

INTEGRA INSIDER

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your connection to health related information from the INTEGRA Administrative Group

MS Walk – Step by Step – Closer to a Cure



On April 14th, 2007, the **INTEGRA** team walked for the National Multiple Sclerosis Society in Easton, Md. The team consisted of Christina Anders, Captain; Cyndee Garrett, Lisa Cosby, Vicki Taylor, Teresa Marine and Erin Marine. The Walk began at Easton Middle School with refreshments as well as the National Anthem being

sung. The day was gorgeous for the 3 mile walk by Idlewild Park. Along the way were more refreshments to keep us going and at the end we were all given medals.

Participating in the Maryland Chapter of the MS Society Walk on April 14th, 2007 was a rewarding and fun event for all of us. With the help and contributions of individuals and companies, like **INTEGRA** Administrative Group, Inc. the goal for a cure gets closer, step by step. We walked for those who cannot.

*You too can make a difference -
join us for the next MS Walk !*

For more information on the event go to www.walk4ms.org.

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AMERICAN CANCER SOCIETY

RELAY FOR LIFE

INTEGRA'S Charitable Contributions Committee generously supported an **INTEGRA** Team to walk in the Relay for Life on May 18th, 2007.

The opening ceremonies commenced at 6pm at the Cancer Center next to the Nanticoke Memorial Hospital in Seaford, Delaware with moving testimonials, awards and commemorative speeches.

As the Laps began – the Survivors took the floor first...proudly displaying their banner and continuing with their courageous spirit to fight these diseases. As each team took the floor during the Parade of Teams lap – we were reminded of those who have lost their battle, and inspired to raise awareness and support for those who are still fighting.

Our combined efforts helped this relay to reach their goal for the ACS – this relay collected over \$169,000 for the American Cancer Society! Cancer impacts each one of us at some time in our lives, Our team; Vicki Taylor, Cyndee Garrett, Teresa Marine, Stacey Clausen, Sarah Rice and Susan Atkins; would like to challenge you to seek out A Relay for Life chapter in your community – *get involved, make a difference in someone's life, you never know - you may help to save a life!* For more information on a chapter near you <http://www.relayforlife.org/relay/>



INTEGRA
Administrative Group

*We manage
healthcare!*

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integratpa.com



President's Corner

In the past two issues I described upgrades to our procedures, systems and computer programs that provide new services and benefits to our brokers and clients. In this issue I want to highlight some improvements to our website: www.integratpa.com.

1. My Health Center:

A) After logging into the **INTEGRA** website, a participant has access to the "My Health Center" Tab. The purpose of the "My Health Center Tab" is to provide useful health information, research capabilities, and interactive tools.

B) The "My Health Center" includes access to Healthwise Audio Links, The Healthwise Knowledgebase, Health Links, Monthly E-Health Newsletters, Interactive Tools, Health Article Locator, and Archives.

2. My Health Center Topics:

- 1) Condition Center
- 2) Men's Health
- 3) Women's Health
- 4) Senior's Health
- 5) Children's Health
- 6) Workplace Health
- 7) My First Aid Kit
- 8) Prescription Drug Information
- 9) Vision Information
- 10) Dental Information
- 11) Government Information including Medicare & Medicaid

Multiple subjects are covered under each Health Center Topic. For instance, under Children's Health a few topics covered are:

- Helping children who are grieving
- Attention Deficit Disorder (ADHD)
- Temper Tantrums
- Ear Infections
- Immunizations
- Healthy Eating for Children
- Asthma in Children
- Bullying

It is our desire at **INTEGRA** for you to be an informed consumer of healthcare. I trust that you will find these enhancements helpful in managing the healthcare of you and your family. We welcome constructive comments of how the site may better serve you. Just address your email to

Dave@integratpa.com.

Regards,

Dave Smith, CLU, President

PREMIUM FUNDING: MAKE IT TIMELY!

As you may be aware, **INTEGRA** creates a Premium Billing statement for you on the fifteenth of the prior month for the premium due on the first of the next month. We encourage a timely response regarding your statement in order to keep current with claim funding and to comply with HIPAA and other government regulations. A late premium payment (*after the first of the month*) creates a hold in the system for processing claims for that month until the premium is paid. If claim checks are not released timely, the provider may deny the network discounts, or you may be at risk of non-compliance with Department of Labor regulations. Our Customer Service representatives are also put in the difficult position of explaining to your employees why claims are not being paid. **INTEGRA** also has a responsibility to pay the reinsurance carrier in a timely fashion on your behalf, so there will not be a lapse in coverage. Please communicate with your **INTEGRA** billing specialist if you anticipate a late premium payment, however, make late premium payments an exception – **NOT the rule**.

ADDRESS CHANGES

Please notify **INTEGRA** Administrative Group of all employee address changes immediately! As you know, the postage rates have increased considerably, especially for packages. Our procedure is to send returned mail with no forwarding address to the groups' contact person. Please help us to keep costs down by notifying us promptly of all address changes!

What is an Aggregating Specific?

An aggregating specific deductible contract is available through most stop-loss carriers. The traditional specific contract reimburses the Plan for claims that exceed a pre-defined dollar limit. With an aggregating specific contract, there is an additional "aggregating" amount in place that must be paid by the Plan.

If a covered plan member(s) exceeds the specific deductible, the Plan must not only pay the specific deductible but the aggregating specific amount as well. After both amounts are paid

in full, the carrier will reimburse for claims exceeding both limits. One person or a combination of persons over the deductible can accumulate claims to satisfy the aggregating specific deductible limit. The reimbursement of claims to the Plan continues like the traditional plan when these conditions have been met.

Benefits of an Aggregating Specific:

When there are ongoing large claims covered by the Plan, specific premium increases on

renewal may take place. An aggregating specific is an effective way to relieve some of the financial impact high claims costs have on a Plan.

By adding the aggregating specific feature, the Plan assumes the additional claims risk and the specific rates are reduced. If the claimant(s) continues incurring claims that exceed both limits, the plan has paid the additional aggregating limit but has saved the specific premium differential that would have applied had it not been in place. Conversely, if the claims do not occur as predicted, it is a win-win situation for the employer because the plan has saved the aggregating specific amount as well as the specific premium.

SALES & UNDERWRITING TEAM



Top Row (L to R), Wanda Rhodes, Terri Looney and Cyndee Garrett
Bottom Row (L to R), Kris Smith, and Chuck Landon

The Sales & Underwriting team communicates daily with the Reinsurance Carriers who have approved **INTEGRA** Administrative Group as a Third Party Administrator for traditional self-funded stop-loss plans to include HRA's and HSA's and the

Insurance Agents and Brokers who assist **INTEGRA** with the marketing of IAG products.

Our team has a combined 50 plus years of experience in the stop loss industry! As the health insurance market changes, we continue to

provide information and new products to help our clients manage their health care expenses.



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A "Site" to
behold!

integratpa.com

Don't Miss It!



Gain valuable access to Claims Data, Reports, Plan Information, Managing Flexible Spending Accounts and also receive our monthly E-Zine designed by "HEALTHWISE" right to your inbox! *This and much more is waiting for you at* www.integratpa.com.