

Broker Bulletin



MAY INSURANCE SERVICES, INC.
"A BrokerNet, Inc. Affiliate"

Issue 12

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GROUP UPDATES

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MIS is excited to offer **Assurant** small group (and individual) medical plans. Here are some of the highlights:

- **A rated by AM Best**
- **National carrier**
- **Real Choices portfolio**
Includes copay and deductible plans; HRA and HSA plans.
- **2-50 group size**
- **Competitive commission**
based on percentage of premium paid
- **SuperMed Plus network**
PHCS and other networks also available
- **Rate guarantee**
2 yr on Real Choices plans; minor premium surcharge
- **HSA benefit package**
3 year "package" on \$2000 deductible HSA plan; no premium surcharge; premium remains the same as deductible "adjusts" at renewal - \$2,500 2nd yr, \$3,500 3rd year
- **Free HSA administration**
Administered by UMB; online access to review/pay claims
- **Free Sect 125 administration**
Significant savings for both the employer and employer
- **Free HRA administration**
Premium savings without added administrative costs
- **Free Patient Care**
See article under Assurant individual on page 3

Call us today for more information. Next time you quote a group - especially an HSA/HRA - ask for an Assurant quote.



Announcing Starmark - a group medical carrier - now offered by MIS. Starmark is part of Trustmark, a Mutual Insurance Company established in 1918, is **A rated** by AM Best and has a national presence. They have a choice of networks including SuperMed Plus and Aetna in Ohio. Starmark underwrites 2-99 groups and offers several plans:

CONSUMER HEALTH SERIES

HSA qualified plans

SIGNATURE SERIES

Traditional medical plans offering copays, deductibles and drug cards

Starmark (Trustmark) is a diversified carrier owning Core Source, a National TPA, and a voluntary benefits division. They also pay competitive commissions based on a percentage of premium paid.

Now there's even more reasons to call MIS - we have expanded and diversified our group portfolio. Please call for more information about Starmark or for quotes. Mark your calendar for the upcoming Broker Training class on February 17th (see insert below)!

STARMARK LUNCH 'N LEARN

Wednesday, February 17th
11 am to 1 pm
355 Building Conference Room

RSVP Kim Oldfield, ext 205
koldfield@mayinsurance.com

MIS has added **three** new carriers:

- STARMARK (TRUSTMARK)
- UNITEDHEALTHONE (GOLDEN RULE)
- ASSURANT (TIME)

MIS

Inside this issue:

Anthem UW Fair	2
MIS Calendar	2
Anthem Introduces Coreshare (individual)	3
New Individual Product - UnitedHealthOne	3
Make It Your Own with Assurant Individual Products	3
Join us in Paris! 2010 Top Broker Contest	4

Broker Bulletin



DENTAL BY DESIGN

Companion Life offers a variety of options with **Dental by Design**. This dental product (groups of 10 more eligible) designs a plan to match the client's current plan design at a competitive price. And by making a few changes to that design you can add benefits and/or further reduce the cost. Here are some examples:

- Change from a \$50 contract year deductible to a \$100 life time deductible - **save around 6%**
- Switch from 2 cleanings per year to 1 cleaning per year - **save around 7%**
- Add a retiree dental option - **no additional costs to the employer**
- Increase the contract year maximum \$250 each year for 2 or 3 years (maximum benefit \$2000 per contract year)

For more information or a quote - call MIS today!

Note to self...

Go to **Anthem.com** and check **ANTHEM CARE COMPARISON** to see which facility/provider in my area provides the **best** quality service for the **best** price.

ANTHEM
UNDERWRITING FAIR
Friday, March 19th
 10 am - 12 pm
 MIS Conference Room
 Meet with a underwriter and get the "best" negotiated rate
RSVP Kim Oldfield, ext 205, koldfield@mayinsurance.com

• **COBRA and State Continuation subsidies have been extended.** Please make sure you and your employers are aware of the new guidelines. Call our office or check online at the Department of Insurance for update.

• Anthem has recently expanded their ground-breaking tool, **Anthem Care Comparison**. Members across Ohio can view hospital cost and quality information at different facilities throughout the state at Anthem.com. The information now includes facilities in the northeastern Ohio counties of Lorain, Cuyahoga, Lake, Geauga, Medina, Summit, Portage, Stark, Trumbull, Mahoning and Columbiana.

Anthem Care Comparison provides total estimated costs associated with all aspects of **35 medical procedures** performed at local area hospitals and medical facilities. It is the only tool to bundle together related services and tests around a specific procedure to determine the total price, giving our members a complete picture of what an entire procedure typically costs.

