

The Commonwealth of Virginia

Focus Group Meeting
February 17th, 2009

The Commonwealth of Virginia Provider Network

Agenda

Overview and Changes (All Agencies)

Final 403(b) Regulations (College Institutions)

The Commonwealth of Virginia Provider Network

Miscellaneous Insurance Programs

Tax-Sheltered Annuities: 403(b) and 401(a)

Administrative fees:

Provider Paid

Employer Paid

The Commonwealth of Virginia Provider Network

Insurance Premiums via payroll deduction for
over 19,500 employees.

Annuity contributions for approximately 5500
employees.

Approximately 50 Provider Companies.

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 contact information.

www.fbmc-benefits.com/vaproviders/

The Commonwealth of Virginia Provider Network Provider Network Homepage

The screenshot shows a Microsoft Internet Explorer browser window displaying the Provider Network homepage. The browser's address bar shows the URL <http://www.fbmc-benefits.com/VaProvTest/>. The page features a navigation menu with links for Back, Forward, Stop, Refresh, Home, Search, Favorites, History, Mail, Print, Edit, Discuss, Dell Home, and Size. The main content area is titled "The Provider NETWORK" and is administered by Fringe Benefits Management Company. It includes sections for "FBMC Home", "Virginia Provider Network", "What Do I Do Next?", "Provider Listing", "Search by Provider Name", and "Search by Plans and Services". The "Search by Plans and Services" section has a dropdown menu with "Accident Only Insurance Coverage" selected and a "Go!" button. The Windows taskbar at the bottom shows the Start button, several open applications, and the system clock displaying 2:58 PM on 2/28/2000.

Fringe Benefits Management Company - 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/VaProvTest/> Go Links Best of the Web Channel Guide Customize Links Free HotMail

 **The Provider NETWORK**
Administered by [Fringe Benefits Management Company](#)

[FBMC Home](#)

[Virginia Provider Network](#)

[What Do I Do Next?](#)

For More Information On Your Employee Benefits:

[Virginia Dept. Of Accounts](#)

[Virginia Dept. of Human Resource Management](#)

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!

Accident Only Insurance Coverage

Start | Connected - ... | Inbox - Micro... | RE: Virginia ... | Fringe Be... | RE: Virginia ... | Internet | 2:58 PM

The Commonwealth of Virginia Provider Network Multiple Provider Contacts

Fringe Benefits Management Company - 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/VaProvTest/listproviders.asp> Go Links Best of the Web Channel Guide Customize Links Free HotMail

 **The Provider NETWORK**
Administered by [Fringe Benefits Management Company](#)

**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 \$0.24 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.

▶ [American Heritage Life \(Represented by So. Sec\)](#) (Employee pays administrative fee)

SALES CONTACT INFORMATION		
Agent Name	Phone Number	Email Address
Larry Harvey, CEO	(540) 980-6558	ssia4813@hotmail.com

CUSTOMER SERVICE CONTACT INFORMATION		
Name	Phone Number	Email Address
Darlene Cooper	(540) 980-6558	ssia4813@adelphia.net

PLANS OFFERED

Accident Only Insurance Coverage, Annuity Plans, Cancer Expense Insurance Coverage, Disability Insurance Coverage, Heart/Stroke Insurance Coverage, Hospital Indemnity Insurance Coverage, Intensive Care Insurance Coverage, IRA Plans, Mortgage Protection Insurance Coverage, Permanent Life Insurance Coverage, Term Life Insurance Coverage, Universal Life Insurance Coverage

Start | Internet | 3:08 PM

The Commonwealth of Virginia Provider Network Change of Name/Merger

The Provider NETWORK
Administered by [Fringe Benefits Management Company](#)

[FBMC Home](#)

[Virginia Provider Network](#)

For More Information On Your Employee Benefits:

[Virginia Dept. Of Accounts](#)

[Virginia Dept. of Human Resource Management](#)

Equitable Life Assurance (See AXA Equitable Life)

