

CARRIER NEWS

AETNA

- **Aetna's Small Business Solutions**

Click [here](#) to view a new brochure detailing Aetna's Dental, Life & Disability plan options for small groups.

- **Broker eBriefing Newsletter**

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

- **Small Group Multi-State Solution for MC and PPO Plans in Northeast**

As part of Aetna's commitment to make it easier for small businesses to do business with them, and to bring more consistency across benefit offerings to those employers with employees in multiple locations, the carrier is pleased to announce a multi-state solution for customers who have Managed Choice (MC) or Preferred Provider Organization (PPO) plans with Aetna in the Northeast markets (Connecticut, New York and Maine). Plan sponsors will now have the ability to offer Aetna's MC and PPO plans to their employees in the domiciled state, as well as in any additional states. The out-of-state employees must reside in an area with an Aetna MC or PPO network (consistent with the product offered to the in-state employees).

Please click [here](#) for more details, including a Product Availability Lookup Tool which will enable you to confirm out-of-area network availability.

Submission Deadlines

(at Bollinger GA by 4:00 pm)

August 15 Effective Date

Aetna	Aug 4
AIG (emp spons)	July 25
AmeriHealth	Aug 10
CIGNA	Aug 10
Guardian/ HealthNet	Aug 10
Horizon BCBSNJ	Aug 10
MetLife	Aug 10
OHP	Aug 10
UHC	Aug 8
WellChoice	Aug 4

September 1 Effective Date

Aetna	Aug 23
AIG (vol/emp spons)	Aug 11
AmeriHealth	Aug 29
CIGNA	Aug 29
Guardian/ HealthNet	Aug 29
Horizon BCBSNJ	Aug 29
MetLife	Aug 29
OHP	Aug 29
UHC	Aug 25
UnumProvident (LTC only)	Aug 31
WellChoice	Aug 23

AIG/AMERICAN GENERAL

- **New Marketing Tools Available**

The new marketing collateral includes:

- **Producer Guide:** An overview of the advantages AIG offers producers in the employee benefits market
- **Employer Guide:** An introduction to our organization with an emphasis on how AIG helps employers attract and retain quality people
- **Solutions Brochures:** A series of four brochures, designed to help producers present the entire product portfolio to employers in a highly organized, easy-to-understand format. Each brochure highlights specific employee needs

and demonstrates how our solutions empower employers to fill those needs; at the back of each brochure is a folder pocket designed to house the corresponding product specifications sheets:

- Protection Solutions: Term life, return-of-premium term life, universal life, AD&D
- Supplemental Medical Solutions: Cancer, critical illness, supplemental hospital indemnity, supplemental accident
- Income Replacement Solutions: Short-and long-term disability, disability income
- Ancillary Healthcare Solutions: Dental, vision

To order the new marketing brochures and product specs, please give your Bollinger GA representative a call.

- **Things to Know About Statutory STD**

Several states mandate statutory short-term disability plans, including: CA, HI, NJ, NY, RI, (and PR). Most employers in these states are required to provide disability programs which meet state mandates. However, some groups are exempt from these statutory requirements.

Current administrative capabilities for groups in these states include:

- AIG can administer statutory plans for NJ and NY employers who choose to select a private carrier to provide this coverage
- AIG STD plans are available to supplement underlying statutory programs for CA, NJ, NY and RI
- Groups with less than 500 lives in a state which mandates statutory plans should not be quoted if they are exempt from statutory disability programs

Experience-rated groups over 500 lives which are exempt from statutory disability programs will be considered and may be quoted. To assist in this process, a question about the group's status will be asked on the RFP form. At time of implementation, please obtain documentation from any group which has indicated that they are exempt from statutory programs. Note that a brief email or letter from the client is acceptable.

For more information, please contact your Bollinger GA representative.

AMERIHEALTH

- **AmeriHealth Begins Marketing Campaign**

A new direct mail campaign is underway in New Jersey – the first of many marketing initiatives that AmeriHealth will roll out this year to promote their products. Click [here](#) for campaign details.

- **Online Tools Help Members Estimate Treatment Costs**

AmeriHealth is providing members with two new decision-support tools: the **Health Plan Selector** and **Treatment Cost Estimator**. Through an agreement with Subimo, LLC, a leader in providing health care decision-support tools, members can access these tools through AmeriHealth's secure member website, www.amerihealthexpress.com. Click [here](#) for more information

- **The Big Picture Newsletter**

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

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

The deadline for October 1, 2006 renewals is September 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 October 1st and remember that this requirement will continue until June 1, 2007.

- **CIGNA Healthcare Acquires Star HRG**

Star HG, an operating division of HealthMarkets, Inc., is a leading provider of voluntary limited benefit health plans and other employee benefits coverage for hourly and part-time workers and their families. Click [here](#) to read the press release from CIGNA regarding the acquisition.

