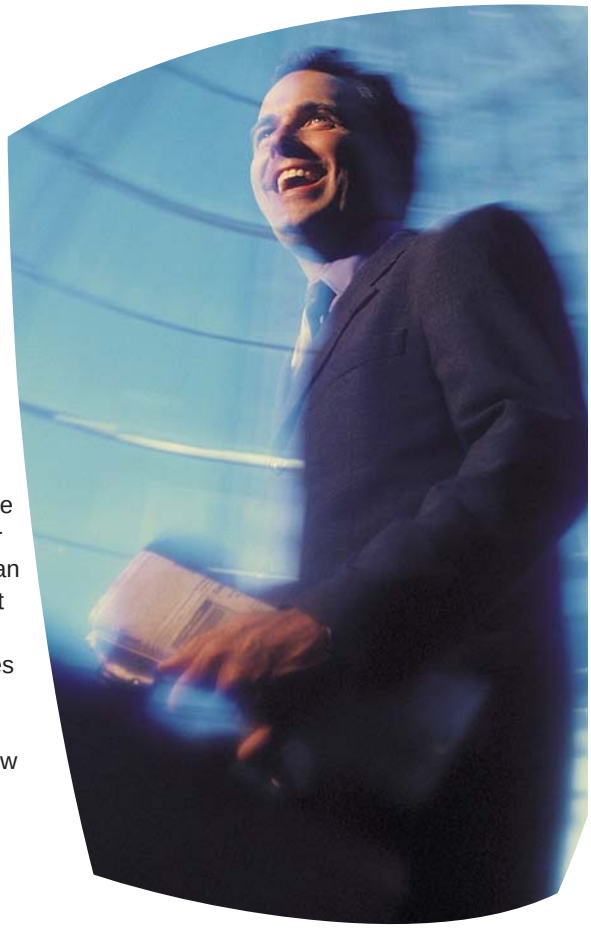
Florida Health Care Plans

ISSUE: I VOLUME: I WINTER 2008

Broker *focus*

YOUR FLORIDA HEALTH CARE PLANS RESOURCE

FHCP REMAINS VOLUSIA & FLAGLER COUNTIES' LOCAL HOMETOWN HEALTH PLAN. *As 2009 approaches, FHCP thanks all of the broker/producers who worked with us in 2008. With a wide array of large and small group plans, we are ready to introduce new value-added products and services to further impact in our market in 2009! Our commitment to the brokerage community is stronger than ever. We are prepared to demonstrate our commitment by working with you in every possible way to make 2009 even better.*



FHCP PARTNERS WITH CERIDIAN – TO ADMINISTER COBRA SERVICES

Effective January 1, Ceridian COBRA Continuation Services will begin assisting eligible FHCP Clients (20 or more eligible employees) with Consolidated Omnibus Budget Reconciliation Act (COBRA) Administration for their employees.

Ceridian will provide FHCP eligible employers with a full-service COBRA compliance program designed to make the complex task of COBRA administration as simple as possible.

FHCP will offer this value-added service at no additional charge to the employer for FHCP medical plans. Your client can also contract directly with CERIDIAN at reduced cost to provide COBRA administration services for all other lines of COBRA eligible programs.

If you have any questions about the new CERIDIAN services, please contact FHCP's marketing department at: 1-(800)-232-0578

FHCP INTRODUCES 5 NEW SMALL GROUP PLANS FOR 2009

Based on feedback from our broker partners, FHCP has added **5** additional new small group plan designs for 2009. FHCP already offers a wide range of health plans that are flexible and make first-quality healthcare available to all your clients in Volusia & Flagler Counties. The new plans will allow you to offer your clients even more consumer-directed options.

Call us at 1-(800)-232-0578 for more information or visit our broker portal at www.fhcp.com to submit a quote request.

RX PRODUCT ENHANCEMENT

Effective 10/01/08 FHCP added a new and enhanced RX benefit-tier to our existing commercial prescription coverage rider.

We now offer a $4 Generic Prescription Drug Copay for a wide assortment of commonly prescribed generic medications available through our FHCP Pharmacies.

INTRODUCING FHCP'S NEW CONSUMER DIRECTED HEALTHCARE PARTNERS

FHCP has selected Florida Capital Bank and ConnectYourCare

FHCP is pleased to have partnered with ***Florida Capital Bank (FLCB)*** and ***ConnectYourCare*** to bring Consumer-Directed Healthcare (CDH) account administration to our clients.

Their services include: complete administration of Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), Flexible Spending Accounts (FSAs), and Dependent Care Assistance Programs (DCAPs).

ConnectYourCare is a recognized leader in CDH account administration.

Florida Capital Bank is a nationally chartered statewide banking organization with a commitment to serving the business community of Florida.

With this partnership, FHCP is positioned to offer a complete CDH solution for our group employer clients and their employees. This program is a perfect complement for our FHCP High Deductible Health Plans. For further information, please contact the FHCP marketing department at: **1-(800)-232-0578**

LEGISLATIVE UPDATE:

STATE OF FLORIDA PASSED SENATE BILL 2534

The State of Florida recently passed Senate Bill 2534, expanding coverage for eligible dependent children up to 30 years of age, who meet certain criteria. The law is effective 10/01/08, and insurers are required to offer this coverage to all policyholders (limitations/exclusions apply).

Accordingly, FHCP is offering this coverage to all of its policyholders. Member handbooks are currently being endorsed to include this provision. Although dependents over the age of 25 and up to 30 may be included in the coverage of an employee, for additional premiums, final regulations are still pending from the State of Florida. For further information contact FHCP.

FLORIDA HEALTH CARE PLANS

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