



Walsh Benefits "PARTNER PRESS"  
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**The staff of Walsh Benefits would like to wish our Partners, their families, friends and loved ones a most happy, healthy and joyous Holiday Season. We thank you for allowing us the privilege of working with you and we look forward to a prosperous 2005.**



- Effective 1/1/05, **Aetna** is launching a new HSA-compatible plan for **small businesses**. This consumer directed, high deductible plan works in conjunction with a third party administered Health Savings Account. Please contact Walsh Benefits for rates and more information.
- Effective 1/1/05, **Aetna** is increasing the **Guaranteed Issue** amounts on Small Group Life Insurance, as follows:
  - 2 – 9 eligible lives = \$20,000
  - 10 –25 eligible lives = \$75,000
  - 26 – 50 eligible lives = \$100,000
- **Aetna has changed their small group new business cut-off date from three business days prior to effective date to five business days prior effective 1/1/05. PLEASE MAKE NOTE OF THIS AS THERE WILL BE NO EXCEPTIONS!**



- **AIG/American General** offers three disability plans:
  - **New Jersey Temporary Disability Benefits** – a short-term disability program that the State of NJ requires most NJ employers to provide to their employees
  - **New York Disability Benefits Law Group Plan** – employers in NY who employ one or more people on each of 30 days must provide NY DBL coverage at the end of four consecutive weeks

following the 30<sup>th</sup> day of employment if the employee works a minimum of 40 hours.

- **Group Voluntary Short Term Disability** – provides employees with access to affordable group priced income replacement.

Call Walsh Benefits for more details on these plans.

- **American General** offers **personalized enrollment-related materials** including announcement materials for enrollment meetings, voluntary applications, and dental plan employee brochures. Call Walsh Benefits for details.



- **Effective 1/1/05**, **Allied Dental Design** will feature two new plan designs: an indemnity and PPO (In/Out) Plan. Both plans offer a choice of buy up enhancements. Contact Walsh Benefits for more information on these new plans and options.



- **AmeriHealth** is now offering a **Freestanding Vision Program for 51+** regardless of whether members are enrolled in HMO/POS, PPO or other traditional medical programs.
- **AmeriHealth** has partnered with **Magellan Health Services, Inc.** to provide greater access to mental health services. Magellan serves members who participate in **AmeriHealth** HMO, POS and PPO plans.
- **AmeriHealth** has introduced **new Select Drug Program Options** available . These new co-payment options are available for and are based on a three-tier co-payment schedule using a prescription drug formulary.
- **Coverage is available for same sex domestic partners for groups that** **AmeriHealth** . The State of NJ requires same sex domestic partners to obtain a "Certificate of Domestic Partnership" from a NJ state registrar in order for the dependent partner to be eligible.
- **Effective 3/1/05**, extracorporeal shock wave therapy for musculoskeletal conditions and plantar fasciitis will no longer be a covered service by **AmeriHealth**. There will be no payment or reimbursement on any claims for this therapy on or after 3/1/05.



CIGNA

*A Business of Caring.*

- **CIGNA** is offering a **Personal Stress Navigator** to workers and their employers to provide detailed information on stress and the steps they can take to combat it. The program provides employers with collective data about the cause of stress for their employees so that they can make workplace changes and employees can complete a 30 minute online stress assessment test to determine their individual stress levels and areas of concern. For more information, visit <http://www.CIGNABehavioral.com>.



- **Effective January 1, 2005, Empire BCBS will introduce new Consumer (CDHP).** These plans will include high deductible plans with a choice of funding methods such as HRA's and HSA's. These new plans will be called "Empire Total Blue." Initially, these products will only be offered to the 51+ group market.
- **Beginning 11/1/04, Empire will automatically implement new vision riders for all HMO, Direct POS and DirectShare POS small groups and large group products with vision rider coverage.** The new rider adds Dilated Fundus Evaluations, an early detection method for eye disease.
- **Now you can renew your groups online at [www.empireblue.com](http://www.empireblue.com).** You can also modify existing product designs and run quotes for new products. Now you can create only one HMO or POS quote for a group with employees residing in more than one of our five rating regions. Contact Walsh Benefits for details.



You probably know GE Financial Employer Services Group – a trusted leader in the employee benefits industry. Now, they have a new name. They are Genworth Financial Employee Benefits Group and they are part of Genworth Financial, an established global company.

Although their name has changed, Genworth Financial Employee Benefits Group core focus remains the same. They continue their 40-year tradition of providing flexible products and services to meet the benefit needs of small-to mid-sized companies.

