

# Commonwealth of Virginia Miscellaneous Insurance and 403(b)

Focus Group Meeting



# The Commonwealth of Virginia Provider Network

## Agenda

- Overview and Changes (All Agencies)
- “Requirements of Solicitation” Rules for all Vendors
- 403(b) Regulations & Requirements “Reminder”
- Information Sharing Agreement
- Questions/Discussion

## The Commonwealth of Virginia Provider Network

- Miscellaneous Insurance Programs
- Tax-Sheltered Annuities: 403(b) and 401(a)
- Administrative Fees: Provider Paid  
Employee Paid

## The Commonwealth of Virginia Provider Network

- Insurance Premiums via payroll deductions for over 18,500 employees.
- Annuity contributions for approximately 5,300 employees.

# The Commonwealth of Virginia Provider Network

## Network Provider Agreement

- Rules, Procedures and Standards
- Provider Mergers/Name Changes
- Provider Benefit Changes
- Provider Contact Information
- Sales Agents

## The Commonwealth of Virginia Provider Network

Provider Network Website: A list of eligible providers, products and contract information.

[www.fbmc-benefits.com/vaprovidernetwork/](http://www.fbmc-benefits.com/vaprovidernetwork/)

# The Commonwealth of Virginia Provider Network

## Provider Network Homepage



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[What Do I Do Next?](#)

For More Information  
On Your Employee  
Benefits:

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Accounts](#)

[Virginia Dept. of  
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Everyone has different needs. That's why, as a Commonwealth of Virginia employee, you are offered a wide variety of insurance and investment options, most of which are available through voluntary payroll deductions.

The Provider Network is a guide to finding the providers, plans and services that best fit the needs of you and your family. These provider companies currently serve thousands of your fellow employees and manage millions of dollars in premiums and investments.

### Provider Listing

View a [complete listing of providers](#)

### Search by Provider Name

Click a letter to see all providers beginning with that letter.

[A](#) - [B](#) - [C](#) - [D](#) - [E](#) - [F](#) - [G](#) - [H](#) - [I](#) - [J](#) - [K](#) - [L](#) - [M](#) - [N](#) - [O](#) - [P](#) - [Q](#) - [R](#) - [S](#) - [T](#) - [U](#) - [V](#) - [W](#) - [X](#) - [Y](#) - [Z](#)

### Search by Plans and Services

Lists all providers for a particular type of plan or service. Select a plan/service from the drop-down list and click Go!

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## Multiple Provider Contacts



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### The Commonwealth of Virginia Provider Listing

The following companies provide your voluntary insurance plans and services. Most Commonwealth of Virginia employees are eligible for the plans and services through payroll deduction. Many of the companies on the following list have agreed to pay the cost of this payroll deduction service. They are indicated by the words "No administrative fee." For those providers who offer post-tax voluntary products and do not pay the fee, there is a nominal charge of \$0.35 per pay period that will automatically be deducted from your pay. The fee will be \$0.35 per pay period for employees with pre-tax 403(b) annuity deductions, whose companies do not pay the administrative fee.

Click the provider name for more information.

- ▶ [AFLAC](#) (No administrative fee)

SALES CONTACT INFORMATION		
Agent Name	Phone Number	Email Address
Ron & Britta Martin	(804) 590-3343	<a href="mailto:ronald_martin@us.aflac.com">ronald_martin@us.aflac.com</a>
CUSTOMER SERVICE CONTACT INFORMATION		
Name	Phone Number	Email Address
Selestine Jackson	(706) 660-7230	<a href="mailto:sjackson@aflac.com">sjackson@aflac.com</a>
PLANS OFFERED		
Accident and Sickness, Cancer Insurance Policy, Critical Illness Insurance, Dental Insurance Coverage, Disability Supplement (Virginia Sickness and Disability Program), Hospital Indemnity Insurance Coverage, Intensive Care Insurance Coverage, Permanent Life Insurance Coverage, Term Life Insurance Coverage, Vision Care Coverage		

- ▶ [Allstate Workplace Division \(FKA American Heritage\)](#) (Employee pays administrative fee)

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[What Do I Do Next?](#)

For More Information  
On Your Employee  
Benefits:

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## Allstate Workplace Division (FKA American Heritage)

### COMPANY INFORMATION

**Address:** 4813 Cougar Trail Road  
**City:** Dublin  
**State:** VA  
**Zip Code:** 24084  
**Telephone:** (540) 980-6558  
**Fax:** (540) 980-5017  
**A.M. Best Rating:** A.M. Best A+

### SALES CONTACT INFORMATION

**Name:** Larry Harvey  
**Address:** 4813 Cougar Trail Road  
**City:** Dublin  
**State:** VA  
**Zip Code:** 24084  
**Telephone:** (540) 980-6558  
**Fax:** (540) 980-5017  
**E-mail Address:** [ssia4813@comcast.net](mailto:ssia4813@comcast.net)

### CUSTOMER SERVICE CONTACT INFORMATION

**Name:** Paula Blevins  
**Address:** Southern Security Insurance Agency, 4813 Cougar Trail Rd.  
**City:** Dublin  
**State:** VA  
**Zip Code:** 24084

# The Commonwealth of Virginia Provider Network Participant Brochures



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On Your Employee  
Benefits:

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## What do I do next?

