

San Antonio

Association of Health Underwriters



PRESIDENT'S MESSAGE



Unfortunately our President, Nicole Scott was unable to submit an article this month. Her daughter was going through surgery and the family is waiting for test results.



Please keep Nicole and her family in your prayers asking they receive strength, comfort and healing during this time of uncertainty.

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" Passion is the juice that drives your purpose. "
from "The Courage of Spirit" window card collection

What? Saahu Luncheon

When? Wednesday, August 20th

Where? Sonterra Country Club

Time? 11:30 Registration / 12:00 Lunch

RSVP: gholzworth@chapmanschewebenefits.com

Program: ETHICS CE COURSE

**Cost: Saahu Members: \$22
Non-Saahu Members: \$42**

PacFund: \$3 per ticket

***Cancellations must be in writing and received within 24 hours prior to the luncheon. Individuals holding reservations will be billed for "no shows".**



NAHU *NewsWire*

Have You Got Newswire?

A daily news service in collaboration with *U.S. News & World Report*, called NAHU Newswire. The NAHU Newswire is a digest of the most important news reported on health care, health insurance, and health

reform. Delivered via e-mail Monday through Friday at approximately 8:00 a.m. Eastern time.

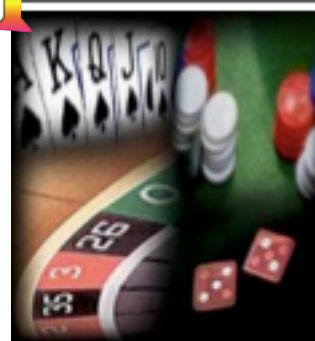
To ensure that you receive NAHU Newswire, add NAHUNewswire@NAHU.custombriefings.com to your e-mail address book. If your e-mail system has a

spam filter, please change the settings to allow e-mail messages from NAHUNewswire@NAHU.custombriefings.com or provide your network administrator with the sending IP address 208.85.54.5 for whitelisting.

2008 10th Annual CASINO NIGHT



Dave & Busters
Wednesday, August 15th, 2008
6:00 PM – 11:00 PM



Proceeds to Benefit the American Heart Association

\$35 per Ticket - or - \$60 for 2 Tickets!

Tickets include Food, 2 Drink Tickets (Beer or Wine), Soft Drinks and \$1,000 in Chips!

Event Sponsorship Opportunities Starting At \$150 Available.

All Sponsorships will receive free tickets, name recognition and advertising during the event.

	<u>Cost</u>	<u>Number Available</u>
Facility Rental	\$500	1 (receive 6 tickets)
Casino Tables	\$3,000	10 (\$300 each – receive 4 tickets)
Beverage Sponsor	\$500	2 (\$250 each - receive 3 tickets)
Decorations Sponsor	\$150	1 (will receive 2 free tickets)
Food Sponsor	\$2,500	5 (\$500 each - receive 6 tickets)



Prize Drawing Sponsorship Ideas



Restaurant Gift Certificate
Movie Tickets

Golf Items

Bed & Breakfast/Hotel Room
Rounds of Golf

Clocks

Special Events Tickets
Sunglasses

Jewelry
Cash Donations

OR ANYTHING YOU WANT TO DONATE!

LIVE AUCTION & RAFFLE to be held after gaming tables close- NEED DONATIONS!!

Company Name: _____

Contact Person & Phone : _____

Type of Sponsorship: _____

Number of (additional) tickets (\$35 per ticket or \$60 for 2 tickets): _____

Attendees: _____

MasterCard Visa Discover Amex

Card Holder Name: _____

Billing Address: _____

City, State, Zip: _____

Phone: _____ Amount Charged: \$ _____

Card Number: _____ Exp Date: _____ Val Code: _____

Signature: _____ Date: _____



Please complete and fax to Dayton Hoffman at (210) 545-9297 for questions call Dayton at (210) 380-2230. Please make your ck out to SAAHU and mail to: Dayton Hoffman with Standard Insurance at 13750 San Pedro Ste. 440 San Antonio, TX 78216.

SPEAKERS, SPONSORS & EDUCATION



July's luncheon was sponsored by Community First. Our speaker was Kathy Corder speaking on the current culture of wellness. If you were unable to attend the luncheon you missed a very informative and interesting topic.

