



December 8, 2009

### **Saving Money on Health Insurance Costs**

Government cutbacks, decreased individual giving, and less support from foundations and corporations have resulted in reduced funding overall for human service organizations. There is only one area of increase that executives can consistently rely on - and that is the price of health insurance premiums.

Health insurance is an important benefit for all employees: we rely on a healthy workforce to staff our organizations, and a healthy workforce relies on comprehensive, affordable medical care. For human service agencies, in which wages tend to be lower than those paid to workers in other industries, the overall benefits package can serve as an important incentive for employment. But this benefit is increasingly jeopardized by the growing gap between diminishing organizational resources and skyrocketing medical insurance premiums.

Although the federal government is working on health care reform, there are no real solutions to rising medical insurance costs in sight, and identifying means of reducing the cost of health insurance benefits is becoming an increasingly critical issue.

In this issue of InfoNet, we offer a solution for finding savings in your health insurance costs: new group health and dental insurance options that FPWA is making available to our member agencies.

By leveraging the buying power of our network, FPWA was able to negotiate the offerings of two affordable group insurance plans for our member agencies:

**Atlantis Health Plan:** An exclusive medical plan offering for FPWA members only. Working with the assistance of healthcare insurance consultant City physician-owned company established in 2000. Both HMO and POS plan options are available and in many instances, can stand alongside you

- Access to a network of 31,000 private doctors;
- Access to AMG Medical Groups located in each borough that you can visit with no copay, no appointment, and no pre-authorization - and they're open weekends;
- A full prescription drug program;
- Physician Help Line available 24/7/365;
- HMO and POS plan options

The Atlantis plans help control costs, with monthly rates as low as \$310.01 per employee and \$795.18 per family. Your agency can adopt a plan any month during the year.

These Atlantis Health Plan options are available only to FPWA members in good standing, with dues current. For more information about Atlantis Health Plan, check their website at [www.atlantishp.com](http://www.atlantishp.com). For benefit summaries and special discounted rates for FPWA members, [click here](#). Contact [Bonda Lee Cunningham](#), ph. (212) 801-1324 if you would like to explore this offering for your agency.

**Delta Dental Plan:** FPWA is offering two affordable dental plan options through Delta Dental, with effective dates beginning on January 1, 2010.

- DeltaPPO Option is a discounted fee-for-service, managed-cost dental plan that allows you the freedom to choose any dentist for treatment.
- DeltaCare USA Option allows you to select from a large network of primary care dentists, with free preventive care and affordable co-pays for many dental services.

These dental plans are offered through FPWA's Group Purchasing Service in a special arrangement with the New York Council of Nonprofits. FPWA members who enroll in a Delta Dental Plan option will also receive complimentary membership in the New York Council of Nonprofits. For more information, [check our website](#), or contact [Bill Ferren](#), ph. (212) 801-1349.