

# San Antonio

## Association of Health Underwriters



### PRESIDENT'S MESSAGE



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Dear SAAHU Members,

The 2010 Education Symposium is scheduled for April 15th. Once again we are expecting a record turnout. The registration forms will be released next week, so please sign up as soon as possible. Alicia Bowers is in the process of planning a full day of continuing education provided by Ouida Peterson. We also are looking for sponsors. Please contact Alicia if your are interested. Corporate tables are also available.

I am also pleased to announce that Nicole Scott has graciously accepted the role of Membership Chair. We will be starting a membership drive at our February luncheon.

We have two board positions to fill. If you are interested in the Public Service Chair or Membership Retention Chair, please contact me at [jbock\\_10@yahoo.com](mailto:jbock_10@yahoo.com).

Uva Uvam Vivendo Varia Fit  
 John Bock, President

### SAVE THE DATE

The 19th Annual SAAHU Symposium is coming soon. Mark your calendars for Thursday, April 15th. The day will feature Ouida Peterson in a six hour CE (pending approval) and will include all the new COBRA information, including subsidies, new 125 and Health FSA Regulation updates.  
 More details to follow!!!

# Texas Association of Health Underwriters

## 22nd Annual Convention

April 29 – May 1, 2010 \* Intercontinental Hotel \* Houston, Texas



The **2010 TAHU State Convention**, which will be held in **Houston from April 29-May 1, 2010**, represents our 22nd year to give you this great event! Our theme this year is **"Broaden Your Horizons"** which is more than appropriate with all the things going on in Texas and nationally. We will kick off the fun on Wednesday with the **Houston Association of Health Underwriters Golf Tournament at Cypress Lakes Golf Course**. On Thursday, we'll take care of some business with the board meeting, delegate meeting and leadership training for new and incoming local state officers. Later in the afternoon, the convention will kick off with a panel discussion on selling employee benefits during this new era. The exhibit hall will open soon after with the traditional **exhibitor/sponsor reception** giving attendees the opportunity to network and meet with all the exhibitors and sponsors. Afterwards we will all meet at the **Downtown Aquarium Houston and take in breathtaking views of the downtown Houston skyline**. Get ready for a fun evening of food, drink and lots of entertainment to include exhibits and games. Friday will be a time for education and networking to include starting things off with breakfast with the exhibitors followed by the general session with **keynote speaker Bryan Flanagan, Flanagan Training Group**, more time with exhibitors and sponsors, **lunch with a NASA astronaut**, and many good educational sessions to choose from. The choice will be a difficult one this year! The day will conclude with the President's Reception, followed by the prestigious **Hollis Roberson Awards Dinner** and dancing the night away with our expert DJ! On Saturday, there will be more education session options available until noon to include the return of the infamous trial of our healthcare system. You will also have the opportunity to receive the small group agent certification which will require 8 hours of CE. After it's all said and done, stick around the remainder of the weekend and enjoy Houston. Mark your calendars and **REGISTER EARLY!**

### Hotel Information

Please make your reservations directly with the Intercontinental Hotel 713/627-7600. Indicate that you will be attending the TAHU Convention, April 29-May 1, 2010 to receive the preferred room rate of \$169 single/double. Reservations must be made by March 29, 2010 to receive the guaranteed room rate and take advantage of the reserved room block. If the room block is sold out prior to March 29, the next best rate will be offered.

### Cancellation

Conference registration cancellations received in writing prior to April 8, 2010, will receive a refund less a 20% service fee. No refunds for cancellations will be made after this date.

### Registration and Payment

Please return a copy of the completed registration form with payment to: **TAHU, P. O. Box 381506, Duncanville, TX 75138-1506**. You may also fax credit card payments to 972/709-0611 or register online at [www.tahu.org](http://www.tahu.org). **To encourage online registration, members who register online will be entered into a drawing at the convention to reimburse one person for their registration fee, Thursday night event and Hollis Roberson tickets – a \$250 value!** For questions about the event or more information on becoming a sponsor and/or exhibitor, email [admin@tahu.org](mailto:admin@tahu.org).

