

Broker Bulletin



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

Issue 21

July 2011



ANTHEM

Introducing **Blue 6.0** available for quoting 10/1/11 effective dates and after. Modifications were driven by the changing marketplace and health care reform. These modifications include:

- Emergency Room cost share changes
- Hospice and home health care enhancements
- Pharmacy changes
- Lumenos product changes
- And more!

Anthem will be providing comparison guides showing the difference between 5.0 and 6.0 and product grids.



STARMARK

Effective immediately, **life insurance guaranteed-issue limits have increased** to:

- 15 or more employees enrolled in life - \$50,000
- Less than 15 employees enrolled in life - \$30,000

These increased amounts are available for new business and in-force groups. Marketing materials are being revised to reflect these changes.

Mark your calendar! MIS will be hosting a **Lunch 'n Learn** on Starmark's **new partially self-funded insurance plan** for groups which they're bringing to the Ohio marketplace. The meeting will be held on 9/21/11 from 11 am to 1 pm. Steve Schultz, Senior Executive Sales Representative, will be flying in from the home office to share all the details on this new product. This is the product we have all been waiting for in Ohio!



COMPANION

Travel emergencies can happen anywhere. That's why Companion has added **ASSIST AMERICA** to all of their fully insured dental programs at **NO COST!** Members can call up Assist America for service benefits whenever they are 100 miles away from home or in another country. For almost all plans, coverage is in effect during all personal, vacation and business travel and includes:

- Medical Consultation, Evaluation & Referral
- Foreign Hospital admission assistance
- Emergency medical evacuation
- Medically supervised repatriation
- Prescription assistance
- Care of minor children
- Compassionate visit
- Return of mortal remains
- Lost luggage or document assistance
- Interpreter & Legal referral
- Critical care monitoring
- Pre-trip information and more!



Please go to the MIS website or call the MIS office for the Assist America brochure.

Mark Your Calendar!

HSA Webinar

Thursday, July 28
10—11 am

Log in:

www.infiniteconferencing.com/join

Participant Code: 91077153

Dial In: 888-346-3950

Participant Code: 91077153

Introduction to

MIS Senior Portfolio

Wednesday, August 17
10 am to 12 pm

355 Building Conference Room

Meet Joe Stump and learn about our expanding senior product portfolio. MIS now offers annuities, final expense, Medicare Advantage, Medicare supplement and Pt D Prescription.

RSVP Kelly Norviel, ext 201,
knorviel@mayinsurance.com

Inside this issue:

"Phenomenal" - Chard Snyder	2
Changes in Super Preferred Rates from Anthem	3
Three New MIS Product Portfolios	3

*May Insurance **MIS** Services, Inc.*

355 E. Campus View Blvd
 Suite 120
 Columbus, OH 43235
 614-431-1899
 614-431-1826 fax

GROUP UPDATES

Scott Lewis, ext 208, slewis@mayinsurance.com
Doug Scott, ext 215, dscott@mayinsurance.com

Available
for
groups
&
individuals



\$1 BILLION in HSA deposits!

And here's why:

Lower monthly fees -\$2.25 -
IF you place the business
through BrokerNet/MIS.

Competitive interest rates.

The most **robust** investment option in the industry.

Award-winning website for broker and clients.

Commission for brokers.

Enrollment assistance and materials
make it **easy** to set-up your next case.

MIS



\$SAVINGS\$



**PREMIUM
SAVER**

This is the best **GAP plan** to come along in many years and it's "flying off the shelf." Here are some of the reasons YOU should be selling Premium Saver:

- **15-30%** savings on medical premium.
- **No** exclusions or pre-existing clause.
- **Full** deductible credit.
- **Great** commissions.

And MIS helps you with the quoting, employer presentations and employee meetings. Let us quote your renewal with virtually ANY major medical carrier. We can **SAVE** your client money and **RETAIN** benefits for the employees.



Now offers **self-funded dental plans** to mid-size employers (50-99 eligible). The plan has very competitive administrative fees, access to both a local and national (DenteMax) network and great customer service. These plans are more flexible than the typical carrier - allowing for multiple plan designs.

