

Broker Bulletin



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

Issue 9

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GROUP UPDATES

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ANTHEM

- Anthem is dedicated to helping members understand their health plans, manage their benefits and make the best health decision. To that end they are **reinventing their website**. Their new website will be up and running by the beginning of 2010. We'll keep you posted.

- Anthem's **Dental Blue** has what employers are looking for! In a recent survey, a majority of employers preferred comprehensive benefits for their dental plans. Below is the balance of their top 5 list. Dental Blue has them all.

What Employers Want	Dental Blue
Comprehensive Benefits	Yes
Sealants	Yes
Benefit Rollovers	Yes
Enhanced Benefits for Related Medical conditions	Yes
Adult Orthodontia	Yes

Anthem

Underwriting Fair

Thursday, Nov 22, 10-12 am

Pull together your group's applications (*any carrier*), current rates, and current plan design and

RSVP

for an appointment for you to present or for a MIS representative to present your case.

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



COMPANION

- Dental by Design adds options!** This plan has always allowed you to design your own plan but now offers expanded flexibility:

- New Rate Tiers** You can now have rate tiers that match those in the health benefit: EE, EE/SP, EE/Child(ren) and Family. The old rates tiers (EE, EE+1, EE+2, and EE+3) will be available upon request.

- Retiree Dental Option** This option allows retirees to continue their dental benefit and be billed at home as long the employer's plan stays in force.

- Incentive Plan** This option reduces dental premium costs as Preventative, Basic and Major Services start at 80/50/25 the first year; 100/65/35 the second; 100/80/50 the third and future years. There is no waiting period with incentive plans.

- Dental Cents now offers a **\$50 contract year deductible option**.

- Voluntary life maximums and guarantee life limits have increased.**

Employees are now eligible for a maximum of \$500,000 of group term life insurance and spouses are eligible for \$150,000. Guarantee issue limits have also increased AND the male/female rating changed to a unisex rating.

- When you travel abroad you can get dental care at one of **Companion's global network facilities**. You can also save significant money as the costs are often lower abroad. THINK GLOBAL DENTAL!

Companion's
AM Best Rating
Reconfirmed



MIS

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Broker Bulletin



**AMERICAN
COMMUNITY**



**MEDICAL
MUTUAL**

Watch for
our next
AC group
broker
training
11/17/09

• Please make sure to quote the **NEW group medical plans** from American Community! No more picking a plan number that changes every year! You pick the deductible, coinsurance percentage, out of pocket maximums, office visit copays and drug benefit.

So what will you get when you request a quote?

We'll send you two versions of the plan you requested - with and without the innovative hospital copay (**17%** saving with a hospital copay). You will also receive a comparison grid showing all combinations of options and their respective rates.

How will this benefit you?

Now you can choose a plan to meet your group's needs and/or choose a plan that fits your group's budget.

• **Effective 10/1/09, MMO will eliminate the routine vision exam benefit** for small groups 2-50. This will affect new and renewing groups. If an existing group has the vision benefit, it will be eliminated at renewal.

• **A new and improved suite of products** will be available for new business for 11/1/09 effective dates. These products offer a more extensive range of choices - allowing groups to select any two plans, plus an HSA or HRA. They provide a step down option within the same deductible. The plans are grouped by "family" deductible into product suites:

Double Deductible

(Plus and Classic)

Family deductible 2 times single

Triple Deductible

Family deductible is 3 times single

Consumer

Higher deductibles & tax-advantaged accounts

Prescription

Options A (same as Opt 2), B, and C

• National City HSA accounts are now being serviced by **PNC** (change was effective 9/14/09). The groups will receive new debit cards and starter checks. Please have your groups destroy their National City apps. The PNC call center number is: 866-966-4729.

• MMO has **updated their employee applications** for 2-19 and 20+ lives. They are available on our MIS website.



Has COBRA Administration got you client down? We recommend Chard Snyder!

Chard Snyder is a full service TPA that offers COBRA, HRA, flexible spending, HSA administration and more. They can

also assist your clients with setting up section 125 plans. Chard Snyder will meet directly with your employer group from start (enrollment) to finish (education and administration). AND if you are **referred** by MIS you will get a preferred (discounted) rate.

October Calendar

Save these
dates!



<p>LTC BASICS Broker Training</p>	<p>Wednesday, October 14 10 am to 12 pm; "355" Building Conference Room</p> <p>Learn the basics about LTC from Darrell Wampler.</p> <p>RSVP Cristin Wilson, ext 212, cwilson@mayinsurance.com</p>
<p>CHARD SNYDER Lunch 'n Learn</p>	<p>Thursday, October 15 11 am to 1 pm; "355" Building Conference Room</p> <p>Meet with Jenny Matthews, the account manager exclusively assigned to MIS referrals. Learn about all the benefit administration options offered by this TPA.</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



AMERICAN COMMUNITY

• Which network is right for your client? In central Ohio area, we **do not** recommend the AC network at this time. As it continues to grow, we hope it will be an option in the future. However, in other areas of the state the AC network is a viable option.

• **Stop quoting overpriced health insurance plans!** These days, meeting the demands of rising medical expenses requires a flexible approach - protection and choice without a hefty price tag. **CommunityFLEX** let's you design the plan that's just right for your client.

