

CARRIER NEWS

AETNA

- **Enhanced Broker Commission Program is in Full Bloom**

Small Group brokers can maximize their sales with Aetna in Northern NJ through the enhanced broker commission program beginning on May 1, 2006. Click [here](#) for the details.

- **NJ HSA Declaration of Understanding**

The NJ DoI has approved Aetna's NJ H.S.A. Declaration of Understanding. As required by state mandate, this form must be provided to each and every group that purchases an HSA product. Aetna will be sending out the form to all groups enrolled in an H.S.A. since 1/1/06 through 6/1/06 for renewals and 1/1/06 and 4/1/06 for new business. The Sales Support team in Cranbury will be following up for the return of the signed forms. Any group not returning the form will be terminated.

Going forward, all new business submissions must contain this form if an H.S.A. is being purchased. Also, all renewal packages for groups with an H.S.A will contain this form. For new business, the underwriter will reach out for the form if it was not included and installation will not occur until it is received. On renewals, the Sales Support team will handle the follow-up. Click [here](#) to download the Declaration of Understanding.

Please remember - this is a state mandate and is not optional.

- **3rd Quarter 06 Dental Rates for Northeast Region**

Click on the links provided below to obtain 3rdQ06 Dental Rates for NY, NJ, CT & ME.

http://www.bollingerqa.com/all-pages/new3/11.05.02/pdf/04-28-06/Aetna_3Q06_Dental_Rates_CT.pdf
http://www.bollingerqa.com/all-pages/new3/11.05.02/pdf/04-28-06/Aetna_3Q06_Dental_Rates_DNY.pdf
http://www.bollingerqa.com/all-pages/new3/11.05.02/pdf/04-28-06/Aetna_3Q06_Dental_Rates_ME.pdf
http://www.bollingerqa.com/all-pages/new3/11.05.02/pdf/04-28-06/Aetna_3Q06_Dental_Rates_NJ.pdf
http://www.bollingerqa.com/all-pages/new3/11.05.02/pdf/04-28-06/Aetna_3Q06_Dental_Rates_UNY.pdf

- **3rd Quarter 06 NY SEH Rates**

Click [here](#) for rate sheets for downstate NY small group new business.

AMERIHEALTH

- **New HSA-Qualified HDHP Options for SEH and 51+ Mkts**

Click [here](#) for a Broker eMAIL Connection with the details.

CIGNA

- **CIGNA Expands HSAs for Small Business**

Cigna is initially rolling out the plans for businesses with 51 - 200 employees in **New York**, Florida, Texas, and 10 other states, before offering them nationwide later this year. Click [here](#) for more information.

COLONIAL BENEFITS

- **New Enrollment Capabilities Give Employers More Options**

Employers now can choose from a wider spectrum of enrollment choices for their employee benefits enrollments - without the hassle of multiple providers and vendors. 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

GUARDIAN/HEALTHNET

- **Introducing New Outlook Suite of Products for New Jersey**

Effective July 1, 2006, Guardian/HealthNet is introducing the new Healthcare Solutions Outlook product portfolio in New Jersey for groups of two to fifty employees. Driven by the success of their Healthcare Solutions Outlook launch for New York last fall, the rollout of the Outlook plans in NJ includes includes 14 POS plans and 14 HMO plans. Click [here](#) for more details.

- **Member Newsletter Mailing**

Click [here](#) to read the most recent edition of the Guardian/HealthNet member newsletter.

- **Guardian 2nd Q NJ & NY Dental Rates**

Click on the links below for the 2nd Quarter Dental Rates for NJ & NY, as well as info on the Maximum Rollover feature, which is included on all 10 to 15 cases.

[http://www.bollinger.com/all-pages/new3/11.05.02/pdf/04-25-06/Guardian NJ 10-15 Dtl Rates 2006.pdf](http://www.bollinger.com/all-pages/new3/11.05.02/pdf/04-25-06/Guardian%20NJ%2010-15%20Dtl%20Rates%202006.pdf)

http://www.bollinger.com/all-pages/new3/11.05.02/pdf/04-25-06/Guardian_NJ_2-9_Dtl_Rates_2006.pdf
http://www.bollinger.com/all-pages/new3/11.05.02/pdf/04-25-06/Guardian_NY_10-15_Dtl_Rates_2006.pdf
http://www.bollinger.com/all-pages/new3/11.05.02/pdf/04-25-06/Guardian_NY_2-9_Dtl_Rates_2006.pdf
http://www.bollinger.com/all-pages/new3/11.05.02/pdf/04-25-06/Guardian_NY_Dental_Max_Roller_Flyer.pdf

INFINISOURCE

- **Infinisource News & Review**

In order to bring you the most timely benefits information and compliance updates, Infinisource introduces News & Review. They have consolidated The Legislative Review and News Room into one email newsletter. Along with the change in format and name, the new edition has a fresh new look. Click [here](#) to view the first issue.

