

insurance
AMERIBEN
American Benefits Alliance Alliance, LLC

Happy Holidays

*As the Holiday Season is upon us,
we find ourselves reflecting on the past year
and on those who have helped to shape
our business in a most significant way.*

*We value our relationship with you
and look forward to working with you
in the year to come.*

*We wish you a very happy
Holiday Season and a New Year
filled with peace and prosperity.*

Ameriben Alliance, LLC

“Caring through action”

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HSA Growth Accelerates

Health savings accounts (HSAs) are seeing significant growth in both the individual and employer markets, according to [a survey by America's Health Insurance Plans \(AHIP\)](#). The survey found that lower-premium, high deductible health insurance plans (HDHP) offered in conjunction with HSAs covered 3,168,000 people in January 2006, more than triple the 1,031,000 AHIP reported in March 2005.

Other survey findings:

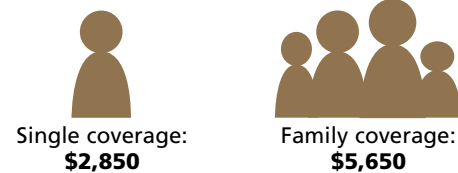
- ◆ 50% of all people covered by HSA/HDHP plans in the individual market, including dependents covered under family plans, are 40 years of age or older
- ◆ In both the small group and large group markets, roughly 45% of people under HSA/HDHP plans are 40 years of age or older
- ◆ In the individual market, 31% of new enrollees in HSA/HDHP plans were previously uninsured
- ◆ In the small group market, 33% of policies were purchased by companies that previously did not offer coverage
- ◆ Over 90% of enrollees in HSA plans are in preferred provider organization (PPO) products with both in-network and out-of-network coverage
- ◆ Of all new purchases of health insurance, HSA/HDHP products accounted for 23% in the individual market, 11% in the small group market, and 7% in the large group market.

Individuals and employers can contribute funds for future medical expenses to HSA accounts, which by law must be accompanied by a qualifying HDHP. Earnings on HSA funds accumulate tax-free, balances can be rolled over year-to-year, and withdrawals made for qualified medical expenses are tax-free.

* this article first appeared on the CBIA web site in the Health & Safety Human Resource section.

Maximum Health Savings Account (HSA) Deposit Amounts for 2007

The yearly contributions that you can make to your HSA account for 2007 are as follows:



As evidenced by the CBIA article, HSAs are beginning to make their mark in Connecticut. Here are a couple of websites that you can access to learn more about HSAs:

www.hsainsider.com www.treas.gov www.1hsa.com

Please be sure to check your HSA policy to see if it runs on a contract (plan) year or a calendar year. Policies differ by carrier.

News and Information

Reminders

- ◆ Our turn around time to return phone calls is 24 hrs. During this time of the year, we are extremely busy with open-enrollment and it might take us a little more time than usual. We appreciate your patience and understanding. Rest assured you will receive a response from our staff.
- ◆ Please adhere to the renewal deadlines that we give you. Making your decision after the deadline causes mistakes, confusion and billing problems with the carriers, especially during the busy open enrollment season.
- ◆ If you have an issue with a claim, it usually takes between 3-6 weeks for the carrier to resolve it. We will do everything in our power to resolve the issue quickly. As soon as we learn of the status or outcome, we will notify you.

Legislative Update

In June, the Legislature finished their session and passed new insurance laws. Most laws were effective October 1, with some becoming effective on your groups' renewal. The one mandate that passed that affects everyone is PA 06-180, known as the Radiology Mandate or the Advanced Imaging Mandate. This act took effect October 1, 2006 and in summary reads as follows:

All health insurance policies will not have a co-payment greater than \$75 per service and a maximum of \$375 per year for in-network advanced imaging services including CAT, MRA, MRI, CTA, PET and SPECT.

This mandate only applies to group and individual fully insured cases. It does not apply to HSA plans or self-insured groups.

