

# The Commonwealth of Virginia

Focus Group Meeting  
February 23<sup>rd</sup>, 2010



Presented by: Rosemary Cardenas & Scott Mixon

**QUALITY • INTEGRITY • LONGEVITY**

# The Commonwealth of Virginia Provider Network

## Agenda

- Overview and Changes (All Agencies)
- New “Requirements of Solicitation” Rules for all Vendors
- 403(b) Regulations & Requirements “Reminder”
- Information Sharing Agreements
- 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 deduction for  
over 18,500 employees.

Annuity contributions for approximately 5,300  
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/vaprovidernetwork/](http://www.fbmc-benefits.com/vaprovidernetwork/)

# The Commonwealth of Virginia Provider Network Provider Network Homepage

The screenshot shows a Microsoft Internet Explorer browser window with the title "Fringe Benefits Management Company - Microsoft Internet Explorer". The address bar contains "http://www.fbmc-benefits.com/VaProvTest/". The main content area features the "The Provider NETWORK" logo, which consists of a blue diamond shape with a white circle inside, followed by the text "The Provider NETWORK". Below the logo, it says "Administered by Fringe Benefits Management Company".

On the left side, there are several links: "FBMC Home", "Virginia Provider Network", "What Do I Do Next?", "For More Information On Your Employee Benefits:", "Virginia Dept. Of Accounts", and "Virginia Dept. of Human Resource Management".

The main content area contains the following text:

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

The browser's taskbar at the bottom shows several open windows: "Start", "Connected - ...", "Inbox - Micro...", "RE: Virginia ...", "Fringe Be...", and "RE: Virginia ...". The system tray on the right shows the "Internet" icon and the time "2:58 PM".

# The Commonwealth of Virginia Provider Network Multiple Provider Contacts

**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	<a href="mailto:ssia4813@hotmail.com">ssia4813@hotmail.com</a>

CUSTOMER SERVICE CONTACT INFORMATION		
Name	Phone Number	Email Address
Darleene Cooper	(540) 980-6558	<a href="mailto:ssia4813@adelphia.net">ssia4813@adelphia.net</a>

**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**

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

**CONTACT INFORMATION**

<b>Name:</b>	E.M. Ned Baber, CLU, ChFC
<b>Address:</b>	10 S. Jefferson Street, Suite 850
<b>City:</b>	Roanoke
<b>State:</b>	VA
<b>Zip Code:</b>	24011
<b>Telephone:</b>	(540) 983-7121
<b>Fax:</b>	(540) 344-7331
<b>E-mail Address:</b>	<a href="mailto:edgar.baber@axa-advisors.com">edgar.baber@axa-advisors.com</a>

**Plans Offered**

No plans found for that provider.

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

# 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](#)

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[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](#)

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**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 DDA... | 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](mailto:webcustomerservice@fbmc-benefits.com)

**Payroll Deduction Schedule is located at :**

[www.fbmc-benefits.com/VaAdmin/paysched.aspx](http://www.fbmc-benefits.com/VaAdmin/paysched.aspx)

# 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 Home Search Favorites Refresh Print Copy Paste Links Apropos IVault FBMC Web Home Page Intranet Home Page MyFBMC