COMPANY INFORMATION	
Address:	1290 Avenue of the Americas 14th Floor
City:	New York
State:	NY
Zip Code:	10104
Telephone:	(212) 314-5769
Fax:	(212) 314-4561
A.M. Best Rating:	A.M. Best A

CONTACT INFORMATION	
Name:	E.M. Ned Baber, CLU, ChFC
Address:	10 S. Jefferson Street, Suite 850
City:	Roanoke
State:	VA
Zip Code:	24011
Telephone:	(540) 983-7121
Fax:	(540) 344-7331
E-mail Address:	edgar.baber@axa-advisors.com

Plans Offered

No plans found for that provider.

Click your browser's Back button to try another provider.

Taskbar: Start | Disconnect... | Calendar - M... | Microsoft Ex... | focus.ppt | provider.ppt | Fringe Be... | Internet | 3:04 PM

The Commonwealth of Virginia Provider Network Participant Brochures

Fringe Benefits Management Company - 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/VaProvTest/whatnext.asp> Go Links Best of the Web Channel Guide Customize Links Free HotMail

 **The Provider NETWORK**
Administered by Fringe Benefits Management Company

FBMC Home

Virginia Provider Network

What Do I Do Next?

For More Information On Your Employee Benefits:

Virginia Dept. Of Accounts

Virginia Dept. of Human Resource Management

What do I do next?

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

Tax Sheltered Annuities Information  **Download**

Miscellaneous Insurance Information  **Download**

Fringe Benefits Management Company
3101 Sessions Road, Tallahassee, FL 32303
800-533-2738, (fax) 850-425-6220
Email FBMC Customer Service

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Start | Connected - Bla... | Calendar - Micro... | RE: Virginia DOA... | Fringe Benefits ... | Microsoft Power... | Internet | 3:26 PM

The Commonwealth of Virginia Provider Network

Customer Service

Agency Representatives: 800-872-0345

Participants: 800-342-8017

webcustomerservice@fbmc-benefits.com

Payroll Deduction Schedule is located at :

www.doa.virginia.gov/Payroll/TPA/TPA_Cutoff_Dates.cfm

The Commonwealth of Virginia Provider Network Payroll Cutoff Schedule

TPA CUT-OFF DATES - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Links Customize Links FBMC Web Home Page Free Hotmail Intranet Home Page MyFBMC Windows

Address http://at.fbmc-benefits.com/VaAdmin/paysched.aspx



The Provider NETWORK
Administered by [Eridge Benefits Management Company](#)

FBMC Home

- [Virginia Provider Administrative Information Home](#)
- [Administrative Information](#)
- [Vendor Manual](#)
- [Frequently Asked Questions](#)
- [Payroll Schedules](#)
- [Payroll/HR Contacts Listing \(Excel\)](#)

TPA CUT-OFF DATES

CALENDAR YEAR 2009

Pay period	FBMC Cut-Off	CHANGE LIST TO Agency	DOA Certify Deadline	PAYDAY
12/25/08-01/09/09	12/22/2008	12/31/2008	01/09/2009	01/15/2009
01/10/09-01/24/09	01/08/2009	01/15/2009	01/26/2009	01/30/2009
01/25/09-02/09/09	01/26/2009	02/02/2009	02/09/2009	02/13/2009
02/10/09-02/24/09	02/05/2009	02/12/2009	02/23/2009	02/27/2009
02/25/09-03/09/09	02/24/2009	03/03/2009	03/10/2009	03/16/2009
03/10/09-03/24/09	03/11/2009	03/18/2009	03/25/2009	03/31/2009
03/25/09-04/09/09	03/27/2009	04/03/2009	04/10/2009	04/16/2009
04/10/09-04/24/09	04/13/2009	04/20/2009	04/27/2009	05/01/2009
04/25/09-05/09/09	04/27/2009	05/04/2009	05/11/2009	05/15/2009
05/10/09-05/24/09	05/11/2009	05/18/2009	05/26/2009	06/01/2009
05/25/09-06/09/09	05/27/2009	06/03/2009	06/10/2009	06/16/2009
06/10/09-06/24/09	06/11/2009	06/18/2009	06/25/2009	07/01/2009
06/25/09-07/09/09	06/25/2009	07/02/2009	07/10/2009	07/16/2009
07/10/09-07/24/09	07/13/2009	07/20/2009	07/27/2009	07/31/2009
07/25/09-08/09/09	07/27/2009	08/03/2009	08/10/2009	08/14/2009
08/10/09-08/24/09	08/12/2009	08/19/2009	08/26/2009	09/01/2009