For information about how to enroll, please click on one of the icons below:

Tax Sheltered Annuities Information



Miscellaneous Insurance Information



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FBMC Benefits Management  
3101 Sessions Road, Tallahassee, FL 32303  
800-872-0345, (fax) 850-514-5803

# The Commonwealth of Virginia Provider Network

## Customer Service

- **Agency Representatives:** 800-872-0345
- **Participants:** 855-569-3262
- **Payroll Deduction Schedule is located at:**

[www.doa.virginia.gov/Payroll/TPA/TPA\\_Main.cfm](http://www.doa.virginia.gov/Payroll/TPA/TPA_Main.cfm)

# The Commonwealth of Virginia Provider Network TPA Cut-off Dates

## Commonwealth of Virginia 2013 TPA Calendar

Pay period	FBMC Cut-Off	CHANGE LIST TO Agency	DOA Certify Deadline	PAYDAY
12/25/12-01/09/13	12/21/2012	01/03/2013	01/10/2013	01/16/2013
01/10/13-01/24/13	01/10/2013	01/17/2013	01/28/2013	02/01/2013
01/25/13-02/09/13	01/28/2013	02/04/2013	02/11/2013	02/15/2013
02/10/13-02/24/13	02/08/2013	02/15/2013	02/25/2013	03/01/2013
02/25/13-03/09/13	02/25/2013	03/04/2013	03/11/2013	03/15/2013
03/10/13-03/24/13	03/11/2013	03/18/2013	03/25/2013	03/29/2013
03/25/13-04/09/13	03/27/2013	04/03/2013	04/10/2013	04/16/2013
04/10/13-04/24/13	04/11/2013	04/18/2013	04/25/2013	05/01/2013
04/25/13-05/09/13	04/26/2013	05/03/2013	05/10/2013	05/16/2013
05/10/13-05/24/13	05/10/2013	05/17/2013	05/24/2013	05/31/2013
05/25/13-06/09/13	05/24/2013	06/03/2013	06/10/2013	06/14/2013
06/10/13-06/24/13	06/11/2013	06/18/2013	06/25/2013	07/01/2013
06/25/13-07/09/13	06/25/2013	07/02/2013	07/10/2013	07/16/2013
07/10/13-07/24/13	07/12/2013	07/19/2013	07/26/2013	08/01/2013
07/25/13-08/09/13	07/29/2013	08/05/2013	08/12/2013	08/16/2013
08/10/13-08/24/13	08/12/2013	08/19/2013	08/26/2013	08/30/2013
08/25/13-09/09/13	08/26/2013	09/03/2013	09/10/2013	09/16/2013
09/10/13-09/24/13	09/10/2013	09/17/2013	09/24/2013	09/30/2013
09/25/13-10/09/13	09/25/2013	10/02/2013	10/09/2013	10/16/2013
10/10/13-10/24/13	10/11/2013	10/21/2013	10/28/2013	11/01/2013
10/25/13-11/09/13	10/25/2013	11/01/2013	11/08/2013	11/15/2013
11/10/13-11/24/13	11/06/2013	11/14/2013	11/21/2013	11/27/2013
11/25/13-12/09/13	11/21/2013	12/03/2013	12/10/2013	12/16/2013
12/10/13-12/24/13	12/09/2013	12/16/2013	12/23/2013	12/31/2013

# The Commonwealth of Virginia Provider Network Frequently Asked Questions

[www.fbmc-benefits.com/vaAdmin](http://www.fbmc-benefits.com/vaAdmin)

Virginia Admin FAQ - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss Dell Home Size

Address <http://www.fbmc-benefits.com/vaAdmin/faq.aspx> Go Links Best of the Web Channel Guide Customize Links Free HotMail

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[Administrative Information](#)

[Frequently Asked Questions](#)

[Payroll Schedules](#)

