

# Broker Bulletin



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

Issue 20

May 2011



**ANTHEM**

**Do your employers/employees utilize Anthem's 360 Health program?** Please encourage them to do so. Anthem provides *free webinars* as part of their Anthem 360 Health program. Employers (excluding Lumenos accounts) should encourage their employees to attend so as to create a culture of health in their workplace. To find out more go to <http://group.anthem.com/360health>.

Anthem also provides a 360 Health *Wellness calendar*. These calendars have information about timely health issues and solutions. Designed for busy employers, these calendars are quick and easy to use. Access the calendar at <http://wellnesscalendar.anthem.com>.

**Can't keep up with health care reform?** Utilize the special website Anthem has developed as a single, reliable resource for health care reform information. This website contains important information for multiple audiences: agents, employers, employees, providers, etc.

[Anthem.com/healthcarereform](http://Anthem.com/healthcarereform)

**Four more generics** have been added to Anthem's formulary list. Generic **Aldara, Augmentin XR, Flomax and Yaz** recently became available for purchase in the United States. Generic and brand-name medications have the same active ingredient, strength and dose. The Food and Drug Administration (FDA) requires generics to meet the same high standards for purity, quality, safety and strength. Claims for the new generics will process with a Tier 1 copayment. The brand-name counterpart moves to Tier 3 on most client drug lists/formularies and may be subject to the applicable Tier 3 copayment, depending on state notice requirements.

Anthem now has a **dedicated phone line and email** for agents to access with group technical experiences on their website portal. There is also a separate team to handle non-technical group issues (such as not seeing part of your book of business).

**Technical Issues**

1-888-Anthem1 or 1-888-268-4361  
[software.support@wellpoint.com](mailto:software.support@wellpoint.com)

**Non Technical Related Issues**

[eBroker.Registration@wellpoint.com](mailto:eBroker.Registration@wellpoint.com)



**COMPANION**

**Companion Life Voluntary Short Term Disability is among the best in the market!**

- ✓ Easy to sell with **canned rates** on a easy to read rate brochure.
- ✓ Only **3** participants needed on groups of 3 - 9 lives.
- ✓ Only **5** participants needed for groups of 10 or more lives.
- ✓ **AGE FREEZE!** This is a huge selling feature. For example, write an employee at age 49 and when he goes to the next age bracket (age 50) the rates do not change. No more having to switch carriers because the owner has bracketed out and rates have increased!

## Mark Your Calendar!

### EasyApp Webinar

**Friday, June 10**

**10:30am**

<https://www1.gotomeeting.com/join/629448232>

Dial +1 (215) 383-1000

Access Code: 629-448-232

Audio PIN: Shown after joining

Meeting ID: 629-448-232

### Anthem Lunch 'n Learn

**Thursday, June 16**

**11 am - 1 pm (1 hr CK)**

**355 Building Conference Room**

Get the latest on Anthem products.

RSVP: Kim Oldfield, ext 205

[koldfield@mayinsurance.com](mailto:koldfield@mayinsurance.com)

614-431-1899

## TECH TUESDAYS with Anthem

Join these 30 min. training sessions focused on helping you use technology better to serve your customer and boost your individual sales.

Please see link in the broadcast cover page for Tech Tuesday flyer.

## Inside this issue:

May is Disability Awareness Month	2
Dental Care Plus adds the Dente Max Network	2
<b>New</b> Director of Senior Marketing	3

# GROUP UPDATES

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

## PREMIUM SAVER



### SAVE UP TO 30% ON PREMIUMS!

This product is hot and it's selling! If you have not yet talked to an MIS representative about it—you should. We can show you how this innovative fully insured HRA product— **PREMIUM SAVER (PS)** can save your group clients up to 30% on premiums.

Premium Saver fits “**underneath**” the major medical plan. Choose a higher deductible plan with the existing carrier for the group that saves them money and let Premium Saver **fill the gap**. And while the group is saving money — you'll be boosting your income as PS pays commissions. To be eligible, the group must have at least five medical employees.

Other advantages of PS include: flexible designs, no underwriting, no waiting period for pre-existing conditions and easy enrollment.

