

# CARRIER NEWS

## FYI

### • **NJ Dependent Coverage to Age 30 (Chapter 375)**

New Jersey's Chapter 375 Legislation giving a dependent covered under a group medical plan the option to continue coverage until age 30 is effective for group medical plans and stand-alone prescription drug plans, issued or renewed on or after May 12, 2006.

The NJ Department of Banking and Insurance has posted detailed information on its website, designed to assist consumers regarding the dependent up-to-30 coverage option. Click [here](#) for information on

- Who's Eligible
- What is the Cost?
- When May I Enroll?
- How Do I Enroll?
- What if I Am Not Eligible?
- Compare Continuation Options (COBRA, NJSGCR)

The State instructed health insurance carriers to determine rating methodology, determine billing and MOOP methodology (integrated or stand alone) and release Age 30 specific enrollment forms. Below is a table summarizing the approach taken by each carrier. The table also includes links to each carrier's broker briefings and dependent coverage enrollment forms;

<u>Carrier</u>	<u>Rates</u>	<u>Billing</u>	<u>Enrollment Forms</u>
<a href="#">Aetna</a>	65% of single rate	Stand Alone * - dependent billed directly	<a href="#">Click here</a>
<a href="#">AmeriHealth</a>	67.4% of single rate	Stand Alone * - dependent billed directly	<a href="#">Click here</a>
<a href="#">CIGNA</a>	70% of single rate	Stand Alone * - dependent billed directly	Not Available Yet
<a href="#">Guardian/HealthNet</a>	70% of single rate	Integrated ** - Group billed on monthly statement	<a href="#">Click here</a>
<a href="#">HealthNet (proprietary and 51+)</a>	102% of single rate	Stand Alone * - Dependent billed directly	<a href="#">Click here</a>
<a href="#">Horizon BCBSNJ</a>	68.4% of single rate	Stand Alone * - Dependent billed directly	<a href="#">Click here</a>
<a href="#">Oxford Health Plans/UHC</a>	76.5% of single rate	Stand Alone * - Dependent billed directly	<a href="#">Click here</a>
<a href="#">WellChoice</a>	68% of single rate	Integrated ** - Group billed on monthly statement	<a href="#">Click here</a>

\* **Stand Alone** - If the carrier's Billing / MOOP Administration is Stand Alone, the carrier will bill each Adult Child directly. Any deductible/ MOOP is applied as single coverage and the carrier retains the permitted 2% administrative surcharge.

\*\* **Integrated** - If the carrier's Billing / MOOP Administration is Integrated, the carrier will bill for the Adult Child(ren) on the group bill and will integrate the deductible/MOOP of the employee and Adult Child together. The employer retains the permitted 2% administrative surcharge.

If you have any questions regarding NJ's Over 30 Dependent Coverage, please give your Bollinger GA Representative a call.

## AETNA

- **New Documentation Required for NJ Groups with HSA Plans**

New Jersey now requires plan sponsors to sign a Declaration of Understanding (DOU) and return it to their insurance carrier when they purchase a fully insured high-deductible health plan (HDHP) with a Health Savings Account (HSA). The DOU is a document specific to each insurance carrier, indicating the plan sponsor understands the type of plan they have purchased for their employees. This new requirement is the result of legislation New Jersey passed effective January 1, 2006. Click [here](#) for more details.

## AIG/AMERICAN GENERAL

- **Insurance for the New Workplace Environment**

In one easy-to-use program, AIG@Work Flex Shield combines a comprehensive array of important accident and sickness-related benefits- including doctor visits, hospital stays, prescription drugs and more. Click [here](#) for details.

- **Employee Benefits Solutions Quote System Now Available**

AIG is pleased to announce that their online quoting system is now live and can be accessed at [www.aigebs.com](http://www.aigebs.com). You'll find easier navigational features and the ability to run a single quote for group and individual products all under one roof. Plus, you will now have access to a team of dedicated sales consultants who can help grow your business. Click [here](#) for more information.

## AMERIHEALTH

- **AmeriHealth Names New President and CEO**

Click [here](#) to read an announcement from AmeriHealth regarding the selection of Judith Roman to serve as AmeriHealth's new President and CEO.

- **Enrolling in a Bancorp HSA**

If your client is setting up an AmeriHealth HSA health plan and will be establishing a Bancorp HSA, members must complete and return an enrollment application and AmeriHealth+ HSA Solution Enrollment Addendum. Click [here](#) for more information.

## **COLONIAL BENEFITS**

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- **Benefit Communications and Services are the Key**

Benefits communication is vital to helping employees not only better appreciate the values of their benefits program, but also make smarter benefits decision. 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](mailto:ContactUs@ColonialBenefits.Info)

## **GUARDIAN/HEALTHNET**

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- **New Outlook Product Portfolio in New Jersey for 51+ Groups**

Effective July 1, 2006, HealthNet is pleased to introduce their new Outlook product portfolio in New Jersey for 51+ groups. This product portfolio, which includes 11 POS plans and six HMO plans, is the next phase of their Preferred Portfolio launch. The New Jersey Outlook plans will allow for increased member cost sharing with significant pricing decrements. In addition, HealthNet's HSA plans within the New Jersey Outlook product portfolio offer an integrated Health Savings Account (HSA) to provide tax advantages and investment options to the member. Click [here](#) for more information.

## **HORIZON BCBSNJ**

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- **Declaration of Understanding Required for HDHP Apps & Renewals**

NJ law requires that contract holders who apply for, convert to, or renew a high-deductible health plan (HDHP) issued in conjunction with health savings accounts sign a Declaration of Understanding. Please click [here](#) for a Horizon BCBSNJ Broker Briefing, which includes a copy of the letter being sent to plan administrators, and the Horizon BCBSNJ Declaration of Understanding.