Quality information is also included so that members can compare hospital expertise and experience. Members can access information regarding the number of patients treated, complication rates, mortality rates and average length of stay.

Since Anthem has one of the largest hospital networks in the country, members can feel confident that they can find the information they need to help them in their health care decision.



Mark Your Calendar

FEBRUARY

<p>STARMARK LUNCH 'N LEARN (GROUP)</p>	<p>Wednesday, February 17 11 am - 1 pm 355 Building Conference Room Meet Steve Schultz, Starmark Account Executive, and learn about this latest addition to the MIS group medical portfolio. RSVP Kim Oldfield, ext 205, koldfield@mayinsurance.com</p>
<p>ANTHEM BROKER TRAINING (INDIVIDUAL)</p>	<p>Thursday, February 18 10 am - 12 pm 355 Building Conference Room Darrell and Doug will present Anthem's new individual product, <i>CoreShare</i>. They will also discuss changes to the existing Anthem individual product line. RSVP Cristin Wilson, ext 212, cwilson@mayinsurance.com</p>

INDIVIDUAL UPDATES

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Doug Scott, ext 215, dscott@mayinsurance.com



ANTHEM

• Anthem has introduced a new individual product, **CoreShare**. This plan offers simple plan designs and lower monthly premiums. The plans also offer:

Choice of **9 deductibles**

Deductible range from **\$750-\$25,000**

Lifetime maximum **\$2 million/member**

Want to learn more? Attend our broker training on Thursday, February 18th. Call Cristin Wilson at ext 212 to RSVP.

• Anthem has enhanced their existing plans. Now the customers have more affordable options.

PREMIER

Now two plan options
without office copay
\$1,500 (20%)
\$2,500 (0%)

SMARTSENSE

New **\$3,500** deductible (30%)
Four new 50% plans

LUMENOS HSA

Three new plan options
without 1st dollar preventative care

• Due to a renewed focus on their core business and changes in the regulatory environment, Anthem **will no longer** be selling Arcus Bank health savings accounts. Mellon will be their integrated banking solution.

JOIN...

Mike Carr, Regional Sales Director,
any TUESDAY

for **Assurant** product training webinars. Topics change weekly. Sessions last 30-45 mins. On the road—join the audio portion. Interactive—great opportunity to ask questions.

To attend a session, contact your MIS representative and we'll hook you up!

UnitedHealthcareOne

MIS has added **UnitedHealthCareOne** (Golden Rule) to our individual product portfolio. Rated "A" (excellent) by AM Best. They offer a full range of plans to meet our client's needs. They utilize the UnitedHealthcare Choice Plus network in most areas. The underwriting is quick and rates are competitive. They were a pioneer in the Health Savings Account marketplace.

Send in a quote request today to our dedicated email box: indquote@mayinsurance.com



ASSURANT

MIS is pleased to represent Assurant (Time) individual products. If you've attended one of our broker training sessions you know these products offer competitive rates on the high deductible and HSA plans. And you know that Assurant has some great added value benefits:

TelaDoc - For a \$35 fee (3 free if the plan has no office visit copay) you can consult physicians for non-emergency medical issues. They can recommend treatment and prescribe medication.

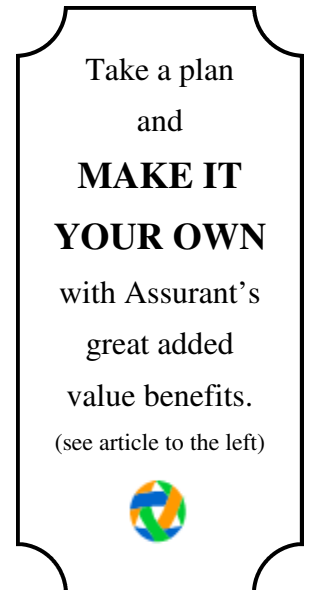
Patient Care - many insured don't understand their insurance. Patient Care (included with all plans) will help them with many healthcare issues including but not limited to **researching medical claims and answering questions on how to best use your HSA or HRA.**

Accident Medical Expense Benefit - this benefit can be added at an additional cost. You select the benefit amount: \$2,500, \$5,000 or \$10,000. AME works great paired with a high deductible plan.

One Decreasing Deductible

A truly innovative approach—if you don't meet your deductible, you will receive a 10% deductible credit twice/year (January & July). We'll explain how!

