

KEEPING YOU INFORMED

BrokerNetUSA Update

The last few months have been very busy for both BrokerNetUSA and BCBSRI. There are so many exciting new things going on! Together, we have implemented some organizational changes that ensure that you and your clients receive the service you need, when you need it.

BrokerNetUSA will now serve as your dedicated sales and service team for **your existing small group clients with 1-10 enrolled employees**, while continuing to service all small group **new business clients with 1-50 enrolled employees**. Please use the following guide when contacting BrokerNetUSA for service:

If your client's business name begins with the letters A-L:

- Gloria Hollis | 401-734-2409 | Gloria.Hollis@amwins.com

If your client's business name begins with the letters M-Z:

- Jessica Northup | 401-734-2424 | Jessica.Northup@amwins.com

If your client is thinking about moving to BCBSRI:

- David Antonelli | 401-734-2410 | David.Antonelli@amwins.com

Also, for 2018, BCBSRI has introduced new health plan options, new dental plan options and new forms and marketing collateral. Don't forget to visit our website, www.broknernet-usa.com to stay up to date on everything you need to know!

ACA Update

For medical policies effective on or after January 1, 2018, the ACA age band structure is adjusted to expand the number of single age bands in the 0-20 age segment. The new age band structure is:

Children: A single age band for individuals age 0 through 14

Older Children: One-year age bands for individuals age 15 through 20

Adults: One-year age bands for individuals age 21 through 63

Older Adults: A single age band for individuals age 64 and older

In addition, the definition of the 3:1 ratio rule has been adjusted so that only premiums for ages 21+ are included. These changes should result in a positive impact for the middle aged / older population but will cause larger increases on groups with populations of families.

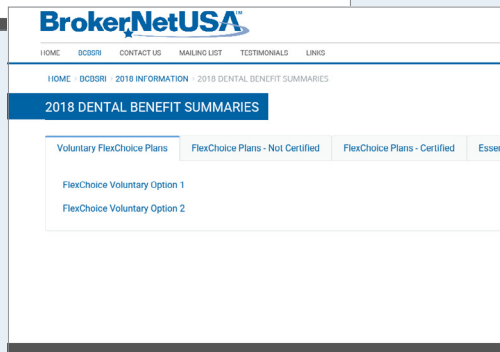
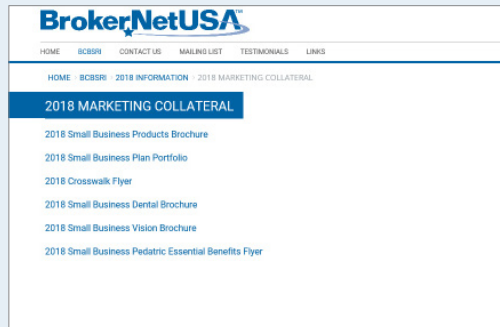
For more information on the ACA rating methodology, visit [the following page to view the PDF](#).

STAY UP TO DATE

The following forms and marketing collateral have been updated on www.broketnet-usa.com:

- January 2018 Rate Sheets
- February 2018 Rate Sheets
- 2018 Small Business Plan Portfolio
- 2018 Small Business Product Brochure
- 2018 Small Business Vision Brochure
- 2018 Virgin Pulse Wellness Flyer
- 2018 Medical Summaries
- 2018 Dental Summaries
- 2018 Vision Summaries
- 2018 Recertification Forms and Checklist
- 2018 Small Group Member Application
- Group Activity Report
- PCP Selection Form
- Waiver Form

Please be sure to check the website frequently as BCBSRI requires the current version of each form to be submitted.



TRENDING INFORMATION

Blue Cross Blue Shield RI Deadlines

With the holiday season upon us, we wanted to remind you of the upcoming deadlines. Please try to submit any paperwork prior to the deadline to avoid potential delays caused by holiday office closures and vacation schedules.

- January 1 benefit changes must be submitted no later than December 15th.
- January 1 new business quotes must be requested by December 20th.
- January 1 new business enrollment packages must be submitted by December 22nd.
- Group Termination requests must be submitted at least 5 days prior to the requested termination date.

Please keep in mind that a request is not considered submitted until all required paperwork is collected. ALL requests that are submitted after the deadline are subject to management approval. Requests for off cycle (not on renewal) plan changes and product line additions are subject to management approval. Be sure to notify BrokerNetUSA if your client is requesting plan changes after the open enrollment period has passed. These requests require special handling.

As always, the team at BrokerNetUSA is available to assist you throughout the new business (1-50) and renewal process (1-10).

2018 Contribution Limits

2018 FSA Contribution Limits:

- Health Care FSA \$2650
- Dependent Care FSA \$5000
- Commuter FSA \$260

2018 HSA Contribution Limits:

- Individual Plan Max \$3450
- Family Plan Max \$6900
- Catch Up Max (55+) \$1000

