

# insurance AMERIBEN

American Benefits Alliance Alliance, LLC

## NAHU's Trip to Washington, DC

Each year NAHU (National Association of Health Underwriters) has their annual meeting in Washington, DC. During the conference, members of NAHU learn about and discuss various healthcare issues. Each year AmeriBen is represented and this year was no exception. Paul Smith and John Parker represented us once again at the conference. While there they met various members of the legislature and congress, as well as attending a luncheon at the White House. They learned about healthcare trends, where we are now and where healthcare is going. They were also able to lobby for or against issues and gained some insight about healthcare in Connecticut.



Paul Smith, Rob Simmons, John C. Parker

## Expanding Our Capabilities and Offerings

We are excited to announce that by the end of the 3rd quarter we will be offering new services to you to make your job easier. We have partnered with a couple of vendors that we feel will be a valuable asset to you in running your day to day human resource functions and intranet capabilities.

Our HR feature will be linked to our web site [www.ameribenalliance.com](http://www.ameribenalliance.com) and you will have access to forms, plan designs, rates, employee benefits and contact information. You will virtually have a customized data base with all of your plan offerings, forms and rates available to you and your employees. Access can be as restrictive as you set it to be. Employees will be able to view their personal information, time off, plan design, rates, calendar etc. 24/7 just by accessing it through our web portal.

We also just purchased an online HR Library which gives us access to many HR questions, forms and links to State and Federal web sites. If you have a question that you can't figure

out or are unsure of an answer, give us a call and we'll research it for you.

These are a couple of ways that we continue to update you and provide you with first class service. We want to make your job easier and not have you spend all of your valuable time on administrative issues. Your job functions and responsibilities are important, we want to make them easier for you to execute and achieve.



"Caring through action"

# Need a Break from Your Job?

## 70% of Working Adults Say They Couldn't Take More than One Month of Unpaid Vacation Before Running Out of Money

WASHINGTON – (BUSINESS WIRE) – May 23, 2006

### New Survey From LIFE Foundation Reveals Alarming Lack of Savings and Overwhelming Need for Disability Insurance Among Americans

What if your summer vacation didn't come with a paycheck? According to a new survey by the non-profit LIFE Foundation, 70 percent of working American adults say they could only afford to take off one month or less of unpaid vacation before everyday expenses would force them to return to work. Americas Health Insurance Plans however, reports that nearly one out of every three workers over the age of 30 will suffer a disability for three months or more at some point in their career - making that "unpaid break" a possibility for millions.

"The reality is that most Americans lack the financial cushion necessary to weather an unexpected disability - which might stop your paycheck, but won't stop your bills," said David F. Woods, CLU, ChFC, president

of the non-profit LIFE Foundation. "People don't think twice about insuring their home or their car but millions overlook the importance of protecting their most valuable asset, their ability to earn a living. Having the right amount and kind of coverage in place can make all the difference."

Nineteen percent of respondents said that two weeks would be the most they could afford to take off and not get paid, assuming that their job would be there for them when they returned. The same number of respondents said they could only afford to take off one week, while eight percent said that they could not afford to take any time off. Ten percent of respondents said they could take off three to six months, yet only five percent said that they could afford to take off more than a year.

Please contact your agent to discover the many benefits NE Brokerage has for you and your individual life insurance needs.



## News and Information

### Reminders

- ◆ Please remember to completely fill out all enrollment forms and family health statements when submitting them for coverage. Incomplete forms will delay your requested enrollment with the carrier.
- ◆ If you are adding a newborn/adopted child or newly married spouse to your existing policy, all enrollment forms and other pertinent documentation needs to be submitted within 31 days of the event. Failure to submit the appropriate paperwork in the 31 day time frame could jeopardize the enrollment until the groups' open-enrollment period.
- ◆ If you have an issue with a claim, it usually takes between 3-6 weeks for the carrier to resolve it. We will update you on the status and deliver the final outcome to you as soon as we hear from the carrier.
- ◆ Our turn-around time to return phone calls is 24 hours. We normally return phone calls quickly, but during busy times, it sometimes becomes difficult. Rest assured that your phone call will be returned within 24 hours unless something emergent happens. It is often helpful for you to leave a detailed message so that we can research the issue at hand before contacting you.
- ◆ Please try to adhere to the renewal deadlines that we give to you. Making your decision after the deadline causes mistakes, confusion and billing problems with the carriers.
- ◆ If you are adding or terminating an employee to or off of your group policy, please pay your current bill as issued. Adding or subtracting premium amounts causes accounting and billing errors on the carrier side. Depending when someone is added or terminated will depend on whether or not they will appear on the next bill. Oftentimes it takes two billing cycles for changes to catch up.

