



Warren G. Bender Co.

Insurance & Bonds • Depth & Dependability Since 1938

"Bender Blast"



*Our Mission:
Providing protection, superior service and
education to those who matter most,
Our Customers.*



Healthcare Reform Bill Changes: An Update

We are nearing the 6 month mark from when the healthcare reform bill was signed into law. With the close of the first 6 months, there are changes that will occur to your group health plans. Certainly, the most significant changes are still to come, but it is important to keep updated as modifications occur. We know that these changes will impact your business and your employees, so Warren G. Bender Co. wants to keep you informed.

Effective 9/23/2010 (for renewals and new policies effective after this date), here are health insurance changes to make note of:

1. The age of eligible non-student dependents has been increased from 18 to 25. Previously, it was necessary to submit proof of their student status after the age of 18. This will no longer be necessary.
2. Eligible, preventative care will now be covered at 100% by the insurance carrier. Currently, most carriers have a co-payment for these services.
3. Section 125 Group Plans are required to comply with IRS rules prohibiting discrimination in favor of highly compensated individuals. It is important to make sure that all employees are given the same options with your Section 125 Plan.
4. Lifetime limits on health plans are prohibited. Currently, most PPO plans have lifetime limits of \$5,000,000 to \$6,000,000.
5. Carriers will no longer be able to exclude pre-existing conditions for children 19 and under. This does not apply to small group programs as there are already including coverage. However, individual and other group programs are now being required to include the pre-existing conditions.
6. Eligible Emergency services will be at the "in-network" level of coverage regardless of the provider. Currently, if you seek services at an emergency facility outside of the preferred network, the coverage level is often significantly less.

In addition to these changes, federal grants are now available for small employers providing eligible, wellness programs to their employees. Also, some small business employers could be eligible for phase one of the small business tax credit providing up to 35% of the premium cost for up to 2 years. Employers must fund at least 50% of the total premium cost; have 25 or less employees and an average wage of less than \$50,000 to qualify.

Unfortunately, with all of these changes, there isn't anything being done to control the cost of medical services. So, as the premiums rise, it will be important to consider a variety of options for your group benefit plans. If Warren G. Bender Co. can be of assistance to your company, please let us know. As always, we are here to serve you.



Upcoming Bender U Seminar: Identity Theft

It can happen to you and your business; how are you going to protect yourself? RSVP now for our September 16th seminar featuring speakers from the Sacramento County Sheriff's Department and Philadelphia Insurance Company.

Topics to be covered include:

- ID Theft
- Privacy Breach
- Crisis Management
- Cell Phone Hacking- Live Demo
- Hacking and Malware Threats
- HIPPA, FCRA, CCCRAA Violations

Seminar Information:

Date: Thursday, September 16th, 2010
Time: 7:30am-11:30am
(7:30am-8:00am registration and continental breakfast)

Where: Warren G. Bender Co. Office
516 Gibson Dr. STE 240
Roseville, CA 95678

Seating is Limited, Register Today
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Educational Seminars
Identity Theft
September 16th, 2010

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