

# Broker Bulletin



**MAY INSURANCE SERVICES, INC.**  
*“A BrokerNet, Inc. Affiliate”*

Issue 18

January 2011



**ANTHEM**

After healthcare reform was enacted March 23, 2010, Anthem chose to grandfather most of their medical plans. Looking forward Anthem will take a different approach. **Between 4/1/11 and 9/30/11**, Anthem will release **all group renewals as non-grandfathered plans**. If the customer wants to maintain grandfathered status, their broker should contact their MIS representative to see if the group is eligible. If eligible, Anthem will provide a quote for grandfathered plans.

Members in individual, fully insured and ASO small and large group plans will **no longer receive paper EOBs in the mail if there is zero liability**. Members can access their EOBs online at [www.anthem.com](http://www.anthem.com) or by contacting the Customer Service phone number on the back of their ID card. Please note: for consumer-driven health plans, this \$0 claim suppression will occur once no funds are available in the subscriber's HRA, HIA or HIA Plus account.

Anthem has been providing brokers and customers with **leading-edge tools and information**.

- In 2010, they **enhanced their website tools** with the creation of a health care reform website, small business tax credit calculator and grandfathering decision tool.
- They are developing **new employer guides** with a shift in focus from 2010 provisions to 2011 and beyond.
- They are developing **sample notices** as well as **sample language** for the customers.
- They are sponsoring **free webinars** for brokers which are archived and available.

All these enhancements are available on the [health care reform website](#).

**INTRODUCING** Anthem's **Deductible First HRA** plans. You asked for it and Anthem responded. These plans will be available for large and small group plans beginning with March 1, 2011 effective dates. This product includes a unique component: members must first meet the upfront plan deductible before they can access the funds in the HRA. Quoting is now available. This is just another way employers can help control overall health costs while maintaining highly competitive benefits.



**STARMARK**

Starmark will **delay their enforcement of the non-discrimination rules** and discontinue the forms/processes previously implemented. Starmark will accept and renew “carve out” business. Starmark will keep you informed as more information becomes available.

**ANNOUNCING 2011 Bonus Program** from Starmark! One of the best programs in the industry stays at the top. Please ask your MIS representative to email you a copy of the Bonus Program and see how you can earn more in 2011!

Starmark will accept the **new Ohio Uniform Small Group Employee Application (app1210)** in addition to the Starmark Employee Enrollment form. Both forms can be downloaded from the Starmark or MIS websites.

## Mark Your Calendar!

### Anthem Underwriting Fair

**Wednesday, January 19th**

10 am -12 pm

MIS Conference Room

RSVP: Charlcie Storck, ext 211

[cstorck@mayinsurance.com](mailto:cstorck@mayinsurance.com)

### HSA Bank

**Tuesday, February 15th**

Indiv/Group Broker Training

355 Building Conference Room

10 am—12 pm

RSVP: Kim Oldfield, ext 205

[koldfield@mayinsurance.com](mailto:koldfield@mayinsurance.com)

### **2011 Anthem UW Fairs for your calendar:**

March 11

May 13

July 13

September 16

November 18

*May Insurance Services, Inc.*

*“Service” is more than just our name*

## Inside this issue:

Premium Saver	2
Dental Care Plus	2
BrokerNet/MIS 9 <sup>th</sup> Annual Top Producer Incentive Trip	2
HSA Bank	3

# GROUP UPDATES

Scott Lewis, ext 208, slewis@mayinsurance.com, Doug Scott, ext 215, dscott@mayinsurance.com

## PREMIUM SAVER



Did you know an employer can **save up to 30%** on group medical premiums? We can show you how with a new innovative fully insured HRA product—**PREMIUM SAVER (PS)**.

Premium Saver fits “**underneath**” your major medical plan. Choose a higher deductible plan for your group that saves them money and let Premium Saver **fill the gap**. And while your group is saving money — you’ll be boosting your income as PS pays commissions. To be eligible, the group must have at least five medical employees. Other advantages of PS include: flexible designs, no one is declined, no waiting period for pre-existing conditions and easy enrollment. Contact MIS today for more information or a quote!

### Premium Saver

#### Two Layers

High Deductible Medical Plan

**PLUS**

Premium Saver

**EQUALS**

**\$AVING\$!**

## DENTAL CARE PLUS

MIS is excited about our new ancillary carrier. **Dental Care Plus Group** provides dental, vision and TPA services for dental/vision in Ohio, Kentucky & Indiana. The carrier is headquartered in Cincinnati and is celebrating 25 years in business. Dental Care Plus Group insures over 260,000 members. They offer HMO, PPO and indemnity dental as well as high-quality vision care - Vision Care Plus. The **Plus is Service** - Dental Care Plus is known for network access, transparency, exceptional service and competitive rates. **PLUS** here are some more selling points:



#### EASY

quoting, installation & administration.

