



In This Edition:

- *Life/Dental/STD offered*
- *Group Plan Additions / Changes*
- *Individual Online Quoting*
- *Agent Forum*

Life, Dental, Short Term Disability Coverage now offered through Cox HealthPlans

Cox HealthPlans is pleased to announce their partnership with Companion Life to offer Life, Dental and Short Term Disability to employer groups effective April 1, 2007.

Companion Life Insurance Company has provided affordable insurance options for employer groups for over 35 years. Now these services are available to your organization in either contributory or voluntary plan formats. Companion Life Insurance Company is rated A+(Superior) by A.M. Best.

Life

- Group term life insurance is now available for all group sizes. Term life insurance can be provided in flat benefit amounts or based on percent of salary with a guarantee issue of at least \$15,000 (plan options and guarantee issue amounts may vary based on group size). Coverages include AD&D benefit as well as Accelerated Death Benefit for terminally ill members.
- Voluntary term life insurance and dependent life coverage is also available.

Dental

- Various dental plan designs and options are available to meet the needs of your group members. Standard plans utilize a lifetime deductible which means members need to meet a deductible only once during their entire coverage period through Companion Life. No provider network limitations so your members may use the provider of their choice!
- Groups have the option of adding orthodontia coverage to standard dental plans.
- Voluntary dental coverage is also available.

Short Term Disability

- Short term disability is available to groups with various benefit percentages, waiting periods, benefit maximums and payment durations of up to one year. A partial disability benefit is available which provides incentive for members to return to work faster through part-time employment.
- Voluntary short term disability is also available.

Administrator Assistance through Companion Life

Group enrollment and maintenance is available through My Benefits Companion online portal of the Companion Life web site. Administrators may enroll new employees, view/add/change coverage or dependents, terminate coverage, and request certificates of coverage all online. Billing may also be viewed and downloaded which includes summary or detailed information on your account.

Member Assistance through Companion Life

All members have access to the secure My Insurance Companion online portal to check claim status, verify eligibility, request an ID card, or view an Explanation of Benefits.

Getting appointed is easy!

Companion Life does not require prior appointment in order to receive your first illustration on these products. Once your first case is written, a short appointment form, commission agreement, and business associate agreement is required along with the insurance license information we already have on file for you.

Please contact your dedicated Cox HealthPlans account manager for additional information or an illustration on these products for your group clients!

HELPFUL INFORMATION:

MARKETING
(417) 269-4679
(800) 664-1244
FAX: (417) 269-4667

MEMBER SERVICE
(417) 269-2900
(800) 205-7665
FAX: (417) 269-2949

ENROLLMENT
FAX: (417) 269-2801

Cox HealthPlans
PO Box 5750
Springfield, MO 65801-5750

Phone: (417) 269-4679
(800) 664-1244
Fax: (417) 269-4667



New Cox HealthPlans Plan Designs and Feature Options available April 1, 2007

HELPFUL WEB LINKS:

COX HEALTHPLANS:
COXHEALTHPLANS.COM

COX HEALTH:
COXHEALTH.COM

**PRIVATE HEALTH CARE
SYSTEMS (PHCS):**
PHCS.COM

CATALYST RX:
CATALYSTRX.COM

The insurance industry is ever changing - so are the needs of your group clients. Cox HealthPlans has developed new plan designs to meet those changing needs.

PARTNERS70

Partners70, based on the Partners80 and Partners90 design, provides Preferred Provider Organization (PPO) coverage at a lower-cost 70% in-network co-insurance level; out-of-network benefits are provided at the 50% rate of benefit.