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

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

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**FBMC Home**

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

**TPA CUT-OFF DATES**

**CALENDAR YEAR 2010**

Pay period	FBMC Cut-Off	CHANGE LIST TO Agency	DOA Certify Deadline	PAYDAY
12/25/09-01/09/10	12/23/2009	12/31/2009	01/08/2010	01/14/2010
01/10/10-01/24/10	01/08/2010	01/19/2010	01/26/2010	02/01/2010
01/25/10-02/09/10	01/26/2010	02/02/2010	02/09/2010	02/16/2010
02/10/10-02/24/10	02/08/2010	02/16/2010	02/23/2010	03/01/2010
02/25/10-03/09/10	02/24/2010	03/03/2010	03/10/2010	03/16/2010
03/10/10-03/24/10	03/11/2010	03/18/2010	03/25/2010	03/31/2010
03/25/10-04/09/10	03/29/2010	04/05/2010	04/12/2010	04/16/2010
04/10/10-04/24/10	04/12/2010	04/19/2010	04/26/2010	04/30/2010
04/25/10-05/09/10	04/26/2010	05/03/2010	05/10/2010	05/14/2010
05/10/10-05/24/10	05/10/2010	05/17/2010	05/24/2010	06/01/2010
05/25/10-06/09/10	05/26/2010	06/03/2010	06/10/2010	06/16/2010
06/10/10-06/24/10	06/11/2010	06/18/2010	06/25/2010	07/01/2010
06/25/10-07/09/10	06/25/2010	07/02/2010	07/12/2010	07/16/2010
07/10/10-07/24/10	07/12/2010	07/19/2010	07/26/2010	07/30/2010
07/25/10-08/09/10	07/27/2010	08/03/2010	08/10/2010	08/16/2010
08/10/10-08/24/10	08/12/2010	08/19/2010	08/26/2010	09/01/2010
08/25/10-09/09/10	08/26/2010	09/02/2010	09/10/2010	09/16/2010
09/10/10-09/24/10	09/10/2010	09/17/2010	09/24/2010	09/30/2010
09/25/10-10/09/10	09/24/2010	10/01/2010	10/08/2010	10/15/2010
10/10/10-10/24/10	10/12/2010	10/19/2010	10/26/2010	11/01/2010
10/25/10-11/09/10	10/26/2010	11/02/2010	11/09/2010	11/16/2010
11/10/10-11/24/10	11/08/2010	11/16/2010	11/23/2010	12/01/2010
11/25/10-12/09/10	11/24/2010	12/03/2010	12/10/2010	12/16/2010
12/10/10-12/24/10	12/10/2010	12/16/2010	12/23/2010	12/30/2010

Start Quick Launch Quick Launch 18 Reminders RE: 2009 4th Quarter S... Provider-Focus Group ... Microsoft Excel - Virgini... Microsoft PowerPoint - ... TPA CUT-OFF DATES - ... 2:11 PM Thursday

# The Commonwealth of Virginia Provider Network

Frequently Asked Questions

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

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

**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 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**

## **CHANGES: 2010**

# The Commonwealth of Virginia Provider Network

## Change of Name/Merger

### Old

- American Heritage Life Insurance Co.
- Northern Life Insurance Co.

### New

- Allstate Workplace Division
- ReliaStar Life Insurance Co.

# The Commonwealth of Virginia Provider Network New Providers

## Oppenheimer Funds, Inc.

- Annuity Plans
- 403(b)(7) Custodial Accounts

## GenWorth (becoming a member 03/01/2010)

- Group LTD

# **The Commonwealth of Virginia Provider Network**

## **Providers that left the Network:**

Life Insurance Company of the Southwest

## **The Commonwealth of Virginia Provider Network**

### **Existing Providers w/ New Products:**

- **AFLAC:** Critical Illness
- **Madison National Life:** Madison Dental
- **Tower Administration:** Individual Disability Income Protection
- **Virginia Group Benefits:** Whole Life

# **The Commonwealth of Virginia Provider Network**

## **Provider Questions/Concerns?**

# **The Commonwealth of Virginia Provider Network**

New “Requirements of Solicitation” Rules for Vendors

**Effective January 1<sup>st</sup>, 2010**

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**

## **403(b) Regulations & Requirements “Reminder”**

**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**

### **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?

Rosemary Cardenas

Provider Network Manager: 800-873-0345; ext. 2162

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

Brandie Hunter

Client Services Analyst: 800-872-0345; ext. 2176

[bhunter@fbmc.com](mailto: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

### **Post-Tax Benefits:**

Marsha Mullins, Sr. Account Specialist

Ph: 800-342-8017; ext. 2247

Fax: 850-514-5803

[acctspec-271-post@fbmc.com](mailto:acctspec-271-post@fbmc.com)

### **Pre-Tax Benefits:**

Tiffany Mathers, Account Specialist

Ph: 800-342-8017; ext. 2312

[acctspec-271-pre@fbmc.com](mailto:acctspec-271-pre@fbmc.com)

## **The Commonwealth of Virginia Provider Network**

Who do I contact when I need assistance?  
Retirement Services Administration

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

Holly Hance, Manager, Retirement Services

Ph: 800-342-8017; ext. 2211

[403badmin@fbmc.com](mailto:403badmin@fbmc.com)

Toni Milton, Representative, Retirement Services

Ph: 800-342-8017; ext. 2730

Fax: 850-425-8345

[403badmin@fbmc.com](mailto:403badmin@fbmc.com)

## 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?