

Broker Bulletin



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

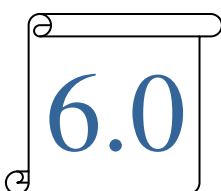
Issue 22

September 2011



ANTHEM

ANTHEM'S 6.0 PLANS are available for quoting 10/1/11 effective dates. These plans have modifications which 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!

RENEWALS: Effective 10/1/11 and forward, groups will be moved to the 6.0 platform. On the 6.0 plan they will find new plan numbers and benefit modification and/or elimination (some deductible levels and prescription plans have been eliminated). Please pay particular attention to your group renewals. It will be very important to carefully review the renewals and subsequent changes with your clients.



STARMARK

The timing could not be better to talk to small groups about **SELF-FUNDING**. *Healthy Edge*, Starmark's self-funded program, will soon be offered in Ohio. Sold in other states, self-funded programs offer your clients greater plan flexibility, the opportunity for meaningful cost-savings and greater control over their benefit plan. The self-funded programs offer Brokers an opportunity to deliver value to their clients and have *control over their income*. With the advent of healthcare reform and increasing regulation - this program presents new opportunities - just what we've been waiting for!

RSVP

Don't miss out on the upcoming **Starmark Broker Training, SEPTEMBER 21st at MIS**. There are still some spaces left in the afternoon session (3 - 4:30 pm). RSVP to Kim Oldfield, ext 205, koldfield@mayinsurance.com, as soon as possible.



COMPANION

Consider Companion Life for your next **DENTAL, LIFE, SHORT TERM DISABILITY or LONG TERM DISABILITY** case. We have worked with Companion Life for over 20 years and can truly say they offer the best service in the marketplace. Here are just a few of the Companion Life advantages:

- Voluntary STD down to 3 lives with a guarantee issue product; maximum weekly benefit recently increased to \$1,250.
- Voluntary dental down to 3 lives with \$100 lifetime deductible.
- Employer sponsored dental down to 2 lives.
- Group term life with some of the best rates in the industry.



Quote this **A+ Superior** company (Did you know less than 2% of all companies have this rating?) and experience great service from this truly relationship oriented carrier.

Mark Your Calendar!

(355 Building Conference Room)

Starmark Group Training

Healthy Edge - Self-funded plan

Wednesday, September 21

3 - 4:30 pm

Steve Schultz, Sr Exec Sales Rep, will present this **NEW** plan.

RSVP Kim Oldfield, ext 205,

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

Senior

Anthem Medicare Advantage &

Online Enrollment (lunch included)

Wednesday, October 26

This class is important for Open Enrollment - also learn all about

Anthem's online enrollment process.

RSVP Kelly Norviel, ext 201,

[**knorviel@mayinsurance.com**](mailto:knorviel@mayinsurance.com)

Premium Saver

Wednesday, October 19

9 - 10:15 am

Scott Lewis will present this **HOT** selling product.

RSVP Kim Oldfield, ext 205,

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

Anthem Individual CE (2) Class

Thursday, November 10

9 - 11 am

Watch for updates!

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GROUP UPDATES

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

INDIVIDUAL UPDATES

Doug Scott, ext 215, dscott@mayinsurance.com

We have a new email dedicated to group service...

service@mayinsurance.com

"Service" is more than just our name!



BrokerNet, Inc. has entered into an agreement with **HSA Bank**. Advantages to an account with HSA Bank...

- » Lower monthly fees (*Note: \$2.25 monthly rate applicable only through BrokerNet, Inc.*)
- » Monthly fees waived with \$3,000 balance;
- » Interest rates higher than other banks;
- » Immediate access to mutual funds;
- » And over \$1 BILLION in HSA deposits.

MIS



SAVINGS



PREMIUM SAVER

Why do employers prefer the PREMIUM SAVER plan over competitors?

- ✓ Premium Saver is designed to **reduce the employer's cost** of group major medical coverage.
- ✓ Benefits paid by Premium Saver are **assigned to the provider**.
- ✓ **No medical exclusions** with Premium Saver.
- ✓ Premium Saver has the **same rates for all ages**.
- ✓ Premium Saver is available with **benefit levels up to \$9,500**.
- ✓ Premium Saver has a **deductible and co-insurance option**.

Call for a Premium Saver proposal TODAY!

Next Anthem Underwriting Fair...

**FRIDAY, NOVEMBER 18th
10 am to 12 pm**

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

Visit us on the WEB!
www.mayinsurance.com



ANTHEM

UPDATES

- ➔ Effective 9/1/11, premium will be required with all short term applications.
- ➔ Automated emails are now live with Anthem...agents will now start to receive an email every time the status of their application changes.
- ➔ Make sure you are using the latest Anthem application (OH IND—C)... go to www.mayinsurance.com to find the latest Anthem application.

SALES IDEAS



Take advantage of Anthem's underwriting.

If your clients choose a higher deductible they may get a better medical risk rating from Anthem. This will give them better rates. Example: a 40 year old female with migraines that has taken medication in the last 6 months would be rated as a Standard 3 for individual deductibles less than \$5,000. If she chose a \$5,000 deductible or higher, she would be rated as a Preferred 1.



Know what plan designs have the best value.

Anthem's Smart Sense plans will save your clients 30 - 40% over their Premier plans.

If your customers are interested in an HSA, Anthem's \$3,500 single deductible and \$7,000 family deductible Lumenos HSA plans provide the most bang for your buck!

SENIOR UPDATES

Joe Stump, ext 210, jstump@mayinsurance.com

Medicare Supplement or Medicare Advantage: Which Should I Sell?

One of the most common questions I hear from agents is very simple: Should I be selling Medicare Supplement or Medicare Advantage? For the most part, I give two answers. First, if a Medicare beneficiary is both willing and able to pay the premium for a Medicare Supplement, sell the Medicare Supplement. My second answer is, it depends. Of course, this begs the question, it depends on what? Contact me to discuss my answer.



OhioHealth JOINS Anthem Medicare Advantage Network! This is **great** news and even more reason to check out **Anthem's Medicare Advantage** at May Insurance Services, Inc. Contact Joe for information.