

CARRIER NEWS

AETNA

- 1stQ 2007 Small Group Dental Rates for Northern NJ**

Click [here](#) to download the dental rates for the first quarter of 2007.

- New Technology To Increase Member Participation In Integrated Health And Disability Programs**

Aetna is offering an interactive voice response (IVR) system called Voice2Form to enable members with both Aetna disability and medical insurance to easily provide consent to participate in the insurer's Integrated Health and Disability (IHD) program. Click [here](#) for more information.

- Aetna Medicare's New Golden Opportunity Sales Incentive**

Now, selling individual Aetna Medicare Advantage plans has never been more rewarding. Aetna Medicare's new sales incentive program provides **certified** brokers with an opportunity to earn an addition \$100 per completed enrollment for each individual Aetna Medicare Advantage Plan generated. The incentive program applied to new individual business generated between November 15 and March 31, 2007. Click [here](#) for more details form Aetna.

For more information on Aetna Medicare products or the broker certification process, please give your Bollinger GA representative a call.

- Redeem Broker Rewards and Co-Op Marketing Points by 12/15/06**

Click [here](#) for a reminder from Aetna regarding broker reward & co-op marketing points you may have accumulated.

- Aetna Life Essentials: A New Approach to Group Life Benefits**

Aetna's Life plans include at no additional cost a new package of services delivered the way consumers experience life. Aetna Life EssentialsSM leverages their strong health business assets to provide unmatched value to plan members and their families and beneficiaries. Highlights include:

- Living Benefits** employees can use today – such as access to legal services, and healthy lifestyle programs that help members save on fitness, hearing, and vision.

Submission Deadlines

(at Bollinger GA by 4:00 pm)

December 15 Effective Date

Aetna	Dec 6
AIG (emp spons)	Nov 24
AmeriHealth	Dec 12
CIGNA	Dec 12
Guardian/HealthNet	Dec 12
Horizon BCBSNJ	Dec 12
MetLife	Dec 12
OHP	Dec 12
UHC	Dec 8

January 1 Effective Date

Aetna	Dec 21
AIG (vol emp spons)	Dec 11
AmeriHealth	Dec 27
CIGNA	Dec 27
Guardian/HealthNet	Dec 27
Horizon BCBSNJ	Dec 27
MetLife	Dec 27
OHP	Dec 27
UHC	Dec 22
UnumProvident (LTC only)	Dec 30
	Dec 1

2. **End-of-Life Benefits** for members AND caregivers – such as end-of-life information from Aetna's Compassionate Care website, and direct access to licensed social workers who can help with emotional and educational needs.
3. **Beneficiary Benefits** for survivors and loved ones – a life insurance benefit, plus financial guidance, and bereavement and grief counseling

Click [here](#) for more information on Aetna Life Essentials.

- **Information on Vendor Burglary**

Aetna was notified by one of its vendors, Concentra Preferred Systems, that one of Concentra's offices, along with five other business tenants in the same building, was broken into by burglars recently. Random items were stolen from each tenant in the building, ranging from cash, pharmaceuticals and movie passes to DVDs and other easily transportable property. Among the items missing from the Concentra offices was a lockbox containing back-up and blank data tape cassettes. Some of the tapes contained data from a number of Concentra health plan clients, including Aetna.

Aetna is informing their plan sponsors about this incident, which involved the personal information of less than 1 percent of current and past Aetna plan members. Aetna wants to inform brokers as well, so you are prepared to respond should you receive any questions from your clients. Click [here](#) to view a Broker eAlert from Aetna.

AIG/AMERICAN GENERAL

- **Introducing the AIG Group Limited BenefitCareSM Program**

AIG is pleased to announce the launch of their newest limited benefit program. Click [here](#) for the details.

- **Dental Enhancements to Help Boost Sales**

Click [here](#) to read AIG's announcement of dental enhancements designed to increase competitiveness, improve quote turnaround and help boost your sales.

- **Groups Now Have Another Way to Submit Dental Enrollment Data**

There's now another way of submitting dental enrollment data. Groups can either submit enrollment forms with their master application or they can use AIG's newly created "Enrollment Census with Dependent Data" fill-in form (Product ID 06670220-1042-HPS-6). This new form captures complete dependent data—essential for processing a new case, accelerating dental claims turnaround and improving overall service. Click [here](#) for the new fill-in form.

AMERIHEALTH

- **Broker Bonus Extended Into 1st Quarter of 2007**

Click [here](#) for more information on Small and Large Group Broker Bonuses for AmeriHealth new business.

- **Discount Drug Program for PPO HSA-Qualified High Deductible Health Plans**

AmeriHealth is pleased to introduce a new program, effective January 1, 2007, that offers discounts on prescription drugs for members enrolled in a PPO HSA-Qualified High Deductible Health Plan that do not have a prescription drug plan. Click [here](#) for more information.

- **Important Information About the Health Benefit Program**

Click [here](#) to read a notice from AmeriHealth regarding updates to their health benefits program and initiatives to help control health care costs.

- **"No Pay Copay" Reminder and Select Drug Program Updates**

AmeriHealth would like to remind you of their "No Pay Copay" promotion for groups which begins January 1, 2007 - eligible AmeriHealth members will be able to receive medication at no cost to them. AmeriHealth has also updated its Select Drug Program Formulary list. Click [here](#) for more details on both programs.

