregnancies, Healthy Babies, a comprehensive maternity management program that expands services offered to expectant members to help improve their chances of having healthy pregnancies and deliveries. Click [here](#) for more details.

COLONIAL BENEFITS

- **HI Secure Provides Consumer Driven Benefits Solutions**

Hospital confinement indemnity product from Colonial Supplemental Insurance helps employees pay for hospital expenses not covered by the health insurance. 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

- **HealthNet Small Business Group Plan Changes**

Click [here](#) for details on plan and rate changes effective 5/1/06.

- **Important Changes to New York HCS Outlook Plans**

Click [here](#) to read a Broker Basics regarding recent changes to New York HCS Outlook underwriting guidelines.

- **May 1st Renewals and Rate Changes**

Click [here](#) for more details on renewals and rate changes for NJ, NY & CT Small Groups

HORIZON BCBSNJ

- **E-Signature for Individual Health Applications**

You can now assist your clients in applying for Individual Health coverage using electronic signature via the broker portal on Horizon's website. Click [here](#) to read a broker briefing with more details.

- **Important Changes to NJ Individual Health Plans**

The Individual Health Coverage (IHC) Program Board, which governs individual health benefits plans in New Jersey, is eliminating the \$10 HMO copay and Plan D \$500.00 deductible options from the individual health benefits market under the authority of N.J.A.C. 11:20-18.7. This decision impacts all health insurance carriers and health maintenance organizations, including Horizon Blue Cross Blue Shield of New Jersey (Horizon BCBSNJ) and Horizon Healthcare of New Jersey and it requires us to terminate all \$10.00 HMO copay plans and \$500 deductible Plan D plans on their first anniversary date occurring on or after July 1, 2006.

Click on the links provided below for copies of the broker letter, which will also be sent to you in hard copy, as well as the sample letters that are being sent to your clients.

<http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/04-05-06/Horizon BCBSNJ Ind Health Broker Ltr.pdf>

[http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/04-05-06/Horizon BCBSNJ HMO \\$10 Initial Term Letter.pdf](http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/04-05-06/Horizon BCBSNJ HMO $10 Initial Term Letter.pdf)

[http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/04-05-06/Horizon BCBSNJ HMO \\$10 Medicare Initial Term Letter.pdf](http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/04-05-06/Horizon BCBSNJ HMO $10 Medicare Initial Term Letter.pdf)

<http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/04-05-06/Horizon BCBSNJ Ind Health Plan D Term Ltr.pdf>

- **Individual Health Rates Sheets**

Click [here](#) for rate sheets on Horizon's Individual Health Plans effective from May through June, 2006.

- **Additional RX Options Available for Small Employer Market**

Horizon is introducing additional prescription options for NJ Small Employer Groups effective April 1, 2006. These new options offer lower premium costs with benefit plan designs focused on generic prescriptions with certain exclusions. The cost savings is approximately 14 to 40 percent when compared to their existing 3-tier plan options. Click [here](#) to view the new RX options.

- **1st Q Horizon NJ Broker Newsletter**

Click [here](#) to view this issue.

- **Introducing *Group Glimpse***

Click [here](#) to view the first edition of *Group Glimpse*, a quarterly newsletter for Group Administrators of Horizon BCBSNJ's Dental Programs.

INFINISOURCE

- **Infinisource News Room - March Issue**

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

METLIFE

- **Employee Benefits Product Grid**

Click [here](#) to view a listing of MetLife's employee benefits products.

- **Retirement is More a "State" Than a "Date"**

Older workers today are changing the concept of retirement as they live longer and work well past traditional retirement age – some even returning to the workforce after they "retire" and/or opting for "portfolios" of paid and volunteer positions, according a new MetLife Mature Market Institute® study, *Living Longer, Working Longer: The Changing Landscape of the Aging Workforce*, conducted by David DeLong & Associates, Inc. and Zogby International. Click [here](#) to continue.

OXFORD

- **Introducing New Plans for NJ Small Groups**

Effective April 1, 2006, Oxford is offering newly packaged HMO and pharmacy options aimed at making Oxford's programs and services more affordable for NJ small groups. These new lower-priced HMO plans include:

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

New Plan Options			
Office Copay	\$30	\$30	\$30 PCP/\$50 Specialist
Deductible	\$500	\$1,000	\$1,000
Coinsurance	90%	80%	80%
Max Out-of-Pocket	\$1,500	\$3,000	\$3,000

Add a \$100 pharmacy deductible and save even more.

