

July 7, 2005 / Vol. 1, No. 2

Voluntary Dental Rates Reduced for Prime Plan

Group Insurance Services announces a rate reduction for the Prime voluntary dental plan offered from Companion Life. The rate reduction can be up to 10 percent depending on where the group is located.

In addition, the number of Tennessee area rates for the Prime and Choice plans has been reduced from three to two. One rate applies for Nashville zip codes beginning with 372. All other zip codes in the state fall into the base rate area.

These Prime plan rate reduction and Tennessee area rate changes will be effective with Oct. 1 renewals for existing groups. ■

Requirements Reduced for Free POP Plan

Based on your requests, Group Insurance Services, Inc. (GIS) and USABLE Life have reduced the number of voluntary products that must be offered to qualify for a **FREE** Premium Only Payment plan.

The employer group must agree to allow at least **one** of the **voluntary group** products and at least **one** of the **individual voluntary** products listed below to be offered to qualify for the free Premium Only Payment plan.

Qualifying Voluntary Group Products: Voluntary Life, Short-Term Disability and Long-Term Disability.

Qualifying Individual Voluntary Products: CriticalCare, AccidentGuard, CancerCare, IntensiveCare/CoronaryCare and CardiacCare.

This valuable offer will save your clients the \$800 set-up and \$1 per enrollee per month fees in addition to the payroll tax savings for employees who choose to participate in the Premium Only Payment plan.

Other requirements include a group size of at least 15 eligible employees, effective dates of May 1, 2005 or later, one-on-one employee conferences to enroll voluntary products, and a minimum of five approved applications. Enrollment minimum must be met for all voluntary products offered.

Call your BlueCross BlueShield of Tennessee account sales executive, account manager or GIS sales consultant for more information today! ■

Spotlight on LTCI: Not Just for Nursing Home Care

“I don’t need long-term care insurance because I’m never going to a nursing home.” This objection embodies a popular misconception that long-term care insurance just covers nursing home care. The Simplicity product from MedAmerica is much more flexible. In fact, it can help people fund alternative care such as extended home care that is not covered by Medicare, Medicaid or traditional health insurance.

Home care can cost around \$12 to \$18 an hour. When you do the math, this type of care can exceed nursing home care. However, it may be worth it to an individual who does not want to burden a spouse or other family members with such personal care issues as dressing and bathing.

For total flexibility at competitive premiums, Simplicity is unsurpassed. It pays a monthly cash benefit so the insured can pay the home care workers of choice, such as family members, friends, neighbors, sitters or companions with no claims filing request. Easy for you to sell and easy for your clients to use.

For more information about appointments and commissions, contact John Sellers at (423) 763-3407 or John_Sellers@gisbenefits.com. And remember, every policy issued between now and Sept. 30 gets you in the drawing for an all-inclusive trip to Jamaica Nov. 3-6. ■

Put Your GIS Regional Sales Consultant to Work for You

In addition to the assistance provided by your BlueCross BlueShield of Tennessee account manager, GIS sales consultants are available for customer presentations, enrollment meetings and more with no reductions in commissions to you. **Call your account sales executive, account manager or your GIS sales consultant any time you need help.** ■

West Tennessee

Jackie Gwyn
1-888-423-9488 ext. 2316
jackie_gwyn@GISbenefits.com

Middle and Southeast Tennessee

John Sullivan
1-888-423-9488 ext. 6412
john_sullivan@GISbenefits.com

Upper East Tennessee

Ray Hayes
1-888-423-9488 ext. 6011
ray_hayes@GISbenefits.com

Director of Sales

John Sellers
1-888-423-9488 ext. 3407
john_sellers@GISbenefits.com