



January 15, 2003

Voluntary Vision Care Plan: A Product to Think About



Wouldn't it be great if you had a guardian angel that could tell you that you were going to have a car accident the next day so you could buy auto insurance to cover it? Or to tell you that you were going to die next week so you could purchase life insurance to protect your family?

A Vision Care Plan is just the product for you! You can buy it and use it, even though you already have glasses or contacts. It's like buying auto insurance after the accident!

Consider this: The average person spends about \$250 - \$300 per year on vision services (contacts, glasses, and eye exams). The cost of our Hatcher Agency Voluntary Vision Care Plan is only \$128 per year for single coverage. If you factor in the savings of deducting the premium pre-tax through a Section 125 Plan, the cost is only about \$90 per year. **Employees will receive two and one-half to three times their premium in benefits!**

The Vision Care Plan we have covers:

- ✓ Eye exam every 12 months – \$15 copay
- ✓ Lenses and Frames every 12 months – \$15 copay
- ✓ Contact Lenses – \$140 benefit per 12 months

Monthly Cost:

- ✓ Employee..... \$10.68
- ✓ Employee/Spouse..... \$21.36
- ✓ Employee/Child(ren) \$20.30
- ✓ Family \$35.88

Since it is a voluntary benefit, it costs you nothing. Plus, any employees with glasses or

contacts will use it. Give your Hatcher Agency representative a call today to implement this program.

Employers Should be Careful on COBRA Issues

Employer, Not TPA, Was Liable for COBRA Violation

Phillip Hall, a terminated employee who was covered under his employer's group health plan, alleged that when he left his employment he was not notified of his continuation coverage rights. He sued his employer, CWR Construction, and the employer's TPA. The employer claimed that liability for the violation rested solely with the TPA, United HealthCare of Arkansas, with whom it contracted two years after hiring Hall. However, there was no evidence of any communication to the employee that the administrator of his plan had been changed.

RULING: The court found that no plan administrator had been properly named, and so the employer remained the plan sponsor and was responsible for ensuring that the employee was properly notified of his continuation coverage rights. The employee's suit against the TPA was dismissed, but his claim against the employer for failure to provide the required COBRA notice was allowed to proceed.

(Hall v. CWR Construction, Inc, U.S. District Court, Eastern District of Arkansas, Western Division, Dkt. No. 4:01CV00459, August, 2002)

NOTE: OnQue COBRA News recently reported a similar decision holding the employer, not the TPA, responsible for COBRA violations. That ruling came from the Eleventh Circuit Court of Appeals, which covers Alabama, Florida and Georgia.

Article courtesy of OnQue Technologies, Inc.

Post Office Box 3505 ☞ Little Rock, AR 72203

Local (501) 375-3737 ☞ Toll Free (800) 359-3748 ☞ Fax (501) 375-0446

www.hatcheragency.com



January 15, 2003 (continued)

Blue Cross Blue Shield/Health Advantage Introduce Online Claims Tracking

If you are a Blue Cross Blue Shield or Health Advantage policyholder, you may now check your claims status online at www.arkansasbluecross.com or www.healthadvantage-hmo.com. Blue Cross introduced *My Blueprint* earlier this month, which allows individual members to see their claims history and eligibility. Members may also order replacement ID cards and update member information such as address and telephone number on *My Blueprint*.



Members can log on to *My Blueprint* and register to receive their password by mail. Once the password is received, policyholders can access the site and view their claims and eligibility.

OTHER INSURANCE COMPANIES THAT OFFER ONLINE CLAIMS TRACKING include:

Aetna, American Medical Security, Starmark, Trustmark, UniCare, and United Healthcare.

Ten Steps to Achieving Your Goals



With the beginning of another year comes the task of determining your goals. Zig Ziglar provides ten helpful tips to achieve them.

1. **Make the commitment to reach your goal.** "One person with a commitment is worth a hundred who only have an interest." Mary Crowley.
 2. **Commit yourself to detailed accountability.** Record your progress toward your goals every night, and list the six most important things you need to do the
3. **Build your life on a solid foundation of honesty, character, integrity, trust, love, and loyalty.** This foundation will give you an honest shot at reaching any goal you have set properly.
 4. **Break your intermediate and long-range goals into increments.**
 5. **Be prepared to change.** You can't control the weather, inflation, interest rates, Wall Street, etc. Change your decision to move toward a goal carefully--but be willing to change your direction to get there as conditions and circumstances demand.
 6. **Share your "give-up" goals (i.e., give up smoking, being rude, procrastinating, being late, eating too much, etc.) with many people.** Chances are excellent they're going to encourage you.
 7. **Become a team player.** Remember: You can have everything in life you want if you will just help enough other people get what they want.
 8. **See the reaching.** In your imagination see yourself receiving that diploma, getting that job or promotion, making that speech, moving into the home of your dreams, achieving that weight-loss goal, etc.
 9. **Each time you reach a goal your confidence will grow so that you can do bigger and better things.** After accomplishing any goal, record it in your journal, Weekly Planner or Palm Pilot.
 10. **Remember, what you get by reaching your destination isn't nearly as important as what you become by reaching your goals--what you will become is the winner you were born to be!**