



January 19, 2010

Associated Employers Trust Broker Newsletter

Included in this Newsletter:

- **SB 5688/Ref. 71 Providing for Domestic Partner Benefits**- Please read an update on the standards and procedures that the AET will be implementing as a result of Referendum 71 passing and employer groups need to act. Notice from AET to member companies not in compliance will be released next week.
- **AET Announces New Billing Procedures**- The AET launched new billing procedures in September of 2009. Member companies were notified last fall of the changes. Please read below for more information.
- **Wells Fargo Insurance Services Email and Phone Number Changes**- Many of you are already aware, but please be sure to update your contact information to include the new WFIS AET quoting, renewal and Program Manager phone numbers and email addresses.
- **Alternative Personal Health Assessment for people having challenges completing it online**- This alternative is only available to people who are having trouble completing their online myuhc.com personal health assessment because of timing issues.
- **Wellness Program 2010 Change**- Groups who participate in the 2010 program will only have 6 months to complete the program and receive the adjusted wellness rates.
- **WWW.AETBENEFITS.COM**- Be sure to visit our benefits website for all the resources you will need to quote, renew, implement a new group, and answer your clients' questions.
- **Ordering UHC Medical ID Cards**- Don't forget the easiest way for your clients to get new ID cards when they are lost is through www.myuhc.com.

AET Communication to Non-compliant Member Companies of SB 5688

Washington State Senate Bill 5688, originally signed into law in May 2009 and recently upheld by the vote on Referendum 71, grants registered domestic partners the same rights and responsibilities pursuant to Washington State law as held by lawful spouses. This includes a requirement that as of December 3, 2009, all Washington insured group plans must provide coverage for state registered domestic partners.

There are several AET member companies that have submitted Group Master Applications that indicate they do not allow domestic partner coverage. The AET will be sending each of those companies a notice explaining the new law and its effects on their current practices. The letter also explains how the company can gain compliance by offering a special 30 day open enrollment period for domestic partners not currently enrolled from the date the letter is released.

Please be sure to review the attached letter for awareness on the AET policy surrounding Domestic Partner coverage. If you have any questions, please contact your Wells Fargo Insurance Services Program Manager.



AET Announces New Billing Procedures

The AET instituted some important invoicing changes intended to provide a more efficient billing system, bringing their procedures up to industry standards, and making the invoice easier to read.

Effective January 1, 2010, payment is due the first of the month as indicated on the Group Master Application. There will, however, be a 10-day grace period. If payment is not received by the end of the month due, coverage will be terminated retroactive to the first of the month. Any claims incurred by an employee, will then be the employee's responsibility.

Other procedure changes include the following:

- A reasonable late fee of 12% per annum will be charged for payments not received by the 10th of the month due. This fee will be implemented upon your 2010 renewal.
- A \$30 fee will be charged for NSF checks. Replacement funds must be paid by Cashier's Check within 10 business days of notice.

To make submitting your payments easier, an ACH payment option is now available. Call the AET for additional information 509.326-6892 or 800-274-5309

Wells Fargo Insurance Services Email and Phone Number Changes

As a result of our official name change effective January 1st, 2010 to Wells Fargo Insurance Services USA and our recent move into our new offices, the WFIS AET team contact information was changed. Please refer to the contact list found on the www.aetbenefits.com website.

Important changes include:

Email address for submitting quotes:	aet.ins@wellsfargo.com	
Email address for submitting renewals:	programservices@wellsfargo.com	
Producer Line:	1.800.889.5049	
Fax:	1.866.944.6709	
Address:	601 Union Street, Suite 1300 Seattle, WA 98101-1371	
Bryan Marsh, Program Manager:	206.892.9574	bryan.marsh@wellsfargo.com
Paul Baker, Program Manager:	206.892.9573	paul.baker@wellsfargo.com

Alternative Personal Health Assessment

The UHC Online Personal Health Assessment (PHA) limits members from retaking the assessment for 6 months. Several members completed their wellness program requirements after 6 months from their original effective date which means that those members may not immediately be able to complete the PHA if they are participating in the program this year.

As an alternative, UHC is offering a paper PHA to those members effected. If your client experiences this problem, please contact your WFIS Program Manager and arrangements will be made.

Paper PHAs will only be allowed for people who cannot access their Online PHA because of the timing issues. No other exceptions will be made.



Wellness Program 2010 Change

As a result of the challenges described above with the 6 month lock on the Online Personal Health Assessments, the 2010 Your Health Counts Wellness Program will now be limited to 6 months from the effective date of the groups' implementation or renewal. This means that groups must complete the program within 6 months in order to attain the wellness pricing adjustment.

www.aetbenefits.com- A wealth of information

Please be sure to visit the AET Benefits Website for a wealth of information and resources from plan summaries, certificates of coverage, policies and procedures, forms and more. Also, stay tuned for changes to the website that we feel will make navigating the information easier and more clear.

Ordering UnitedHealthcare Medical ID Cards

The quickest, most efficient way for a member to replace lost ID cards is to visit www.myuhc.com. Don't forget, this site is customized to each member and offers other useful resources such as claims status, deductible and stop loss accruals and more.

Once a member registers and logs onto www.myuhc.com, they can print off a temporary ID card which automatically prompts a new ID card to be printed and mailed to their current address on file.