

## CARRIER NEWS

### AETNA

- **New NJ Cost Sharing HMO Plans Now Available**

Click [here](#) for details on the new NJ Small Group plans effective 7/1/06. These plans are all available for quoting on [www.bollingerga.com](http://www.bollingerga.com) and can be quoted as open access or gated and with three different RX plans (15/35/60, 15/25/40, and 15/25).

- **NJ Small Group Marketing Materials**

Click on the links provided below for a brochure with detailed benefit outlines on all available NJ small group health plans and Relativity Sheets using Open Access Cost Sharing 9 as a baseline.

[http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/06-26-06/Aetna%20nj\\_medical\\_0806.pdf](http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/06-26-06/Aetna%20nj_medical_0806.pdf)

[http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/06-26-06/Aetna%20nj\\_hmo\\_relativity\\_sheet\\_0806.pdf](http://www.bollingerga.com/all-pages/new3/11.05.02/pdf/06-26-06/Aetna%20nj_hmo_relativity_sheet_0806.pdf)

- **Broker Bonus Program continues through July 15 Business**

Click [here](#) for more information.

### AIG/AMERICAN GENERAL

- **A.M. Best Upgrades Ratings of AIG American General Companies**

On June 13th, A.M. Best Company, one of America's top insurance ratings agencies, raised its financial strength ratings to A++ (SUPERIOR) on a number of AIG's domestic life insurance companies. Click [here](#) for details.

- **AIG's Universal Life Coverage to Pay More Interest**

The interest rate for AIG Estate Master Select<sup>SM</sup> will increase from 4.50% to 4.65%. This interest rate is typically adjusted quarterly, or more often if needed, with a guaranteed minimum interest rate of 3.00%. Click [here](#) for more information.

## AMERIHEALTH

---

- **Amerihealth United Concordia Dental Rates**

Click [here](#) to view the Concordia Flex Northern NJ rates for groups with effective dates of 7/1/06 through 12/1/06.

- **AmeriHealth Announces Strategic Pharmacy Initiatives**

As part of their ongoing commitment to provide cost-effective health care services to their customers, AmeriHealth will be introducing two new initiatives over the next year to improve the quality, economy and administration of their prescription drug programs. AmeriHealth is confident about the effect these initiatives will have in controlling rising costs, while maintaining high quality standards for access to the delivery of health care services. Click [here](#) for more information.

## CIGNA

---

- **August 1st is the Deadline for September 1st Renewals**

The deadline for September 1, 2006 renewals is August 1, 2006. As you are aware, CIGNA has withdrawn their previous product offerings and mapped all existing renewals as follows:

- All groups situated in the state of NY are scheduled to renew on New York HMO Plan O.
- All groups situated in New Jersey are scheduled to renew on the State Mandated HMO.

Unless CIGNA is notified in writing 30 days prior to the renewal date of a groups desire to renew on a different benefit option, the group will automatically be renewed as outlined above.

*Please note: CIGNA's HMO products in both New York and New Jersey do not allow coverage for employees who reside outside the situs state or to choose a PCP outside the situs state. If your clients currently cover employees who reside outside the situs state or have employees who utilize physicians and/or hospital facilities outside the situs state, you should carefully consider moving these customers to one of CIGNA's Open Access Plus products. The OAP plans do allow access to the broad network of physicians consisting of more than 500,000 providers nationwide.*

Please act accordingly if you have any CIGNA renewals for September 1st and remember that this requirement will continue until June 1, 2007.

- **New Open Access Plus Plans**

CIGNA's portfolio of Open Access Plus plan offers NJ Small Groups a broad array of competitively priced benefit plan options, including premium-reducing cost share plans as well as 100% plan designs. Click [here](#) for more information.

## **COLONIAL BENEFITS**

---

- **Worksite Marketing is a Growth Business**

In the early days of worksite marketing, there was a large segment of brokers who considered voluntary benefits "add-ons" and were hesitant to embrace this emerging industry. 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**

---

- **Summer Issue of *Guardian Pulse* Broker Newsletter is Here**

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

- **Guardian NJ Dental Rates for 3rd/4th Quarter 2006**

Click [here](#) for the new dental plan rates for NJ Small groups (2-15).

- **Healthcare Solutions Outlook Product Portfolio for NJ Small Groups**

Now available for quoting, Guardian and Health Net Healthcare Solutions wants to remind you of their new Healthcare Solutions Outlook product portfolio in New Jersey for groups of two to fifty employees, effective July 1, 2006. Click [here](#) for the full article.

- **Outlook NJ 51+ Product Portfolio**

Attached is a new OUTLOOK checklist that will help you to get the best pricing for your New Jersey based 51+ groups! Also attached a summary of available NJ OUTLOOK plan designs. Click on the links provided below.

<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/06-26-06/Guardian%20HealthNet%20Outlook%20NJ%2051+%20Under%20Checklist.pdf>  
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/06-26-06/Guardian%20HealthNet%20Outlook%20NJ%2051+%20Portfolio.pdf>

- **HealthNet's *Broker Basics* Online Newsletter**

This month's topics include;

- HealthNet Takes on NJ
  - Broker Support Options for Outlook HSA Plans
  - Pharmacy Mailings
  - Prudent Layperson Standards to Emergency Room Claims
- Click [here](#) to read the most recent issue.