Dental Care Plus also offers competitive fully insured plans:

- Published rates for 2-25 lives
- No waiting period for type 3 services
- No SIC code rate-ups
- Optional no network UCR plans



**CHARD
SNYDER**

PHENOMENAL is the best word to describe the job Chard Snyder does with our brokers and their clients. Chard Snyder offers **PREFERRED** pricing to our brokers and pays those brokers commission. Groups are assigned a dedicated service representative who handles client set-up and meetings in person. And when you call Chard Snyder - someone answers the phone - no confusing voice prompts.

Consider Chard Snyder if your group is interested in:

- COBRA
- POP plans
- HSA & HRA administration

"Service" is more than just our name.

**LICENSING
UPDATE**

ODI UPDATE: If you have not visited the Ohio Department of Insurance website, you need to. Not only have they changed the AGENT LOCATOR, but they have updated your CE deadline to comply with legislation passed in Ohio. All insurance agents who hold an Ohio insurance license will be required to **renew their license every two years**, by the last date of their birth month. Please check the website to see when your license renews. Please also check your CE requirement. If your compliance period ends in 2012, you will need **twenty-four hours of CE** to include three hours of Ethics related courses.

<http://www.insurance.ohio.gov>

INDIVIDUAL UPDATES

Doug Scott, ext 215, dscott@mayinsurance.com



Anthem has **expanded their Super Preferred Rate** (eligible applicants save up to 10%) to children under the age of 19. They have also boosted the maximum BMI (body mass index) from 27 to under 30. Effective 7/1/11, the new criteria for super preferred rates are:

1. Applicant has current coverage in last 63 days.
2. No tobacco use in prior 12 months.
3. No history of hypertension or elevated cholesterol.
4. BMI less than 30.
5. No ratable conditions.

If you are running your own quotes, the online rating tool will be updated soon to allow super preferred rating to applicants under the age of 19. Until this is accomplished, choose "other" and enter a factor of .516 for Lumenos and .544 for non-Lumenos plans.

REMINDER: Effective 7/1/11, you are to use the **new Anthem application** (billing information on last page for confidentiality). Anthem also has a **new brochure** combining all individual products into one marketing piece. The new application and brochure are available on the MIS website.

SENIOR UPDATES

Joe Stump, ext 210, jstump@mayinsurance.com



Looking for Medicare supplement plans with LOW rates? Look no further! MIS has added **Marquette National** to their growing list of Medicare supplement providers. Marquette offers low, competitive rates in Ohio. Founded in 1967, Marquette is part of Universal American.

For a rate comparison of our complete portfolio of Medicare supplement providers, contact Joe Stump (see article below). Joe can also answer any of your questions and assist you with contracting.

Visit us on the WEB!
www.mayinsurance.com

Three new product portfolios are available at our website by category: group, individual or senior products.

NEW DIRECTOR OF MIS SENIOR MARKETING

May Insurance Services, Inc is excited to introduce our new Director of Senior Marketing, **JOE STUMP**. Joe's primary focus is to expand our portfolio of competitive Senior health, life and annuity products and build our agent relationships in sales & marketing of these products.

Joe has been working in his family's insurance business (in Marion, OH) for many years. His experience in the development and sales of Senior products in a brokerage environment is extensive. Prior to the insurance business, Joe was very successful in global technology where he developed strategies for implementation and integration of newly developed hardware and software. Joe's well rounded background and specific knowledge and expertise in the senior sales market makes him a valuable addition to the MIS team!

In the upcoming weeks, you'll be hearing more from us about the new products & sales opportunities that will be available to you in the Senior Market. As the largest growing and wealthiest segment of our population, this market is ripe with opportunities to grow your income. We will show you how to maximize and achieve success with Senior Health, Life & Annuity sales.

Please join us in welcoming aboard **JOE STUMP - MIS Director of Senior Marketing!** Feel free to reach out and introduce yourself to Joe. Or, contact him with any questions you have about getting contracted to sell senior products through MIS.



Joe Stump

614-431-1899, ext 210

jstump@mayinsurance.com