



Dairy Management Inc. recently redesigned their Dairy Checkoff web site. Dairy producers can find the latest information about programs and initiatives to build demand for and sales of U.S. produced dairy products. The new site features:

- √ Updates on checkoff-funded programs
- √ Links to other dairy checkoff-funded web sites
- √ Listings of upcoming dairy industry meetings
- √ History and overview of the national dairy producer checkoff program

*Mission:
To provide access to innovative, quality insurance programs for farmers in production agriculture and ag-business, resulting in economic value.*

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A Message from the President: Open Enrollment is Here

Fall is here, which also means open enrollment for your health insurance program is just around the corner. Open enrollment is the time of year when you can enroll in a health plan for the first time, change your existing plan or deductible level, or change the dependents covered under your contract. Now is the time to start thinking about your health insurance needs for the upcoming year.

Agri-Services Agency offers a wide variety of health insurance products, including Comprehensive and Preferred Provider Organization (PPO) plans - each with several deductible options from which to choose. We also offer Health Savings Account (HSA) compatible PPO plans in many states. These plans are designed for members looking for health insurance coverage that can be paired with an HSA for long-term tax saving advantages. (Look inside

this newsletter for more information on Health Savings Account plans.) While not all products are available in every state, we're certain we have a product to meet your specific insurance needs.

We're also working on new product options to provide you with even more choices, along with potential premium savings. Watch over the next few months for more details about these exciting new options and information about our other products. You can also contact your broker or our **Customer Service Center at 1-800-654-8840** for more information on coverages available in your area.

Max Gannon
President, Agri-Services Agency

Learn how you can save extra cash by starting a Health Savings Account (HSA) today!

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Health Savings Account (HSA) - A New Choice in Health Insurance

Every few years a new health insurance product emerges, usually with some new feature that distinguishes it from products already on the market. The latest suite of products generating a lot of attention is Health Savings Account (HSA) compatible plans.

Why all the buzz?

Commonly referred to as HSAs, these plans feature a High Deductible Health Plan (HDHP) that can be paired with a Health Savings Account. Members enrolled in an HSA-compatible plan generally pay lower medical insurance premiums and can use “before tax” deposits made to the Health Savings Account to pay for current or future out-of-pocket costs for health care expenses.

What is a High Deductible Health Plan (HDHP)?

Federal guidelines define what type of health insurance coverage qualifies as an HDHP. Plans can be a Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) or indemnity plan, provided the plan meets the defined requirements.

To qualify as an HDHP, the plan must have a high “up-front” deductible that must be met before medical expenses are paid for by the plan, with the exception of preventive care. HDHP plans for 2006¹ can include deductibles that range anywhere from \$1,050 to \$5,000 or more for an individual or \$2,100 and higher for

a family. Any prescription drug benefits provided must also be subject to the “up-front” deductible. The qualifying deductible requirements are indexed each year.

The plan must also have a set limit for total annual out-of-pocket expenses, the total dollar amount a member would be required to pay for covered medical services. The annual out-of-pocket limits for 2006¹ range from \$5,250 for an individual to over \$10,000 for a family. As with the deductible requirements, the annual out-of-pocket limit requirements are indexed each year.

What is a Health Savings Account?

The Health Savings Account is just what it sounds like - a bank account that is established specifically to be used to pay for current or future out-of-pocket costs for medical (health) expenses. Contributions to the bank account can be made by the member, the member’s employer, a family member or other interested parties. However, total contributions from all sources cannot exceed the annual contribution limitations set forth by federal guidelines. For 2006¹, the maximum annual contributions are as follows:

Individual – the **lesser** of the HDHP individual deductible or \$2,700;

Family – the **lesser** of the HDHP family deductible or \$5,450.

While rules vary by state, contributions can often be deposited into the Health Savings Account “before tax” and any interest accrued on the account is tax free*.

Unique Features

The Health Savings Account has two other distinct features that can make it more appealing over similar types of accounts that were around before HSAs.

The first – **all deposits are the property of the member.** All deposits into the member’s savings account remain the property of the member, including any deposits made by a member’s employer. If a member separates employment, any monies still in the account are taken with the member for the member’s future use. This feature differs from Medical Savings Account (MSA) and Flexible Spending Account (FSA) plans where the employer retains any unused dollars in the account when the member leaves employment.

The second – **no “use it or lose it” provision.** Any unused money left in the bank account at the end of the year simply rolls over to the next year and continues to accrue interest. This allows the member to use the account for “long-term” savings. This feature differs from Flexible Spending Account (FSA) plans where account balances had to be exhausted by a specific deadline or unused monies would be lost by the member.

Do HSA plans sound right for you?

Simply stated, HSA-compatible plans provide a new option to meet your specific health insurance needs. Agri-Services Agency is pleased to provide HSA-compatible PPO plans in many states. For more information on HSAs and to find out what plans are available in your area, please contact your broker or our **Customer Service Center at 1-800-654-8840.**

¹2007 limits to be published by year’s end.

**ASA does not provide tax advice. Employers and members should consult with their financial institution or tax adviser to determine applicable tax benefits of HSA plans based on their specific situation.*



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Farm Vehicle Safety Tips

The harvest season brings an increased number of farm vehicles on the roadways. Farm tractors and other slow moving equipment can create safety hazards on the road.



equipment and operators are as visible as possible to passing motorists.

The American Society of Agricultural and

Biological Engineers (ASABE) has developed lighting requirements for self-propelled agricultural machinery. The guide below is provided as a reminder to help your equipment operators see and be seen.

Prior to putting your equipment on the road, please take a few minutes to complete a pre-operational vehicle check to insure all lights and flashers are in working condition to ensure your

Safety – It Only Takes A Minute Lighting & Marking Checklist

Slow moving vehicles should have:

1. Two headlights, white in color on either side of the vehicle centerline, mounted at the same height.
2. Hazard flashers and turn indicators should be amber in color, spaced 42 inches apart, both at same level, visible from the front and rear, and as far apart as possible.
3. The rear-end of the vehicles should have two red reflectors set at the same height and mounted as far apart as possible.
4. The red tail light should be placed as far to the left as possible. ASABE standards recommend two evenly mounted, red-colored tail lights.
5. Slow Moving Vehicle signs and emblems should be mounted on farm vehicles that travel less than 25 mph. They should be mounted in the center of the rear of the tractor or machine, 2 to 6 feet above ground and should be clean and visible.

Remember, not following one of these recommendations could mean a potential hazard and possible unsafe condition. Lighting and proper markings on your equipment aid in protecting your operators and equipment from a possible high cost injury or accident.

General Farm Safety Checks

Machine Guards

- PTO Shields
- PTO Stubs
- PM Program
- Self-Inspection

Animal Handling

- Personnel Training
- Adequate Passageways
- Restraints

Tractors

- ROPs Protection
- Serviceable Seatbelts
- Seatbelt Usage
- No Riders

Bulls

- Bells - Location Awareness
- Housed Properly
- Age
- Nose Rings - Control

Manure Pits

- Egress Equipment
- O₂ Test
- Emergency Response Posted
- 2+ Man Set-Up

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Questions about billing?
Questions about a claim?
Questions about other products?



Call the Service Center
800-654-8840