Oxford's pharmacy options have expanded. New \$100 deductible options are now available. All of Oxford's pharmacy deductible options apply to brand-name drugs. Tier One drugs are always exempt from the deductible.

- o \$5/\$15/\$50
- o \$7/\$15/\$35
- o \$7/\$20/\$50
- o \$10/\$25/\$50
- o \$15/\$50%

These plans also include access to mail order, which allows for a 90-day supply of most maintenance medications at two copayments. If you need additional information, please contact your Bollinger GA representative.

- **Medicare Advantage Group Retiree Program**

Oxford Medicare Advantage offers an extremely competitive group retiree program that provides all of the traditional benefits offered by Medicare, *plus numerous additional benefits*, for \$0 plan premium thanks to:

- o A focus on preventive care
- o Case Management
- o Chronic care programs
- o Network of physicians and hospitals

Groups have the option to enhance these benefits by purchasing additional RX and medical riders. Click [here](#) for the details. If you have any questions regarding Oxford's MGA Retiree Plans, please give your Bollinger GA CSR a call.

- **Change in Effective Dates for Oxford Individual Health Plans**

Currently, subscribers are only allowed to enroll for a 1st of the month effective date (unless they're coming off of another Oxford account). As of 4/1/06, Oxford will allow members to enroll for a 15th of the month effective date or a 1st of the month effective date.

There will not be any updates made to the current Summaries of Coverage, or Certificates of Coverage, as these documents do not indicate a 1st of the month effective date policy.

- Application must be received by the 14th for a 15th of the month effective date.
- If the application requests a 15th of the month eff date and is received late, Inside Sales will contact the subscriber to notify her/him of the option for a 1st of the next month or 15th of the next month eff date.
- Subscribers enrolled for a 15th of the month eff date will be required to pay for the entire month. The rate that is applied is the rate for that month - example: If a Subscriber is enrolled eff 05/15 the May rate will apply.

If you have any questions regarding the new effective date options, please give your

Bollinger GA representative a call.

UNUMPROVIDENT

- **Cancer is #1 Reason for Long-Term Absence From Work in 2005**

For the fifth consecutive year, cancer was the leading cause of long-term absence from work for Americans in 2005, according UnumProvident, the leading provider of disability income protection insurance. Of the long term disability claims filed with UnumProvident in 2005, 12 percent were for cancer and nearly a quarter of those cancer claims were for breast cancer. Click [here](#) to continue.

WHAT'S NEW AT BOLLINGER

- **Princeton Risk Managers**

Click [here](#) to read the most recent issue of PRM's Broker eNews.

OF INTEREST

- **Under 30 Dependent Child DoBI Bulletin**

The NJ State law changing the definition of an eligible dependent for health plan coverage purposes (adult children to age 30) becomes effective May 12, 2006.

Between now and then, a number of modifications have to be made in the rating and administration of all health plans issued in the state of NJ. Bulletin No. 06-06 is the first in an expected series of bulleting by the Dept. of Banking and Insurance instructing health insurance carriers on proper rating methodologies and administrative procedures to be followed. This bulletin addresses the fact that premium associated with the continuation election must be approved by the commissioner and that all carriers need to develop rates prior to the effective date, so that continuation elections can be completed starting on May 12, 2006. Click [here](#) to read the bulletin.

- **Creditable Coverage Reporting to CMS**

The Center for Medicare Services (CMS) has released two items of new guidance--a User Guide and a list of Commonly Asked Questions and Helpful Hints--to assist entities (including group health plan sponsors) in completing their Disclosure to CMS Forms. Under Medicare Part D regulations, most group health plans offering prescription drug coverage to Part D eligible individuals must disclose to CMS whether the coverage is creditable or non-creditable. For all plan years that end in 2006, the initial disclosure must be completed online no later than March 31, 2006; for subsequent plan years, the disclosure must be completed no later than 60 days after the beginning of the plan year.

For a copy of Questions & Hints:

<http://www.cms.hhs.gov/CreditableCoverage/Downloads/CCHelpfulHints.pdf>

For a copy of User Guide:

<http://www.cms.hhs.gov/CreditableCoverage/Downloads/CCUserGuide.pdf>