### INDIVIDUAL REGISTRATION FORM

Name \_\_\_\_\_ Company Name \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Telephone ( ) \_\_\_\_\_ Fax ( ) \_\_\_\_\_ Email \_\_\_\_\_

Are You A TAHU Member? ☐ Yes ☐ No If yes, list local chapter \_\_\_\_\_ Sponsored By: \_\_\_\_\_

Registration Fees (do <u>not</u> include Thursday night event or Hollis Dinner)	Early Bird (On or Before April 15)		Late (After April 15)	
	Member	Non-Member	Member	Non-Member
Full (Thurs-Sat)	\$150	\$200	\$185	\$235
One-Day (Friday ONLY)	\$ 95	\$145	\$130	\$180

Convention Registration Fee (from above) \$ \_\_\_\_\_  
 Thursday Night Event-Downtown Aquarium Houston, April 29, \$50pp # of tickets \_\_\_\_\_ \$ \_\_\_\_\_  
 Hollis Roberson Awards Dinner, April 30, \$50pp # of tickets \_\_\_\_\_ \$ \_\_\_\_\_  
 Total \$ \_\_\_\_\_

Method of Payment: ☐ Check Enclosed (Payable to TAHU) or Credit Card Payment:  
 Charge my credit card in the amount of \$ \_\_\_\_\_ as follows: Master Card Visa American Express Discover

Cardholder Name \_\_\_\_\_ Card Number \_\_\_\_\_  
 Cardholder Billing Address \_\_\_\_\_

## TAHU 2010 Convention TENTATIVE Agenda Intercontinental Hotel, Houston, Texas

**Wednesday, April 28, 2010**

12:00pm-6:30pm	Houston Golf Tournament	Cypress Lakes Golf Course
2:00pm-6:00pm	Executive Committee Meeting	Chairman's Boardroom

**Thursday, April 29, 2010**

8:00am-12:00pm	Full Board Meeting	Champions III
12:00pm-4:00pm	Exhibitor Move-In	Legends Ballroom
12:00pm-1:30pm	Lunch on your own	
1:00pm-6:00pm	Registration Open	Legends Ballroom Foyer
1:00pm-3:00pm	Chapter Leadership Training: Awards, Education, Legislation, Media, Membership	Champions
3:00pm-3:30pm	NAHU Delegates Meeting	Champions
4:00pm-5:30pm	General Session "How To Grow Your Business", Panel Discussion With Travis Middleton, Stacey Merritt, Russ Childers, Sharon Alt	Champions
5:30pm-7:00pm	Exhibitor/Sponsor Reception	Legends Ballroom
7:30pm-12:00am	Thursday Night Out	Downtown Aquarium

**Friday, April 30, 2010**

7:00am-4:00pm	Registration Desk Open	Legends Ballroom Foyer
7:30am-8:30am	Continental Breakfast/Visit with Exhibitors	Legends Ballroom
8:30am-11:00am	General Session: Membership Meeting, Installation of Officers and Keynote Speaker, Bryan Flanagan, Flanagan Training Group	Discovery Center
11:00am-12:00pm	Visit with Exhibitors in the Exhibit Hall	Legends Ballroom
12:00pm-1:45pm	Lunch w/NASA Speaker TBA	Discovery Center
2:00pm-3:00pm	CE Sessions (choose 1): "Federal Legislative Update", Russ Childers, NAHU President "Why Bundling Makes You A Better Agent", Ron Ledgerwood, TASC "The Future of Healthcare Reform", Shannon Meroney, Aetna	Champions III Champions V Founders I, II
3:00pm-4:00pm	CE Sessions (choose 1): "Internet Marketing For Insurance Brokers", Ed Massey, Affiliated Marketing "Paradox of Choice", Eric Johnson, Agent Allies, LLC "COBRA Update", Ouida Peterson, CONEXIS	Champions III Champions V Founders I, II
4:00pm-5:30pm	Afternoon Break/Visit with Exhibitors/Prize Drawings	Legends Ballroom
5:30pm-	Exhibitor Booth Breakdown	
6:30pm-7:00pm	President's Reception	Discovery Center Prefunction
7:00pm-12:00am	TAHU Hollis Roberson Dinner	Discovery Center

**Saturday, May 1, 2010**

9:00am-11:00am	CHOOSE FROM ONE OF THE FOLLOWING CEs: "Ethics the NAHU Way", Pat Martin, BenefitMall	Champions V
9:00am-12:00pm	"America's Healthcare on Trial", Eric Johnson, Sharon Alt, et al...	Founders I, II
9:00am-5:00pm	"Small Group Agent Certification", Misty Baker, Lonestar Benefits	Champions III
11:am-12:00pm	"State Continuation", Bill Mann, The Benefits Office	Champions V

\*\*All CE is pending approval from TDI for credit and speakers subject to change.

