

Broker Bulletin



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

Issue 23

November 2011

GROUP UPDATES

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



Lumenos HSA E5 and 5Z plans no longer meet Treasury limits for 2012 and are being replaced with E6 and 6Z. These 2012 IRS Treasury guideline plans should be selected going forward when moving your group to another Lumenos plan.

Anthem Underwriting Fair is coming up soon - November 18th from 10 AM to 12 PM. If you have never experienced underwriting and firm rates on the spot please take advantage of this opportunity (the last one of this year) for your 12/1 and 1/1 effective date renewals. After building this process for over 10 years, we can honestly say it is the **best chance** for great rates you and your client have! Give it a try! For more information on this upcoming Underwriting Fair contact Charlicie Storck, ext 211.

Mark your calendar for these 2012 Anthem Underwriting Fair dates (10 am - 12 pm):

January 13	July 18
March 21	September 12
May 16	November 14



SALES TIP FROM SCOTT

How to sell disability insurance in the 10+ market...

Short term disability (STD) is more expensive than long term disability in 10+ market. Approach the employer with long term disability (LTD) which has a higher perceived value and provide this benefit at 100% employer paid. Employees can then purchase voluntary STD to match the elimination period of the LTD.

Companion Life only requires three employees to enroll in the STD no matter how large the group. It is a simple and economical product for employees to purchase through payroll deduction and much less expensive than a worksite marketing product. As a bonus, maternity is a covered condition and the age you purchase the product at is the age your rates will always be based on. What a great deal!



Times are changing and healthcare laws are changing too. Now is the time for you to change- position yourself as a **consultant** to your client as you move forward to 2014. Starmark's Healthy Edge is a self-funded product that allows you to be rewarded (compensated) for the value you bring to the table. Your groups are rewarded for their good health - with a full refund of unused dollars! Quoting is available for groups of 10-99 lives. Carve a niche for yourself in this changing marketplace - explore Starmark's Healthy Edge!

Mark Your Calendar!

(355 Building Conference Room)

Office Closed

Thanksgiving

Thursday/Friday, November 24/25

Group

Premium Saver

Thursday, December 15

9-10:30 am

Scott Lewis presents—don't miss out on this hot selling product.

RSVP Kim Oldfield, ext 205,

koldfield@mayinsurance.com.

Senior

Annuity 101 - Sr Broker Training

Tuesday, December 13

9-11:30 am

Presented by Rod Prah, co-founder of American Financial. CE voucher will be given to attendees.

RSVP Loula Rizzo, ext 201,

lrizzo@mayinsurance.com

Office Closed

Holidays

Monday, December 26

Monday, January 2

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SENIOR UPDATES

Joe Stump, ext 210, jstump@mayinsurance.com

INDIVIDUAL UPDATES

Doug Scott, ext 215, dscott@mayinsurance.com

ALLIANCE GROUP

NEW

Life Insurance with Living Benefits

Men have a 1 in 2 risk of developing cancer during their lifetime and women have a 1 in 3 risk,** - yet nearly two-thirds of cancer-related costs are NOT medical.***

Most life insurance policies just pay out at death. However, that is not how our plans work. Our life insurance has "living benefits" – benefits your clients do not have to die to use!

If your clients experience a terminal, chronic or critical illness, they can access their death benefit while living—even if they experience a heart attack, cancer, stroke, ALS, major organ transplant, the inability to perform 2 out of 6 activities of daily living (toileting, transferring, bathing, eating, dressing & continence) and many other ailments.

Now, you have the opportunity to grow your income and provide your new and existing health clients additional protection. These living benefits can be sold on Term or Universal Life insurance policies. Offer your clients more than death insurance; offer them life insurance for life.

To learn more, contact us today!

**Cancer Facts and the War on Cancer. LIMRA, 2007

***Cancer Facts & Figures 2008. American Cancer Society, 2008



ANTHEM

4th Quarter Bonus Program

You can earn up to a \$5,000 bonus. Bonuses are based on members, not policies.

Example: Write a policy for a family of four, another policy for a husband and wife and a third policy for a single - you would earn a \$500 bonus.



In order to qualify for the Anthem bonus, premium must be paid on eligible policies before 12/31/11 (suggested EFT or credit card payment when submitting applications). The Bonus flyer can be found on our website or by calling our office.



SALES TIPS FROM DOUG

Do you have clients looking for a 1/1/12 effective date with Anthem? Apply for a 12/31/11 effective date instead.

- It will **save money** - most insurance companies raise their rates at the beginning of the month.

- It will **help you qualify** for the Anthem Bonus Program. The program is good for effective dates through 12/31/11.



Agents know that Illinois Mutual is a great company to turn to for individual and business expense disability (DI) policies. But you may not know that Illinois Mutual has **individual accident insurance** available as an add on to their DI policies. They offer four levels of accident coverage so your customer can choose the appropriate coverage for them. The best part is even if your customer gets declined for the disability insurance they will automatically be approved for the accident coverage. This way your customer has some level of protection. Contact Doug Scott, ext 215, for a quote today.

ANNOUNCING...



LOULA RIZZO

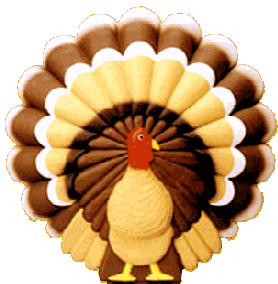
has joined the MIS team as our **Individual New Business Coordinator.**



Loula comes to us with 25 years of experience in the insurance industry.

Contact Loula at ext 201 or lrizzo@mayinsurance.com

Visit us on the WEB!
www.mayinsurance.com



Wishing you a Happy Thanksgiving!

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