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Maryland Offers Subsidies for **Small Business Health Insurance**

Small businesses in Maryland may now be able to receive subsidies from the state for up to 50% of their health insurance premiums for employees. The Health Insurance Partnership is expected to enroll over 1,500 small businesses that have previously been unable to offer health insurance to employees and their dependents due to high premiums and administrative costs. Employers will have their choice of health benefit plans offered by CareFirst Blue Cross/Blue

Shield, Coventry Health Care, United Healthcare and Aetna.

Eligibility in the Health Insurance Partnership is limited to businesses with 2 to 9 full-time employees, have not offered health insurance during the previous 12 months, and have an average annual wage below \$50,000. Enrollment in the Partnership will be capped to stay within the program's budget, so it's important to get involved now.

Eligible businesses simply choose from a selection of health coverage plans that include wellness and prevention programs, and establish a Section 125 payroll deduction so employee premium contributions are made on a pre-tax basis. If you're interested, contact Bowers Insurance at **301-791-7910** or **800-453-2105**. You can also get more information on the web by going to: <http://mhcc.maryland.gov/partnership>

New Faces at Bowers:

Corinne Stone Hired as an Employee Benefits Account Executive

Corinne Stone, a resident of Smithsburg MD, recently joined Bowers Insurance as an Employee Benefits Account Executive. She will work with companies to provide their employees the best benefits package within the company's operating budget, along with superior customer service and human resource consulting.

Corinne recently obtained a certificate in General Management and Human Resources Management from the American Management Association. She has an A.A. degree from the Hagerstown Business

College and 13 years of human resources experience, with a focus over the past 3 years on employee benefits. Corinne is licensed in life and health insurance for Maryland, Pennsylvania, West Virginia, and Virginia.

Contact Corinne at 301-791-7910 x106 for a consultation on group or individual medical, medicare supplement, medicare prescription, dental, life, or disability coverage.



Unraveling Healthcare Plans

Healthcare plans come in a variety of flavors. Though we hear many of these terms all the time, sometimes it's easy to get them confused or remember what they mean. Here is an overview of the most common types of plans, as defined by the federal government.

Indemnity Plan - A type of medical plan that reimburses the patient and/or provider as expenses are incurred.

Conventional Indemnity Plan - An indemnity plan that allows the participant the choice of any provider without effect on reimbursement. These plans reimburse the patient and/or provider as expenses are incurred.

Preferred Provider Organization (PPO) Plan - An indemnity plan where coverage is provided to participants through a network of selected health care providers (such as

hospitals and physicians). The enrollees may go outside the network, but would incur larger costs in the form of higher deductibles, higher coinsurance rates, or nondiscounted charges from the providers.

Exclusive Provider Organization (EPO) Plan - A more restrictive type of preferred provider organization plan under which employees must use providers from the specified network of physicians and hospitals to receive coverage; there is no coverage for care received from a non-network provider except in an emergency situation.

Health Maintenance Organization (HMO) - A healthcare system that assumes both the financial risks associated with providing comprehensive medical services (insurance and service risk) and the responsibility for health care delivery in a particular geographic area to HMO

members, usually in return for a fixed, pre-paid fee. Financial risk may be shared with the providers participating in the HMO.

Point-of-Service (POS) Plan - A POS plan is an "HMO/PPO" hybrid; sometimes referred to as an "open-ended" HMO when offered by an HMO. POS plans resemble HMOs for in-network services. Services received outside of the network are usually reimbursed in a manner similar to conventional indemnity plans (e.g., provider reimbursement based on a fee schedule or usual, customary and reasonable charges).

Physician-Hospital Organization (PHO) - Alliances between physicians and hospitals to help providers attain market share, improve bargaining power and reduce administrative costs. These entities sell their services to managed care organizations or directly to employers.

BUSINESS

Insurance Company Claims Numbers

Here for your reference is a list of numbers to call when you need to make or discuss an insurance claim.

GNY

There is no after-hours number for GNY, so if you need to discuss a claim, please contact Bowers Insurance at 301-791-7910 or 800-453-2105.

CNA

24-hour claims number: 877-262-2727

PROGRESSIVE

24-hour claims number: 800-274-4499; for Roadside Assistance, call 888-776-2778.

HARTFORD

24-hour claims number for commercial lines: 800-327-3636; for personal lines, call 800-243-5860.



IWIF

800-264-4943

HAGERTY

for claims, call 800-747-5348; for road service call 888-310-8020, option 1.

ERIE INSURANCE

during regular business hours, call Bowers Insurance at 301-791-7910 or 800-453-2105 or call the Erie Claims office directly at 301-797-5185 or 800-533-5602.

For claims outside normal business hours, call 800-552-3743. Erie Glass Claims only can be reported to 800-552-3743. Erie Workers Comp claims only are to be reported to 800-492-2709.

Avoid Insurance Fraud On the Road

As surprising as it may sound, insurance fraud on the road happens more often than you think: a driver causes an accident to collect the insurance money...and you could be a victim. Knowing about these scams may help you avoid them in the future. Here are some common scenarios.

The Sudden Stop - A scam artist in front of you suddenly brakes hard at a “phantom” obstacle in the road, causing you to rear-end their vehicle. You get blamed for the accident. (Defense: Always allow plenty of following distance!)

Inattentive Targets in Traffic - Scammers cruise the highways looking for other drivers who obviously aren't paying full attention to their driving (e.g. talking on a cellphone, putting on makeup, etc.) These scammers will then try to lure this driver into an accident. (Defense: Be 100% attentive, 100% of the time.)

The Phantom Wave - This kind of staged accident occurs when you are trying to merge. The scammer will wave you into their lane, then hit the side of your car. This can also happen when you're backing out of a parking space. Of course, the scammer always denies waving. (Defense: Wait for traffic to clear before making your move.)

