

TheWPInsider

Your Carrier Update from Warner Pacific

Nov. 2008 Warner Pacific 100 Galleria Officentre, Ste. 419 Southfield, MI 48034 (800) 801-2300

Newest items appear in **green**. All information is subject to carrier approval and guidelines. Visit www.warnerpacific.com for the latest industry news and events. Last updated 11/7/2008.

News from Warner Pacific

We are proud to announce our working relationship with **Delta Dental** and **HealthPlus of Michigan** effective **11/1/08**. For more information or to find out more about the products these carriers offer, please contact your Warner Pacific Sales Executive at (800) 801-2300.

Please send your **Individual** quote requests to our new email address: wpimindividual@warnerpacific.com
The Individual RFQ form will be updated shortly to reflect the new email address.

Aetna

We can quote Aetna with a January 1, 2009 effective date.

News:

Aetna's new **Institutes of Quality®** program provides a national bariatric surgery network. Bariatric surgery refers to the various surgical procedures performed to treat morbid or extreme obesity.

2009 changes to Aetna Preferred Drug, Precertification, Quantity Limit and Step-Therapy lists for commercial plans. Some new brand-name and generic drugs are being added to the Preferred Drug List while other brand-name drugs are being removed.

Beginning November 1, the **Aetna Personal Health Record (PHR)** will be available to Aetna's Small Group customers (2-50 employees).

Aetna Dental Care RewardSM beats dental maximum rollover plans. Recent enhancements make the Aetna Dental Care Reward plan even more attractive. The plan rewards members for healthy behavior (preventive care visits) by giving them even better coinsurance the following year. Now it also offers the ability to reward members by raising their annual maximum.

Aetna HealthFund HSA

In an effort to better serve their small group market, Aetna Small Group is teaming up with HealthEquity to administer the Aetna HealthFund HSA. It will be available effective 11/1/08. HealthEquity is a personal health care financial services company that specializes in health savings accounts (HSA).

HealthEquity offers a wide scope of services including a robust, user-friendly plan sponsor and member portal. Highlights include

- Electronic enrollment and eligibility
- Improved turnaround time for account installation and enrollment
- HSA account services including tracking, processing and reporting
- Dedicated support lines for brokers and plan sponsors
- 24/7 phone and web support to help employees understand and manage the financial side of health care
- No set-up or monthly administration fees
- No fees for investment transactions

Faster turnaround for Aetna Underwriting

Aetna's underwriting department prioritizes applications by requested effective date which can make the medical underwriting process go faster. Year to date, approximately 73% of applications have been underwritten in 10 days or less.

Aetna is making it easier for members to get the information they need by continuing to expand the availability of their transparency tools and information to new markets. In November 2008, they will continue the expansion by introducing their Medical Procedure by Facility Cost tool and their Physician Unit Price Transparency tool to Central/Western MI (Midland).

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AlwaysCare

AlwaysCare Benefits announces new dental plan enhancements, including coverage of oral cancer screenings as well as prenatal and diabetic cleaning benefits. The features will be available to Members at minimal or no additional cost starting September 1, 2008.

AlwaysCare now offers a buy-up option for employers who want to offer incremental diabetes-related benefits. Members whose groups have elected this feature, and who have been both diagnosed by a physician with diabetes mellitus and with periodontal disease by a dentist, will be eligible for up to two additional cleanings in a 12-month period. The additional cleanings may include either periodontal maintenance or prophylaxis.

When you renew your Dental and/or Vision coverage(s) AND add one or more AlwaysCare Group Life, Short Term Disability or Long Term Disability lines, they will reduce your group life and disability rates and enhance your current AlwaysCare plans.

AlwaysCare received the 2008 Manship torch Award for Ethics in business.

Assurant

We can quote Assurant with a January 1, 2009 effective date.

News:

No significant changes for November.

HealthPlus

We can quote HealthPlus with a January 1, 2009 effective date.

