



the Advantage

a broker bulletin.

WHA and Premier Access announce a new partnership!

Two good things have come together – your favorite medical and dental carriers! Starting October 1st, WHA dental plans will be available to new or renewing groups as a rider to the medical plan. It's simple for the employer: while the dental plans are underwritten and administered by Premier Access, employers will enjoy streamlined enrollment and premium billing through WHA.

Employers may choose from three Premier Access dental plans: one DHMO and two PPO plans*. The DHMO plan is available to WHA groups with 2 or more enrolled. The PPO plans are available to WHA sole carrier groups with 3 or more enrolled. Enrollment in the dental plan will mirror the enrollment in the medical plan. More details, including DHMO rates, are outlined in the enclosed materials.

In this arrangement, Premier Access will be responsible for paying broker/agent commission, and therefore, you will need to be appointed by Premier Access directly when you sell the WHA dental option.

This partnership reinforces our commitment to our employer groups by offering comprehensive plans at competitive rates in the local community.

* WHA Dental Plans are not available to groups who are currently in contract with Premier Access.

Golden State Physician Medical Group (GSPMG) will no longer be part of the WHA network.

GSPMG is leaving the WHA provider network because, as of January 1, 2012, GSPMG will no longer have any contracts with the 8 hospitals within our network. As you are aware, it is required that physicians within our network have admission privileges to one of our contracted hospitals.

This change affects very few of our members. And of those it does affect, many will be able to retain their physicians by simply changing to Hill Physicians Medical Group. WHA is contacting affected members directly by advising them of their medical group change, or in the event they need to change their physician, what steps to take.

If there is a disruption, WHA has done its best to make provisions for those who have to change their PCP or need assistance with Continuity of Care.

WHA Rates effective January 1, 2012 –

Enclosed are our January rates – and you will be happy to see just a slight increase over December's rates. There are no changes to our Underwriting Guidelines, and if you need a copy, visit westernhealth.com, For Brokers & Agents. Don't forget about our Uninsured Incentive!

- Continued on Reverse -

westernhealth.com

(916) 563-3198

local

(916) 568-1338

fax

WHASales@western

health.com



the Advantage

a broker bulletin.

New Support for HSA –

The WHA deductible plans and HSA compatible plans are running strong. In fact, these plans make up 33% of our membership, with the Western 1800 as one of our most popular plans.

Mind you, health savings accounts (HSA) are complex, as are the health plans that are compatible with them. These plans – particularly administered on an HMO model – require special handling.

Recognizing the growth in the deductible and HSA plans and realizing our model may present some complexities within the market place (our medical providers are not all under one roof), we have developed an HSA service team specifically to assist members with managing their deductible and/or out of pocket maximum obligations.

We would like to welcome Charlotte Gibbs, HSA Lead Analyst, to our WHA Sales team. Charlotte will be primarily responsible for researching complex issues, working between our claims department and the medical groups, and providing guidance to the members. Please realize while Charlotte is on the Sales team, members are still advised to channel their calls through our Member Services Department for tracking and triage purposes.

Additional HSA Developments –

You are familiar with Sterling HSA, our preferred partner for HSA administration. Historically, Sterling has discounted their set-up fees for WHA members – but now, Sterling will *waive* their set-up fee for WHA members!

To find out more information, please visit sterlinghsa.com or call (800) 617-4729 and let them know you are working on a WHA group.

New Faces on the WHA Sales Team!

In addition to Charlotte joining us in the new HSA position, we would like to congratulate Akio Buirst for his move to Account Coordinator and congratulate Liz Gutierrez for her move from member services to Sales and Group Renewal Coordinator. We are pleased to expand our support to our brokerage community and employer groups!

Don't Forget – Get Direct Deposit.

We have many brokers who are receiving their commission right away by having it directly deposited into their accounts...And you can, too! If you have not yet done so, simply complete the attached form and return it with a copy of a voided check. The rest will be magic.

westernhealth.com

(916) 563-3198

local

(916) 568-1338

fax

WHASales@western

health.com