



# The Benefits Group, Inc.

Member of Connecticut Health Partnership  
Member of the CT Better Business Bureau



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Your Healthcare Benefit Source  
We help, so you benefit.

## **September is "Life Insurance Awareness" month**

Just like people and cars need check ups, you should check your financial portfolio periodically, especially your life insurance coverage. Life insurance is the insurance that many people hate to talk about.

The fact is that many Americans do not have enough life insurance. In the event of their untimely death, they can leave numerous bills, college expenses and a loss of income. We all want our families to be financially secure and life insurance is one way to achieve this. As we go through life, our needs change, therefore periodic check-ups are necessary.

Also, don't forget to check and update your beneficiaries!

Please call us to schedule an appointment to evaluate *your* needs.



## **2009 HSA Limits**

**HSA deductibles:** One person in a family can fulfill the family deductible. There is no "stop-point" for one person in the family.

### **New HSA Maximums for 2009:**

#### **Minimum deductible amount:**

Individual—\$1,150

Family—\$2,300

#### **Maximum out of pocket amount:**

Individual—\$5,800

Family—\$11,600

#### **HSA Statutory Contribution amount:**

Individual—\$3,000

Family—\$5,950

**Catch up contributions** (for individuals 55+ until enrolled in Medicare): \$1,000

**"Well care" is covered at 100%.** Be sure to watch your carriers well care guidelines and be sure that your physician does not bill the carrier with a diagnosis code for a 'sick' visit should he/she find something wrong. Except for preventive services, all medical and pharmacy services must be subject to deductible and out-of-pocket maximum.

Please contact your agent with any questions.



**Hot!**

## **NEW Dependent Care Age Limits In Connecticut**

Effective Jan. 1, 2009 (and for some carriers, as early as Oct. 1, 2008), there have been changes to the CT state law dependent age limit for medical coverage.

You can find detailed information on the CT Department of Insurance website [www.ct.gov/cid/cwp/view.asp?Q=421556&A=1255](http://www.ct.gov/cid/cwp/view.asp?Q=421556&A=1255) or by calling 1-800-203-3447.

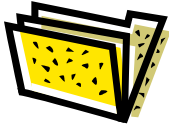
## **Dental Calendar Year Benefits**

Make the most of your dental benefits! For most plans, January traditionally begins the new plan year for deductibles and maximums. Schedule your dental visits by December 31st to take advantage of deductibles that have already been met, or to use up maximum benefits before the end of the year.



## HSA Advice

It is very important to keep track of your claims. Incorrectly processed claims may cause problems when future claims are processed. Call your carrier immediately to make sure they are corrected.



## Dependents on Medicare Under Age 65

Do any of your employees have dependents on Medicare? Depending on the size of your group, it will make a difference whether Medicare, or the employee's group insurance, is primary insurance. There are different rules for Medicare recipients under age 65 vs. over age 65. Medicare performs audits periodically, and you, the employer, are ultimately responsible to make sure the insurance is correctly administered. Please call your carrier, or agent, if you are unsure of your plan's requirements.



## A Common COBRA Question... Answered!

Dependents that are coming off the employee's coverage and going on COBRA must remain on the same plan the employee currently is. The plan can be changed during open enrollment, but not before.



## Flu shots and Pneumonia shots

Flu shots, pneumonia shots, FluMist™, and antiviral medications are a covered benefit under most health plans. For specific coverage information, check your plan document or call the number on your ID card.



## More About Life Insurance...

Over the last few years, the life insurance industries have introduced different types of new policies that you may not be aware of to satisfy various needs.

Life insurance is generally purchased for one of following reasons, though there are other creative ways to use life insurance to suit your personal or business needs:

1. Survivor protection
2. Estate conservation
3. Estate creation
4. Buy-Sell Agreement
5. Key person protection
6. Pre need planning



Life insurance does not eliminate your risk, but reduces the loss by transferring the risk to the insurance company. This can give you, and your business, a little peace of mind, and we can all use some peace of mind!

If you have any of the above mentioned situations that may need protection, please let us know and we'll help you come up with a creative solution!

## Medicare Part D and Medicare Part C Advantage Plans Open Enrollment

Employees who are enrolled in the Medicare D Prescription Drug Program and Medicare Part C Advantage plans can make changes to their plan during the open enrollment from November 15th through December 31, 2008.



Those that are newly eligible for Medicare can enroll in a Part C or Part D plan, three months



before, the month during and three months after their month (birthday) of eligibility.

Also, please remember to distribute creditability letters to your employees by November 15, 2008. Please call us with any questions.