# Carrier News and Information

## ConnectiCare

You can now view and verify the status of your full-time dependent students on-line. To verify student status, log onto [www.connecticare.com](http://www.connecticare.com) and click on the member section. This will take you to "My Home" page. Place the cursor over "member services" in the left corner and choose "verify student status" from the drop-down menu. Remember, you need to have a current Student Verification on file for the Fall 2006 semester.

## Anthem BC/BS

Anthem announces enhanced vision benefits for all small employer groups.

Effective July 1, 2006 for new business and at renewal for existing groups the following vision benefits will be offered at no extra charge.

Eye exam.....once a year  
Eyeglass frames.....\$120 allowance every two years  
Contact Lenses.....\$105 allowance every two years

\*a \$20 co-pay applies to the exam and materials (frames, contact lenses.)

There are more than 600 vision providers in CT and over 40,000 nationally at the following locations: Lens Crafters, Target Optical, Sears, Pearle Vision, local independent ophthalmologists, optometrists and opticians. You can locate the providers using Anthem's online vision directory.

## CBIA

An important difference exists among benefit plans in the CBIA Health Connections program. The difference relates to whether a plan operates on a "calendar" or "contract" year and impacts plan provisions such as deductibles, coinsurance limits, and benefit limits (either dollar or number of visits/services allowed per the policy).

- All CBIA Health Connections (HC and HC2) plans offered through ConnectiCare, Health Net and Oxford operate on a "calendar year," which means that all applicable deductibles and yearly maximums are re-set on January 1 each year, regardless of a group's renewal date.
- All HMO and POS plans offered by CIGNA in HC and HC2 operate on a "contract year," which means that all applicable deductibles and yearly maximums are re-set on the employer's renewal date.
- The CIGNA PPO \$500 and HSA-Compatible \$1500 plans operate on a "calendar year".

CIGNA contracts with a specialty provider network – Vision Services Plan (VSP) – for routine and primary care. It is important for members to understand when the use of a VSP provider is required so that claims can be properly paid. The "VSP" designation appears next to the doctor's name in CIGNA's provider directory.

1. Routine eye care must be obtained through a VSP provider (either an optometrist or ophthalmologist).
2. Primary eye care (glaucoma, pink eye, etc.) must be obtained through a VSP provider or a participating CIGNA ophthalmologist.
3. All other medical care related to vision must be obtained through a participating CIGNA ophthalmologist.

Members should refer to [www.vsp.com/cigna](http://www.vsp.com/cigna) or contact VSP directly at 1-800-877-7195. Members can access participating CIGNA providers through [www.cigna.com](http://www.cigna.com).

## Oxford/United Health Care

If you choose to receive services from a facility or physician who does not participate with Oxford, Oxford may make the claim payment directly to you instead of the non-participating provider.

The non-participating provider will be instructed to bill you for services rendered. The reimbursement check you receive from Oxford will represent the amount payable to your physician. It will be your responsibility to pay the non-participating physician. Please be sure that your current address is on file with Oxford as well as your employer so that payment from non-participating providers arrives at your home.

## Over-age Dependents

Don't forget about insurance for your over-age dependent who graduated. If COBRA from your employer is too costly, check out an individual plan. Individual plans offer great coverage at an affordable price. Call your agent today to inquire.

## Legislative Update

The legislature completed their session on May 3rd and ten new bills passed which are effective October 1, 2006. We will notify you of the new bills shortly. Please stay tuned.

“Caring through action”

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“Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young.”

**Henry Ford**

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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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