## **HORIZON BCBSNJ**

---

- **Online Bill Paying Now Available to NJ Groups**

Groups with access to the Horizon BCBSNJ website (Member Maintenance) can now make online payments. Simply access Billing & A/R (#1) then Invoice Inquiry (#2) and select the Bill Detail (#3) for the invoice they want to pay. All they need to do is enter their Routing #, Bank Account # and the amount they want to pay and hit save. The payment is recorded and no fee is charged. The payment will pull from their account the following business day.

**Note:** Any group that currently does an ACH should be made aware of this and that there is currently no fee for on-line payments. Groups that do not have access to the Member Maintenance section of the Horizon website need to complete an online access form to take advantage of this new service. Please contact your Bollinger GA representative with questions or to obtain an access form.

- **2nd Q06 Edition of Broker News**

Topics in this issue include;

- Midsize Health & Dental package discounts
- Additional Prescription options available for small employer market
- More information for the new Under 30 Dependents Law
- COB Telephone Campaign continues
- Increase efficiency with Broker Online Services
- CMS information available online

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

- **New Enrollment Application for Individual Health Plans**

Click [here](#) to download a copy of the new enrollment form.

## **INFINISOURCE**

---

- **Infinisource *News & Reviews***

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

- Medicare Part D
- Flexible Spending Accounts
- IRS Issues Proposed Regulations for Dependent Care Expenses
- Employer Penalized over \$100,000 for COBRA Notice Failure
- OCR Issues New HIPAA Privacy Complaint Brochure

## **METLIFE**

---

- **Focused Enrollment Approach for Supplemental Life Insurance**

At a time when there's a growing emphasis on personal responsibility for meeting various financial needs, rarely will an employer-paid life insurance program offer the full range of coverage that any one particular individual would require. Click [here](#) to continue.

- **Enhanced Long-Term Care Insurance Program for Small Employers**

MetLife's enhanced long-term care insurance program is specifically designed for small businesses. This program reduces the participation requirement for employer groups to qualify for a discount program from ten to three approved lives. The VIP2 Multi-Life Discount Program can be offered to small employers as a voluntary or employer paid benefits solution. Click [here](#) for more information.

## **OXFORD**

---

- **Direct Debit for Oxford Groups**

Oxford is now offering Direct Debit premium payments for all new and renewing groups. Click [here](#) to read a special notice from Oxford outlining the process and to obtain a direct debit authorization form.

- **UnitedHealthcare/Oxford Health Plans Producer eUpdate**

Click [here](#) for the latest Producer eUpdate from UnitedHealthcare and Oxford Health Plans which includes the following topics:

- Consumer Driven Plan Membership Tops 1.75 Million
- Online Employee Communications for Your Clients
- Ingenix Serves Your Clients
- New Enhancements to UnitedHealthcare's Definity HRA
- Small Business Broker Bonus
- Oxford Benefit Management
- New Oxford Renewal Service Team

## UNITED HEALTHCARE

---

- **United Healthcare Continues to Enroll Members in New York**

The New York State Department of Health has placed an enrollment ban on one sector of UnitedHealth Group's New York operations, claiming that the provider failed to pay service providers or file financial cost reports on time. In response, United Healthcare has issued a written clarification of the situation. Click [here](#) to read the press release from UHC.

- **UnitedHealthcare Producer eUpdate**

The U.S. Food and Drug Administration recently granted approval for simvastatin, the generic version of Zocor. Because there is an exclusivity period for generic simvastatin and the carrier was able to gain significant discounts from the manufacturer of Zocor, UHC moved Zocor from Tier 2 to Tier 1 and placed simvastatin on Tier 3 on the UnitedHealthcare Standard Prescription Drug List effective June 23, 2006. Moving Zocor to Tier 1 is a positive PDL change for enrollees as they pay the lowest co-payment possible. Click [here](#) for more details.

## UNUMPROVIDENT

---

- **Select Income Protection Insurance From UnumProvident**

With Select income protection insurance, employers and employees can choose features that complement their benefits program and individual needs. Select income protection insurance provides a customized approach that makes it easy for employees to create plans to help meet their coverage needs no matter what their income level or stage in life. Click [here](#) to continue.

- **Small Cases, Big Advantages**

This growing market segment is ripe with multi-life sales opportunities. Consider this:

- Few small business owners have disability insurance.
- Almost two-thirds of small businesses (those with fewer than 10 employees) are stable or expanding.

UnumProvident can help you [tap into this market.](#)

## OF INTEREST

---

- **Study Finds Drug Benefit Caps Create Unhealthy Situations**

Placing caps on prescription drug benefits might not actually save insurers money because patients don't take needed medications and often suffer costly complications, according to a study of Medicare beneficiaries published today in the New England Journal of Medicine.

Click [here](#) to continue.

**Bollinger GA**  
*Insurance Since 1876*

**101 JFK Parkway  
Short Hills, NJ 07078  
(800) 526-1379  
Fax (973-921-2876  
[www.BollingerInsurance.com](http://www.BollingerInsurance.com)**

*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)*