



TASEBA.ORG



NEWSLETTER Winter 2005/2006

➤ TASEBA Benefit Enhancements

At the September 21, 2005 TASEBA Board meeting, the TASEBA Board established a Committee to evaluate the base benefits of the TASEBA Health Plan. After comprehensive review of these benefits, the Committee voted to increase the Chiropractic and Out-patient Mental / Nervous Conditions benefits as follows:

The Chiropractic benefit went from the plan paying 80% up to \$20.00 per visit with 26 visits per year to the plan paying 80% up to \$50.00 per visit with 26 visits per year.

The Out-patient Mental/ Nervous Conditions benefit went from the plan paying 80% up to \$50.00 per visit with 26 visits per year to the plan paying 80% up to \$100.00 per visit with 26 visits per year.

These changes included every District and bargaining unit in TASEBA and took effect November 1, 2005.

➤ Threat of Avian Influenza Pandemic Grows - People Can Take Precautions.

Many indicators suggest that the influenza A (H5N1) virus "bird flu", is closer to extending beyond Southeast Asia and into the worldwide population. The bird flu outbreak in Asia is caused by the H5N1 virus an influenza A virus subtype producing serious disease in poultry. The influenza "A" virus is exclusively responsible for the largest documented influenza pandemic on record. The Great "Spanish Flu", Influenza Epidemic of 1918 shows that this virus was entirely of avian origin. This pandemic was the first confirmed bird flu outbreak in humans.

The annual flu shot does not protect against the new avian flu strain, but is effective against other seasonal influenza. However other antivirals available such as oseltarnivir (Tamiflu) and zanarnivir (Relenza) have shown good resistance activity against most H5N1 strians.

➤ Health Plan Eligibility

Health plan eligibility is a continuous problem for the Health Insurance Industry. In TASEBA eligibility is provided from the administrator, the Foundation for Medical Care to the ancillary providers, Delta Dental, Walgreens Health Initiatives, and Vision Service Plan (VSP). The Foundation updates this information by sending a magnetic computer tape on a weekly basis to the ancillary providers. Occasionally the system will delete a member, spouse, or dependent that should not be deleted. If this happens the member should contact **Houston Insurance Services** so that we can correct the "computer generated error" restoring the deleted persons eligibility.

It is important to notify **Houston Insurance Services** when a change in eligibility occurs such as a divorce, or a dependent child who has been a full time student and covered on the plan graduates from college. These are events that trigger the offering of continuing coverage through COBRA for a member who would not otherwise be eligible.

The question has been asked in the case of a divorce, "What is the

earliest date I can terminate my spouse from the insurance"? A covered spouse will no longer be eligible for coverage on the day the court deems the divorce final, no sooner or later.

➤ Continuation of Coverage (COBRA Benefits and Notification)

A covered person is required to notify the Plan Sponsor within sixty (60) days of a qualifying event of which it would not otherwise be aware, such as divorce, legal separation, or loss of dependent status by a dependent child so that COBRA benefits can be offered to the ineligible person. If this notification is not done that ineligible person gives up their rights to COBRA benefits.

The **TASEBA.ORG** Newsletter is scheduled to be updated three times during the school year.



If you have a concern or commit you would like to see in the next newsletter please contact:

Houston Insurance Services
(559) 688-2874
(or)

visit www.taseba.org on the web and click on the questions tab.



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