

# The Administrators, Inc. Bene its

Insurance products to fit your needs & budget

December 2006

## New Online Tools

### Health Insurance Made Easier for Subscribers

TAI's website ([www.tai-pa.com](http://www.tai-pa.com)) makes it easier for subscribers to manage the costs and benefits of their health insurance. Companies that have their group health insurance through TAI and have registered a Benefits Administrator are able to:

#### Compare Premiums

Registered Benefits Administrators can use our Flex Designer Tool to see how changing out-of-pocket healthcare expenses can keep premium at an affordable level for their company.

#### Streamline Insurance Communication

Registered Benefits Administrators can streamline their benefit communications by using the Contact Us portion of our site for certain activities such as changing address records, asking benefit questions as well as requesting ID cards and benefit materials.

#### Upload PDFs for Employees to View

Companies with a registered Benefits Administrator can customize our site for their employees by adding PDFs concerning their benefits, policies, etc. This information is protected and only employees can only view PDFs specific to their company.

#### Allow Employees to View Benefit Explanations

Now, in addition to basic coverage information, employees of registered companies can view detailed explanations of their own personal benefits. This should be of service to Benefits Administrators in terms of the time devoted to explaining benefits.

If you're a registered Benefits Administrator or an employee of a company with a registered Benefits Administrator, you can access our online tools by logging on to the Association Member Insurance page of [www.tai-pa.com](http://www.tai-pa.com).

## Welcome to *BeneFits*

BeneFits is TAI's report for you. Each issue will provide you with information on accessing your benefits, cost saving tips, new products, and ideas on how to keep your business healthy. Our contact information is also included so your benefit questions and needs can be met by our knowledgeable specialists.

## Rate Increase News

The enclosed bill reflects your new rates for 2007 whether you've made changes to your benefit program or have decided to maintain your 2006 program. Please note, the next available date to make a change is February 1, 2007. Paperwork must be received by January 10, 2007.

### For Your Protection

If you have decided to keep your current program, a 2007 Product Confirmation form should have been completed and returned to TAI.

This form was included in the mailing with your renewal rates. Please contact our Customer Service Department or visit us online at [www.tai-pa.com](http://www.tai-pa.com) if you need another form.

Renewal rate mailings for companies with more than one employee also included three Plan Change Confirmation forms. If you decided to switch from your current product to another IBC program, we require written authorization on one of these three forms. One form confirms a change to a Flex Series option. One form confirms a change to a Flex Deductible option and the other confirms a change to a Health Savings Account (HSA).

If you have not returned one of these forms, please understand that by paying the enclosed bill you are authorizing us to continue the coverage listed on the bill.

Please contact our Sales Department with questions about alternative programs. Questions about billing matters can be directed to our Billing Department. Please contact us at 610-604-4500 or [www.tai-pa.com](http://www.tai-pa.com).

TAI cannot assume responsibility for any changes in product offerings, carrier initiated rate changes, rate errors by the carrier, carrier initiated deadlines, changes in deadlines or underwriting decisions. The carrier is solely responsible for determination of dates for increases. The carrier has the right to correct errors in rates even after distribution. We make every effort to verify and/or correct any carrier rates. Subscribers are responsible for paying the correct premium. When an error is determined, the corrected rate must be paid by the subscriber retroactive to the initial date on which that premium should apply unless otherwise stipulated by the carrier.

## Refer a Colleague

For the first time, moving from one association to another with the intention of maintaining group health insurance cannot be effected until April 1, 2007. In past years the transfer date was January 1.

TAI hopes you are pleased with the employer benefit services we provide and with the fact that the associations we represent remain among the most affordable in the region.

We hope you will reflect this important information to your business colleagues who may be paying higher association dues.

If you have a colleague who could benefit from joining an association administered by TAI and transferring their group health insurance to TAI to take advantage of our benefit services, please call or have them call TAI's Sales Department at 610-604-4500.

If someone is interested in transferring to a TAI association group health program from another association's insurance program, transfer paperwork must be submitted no later than January 10, 2007 for an April 1 effective date.

It is important to note that premiums for association insurance are determined demographically and do not change, regardless of affiliation. Also, companies considering a change should note that some types of transfers will require re-qualification by the insurer.

If you or a colleague have questions about transferring please call our Sales Department at 610-604-4500.

We remain confident that your current affiliation continues to be the premier, value-driven relationship. We look forward to serving you in 2007.

*Please remember, TAI's Brokered Services Division can also help with dependents, part-timers and others who do not qualify for group health coverage. Call TAI for more information.*

## Medicare Part D Deadline

November 15 was the deadline for employers to notify Medicare eligible individuals concerning the creditable status of their insurance. Notices were mailed from TAI to employers in October. Visit the Important Insurance Update page of [www.tai-pa.com](http://www.tai-pa.com) to learn about the other times notification is required.

## Building a Healthy Business

**Attn: Employers with Medicare eligible employees, dependents, etc.**

As previously announced, effective January 1, 2007, if an Independence Blue Cross (IBC) subscriber or dependent is eligible to enroll in Medicare Part B and has not done so, IBC will pay as the secondary payer and hold the subscriber responsible for paying the provider the amount Medicare would have paid. This is in addition to any applicable co-payment, coinsurance, deductibles and out-of-network costs for which the subscriber is normally responsible. This will increase the subscriber's out-of-pocket costs.

Subscribers enrolled in Medicare Part B will have their claims submitted to Medicare as the primary payer and will only be responsible for paying any applicable co-payment, coinsurance, deductible and out-of-network costs when their claims are processed by IBC. If a subscriber wishes to enroll in Medicare Part B, he or she may do so by contacting their local Social Security Administration at (800) 722-1213, TYY/TDD: (800) 325-0778 or [www.socialsecurity.gov](http://www.socialsecurity.gov).

If you need further guidance please contact TAI's Customer Service Department at 800-634-4428.



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800-634-4428 Phone  
[www.tai-pa.com](http://www.tai-pa.com) Website  
[clientassist@snip.net](mailto:clientassist@snip.net) E-mail

**Fax  
It**

Interested in receiving info on our benefit products?\*

- |   |   |
|---|---|
| <input type="checkbox"/> Accident                 | <input type="checkbox"/> Health                 |
| <input type="checkbox"/> Cancer                   | <input type="checkbox"/> Health Savings Account |
| <input type="checkbox"/> Cash Supplements         | <input type="checkbox"/> Life                   |
| <input type="checkbox"/> Dental                   | <input type="checkbox"/> Long Term Care         |
| <input type="checkbox"/> Dental Discounts         | <input type="checkbox"/> Long Term Disability   |
| <input type="checkbox"/> Employee Assistance Plan | <input type="checkbox"/> Short Term Disability  |
|   | <input type="checkbox"/> Vision                 |
|   | <input type="checkbox"/> Workers' Comp          |

Fax your info to 610-604-4922:

Name \_\_\_\_\_

Business Name \_\_\_\_\_

Business Address \_\_\_\_\_

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\*Not all products are association products.