CIGNA

- **Pricing Reduced on OA Plus Plans Effective January 1, 2007**

CIGNA will be reducing the pricing on a number of the plans within its 2 – 50 product portfolio in NJ. The rate reductions will generally be as follows;

- 6 % average rate reduction for groups that are situated in Northern New Jersey for the following plans: D, E, F, G, J, K, L, M, N and O.
- 8% average rate reduction for groups that are situated in Southern New Jersey for all 13 Open Access Plus Plans.

These pricing reductions were arrived at by comparing 12/1/06 rates vs. 1/1/07 rates for similar plan designs. The cost-share plans that are part of the portfolio received, on average, a higher rate reduction. CIGNA HealthCare's cost-share OAP plans are now priced more competitively vs. the competition's HMO cost-share plans and the carrier asks that you consider these respective plans on all quotes for clients interested in an HMO cost-share plan. The ability to offer a seamless network across the county for all of these plans is a huge selling point when considering CIGNA. Click [here](#) for a benefit outline brochure on all CIGNA NJ Open Access Plus plans.

COLONIAL BENEFITS

- **Using Voluntary Benefits and Communication to Hold Onto Clients**

At renewal time, your clients have few options. They can find a different health insurance provider, accept their renewal rates or shop for a new broker. 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

- **New GHI Small Group Application Effective December 1st**

In keeping with its ongoing efforts to make it easy for brokers to do business with them GHI streamlined its administrative procedures this summer by introducing its convenient new all-in-one small group application. Identifiable by GHI Form Number 7080C on the bottom of its front page, this application is to be used for submission of new group sales for all GHI commercial business--PPO, EPO, and HMO--for sole proprietors or groups of 2 to 50 members.

Please note that as of December 1, 2006, all new business submitted to GHI must use this new application. To download a copy of this application, [click here](#).

HORIZON BCBSNJ

- **New ID Cards Released to HMO Access Members**

Horizon BCBSNJ has revised the HMO Access ID cards. The cards now include referral information. Services performed by a specialist do not require a referral. This will alert physicians and other health care professionals that Horizon HMO Access members do not require referrals. Horizon hopes this eliminates that confusion some members face when visiting certain physicians. Members will receive their new cards in the mail shortly and should destroy their old ID cards upon receipt of the new ones.

- **Revised State Mandate to Change Health Benefit Plans**

The NJ Department of Banking and Insurance recently passed a new regulation that may impact certain health benefit programs. Click [here](#) for a Broker Briefing from Horizon with details on the regulatory changes.

- **Premium & Enrollment Changes for Under 30 Dependents**

Horizon BCBSNJ now requires two forms to be submitted when enrolling a member on a small group plan under the Dependent to Age 30 regulations in NJ. Historically, Horizon has only required the Dependents to Age 30 Enrollment Form. Effective immediately, Horizon will now also require an Enrollment/Change Request Form. Dependents to Age 30 Enrollment Applications submitted without the Enrollment/Change Request Form cannot be processed. Click on the links provided below for a broker briefing from Horizon on this issue as well as the two forms required for enrollment.

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/12-05-06/Horizon BCBSNJ BB UnderAge30.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/12-05-06/Horizon%20BCBSNJ%20BB%20UnderAge30.pdf)

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/12-05-06/Horizon BCBSNJ SG EmployeeAppChangeForm.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/12-05-06/Horizon%20BCBSNJ%20SG%20EmployeeAppChangeForm.pdf)

[http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/12-05-06/Horizon BCBSNJ SG Under 30 App.pdf](http://www.BollingerGA.com/all-pages/new3/11.05.02/pdf/12-05-06/Horizon%20BCBSNJ%20SG%20Under%2030%20App.pdf)

Also, please note: the premium charge for the over-age dependent coverage has changed from 68.4% to 60.8 percent of the single rate of the plan in which the parent is enrolled. The new rate is effective immediately, but if the group has an over-age dependent already enrolled at 68.4 percent rate, their rate will change to 60.8 % upon the group's renewal on or after November 1, 2006.

METLIFE

- **Multi-Product Package Discounts Available with LTD**

Click [here](#) to view a flyer with the highlights of these new discount options.

OXFORD

- **Oxford Specialty Pharmacy Program**

As part of Oxford Health Plans' continuous effort to improve service and make prescription medications more affordable, Oxford has introduced the enhanced Specialty Pharmacy Program. They have created a network of specialty pharmacies that offer superior assistance and support services to their members during treatment. This program only impacts members of groups who have purchased pharmacy benefits through Oxford Health Plans. Click [here](#) to continue.

UNITED HEALTHCARE

- **UHC/OHP Producer eUpdate**

Click [here](#) to read the most recent issue of UnitedHealthcare/Oxford Health Plans Producer eUpdate. Topics covered include;

- PDL Changes Effective 1/1/07
- New Consumer MaxMultiplier - United Healthcare Dental
- New United Healthcare Definity HSA Tools
- Collaborating with Dr. Oz

UNUMPROVIDENT

- **Realities About DI That Cannot Be Ignored**

Many people today underestimate the real value of their income. In fact, a recent UnumProvident survey of more than 1,700 working U.S. adults showed that almost two-thirds consider their earning power a less valuable asset than their home, savings and investments, car, boat or other vehicle. Click [here](#) to continue.

BOLLINGER PERSONAL LINES

- **Handle with Care: Managing Baby Boomer Collectors**

There are currently 76.9 million baby boomers (those individuals born between 1946 and 1964) in the U.S. The baby boomers have more accumulated wealth than any other generation, with an estimated spending power of \$2.1 trillion. Click [here](#) to continue.

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