

INSURANCE ADVISOR

Summer 2007



Kids enjoy New Look of School Milk at a recent ADADC promotion in Albany.

Building Life-Long Dairy Consumers

Farmer-funded research has shown that simply switching from the traditional cardboard milk carton to a plastic, resealable container can increase school lunch participation and consumption as much as 26%! It is because of this research that schools throughout the country are partnering with the New Look of School Milk program.

In fact, more than 6,800 schools (representing more than 4 million students) now offer single-serve milk in plastic, resealable containers.

- Toms River School District (NJ) saw a 31% increase in milk sales.
- Milton School District (PA) saw an increase in milk sales from just 4,000 cartons a week to over 5,700.
- Jamestown City Schools (NY) saw an increase of over 1,200 units in March.
- Canandaigua School District (NY) saw an increase of over 400 units per day.

Message from the President: New Sales Center Now Open

Agri-Services Agency (ASA) is constantly looking for new ways to better serve our members, including those looking to join our program as a new member. With that in mind, I'm pleased to announce the recent formation of ASA's new Sales Center.

The Sales Center's focus is to help customers navigate the sometimes confusing world of insurance, specifically the insurance purchase decision. The Sales Center staff has many years' experience in the insurance industry. Staff is available to walk through the various benefit plans available, help compare these plan designs with existing coverages and explain the plan costs, including out-of-pocket expenses. Their main objective is to help you make an informed insurance decision that best fits your specific needs and circumstances.

ASA's Customer Service Center is still here to serve you! The Customer Service Center staff is still in place and is here to help existing members with questions like the status of a claim, how to add or remove a dependent, where is my bill, how do I get

another identification card, or any other questions about your insurance coverage through ASA. You'll be glad to know the same friendly, knowledgeable Customer Service staff is here to assist you!

By separating the customer service and sales functions, the overall customer experience will be improved and you will promptly reach someone trained to respond to your specific questions and needs.

To talk to a Sales Center representative about purchasing insurance and to obtain a health, dental or workers' compensation quote, **call 1-866-297-7729.**

If you're already a member and would like to talk with our Customer Service Center staff, **call 1-800-654-8840.**

Max Gannon
President, Agri-Services Agency

Bunker Silo Safety Tips

See Page 3 for Tips and Techniques to keeping safe!



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

Your Health Insurance Travels With You!

Planning a quick getaway, a business trip or a long overdue family vacation? You'll be glad to know that your health insurance travels with you!

Whether your health insurance coverage through ASA is with BlueCross BlueShield (BCBS) or Aetna, you enjoy access to a national network of providers, including physicians, hospitals, other facilities and pharmacies, so you can get the most from your health insurance coverage when you're at home or away from home. Remember, most of ASA's plans allow you to choose the provider you want to see, but you can keep your out-of-pocket costs at their lowest by choosing an "in-network" (or participating) provider.

Finding an "in-network" participating provider is just a few clicks away over the internet. Simply follow the steps listed below to find a provider in your hometown or your vacation spot.

BCBS Members:

- Go to www.excellus.com.
- Click on "**Find A Doctor**" at the middle, bottom of the screen.
- Click on "**Nationwide Provider Search – BlueCard.**" This allows you to search anywhere in the country for a participating provider.
- Enter your **3-character prefix** found on your health insurance identification card and click "**Continue.**" The prefix is part of your identification number and may read "ASB" or some other 3-character prefix.
- Enter the **city and state or zip code** for the area where you would like to search for a provider. You can add a street address or provider name to narrow the search, if you know it.
- Click on the circle next to the desired **search radius** and then click "**Continue.**"
- This will bring up all in-network participating providers that match the search criteria you entered.

Aetna Members:

- Go to www.aetna.com.
- Click on "**Find A Doctor**" toward the middle, right-hand side of the screen.
- If you've already created a member sign-in, click on "**Aetna Navigator,**" otherwise click on "**Go to DocFind.**"
- Click on the arrow next to "**Search By.**" A drop-down window will appear that allows you to choose your search criteria. You can search by zip code, city or county – select one.
- Click on the arrow next to "**State.**" A drop-down window will appear that allows you to choose the state – select one.
- Click on "**Start Search.**" The next window that appears allows you to narrow your search.
- Enter the appropriate zip code, city or county where prompted. A zip code, city or county find window can be selected by clicking to the right of the entry box. (Note: If you selected to search by zip code, you will also be asked to enter the distance in miles by which you would like to search. Click on the arrow next to "**Distance in Miles.**" A drop-down window will appear that allows you to select the distance to be included in your search.)
- Scroll down the page to select the type of provider for which you would like to search. Simply click on the circle next to the provider type to select it.
- Click "**Continue**" to advance to the next screen.
- Select the plan category by clicking on the circle next to the appropriate plan category. Select "**Aetna Standard Plans.**" A list of products appears to the right.
- Select your product type by clicking in the circle next to the appropriate product. Most ASA/Aetna members are enrolled in PPO plans and should select "**Open Choice PPO,**" the sixth product listed. Scroll down the page for one last selection.