- **COB Telephone Campaign Continues**

Horizon BCBSNJ is continuing an outbound telephone campaign to obtain updated Coordination of Benefits (COB) information from your client's employees. Click [here](#) to read the Broker Briefing for more details.

## **HORIZON HEALTHCARE**

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- **Lenox Hill Hospital Contract Termination**

As of June 9, 2006, Lenox Hill Hospital will no longer be in Horizon Healthcare's participating hospital network. If members receive services at this facility after this date, they will be covered only at the out-of-network level of benefits (if available) under their Horizon Healthcare of NY plan. Horizon Healthcare has a very substantial participating hospital network in Manhattan whose services are available to your Horizon Healthcare of NY clients and their employees at the in-network level of benefits. Click [here](#) for more details and a complete listing of participating hospitals.

## **INFINISOURCE**

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- **Infinisource News & Reviews**

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

- Employees, Employers Looking At Healthier Lifestyles
- CMS Changes Medicare Part D Notices and Provides Additional Guidance
- Infinisource Works as Benefits Advocate for Employers and Agents
- Interesting COBRA Case Provides Insights into Small-Employer Exception
- Product: Infinisource Seminars

## **METLIFE**

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- **CE Seminars Offered by MetLife Employee Benefit Sales**

The MetLife Employee Benefit Sales & Service Organization would like to invite you to join them on June 13 at The Westin Times Square for an educational event that will not only provide you the ability to earn as many as 7 hours of Continuing Education Credits\*, toward your resident New York, New Jersey, Connecticut, or Pennsylvania Life/Health Insurance License, but will also supply you with valuable information, relevant to your career as a benefits expert in the marketplace. Feel free to attend in business casual attire.

MetLife is proud to feature:

**William Whipple *presenting***  
**"Group Life Insurance & The Law" - 3 credits**

and

**David Guarrera, DDS presenting  
"Dental: Evaluating Plan Designs" - 4 credits**

\*For complete information and course registration, please [click here](#) or copy and paste the following URL address into your internet browser to access MetLife's secure server:

<http://www.metlifestrategiceducation.com/evite/Manhattan/Manhattan.htm>

The Westin, Times Square  
270 West 43rd Street  
New York, NY 10036  
Telephone: 212/201-2700

If you have any questions please contact your Bollinger GA representative.

**OXFORD**

- **Spring 2006 Broker Seminars**

For the latest information about doing business with Oxford and UnitedHealthcare, recent product development and the latest Network enhancements. Topics will include:

- Product and Pricing Updates
- Consumer Driven Products and Banking
- Group Medicare Products
- Ancillary Product Offerings

**Seminar Dates, Times and Locations:**

**June 1st • SOUTHERN NEW JERSEY**

DoubleTree Guest Suites      Breakfast & Registration: 8:30 - 9:00 a.m.  
515 Fellowship Road      Presentation: 9:00 - 11:00 a.m.  
Mount Laurel, NJ 08054

**June 6th • CONNECTICUT**

Farmington Marriott      Breakfast & Registration: 8:30 - 9:00 a.m.  
15 Farm Springs Road      Presentation: 9:00 - 11:00 a.m.  
Farmington, CT 06032

**June 8th • WHITE PLAINS**

Renaissance Westchester      Breakfast & Registration: 8:30 - 9:00 a.m.  
80 West Red Oak Lane      Presentation: 9:00 - 11:00 a.m.  
White Plains, NY 10604

**June 13th • LONG ISLAND**

Melville Marriott      Breakfast & Registration: 8:30 - 9:00 a.m.  
1350 Old Walt Whitman Rd      Presentation: 9:00 - 11:00 a.m.  
Melville, NY 11747

**June 14th • NEW JERSEY**

Saddle Brook Marriott                      Breakfast & Registration: 8:30 - 9:00 a.m.  
138 Pehle Avenue                              Presentation: 9:00 - 11:00 a.m.  
Saddle Brook, NJ 07663

**June 21st • HUDSON VALLEY**

Ramada Newburgh                              Breakfast & Registration: 8:30 - 9:00 a.m.  
1289 Union Avenue                              Presentation: 9:00 - 11:00 a.m.  
Newburgh, NY 12550

**June 22nd • NEW YORK CITY**

Grand Hyatt    Registration: 2:30 - 3:00 p.m.  
Ballroom E - Ballroom Level                      Presentation: 3:00 - 5:00 p.m.  
Park Avenue at Grand Central Station              Cocktails: 5:00 - 6:30 p.m.  
New York, NY 10019

To register please send an email to [brokeremail@oxfordhealth.com](mailto:brokeremail@oxfordhealth.com) with the following required information for each registrant:

- First Name
- Last Name
- Company Name
- Email Address
- Date and Location of the Seminar you plan to attend



- **UnumProvident's Financial Strength**

UnumProvident's financial strength ratings reflect the company's stability, falling within the adequate, good, strong or excellent category by all agencies depending on the particular scale they use. Click [here](#) to continue.

The Bollinger GA Insurance logo, featuring the text "Bollinger GA" in a large, stylized font with "Insurance" and "Since 1876" below it. To the right, contact information is listed: "101 JFK Parkway, Short Hills, NJ 07078, (800) 526-1379, Fax (973) 921-2876, www.BollingerInsurance.com". The entire block is framed by a black border with red accents at the top and bottom.

*This email is being sent to you by Bollinger, Inc. with its headquarters located at 101 JFK Parkway, Short Hills, NJ, 07078. Should you wish to stop receiving email communication from Bollinger please advise us by replying to this email with your request, or by emailing your request to [trish.turner.mccabe@bollingerinsurance.com](mailto:trish.turner.mccabe@bollingerinsurance.com)*