

## GIT Signs New Plan Administrator

The Group Insurance Trust has always made a priority of providing CalCPA members the first-class service that they deserve. This goal is expressed in the quality benefit plans offered by the Trust, the range of choices, and the customer service that supports the use of those plans on a daily basis. Aiming to enhance this experience even further, the Trust has recently contracted with Banyan Administrators, LLC, to handle the administrative services formerly provided by Seabury & Smith.

About this change, Susan Young, executive director of the Group Insurance Trust commented, "In light of Seabury's long service to the Trust, deciding to move our account

wasn't easy. However, in seeking the best possible service for our members, we wanted to take advantage of Banyan's skills."

Beginning November 1, 2009, Banyan will be responsible for customer service, billing, payment processing, recordkeeping, and marketing support. It will be receiving and accounting for participant contributions, maintaining records of eligible participants, and preparing financial reports for GIT staff and trustees. Banyan will also process all enrollment and change applications, maintain an interface with Anthem Blue Cross, help new firms and new employees set up their accounts, and manage employee eligibility.

For many ProtectPlus members, of course, the primary and often the only point of contact with the plan administrator is when they call or email with a question. Banyan brings to this customer service role a history of serving 220 organizations and group plans beginning in 1994, including other MEWAs (Multiple Employer Welfare Arrangements) in its home state of Pennsylvania that have similar needs and concerns as the Group Insurance Trust. Scott Fair, executive vice president of Banyan, is very clear about "how important customer service interactions are in presenting the face of an organization."

*continued on page 2*

## Open Enrollment and Plan Changes

The end of the calendar year marks the ProtectPlus annual open enrollment period. It's also the time to make plan changes. For employees who opted not to enroll in ProtectPlus for whatever reason, this is another chance to join. For current subscribers it's an opportunity to make changes in their coverage.

Maintaining the longer open enrollment period adopted in 2007, the Group Insurance Trust has announced that open

enrollment begins on November 2 and ends December 31. CalCPA member firms that haven't offered ProtectPlus plans to their employees can, of course, enroll in Group Insurance Trust plans at any time. Firms can consider the full range of offerings that for 2010 includes five copay plans and three HSA-eligible plans and two Anthem Blue Cross HMO plans.

This is also the time of year that the Trust announces plan changes and pre-

mium adjustments. As always, premium increases are anticipated with concern, but the good news is that the Trust has been able to maintain its single digit premium increases for the seventh consecutive year. This is a remarkable achievement when you consider that ProtectPlus also beat industry averages in each of these years.

In addition to lower than industry average premium increases, several benefit

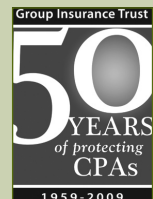
*continued on page 4*

### Inside:

Check VSP Benefits  
Online  
Page 2

Meet Stuart Weinstein  
Page 3

Big Birthdays Raise  
Insurance Rates  
Page 4



---

# New GIT Plan Administrator

---

continued from page 1

The Banyan customer service center is staffed by Banyan representatives—all are licensed brokers—who are there to answer your questions whether by phone or email. Moving all these services to a higher level, Banyan brings with it a high degree of technological sophistication, so that relevant information will be more quickly and easily accessible. For a benefits administrator this can mean resolving an eligibility issue online, and for Trust staff, the ability to monitor plan performance more closely.

“Banyan has the ability to track data and follow member questions in a way that ensures questions and concerns are resolved in a timely fashion,” says Judy Graziani, director of marketing. “Additionally, the Banyan customer service system can quickly identify a returning caller, access historical case notes, and provide prompt assistance whether for

a new or existing service inquiry. No more need to provide annoying repetition of the details of an on-going issue.” Graziani notes, “Another great feature of the Banyan system is that it gathers data on issues that arise frequently. This information will allow the Trust to make more informed decisions regarding plan benefits and service issues.”

Fair emphasizes a number of new and/or improved services that will be implemented over the coming months, including “both online, multi-media presentations and mailings to help members understand their choices.” Stressing his firm’s technical capacities, he also mentions that they will be creating more online capabilities. For instance, Banyan will be introducing web services that allow a benefits manager to access and update the firm’s account, and firms will even have the ability to transfer some of these responsibilities to individual

employees if it so desires. As an added benefit to human resource departments, Banyan has contracted with the Bureau of National Affairs to make available a host of online reference and legal materials to participating ProtectPlus firms at no extra charge.

