

Broker Bulletin



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

Issue 8

July 2009

GROUP UPDATES

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• Anthem has updated their 2-50 group products with the introduction of ...

BLUE 4.0 PLANS

These plans go into effect for new business 8/1/09. Current plans will roll over to these plans at renewal starting on 8/1/09. It is important that you understand these new plans and how they compare to the current ones.

It will also be important for you to talk to your groups at renewal. The employer will be notified of the plan and related changes. It is the employer's responsibility to notify the employees of the plan change - the employee will NOT receive notification from Anthem.

Please refer to the MIS website for Blue 4.0 plans and related forms. Contact Doug or Scott for specifics.

• You can now **submit new business to Anthem without a check** if the EFT form is submitted with a voided check and a note from the employer that the initial premium should be paid by EFT. Three days after the Welcome Letter, Anthem will withdraw the payment.

• Check out Anthem's **HIA Plus** plans—blending HSA and HRA principles. Here are the highlights:

1. Preventative care covered 100%.
2. Anthem pays a predetermined amount of 1st dollar expenses (subject to deductible). The insured is responsible for the balance. Any unused funds carryover.

Example: \$2,000/\$4,000 deductible; Anthem pays first \$750/\$1,500 of expenses applied to deductible.

3. Earn additional funds through Anthem's REWARDS program by participating in a Healthy Lifestyles program (smoking cessation, weight loss or disease management) or filling out an online Health Assessment.

Anthem Underwriting Fair Wednesday, July 22, 10-12 am

Pull together your group's applications (*any carrier*), current rates, and current plan design and RSVP for an appointment (you present) or case presentation (MIS representative presents)!

Contact Charlcie Storck, ext 211, cstorck@mayinsurance.com



TPAC Introduces BUILD-A-PLAN

• TPAC rolled out their innovative "**Build-a-Plan**" 7/1/09. This plan allows greater flexibility for your clients by allowing them to choose a variety of deductibles, coinsurance, prescriptions and doctor office co-pays. The plan options can be found on our website. Please contact Scott or Doug with any questions.

• Effective 6/1/09 TPAC's network **expanded into SW Ohio** with the addition of Hamilton, Brown, Butler, Miami, Warren, Clinton, Greene, Montgomery, Cham-paign, Clermont and Clark counties. This doubles the current 11-county service area that includes Franklin and contiguous counties.

Special points of interest:

- TPAC INNOVATIVE **BUILD-A-PLAN**
- ANTHEM **4.0 PLANS**
- AC'S NEW GROUP PLAN **LATITUDE**

MIS

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Companion Life
Summer Sales
Contest

• **REMINDER...** Companion has reduced their **participation requirement** from 50% to 20% for their Dental by Design product. This plan is available for groups of 10 or more and can be sold with no, partial or 100% employer contribution.

• Don't miss out on Companion's **Summer Sales Contest**. Sell \$25,000 in new, annualized premium during the summer months and select one of four prizes:

- Kodak Easyshare digital camera
- Brazilian hammock with tree straps
- IPOD Nano 8 GB
- Portable gas grill

AC will soon be introducing **LATITUDES** - their new group program with an "attitude" for 2-50 groups. Latitude will give your group the freedom to build a customized plan with the benefits their employees want and a price they can afford. Plan highlights include:

- Multiple custom plan option
- Prescription drug discounts & options
- Large provider network
- National travel network
- Preventative care benefits
- Accident benefit
- Family security benefit
- \$5 million lifetime maximum

Change in attitude ... get ready for Latitude!

TPAC HAS DOUBLED THEIR NETWORK WITH SW OHIO COUNTIES...
(see article pg 1)



MMO introduced a new plan effective 7/1/09...

**SuperMed Plus
HSA 1500 Aggregate**

This plan is the first and only aggregate HSA plan MMO offers. See abbreviated benefit summary to right.

SuperMed Plus HSA 1500 Aggregate with MMRx	
Network Deductible (AGG) Single/Family	\$1,500/\$3,000
Non-Network Deductible Single/Family	\$3,000/\$6,000
Network Coinsurance Out-of-Pocket Maximum Single/Family	N/A
Non-Network Coinsurance Out-of-Pocket Maximum (excluding deductible) Single/Family	\$3,000/\$6,000
Coinsurance (Network /Non-Network)	100%/60%
Lifetime Maximum	\$5,000,000

July Calendar



Mark Your
Calendar

<p>AMERICAN COMMUNITY New Group Plan Introductory Seminar</p>	<p>Tuesday, July 21 8-9 am Registration; 9-11:30 am Seminar Columbus Marriott NW</p> <p>Meet Jennifer Dietrich-Meyers (individual) and Annette Dugai as they discuss AC updates and the new Latitudes group plans.</p> <p>RSVP Kim Oldfield, ext 205, koldfield@mayinsurance.com</p>
<p>ANTHEM UNDERWRITING FAIR</p>	<p>Wednesday, July 22 10 am - 12 pm MIS Conference Room</p> <p>RSVP Charlcie Storck ext 205, cstorck@mayinsurance.com</p>

INDIVIDUAL UPDATES

Darrell Wampler, ext 210, dwampler@mayinsurance.com
Doug Scott, ext 215, dscott@mayinsurance.com



ANTHEM

• Have you gone ONLINE to the **AGENT PORTAL** at www.anthem.com? There is a lot of information available to the agent including:

Individual & group clients—view membership, claims, billings, certificates; and view or order ID cards.

Rating tools: run quotes and view down-grade options.

Formulary: search for drugs by name, look up generic alternatives and find drug costs.

Network providers: look up providers by name, specialty and location.

