



The Benefits Group, Inc.

Member of Connecticut Health Partnership
Member of the CT Better Business Bureau



NOV/DEC 2009

Your Healthcare Benefit Source

A Note of Appreciation

The Benefits Group would like to thank you for your patronage and support. We also appreciate the many referrals to your friends and colleagues. We wish you all very Happy Holidays!

We would also like to ask for your patience during our 'busy season'. During this time of year, we are out of the office more than usual and may not be able to get back to you right away. Be assured, however, *we will get back to you!* We are also faced with the added challenge of our insurance company service representatives being out of the office on more appointments, too; since it takes longer for them to get back to us, it takes longer for us to get back to *you*. You are all important to us, but in order to service you appropriately please allow additional time. To avoid these delays, we suggest you call your carrier's customer service department directly to answer your questions.



End of the Year Housekeeping— Calendar Year Benefits

If you have an **FSA (flexible spending account)**, use it or lose it! Here are some items that qualify as FSA expenses: diabetic monitor, sunscreen, cough syrup, Lamaze classes, medical records charges, over the counter medicines and smoking cessation programs. Buy a new pair of prescription sunglasses or stock up on approved medical supplies. Take advantage of any unused FSA funds before December 31, 2009.

Don't forget to make the most of your **dental benefits**, too! For most plans, January traditionally begins the new plan year deductibles and maximums. Schedule your dental visits before the end of the year to take advantage of deductibles that have already been met, or use up the maximum benefits before the new year.

Last Chance: Medicare D Open Enrollment

Employees who are enrolled in the Medicare D Prescription Drug Program can make changes to their plan during the open enrollment from November 15th through December 31, 2009.

Those that are newly eligible for Medicare can enroll in a Part C or Part D plan during a seven month enrollment period: during the birth month, three months before the birth month and three months after the birth month.

Flu shots and Pneumonia shots

Flu shots, pneumonia shots, FluMist™, and antiviral medications are a covered benefit under most health plans. For specific coverage information, check your plan document or call the number on your ID card.



Holiday and Wintertime Traveler Tips

Many people will be traveling during the holidays. We'd like to remind you to always have your insurance card available in case of an emergency. Also, check your prescriptions and get refills before you leave, according to your plan rules.

If you will be on an extended leave, you may wish to get a new prescription from your doctor to keep with you (check with your carrier for participating pharmacies in the area you'll be visiting).

In some cases, you may want to request a 'guest membership' if your stay will be more than a month or two. Contact your carrier for details on their programs and to sign up. In some cases, it may take up to a month to activate a guest membership, so be sure to plan ahead.



End of Year HSA Reminders

If you have already maximized your calendar year HSA deductible for 2009, get the most out of your benefit by making any last minute appointments in December and filling Rx's by December 31st, if they are eligible for the 100% coverage level. Please contact your insurance carrier if you have any questions about your benefits and/or deductible balance, or register and log onto your carrier's website.



HOLIDAY HOURS

The Benefits Group will be observing the upcoming holidays as noted below. If you have any questions while we are closed, please contact your insurance carrier directly or leave a detailed message for our return.

Christmas and New Year's: Our office will be closed on Thursday and Friday, December 24-25, and Thursday and Friday, December 31, 2009 and January 1, 2010. The office will reopen on Monday, January 4, 2010.

We wish you all very Happy Holidays!

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