METLIFE

- **Understanding the Latest Trends in Employee Benefits**

Anticipating the trends that will impact your clients' benefits programs is critical to your business. Not only does it help you provide proactive, responsive benefit solutions that meet your clients' needs, it solidifies relationships and ensures your clients are more than satisfied with their employee benefit programs. MetLife's annual Employee Benefits Trends Study gives you a glimpse into the future of employee benefits, with insights on life-stage driven attitudes and the impact of longevity on the workplace – insights you can apply to the recommendations you make to your clients today and the guidance you provide to help them prepare for the future. Click [here](#) to continue.

For a copy of MetLife's 2005 Study of Employee Benefit Trends, click [here](#).

OXFORD

- **NJ HSA Declaration of Understanding**

In accordance with NJ Public Law 2005, Chapter 248, Oxford is required to obtain a signed copy of the Certificate of Understanding from all groups that have purchased an HSA-compliant health insurance plan, effective on or after January 1, 2006. Click [here](#) for a copy of Oxford's explanatory letter to Business Administrators, as well as sample Small Group and Large Group Certificates of Understanding.

- **2nd Q Rate Sheets for UHC Standalone Dental Products**

Click [here](#) for the 2ndQ UHC Dental Rate Sheets for NY, CT & NJ Small Groups. Here are a few things to keep in mind:

- The rates displayed represent the last month of the quarter - so there will be instances when the rates displayed could vary by 1 to 2% compared to an actual quote.

- Case Size Tiers have been changed since the 1stQ Rate Sheets. The new breakouts are 2-4, 5-9, 10-20, 21-24, 25-34, and 35-50.
- The 3rd Quarter Rate Sheets will be distributed via e-mail by 4/17/06

- **New OHP NJ Individual Health Applications**

Click on the links provided below for copies of the OHI and HMO Individual Apps. for NJ. These new apps are to be used for all new individual business effective 5/1/06.

<http://www.bollingerqa.com/all-pages/new3/11.05.02/pdf/04-25-06/OHP NJ Ind App 050106 OHI.pdf>
<http://www.bollingerqa.com/all-pages/new3/11.05.02/pdf/04-25-06/OHP NJ Ind HMO App 050106.pdf>

UNITED HEALTHCARE

- **Employers eServices Enhancements**

Employer eServices® just got better. Now you and your clients can report Coordination of Benefits changes in real-time, access group benefit documents, and for self-funded clients additional online banking reports are now available.

Employer eServices Real-Time Coordination of Benefits

This feature allows the benefits administrator to enter Coordination of Benefits information online at time of enrollment. The electronic CoB provides accuracy verification for benefit administrators with multiple group medical programs. Online execution eliminates postage and streamlines the form submission process. It also reduces and/or prevents delays in claims processing, and payment for CoB inquiries.

Online Certificate of Coverage

New and renewing Small Business groups can now view their group policy documents online on Employer eServices® whenever needed. Look for the **Benefit Plan Coverage** link in the lower left hand corner of the [EmployereServices](#) home page.

Aggregate Stop Loss Reporting Now Available

An ASL monthly rollover, annual, or annual calculation only PDF report will now be available for your self-funded clients to evaluate claim performance against the policy holder obligation and UnitedHealthcare liability.

OF INTEREST

- **HSA Insider Newsletter**

The HSA Insider's Weekly Recap chronicles the weeks news, activities and latest industry buzz. Click [here](#) to continue.

- **Massachusetts Enacts Landmark Health Care Reform Bill**

On April 12th, Massachusetts Governor Mitt Romney signed into law a sweeping health

care reform bill (House Bill H. 4850, as reported out by the Conference Committee) entitled, "An Act Providing Access to Affordable, Quality, Accountable Health Care" (the "Act"). The Act's stated purpose is to "more effectively cover currently uninsured low-income populations, and . . . make quality health coverage more affordable for *all* residents of the Commonwealth." It includes a mandate under which MA residents are generally required to obtain health insurance, and employers who do not offer health insurance to employees are subject to an assessment. Click [here](#) for more details.