



PRES WHITE AGENCY, INC
A Maxon Company

Pres White Journal

Pres White Agency, Inc.
1-800-826-2966

76 North Broadway Irvington, NY 10533
www.preswhite.com

Issue XXII

October, 2009

From
GEORGE J. COHEN



Points of Interest

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



* All Major Insurance Carriers

* Sales Assistance and Presentation

* Full Brokerage Commissions

* Courteous & Professional Service

www.preswhite.com

Google Keyword:
PRES WHITE

H1N1 UPDATE ALONG WITH MICHELLE'S LAW

Special considerations are being made by medical insurance carriers to streamline the administration of the H1N1 vaccine. Many carriers will cover the immunization with no co-pays, deductibles or co-insurance fees. You should advise your clients to be on the look out for notifications from their insurers regarding this. Information may also be posted on the carriers' website.

Since the H1N1 Vaccine is being distributed to each state by the federal government, the states are implementing the delivery of the vaccine. These mostly likely will include both traditional (physician offices and health-care centers) along with some retail drug chains as well as non-traditional sources.

For those in HMO's and EPO's, members should consult their primary care physicians for the vaccine.



Effective October 9, 2009 Michelle's Law (HR 2851), a new federal law is in effect for all health plans. This law was named after Michelle Morse, a college student who was forced to continue her studies full-time after being diagnosed with cancer in order to avoid losing health coverage under her parents plan. This law requires health insurance coverage to continue for college

students who are covered under their parent's health plan who are forced to take a leave of absence or change their enrollment status due to serious illness or injury. Michelle's Law applies to fully insured and self-insured (ERISA and non-ERISA) group and individual medical, pharmacy, behavioral health and, when part of the health plan, dental and vision coverage.

New York has had a similar law in effect since 1999 so you should not see much change in your current New York plans. Carriers have the option of extending this to stand alone dental or vision plans. Your carrier will advise you on this.

Group Products

- Medical
- Life
- Dental
- Long Term Disability
- NY State Disability



WWW.PRESWHITE.COM

Individual Products

- Life
- Medicare Supplement
- Disability Income
- Long Term Care
- International Travel
- Sole Proprietor Medical