

CARRIER NEWS

AETNA

- Changes to Aetna's NY Medical Portfolio in 2007**

Aetna will be introducing a new 2007 product portfolio in New York that includes 14 medical offerings, most of which have the choice of three prescription drug programs. Training on the new 2007 product portfolio for NY will occur in late October to early November. In addition to the new product portfolio, several plan withdrawals and modifications will also be implemented in 2007. Click [here](#) for complete details from Aetna.

- Calling all Top Producers!**

Will you be joining Aetna in St. Thomas, a tropical island affectionately known as the "American Paradise"? Click [here](#) to view a flyer from Aetna with details on their next sales incentive program destination.

- Special SG New Sales Bonus Program**

Click [here](#) for details on this bonus program that runs from September 1, 2006 through December 15, 2006.

- Aetna Affordable Health Choices for Group 51+**

Aetna Affordable Health Choices is a limited accident and sickness plan designed for hourly, part-time or other employees without benefits. By utilizing Aetna's Nationwide PPO Network, employees can see savings of up to 60% below retail costs. Additional benefits offered include dental, hospital indemnity, life, vision and short term disability. Click [here](#) for more information.

- Aetna Dental Plan Comparison Tool Adds Value**

Aetna has launched a Dental Plan Selection and Cost Estimator Tool to assist employees in choosing their dental plan during open enrollment by allowing them to compare Aetna and non-Aetna dental plans. This interactive decision support tool allows employees to estimate their out-of-pocket dental care costs, compare dental plans and determine which plan best meets their needs and those of their families. Click [here](#) for more information.

Submission Deadlines

(at Bollinger GA by 4:00 pm)

October 15 Effective Date

Aetna	Oct 5
AIG (emp spons)	Sept 25
AmeriHealth	Oct 11
CIGNA	Oct 11
Guardian/ HealthNet	Oct 11
Horizon BCBSNJ	Oct 11
MetLife	Oct 11
OHP	Oct 11
UHC	Oct 9
WellChoice	Sept 25

November 1 Effective Date

Aetna	Oct 23
AIG (vol emp spons)	Oct 11
AmeriHealth	Oct 27
CIGNA	Oct 27
Guardian/ HealthNet	Oct 27
Horizon BCBSNJ	Oct 27
MetLife	Oct 27
OHP	Oct 27
UHC	Oct 25
UnumProvident (LTC only)	Oct 30 Oct 1
WellChoice	Oct 11

- **AIG Insurance Edge - September Update**

Click [here](#) to read the latest edition of AIG's broker newsletter.

- **AIG's Universal Life Coverage Pays Competitive Interest Rate**

As of October 1, 2006 AIG's interest rate for Estate Master SelectSM will be 4.45%. This interest rate is typically adjusted quarterly, or more often if needed, with a guaranteed minimum interest rate of 3.00%. Click [here](#) to continue.

- **Employee Benefit Products Guide**

Click [here](#) for more information on AIG's employer sponsored and voluntary products.

- **Revised Product Spec Sheets for AIG Term MVP, ROPTerm MVP and Group Term Life**

Click [here](#) for new product specification sheets.

AMERIHEALTH

- **"No Pay Copay" Promotion and Pharmacy Initiatives Update**

AmeriHealth is pleased to announce that they will waive copayments/coinsurance on generic drugs for the first quarter of 2007 to encourage more members to switch to lower-cost, equally effective generics, providing group customers the potential for genuine savings on drug expenses. This promotion – which AmeriHealth is calling “No Pay Copay” – is the most recent of the significant changes the carrier is making in their overall approach to managing prescription drug benefits to deliver improved coverage and contain premium costs for customers. Click [here](#) for more information.

- **AmeriHealth Increases Bonus for 4th Quarter**

Click [here](#) for the details.

CIGNA

- **October 31st is the Deadline for December 1st Renewals**

The deadline for December 1, 2006 renewals is October 31, 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 December 1st and remember that this requirement will continue until June 1, 2007.

COLONIAL BENEFITS

- **Bring Your Clients Creative and Integrated Consumer Driven Benefits**

You know it's time to abandon traditional ways of battling rising healthcare costs when grocery store employees draw a line in the sand over a \$15 increase, per paycheck, for health insurance and their employers allow the issue to result in a prolonged strike. Employers used to have few options: reduce benefit levels, divert company revenue to pay the increased costs, or get someone else to pay. 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

- **GHI's Additional Service Compensation (ASC) Program**

In addition to the competitive commissions and attractive bonuses GHI pays for small group business, Selling Agents can now earn a third level of compensation. Click [here](#) for details on the new bonus program.

