



Amalgamated ADVISOR

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Message from the President

By David J. Walsh, President and Chief Executive Officer



At Amalgamated, we are serious about service quality. Our service must reflect timeliness, selection, convenience, price transparency, personalization, flexibility and courtesy.

We rely on top tier metrics to measure service quality on a daily basis in real time and share the results with

our staff. On any day, we know exactly how many calls we received, the average response time, and how we responded. We track closely the time it takes to create various accounts or retrieve claim data. We benchmark our performance and institute improvements when needed.

To facilitate a more user-friendly system, we continually upgrade our information technologies. We rely on leading-edge technologies to provide faster, better and more convenient communications. We have also updated our website for easier navigation and a more robust online experience. More improvements are planned.

This year, we instituted an extensive training program emphasizing best practices. Through continuing education and reinforcement of good skills, our employees can provide the optimum customer experience.

Finally, we consider attitude a key cornerstone of customer service. Along with being knowledgeable and experienced, our staff must be customer-centered. At Amalgamated, we want individuals who are highly qualified, enthusiastic and focused on meeting our customers' needs professionally and courteously.

Life Insurance Corner

The Rewards of Voluntary Benefits

By Patrick Coughlan, Vice President, Worksite Marketing

Previously, only large organizations offered employees dental, disability and supplemental insurance. Today, small and middle-market businesses too offer these insurances as voluntary benefits. A 2009 Eastbridge Associates survey of over 500 U.S. employers' benefits managers found that: within the 10–100 employee range, 65% offer at least one voluntary product; 101–500 employee range, 77% do; 501–2,000 employee range, 78% do; and for employers with 2,001 or more employees, 87% do.

Research indicates that voluntary benefits are greatly valued by employees; additionally, they do not place a heavy burden on Human Resources from a cost or administrative standpoint, and they do provide many advantages.

Small and mid-sized businesses offering voluntary benefits gain a more equal footing with larger companies

in employee recruitment and retention. Employees appreciate access to benefits that are most meaningful to them at better prices than if purchased individually. The most popular, cost-effective voluntary benefits are: life, dental, disability, and critical illness insurance.

When selecting a benefits provider, seek out one that can provide the benefits best suited to your organization, has competitive pricing and a consistently high financial rating (e.g., "A" (Excellent) rating from A.M. Best Company).

For additional information about Voluntary Benefits, contact Patrick Coughlan at: pcoughlan@amalgamatedlife.com or 914-367-5504 or visit www.amalgamatedlife.com.



Risks and Rewards

Employment Practices Liability

By Ira Schwartz, Executive Vice President, Amalgamated Agency



Today's economy has prompted an increase in employee discrimination lawsuits against corporations and nonprofit organizations. In its 2009 fiscal year which ended 9/30/09, the Equal Employment Opportunity Commission (EEOC) noted that 93,277 workplace discrimination complaints were filed.

Aggrieved parties often cite race, gender and/or age discrimination as the reasons for termination. Therefore, organizations must be careful when making staff reductions that positions are eliminated without creating vulnerability to potential bias or perceived "retaliation" claims.

Aggrieved parties often cite race, gender and/or age discrimination as the reasons for termination. Therefore, organizations must be careful when making staff reductions that positions are eliminated without creating vulnerability to potential bias or perceived "retaliation" claims.

Managers should be trained on how to comply with workplace legislation and maintain a nonhostile environment. Nonprofits should realize that the actions of their staff, as well as volunteers including Board Members, could constitute grounds for a lawsuit.

Besides training, potential exposures can be mitigated by purchasing Employment Practices Liability Insurance (EPLI). The costs for EPLI have declined. Premiums are based on an organization's size, number of employees, industry, claims history, adherence to written policies and procedures, training initiatives, hiring and firing practices and turnover rates, as well as the limits of coverage provided.

For more information on Employment Practices Liability Insurance, contact Ira Schwartz at: ischwartz@amalgamatedagency.com or 914-367-4120 or visit www.amalgamatedlife.com.

TPA Decisions

The Importance of Personalization in Third-Party Administration

By John Thornton, Executive Vice President, Sales & Marketing

Third-party administrators (TPAs) of employee benefit plans have been widely used by Taft-Hartley plans and self-funded plans for three decades. Today's TPAs, however, must demonstrate the ability to personalize their services to best meet client needs.

To achieve cost savings for their clients, they must be flexible in administering plan designs. While one self-funded plan may require administrative services for medical and dental claims, pension and annuities, and supplemental coverage, another may simply require the medical and dental piece. Others may require broader administrative support and utilization management.

TPAs should be abreast of regulatory developments and provide full governance support to their clients. Additionally, their personalization should extend to helping clients adapt to changing market conditions, regulations, healthcare trends and demographics. For example, our nation's increasing multiculturalism has introduced new issues relating to language barriers and healthcare literacy. A TPA's ability to design plan communications to serve a more diverse ethnic workforce is vital.

Similarly, the trend toward consumer-driven healthcare plans and latest healthcare reform demand that TPAs demonstrate agility in tailoring plan communications that promote price transparency and health and wellness initiatives that promote more prudent, healthier consumers. A TPA should also be proactive in providing management with meaningful financial, regulatory and utilization reports.

Finally, TPAs should have strong alliances with national medical and dental preferred provider organizations, medical case management and utilization management providers in order to offer comprehensive options, while leveraging these relationships for additional economies.