If an insurance company suspects fraud, the driver's claims history is investigated, and attorneys and healthcare clinics may also be investigated. The circumstances of the accident are carefully reviewed as well. When fraud is found, it is reported to local and state law enforcement as appropriate.



Workplace Driving: Keep It Safe

Workplace traffic injuries and deaths mean high costs for employers and employees—in decreased productivity, lost wages, insurance costs, and damage. Focusing on safe workplace driving directly benefits your business with lower costs and higher profits.

Consider this sobering statistic: roughly 22% of all fatalities among U.S. workers are due to traffic accidents. In contrast, homicides and falls—considered by many to be a leading cause of deaths—account for only 13% and 10%, respectively. Since automobiles were invented, traffic accidents have caused the loss of more than 3.4 million American lives—five times as many as were lost in all U.S. wars combined.



Here are some rules to help keep your driving employees safe:

- Be sure employees know safe driving practices and use seat belts all the time.
- Check vehicles for safety features—brakes, tires, lights, wipers, and turn signals—at regular intervals.
- Establish a Safe Driving Program with regular rewards and assign a manager to monitor it.
- Avoid schedules that force employees to drive excessive or irregular hours, which often influences them to exceed the speed limit.
- Familiarize drivers with the signs of driver fatigue.
- Keep records of employees' driving performance.
- Regularly research driving records of employees.

THE SMART COOKIE: HOLIDAY SAFETY

In this new column, we'll offer useful tips on issues related to insurance, safety, and risk management...as well as a cookie recipe! Look for more in future newsletters.

The holidays can be a hectic time of year. With gift shopping, house-decorating, parties, visiting relatives, and countless other distractions, it's easy to overlook many small things that contribute to accidents or worse. Here are some tips to keep you and your home safe for the holidays.

CHRISTMAS TREES - If you use a real tree, be sure it is freshly-cut and keep it well-watered. Old trees dry out and are more flammable as a result. If your tree is artificial, be sure it is labeled “Fire Resistant.” Keep the tree well away from any heat sources.

FIREPLACES - Have your chimney inspected by a chimney sweep annually; creosote buildup can be dangerous. Be sure the flue is open when starting a fire, and don't burn wrapping paper in the fireplace—it can cause a flash fire that can get out of control quickly.

FOOD SAFETY - Bacteria are often present in raw foods. Fully cook meats and poultry, and thoroughly wash raw vegetables and fruits. Foods that require refrigeration should never be left at room temperature for more than two hours.

DECORATIVE LIGHTS - Before using lights outdoors, check labels to be sure they have been certified for outdoor use. To hold lights in place, string them through hooks or insulated staples, not nails or tacks. Plug all outdoor electric decorations into circuits with ground fault circuit interrupters to avoid potential shocks.

TOY SAFETY - Children under 3 can choke on small parts contained in toys or games. Government regulations specify that toys for children under age three cannot have parts less than 1-1/4 inches in diameter and 2-1/4 inches long. Children under age 8 can choke or suffocate on uninflated or broken balloons. Remove strings and ribbons from toys before giving them to young children.

CHOCOLATE CHIP PUDDING COOKIES

3-1/3 cups unsifted flour
1-1/2 tsp baking soda
1/2 to 1 tsp salt
1-1/2 cups shortening
1 cup firmly-packed brown sugar
1/2 cup granulated sugar
1 pkg (6 servings) instant pudding, vanilla or chocolate
1-1/2 tsp vanilla
3 eggs
3 cups chocolate chips (or one package)

Combine shortening, sugars, pudding mix, and vanilla. Beat in eggs. Gradually add flour, baking soda and salt. Stir in chips (batter will be stiff). Drop by rounded teaspoons to ungreased cookie sheets 2 inches apart. Bake at 350 degrees for 10 minutes. Cool and enjoy!

ANNUAL POLICY REVIEWS

At Bowers Insurance, we continually look for ways to build stronger relationships with you. Our annual review program benefits customers by providing us a chance to review your policy and ensure it is performing properly. Circumstances change often and our goal is to keep your policy as effective as possible. This is an informational review with no selling.

The review schedule is based on the first letter of your last name:

A, M	January
B, N	February
C, O	March
D, P	April
E, Q	May
F, R	June
G, S	July
H, T	August
I, U	September
J, V	October
K, W, X	November
L, Y, Z	December

Of course, if you want a review outside of this schedule, you can contact the office and schedule an appointment.

For more on our services please visit the Contact Us page on our website and fill out our online form.

WWW.BOWERSINSURANCE.COM

OUR OFFICE HOURS ARE:

Monday - Thursday
8am to 5pm

Friday
8am to 4pm

CALL

301-791-7910 (or)
800-453-2105

FAX

1-866-202-3756

BOWERS INSURANCE

1380 Dual Highway
Hagerstown, MD 21740

A Year of **Successful Seminars!**

This year Bowers introduced several free seminars called the **Risk Management Education Series**. The seminars included topics such as **Workplace Wellness, Commercial Fleet Safety, Employer Responsibility**, and each featured an expert guest speaker on each topic. Seminars were held at the Beaver Creek Country Club and included a continental breakfast.

We've received nothing but positive feedback on the seminars. We're planning another seminar series for 2009. Listed below are just two of the seminars already scheduled. We'll be announcing other upcoming seminar topics and dates soon.

UPCOMING SEMINARS

February 19- MOSH
(Maryland Occupational Safety & Health)

May 14- Self-Funded Medical Plans -
A Potential Cost Saving Alternative

Please see our website for additional information on seminars and to register.

“Excellent speaker and lots of helpful information”

“Very informative”

“Kept the topic relevant and interesting and very nice presentation”

“Very helpful and interesting”

BOWERS
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