Other additional benefits include maternity, office visit copay, cancer benefit, first-dollar preventative services, dental/vision discount plans and regular dental plans.



May Insurance Services, Inc.
"Service" is more than just our name

SERVICE is more than just our name!

MAY INSURANCE SERVICES, INC.

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We're on the WEB!

www.mayinsurance.com



WELCOME KELLY

Kelly Norviel has joined the MIS team. She has worked in individual and group insurance for 18 years. Kelly is "in training" to take over Cristin's duties (effective 2/11/10). Kelly is also helping with individual quoting.

After the transition, Cristin will assist with quoting until she takes maternity leave March 19th.



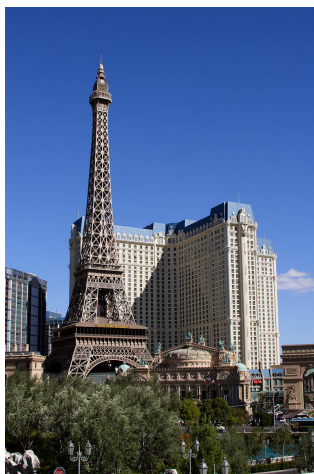
Fort Dearborn Life
is now
Dearborn National

Authorized Agent for

American Community
 Group and Individual

As many of you know AC is not currently selling new business in Ohio. But for in force business, **it is business as usual**. So here are a couple updates you should be aware of:

- AC is moving all in force business to their **AC network effective 3/1/10** for ALL but 18 select Ohio counties. Most of the central Ohio counties remain with the SuperMed Plus network and are excluded (see list below). If this change affects your client, make sure your client is comfortable with the AC network providers and if they aren't - shop their coverage with our expanded individual portfolio. The **18 counties** still served by the SuperMed network are: Adams, Delaware, Fairfield, Franklin, Fulton, Gallia, Henry, Jackson, Knox, Licking, Medina, Pickaway, Portage, Richland, Summit, Van Wert and Wyandot.
- AC implemented a new **quantity limit** on certain pain medications effective 1/15/10. Notifications will be sent out to cert holders currently using a listed medication. The limit only affects the amount of medication the plan will **pay for** - it does not prevent the member from receiving larger quantities.
- AC has established a quantity limit for certain nasal allergy medication beginning 2/1/10. Notifications will be sent out to cert holders currently using a listed medication. The limit only affects the amount of medication the plan will **pay for** - it does not prevent the member from receiving larger quantities.
- There was a erroneous correspondence regarding licensing. Please ignore - agent who are licensed with AC are still licensed with AC.
- Group and individual renewals are just arriving for January, February and March renewals. Please watch for them. The **renewal premium will be effective 3/1/10**.



Join us in "Paris"
in 2010!

Experience everything you love about

PARIS

in the heart of Las Vegas

8th Annual BrokerNet
Top Producers Contest



Paris Las Vegas Hotel & Resort

October 10-13, 2010




Stroll around the Parisian landmarks



Swim in a rooftop pool surrounded by manicured French gardens



Shop at two extraordinary promenades



Play in the picture-sque casino



Enjoy an exquisite dining experience (11 restaurants on site)



Play golf at two world-class courses




HOW TO QUALIFY

Business approved and effective between 11/1/09 and 7/31/10 qualifies.

GROUP PRODUCTS
1 pt per \$1 issued annualized premium of Medical, Ancillary and Voluntary Worksite Marketing.

INDIVIDUAL PRODUCTS
1.5 pts per \$1 issued annualized premium of Medical, DI and LTC. Anthem/MMO Medical and all Medicare Supplements qualify at 1 pt.

ELIGIBLE CARRIERS
American Community, American Continental, Anthem, Assurant, Companion Life, Fort Dearborn Life, Golden Rule, Illinois Mutual, Medical Mutual, Starnark & World.

TOWER 7 cases 105,000 pts Hotel only	ARC 9 cases 135,000 pts Hotel & airfare for one	LOUVRE 12 cases 195,000 pts Hotel & airfare for two
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CONTEST RULES

Only approved new business within the contest at period will count • All cases must be approved with effective date 11/1/09 to 7/31/10 • Only cases still in force at the end of the contest at period will count • All cases must be approved in writing by 7/31/10 to qualify • New York, Short Term, Max Load groups and HERA Eligible cases do not count • Premium credit applies only to non-renewable policies • MIS reserves the right to advise the contest at rules or terminate the contest at any time without notice • MIS will make all determinations regarding the contest qualifications • MIS decisions are final and conclusive • No cash substitution.