

CARRIER NEWS

AETNA

- 4thQ Dental Rates for Northeast Small Group Business**

Click on the links provided below for 4thQ Dental Rates for Ct, Maine, NJ, and NY. These rates are valid for all new and existing business with effective dates of October 1, 2006 through December 15, 2006. Stand-alone dental plans are available to groups down to three lives in Connecticut, Maine and New York. In New Jersey, stand-alone dental plans are available to groups down to ten lives.

[Connecticut](#)

[Maine](#)

[Upstate New York](#)

[Metro New York](#)

[New Jersey](#)

- Plan for your Health: a Retirement Q&A from Aetna**

Click [here](#) to view an informative website sponsored by Aetna and Financial Planning Association (FPA), which provides answers to common health benefits and financial questions.

- One Page Open Access Reference Sheets Available**

These one page sheets provide value in the following ways;

- Reference Sheet for plans that are competitive and selling in the market
- Saves your agency times and energy when quoting
- A leave behind that assists in making informed decisions when purchasing healthcare

Click [here](#) to download the reference sheets.

- Joint Dental PPO Network Access Agreement with Assurant**

Assurant Employee Benefits and Aetna are entering into a joint Dental PPO network access and servicing arrangement effective 1/1/07 that allows them to offer larger combined networks to their existing and new dental PPO customers. Aetna will add to its PPO offerings the dentists contracted with Dental Health Alliance, L.L.C.[®], the dental PPO operated by Assurant Employee Benefits. Assurant Employee Benefits will begin marketing a network comprised of Dental Health Alliance[®] and the Aetna Dental Access[®] network. Click [here](#) to read the press release from Aetna for more

Submission Deadlines

(at Bollinger GA by 4:00 pm)

September 15 Eff. Date

Aetna	Sept 6
AIG (emp spons)	Aug 25
AmeriHealth	Sept 12
CIGNA	Sept 12
Guardian/ HealthNet	Sept 12
Horizon BCBSNJ	Sept 12
MetLife	Sept 12
OHP	Sept 12
UHC	Sept 8
WellChoice	Aug 25

October 1 Effective Date

Aetna	Sept 21
AIG (vol emp spons)	Sept 11
AmeriHealth	Sept 27
CIGNA	Sept 27
Guardian/ HealthNet	Sept 27
Horizon BCBSNJ	Sept 27
MetLife	Sept 27
OHP	Sept 27
UHC	Sept 25
UnumProvident (LTC only)	Aug 31 Sept 1
WellChoice	Sept 11

information.

Please Note: Effective 8/1/06, Assurant is no longer able to quote on any inforce Aetna dental business and Aetna cannot quote on inforce Assurant business as part of this leasing arrangement.

- **Aetna, Jefferson Health System Sign Multi-year Contract**

Aetna and Jefferson Health System Inc. (JHS), the largest health care system in Southeastern Pennsylvania, have reached agreement on a new long-term contract that extends their relationship until at least Jan. 1, 2011. Under the agreement, Aetna members will be able to continue receiving covered inpatient health care services at JHS member institutions. Those institutions include: Thomas Jefferson University Hospitals, including the Jefferson Hospital for Neuroscience, Methodist Hospital and Jefferson Healthcare-Voorhees; Albert Einstein Medical Center; including its Elkins Park Campus; Main Line Health, including Bryn Mawr Hospital, Paoli Hospital and Lankenau Hospital; and Frankford Hospital's Torresdale, Frankford and Bucks County campuses. In addition, Aetna members will be able to receive covered rehabilitation services at Magee Rehabilitation Hospital, Bryn Mawr Rehabilitation Hospital, MossRehab and Magee-Moss Rehab at Voorhees.

- **New Brochure Available for 'Vision One' Discount Program**

Click [here](#) for the detailing Aetna's vision discount program.

- **New Aetna SG Broker Bonus Program Began 8/1/2006**

Click [here](#) for details retention and new sales bonus program.