Dental Care Plus  
now has the  
**DenteMax**  
network

## DENTAL CARE PLUS

**NO SIC CODE RATING  
NO WAITING PERIODS  
AND  
DENTE MAX NETWORK**

**Dental Care Plus** Group now has a NATIONAL network with more than 121,000 access points. Members can continue to use the same online “find a dentist” search to locate in-network dentists.

Call a MIS representative today for a quote or more information!

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

## MAY is... Disability Insurance Awareness Month



The Council for Disability Awareness (CDA) has recently published The Disability Divide, CDA's 2010 Consumer Disability Awareness Study. This study illustrates the gap between what employees believe and how they act regarding disability insurance. Here are few statistics from the report:

- 100 million Americans are not protected by private disability insurance.
- 83% of survey respondents said a disability could happen to anyone at any time but deny it will specifically happen to them.
- Almost 70% of survey respondents said a disability would keep a person out of work for more than one year, but 38% said they could only pay bills for three months or less if they lost their income.

May Insurance Services, Inc. offers both group and individual disability insurance. Below is a list of our carriers:

- Companion Life (group, very competitive)
- Dearborn National (group)
- Illinois Mutual (individual)
- Mutual of Omaha (individual)



**HSA Bank surpassed \$1 BILLION in HSA deposits!**

**And here's why:**

- Lower** monthly fees (\$2.25).
- Monthly fees **waived** with \$3,000 balance.
- Interest rates **higher** than other banks.
- Immediate** access to mutual funds.
- No** paperwork required to enroll!
- You are **compensated** for your business.

**This product is available to groups and individuals.**

PLUS



### JOIN THE WINNER'S CIRCLE WITH HSA BANK!



#### “Race to 500” Agent Contest

The first BrokerNet Agent to cross the finish line by selling or transferring 100 HSAs to HSA Bank from 5/1/11—6/1/11 **wins \$500!**

Rewards **DOUBLED** in May & June!

<b>10-49 HSAs</b>	<b>50-99 HSA's</b>	<b>100+ HSAs</b>
Was: \$0.00	Was: \$2.00	Was: \$5.00
Now: \$1.00	Now: \$4.00	Now: \$10.00

# INDIVIDUAL UPDATES

Doug Scott, ext 215, dscott@mayinsurance.com  
Joe Stump, ext 210, jstump@mayinsurance.com



## ASSURANT

Do you have a difficult case to place or need a child only policy? **Assurant's Health Access** plan might be the solution for you. Health Access is a fixed indemnity plan that provides coverage for doctor office visits, inpatient hospital stays, prescription drugs, and emergency room visits just to name a few. There is limited underwriting involved and it is a great choice for your customers that are declined because of height/weight and mental/nervous issues. Health Access can also be combined with Assurant's Suite Solutions product. Suite Solutions gives your customer up to a \$10,000 accident benefit, AD&D coverage, and a weekly accident indemnity benefit that provides 70% of your weekly salary up to \$250.



## ANTHEM

**SMART SENSE is the SMART choice!** Anthem's SmartSense Plus will save you **30%** or more over their Premier Plus plans while still providing the benefits your clients are looking for in a copay plan.

Anthem's Smart Sense Plus plan includes:

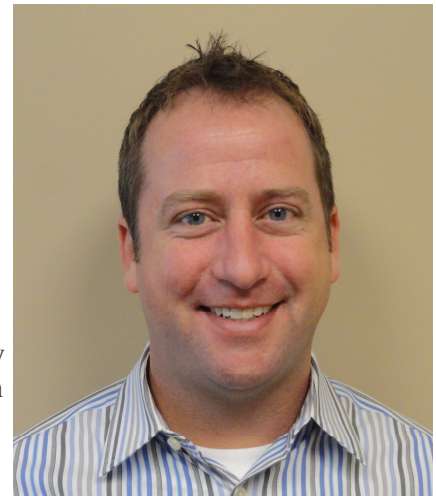
- 3 office exams/person/calendar year (additional visits go towards deductible and coinsurance).
- Generic and name brand drug coverage.
- PPACA compliant preventative benefits - no cost share.
- 2 co-insurance options - 30% and 50%.
- Rates reduced 10% on 4/1/11 for new business.

**Visit us on the WEB!**  
[www.mayinsurance.com](http://www.mayinsurance.com)

## 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 will be 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](mailto:jstump@mayinsurance.com)