- **New Small Group Products Available 10/1/05**

In response to an increasingly price-sensitive marketplace, GHI will introduce innovative, cost-competitive health insurance solutions for small groups (2-50 employees), effective October 1, 2006. These offerings include new PPO, EPO, PPO Share, and EPO Share plan options with a broad range of benefits, all at affordable rates. These products are sure to help you maximize your small group sales and retention rates. Key features include:

- Medical, hospital, and prescription drug coverage.
- \$40 copayments for office visits and other services.
- New Rx plan options for EPO, EPO Share, and PPO Share plans.
- Downstate monthly rates as low as \$229.78 for individuals and \$588.72 for families
- Covered in-network services are reimbursed at either 90% or 80% for the PPO Share and EPO Share plans after applicable deductibles.

Click [here](#) for more details.

GUARDIAN/HEALTHNET

- **Renewal Basics Newsletter for Brokers**

Click [here](#) to read the October edition of the Guardian and Health Net Healthcare Solutions Basics, which includes information on their Outlook Portfolio in New York and New Jersey as well as their array of health care options in Connecticut.

- **Guardian Announces Sale of Equity Stake in Medical Network**

Guardian's partial stake in Private Healthcare Systems (PHCS), their primary medical network, is being acquired by MultiPlan, a national network leasing company. Click [here](#) for more information. *Note: this action will have no impact on Guardian/HeathNet business.*

HARLEYSVILLE

- **Comprehensive Employee Benefits Plans Without Underwriting**

Wouldn't it be great to be able to provide your clients with Group Life and Disability Plans quickly and simply, without having to go through underwriting? You can do just that with the Bollinger GA and Harleysville Life. Click [here](#) for more information on this exclusive new program.

HORIZON BCBSNJ

- **Try it on Us Generic Prescription Copay Program**

Horizon BCBSNJ is pleased to introduce the *Try it on Us* Program, effective October 1, 2006. The program will cover the prescription copayment for fully insured members who switch from a select multi-source or non-preferred brand maintenance medication to the generic therapeutic equivalent. Click [here](#) for more information from the carrier.

HORIZON HEALTHCARE

- **Horizon Healthcare Business Transition Update**

Click [here](#) for the latest edition of Horizon Healthcare of NY Brief Notes, which provides an update on the transition of business to Empire.

INFINISOURCE

- **Infinisource News and Reviews**

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

- InfiniSource Provides Input on Dependent Care Expenses
- Products Spotlight: The Future of HSAs is Now
- Learn How to Avoid a \$600,000 FMLA Mistake
- HIPAA Turns 10
- IRS Forbids Certain Beneficiary Designations

METLIFE

- **MetLife Survey: Workers Recognize Shift in Benefits Responsibility**

At a time when competitive pressures have forced companies to shift the financial burden for healthcare and other employee benefits from "employer" to "employee," MetLife's 2006 Study of Open Enrollment Benefits Trends shows that a majority of workers look forward to their company's Fall benefits open enrollment period.

Click [here](#) to learn more about the results of this informative survey.

OXFORD

- **Producer *eUpdate***

Click [here](#) to view the most recent edition of OHP/UnitedHealthcare Producer eUpdate Topics this month include:

- Optimizing Pharmacy Benefits
- New Ad Hoc Reporting Policy
- New Self-funded Catastrophic Report

- **New York Product Enhancements Effective 10/01/06**

Oxford Health Plans is pleased to announce several meaningful enhancements to its large and small group product portfolios for new and renewing business with effective dates on or after October 1, 2006. These new options will provide employer groups with several affordable coverage alternatives from some of their most popular product lines. Click [here](#) for more details on the new deductible and copay options.

UNITED HEALTHCARE

- **HCA/HealthONE Hospitals Terminate Contract with UHC**

HCA, Inc. (called HealthONE in Colorado) has terminated their hospital contracts with UnitedHealthcare in Colorado effective September 1, 2006 and in South Florida and Tampa regions effective August 29, 2006. Click [here](#) for more information.

UNUMPROVIDENT

- **Introducing the New Buyers Study to Guide Your Sales Strategy**

Chock full of key insights and recommended actions, this new consultative tools uses UnumProvident's block experience and third-party industry data to show the trends employers are facing, the plans they are buying, and how they can address the delicate balance between containing costs and attracting top talent. Check out the Buyers Study at www.unumprovident.com/buyerstudy and see links to other campaign materials as they become available.

- **A Big Business Advantage for Small Businesses**

Employers of all sizes look to you to help meet their insurance benefit needs. Traditionally, small businesses have been challenged to find robust benefits similar to those offered to larger companies. Recognizing the potential in the fewer than ten employee business market, UnumProvident has tailored a special group offering to tap that potential. As a leader in income protection, UnumProvident can provide big business advantages to your small business clients. Click [here](#) to continue.

Bollinger GA
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