

# Byham's Bulletin



September 2008

**BYHAM'S**  
INSURANCE SERVICES, INC.

## Carrier Happenings & Updates

### United Healthcare

United Healthcare is the second largest insurer in the nation. Although they have been active in our marketplace for two years, they have not been competitively priced until recently.

As your active Broker, we have taken the initiative to re-rate all our groups, starting with those that renewed in January and moved forward throughout the calendar year. If United Healthcare is competitive for your group, we will be in touch to review the options.

### Highmark

### Blue Cross Blue Shield

With the rising cost of healthcare, carriers are focusing on preventative measures to help in containing claim costs.

Highmark Blue Cross Blue Shield has implemented a program with local providers to offer classes to their members free or at a reduced cost to aid them in a healthy lifestyle.

Some of the class topics are:

Nutrition

Stress Management

Weight Management

If you would like further information, please contact our office.

### Just a thought to ponder:

*If you really want to do something,  
you will find a way; if you don't you  
will find an excuse.*

## Steve Fisher Wins National Award

Steven M. Fisher was named the 2008 recipient of the William G. Wetzel Excellence in Public Speaking Award at the recent national Association of Health Underwriters (NAHU) Annual convention held in San Diego, CA. The Wetzel award honors members of NAHU who have demonstrated excellence in public speaking by giving presentations that educate and/or deliver important information to members, industry colleagues, public officials and/or the public. Only one award is presented each year.

Steve was recognized for the numerous presentations he gave throughout 2007 on health care reform, universal healthcare, and single-payer health care systems. He is currently serving as the President of the Northwest Pennsylvania Chapter of NAHU.

If you would like to learn more about his presentations, or to schedule him to speak at an event, please call our office or e-mail Steve at [stevf@byhamins.com](mailto:stevf@byhamins.com).

## Voluntary Benefits

Voluntary Benefits allow employers to enhance benefit packages without incurring additional costs. Examples of voluntary benefits are: dental, vision, life, disability and critical illness coverage. Please call our office for more details.

Visit our updated website at  
[www.byhamins.com](http://www.byhamins.com)

## Medicare Annual Enrollment Period

Medicare beneficiaries will soon be able to change their Prescription and Medicare Advantage plans for January 1, 2009. With all the plans and companies to choose from – this decision can be overwhelming. As a full service health insurance brokerage, we are certified and licensed with several carriers. Our Senior Product Advisors can simplify your options in an easy to understand manner. We also can provide an evaluation of your current plan with other options available in the market.

Our goal is to find the best plan that meets both your medical and financial needs. Remember - Medicare's Annual Enrollment Period runs from November 15 – December 31.

## Happy Labor Day

As summer winds down, we here at Byham's Insurance would like to pass on a special thank you to all those employees we have the honor of servicing.

Enjoy your holiday!



## Group Vision Coverage

Many employer groups are requiring employees to pay a portion of the health insurance premium. One way to "soften the blow" without incurring an expensive cost, is by offering vision coverage. Call our office for more details.