**Frequently Asked Questions - Virginia Provider Network**

1. [How can I become a provider in the Virginia DOA network?](#)
2. [How do I obtain an agreement application?](#)
3. [Is there a fee to join the network?](#)
4. [Once a provider is in the network do they have to renew their agreement?](#)
5. [Is there a fee for renewal each year?](#)
6. [What forms are utilized by vendors?](#)
7. [How do vendors request forms?](#)
8. [Are there deadlines for forms to be submitted for payroll deduction?](#)
9. [What will happen if the form\(s\) do not arrive at FBMC by the cut-off date?](#)
10. [How are post-tax deductions started?](#)
11. [How are post-tax deductions stopped?](#)
12. [How are pre-tax deductions started?](#)
13. [How are pre-tax deductions stopped / changed?](#)

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**Virginia Provider Network**

**Q** [How can I become a provider in the Virginia DOA network?](#)

**A** A provider agreement must be completed to join the Virginia DOA network.

[Back to Top](#)

**Q** [How do I obtain an agreement application?](#)

Start | Connect... | Inbox - M... | RE: Virgi... | Virgina A... | RE: Virgi... | Microsoft... | Internet | 3:14 PM

## The Commonwealth of Virginia Provider Network

- Administrative Manual – Benefit Administrators  
[www.doa.virginia.gov/Payroll/TPA/TPA\\_Main.cfm](http://www.doa.virginia.gov/Payroll/TPA/TPA_Main.cfm)
- Process and Procedures

# The Commonwealth of Virginia Provider Network

**Questions/Concerns?**

# The Commonwealth of Virginia Provider Network 403(b) Regulations & Requirements “Reminders”

Effective January 1<sup>st</sup>, 2009

Notice 2009-3 – Written Plan Document Compliance

1. Plan Document to be filed on or before 12/31/2009
2. Plan operations during 2009 in compliance
3. Best efforts to retroactively correct any operation defects in Plan back to 01/01/2009

# The Commonwealth of Virginia Provider Network

**Effective January 1, 2010**

“Requirements of Solicitation” for vendors establishes rules regarding visits to the Commonwealth of Virginia employer sites & solicitations of COV employees by representatives of vendors in the FBMC Provider Network.

## The Commonwealth of Virginia Provider Network 2011 403(b) Regulations

### **Participant Disclosure Regulations**

- New regulation was issued under ERISA section 404(a)(1) – *act prudently and solely in the interest of plan participants*
- A new set of participant disclosure requirements were set to take effect for most 403(b) plans later this year.
- Disclosure of participant paid fees for both *administrative expenses*, and *individual expenses*.
- What are the Provider Companies going to do?
- These regulations became effective January 2012.

## The Commonwealth of Virginia Provider Network 403(b) Regulations: Information Sharing Agreement

Providers no longer part of the Plan – Exchanges:

1. Plan Document allows the exchange
2. Participant's benefit equal or greater than old contract
3. New contract distribution restrictions no less than original contract
4. Employer has an ISA with issuer of original contract (hardships, loans, status)

## The Commonwealth of Virginia Provider Network Information Sharing Agreements

- Codifies the duties and obligations of the Plan Sponsor
- Codifies the duties and obligations of the Investment Providers
- Binds Investment Providers to the Plan Document
- Codifies the requirements for Exchanges

## The Commonwealth of Virginia Provider Network Who do I contact when I need assistance?

- Holly Hance  
Provider Network Manager: 800-847-8286, Ext. 2211
- Tyler Jones  
Client Services Analyst: 800-847-8286, Ext. 2183

The Commonwealth of Virginia Provider Network  
Who do I contact when I need assistance for Payroll?  
Misc. Insurance; 403(b) and 401(a) Administration

**Benefits Administration**

Phone: 800-872-0345

Fax: 850-514-8503

Carla Castillo, **Pre-Tax Benefits**, Team Leader, Ext. 2265

Kimberly Christie, **Post-Tax Benefits**, Team Leader, Ext. 2273

**Accounts Receivable: Administrative Fee Bills:**

Mark Mitcham, AR Specialist

800-872-0345, Ext. 2065

[accountingreceivables@fbmc.com](mailto:accountingreceivables@fbmc.com)

The Commonwealth of Virginia Provider Network  
Who do I contact when I need assistance?  
Retirement Services Department

**Salary Reduction Agreements, Loans, Hardships, Distributions:**

Matt Coniglio, Investment Consultant

Toni Milton, Analyst

Ph: 866-325-1278

Fax: 850-425-8345

## The Commonwealth of Virginia Provider Network

### Questions/Discussion?

- Can participants roll money from a Provider that is no longer part of the Plan to a current Provider?
- Can participants have loans from two or more Providers?
- What is required by the employer after a hardship is approved?

## The Commonwealth of Virginia Provider Network

**Thank You for Your Time!**