## LEGISLATIVE REPORT

**“Just Around the Corner...”**

**November 2<sup>nd</sup>, 2010 is an important date to mark on your calendars, as you may know this is the date of the 2010 elections for United States House of Representative seats in our area. I wanted to send out a list of incumbents as well as candidates for review. These are the people that may be representing us in Washington, so it is imperative that everyone take an active role in knowing the candidate’s stance on issues that are important to you. Take an active role in supporting those candidates that share your concerns.**

<b><u>District</u></b>	<b><u>Incumbent</u></b>	<b><u>2010 Candidates</u></b>
Texas 20	Charlie Gonzalez	Charlie Gonzalez (D) Jamie Martinez (R) Charles A. Shipp Jr. (R) Alan Strack (R) Clayton Trotter (R)
Texas 21	Lamar Smith	Lamar Smith (R) Steven Schoppe (R) Laney Melnick (D)
Texas 23	Ciro Rodriguez	Ciro Rodriguez (D) Miguel Ortiz (D) Quico Canseco (R) Joseph Mack "Doc" Gould (R) Will Hurd (R) Mike Kueber (R) Robert Lowry (R)
Texas 28	Henry Cuellar	Henry Cuellar (D) Daniel Chavez (R) Bryan Underwood (R)

***Raul Barberena***

***Legislation Chair***

## **Join Us**

**What:** SAAHU Luncheon,

**When:** Wednesday, February 17th

**Where:** Sonterra Country Club

**TIME:** 11:30 Registration/12:00 Lunch

**CE:** Using HRA's to Control Overall Benefit Cost

**Presenter:** Ron Ledgerwood, MBA , CLU, ChFC,  
RHU, REBC of TASC - Provider #32408

1 CE credit: # 29745

**RSVP:**

[gholzworth@chapmanschewebenefits.com](mailto:gholzworth@chapmanschewebenefits.com)

**Cost:** Saahu Members: \$22;

Non-Saahu Members: \$42

**Sponsor:**



PayPal: Go to the SAAHU Website to RSVP online and pay by PayPal.  
Website address is: <http://www.sanantonioahu.org>

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

## EDUCATION

Your San Antonio Association of Health Underwriters is committed to providing you with quality CE hours. Beginning in January, by the end of April, you will have had the opportunity to obtain 9 to 10 hours of CE, depending on our pending one hour program for March.

Here's what's coming:

February Luncheon, Wednesday, February 17th - Ron Ledgerwood, MBA, CLU, ChFC, RHU, REBC of TASC, Provider #32408 is presenting CE 29745, –Using HRA'S to Control Overall Benefit Cost. In this one hour CE, agents will learn more about utilizing a Section 105, Health Reimbursement account to reduce total benefit expenses, while retaining a high level of employee benefit satisfaction.

March Luncheon, March 17th – Program pending.

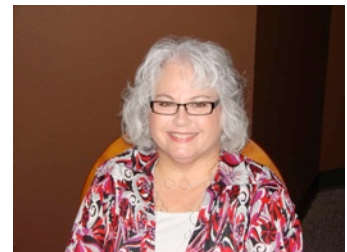
April – It's the big one! Our 19th Annual Education Symposium will be held on Thursday, April 15th. Join us for 6 hours of CE (pending approval) on COBRA, FSA'S, Section 125's and latest updates presented by Ouida Peterson.

May Luncheon, Wednesday, May 19th - Danielle Turner with CIGNA International, Provider #33011, will be presenting

CE # 8225, International Benefits – Issues and Challenges. This one hour CE will offer our members the information they need for their clients who have or are entering global operations.

Make plans now to join us at every SAAHU luncheon and save the date for the Symposium!

*Alicia Bowers*  
*Education Chair*



### San Antonio Association of Health Underwriters Achieves Silver Seal

Congratulations, San Antonio AHU is Silver Seal Certified. Attached is the 2010 Silver Seal logo which the chapter can use on its letterhead, chapter website, newsletter or however else preferred. Certification is based on the chapter's achievement in a 12-month time period, in order to have continuous certification the chapter will need to re-apply on or before February 28, 2011.

