

The Administrators, Inc.

BeneFits

Insurance products to fit your needs & budget

Spring 2010

ConnectionsSM Accordant CareTM Program

for complex conditions transitions to Blue Cross's Care Management team

Blue Cross's disease management program for complex chronic conditions has been provided in collaboration with an external vendor, since 2005. They have enhanced their internal care management capabilities and now have the expertise to provide these services using their own staff.

As of May 1, they are transitioning the services for members in fully-insured groups who have these conditions to an in-sourced model. This same transition will occur by December 31 for members in self-funded groups who have purchased the Connections program.

Letters will be sent to all members affected by this transition notifying them of the change and providing additional information on available resources and tools.

Health Care Reform Law Amends FLSA to Require Breaks for Nursing Mothers

The new requirement is an amendment to the Fair Labor Standards Act (FLSA) included in the Patient Protection and Affordable Care Act, signed into law by President Obama on March 23, 2010.

Employers need to provide nursing mothers with a private place other than a bathroom and break time to express breast milk. Employees must be allowed such breaks for up to one year after their child's birth. The new law does not require employers to compensate an employee for the breaks, despite the fact that many rest periods or breaks of short duration are treated as "working time" by employers. (cont)

Welcome to *BeneFits*

BeneFits is TAI's report for you. Each issue will provide information on accessing your benefits, cost-saving tips, new products, and ideas on how to keep your business healthy.

Health Care Reform (cont.)

An employer that employs fewer than 50 employees may be exempt from the requirements if the law would impose an "undue hardship by causing the employer significant difficulty or expense."

The provisions are set forth in Section 4207 of the Patient Protection and Affordable Care Act, for which there is no stated effective date. Therefore, it appears that these requirements took effect upon the President's signing the legislation on March 23.

New Prescription Drug Options

Blue Cross has developed two innovative prescription drug options that will allow more customers to keep both medical and prescription drug coverage for their employees during today's tough economic times.

- \$7 generic/50% (\$125) brand*
- \$4 generic/brand* discount

These two new plans are among our most affordable prescription drug coverage options.

In order to keep our product portfolio streamlined, we are removing two Select Drug Program[®] copayment options for small (2-50) and mid (51-99) groups as of July 1, 2010:

- \$0/\$25/\$50
- \$5/\$40/\$60

These options are being removed from the portfolio because they are the least popular with our small and mid group customers. Customers currently offering these options will be able to continue to offer their current program until they make any medical or prescription drug benefit change.

Contact TAI today at (800) 634-4428 to learn more.

**Brand drugs vary in cost and cost-sharing is based on a discount amount that was negotiated with the pharmacy.*

Ask for Generics Rx's

Generic prescription drugs are a money-saving, effective alternative to brand-name prescription drugs. A generic drug is identical in composition to its brand-name counterpart and is used to treat the identical health condition.

Make the switch today

If you would like to try the generic equivalent of your brand-name prescription medication, simply talk to your doctor or pharmacist. He or she can tell you if there is one that is right for you. You can also look for generic equivalents to your current medication by contacting TAI's Customer Service Department at (800) 634-4428 and request a copy of the most recent Select Drug Program Formulary Guide.

Human Resources Library Available Online

We are pleased to introduce you to our newest online Human Resources Library - HR & Benefits Essentials*.

While we provide insurance products, our resources go beyond that and compliment your other requirements. You now have exclusive access to a comprehensive online library of HR information with so many issues that impact your day-to-day business.

HR & Benefits Essentials is an award-winning; easy-to-understand Human Resources and employee benefits library, as well as a targeted search engine, an "Ask the Experts" feature, and hundreds of downloadable forms.

Find valuable guidance in areas such as:

- COBRA, MINI-COBRA (PA businesses) and HIPAA
- State and Federal Employment Law, Hiring and Termination
- Hundreds of downloadable HR forms and posters
- A list of frequently asked questions

To enroll in TAI's HR & Benefits Essentials, at no cost, please contact our Customer Service Department at (800) 634-4428 today.

**Please note that the information provided in this HR Library should be treated as informational only. You should still use your normal protocols in pursuing legal and financial guidance.*

Blue Cross Announces Early Extension of Dependent Coverage

Beginning June 1, health insurance coverage for young adults up to age 26 who are currently covered by their parents' individual or employer-sponsored health plans will be extended.

This extension applies to those dependents under 26 who currently have coverage and who would lose that coverage prior to the effective date of the new law. The extension will apply to individual and group policies provided to the carrier's fully insured employer groups.

Affected members who have dependents aging out of their policy or who have a dependent whose student status requires verification were recently contacted by the carrier. These members were notified that dependents that did not meet eligibility requirements would have their coverage terminated effective April 30, 2010.

In light of the recent policy change, coverage for the individuals who would have had their coverage terminated effective April 30, 2010 because of age or student status will be notified by the carrier of this extension.

Contact TAI at (800) 634-4428 to learn more.

**Fax
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Interested in receiving info on our benefit products?*

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

Fax your info to 610-604-4922:

Name _____

Business Name _____

Business Address or E-mail _____

*Not all products are association products.