Beginning November 2, you can contact Banyan Administrators with any questions regarding eligibility, billing, or customer service issues. In addition, Banyan Administrators customer service representatives will be available to answer questions related to the annual enrollment process. You can call customer service at (877) 480-7923, fax (877) 237-4519, or email [cpaprotectplus@banyan-llc.com](mailto:cpaprotectplus@banyan-llc.com). Mail should be addressed to: Banyan Administrators, LLC, Program Manager for the CalCPA ProtectPlus Programs, 1215 Manor Drive, Suite 200, Mechanicsburg, PA 17055. ♦

---

## Check Your VSP Benefits Online

---

**Vision Service Plan benefits include** periodic check-ups, frames, lenses, and contacts, but it’s up to you to know when you are eligible for these benefits. You can access eligibility information, and more, online in your own password protected area of the Vision Service Plan website. That way, as soon as you know you are eligible for benefits, you can schedule your next eye exam, or get the

new pair of glasses or contact lenses that you’ve been wanting.

From the ProtectPlus website ([cpaprotectplus.com](http://cpaprotectplus.com)) go to “Plan Members” on the green navigation bar and then click “My Plans.” This takes you to a page where you can select among medical, dental, and vision plans. When you click on “vision,” you will be taken to a login page where you will need to register

if you have not already done so. Once you have logged in, you will see a page that lists each benefit with an entry that specifies if you are currently eligible or the date on which you will gain eligibility. You can also view the online “savings statement” from your last vision appointment to see how much you saved by using your vision plan benefits. ♦

---

CPA Focus is published by The Group Insurance Trust of the California Society of Certified Public Accountants. Questions regarding the contents of CPA Focus may be addressed to:

**CPA Focus Editor**

The Group Insurance Trust of the California Society of CPAs  
1235 Radio Road  
Redwood City, CA 94065-1217  
(650) 802-2405  
email [focus\\_editor@calcpa.org](mailto:focus_editor@calcpa.org)

**Publisher** Susan Young

**Editor** Judith B. Graziani

**Asst. Editor** Genna Armanini

**Writer** David Cole

# Meet the Trustees: Stuart M. Weinstein

**“It may be a cliché,”** says **Stu Weinstein**, chair of the Group Insurance Trust Claims and Plan Design Committee, “but I have gotten a lot out of my relationship with CalCPA as member, and so serving as a trustee, and finding products and services that benefit members, is a great way to give back.” To this he adds, “Its enjoyable to be associated with something as successful as the Group Insurance Trust has been.”

In addition to his spirit of service, Weinstein also embodies a broad range of professional experience that helps him understand the circumstances of different members. Having graduated with a degree in accounting from the University of California, Berkeley in the late 1960s, Weinstein started his career with a large regional accounting firm where he served until receiving his license. From there he moved to a consulting firm and then to a job as controller in McKesson Corporation’s International Division.

He comments that this experience was a unique opportunity “to observe the inside of a business from the client’s perspective, something that many CPAs don’t get a chance to do.” He was fascinated to see how an enterprise is built, how people are responsible for the bot-

tom line, and how they report to others. He was also engaged by the process of building appropriate controls. At the end of the day, however, he found the work repetitive, and he turned back to public accounting with renewed interest.

He joined his father, who had been working as a solo CPA, in forming Weinstein & Company, where he stayed until 1999. At that point he found himself ready for a more corporate structure and moved to Rooney, Ida, Nolt and Ahern, which had just opened a San Francisco office. He liked the fact that they had separate departments with specialties and that clients were shared. This structure also meant that his clients had a place to stay as he transitioned into retirement during the years from 2005 to 2007. Currently he still provides occasional services as a consultant and also continues as a director of CAMICO Mutual Insurance Company

As far as the GIT is concerned, however, he is very much engaged by the challenge of providing price competitive insurance services that most public sector members couldn’t get on their own. “There is excitement,” he says, “in working on flexible plan designs that work well for small as well as large firms. The test is to

create plans that people can afford while providing as many options as possible.” He is proud of the high level of service members receive and pleased at the broad geographic coverage provided by Anthem Blue Cross. The fact that the GIT’s only stakeholders are its member-employers makes it easier to achieve these goals.

As chair of the Claims and Plan Design Committee he is concerned with the marketing of the entire program as well as the details of its many plans, and he has advocated the addition of more marketing and sales options for ProtectPlus, including the use of a general agency and its associated brokers.

“This option allows us to reach more potential members than simply using the direct distribution option that has been used since the Trust was founded. In a profession with an aging population, one way to continue to keep costs down, is to reach out to more members so that our overhead costs are shared over a broader base.”

For the future, he hopes to see more member firms enroll in ProtectPlus. “Most firms who take the time to explore the GIT options find that it is a very competitive program, frequently better than what they have in place.” ♦

## Big Birthdays Raise Insurance Rates

**If you’re looking ahead toward a big birthday** this year—one of those marked by a round number, a party, and jokes about getting older—then among the surprises that may await you is an increase in your health insurance rates. This unwelcome gift—in addition to the seemingly inevitable yearly rate increase that everyone gets—comes in the form of a higher premium and marks your status in having moved to another age rate band.