Again, congratulations on a job well done and the chapter's accomplishments.

**Brooke Willson** -Vice President of Chapter Relations  
National Association of Health Underwriters (NAHU)



## MEMBERSHIP

## SAN ANTONIO MEMBERSHIP



**WANTED!**

Industry Professional & SAAHU Member looking for opportunity to secure a rewarding position.  
 Experience not required. Ethusiasim, committment and desire to drive success. Two positions  
 are currently available for Membership and Retention Chairs on the SAAHU Board of Directors.  
 Compensation; deep sense of satisfaction and opportunity to work with like minded  
 Professionsals in your industry.  
 Candidates may inquire by contacting any SAAHU Board Member.

## WELCOME NEW MEMBERS IN DECEMBER &amp; JANUARY!

NAME	DESIGNAITON	COMPANY	JOIN DATE	SPONSOR
CATHY HILL		GROUP & PENSION ADMINISTRATORS	01/15/10	LORI BROWN
RACHEL LOPEZ		UMR	12/02/09	SARAH CANEZ
LAURI MARTIN		GPA	01/15/10	LORI BROWN
JOHN MITCHELL		BENEFIT ADVISORY GROUP OF TEXAS	12/18/09	JENNI WHITAKEER
LATISHA PERRY	CLCS	TEXAS PRIDE INSURANCE	12/22/09	DONNA MCCRIGHT



## Smith Statement on Special Election

Congressman Lamar Smith made the following statement on the House Floor Wednesday regarding the U.S. Senate special election in Massachusetts:

"The U.S. Senate special election in Massachusetts offers many lessons for both Democrats and Republicans. Surely among them are these:

- All true reform starts with the voice of the people.
- Moderation beats extremism.
- Common sense triumphs partisanship.
- Voters can exercise real independence.
- One-party control leads to arrogance.
- There are few guaranteed election results, and
- Listen to the people, don't defy them.

"Of course, some will say that there are no lessons to be learned. Or that the result of the special election should be ignored or can be explained away. But those who don't listen to the people - Democrats or Republicans - will pay a steep political price."

For a video of Smith's remarks, click here:

<http://www.youtube.com/watch?v=-3Je5k10a3Y>

## In Case You Missed It:

[Smith: Tear down the wall of secrecy](#)

[U.S. Rep. Lamar Smith, R-Texas, LOCAL CONTRIBUTOR](#)

[Austin American-Statesman, Saturday, January 16, 2010](#)

Congress' handling of health care legislation is front and center in the concerns of the American people. Since July 2009, my congressional office has received more than 1,000 letters a month from constituents regarding health care. No other issue is even close. And now, at the very moment a final decision will be made on that legislation, which affects each and every one of us, the American people To reconcile the vast differences between House-passed and Senate-passed versions of health care legislation, Democratic congressional leaders have decided to negotiate behind a wall of secrecy.

Though the normal process to merge these bills would involve bipartisan review and formal debate, Democratic leaders instead chose to hold private meetings hidden from the media and the public.

The consequences are enormous. This legislation fundamentally alters the health care of every single American and reorders one-sixth of our nation's economy. The American people have the right to know what decisions are being made, be shut out of the process. At this stage, Congress must combine two, 2,000-page bills, which feature very different approaches to health care, each with an uncertain number of outcomes for Americans. The House bill cuts more than \$400 billion from Medicare and creates more than \$500 billion in new taxes for small business and individuals. The Senate bill taxes the health insurance plans of one in five American workers and moves 9 million to 10 million Americans from employer-based health insurance into the government-run insurance exchange.

Yet despite repeated pledges from then-candidate Barack Obama to televise health care negotiations on C-SPAN and in spite of an open invitation from the president of C-SPAN to televise the health care negotiations, Democratic leaders adamantly refuse to televise the meetings or open the process to the public.

When asked if she planned to honor the president's pledge to have the negotiations on C-SPAN, House Speaker Pelosi actually laughed and said, "The president made lots of promises during the campaign."

Perhaps the Democrats are concerned with fallout from the secret deals sneaked into the Senate health care bill. In exchange for key votes, Senate Majority Leader Harry Reid inserted sections to provide certain states with special funding at the expense of taxpayers in other states. This legislative approach is a disservice to the American people.