At our August luncheon we will have an Ethics CE with Audra Sullivan and Peggy Bass presenting. If you need Ethics CE don't miss the August luncheon.

Also, scheduled in the future is Larry Smith's team who will be presenting a CE on HSA's. HumanaOne will be sponsoring this luncheon.



Lori Rice
Speakers & Sponsors



Alicia Bower
Education Chair

WEBSITE UPDATE

Be sure to add the website address HYPERLINK "<http://sanantonioahu.org>" to your browser.

Sandy Johnson,
Website Chair



DID YOU KNOW??

We can order CHIP brochures (free) to hand out at enrollment meetings to advise our employee clients about the Texas CHIP program.

<http://www.chipmedicaid.com/cbo/print.htm>

BE **MORE** TO YOUR CLIENTS. Get children enrolled in CHIP!!

EDUCATION 2007/2008**Year in Review
Education**

I have had the pleasure of serving as your Education Chair for this Association since September 2006. I am a firm believer in our association and felt that serving as the Education Chair would allow me to serve this association in a capacity which would allow me to make the biggest impact where my greatest passion is. It is time to pass the Education area over to someone who will be able to take us to a whole new level. That person is Alicia Bowers.

I wanted to recap for the membership what your Education Committee provided to you in 2007/ 2008.

Our key accomplishments were as follows:

In 2007 we provided you an opportunity to earn 21 CE Hours. The first half of 2008 we have provided 8 CE Hours.

Our Symposium in February 2007 brought gave us a net revenue of \$12, 958.00 with 250 people in attendance.

Our Symposium in February 2008 brought in a net revenue of \$11,560.55 with 220 people in attendance.

Due to the work of your Education Committee our chapter received the TAHU Education Award.

I would like to thank both the committee and non committee members for stepping up to assist in anything that was asked, to help grow our Education efforts for this association. Assisting me were Nicole Scott, Alison Burkholder, Kelli Javore, Vickie Lightsey, Sandy Johnson, Joanna Antongiovanni, Will Haff and Jenni Whitaker. The Symposium would not have been the success it was if not for our strong partnership with Methodist Healthcare and Kayren Douglas.

It is amazing what happens when people work together as a team we all win.

Thank you again to all of you that contributed to the success of a great two years.

Respectfully
Submitted:
Linda Behrens



Are you or someone you know on the move? Send us a short notice with your name, company name, date of move and a picture. Let your colleagues know where you are.

ON THE MOVE

SECOND THOUGHTS

Second Thoughts of the 2nd Vice President
By Nathan Bengé

I've been asked to do a lot of things in my life, mostly from my parents. Go clean your room, take out the garbage, you know the usual stuff. I have to say the thing that scared me most was being asked to write an article for the SAAHU newsletter. What to write, there are so many things I could write about. The reason I joined SAAHU is a good one and why I became a board member is another. However, I would like to start my first article talking about the new agent, aka "the rookie".

I want to make sure that the small guy out there, the one man show, gets his or her word out. I was once there and kind of still am, even though I'm now with a large agency. SAAHU has currently become a big conglomerate of carrier representatives with very few brokers or agents in attendance. I want to bring the individual agent back into SAAHU, so hopefully by writing from the individual agent perspective I can bring them back in. With that said, I thought a series of stories or thoughts on the first years of insurance would be a good start.

I want to make sure the new insurance agent knows what is in store for them the first 6 months to a year of their career. We all started out in this position at one time. I have been an insurance agent for 8 years, starting my 9th year officially this October. Unofficially year 9 already started this past July, another story another day.

Let's get started with the first few days and months in a new agents life. I like to refer to it as the "dazzle days" of my beginning. Do you remember the first interview you went to for an insurance agent position; some manager starts showing these huge commission checks to all the new guys? You know the ones that are 4 and 5 figures big for a month, 6 figure in a year. Deep down inside you say to yourself "I want one of those." "So how do I get one of those"? After several days of "product training" on stuff you are supposed to sell so you can get one of those big

