

# The Administrators, Inc.

# BeneFits



Insurance products to fit your needs & budget

December 2008

## Changes in Billing Procedures

As announced in a previous mailing, The Administrators, Inc. is making significant changes in its billing procedures in early 2009. In order to accomplish these changes, enclosed is a one-month bill for January - rather than your normal quarterly bill.

In a few weeks, you will receive a bill from our new billing partner, USI Affinity, for the remaining two months of the quarter.

Starting with that statement from USI Affinity, your bills will have a new look (including the outside envelope) and a new address for making payments. **The Billing Specialists at The Administrators, Inc. will, however, continue to assist you with your billing matters.** You can contact them at (800) 634-4428.

We urge you to take all steps to ensure your account is paid up-to-date. **During the transition period to our new billing system, accounts with unpaid balances from January or the previous quarter will unavoidably result in termination of coverage.**

## Contact Us

As your insurance administrator, our staff are available to answer all of your benefit questions. We have created labels to attach to your insurance identification cards to remind you and your insured employees of this.

When you or your employees have questions call the number on the label to speak with TAI's Customer Service Department.

If you need extra labels due to recent product changes, please call us at 610-604-4500 or make your request through the Contact Us Page of our website TheAdministratorsInc.com.

*Please note, you should continue to call the carrier direct for emergency care or for information regarding the pre-authorization of medical services.*

## 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. Our contact information is also included so your benefit questions and needs can be met by our knowledgeable specialists.

## Rate Renewals

Renewal mailings included forms to communicate your 2009 benefit decision to us. A Benefit Election Form is required to change products and a Product Confirmation Form indicates your intention to maintain your 2008 product.

The enclosed bill reflects your new rates for 2009 whether you've informed us that you are making changes to your benefit program or have decided to maintain your 2008 program.

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

Please note, the next available date to make a product change is February 1, 2009. **Paperwork for a February 1 change must be received in TAI's office by December 31, 2008.**

Please contact our Sales Department with questions about alternative programs or our Brokered Products Division about products from other insurance carriers. Questions about billing matters can be directed to our Billing Department.

Please contact us at 610-604-4500 or TheAdministratorsInc.com.

## Keep in Compliance

**Do you have an employee, dependent or retiree on your coverage who is eligible for Medicare?**

If so, according to Medicare guidelines Medicare Part D eligible individuals who have prescription drug coverage must be informed if their prescription coverage is as good as, or creditable, to Medicare Part D.

**Annual notices must be given to eligible individuals by November 15 and to CMS by February 28.**

Please visit TheAdministratorsInc.com section where we have further Creditable Coverage guidance and downloadable notices to help you comply with this requirement. *Note: You need to know the drug coverage that you are providing to your Medicare eligible individual(s) to download the proper notice(s).*

## Building a Healthy Business

Changing your insurance plan may seem time-consuming and uncomfortable, yet staying with a plan that is too expensive or no longer suits your needs is unnecessary. TAI's Account Executives will not only suggest options, but help you achieve what you need in as little time as possible.

### HMOs Can Offer Smart Savings: Here's How They Work

Subscribers in an HMO select a primary care physician (PCP) to coordinate care through the HMO's network of health care providers, i.e. doctors, hospitals, etc. PCPs provide referrals for visits to specialists and for tests and treatments.

To receive care you will need to pay doctors (including your PCP) and hospitals an established co-payment.

Unless an emergency, treatment or care given by providers not in the network will not be covered.

### Terms to Know...

**Primary Care Physician (PCP):** The doctor you designate through the insurance carrier as your first point of contact for all future healthcare.

**Network:** The doctors, hospitals and other providers who have agreed to offer services to an insurance carrier's subscribers in exchange for fees from the carrier and subscriber.

**Referral:** The insurance carrier requires subscribers to receive authorization from their PCP before seeking non-emergency care.

**Co-Payment:** A set amount (arranged by the insurance carrier) for a subscriber to pay a provider for covered health care services.

### Consider an HMO Plan if You...

- Need family coverage
- Are interested in controlling premium expenses
- Require ongoing care
- Have a longstanding relationship with a doctor who is in the carrier's network and can become your PCP

Interested in learning more? Our Account Executives are available to help you decide if an HMO can help control your healthcare expenses while still meeting the needs of your family, business and employees.


## Your Household's Health

### The Consumer Product Safety Commission's List of Dangerous Toys

Parents can keep the holidays fun by being safety-savvy shoppers; by looking for age-appropriate toys; and by reading all the warning labels carefully.

Gift givers should also follow these important tips:

- Kids less than 8 years old in the house? Avoid toys with magnets or magnetic components small enough to swallow. *About 1.3 million magnetic toy figures were recalled on March 17, 2008.*
- Only adults should charge remote-controlled toys following manufacturer instructions; never overcharge. *About 685,000 remote-controlled helicopters with lithium batteries were recalled on July 24, 2008.*
- Watch for small parts around infants and young children. *About 300,000 plush toys with small parts were recalled on April 7, 2008.*
- Sign up for free recall notifications by e-mail. As soon as there's a recall, you'll know what's affected and what to do. Visit [www.cpsc.gov/cpsclist.aspx](http://www.cpsc.gov/cpsclist.aspx).

<b>Fax It</b>	 <b>The Administrators Incorporated</b>
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Interested in receiving info on our benefit products?*	
<input type="checkbox"/> Accident	<input type="checkbox"/> Health
<input type="checkbox"/> AFLAC	<input type="checkbox"/> Health Savings Account
<input type="checkbox"/> Cancer	<input type="checkbox"/> Life
<input type="checkbox"/> Cash Supplements	<input type="checkbox"/> Long Term Care
<input type="checkbox"/> Dental	<input type="checkbox"/> Disability
<input type="checkbox"/> Dental Discounts	<input type="checkbox"/> Unum
<input type="checkbox"/> Employee Assistance Plan	<input type="checkbox"/> Vision
	<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.	