Doug or Darrell would be happy to sit down with you and walk you through your Anthem agent portal.

• Anthem is proud to announce a new banking partner and HSA custodian, **ARCUS Financial Bank** (ARCUS).

• The Ohio Blue Short Term brochure has been **revised** (P-502 REV 04/09). The new rating factors are effective 7/1/09.



AMERICAN COMMUNITY



• **Switch & Save...** Individuals can now SAVE money at renewal by **SWITCHING** from their current plan to the newer **CommunityFLEX** plan. And switching is a **SNAP!** If your client's renewal packet offers CommunityFLEX options - just select the plan, sign, date and return the form. There is no need for an application or underwriting, they maintain their credit for deductible and pre-existing, and all waiting periods are waived (during this special offer period).

There are differences between the old plans and the Community Flex. Here are just a few: the copay prescription plan has a \$250 deductible per person on all but generics, surgery performed during an office visit is not covered under the copay, and OT/PT/ST are limited to 20 visits per therapy per calendar year.

Not only does the Switch & Save benefit your client but it benefits you, the agent, as well. You earn a **higher commission** (12% vs. 5%) on renewals when your client switches to the newer CommunityFlex plan.

Go to our MIS website for the Switch & Save flyer and sample renewal letter OR call Doug or Darrell for more information.

Note: New renewals also include alternatives using the AC network that promote savings. The AC network is very limited and is not appropriate for Central Ohio residents.

• An exclusion on the CommunityFLEX plan has been **removed...** "charges for treatment of an injury sustained while operating a motorized vehicle with blood alcohol content at or above the legal limit are not covered."

• Credit card payments are being charged a **fee of \$5.25 per transaction** as of 7/1/09. The same fee will be implemented for short term policies at a later date (3rd qtr 2009). And as a service to your clients, AC will accept monthly premium by credit card in emergency situations, subject to a transaction fee.



American Community **Switch & Save**

2010 HSA GUIDELINES

HSA Contribution Limits: \$3,050 for individual; \$6,150 family

HDHP Minimum Required Deductibles: \$1,200 individual; \$2,400 family

HDHP Out-of-Pocket Maximum: \$5,950 individual; \$11,900 family

May Insurance Services, Inc. *MIS*

"Service" is more than just our name

SERVICE is more than just our name!

MAY INSURANCE SERVICES, INC.

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

SENIOR PRODUCTS

• There are many **advantages** to adding American Continental, a Genworth company, to your portfolio.

- They have an AM Best rating of A- and outstanding personalized customer service.
- They will underwrite a case using their telephone prescreen line - saving you valuable time!
- They offer a variety of plans (A,B,D, F, and J) with a one year rate guarantee.
- Their Plan J rates are extremely competitive.
- Your commissions do not decrease for your older clients AND you are paid for renewals for the life of the contract.

• **Changes** are coming to all Medicare supplements in **June 2010:**

1. Plans E, H, I and J will no longer be available for **new** business sales. Existing clients can retain their coverage.
2. Plan D & G will no longer cover "at home recovery" (note: changes 1 & 2 will effectively eliminate "preventative care" and "at home recovery").
3. Plan G will be modified - excess charges increased to 100%.
4. All plans will have a new Hospice benefit* added under basic benefits.
5. Two new plans, M & N, will be available with cost sharing options for the client.

*Hospice Benefit: Medicare pays for all but very limited co-payments for outpatient drugs and inpatient respite care. Medicare provides coverage for drugs prescribed for pain and symptom management less a co-payment amount of up to \$5.00 when receiving hospice benefits in the home. The Hospice Benefit will pick up this co-payment amount.

Medicare provides coverage for inpatient respite care up to 5 days less a co-payment amount of 5% of the daily benefit. The new Hospice benefit will pick up this 5% co-pay. Example: if Medicare normally pays \$100 per day for inpatient respite care, the client would be responsible for the 5% co-pay (\$5.00) up to five days, or \$25. The new Hospice benefit would pay the \$25.



WIN TICKETS

for the premier match-up...

OSU

VS.

USC

SATURDAY, SEPTEMBER 12
8 pm

New business submitted between 6/15/09 and 8/15/09
AND approved in writing by 9/1/09 qualifies.
The following products qualify: individual & group medical and Medicare supplements.

Top broker wins 2 tickets.

Another set of 2 tickets won by a drawing to be held on 9/1/09.

Eligible Carriers

American Community, American Continental, Anthem, GAFRI companies, Medical Mutual, Mutual of Omaha companies, The Physicians' Assurance Corporation (TPAC) & World.

GROUP

2-5 lives.....	2 chances
6-10 lives.....	3 chances
11-20 lives.....	4 chances
21-50 lives.....	5 chances
51+ lives.....	10 chances

INDIVIDUAL

One chance
per
application

May Insurance Services, Inc.

CONTEST RULES: Only new business submitted within the contest period will count. All cases must be approved in writing by 9/1/09. Renewals, Short Term, Max Load groups and HIPAA. Eligible cases do not count. Only individual & group medical and Medicare supplement qualify. LTC and ancillary do not count. MIS reserves the right to revise the contest rules or terminate the contest at any time without notice. MIS will make all determinations regarding the contest qualifications. MIS decisions are final and conclusive.

OSU flyer available on our MIS website under "Headlines"



MEDICAL MUTUAL

- MMO will **revise all ID cards** to ensure they meet network alignment requirements and corporate identity standards. Groups impacted by the changes will have their ID cards reissued at renewal.
- If you are running your own MMO quotes, be sure you are using the **new software version**, OH200906v1.0.zip.

We're on the WEB! www.mayinsurance.com