checks you are sitting in your car wondering "what am I doing". For the pass few days or weeks I have been in meetings learning stuff and normally by now I have a paycheck coming in to pay my bills. This is where I think good mentoring before someone says they want to start an insurance career should start. Every agency manager should forewarn new agents about this first hurdle in their career. You are about to hire someone that was getting a paycheck on a regular basis. They are now going to start working for you at a job that pays commission only. You know that role, you kill you eat mentality. Some of you might remember that very first check. Just in case you don't, it goes something like this. I write a piece of business and wait until the insurance product is approved then the carrier pays me a percent of the premium. This timeframe can be weeks to months. The length of time depends on which carrier the business is with. If you are really lucky you might be working for a carrier that pays an advance, sounds good but really is not, another story later. I thought you carrier reps might want a refresher on how we broker/agents are getting paid. Not all of us in the industry get an expense account and salary. By the way, thanks to those carrier representatives who have an expense account and take me out to lunch, dinner or to a sporting event.

Anyone who asks me about starting out, this is the very first thing I tell them about. I tell the new agent-to-be, you need to have a minimum of six months of income saved or a kind spouse that is working to support you for the next six months to a year before you make it big time. I had the later to get me started. Then I tell them to start looking at insurance as a career. Product knowledge comes with time, but paying your bills is a priority. I have seen it many times over the years; a person who has potential to be a great agent has to quit because they need money to pay their bills and has to take a job with a paycheck.



CALL FOR AWARD NOMINATIONS

Now accepting nominations for ***DAVE CLARK LIFETIME ACHIEVEMENT AWARD***

Dave Clark Lifetime Achievement Award Criteria

Significant ongoing contribution of time and talent to further the health insurance industry.

Member of SAAHU, TAHU and National Association of Health Underwriters for a minimum of 5 years.

Displays the character traits and skills of leadership.

Promotes the principles of professionalism and idealism.

Shows significant community service in both personal and professional achievements.

Is regarded by his/her peers as a role model and mentor.

* A minimum of three nominations is required for a member to be considered a candidate.

I nominate: _____

Because:

Submitted by: _____

Past award winners:

1997 Caroline Hesseltine

1999 Myra Bahme

2002 Gary Looney

2004 Dave Clark

2005 Hector Villareal

2006 Sarah Canez

2007 Arlene Malzone

Nomination deadline is August 31st.

Please fax your nomination to Sarah Canez @ 210-829-8699

COMING IN OCTOBER:

CE TITLE:

**Perspectives: Government Innovation in Insurance
Why Some People Think Stupid Reforms Make Sense**

How is it that so many "solutions" currently being proposed for the Insurance industry sound like they are coming from people who have no idea how insurance works? And how is it that so many Americans are ready to accept these ideas? By discussing the perspectives that these people are coming from, we will be better equipped to bridge the apparent gap between their ideas and solutions that will actually work in today's health care marketplace.

CALL FOR AWARD NOMINATIONS

UNDERWRITER OF THE YEAR AWARD CRITERIA

A nomination can be made on behalf of a SAAHU member, in good standing for two or more years, which contributes outstanding efforts in any given year to the association. This award should be bestowed upon someone who provides quality service and has made significant contributions of time, effort and energy to our industry and association. The recipient should be someone who strives to develop and implement methods to strengthen and improve our association's presence on a national, state and/or local level.

A minimum of two nominations is required for a member to be considered a candidate.

I nominate: _____

Because:

Submitted by: _____

Past Award Winners:

2001 Jenni Whitaker	2003 Tom Silliman
2004 Sandy Johnson	2005 Nicole Scott
2006 Alison Burkholder	2007 Rusty Rice

Nomination deadline is September 1, 2008.

Please fax your nomination to Nicole Scott @ 210-474-5315

Austin AHU has asked us to extend the invitation of their August Luncheon to our members. On August 14th, The TDI Deputy Commissioner will be the guest speaker and will be discussing rebating. In addition, 2 hours of FREE CE will be offered prior to the luncheon!

Agenda and reservation information:

11:30 a.m. - 1:00 p.m. Luncheon with TDI Deputy Commissioner Matt Ray talking about rebating.
 9 a.m. "Massachusetts Health Care Reforms – No Tea Party Here" with new reports on how that revolutionary program is working out and what it's costing.
 10 a.m. "Consumer Driven Health Care – The Sequel -- Now What?"

Registration for the C.E. starts promptly at 8:30 a.m.