#### COMPETITIVE

shelf rates on 2-25 lives.

#### NO

SIC code rating or waiting periods.

#### ADDING

DenteMax network in Spring 2011.

### Dental Care

#### Plus

will be part of the DenteMax network in **SPRING 2011**

## COMPANION

Companion Life, an A+ superior company, continues to shine in the following markets: dental, voluntary dental, STD, LTD and group term life. They recently announced **2-9 LTD rates have been slashed 40%** on average—making them even more competitive. Companion is comfortable with 2 life cases or 1,000 life cases. They are flexible, value the broker relationship and offer excellent client service. With an average retention rate of 90% - the numbers speak for themselves!

## Dearborn National

**Strength. Independence. Solutions.**

Dearborn National, an A+ rated company (AM Best), is on the rise... fastest growing dental carrier.

74.8% growth in dental sales.

51.9% growth in subscribers.

And they now offer **Dental Service Guarantee for 50+ lives**. For a copy of the guarantee, please contact your MIS sales representative.

# MIS

**BrokerNet 9th Annual Top Producers Incentive Trip**

**New Orleans, Louisiana**  
**October 10-13, 2011**

**May Insurance Services, Inc.**  
"Service" is more than just our name

Call MIS today for a copy of the qualification flyer.

# INDIVIDUAL UPDATES

Doug Scott, ext 215, dscott@mayinsurance.com



In the current health insurance climate it is more important than ever for agents to be able to work as efficiently as possible. One way to save time and help your clients is to complete an **online application** instead of a paper application. You do not have to spend time driving to the client's house or place of business. You don't have to spend time helping the customer fill out the application. You can simply send your client an Anthem quote and they can click on the link enclosed within the quote to apply online and/or you can put an Anthem link on your agency website for clients to use. Completing an online application will also speed up the approval time by an average of 3 business days over a traditional paper application. To learn more about online applications with Anthem please call Doug Scott at extension 215.



When trying to place a difficult individual case the answer often tends to be "declined" or "that condition will not be covered" (rider). Are you looking for another option for your client? Assurant may have the answer. **With Assurant it is possible to get a "condition specific deductible."** The insured will get all the provider discounts for the specified condition but that condition will have a separate deductible in addition to the normal deductible. If you are interested in learning more please contact Doug at ext 215.

## SENIOR PRODUCTS

Are you looking for another competitive Medicare supplement carrier? We have one in **Assured Life**. Check out their monthly rates:

Zip 43016, 65 yr old	FEMALE	MALE
Plan N	\$78.79	\$90.56
Plan F	\$110.53	\$127.10

Assured Life is part of Woodmen of the World - a fraternal organization. So when your customers sign up for an Assured Life Medicare Supplement not only will they get great rates they will also get benefits and discounts from several companies. If you are interested in getting more information about Assured Life or any of our other Medicare supplement carriers please contact Doug Scott, ext 215.

**MAY INSURANCE SERVICES, INC.**  
A BrokerNet, Inc. Affiliate

355 E. Campus View Blvd, Suite 120, Columbus, OH 43235  
614-431-1899; 614-431-1826 fax



**HSA Bank is a great new option for your individual and group clients.** Sign-up is easy! MIS can send you, the agent, a link to register with HSA Bank. Once you register, HSA Bank will send you two additional links - one for your individual clients and one for your group clients. If a client expresses an interest in HSA Bank simply send them the appropriate link. They can complete their enrollment online and HSA Bank will link them to you. HSA Bank has low monthly rates (\$2.25) which are waived with a \$3,000 balance They have great interest rates and immediate access to mutual funds. And HSA Bank pays commission for each account that is set-up and offer bonus opportunities as well. For more information, please contact Scott Lewis, ext 208, (group) or Doug, ext 215 (group/individual).

**Visit us on the WEB!**  
[www.mayinsurance.com](http://www.mayinsurance.com)

### Note to our agents:

Some of our employees have taken on new responsibilities to serve you better.

- Cathy Bennett**, ext 204  
Group Renewals/Plan Changes
- Charlcie Storck**, ext 211  
Group Quotes/Agent Licensing
- Lyn Seiple**, ext 209  
Group Service (enroll/termination/change)
- Kim Oldfield**, ext 205  
Group New Business
- Kelly Norviel**, ext 201 (extension changed)  
Individual Service/New Business Submission
- Jutta Wait**, ext 213  
Individual Quotes

**SERVICE**  
*is more than just our name!*