For more information on TPA services, contact John Thornton at: jthornton@amalgamatedlife.com or 914-367-5511 or visit www.amalgamatedlife.com.



The Care Corner

Reducing Readmissions with Patient Transition Coaching

By Claire Levitt, President, Alicare Medical Management

Twenty percent of patients discharged from hospitals are readmitted within 30 days, many because of a lack of follow-up care or the patients' inability to follow their physicians' directions. Proper care coordination following discharge can prevent many readmissions. Alicare Medical Management's (AMM) Patient Transition Coaching for Readmission Management is intended to address the post-discharge needs of a select group of at-risk patients (i.e., those who are discharged post-surgically, as well as patients with congestive heart failure, chronic obstructive pulmonary disease and various cardiac conditions).

The program's service begins with outreach by one of AMM's Registered Nurse (RN) Health Coaches. Following discharge, patients are contacted by an RN Health Coach who assesses their health status and identifies potential problem areas. The RN Health Coach informs patients about essential follow-up care and self-management, their medications, and when to contact their physician. When appropriate, the RN Health Coach will contact the physician for additional information, intervention and to coordinate follow-up care.

The program is available on a standalone basis and in conjunction with AMM's Utilization Management Programs. AMM can work with clients to develop referral criteria for their patient population or AMM's nurses can select cases based on system-generated triggers and their judgment.



The "Patient Protection and Affordable Care Act" identified preventable readmissions as a key cost management initiative, mandating reductions in Medicare payments for preventable readmissions. The Patient Transition Coaching Program is important for this reason and to promote an effective continuum of care.

For more information on Alicare Medical Management's Patient Transition Coaching Program, visit: www.alicaremed.com or call 1-800-863-8688.

Print Specifications

New Presstek 34DI® Offers High-Quality, High-Res Printing, and Fast Turnaround

By John Dubil, President, AliGraphics



AliGraphics recently acquired the Presstek 34DI, a leading-edge press which combines the best of high-quality off-set printing capabilities with the efficiency of digital printing.

The Presstek 34DI performs the entire printing operation—from plate advancing to

imaging, printing and cleaning. It affords the most precise registration for outstanding print quality in four-color offset printing on a wide range of paper stocks. It also performs waterless printing which eliminates the need to control ink/water balance and delivers superior color range and image.

Other key benefits of the Presstek 34DI are:

- Automated set-up enabling printing with "makeready" and imaging in ten minutes—ideal for time-sensitive jobs
- Provides the lowest cost per page for runs between 500 and 20,000
- Promotes additional savings by eliminating equipment, labor and material costs
- Protects the environment with its streamlined footprint and chemistry-free workflow.

For more information on how your next print job can benefit from the Presstek 34DI, contact: John Dubil at jdubil@aligraphics.com or 914-367-5499 or visit www.aligraphics.com.

Amalgamated Life Earns Its 35th Consecutive “A” (Excellent) Rating From A.M. Best Company

White Plains, NY...July 6, 2010

For the 35th consecutive year, Amalgamated Life Insurance Company, a leading provider of life and health insurance, has received an “A” (Excellent) Rating from A.M. Best Company. The rating attests to Amalgamated Life’s financially strong condition and excellent claims-paying ability, something in which President and Chief Executive Officer David Walsh takes special pride.

Data Central Selecting the Right Tier IT Outsourcing Partner

By Arthur Kurek, President, Alicomp



Computer Economics’ “2009/2010 IT Outsourcing Statistics” report found that 28% of organizations outsource their data center operations and benefit from access to leading-edge and virtualization technologies without the high costs, 24/7/365 staffing, high

level of technical expertise, higher levels of security and back-up, etc. When selecting an IT outsourcing partner, start by selecting the right “tier” data center.

The Uptime Institute defines data centers by levels of reliability using four tiers:

- Tier 1—no redundant capacity components, provides only basic power and cooling, vulnerable to unplanned outages;
- Tier 2—has redundancy, but limited to one single, non-redundant distribution path, could be impacted by unexpected outages or system failures;

- Tier 3—nine multiple redundant capacity components and distribution paths and adequate mechanical, electrical, plumbing capacity, no interruption from power outages, component failures or during hardware maintenance;
- Tier 4—multiple, independent and separate systems each with their own redundant components and distribution paths, infrastructure automatically responds to outages and prevents impacts.

Choose a data center that meets your required reliability level and also offers customized outsourcing, remote computing, and comprehensive IT services. As an IBM Rated Class “A” Data Center, with SAS 70 certification, Alicomp is a reliable outsourcing partner for customers across diverse and highly regulated industries.

For more information, contact Arthur Kurek at akurek@alicomp.com or 201-840-4901 or visit www.alicomp.com.

Visit Our Redesigned Websites

Amalgamated Life—www.amalgamatedlife.com
Alicare Medical Management—www.alicaremed.com
AliGraphics—www.aligraphics.com.

New Provider Portal

Providers can view claims and eligibility status at <http://providers.aligroups.com>.

To register for our new Provider Portal,
Call: 1-866-995-9011
Email: providerwebinquiry@aligroups.com.

To join our Provider Network,
Call Provider Relations at 914-367-5365 for information.

New Member Portal

Members can view their claims and explanation of benefits at <http://members.aligroups.com>.

Members must be registered to view their claims on the portal.

Call: 1-866-995-9011

Email: Memberwebinquiry@aligroups.com.

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