The Democrats claim that health care legislation is critical and must be passed now or never. Yet recent polls demonstrate that a clear majority of the American people are opposed to the health care plans before Congress and concerned with the consequences. According to a CBS News poll conducted from Jan. 6-10, just 36 percent of Americans approve of Obama's handling of health care, whereas 54 percent disapprove.

A recent Rasmussen poll also shows that 57 percent of Americans think these plans will lead to higher health care costs and 52 percent of Americans believe these plans will lead to a decline in the quality of care. And a recent Quinnipiac University poll demonstrated that 73 percent of Americans don't believe the president will be able to keep his promise to overhaul health care without increasing the federal deficit and 56 percent of Americans don't want the overhaul if it will increase the deficit.

So while millions of Americans have voiced their opposition to a government takeover of health care, Democrats in Washington either didn't get the message or don't like it.

In the face of widespread and persistent objection to their health care plans, congressional Democratic leaders owe it to the American people to open the decision-making process to the light of day.

To paraphrase an American leader, Ronald Reagan, who placed great faith in the American people: "Mr. Obama, tear down this wall of secrecy."

<http://www.statesman.com/opinion/smith-tear-down-the-wall-of-secrecy-181312.html>

# 2010 SPONSORS

THANK YOU TO OUR SPONSORS FOR YOUR  
CONTINUED SUPPORT AND CONTRIBUTION  
TO SAN ANTONIO ASSOCIATION OF HEALTH  
UNDERWRITERS

## January

United Healthcare (Luncheon)

## July

United Healthcare (Luncheon)

## February

United Healthcare (Luncheon)

## August

United Healthcare (Luncheon)

## March

United Healthcare (Luncheon)

## September

United Healthcare (Luncheon)

## April

United Healthcare (Luncheon)

## October

United Healthcare (Luncheon)

## May

United Healthcare (Luncheon)

## November

United Healthcare (Luncheon)

## June

United Healthcare (Luncheon)

## December

United Healthcare (Luncheon)



## GUEST ARTICLE

# LifeSynch Offers Tips for Keeping New Year's Weight Loss Resolution

By Linda T. Hummel-McAlpin  
Chief Executive Officer  
Humana of South Texas and Central Texas

It's that time of year. Gyms will be flooded with people ready to step on a treadmill. Grocery carts will be filled with fruits and vegetables instead of frozen pizza and chips. People will enter the New Year resolved to lose weight. But surveys show that most people don't keep this resolution. Fortunately, there are some simple things you can do to change your lifestyle and drop the pounds, according to Dr. Ken Hopper of LifeSynch, the behavioral health and wellness subsidiary of Humana.

Hopper offers the following simple tips toward achieving your New Year's weight loss resolution.

1. **Slow down!** Sit down at a table and really think about what you are eating. Try eating with your non-dominant hand or using smaller utensils. Doing this will help you savor and not scarf your food. You will also realize that you are full before you eat too much.
2. **Stop.** Don't eat while you are distracted. This means putting down the remote, putting your car in park or putting away the cell phone. Eating involves more than just putting food in your mouth. We use all five senses while we eat. We smell, see, taste, hear and touch. Pay attention to all of them.
3. **If it's not there, you won't eat it.** Don't buy unhealthy foods that will tempt you every time you open the pantry. It is easier to resist buying tempting foods for 30 minutes at the store than to resist eating them for 24 hours a day if they're in your house.
4. **Be selective.** If you can take or leave doughnuts, why take one just because it's offered? Ask yourself if you would really enjoy it. If you wouldn't, hold out until you have a chance to eat your very favorite treat.
5. **Find substitutions.** Crave chocolate? Try a cup of low sugar hot chocolate or a pudding cup. Plain yogurt can replace mayonnaise or sour cream. Applesauce can replace oil in most baking recipes.

## GUEST ARTICLE (CONT)

1. **Snack with purpose.** Try a combination of protein and carbohydrates. Examples are string cheese and a handful of nuts, an apple with peanut butter, or yogurt and berries.
2. **Get support.** You don't have to do it alone. Many organizations offer wellness benefits through companies like LifeSynch. Some include health coaches that provide motivation and can help you find ways to reach goals. Also recruit your family and friends to make some of the same changes.