News:

New Products:

- HealthPlus **HealthySolutions** is a benefits-based wellness plan that reduces copays and deductibles for members who participate in wellness initiatives that are designed to improve health and workplace productivity. Offered as an HMO product, HealthySolutions gives employers the ability to achieve significant savings in health care costs. The plan provides one premium rate, but two benefit levels, Base and Preferred. Base benefits have higher copays and deductibles. The plan requires an employer commitment to a healthy workplace and to hosting a designated number of wellness initiatives within the benefit year. As a physician-driven, goal-oriented program, HealthPlus primary care providers play an integral role in the success of this plan.
- HealthPlus **SaverPlus** plans were developed for employers who cannot afford coverage to their employees or cannot afford the coverage they currently have. This innovative plan offers affordable first dollar coverage with no dollar cap on the preventive service benefits members use most. Certain benefits are subject to 50% cost-sharing by the member with a yearly cap on coinsurance and out-of-pocket maximums on major medical services (e.g., inpatient care, outpatient surgery). This plan can be integrated with a Health Reimbursement Account to help offset member out-of-pocket costs. HMO and PPO options are available.

PPO and HMO groups 2-50: HealthPlus is actively expanding their service area and medical provider network every day. Their Preferred Provider Network (PPO) provides coverage to HealthPlus PPO members who can choose from over one million locations of care throughout the United States.

Their HMO network of physicians includes over 500 primary care doctors and over 1,200 specialists and is supported by the area's many hospitals, medical facilities and pharmacies.

HealthPlus 2009 rates are now available for HealthPlus' medical and pharmacy plans for employer groups with 50 or fewer employees.

Humana

We can quote Humana with a January 1, 2009 effective date.

Promotions/Programs:

Earn up to \$10,000 selling Humana group voluntary dental, vision, life/AD&D, and long-term disability and short-term disability products. Place one or more group voluntary products for any case size with effective dates of coverage between Nov. 1, 2008, and Jan. 31, 2009:

Earn \$2000	Earn \$5000	Earn \$10,000
With 5-9 employer groups	With 10- 14 different groups	With 15 or more groups

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Plus, you can double your Humana Leaders Club credits by selling Humana and Humana Specialty Benefits products to businesses with 3 – 50 and 100 – 300 enrolled employees. This applies to Nov. 1 – Dec. 31, 2008, effective dates of coverage.

IAC

We can quote IAC with a January 1, 2009 effective date.

News:

Effective immediately, rates for IAC Group Health Plans are decreasing. Remember, you can lock in rates until January 2010 on any group case issued with an effective date of December 15, 2008 or earlier.

IAC has recently updated their employee application for IAC Group Health Plans. IAC Underwriting will no longer accept old employee applications as of October 1, 2008. The new employee application is shorter and includes HIPAA language that helps IAC quickly underwrite your case and offer a firm rate within three business days.

Change to Individual Underwriting IAC's individual underwriting processes can be further enhanced by leveraging the strengths and efficiencies of the Whitewater, Wisconsin, underwriting team.

As of Monday, October 27, 2008, IAC is transitioning all individual underwriting from the Phoenix office to the Whitewater office. Policy fulfillment will still be handled in Phoenix.

Discontinuing the Group Advantage Series Portfolio:

In conjunction with the upcoming release of IAC Group Health Plans, their new Small Group Portfolio, they are discontinuing the Group Advantage Series portfolio. The final effective date is September 15, 2008 for Group Advantage Series business. IAC will continue to support in-force groups that have a Group Advantage Series health plan.

Programs/Promotions:

Fall bonus program is about to get underway. Hit your goal and receive some extra spending money for your efforts! Here's how to qualify:

- Issue 5 Short Term Medical cases with effective dates between 10/1/08 - 1/1/09 = \$100 bonus!
- Issue 5 additional Short Term Medical Insurance cases within the same period, get \$150 bonus!
- TempMed STM, TriMed and TempMed Lite qualify for this program.

Underwriting:

"Firm Rate" offered quicker.

