

**2010 OPEN ENROLLMENT  
 BUFFALO AREA**

Effective January 1, 2010 Independent Health, BlueCross BlueShield of Western New York and Delta Dental will be implementing a rate increase. Your new monthly premium will be reflected on your January invoice which is forthcoming.

**Independent Health**

- The current FlexFit Select will remain the sole offering through Independent Health. Please refer to the enclosed benefit comparison as some benefits may have changed slightly.

**BCBS of Western New York**

- The Community Blue HMO 104 Plus and Aqua remain frozen. Only groups that currently have these plans in their portfolio may keep them and enroll new employees. A benefit comparison is included.
- The POS 7100 & HMO 206 are still available. A benefit comparison of these plans is included in this mailing. Please refer to the enclosed benefit comparison as some benefits may have changed slightly.
- Each group is only allowed to have 2 of these 4 products in their portfolio.

**Dental option available through Delta Dental for groups of 2 or more:**

<b>Services</b>	<b>Delta Dental PPO/POS</b>
Annual Deductible	\$50 Single/\$150 Family
Annual Maximum	\$1000 per person
Dependents	19 (Students to 26)
Diagnostic/Preventative	100%
Basic Restorative	80%
Major Restorative	50%
Orthodontia (children to age 19)	50% up to \$1000 lifetime max.
<b><u>2010 Rates</u></b>	
Single	\$38.45
Family	\$92.76

## More important information to note this Open Enrollment:

### Insuring Dependents through Age 29

Recently a New York state law was passed that provides health insurance coverage for unmarried dependents through age 29. Eligible dependents will be given the option to enroll in a single policy with the same coverage as the parent.

**WHO IS ELIGIBLE?** All unmarried dependents, under the age of 30, that live in New York and are not eligible for health insurance through his/her employer and are not covered by Medicare. (Dependents must meet all of these criteria.)

**WHEN ARE THEY ELIGIBLE?** They can be enrolled during your group's open enrollment period or within 60 days of a qualifying event (i.e. exceeding age limit under parent's policy, loss of their current employer coverage, moving back into the insurance plan's service area, divorce, or any change in status that makes that person a newly eligible).

**HOW DO THEY ENROLL?** There are several different ways to enroll these young adults. With both carriers you can choose the 'Make Available Option' which is a rider that is available to the group at an additional cost which allows unmarried dependents through age 29 to remain on the parent's family policy. Please note this rider would be placed on the plan for the whole group (some carriers will not write policies for sole proprietors so please be specific when you call.) Or, if you do not want to add the rider, the following options are available:

1. For BCBS of WNY plans the eligible dependent must complete a separate application and send it to Bene-Care, indicating '29' on the Enrollment Form in the 'Other' box under Subscriber Status and include the parent's BCBS ID number under 'Subscriber Information'. The child will be placed on a single policy on the employer's invoice. **The employer will be responsible for collecting the full single premium each month but are NOT required to make any contribution toward the contract premium.**
2. For Independent Health plans the eligible dependent should contact IHA directly at (716) 631-8701. Independent Health will be handling the enrollment process for these eligible dependents and invoicing them directly.

### COBRA Eligibility Extension to 36 Months

This New York state law allows employees the opportunity to continue their health insurance coverage through COBRA for an additional 18 months. This extension will be in effect on your group's renewal date (January 1, 2010) and applies to all former employees whose COBRA coverage is exhausted **on or after** this date. Please note this extension does not apply to dental coverage.

You do not need to do anything to implement this extension and we will continue to bill these COBRA members in the same way we have been billing them to this point. We will let you know if additional paperwork is required in the future.

#### HDHPs

As you explore your options this year, please remember that HDHPs like the POS 7100 plan offered through BCBS of Western New York is an affordable option that can be paired with a Health Savings Account or HSA (set up through your bank) and allows you to deposit pre-tax dollars to help fund your deductible and other qualified medical expenses. *Please note this plan has strict participation guidelines and in some cases can only be sold as a group's sole product offering. Please call a representative today if you are interested in this option.*

### **PLAN CHANGES and UNDERWRITING**

**Please see below for instructions on how to make a plan change for the 2010 Open Enrollment. If you are happy with the plan that you are enrolled in and do not want to make any changes, no further paperwork is required.**

- **BCBS of WNY:** All changes will require a new application, a NYS-45-ATT and a Chamber/Association Form. Sole proprietors must provide a Schedule C or Schedule K-1. This information is necessary to ensure that active subscribers continue to meet the group health insurance eligibility requirements. Applications can be downloaded from our website [www.bene-care.com](http://www.bene-care.com) by clicking on 'Download Forms'.
- **Independent Health:** All changes will require a new application. Employer groups and sole proprietors new to Independent Health will be required to provide underwriting tax documentation and a 'Chamber/Association' form.

**All changes must be received by Bene-Care no later than December 10, 2009. Please note that this is a strict deadline enforced by the carriers.** All changes and underwriting documentation can be mailed (please use our new address) or faxed to

Bene-Care Agency, LLC at (585) 347-1301. Please include your contact information in case additional paperwork is required.

**Please contact Bene-Care Agency, LLC at (585) 347-1300 with any questions.**