Deductible options:

\$1,000, \$1,500, \$2,500 and \$5,000

(out-of-network deductibles=2x individual deductible)

Out-of-Pocket Maximum options:

\$2,500, \$3,000, \$4,000, and \$5,000

(out-of-network maximum= 2.5x individual out-of-pocket)

FEATURE OPTIONS

PPO plans now have additional choices for your group clients for the following benefits:

Emergency Room Services:

Partners90 - \$100 or \$200 copay per occurrence

Partners80 - 20% or \$200 copay per occurrence

Partners70 - 30% or \$200 copay per occurrence

Urgent Care Services:

Partners80 - 20% or \$75 copay per visit

Partners70 - 30% or \$75 copay per visit

Prescription Deductibles:

Partners90 - \$0, \$50, \$100, or \$250

Partners80 & Partners70- \$0, \$100, or \$250

Prescription Tiers:

All Partners plans: \$10/\$20/\$40 or \$10/\$35/\$75

Coming Soon! HEALTH SAVINGS QUALIFYING PLANS

A High Deductible Health Plan (HDHP) will be offered beginning July 1, 2007 which qualifies under the federal guidelines for Health Savings Accounts.

The Health Savings Qualifying Plans will offer multiple deductible and out-of-pocket choices with same quality health coverage you've come to expect from Cox HealthPlans. Stay tuned for additional information on this exciting new plan offering!

HMO

The SolutionsHMO plans has many new options to customize a plan to meet your clients needs:

Out of Pocket Maximum:

- \$3,000 and \$4,000 options are now available

Office Visits:

- \$40 copay option in addition to previous \$20 and \$30 options

Emergency Room Services:

- \$150 ER copay option added in addition to the standard \$75 ER copay option

Urgent Care:

- \$50 UC copay now available along with the previous \$40 option

Prescription Tiers:

All SolutionsHMO plans are now offered with the standard \$8/\$25/\$45 prescription tier structure or the new \$10/\$35/\$75 tier format.

Cox HealthPlans strives to offer the plan designs and options to help you meet your client's needs. We will continue to monitor the marketplace and keep you updated on any future plan modifications or additions.

New Group Issuance

In a continued effort to offer the highest level of quality and service to our group members, Cox HealthPlans will be contacting the Group Plan Administrator prior to issuance of each new group case.

The brief telephone inquiry was implemented to verify group enrollment information prior to entry into our system. This extra step will ensure your clients receive the most accurate information possible in a timely manner.

We welcome your input on additional ways we can better meet the needs of your group clients!

Cox HealthPlans Networking is published quarterly for Agents and Brokers. Please send comments or suggestions to grouphealth@coxhealthplans.com.



Spring Agent Forum to be held April 19th

Make plans now to join us at our 2007 Spring Agent Forum!

Where: Cox South Hospital; Foster Auditorium

When: Thursday, April 19, 2007

11:00 a.m. - 1:00 p.m. (lunch will be served at 11:00)

Agenda:

- *Companion Life Ancillary Products*
- *New Group Health Products/Options*
- *Individual Online Quoting & Application System*
- *Q & A / Feedback*

The agenda will be packed with information with both group and individual business topics.

RSVP is requested by calling (417) 269-2825 or e-mail to lgreenmun@coxhealthplans.com prior to Thursday, April 12th.

Don't miss out on hearing this exciting information!



BITS & BYTES

Cox HealthPlans now offers online quoting and online application for our individual products.



Individual, family, and child only plans can now be quoted online through the Cox HealthPlans web site.. Once your client selects the plan that best suits their needs, their application can also be completed online! All underwriting and member information may be provided online without the need for paper forms. Once the application is submitted, agents can check the status of their submission at any time through the same system.

Other ways your clients may benefit from Cox HealthPlans Individual Coverage:

- Lower-cost alternative to group coverage dependent premiums
- Child only coverage allows members waiving group insurance to still insure their dependents
- Continuation of coverage alternative for terminating members
- Coverage for classes of employees not currently eligible under their group plan (ex. contract or part-time employees)

A no-obligation illustration is available through the Cox HealthPlans web site at: www.coxhealthplans.com. Please contact the Individual Department at (417) 269-4679 or (800) 664-1244 for additional information on this exciting new quoting tool for agents!