Please be sure to register for both the luncheon and the C.E. so that we can accommodate the expected surge of attendance.

Register here: <http://austinhuh.org/cde.cfm?event=222253> <<http://austinhuh.org/cde.cfm?event=222253>>

MEMBERSHIP**Membership Report****Current membership: 245**

Membership goal: 265

Net Members needed: 20

We really need to work at networking with new agents and bring them into SAAHU. August is going to be a good month. We have the Ethic's CE Luncheon which will bring in a lot of existing members. I have put an incentive out there for members to give me two non-member referrals.

Everyone who attends the August luncheon will be given an index card and asked to write down the names, contact information (email/phone) of TWO people who you don't think are members of SAAHU. We don't want to spring this on you so please be thinking about it and have the names ready when we see you in August at the Ethics CE Luncheon. There will be TWO drawings for a free lunch from the people who turn in a card at the luncheon with two non-member (not a member as of today) names on it. (Don't know if they're a member?? Call and ask them!!!). If your two prospects join before September 30th, you will win \$50. There is no limit to the number of \$50 winners. Can't make the luncheon? Email me the two names and contact information you have in mind and I will enter you in the contest. You won't be able to get the free lunch but you will have a chance to win the \$50!!!

I have already received a few emails from those members that will not be able to attend the lunch. I have sent an email out to those new agents that have contracted with Humana in the last 120 days and are currently non-members. I also sent this to the other carrier reps to send out to their potential agents.

For all Non SAAHU Members in attendance, there will be a drawing for a FREE Lunch coupon (a \$42 value). If you join, we will refund your lunch. If you join and purchase our annual lunch pass, at \$242 for a full year (you get a free month).....

Membership and Retention are partnering together. We had a meeting with Sandy Johnson early in July to go through division of responsibilities - this will ensure that all tasks are being completed in a timely manner.

Submitted by,

Christine Candler "NEW" SAAHU Membership Chair



Melissa Lopez - August 6
Scott Santese - August 10
Diane Polanco - August 21

MEMBERS! Are you or another member you know having a birthday. Let us know the Month and day so we can join in celebrating our member's birthdays.

Send name, company and birthday information to Vickie Lightsey at vickiello2@mac.com

WELCOME NEW MEMBER!

VICTORIA HUMADA

NEW DAY....but SAME TIME, SAME PLACE!

The Luncheons have moved to the **3rd WEDNESDAY** of the month. Come & join us!

NEW PRICING: Members: \$22 / Nonmembers: \$42.00
Pac Fund \$3.00

RSVP's need to go to Gwen Holzworth at: gholzworth@chapmanschewebenefits.com

Have you heard about the Luncheon Pass? It's NEW, too!

Purchase 12 months of luncheons for the price of 11. Price is: \$242.00
Contact Gwen for more details by email or at the next luncheon.

LEGISLATIVE MUSINGS

Legislative Musings

NAHU is suggesting that all local chapters schedule appointments NOW with your federal legislators, to be held in their local in-district offices during the August recess, which will be August 1 through September 15.

The Goal is NOT to advocate any particular policy but to discuss the VALUE of an insurance agent, particularly a NAHU member, as both a community resource to them as representatives but also as a resource for all their constituents.

The more frequently we can get the NAHU name in front of each of these members of Congress, regardless of party affiliation, the more they will hopefully remember NAHU and us when the time comes to research for a vote or a position on a bill that may affect our livelihood.

SAAHU/NAHU hopes that all our members meet with their legislators as often as you are able on your own. Your SAAHU legislative committee members hope to have meetings with ALL federal legislators in

the greater San Antonio area during August and September. We are looking to our membership to find at least one constituent from SAAHU in each representative's district. Please contact me if you need any assistance in locating your representative's office or if you need any NAHU materials to take with you.

If you wish to schedule a meeting with your legislators as part of a small group (2 or 3 SAAHU members) please contact me at sarahgcanez@yahoo.com or call me at the office at 829-8151 and your SAAHU leg committee will coordinate these meetings during August and September.



***Sarah Canez,
SAAHU Legislative
Chair***



TAHU Members -

Check out this Month's Calendar of Events. Read Carolyn's Final Goodbye letter.

