

Broker Bulletin



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

Issue 19

March 2011



Can't keep up with health care reform?

Utilize the special website Anthem has developed as a single, reliable resource for health care reform information.

Anthem.com/healthcarereform

Group Renewals

Groups renewing 3/25/11 - 8/25/11 must renew on the 5.0 platform and do NOT have the option to keep their grandfathered status.

Lumenos groups renewing March 2011 and after that were on Option 2 Rx Z (\$1500 deductible) will be forced to go to Option 5 Rx Z (\$2,000 deductible). Option 2 is being retired for new business.

New Mailing Addresses

Please start using immediately and disregard any reference to the Louisville, KY address.

CLAIMS

Anthem BS/BS
 P.O. Box 105187
 Atlanta, GA 30348

CORRESPONDENCE

Anthem BS/BS
 P.O. Box 105557
 Atlanta, GA 30348

UM APPEALS

Anthem BS/BS
 P.O. Box 105662
 Atlanta, GA 30348

GRIEVANCE/APPEALS

Anthem BS/BS
 P.O. Box 105568
 Atlanta, GA 30348

FEP CLAIMS/CORRESPONDENCE

Anthem BS/BS
 P.O. Box 105557
 Atlanta, GA 30348

Mark Your Calendar!

HSA Bank Webinar

Thursday, March 24, 10 - 11 am
 More information to follow.

EasyApps Webinar

Monday, April 11, 10 - 11 am
 Check our website/broadcast emails for information to log on.

Premium Saver (group)

Tuesday, April 19, 11 am - 12 pm
 Don't miss out - if you aren't selling this you should be!
 RSVP Kim Oldfield, ext 205
 koldfield@mayinsurance.com

2011 Anthem UW Fairs for your calendar:

May 13
 July 13
 September 16
 November 18



**CHARD
 SNYDER**

HIGHLY RECOMMEND

Does your group need COBRA administration, Flex Spending Accounts and/or Section 125 administration? We highly recommend Chard Snyder.

Founded in 1988 and the leading third-party administrator of **employee benefits plans**, Chard Snyder provides customized benefit solutions that meet the needs of organizations nationwide. Their service offerings include plan design and document preparation, education and enrollment assistance and plan administration. Their commitment to excellence is clear in every aspect of their business. From their staff to the technology that they use, they work to satisfy the needs of your clients in every way possible. They work in partnership, providing reliable support with a personal touch.

Chard Snyder provides value-added services:

- > **Reliable plan management** – a reputation for quality-minded plan administration.
- > **Excellent customer service** – accurate and expedient administration with a personal and direct response to your clients.
- > **Quality education services** – employee awareness campaigns and employer awareness of legislative changes.
- > **Superior plan design** – effective, cost-efficient benefit plans.

MIS
 May Insurance Services, Inc.

"Service" is more than just our name

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GROUP UPDATES

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

PREMIUM SAVER



SAVE UP TO 30% ON 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, noone is declined, no waiting period for pre-existing conditions and easy enrollment.

Contact us for more information or a premium saving proposal today!

PREMIUM SAVER

Don't miss the upcoming class!

April 19th

11 am—12 pm
355 Bldg
Conference Rm

Well worth the time to stop in and listen!

DENTAL CARE PLUS

NO SIC CODE RATING NO WAITING PERIODS

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*.

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.

ADDING
DenteMax network in Spring 2011.

Call a MIS representative today for a quote or more information!

MIS

Dental Care Plus will be part of the DenteMax network in **SPRING 2011**

Selling Short Term Disability Insurance is a Win-Win-Win!



The loss of an income can be financially devastating to anyone. In this economy, where savings levels are at an all time low and more employees are living paycheck to paycheck, the importance of **paycheck protection** has never been greater. Sadly, 60% of all working Americans do **NOT** have savings set aside for emergencies. A loss of income for 3-4 months might be all it takes for an employee to lose everything.

In 2006, health problems contributed to more than half of all home foreclosures. How many months will a mortgage company wait before foreclosing on a homeowner if a mortgage goes unpaid? In 2007, medical problems contributed to 62% of all personal bankruptcies.

You, as a benefits advisor, play a critical role in providing this protection. Here is how offering Short Term Disability (STD) insurance to your clients can be a **Win-Win-Win!**

WIN for your employer clients.