AMERIHEALTH

- **AmeriHealth's Strategic Pharmacy Initiatives Underway**

AmeriHealth has sent communications to Brokers, Consultants, Associations and Groups providing further details about its strategic pharmacy initiatives. As part of AmeriHealth's ongoing commitment to provide high quality products at affordable rates, the carrier is reminding customers that FutureScripts will be its new pharmacy benefits manager effective October 1, 2006. Click [here](#) for a detailed update from AmeriHealth

- **AmeriHealthexpress.com to Offer More Online Options**

Through a contract with Benefitfocus.com, a leading provider of software and services for employee benefits, AmeriHealth New Jersey will improve its self-services website, amerihealthexpress.com by providing new web tools to create a convenient online one-stop health benefit management resource for members and employers. Click [here](#) for a press release from AmeriHealth with more detailed information.

CIGNA

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

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

COLONIAL BENEFITS

- **Are Your Voluntary Benefits Provider's Service Claims Fact or Fiction?**

Insurance can be very complex and you know firsthand how resolving insurance issues can eat away at your valuable time. Wouldn't it be helpful if you knew how to find a voluntary benefits provider that offers flexible, hassle-free enrollments and service? Click [here](#) for three questions you should ask your voluntary benefits providers to help separate the service facts from fiction.

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

- **Guardian Introduces Dental Maximum Rollover to Small Groups**

The Maximum Rollover feature allows Guardian Insurance Company PPO members to roll over a portion of their unused annual maximum into a personal Maximum Rollover Account, in case the need for more extensive dental care arises in the future. Click [here](#) for more information from Guardian.

- **Guardian/Health Net NY 4Q06 Rate Grids**

Click on the links provided below for 4th quarter 2006 NY rates for the Outlook and Charter products. The carrier's quarter over quarter rate increases are 1.7% for Outlook and 2.1% for Charter. These low increases continue to keep Outlook products

among the most competitively priced in the NY market.

<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Guardian HealthNet 4q06 new ny plans Brochure Rates-b6.pdf>
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Guardian HealthNet 4q06 NY Outlook EPO Brochure.pdf>
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Guardian HealthNet 4q06 NY Outlook POS Brochure Rates.pdf>
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Guardian HealthNet 4q06 NY POS HSA Rates.pdf>
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Guardian HealthNet 4q06 old ny plans Brochure Rates-b6.pdf>
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Guardian HealthNet 4q06 PPO NY Rates.pdf>

- **HealthNet's *Basics* eBRIEFing**

Click [here](#) for information from HealthNet on the following topics;

- HealthNet Awarded "Excellent & "Quality Plus Distinction" NCQA Accreditation
- HealthNet Reports \$77 million in Second Quarter
- Process for Prior Authorization for Physical and Occupational Therapy Services

HORIZON BCBSNJ

- **Important Information Regarding Chase and HSA Business**

Click [here](#) to read a *Broker Brief Note* regarding changes in custodians for Horizon's MYWay HSA plans.

- **New Direct Access, POS & PPO Products for Midsize Market**

Horizon is introducing a new suite of Horizon DA, POS & PPO plan designs (the P series) to the midsize market (51 to 99 employees) effective November 1, 2006. The P series plans offer approximately five percent savings over the M series plans. Click [here](#) to read a Broker Briefing from Horizon with more details on the new product suite.

- **3Q06 *Broker News* Online Newsletter**

Click [here](#) to the latest issue. Topics include;

- Horizon's *ePrescribe* electronic prescription program
- Final State Budgets Impacts Business and Health Care Industry
- Student Verification Procedure Reminder
- *Horizon Health Rewards* Employee Incentive Program
- Enhancements to Broker Online Services

- **Important HIPAA Compliance Information**

Click on the links provided below to read a broker ebriefing from Horizon BCBSNJ regarding procedures in place regarding the disclosure of Private Information (PI) under HIPAA guidelines. There are also links to various Plan Sponsor documents required by Horizon in order to grant access to PI to parties other than the Plan Administrator.