Start | Internet | 1:09 PM

The Commonwealth of Virginia Provider Network

Frequently Asked Questions
www.fbmc-benefits.com/vaAdmin/

The screenshot shows a Microsoft Internet Explorer browser window with the address bar displaying <http://www.fbmc-benefits.com/vaAdmin/faq.aspx>. The page content includes the following:

- The Provider NETWORK**
Administered by [Eringe Benefits Management Company](#)
- Navigation Links:**
 - [FBMC Home](#)
 - [Virginia Provider Administrative Information Home](#)
 - [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?
- 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?

The browser's taskbar at the bottom shows the Start button, several open applications (Connect..., Inbox - M..., RE: Virgi..., Virginia A..., RE: Virgi..., Microsoft...), and the system tray with the date and time (3:14 PM).

The Commonwealth of Virginia Provider Network

Administrative Manual – Benefit Administrators

www.doa.virginia.gov/Payroll/TPA/TPA_Main.cfm

Process and Procedures



The Commonwealth of Virginia Provider Network

CHANGES:2009



The Commonwealth of Virginia Provider Network New Providers

Madison National Life

- Annuity Plans
- Roth IRA Plans
- Universal Life Insurance Coverage
- Whole Life Insurance Coverage

The Commonwealth of Virginia Provider Network

Providers Expelled from the Network:

T. Rowe Price

USAA Group

Providers that left the Network:

Smith, Barney

The Commonwealth of Virginia Provider Network

Existing Providers w/ New Products:

Colonial Life

Updated product lines for Universal Life & Whole Life

Provider Questions/Concerns?

5 Minute Break

The Commonwealth of Virginia Provider Network Final 403(b) Regulations

Effective January 1st, 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 Final 403(b) Regulations

Information Sharing Agreement

1. Codifies the duties and obligations of the Plan Sponsor
2. Codifies the duties and obligations of the Investment Providers
3. Binds Investment Providers to the Plan Document
4. Codifies the requirements for Exchanges

The Commonwealth of Virginia Provider Network Final 403(b) Regulations

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 Final 403(b) Regulations

Central Administration

1. SRAs
2. Loans
3. Hardships
4. Distributions (except RMD)
5. Limits testing

The Commonwealth of Virginia Provider Network

Who do I contact when I need assistance?

Rosemary Cardenas

Provider Network Manager: 850-491-0694

rcardenas@fbmc.com

Brandie Hunter

Client Services Specialist: 800-872-0345; Ext. 2186

bhunter@fbmc.com

The Commonwealth of Virginia Provider Network

Who do I contact when I need assistance for Payroll?

403(b) and 401(a) Administration

Barbara Reed - Post-tax benefits

Sr. Account Specialist: 800-342-8017; Ext. 2258

breed@fbmc.com

Tiffany Mathers – Pre-tax benefits

Account Specialist: 800-342-8017; Ext. 2312

tmathers@fbmc.com

**The Commonwealth of Virginia
Provider Network**

Who do I contact when I need assistance?

403(b) and 401(a) Administration

Patrick Peters ppeters@fbmc.com

V.P. Retirement Plan Administration

800-872-0345; Ext. 2586

Toni Milton tmilton@fbmc.com

Analyst

800-872-0345; Ext. 2730

850-425-8345 Fax

Questions/Discussion?

- Should current Providers execute an ISA?
- Can participants roll money from Provider that is no longer part of 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?