Forms:

New Employee Application - reduced in size from 6 pages to 4.

Incentives:

Current incentives are even better through a new accelerator feature within the IHC Stock Ownership Plan and enhancements to the qualification contest for March 2009 IHC Producers Conference in Tahiti.

HSA Update:

- An employer can buy an HSA-qualified plan and opt not to establish the HSA
- The employer can buy the HSA-qualified plan and elect to use IAC's preferred vendor, American Health Value, to establish the HSA
- The employer can use the HSA vendor of its choice

Reminder: The HSA and the HRA attestations are no longer required for the HSA and HRA Advantage Plans.

Delta Dental

We can quote Delta Dental with a January 1, 2009 effective date.

Delta Dental provides enrollees with access to two of the nation's largest networks of participating dentists – *Delta Dental PPO* network and *Delta Dental Premier* network. Product information for 10+ groups will be rolled out very soon.

First Horizon Msaver - HSA

For Employers:

First Horizon Msaver provides HSA administrative tools to meet the needs of employers:

- Employer Funding Options—Various funding options for employers with account posting within two business days.
- Aggregate Reporting—Allows contribution reports to be run online.
- Online Tutorials—Plus complete telephone support.
- Employee Support—Before, during and after enrollment.

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For Individuals

First Horizon Msaver has created a user-friendly solution for account holders:

- Web-based Enrollment—With no minimum starting account balance required for employer groups.
- Dedicated HSA Customer Service Representatives.
- First Horizon HSA Visa® Debit Card—For convenient access to account funds.
- Web-based Account Management—Gives employees instant access to transaction details and account balances.

For Agents and Brokers:

First Horizon Msaver offers referral fees, training, support, and fun:

- Referral Fees — Receive \$.50 per month, per referral, for the life of the account.
- Training — Seminars worth 2 CE credits available in most states.
- Support — Regional Sales Managers to assist with sales and enrollment.
- Fun — Chances to win trips. Past winners have attended the NFL Pro Bowl and the Bristol Motor Speedway's Sharpie 500

LifeSecure

LifeSecure was able to receive a proclamation from Governor Jennifer Granholm to declare November as **Long-Term Care Awareness Month**.

As cited in the Governor's proclamation, the U.S. Department of Health and Human Services has reported that 60% of Michigan residents over the age of 65 will need long-term care services at some point, with more than 40% of this group requiring nursing home care and another 30% requiring in-home assistance. The U.S. Census Bureau has projected that the population of Michigan residents age 65 and older will increase by nearly 70% to more than 2 million in 2030.

"Special year-end Promotion" – Double Reward Points for all agents from October 27- December 31, 2008

LifeSecure will award 35 Reward Points for every \$1.00 of written premium. For example: \$1,000 of written premium equates to 35,000 Reward Points, But, **with Double Reward Points**, \$1,000 of written premium will translate to 70,000 points. And you'll automatically receive 25,000 points just for enrolling.

To win a trip, you need a minimum of 500,000 Reward Points (approximately \$14,300 in written premium **or, \$7,150 with Double Reward Points**)

"Just in time for the Holidays" extended until December 15th.

Between October 1 and December 15, 2008, for every four (4) policies or \$8,000 of annualized premium sold*, you will be given a \$500 American Express Gift Card from LifeSecure LTC in addition to earning Reward Points for the Travel Rewards Program.

VSP

News:

All VSP plans written through Warner Pacific use a Third Party Administrator called Beneficial Administration Company (BAC) for all billing/eligibility, commission issues and questions. Group Administrators can reach BAC at 1-800-854-7417.

If any employees have questions about their VSP benefits or need to look up providers they can call VSP Member Services at 1-800-877-7195 or register online at www.vsp.com.

Reminder: VSP renews every calendar year beginning January of each year, regardless of original effective date.

**All information is subject to carrier approval and guidelines.
All benefit summaries and forms are available at www.warnerpacific.com**

Questions? Call your Warner Pacific Sales Executive at (800) 801-2300.



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