<http://www.tahu.org/associations/1290/files/TAHUENewsJune2008.pdf>

BOARD MEMBERS

Bits and Pieces (or getting to know the board members)

Meet Alicia Bowers, Education Chair



Name & Nickname: Alicia – at the office it’s “Silver”

Spouses Name: Kenny

Birthday (mo & day): March 15th

Pets & Names: A dog named Hootie (Yes, after Hootie and the Blowfish)

Favorite Color: Red

Favorite Food: Fabulous Steaks! Rare please!

Children, Names & Ages: Amber 28 and Ashley 26 (Just let me know if you want details....they’re fabulous!!)

Hobbies: Spending time with my husband, our family, including our adorable grandchildren!

Quite time activity: Reading

Favorite Quote and it’s Author:

Not sure who said it, but it’s “If nothing changes, nothing changes”. There’s tremendous wisdom in these 5 words!

If you could have taken part in any single historical ceremony, what would it have been?: It’s not a ceremony as much as an event.....when the wise men brought their gifts to the baby Jesus!

Name the all time best song ever: Oh, gosh! I can’t pick just one!

Your Favorite Movie:

The Count of Monte Cristo

What being a member of SAAHU Means to You:

It’s really invaluable to belong to an organization like SAAHU that supports and promotes your career and provides significant educational and networking opportunities. The friends you make are really the icing on the cake!

How many years in the Industry?: 4 +

Favorite Charity: SAMM Ministries

The Smell you love the most: Hmmm, Kenny’s neck! But since this is for the masses, it’s absolutely a new box of crayons when you first open them!

If you could rid the earth of one thing what would it be?: Hunger. Because I can’t imagine a mother’s agony when she can’t feed her children.

Favorite Article of clothing: Do shoes count? If not, I have a skirt that makes me feel like a million dollars. Everybody needs to have at least one thing like that!

CE Credit for being a TAHU member!

Texas allows TAHU members in good standing to accumulate up to 4 CE hours per reporting period simply by being a member of TAHU and spending some time reviewing educational material TAHU publishes or by attending educational meetings (other than CE classes) that are sponsored by the association. You'll need to keep a record of how you spent your time and how much time you spent. And you'll want a letter from TAHU stating you are a member in good standing during the time period in question. You can obtain this letter from your local membership chair.

These hours are considered self study, and do not qualify for classroom or classroom equivalent hours or for the completion of the ethics course.

The link to the Department of Insurance section allowing this credit is:

HYPERLINK "[http://info.sos.state.tx.us/pls/pub/readtac\\$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=19&rl=1020](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=19&rl=1020)" [http://info.sos.state.tx.us/pls/pub/readtac\\$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=19&rl=1020](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=19&rl=1020)

Texas Administrative Code

HYPERLINK "[http://info.sos.state.tx.us/pls/pub/readtac\\$ext.TacPage?sl=T&app=9&p_dir=N&p_rloc=122811&p_tloc=&p_ploc=1&pg=2&p_tac=&ti=28&pt=1&ch=19&rl=1020](http://info.sos.state.tx.us/pls/pub/readtac$ext.TacPage?sl=T&app=9&p_dir=N&p_rloc=122811&p_tloc=&p_ploc=1&pg=2&p_tac=&ti=28&pt=1&ch=19&rl=1020)" [Next Rule>>](#)
HYPERLINK "[http://info.sos.state.tx.us/pls/pub/readtac\\$ext.ViewTAC?tac_view=2&ti=28](http://info.sos.state.tx.us/pls/pub/readtac$ext.ViewTAC?tac_view=2&ti=28)" TITLE 28

INSURANCE

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TEXAS DEPARTMENT OF INSURANCE

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AGENTS' LICENSING

HYPERLINK "[http://info.sos.state.tx.us/pls/pub/readtac\\$ext.ViewTAC?tac_view=5&ti=28&pt=1&ch=19&sch=K&rl=Y](http://info.sos.state.tx.us/pls/pub/readtac$ext.ViewTAC?tac_view=5&ti=28&pt=1&ch=19&sch=K&rl=Y)" SUBCHAPTER K

CONTINUING EDUCATION AND ADJUSTER PRELICENSING EDUCATION PROGRAMS

RULE §19.1020

State and National Insurance Association Credit See you soon!