• AC has **expanded** their telephone interview process. ANY applicant may be contacted (not just those requiring additional medical information). Please make sure the preferred contact information is completed on the application. Please inform the client of the possibility of a phone interview and that the conversation may be recorded. The average interview takes 15 minutes.

• As of 8/24/09, AC revised their guidelines for **applicants who are 60 yrs or older**. Medical records will be requested to verify health history on all applicants who indicate they have had a routine physical exam within the last 3 yrs. AC will cover the cost of acquiring these records. If an applicant has not had an exam in the past 3 yrs, AC will require a complete physical exam with lab work, etc. This will be at the applicant's expense.

• Due to the rising costs associated with credit card transactions, AC is charging a **\$5.25 convenience fee per credit card transaction** for all individual business (now including short term business). EFT is a better option - there are NO fees.



ANTHEM

• Anthem is dropping the following individual plans. These will not be available for new business with effective dates on or after 10/1/09:

Blue Access Plans 1, 2, & 3

Blue Access Economy

Lumenos HSA Plans 1 & 2

Alternative rates for these plans can only be accessed through the producer site (they will no longer be shown on the rate CD). Please discard applications and marketing materials associated with these plans.

• In an effort to **accelerate** the application process, Anthem is now making outbound calls. These calls are made to applicants during the underwriting process.

• The effects of a **tough economy** still linger and many companies are limiting health care coverage or reducing the size of their workforce. Call Darrell to find out what Anthem is doing to help you and your client.

SENIOR PRODUCTS

• We are pleased to introduce a **final expense plan**, *Planright*, from Foresters. This plan offers:

- Face amounts from \$2,000-\$35,000
- No medical exam
- Top commissions
- "Real time" underwriting—you will know the policy will be issued BEFORE you leave the client.
- Issues up to age 85
- Level, graded and modified death benefits

Call Darrell today for more information including a PowerPoint presentation about this new product.

• Mutual of Omaha's Mutual Care and LTC (I & II) have been **discontinued** in Ohio. The new Mutual Care Plus portfolio has replaced the older products.

• Medicare supplement **changes** are coming in **June 2010**. If you missed the article - please refer to the July Issue of the Broker Bulletin, pg 4, on our MIS website (Broker Bulletins).

QUOTE
REQUESTS
BY EMAIL



Please send all quote requests to our **TWO** new email addresses established exclusively for your quotes in our effort to improve **efficiency** and **reliability**.

indquote@mayinsurance.com

grpquote@mayinsurance.com

INTRODUCING
our new

**FINAL
EXPENSE
PLAN**

from
FORESTERS

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

IMPORTANT UPDATE

• Under Ohio's **recently enacted state budget** (Am. Sub. H.B. 1), new requirements for insurance companies and businesses could help more than 100,000 now uninsured adults obtain coverage. Anyone with questions about health insurance should call the Ohio Department of Insurance consumer hotline at 1-800-686-1526 and visit www.insurance.ohio.gov for information.

Under the new law:

• **Open Enrollment Program:** Insurers will be limited in how much they can charge people with diabetes, cancer and other pre-existing or chronic conditions who purchase individual health policies through open enrollment. Following a phased-in approach, the cap will eventually be 1 1/2 times the lowest rate charged to a person of similar age and gender. This change is eventually expected to reduce open enrollment premiums by at least 50 %. The cap applies only to the open enrollment coverage purchased in the individual health-insurance market, including non-employer groups, but does not apply to employer group plans. These new rate limitations will affect policies issued or renewed on or after **January 1, 2010**. Quotas for company coverage will be phased in with monitoring by the Department, resulting in an eventual total of 52,000 estimated additional Ohioans able to purchase health insurance through open enrollment.

• **Continuation of Coverage for Unmarried Children Age Change:** Insurers, health insuring corporations and public employee benefit plans must offer parents with employer-sponsored health insurance the opportunity to purchase coverage for their children up to age 28. Group insurance policies and health insuring corporation contracts issued or renewed and plans established or modified on or after **July 1, 2010**, must provide for this new benefit. A total of 20,000 estimated additional Ohioans will have access to health insurance.

• **Section 125 (Cafeteria) Plans:** Employers with 10 or more employees must offer uninsured employees the opportunity to purchase coverage with pre-tax dollars, saving about 40 % off the cost of premiums by reducing the income taxes employees pay. Although many Ohio businesses currently offer Section 125 plans, this requirement will begin to be phased in for some employers starting on **January 1, 2011**. A total of 37,000 estimated additional Ohioans will have access to health insurance.

• **State Continuation Coverage:** Also referred to as Ohio's "mini-COBRA" program, state continuation coverage was permanently extended from 6 to 12 months so that employees of small businesses (less than 20 employees) who lose their jobs can maintain health insurance coverage for themselves and their families at their own cost. This change became effective for policies and contracts issued, delivered or renewed on or after **April 1, 2009**.



WIN

a large flat screen HDTV



There will also be a drawing for
GPS unit and gas gift cards



New business submitted by 12/1/09
with effective dates between 9/1/09 -12/01/09
approved by 12/17/09

Ask any MIS representative for details
or go to our website for a flyer.

"By all these lovely tokens
September days are here,
With summer's best of
weather
And autumn's best of
cheer."

Helen Hunt Jackson
September, 1830-1885



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