



The Benefits Group, Inc.

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JUL/AUG 2008

Your Healthcare Benefit Source

Back to School!

Among a college student's important back to school items (clothes, laptops and supplies) should be a few insurance related items, too, especially for those going away to school for the first time.

- ◇ Contact your insurer for another ID card for the student to keep in his/her wallet.
- ◇ Anthem offers an 'away from home program' to get in-network benefits, but it must be requested before your child leaves.
- ◇ Contact other insurance carriers about whether they have in-network benefits, even if they are out of state, by using a network local to their school.
- ◇ Make sure they know how to access a provider through the online directory in their area.

- ◇ Find out if their school's infirmary is a participating provider.



Knowledge is power...and it may offer

a better health insurance benefit, too!

Please call your insurance carrier or agent if you have questions.

The New State of CT Charter Oak Health Plan

You have probably heard and seen commercials for the new State of CT Charter Oak Health plan and have been wondering about it. Your employees may have asked you about it, too.

This plan has been designed to offer health insurance to the State's uninsured citizens or those who do not have access to health care. It is meant to be a shorter term solution for those who need it.



The plan does have limitations (\$100,000 maximum benefit per year and \$1,000,000 lifetime benefit.) Also, currently, there are limited participating physicians and there are only two hospitals in the network statewide for non-emergency healthcare.

Your employees should know that they have better quality coverage through their company health plan.

HSA Plan Renewals

Please remind employees who have a Health Savings Account when their new deductible year begins. It will be at the plan's renewal, which may not be 'calendar' year.



Summer Hours

The Benefits Group will be closing at 1 pm on Friday's through August 29th.

The Benefits Group will resume its regular work schedule (M-F, 8:30-4:30) in September, 2008.

We hope you are enjoying your summer!



Children's Well Visit Schedule

Please check your plan benefits for the schedule of children's well visits to be sure that you are not exceeding the allowed number of visits, especially in the early first years. Please contact your carrier if you are not certain. You don't want to be surprised with a \$200 bill!



Open Enrollments and New Hires

Annual open enrollments allow employees who declined coverage initially to sign up for medical and dental insurance if they do not have a qualifying event to begin coverage at any other time during the year.

However, please be aware that this does not waive the waiting period for new hires. A new employee must still complete the full waiting period even if the open enrollment period occurs during their waiting period. Questions? Please contact your agent.



Reconciling Your Bills

As we get new clients, we also get similar questions, so we like to print reminders about reconciling your bills when you get them.

- ◇ Do not put notes on the bills; most go to lock boxes, and no one will see them.
- ◇ Pay the bill as is. Do not take a credit on the bill; it creates an unpaid balance and some carriers are cancelling coverage when the bills aren't paid in full.
- ◇ Carriers will only go back 30 days to make changes; you don't want to get stuck paying for a former employee's coverage if the termination wasn't processed promptly. Contact your agent or carrier with questions.

More About Students... Verification Forms

Employees with college age children should be on the lookout for the student verification forms from their insurance carrier. Please make sure the employee returns the requested information back to the carrier promptly to make sure there are no gaps in coverage. If the child is no longer a full time student, please call your agent for other coverage options.



Important Information for FSA Participants

Flexible Spending Accounts (FSA's) regulations are required that the funds be used, or forfeited, on a *calendar year or a plan year basis*. Please remind employees to plan accordingly by scheduling doctor appointments, refilling Rx's and taking care of any other qualifying medical care by 12/31/08 or their ending plan year, so that they do not forfeit any funds.



MEDICARE PLANS

Did you know that The Benefits Group offers Medicare supplements and Advantage plans?

We do! If you have employees, or their spouses, that are over age 65 that don't have a Medicare plan, or are unhappy with their provider, please contact us. Depending on the Medicare rules for your size group, we may be able to offer a more cost effective insurance plan.



We also welcome referrals for your parents, friends and neighbors! Thank you!