- You can either begin your search or further narrow it. To begin your search, click on the circle next to "**View search results now for all providers in your selected geographic area**" and click "**Continue.**" A listing of all providers that match the search criteria entered is now displayed. To further narrow your search, click on "**Narrow your search based on**" and follow the prompts on the screen that follows.

The list of participating providers is always changing. The internet is your best information source, as information is updated almost daily. You can also contact Customer Service at the number listed on your identification card for help finding a participating provider. Remember - always confirm the provider's participation *before* the provider sees you, so you avoid any unplanned costs.

Emergency Care vs. Urgent Care – Understanding the Difference

Urgent Care Centers give you the immediate care you need, often without the wait or rush that can come when the emergency room is busy. Plus, they usually cost much less than the emergency room.

Urgent care is ideal for:

- Minor cuts, bruises or burns
- Muscle strains or sprains
- Cold and flu treatment

Go to the emergency room immediately for:

- Any life threatening injury
- Behavioral conditions that endanger the person or others
- Serious problems with a person's bodily functions
- Loss of limb, puncture wounds or deep cuts

If you are not sure where to go to get the care you need, contact your doctor. He or she will be able to help you decide where to go. Remember to contact your doctor after getting urgent or emergency services for any follow-up care you may need.

Practice Safe Bunker Management:

The popular image of fresh air and the peaceful surroundings of a farm can be interrupted by an unexpected accident. Every year, thousands of farm workers are injured and hundreds more die in farming accidents. According to the National Safety Council, agriculture is the most hazardous industry in the nation. Our goal is to provide you with information and tools that can help reduce the chance of having an on-farm accident or injury. For this reason, we have put together some helpful resources from the New York Center for Agricultural Medicine and Health (NYCAMH).

Bunker Silo Safety

Bunker Silos can represent a safety hazard. The following guidelines can assist you to prevent injuries and fatalities.

Recognize the Hazard

- Side & rear tractor rollovers
- Frozen silage cave-ins
- Work wear and tear (fatigue)

Don't be a statistic!

- 50% of all farm deaths are due to rollovers
- Survival rate for non-ROPS (Roll Over Protective Structure) tractors is less than 20%
- Survival rate for ROPS equipped with seatbelt used is greater than 99%
- Youth under 16 years old are more likely to be involved in a rollover



Safety Tips

Use a ROPS equipped tractor

- Wear seatbelts to stay in safety zone
- Widen the wheels to increase stability
- Increased traction of four wheel drive reduces rear over turn potential

Use an experienced operator

- Tops of bunkers are a danger to young or inexperienced operators

Practice safe bunker management

- Maintain and inspect walls
- Synchronize the work pace and job
- Keep surface firm, soft spots are a hazard
- Dump on the floor and push silage up
- Pile should not extend more than two feet above sidewalls
- Edges should be packed from an angle, not parallel to the sidewalls
- If piling without sidewalls, keep pile three times wider than it is high
- Silage height should be no higher than unloading equipment can reach
- Keep silage face vertical, avoid under mining

Ag Storage Bag Safety

- Silo gases can accumulate near bag opening
- Avoid loose or torn clothing
- Keep shields in place
- Do not step over PTO
- Inspect the cable frequently
- Never leave bagger unattended
- Shut off bagger before unclogging
- Keep children away from the area

General Silo Filling Safety Tips

Protect Yourself

- Always wear hearing protection
- Always wear safety glasses
- Never enter a silo alone
- Ventilate, ventilate and ventilate more
- Avoid loose or torn clothing

See and Be Seen

- Keep SMV emblems clean and visible
- Add reflective marking strips to forage wagons
- Check all lights on all vehicles



Too Tired to be Safe?

How would you like to be 15% more productive on the farm with minimal investment? It could be as simple as taking a few breaks in the height of the season. Farmer fatigue will dominate the upcoming season due to the narrow windows of opportunity for cropping and harvesting. Producers work long hours and most will agree that fatigue, short cuts, hurried work, inexperience and working after dark are the major contributors to unintentional injuries. Studies have shown that the incidence of on-farm injuries increases from 10 a.m. to noon, and from 3 p.m. to 5 p.m. when producers are running out of steam and have a lower level of concentration. So what can you do?

- Plan your day. A realistic schedule and to-do list will reduce stress.
- Take frequent breaks. Have a drink of water to remain hydrated and a snack to keep your energy up. Shut off and get off the tractor and walk a bit. Your break should be at least 10 minutes.
- Eat your meals on a regular schedule.
- Do basic exercises like shoulder shrugs and other limbering exercises to get warmed up for heavy or extended work.
- Sleep. You'll be rejuvenated to take on the day and increase your productivity.
- Keep your equipment and barns clean and in working order to prevent slips, falls, and other hazards.

For more information, please contact Trish Westenbroek (NYCAMH) at 1-800-343-7527.



800-654-8840

Call the Customer Service Center



Questions about other products?

Questions about a claim?

Questions about billing?



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