There are many benefits to an employer who offers STD to its employees. First, it is providing critically important protection. Whether an employee loses an income due to pregnancy, illness or accident, he or she can continue to receive a portion of his or her pay. Secondly, with an insured plan, all claims are adjudicated and processed by an insurance company. The employer does not have to be in the awkward position of determining who is disabled and who is not. Employers who elect a Voluntary STD plan do not incur any direct premium cost, while employees enjoy tax-free benefits when they need them most!

WIN for employees.

The ability to obtain this important protection through the employer is significant. Whether the employer or employee is paying the premium, the opportunity to get this protection at a group rate and on a guarantee issue basis is an enormous advantage.

WIN for the benefit advisor.

As the health insurance world continues to be as cloudy as ever, offering this important line of insurance can be a nice boost to your revenue. Further, unlike health insurance, disability insurance is generally not labor intensive. Most importantly, you gain the peace of mind knowing that you have helped your employer and employee clients in protecting against one of the most financially devastating of all events - the loss of a paycheck.

Carriers include

Companion (group, very competitive)
Dearborn National (group)
Illinois Mutual (individual)
Mutual of Omaha (individual)

GROUP UPDATES

Scott Lewis, ext 208; Doug Scott, ext 215



**HSA Bank surpassed
\$1 BILLION
in HSA deposits!**



And here's why:

Lower monthly fees (\$2.25).

Monthly fees **waived** with \$3,000 balance.

Interest rates **higher** than other banks.

Immediate access to mutual funds.

No paperwork required to enroll!

AND...

you are **compensated** for your business.

This product is available to groups and individuals.

Call Doug Scott or Scott Lewis to learn more today!



Prescription Drug Formulary Changing April 1

Trustmark is making changes to 79 drugs on the CVS Caremark Prescription Drug Formulary, effective April 1, 2011, for all Starmark and Trustmark Group Benefits clients. This change ensures that Trustmark's formulary is consistent with that of their current pharmacy benefit manager (PBM), CVS Caremark, vs. the previous formulary supported by our prior PBM, WellPoint.

• **8 drugs will change from Tier 3 to Tier 2.** This means that the 3,825 members taking these drugs will pay a *lesser* cost for their medication.

• **48 drugs will change from Tier 2 to Tier 3.** This means that the 1,905 members taking these drugs will pay a *higher* cost for their medication.

Letters were mailed on February 21st to any member experiencing higher costs beginning April 1. An updated formulary drug list will be available March 21st at caremark.com.

Visit us on the WEB!
www.mayinsurance.com

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

INDIVIDUAL UPDATES

Doug Scott, ext 215, dscott@mayinsurance.com



ANTHEM

Anthem Rate Reduction Coming April 1st

This is no April fool's joke, Anthem will be **reducing** their new business premiums on April 1st by 10% on the following plan designs:

Smart Sense
all deductible options
Lumenos HSA
single deductibles of \$3,500 & \$5,500
family deductibles of \$7,000 & \$11,000

Contact Jutta Wait at indquote@mayinsurance.com to get a quote.

Anthem Sub-Agent Paperwork

As a reminder: when you are submitting business and the commissions are not assigned to your social security number you must fill out sub-agent licensing paperwork. You will be assigned a **sub-agent code** which you will need to submit with each application. Please contact Charcie Storck, ext 211, for further details.



ASSURANT

Good news for those looking for Child Only Policies

Due to the recent health care reform changes most major medical carrier will not write **child only policies** in Ohio. Assurant has two options to help with that: Assurant Short Term and Health Access plans.

The Health Access plan is a fixed indemnity plan that offers cash benefits for such things as prescription drugs, doctor office visits, in/outpatient surgery, ground & air ambulance, inpatient hospital confinement, emergency room & urgent care services. You can also combine this product with their Suite Solutions plan to get up to a \$10,000 accident benefit.

Please call Doug Scott, ext 215, for further details or go to our website for a brochure.

ILLINOIS MUTUAL

Disability Insurance That Costs Only 1% of Your Client's Income!



Many of your clients may be reluctant to buy disability insurance because they assume they will not be able to afford it. But they might be able to if you can offer disability insurance that costs only 1% of their income! Illinois Mutual offers many great disability products including return of premium, business expense, special risk and worksite.

Call Doug, ext 215, to learn more about the variety of products Illinois Mutual has to offer.