- **Keys to Empowering Insured Employees**

The latest industry buzz regarding a solution for double-digit health insurance inflation surrounds the consumer-driven approach. This solution is based on the premise that employees who play an active role in the way they obtain health care treatment and how they pay for it will be more careful in the way they spend their benefits dollars. 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

GHI

- **HMO Product Changes and Enhancements for Small Groups**

To ensure that GHI continues to offer your clients the right products at the right price, the carrier will be making the following changes to their GHI HMO product portfolio over the coming months:

- Effective August 1, 2006, GHI HMO will be introducing three competitively-priced GHI HMO products that will better meet your small group (2-50 employees) clients' needs for quality, affordable health care coverage.
- GHI HMO will be discontinuing the \$3, \$5, \$8, \$10, \$15, \$20, \$25, Value \$20, and Value \$25 copayment plans, effective October 1, 2006. The new products described below may be used to replace the products that will be discontinued.

Click [here](#) for more product details as well as downloadable benefit summaries and third-quarter rates.

HORIZON BCBSNJ

- **Changes to NJ Individual Standard Health Benefit Plans**

Changes that have been made to various underwriting regulations for NJ Individual Standard Health Benefits Plans. These revisions reflect changes to the New Jersey Individual Health Coverage Program Board regulations effective with new issues and renewals occurring on or after July 1, 2006. Click on the links provided below for a summary of the Individual Health Underwriting changes, new plan descriptions, rate sheets for each plan and a copy of the individual application.

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon BCBSNJ Ind Health underwriting changes 7 1 06.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon%20BCBSNJ%20Ind%20Health%20underwriting%20changes%207%201%2006.pdf)

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon BCBSNJ Basic and Traditional 7 1 06.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon%20BCBSNJ%20Basic%20and%20Traditional%207%201%2006.pdf)

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon BCBSNJ EPO and EPO Plus 7 1 06.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon%20BCBSNJ%20EPO%20and%20EPO%20Plus%207%201%2006.pdf)

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon BCBSNJ High Ded Plans C and D 7 1 06.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon%20BCBSNJ%20High%20Ded%20Plans%20C%20and%20D%207%201%2006.pdf)

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon BCBSNJ July-Oct 06 IndRateSheet.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon%20BCBSNJ%20July-Oct%2006%20IndRateSheet.pdf)

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon BCBSNJ EPO IndRateSheet July-Oct06 BW.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon%20BCBSNJ%20EPO%20IndRateSheet%20July-Oct06%20BW.pdf)

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon BCBSNJ Individual Application 7 06.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/07-21-06/Horizon%20BCBSNJ%20Individual%20Application%207%2006.pdf)

- **Updated Out-of-Network Allowance Changes for Dialysis Centers**

Horizon BCBSNJ is in the process of updating their allowance amounts for reimbursement of NJ dialysis center claims from facilities that are not in Horizon's network. These updated allowance amounts will likely result in lower payments for out-of-network dialysis services. Click [here](#) for more details.

METLIFE

- **Life-Stage Communications Get Results**

There appears to be a significant disconnect between how employers and employees perceive

the educational effectiveness of benefit communications, but a remedy is clearly at hand for forward-thinking organizations that invest enough time in those campaigns. A tailored approach is seen as the key to success in recent MetLife research. Click [here](#) to continue.

OXFORD

- **Producer eUpdate from UHC/Oxford Health Plans**

Click [here](#) for the most recent issue of *Producer eUpdate*. Topics include;

- Significant Service Improvements
- United eServices Enhancements
- September PDL Changes
- New Generic for Zoloft
- New Pharmacy Reimbursement Claim Forms
- IDEA Management System - New Online Demo

- **Direct Debit for Oxford Groups**

Oxford is pleased to offer direct debit (electronic funds transfer) to new and renewing groups beginning June 1, 2006. Direct debit is a very convenient, secure and cost-effective method to remit monthly premium payments. Please click [here](#) to review the process outlined by Oxford. The Direct Debit Authorization form is also included.

UNITED HEALTHCARE

- **Consumer-Driven Health Plans Stimulate Positive Changes**

Employees enrolled in high-deductible health plans are less likely to visit the emergency department and have fewer hospital admissions than those enrolled in traditional plans, according to a study released recently by United Health Group. Click [here](#) to continue.

UNUMPROVIDENT

- **5 Points to Consider When Assessing Disability Policy Value**

In today's economic environment, customers are extremely cost conscious when selecting employee benefits. However, you have to educate your clients about value as well as price, or you've only done half of your job as the producer. Click [here](#) to continue.

OF INTEREST

- **Study: HSAs Actually Lower Employee Cost Sharing**

New research funded by The Commonwealth Fund indicates that high deductible healthplans (HDHPs) with health savings accounts (HSAs) may actually lower out-of-pocket costs for enrollees. Click [here](#) to continue.