**Who is driving change in the next four years?
 Register to vote and decide for yourself. It's your
 responsibility not just your right.**

TRUSTEE'S CORNER

Rusty Rice

Business Experience:

Rusty entered the insurance industry after an 11 year career with H.E.B. Grocery Company. He started his insurance career in 1993 as a Medicare HMO sales representative for Secure Horizons, a PacifiCare Company in San Antonio, TX. In 1995 he was given an opportunity to develop and implement a HMO vision plan for Eye Care Centers of America. He utilized his retail and insurance background and developed several vision products for ECCA, contracted with underwriter and filed the products with the Texas Department of Insurance as a Single Service Vision HMO. He also secured a TPA license for ECCA, which provided them the ability to bill employer groups' direct, pay claims and commissions. In 2000 as the National Sales Manager, he developed a national vision product for ECCA using the entire network of company owned stores. In 2003 Rusty took a position with Avesis Incorporated as a Regional Vice President of Sales and is responsible for Employer Group and Health Plan sales in Texas and Oklahoma. Avesis took over administration of the ECCA vision plans in 2003 and he is still responsible today for the continued support of these groups.

Association Involvement:

Rusty joined the San Antonio AHU in 1998 as a way of developing broker relationships but quickly learned that there was more to be gained from his involvement. In 1999 he began his board involvement by helping out with the local chapters golf tournament and in 2000 took on the role as Public Service Chair. He served that capacity for two years and raised over \$20,000 for local charities in San Antonio. Through these efforts he was given a Certificate of Achievement for Public Service in 2002, as well as the William F. Flood Public Service Award at the NAHU Convention. In 2002 he decided to begin moving towards his goal of becoming a chapter president and accepted the position of 1st Vice President. He served as President in 2005 when the San Antonio Chapter was awarded the TAHU Public Service Award & NAHU Pacesetter award. SAAHU also won NAHU's Highest Growth Rate award for Large

Chapter and was crowned as National Membership Champion for Large Chapters. He also started an adopt a school program for his association which has delivered over 13,000 school supply items, 500 Library books and 350 school uniforms. The Adopted School program is still in place today and has delivered over 50,000 school supply items and over 100 books to inner city schools. In addition to serving on the local chapter Rusty has served on the TAHU Board as Chapter President, Membership Retention Chair and TAHU 2nd Vice President. Rusty has served on the TAHU board for the past 4 years most recently serving as 1st Vice president overseeing Education, Awards, TAHU News and TAHU E-news. Rusty was instrumental in bringing the Region VI meeting to San Antonio in 2005 with an all time high attendance. Rusty has been and continues to be involved in TAHU and NAHU conventions as well as attending NAHU CAP conferences serving as a Delegate for TAHU and SAAHU. In 2007 Rusty was awarded the SAAHU Underwriter of the Year award for his efforts and continued involvement on the board.

Personal:

Rusty has been married to his College Sweetheart Lori for the past 18 years. They have two children, Skyler 11 and Quinten 6. Rusty is very involved in his neighborhood having served on his housing development's restrictions committee and on the Faith Formation board of his church and is still active in CYO activities coaching Soccer, Basketball and Baseball. He has also served on the ECCA Quality Assurance and Utilization Review board, PacifiCare of Texas Foundation Allocation Committee and DECA Scholarship Steering Committee. Rusty also participated in the PacifiCare Role Model Program, San Antonio District III Toastmasters Club and was a Player/Coach for the UTSA Intercollegiate Softball team where he received his Bachelor of Science degree in 1988.



San Antonio

Association of Health Underwriters

August 2008						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	31	1 Board Meeting at UHC 	2
3	4	5	6	7	8 Region VI Meeting at Ritz Carlton Hotel, New Orleans, LA 	9 Region VI Meeting at Ritz Carlton Hotel, New Orleans, LA 
10	11	12	13	14	15 Casino Night at Dave & Busters 	16
17	18	19	20 Luncheon at Sonterra 	21	22	23
24	25	26	27 Map	28	29	30
31	1	2	3	4	5	6

Bring two names of individuals who you do NOT think are part of SAAHU to the luncheon and have a chance to win a free lunch. If your individuals join before 9/30/08 you will win \$50.

On The Horizon

- 9/12/08 – Board Meeting at UHC
- 9/17/08 – Luncheon at Sonterra