



SPECIAL COMMITTEE ON PERSONAL INSURANCE FOR MEMBERS

Gail D. Jaspén, chair

The Personal Insurance for Members Committee met periodically during the Virginia State Bar's 2005–2006 fiscal year. The objective of the committee is to oversee the VSB-endorsed health, term life and disability insurance plans. The work of recommending appropriate plans and assisting bar members in obtaining coverage is performed by a broker/administrator selected by the bar.

The endorsed health insurance plan with Anthem Blue Cross Blue and Shield has grown to cover more than five thousand persons—lawyers, their staffs, and dependents. The purchasing power of the VSB qualifies the plan for Anthem's Value Added Benefits, or extra coverage at no extra cost. The plan's broker/administrator helps VSB members and firms outside of Anthem's service area obtain other health insurance. The endorsed broker/administrator also assisted VSB members in understanding the new federal Medicare Part D prescription drug program for seniors during the November to May open enrollment period.

Approximately 650 persons are covered in the VSB Group Term Life Insurance plan and 250 in the Group Disability Income plan. Both plans are operated on a refund-accommodation basis. Because our life insurance claims experience has been very favorable in recent years, insureds were given a six-month premium holiday for a second consecutive year. The premium holidays for the group life plan resulted in total savings to insureds of about \$130,000 for each of the past two years.

In 2006, the VSB issued a request for proposals for a broker/administrator of all the personal insurance programs. The committee recommended and the VSB selected Dominion Benefits to serve in that role. Dominion Benefits is a Richmond-based organization that specializes in employee benefits. It will do business as Virginia State Bar Members' Insurance Center. Dominion Benefits replaced the Insurance Center for Virginia State Bar Members, a division of the Medical Society of Virginia Services Corporation. The change in broker/administrator did not change any insurance coverage or the associated premiums. Bob Spicknall, who has been involved with the VSB Insurance Program for much of the past fifteen years, will lead the broker/administrator activity for Dominion Benefits.

I would like to express my appreciation to the committee members: Gary William Lonergan, vice chair; Cary B. Bowen; Raymond Paul Childress Jr.; Jane Siobhan Glenn; Sean Patrick Kelly; Jennifer Lynne Redmond; Susan Katharine Stoneman; and Larry Stanton Wiese. The Committee, in turn, thanks VSB Executive Director Thomas A. Edmonds and Deputy Executive Director Mary Yancey Spencer for their assistance and support.

