

Broker Bulletin



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

Issue 7

May 2009

GROUP UPDATES

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



• **Effective 5/1/09**, Anthem **changed** their group new business procedure. MIS is electronically enrolling all new groups ONLINE. This online enrollment must be done **before** the group's requested effective date. To do this MIS needs complete, correct and legible:

Employer Applications

Employee Applications/Waivers

Signed Proposal

Reconciled OBES or other supporting tax documents

Prior Carrier Invoice

Check for 1st Month's Premium

• If information is missing, the submission process will stop and the effective date will have to be moved.

What does this mean for you as an agent? Get your cases into MIS no later than the **25th** of the month and reap the rewards! We've experienced a shorter time span in which the case is approved. That means the transition from the old to new carrier will be more timely. And your clients will see their ID cards sooner as their information is entered into the Anthem system before the case leaves our office.

This is a **win-win situation** for you and your clients! The new checklist can be found on our website.

Other Anthem News...

• **Multi-State Groups:** a minimum of 2 employees must reside in Ohio and be enrolled to quote and write the group. Network reciprocity with other states Blue Plans (Blue Card) provides

TPAC Introduces BUILD-A-PLAN

• TPAC is rolling out their "**Build-a-Plan**" for **July 1st effective dates**. This plan allows greater flexibility for your clients by allowing them to choose a variety of deductibles, coinsurance, prescriptions and doctor office co-pays. Please contact Scott or Doug with any questions.

• TPAC continues to grow and excel in Ohio. They have **expanded** their network adding Clark and Champaign counties. TPAC has also shown great flexibility in working with agents and offering competitive rates. If you have not yet quoted with them we encourage you to do so.

TPAC Underwriting Fair

Tuesday, June 16, 9am-12pm

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

Contact Kim Oldfield, ext 205, Koldfield@mayinsurance.com

Special points of interest:

- TPAC INTRODUCES Build-A-Plan
- MIS CALENDAR
- COMMUNITY FLEX WEBINAR

MIS

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DENTAL BY DESIGN

“TPAC shows great flexibility in working with agents and is very competitive”

(see article on page 1)



Mark Your Calendar



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.

Consider selling Companion’s group **voluntary STD** plans to your small groups.

- There is no underwriting.
- Rates are frozen, no age increases.
- Covers maternity.
- Variety of options.
- Leads customers into purchasing LTD.



• In response to the **Stimulus Plan**, MMO has been distributing remittance forms for groups it believes are eligible. Beginning in May, this form must be completed and submitted with any reduced premium payment in order for the group’s invoice to be considered paid.

• MMO announces a **Benefit Enhancement** for OTC versions of Prilosec and Omeprazole. Starting in April, this programs allows the fully insured drug card members to obtain 56 (20mg) tabs of Prilosec OTC OR its generic, Omeprazole OTC - for **\$0 copay**. There are two ways to obtain this \$0 copay - call our office for the details.

AMERICAN COMMUNITY



Effective April 1, 2009, AC is **changing** their business practice regarding start-up groups to remain consistent with industry standards. For new start-up groups to be eligible for group health insurance products, they must be **in business for at least 6 months**. In addition, they are required to submit all new business materials, just like any other group, including a **current wage and tax statement**.

May Calendar

<p>HOW TO SELL AND RETAIN INDIVIDUAL INSURANCE IN THE CURRENT ECONOMIC CLIMATE</p>	<p>Wednesday, May 13 10 am—12 pm MIS Conference Room</p> <p>Round table discussion lead by Darrell and Doug.</p> <p>RSVP Cristin Wilson, ext 212, cwilson@mayinsurance.com</p>
<p>CHARD-SNYDER LUNCH & LEARN</p>	<p>Tuesday, May 19 10 am - 12 pm Large Conference (front of building)</p> <p>Scott & Doug will introduce our new TPA for FSA, COBRA, and HSA/HSA administration <u>PLUS Stimulus Plan Updates</u>.</p> <p>RSVP Kim Oldfield, ext 205, koldfield@mayinsurance.com</p>
<p>ANTHEM UNDERWRITING FAIR</p>	<p>Thursday, May 21 10 am - 12 pm MIS Conference Room</p> <p>RSVP Kim Oldfield, ext 205, koldfield@mayinsurance.com</p>

INDIVIDUAL UPDATES

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



• Anthem will be **discontinuing** their Blue Access plans at the beginning of this summer. We will provide more details as we have them. The newer PREMIER PLAN closely matches the Blue Access plan but the Premier plan has TWO great additional benefits:

- ☆ Vision Exam
- ☆ Preventative Care Before Deductible

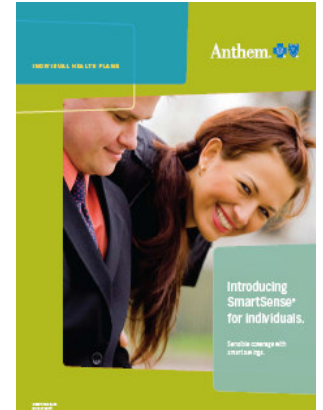
Please contact Darrell or Doug for more details.