Carrier News and Information

Oxford Health Plans:

Effective January 1, 2007, Oxford Health Plans will enter into a 10 year contract with Laboratory Corporation of America (Lab Corp) to be their laboratory service provider. Quest Diagnostics will no longer provide contracted laboratory services for Oxford or United Health Care products. To locate a participating facility near you, log onto www.oxfordhealth.com or www.myuhc.com. Please be sure to convey this change to all of your employees or their claims will be denied.

Anthem BC/BS

- ◆ Anthem RX changes name. Effective January 1, 2007, the brand names of WellPoint Pharmacy Management and Anthem Prescription Management will both become WellPoint Next RX. The mail order pharmacy will also be changing their name to WellPoint Next RX. WellPoint assures members that the transition will be seamless with phone numbers, websites and other contact information remaining the same.
- ◆ On the web, be sure to check Special Offers @ Anthem for discounts on Family & Home Products, Books & Educational Tools, Health & Beauty,

Vision Care, Fitness & Weight Management and Alternative Therapy. There are great offers and discounts available to you for being an Anthem member. So log on and check it out.

ConnectiCare

- ◆ Effective January 1, 2007 First HSA will no longer charge a monthly service fee for HSA account holders. ConnectiCare will subsidize the \$3 electronic statement fee and \$5 paper statement fee as long as the accountholder is enrolled in a ConnectiCare High Deductible Health Plan (HSA.)
- ◆ Please do not forget to register on the web site as a ConnectiCare member to gain access to valuable information.

CBIA

Why let COBRA paperwork take up all of your time? Let CBIA administer your COBRA or State Continuation for you. CBIA's system is automatic and takes the guesswork out of when to send letters and keeping track of them. COBRA services are available to you free of charge as long as you are enrolled as a CBIA member in a Health Connections or Health Connections 2 program.

Bits & Pieces

Preventing the Flu at Work

Now that the flu season is upon us, here are some tips to keep the workplace healthy and prevent the spread of germs.

1. Encourage employees who are sick to stay home and get well.
2. Review your absentee policy to ensure that you are not making ill employees feel they must report to work.
3. Review or educate employees about "cough etiquette."
4. Provide an ample supply of hand soap, sanitized wipes and disposable paper towel in washrooms.
5. Have everyone work together to keep common areas clean.
6. Allow those that are able to do so, telecommute for a short time so they will not get sick or spread germs if they are not feeling well.
7. Encourage your employees to get a flu shot or arrange a clinic for them. You can do this by contacting the American Lung Association at 860-289-5401.

Chase Away the Winter Blues

It's that time of year again when many adults begin to experience the winter blues. Heightened by the dreary, cold weather and increased time spent indoors, many find themselves searching for ways to pass the time before spring. To help chase away the winter blues, the following tips are offered:

1. Start a hobby like sewing, woodworking, ceramics, quilting, letter writing, painting or indoor gardening.
2. Invite friends or family over for a meal once a month. Have each invitee prepare a dish to pass around during the meal.
3. Create a scrapbook containing photos, a family tree, birth and marriage certificates, family stories and other memories.
4. Develop a newsletter with friends or family. Have participants send pictures, letters and stories to be highlighted in each edition.
5. Get involved in community outreach activities through local churches, synagogues, charities or community centers.
6. Visit a local Senior Center to get out and meet people.

*brought to you by Oxford Health Plans' Get Healthy at Work Series

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Administrative and Service Office

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“Hard work spotlights the character of people: some turn up their sleeves, some turn up their noses, & some don't turn up at all.”

Sam Ewing

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We Need Your Help...

Since we are in the age of technology, we would like to periodically send you information via e-mail. The information we would like to send is newsletters, important carrier changes/updates and industry updates.

We need your help in order to do this, we need you to give us your e-mail address(es) of the person(s) you would like to receive this valuable information.

Please call our office at 860.704.8020 and ask for Richelle or Laura or, you can e-mail them at richelle@ameribenalliance.com
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They will be happy to take your information and enter it into our database.

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AmeriBen has the capabilities and offerings that the larger agencies have. We offer ancillary coverage, individual coverage, payroll services, Section 125, and a real time web based HR system. Call us today to inquire about these benefits.