You’re probably aware that older people pay more for their health insurance and

younger people less, and you may have already experienced such an increase. Nevertheless, in these lean times, its not something you want to come as a surprise. “Happy birthday! Blow out the candles! Your premium just went up \$100 a month!”

ProtectPlus uses a range of age bands that are common in health insurance plans: under 30, 30–39, 40–49, 50–54, 55–60, 60–64, 65 and older. If you’re with another insurer, you should check to see where the bands fall on your policy. You

can’t avoid getting older, of course, but if a higher premium will create a financial burden, you can switch to a less expensive plan during open enrollment (November 2 to December 31). Otherwise, you will have to live with the higher rates for your newly attained age until the next year.

Keep in mind that the rates for your spouse and dependents are dependent on your age band, so their big birthdays don’t count in terms of premiums. You can celebrate as you see fit, and not have to worry about higher rates on their birthdays. ♦

---

## CalCPA-Sponsored Plans

**Get information now!** For more information on the following CalCPA-sponsored plans, please complete this card and fax it back to **(650) 802-2249**.

### Individual Plans

---

- Individual Term Life Coverage
- Individual Personal Accident Protection

### Employer Group Plans

---

Information and premium rates for Employer Group Plans are available online at [www.cpaprotectplus.com](http://www.cpaprotectplus.com)

- CPA ProtectPlus Health Plan

(Please indicate number of permanent employees working more than 20 hours per week \_\_\_\_\_.)

- Group Dental Plan
- Group Long-Term Disability Plan
- Group Term Life Plan
- Group Vision Service Plan

### Professional Liability Coverage

---

More information is available at [www.camico.com](http://www.camico.com)

- CAMICO

### Please Print

Name \_\_\_\_\_

Firm Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

No. of Professionals in Firm \_\_\_\_\_

**Yes, please send eFocus. Here is my email address:**

\_\_\_\_\_

---

For further information about  
CalCPA-sponsored plans,  
fill out and send this card to:

**CPA Focus Editor  
The Group Insurance Trust  
California Society of CPAs  
1235 Radio Road  
Redwood City, CA 94065-1217**

Or fax this form to:

**(650) 802-2249**

You can reach us by phone:

**(800) 556-5771**

The following options are available:

Brokers—press 1  
Enrollment information—press 3  
Current policyholders—press 4  
Staff directory—press 5  
Accounts payable—press 6  
Member services—press 0

---

# Plan Changes

---

continued from page 1

improvements will be implemented in 2010. All ProtectPlus copay plans will see a reduction in the copay amount for generic prescription drugs from \$15 to \$10. This change will be coupled with improved coverage for mental health and substance abuse services on all copay, HSA-eligible, and Anthem Blue Cross HMO plans. In accordance with the Mental Health Parity and Addiction Equity Act of 2008, the Trust's medical plans will now align all mental health and substance abuse member cost-sharing provisions with those offered for in-network and out-of-network medical services and remove any visit limitations.

In another piece of important news, the Trust will combine several copay plans for 2010. Last year the Trust offered eight copay plans, including both regular and enhanced versions of Protect 15, 25, and

35. The enhanced versions of these plans—which waive the deductible for the first six in-network office visits—proved so popular that trustees were persuaded to include the enhanced benefits as standard features in the copay plans at these levels. This means that for 2010 the Protect 15, Protect 25 and Protect 35 plans will all feature the enhanced benefit of six office visits that are not subject to the plan's deductible, while the Protect 10 and Protect 45 plans will retain their original structure.

Vision Service Plan and Delta Dental rates will be restructured for 2010. Going forward, rates for both plans will be based on firm size in much the same way the medical plan rates are structured. Effective January 1, 2010, firms with two or more participants will see a reduction in VSP and Delta Dental rates while others will note a small increase.

Finally, some ProtectPlus members will see changes in their premiums next year that

reflect altered geographical rate bands. Anthem Blue Cross has re-aligned several zip codes in rate areas one, two, and three, and the Trust has followed its lead in order stay consistent. For some, these changes will mean lower than average premium increases, while for others, unfortunately, it may mean an increase in excess of the average overall premium increase. ♦

---

## Get More Focus!

---

CPA Focus is now supplementing its three yearly print issues with a monthly email eFocus that contains important announcements about your insurance, plus valuable information and articles to assist you in your benefits decisions. The first issue has already gone out. If you didn't receive yours, it means that we don't have your email address in our database. You can sign up using the fax-back flap from this issue of *Focus* or online ([www.cpaprotectplus.com/blog/](http://www.cpaprotectplus.com/blog/)). ♦



1235 Radio Road, Redwood City, CA 94065-1217

Presorted Standard U.S. Postage PAID Permit #379 Oakland, California
--