• Are your clients looking for a lower cost insurance plan but do not want an HSA? Try Anthem's **SMART SENSE** plan. It will save you 25% over the Premier Plan!

• MIS now has Anthem's **AGED BASED** quoting software. This allows MIS to run more accurate quotes that you can do yourself.

• Anthem has an **INDIVIDUAL BONUS PROGRAM** on their new Premier, Smart Sense and Lumenos ER HSA plans. This bonus program runs through 6/30/09. Earn up to \$100 bonus for each application submitted in May and June.

Please contact Darrell or Doug for more details on any of this information.



Anthem Smart Sense

AMERICAN COMMUNITY



• **Do you oversell?** Take time to help your client evaluate the "worth" of a benefit based on their insurance needs and budget. For example, the cost of Gold Benefits added to a 32 year old female's policy is \$360/yr. Is it really worth it to have an office copay that doesn't contribute to out-of-pocket. Seeing the actual cost can really change the way your client looks at the "must have" benefits they've become accustomed to.

• **Did you know you can REWRITE with AC?** You get "new case" rates for your client and more than double the renewal commission for you.

• Effective 4/1/09, AC is taking advantage of CVS/Caremark's cost-saving prescription drug ...

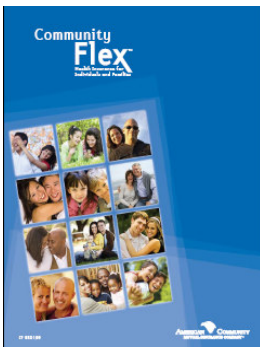
DOSE OPTIMIZATION PROGRAM.

This program gives members the option to take a single-dose medication when *available and appropriate*. For example, a member may be taking 10 mg tab of a medication twice a day BUT could take a 20 mg tab once a day. This reduces the client's costs and often increase the client's compliance.

Do you oversell?

Take time to evaluate the worth of a benefit based on your clients needs and budget.

(see AC Community Flex article to left)



AC Community Flex

AC COMMUNITY FLEX WEBINAR

Thursday, May 21, 2009
10 - 11 am

To register, click on link below:

<https://www2.gotomeeting.com/register/571677051>



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

AMIGO SHORT TERM

Consider the **Amigo Medical** opportunity...

- Available to US citizens and to non-US citizens legally residing in the U.S.
- Completely available in English/Spanish
- 24/7 bilingual customer support
- Instant approval/next day coverage
- Copay benefit for urgent care

SENIOR PRODUCTS

With the rising cost associated with LTC, offering the right amount of coverage and keeping the premiums affordable has become a tough task. Using the **Simple Inflation Rider** can, in most cases, help solve both these problems. Don't get caught in the trap - compound inflation is NOT the only way to go!

MEDICAL MUTUAL

MMO has made **BENEFIT ENHANCEMENTS** to their individual health plans. The following changes will apply to all SuperMed One and Ohio Farm Bureau plans effective 6/1/09. Letters announcing these enhancements will be sent to all members in the health plans affected in the next couple weeks. Benefit highlight sheets have also been updated to reflect these changes are available on MyBrokerLink.

Description of Benefit	Old Benefit	New Benefit
Lifetime maximum – medical	\$2.5 million	\$7.5 million (\$2.5 million for prescription drug)
Dependent age limit	19 dependent/ 23 student	25 dependent/25 student
Ambulance maximum per benefit period	\$2,500	Unlimited
Fourth-quarter deductible carryover	Included	Not included



EXTRA EXTRA ... EXTRA MONEY ...

MMO is offering a **SuperMed One Bonus Program**. From 4/1/09 to 6/30/09 you can earn \$100 for every SuperMed One contract sold above your 4th quarter 2008 average .

In addition, you can also **earn cash** selling SuperMed One - Ohio Farm Bureau plans. You'll earn \$250 for every FIVE contracts sold with effective dates from 4/1/09 through 7/31/09.

We're on the WEB!

www.mayinsurance.com