Their broad range of products – Life, Short and Long Term Disability, Stop Loss, Medical and Dental – can be packaged together as group plans or with voluntary Life and Dental selections to provide tailored solutions and administrative ease for any business.

For more information, please call:  
 Dave Mordo at Walsh Benefits (732) 936-0100 ext. 14 OR

\*products are underwritten by GE Group Life Assurance Company under policy form series GP-A and GP-D.



- Beginning 1/1/05, Great-West Healthcare will be switching their client's pharmacy benefits to Express Scripts Inc. All members will receive a new pharmacy card by 1/1/05 and all refills and new prescriptions sent to Caremark/Advance PCS will be filled until 12/31/04.
- Effective 4/1/05, Great West Healthcare will begin offering their clients a new 90-day retail drug program that allows members to purchase a 90-day supply of maintenance drugs [REDACTED]. Members will still pay three co pays.



Horizon Blue Cross Blue Shield of New Jersey

- An **enhanced Online Provider Directory** is now available on the **Horizon BCBS** website. The directory includes the following new features:
  - Search results displayed 600% faster
  - Printer friendly results in PDF format
  - Ability to search by County and hospital affiliation
- Effective 11/1/2004 **Horizon BCBS** will strictly enforce a new rule that you **CANNOT** change the waiting period for a small group health benefits plan except on the group's anniversary date.
- All of our partners now have access to their **Horizon BCBS** renewals on-line via the **BCBS** website. For those of you who may have forgotten or never received their passwords, please call our office.



- **Enroll groups online** with the **IDEA Management System** on [www.oxfordhealth.com](http://www.oxfordhealth.com). IDEA allows you to [REDACTED]. Contact Walsh Benefits to receive your user name and password to access [www.oxfordhealth.com](http://www.oxfordhealth.com).



- **UnitedHealthcare** is offering **UnitedHealth Basics**, a new product that offers coverage for [REDACTED]

retirees and others who may not be able to afford a more

but who would like coverage health services.

Different plan designs are available and once an enrollee reaches the annual maximum in a particular service, he or she pays for the service out of pocket.

- In mid-November, UnitedHealthcare sent out self-mailers to small business medical customers. The mailers include:
  1. [Life Mailer](#) – For those who have medical and dental but no life insurance
  2. [Dental Mailer](#) – For those who have medical and life but no dental insurance.
  3. [Dental/Life Mailer](#) – For those who have medical but neither dental nor life insurance

*Please note that disability insurance is promoted along with life insurance.*
- **Effective for 2/1/2005 effective dates, you will be unable to quote UnitedHealthcare products on Healthconnect. This is due to the merger between UnitedHealthcare and Oxford.**



- All brokers doing business with Wellchoice should have received via e-mail, a new *Business Associate Agreement*. This form is needed to stay in HIPAA compliance.

## LEGISLATION

### NEW JERSEY

The following is part of the legislative environment in New Jersey:

- Governor McGreevey formally resigned his office on November 15, 2004. Senator Richard Codey was sworn in as Acting Governor.

### FEDERAL

- As the elections have come and gone, there will be an increased emphasis put on implementing Association Health Plans. (AHP's)
- You can look up various pieces of state and federal legislation by logging on to one of the following websites:

[www.njleg.state.nj.us](http://www.njleg.state.nj.us)

[www.cspan.org](http://www.cspan.org)

## WALSH PARTNERS

- Walsh Benefit's new Online Quoting System was launched on November 15<sup>th</sup>. This new quoting system will be replacing the desktop version of HealthSearch. Please contact Walsh benefits for your user name and password if you have not logged on yet.

**You will be able to save quotes, save current plan design, edit plans and develop alternate options online. This new quoting system also has many improvements over the desktop version including:**

- **Save, file and send PDF proposals by email**
  - **Quote NY, NJ, CT and PA**
  - **Create Broker web pages**
  - **Automated renewal notification**
  - **Attach physician and network information to quotes**
  - **Download Updated Forms**
  - **Website for Clients!!!**
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- **Walsh Benefits is pleased to offer another helpful service to make your life simpler. Now you can provide your groups with easy online access to their benefits information. Through our website employers can have online access to:**
    - **Printer friendly medical plan benefits**
    - **Rx information**
    - **Carrier Provider Search**
    - **Agent Contact Information**

**Call Kim at Walsh Benefits for details**

- **Please send all requests to add, delete or change employee status to our office. Please dissuade your clients from sending it directly to the carrier. Sending it to our office creates a paper trail we can use in the event something gets lost or the change request is never done.**

**Thank you for your business!!**