

Byham's Bulletin



May 2008

BYHAM'S
INSURANCE SERVICES, INC.

Carrier Happenings & Updates

Highmark Blue Cross Blue Shield

Highmark BC/BS recently announced an initiative to offer on-line enrollment and bill payment capabilities to employer groups with 2 – 50 employees. This service is available to all non-association groups. Employer groups with 50+ employees have had access to this service for a few years, and we've received positive feedback.

We encourage all employer groups to contact us if you are interested in more information or wish to sign up.

UPMC Health Plan

Smoking Cessation

Upon a group's renewal or inception with UPMC Health plan in 2008, UPMC will provide a smoking cessation benefit. This benefit will include access to a Health Coach as well as products used to treat nicotine dependence. These products will range from gum, patches to oral medications (excluding Chantix).

We applaud UPMC for adding this service for their members. Please feel free to relay this information to your employees and their families. Should they have any questions, encourage them to contact us.

Visit our updated website at
www.byhamins.com

Reminders

Student Verifications

All carriers require verification of full time student status when a dependent reaches the age of 19. Some carriers even require continued verification every six months to maintain coverage. The carriers notify the member directly of this requirement. Please advise members to respond to these mailings or coverage will be cancelled for their dependents.

Dates To Keep In Mind

We are offering informative seminars in our office on a regular base. The next seminars are set for the following dates and topics:

May 20, 2008

401K plans for owner owned and operated businesses

July 22, 2008

Life Insurance Solutions for Partnerships

Buy/Sell Agreements

These meetings are open to current and future clients. Space is limited, so please contact us to reserve your seat.

Just a thought to ponder:

The happiest people don't necessarily have the best of everything - they just make the best of everything they have!!!

National News

Universal Healthcare or a Single-Payer Plan

Today we hear a great deal of talk about health care reform from our political candidates. What they don't tell you is that these plans will only be successful if care is rationed. That is why other countries are experiencing such long waiting periods for surgery, diagnostic tests and even office visits. For more information on the myths associated with single-payer health plans, please visit the following website to access a PowerPoint presentation

www.nahu.org/legislative/single/SinglePayerStandard.ppt

Steve Fisher, from Byham's, is one of the individuals who assisted with creating this presentation. Feel free to contact Steve at our office for further information.

Milestones

Our own **Frank Byham** reached a milestone birthday this past April. Frank is a very active 80 year old now. Please join us in wishing him a belated Happy Birthday with many more to come.



Individual Health Insurance

Great options for recent graduates coming off group coverage

Medicare and Part D

Available to individuals celebrating their 65 birthday