<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Horizon BCBSNJ BB SE HIPAA.pdf>
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Horizon BCBSNJ Disclosure of PI Form0331200Lbcbs.pdf>
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Horizon BCBSNJ HIPAA Plan Sponsor Certification.pdf>
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Horizon BCBSNJ HIPAA SmallGrpLtr.pdf>
<http://www.bollinger.com/all-pages/new3/11.05.02/pdf/08-25-06/Horizon BCBSNJ Plan Sponsor Amendment.pdf>

- **New Out-of-Network Reimbursement Cost Savings Option for 51+ Groups**

Effective November 1, 2006, Horizon BCBSNJ will provide an additional option for employer groups 51+ when selecting the level of reimbursement of out-of-network claims. Click [here](#) for more details from Horizon.

INFINISOURCE

- **Infinisource News and Reviews**

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

- Court Strikes Down Maryland's "Wal-Mart Law"
- IRS Final HSA Comparability Rule
- Government Provides Informal Guidance on Benefits Issues
- IRS Approves Use of Advanced COBRA Waiver
- DOL Formalizes Form 5500 Rules

METLIFE

- **STD Insurance Will Ease Transition to Health Care Consumerism**

As more employers adopt CDHPs to contain rising health care costs, it's vital to recognize that the cost of providing disability insurance is relatively small compared with that of medical coverage. Employers' savings under a CDHP can be reinvested to enrich the disability benefits package and ease the transition for employees under this new delivery system. Click [here](#) to continue.

- **Five Most Costly Medical Conditions Drive Majority of STD Claims**

Approximately half of all short term disability insurance claims MetLife receives each year is a result of the five most expensive diseases and illnesses in the United States in terms of medical expenditures. These five ailments – heart conditions, trauma, cancer, mental disorders and pulmonary conditions – account for an average of 60% of all lost workdays due to a short term disability (STD), according to a MetLife analysis of over 1.5 million STD income insurance claims. Click [here](#) to continue.

OXFORD

- **Oxford Turns up the Heat with New Plans for NJ 51+ Employers**

Click [here](#) for read a special notice from Oxford with details on the new plan options available for October 1st effective dates.

- **Producer eUpdate**

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

- New Innovative Tools to Engage Members

UNITED HEALTHCARE

- **Producer eUpdate**

Click [here](#) to view the most recent issue of UnitedHealthcare/Oxford Health Plans Producer eUpdate newsletter which covers the following topics:

- New Definity HRA Split Deductible Plan
- SimplyAccountable Program Enhancements
- Affordable Vision for 2-50 Groups
- 2006 Medicare Part D Creditable Coverage Test Results

WELLCHOICE

- **WellChoice Not Accepting New Business After 9/1/06**

WellChoice New Jersey ("WellChoice") has made the decision to withdraw its products from the NJ market. Effective immediately, WellChoice will no longer accept new groups, or provide quotes for any new business, with effective dates after September 1, 2006. The carrier will continue to process enrollment applications currently in house, as well as any new WellChoice enrollments with a September 1st effective date if they were received on or before Friday, August 18, 2006.

WHAT'S NEW AT BOLLINGER

- **Princeton Risk Managers**

Let PRM be your choice for property accounts both big and small! We have markets that write on both admitted and non-admitted paper. Not only can we write primary but can also provide excess limits and quota share both primary and excess as well. Click [here](#) for more information.

OF INTEREST

- **State of NJ will List Firms Reliant on FamilyCare, Medicaid**

Gov. Jon Corzine signed into law a bill requiring the state to release an annual report on companies with at least 50 employees enrolled in the state's FamilyCare or Medicaid programs. The report will include the employer's name, the number of its FamilyCare and Medicaid recipients, including employee spouses and dependents, whether the company provides health insurance and the cost to the state. The reports will be due on Sept. 1 each year. Click [here](#) for more information.