



PRES
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AGENCY
INC.

Pres White Journal

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From
GEORGE J. COHEN

Special points of interest:

- Don't overlook NYSDBL coverage for your clients.
- New easy to quote dental and vision plans now available.

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Issue V

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Stop The Renewal Train, I Want To Get Off!

Another medical renewal has come across your desk... and the first reaction you have is to brace yourself for the impact once you see the new rates. As hard as it hits you, you know that it will hit twice as hard when your insured sees it. At this point the scramble begins. You slip into your track shoes and start the race to find alternatives that offer the same benefits at or below the cost of the group's current plan. After taking your two aspirin you realize that most every carrier is in the same ballpark. You then prepare yourself for the pounding your going to get from your client. It is at this time that you should relay to your client that costs can be curtailed by being proactive with their plans. They can do so by getting a pulse on how their employees are using the plan. Most likely the

employees will almost always stay within the plan's network. Therefore, maintaining out of network benefits for a group that does not go out of network is not cost savvy.

Remember also, that one of the most expensive components of medical plans today is the Prescription Drug Card. Various ways of controlling the Rx program, aside from raising co-pays, is to include annual deductibles and maximums.

Oxford has come out with a new cost savings plan called **Oxford Ease**. This is an EPO plan which carries a \$50 copay and an Rx Card (optional) of \$15/\$35/\$70 with a \$50 annual deductible. The New Ease plan is available in both the Freedom and Liberty networks.

Important Update!

**We have launched our
new website:
www.preswhite.com**

Now you will be able to access all lines of coverage we offer as well as have the ability to download insurance forms necessary to service your clients needs—all at your convenience.



Group Products

- Medical
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