



**Florida
Health Care
Plans**



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An Independent Licensee of the Blue Cross and Blue Shield Association

FHCP named as one of the best Managed Care Companies in the May 1, 2009 Edition of "US News & World Report" Top 100 Medicare HMO's in the United States.

Broker *focus*

YOUR FLORIDA HEALTH CARE PLANS RESOURCE

FLORIDA HEALTH CARE PLANS IS NOW PART OF BLUE CROSS & BLUE SHIELD OF FLORIDA!

This change brings you and your clients the best of both worlds. FHCP's HMO network will continue to care for the medical needs of our members within Volusia & Flagler Counties. When outside of Volusia & Flagler Counties, but within the State of Florida, if emergency or urgent care is needed, our members will now be able to access providers participating in BCBSF's HMO network. Outside of Florida but within the USA, emergency/urgent care can be obtained through the Blue Card® Program, members can contact FHCP's Member Services Dept at: 877-615-4022 or at www.fhcp.com

SAVE THE DATE!

BCBSF / FHCP "Broker *focus*" WORKSHOP & LUNCHEON

The sales & marketing staff at BCBSF & FHCP will be holding a joint broker event on, June 3, 2009 - from 11:30am to 1:30pm at the:

**LPGA International
Banquet Room
1000 LPGA Boulevard
Daytona Beach, FL**

This will be more than just a meet & greet! We will also take time to provide you with an overview of all the exciting changes, product enhancements that are in the works and an open forum for Q & A's. We will also unveil FHCP's new agent commission program for all newly sold small and large groups! Invitations will be mailed out shortly. If you have any questions or to RSVP, please call Ms. Phebe Collins at (386)-676-7110. Seating will be limited so RSVP early.



FHCP/COVER FLORIDA BROKER REFERRAL PROGRAM

We are proud to have been chosen to participate in the efforts to provide health care to even more of our community through Gov. Charlie Crist's Cover Florida Health Care Access Program, effective January 5, 2009. Florida Health Care Plans and Cover Florida now provide consumers with several options including Preventative and Catastrophic Plans.

If you wish to participate in our Broker Referral Program, you will need to complete the FHCP "Cover Florida Broker Referral Compensation Agreement" and mail or fax back to the FHCP Marketing Department, so you can get started. Then when you have a qualified Cover Florida Prospect, all you will need to do is fax a completed "Cover Florida Broker Prospect Referral Form" to us. amount of compensation and terms are clearly outlined in the Compensation Agreement.

We look forward to partnering with you on this new product line. As always, should you have any questions or if we maybe of assistance, please feel free to call the FHCP Marketing Department at (386)-676-7110.





The American Recovery and Reinvestment Act of 2009

The American Recovery & Reinvestment Act of 2009 (ARRA 2009), new and temporary COBRA regulations were recently issued for employers administering employee health insurance benefits under the federal COBRA legislation. This legislation changes the way businesses must now administer federal health care continuation coverage (COBRA) for certain unemployed individuals and their families. The American Recovery and Reinvestment Act (ARRA) that President Barack Obama signed into law on February 17, 2009 is the largest government economic initiative in over 60 years and includes a new U.S. government subsidy to assist eligible individuals who recently lost their jobs. It will require employers to adjust their payroll and tax filing procedures to handle the subsidies. The COBRA changes became effective March 1, 2009.

The ARRA Act provides a 65% subsidy for COBRA continuation premiums for up to nine months for workers who have been involuntarily terminated, and for their families. The effective date is the first billing period on or after the enactment date, Feb. 17, 2009.

Florida Health Care Plans now provides (at no additional cost) CERIDIAN COBRA Continuation Services to qualified FHCP group clients with 20 or more eligible employees to administer their COBRA health compliance program.

This FHCP service should prove an even more valuable!

For the latest on ARRA go to: www.ceridian.com/myceridian/client-support/compliance/arra-er.html

Need An Ancillary Benefits Quote Along With Your FHCP Health Proposal?

As part of the BCBSF acquisition of FHCP in January, FHCP Sales & Marketing Department now has access to the extensive portfolio of Ancillary Insurance Products and Services offered by Florida Combined Life Insurance Company, Inc. (FCL).

Established in 1988, FCL is an independent licensee of the Blue Cross and Blue Shield Association and an affiliate of Blue Cross and Blue Shield of Florida. FCL has expanded its capabilities to include a wide range of contributory and non-contributory products including: Dental, Life & Disability.

Now, FHCP can offer your clients' a "Total Employer Solution" package of health and ancillary products.

Questions, Comments or Suggestions?
Let Us Know

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