The easiest way to make healthy changes is doing things that are realistic and sustainable for your life. If you cannot see yourself doing something two months from now, then don't go for it. Change your mindset. Don't say, "I will do it tomorrow." Say, "I will do it today."

### About LifeSynch

LifeSynch, a subsidiary of Humana, is a national health and productivity solutions company.

LifeSynch's mission is to identify, develop and apply innovative behavioral-focused solutions that optimize health and productivity. LifeSynch provides total behavior solutions to more than 4 million members. For more information, visit <http://www.lifesynch.com/>.

To learn about Humana's innovative solutions to managing the rising cost of health care, talk to your broker or consultant, or call (210) 617-1001 and refer to Promo Code "SAAHU."

*Linda T. Hummel-McAlpin, chief executive officer of Humana of South Texas and Central Texas, is responsible for the overall management and strategic planning for Humana's commercial PPO, HMO, consumer-choice and self-insured health benefit products in San Antonio, Corpus Christi, Austin, Waco, College-Station, Laredo and the Rio Grande Valley.*



***TAHUPAC***  
***TAHU's Political Action Committee***

With TAHUPAC's ability to contribute to state legislators' political campaigns, TAHU's voice will be heard. Legislators who support the preservation of the free market economy in the health care industry and maintenance of the role of the client advocate (the agent) in that system, will know that TAHU is there to assist them.

**GOLD**    \$150 (\$12.50/mo.)    **PLATINUM**    \$300(\$25/mo.)    **RUBY**    \$600 (\$50/mo.)

**DIAMOND**    \$1,200 (\$100/mo.)    **Other** \_\_\_\_\_

**Note: Federal regulations prohibit corporate contributions to TAHUPAC.  
 Individual contributions only!**

Name \_\_\_\_\_ Local Chapter \_\_\_\_\_

Employer \_\_\_\_\_

Occupation \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_

Zip \_\_\_\_\_

Telephone (\_\_\_\_) \_\_\_\_\_

Email \_\_\_\_\_

Fax (\_\_\_\_) \_\_\_\_\_

**Check the appropriate box(s) that apply**

( ) I have enclosed a **check** payable to TAHUPAC for the selected level.

**~Credit Card Option~**

We request that you reserve the monthly charge option for contributions of \$150 (\$12.50 per month) or more.

( ) Please **charge** my contribution **Monthly** in the amount of \$ \_\_\_\_\_ to my credit card as follows:

( ) Please **charge** my contribution **Quarterly** in the amount of \$ \_\_\_\_\_ to my credit card as follows:

( ) Please **charge** my contribution **Annually** in the amount of \$ \_\_\_\_\_ to my credit card as follows:

( ) MasterCard    ( ) Visa    ( ) Discover    ( ) American Express

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_ VAL

Code \_\_\_\_\_

Cardholder \_\_\_\_\_



HUPAC • P.O. Box 20865 • Indianapolis, IN 46220-0865  
 Phone: (703) 276-0220 • Fax: (317) 253-9285  
 www.hupac.org

## HUPAC CONTRIBUTION FORM

FIRST NAME	MIDDLE INITIAL	LAST NAME
OCCUPATION*	EMPLOYER*	WORK EMAIL
WORK ADDRESS		
WORK CITY, STATE, ZIP	WORK PHONE	WORK FAX
HOME ADDRESS		
HOME CITY, STATE, ZIP	HOME PHONE	HOME FAX
PERSONAL/HOME EMAIL	REGION	STATE
		CHAPTER

\*\* A contribution to a Political Action Committee is not deductible as a charitable contribution for federal income tax purposes. Only NAHU members, their immediate families, and NAHU Staff may contribute. All contributors must be citizens or persons lawfully admitted for permanent U.S. residence under applicable federal law. Federal law requires PACs to report the name, mailing address, occupation, and name of employer for individuals whose donations exceed \$200 in a calendar year.

### Suggested Contribution Levels\*\*

Levels	One-time	Monthly Draft
Supporter	\$150	\$10.00
"365 Club"	\$365	\$30.00

Capitol Club	On-time	Monthly Draft
Gold	\$1,000	\$ 85.00
Diamond	\$2,000	\$170.00
2 Diamond	\$3,000	\$250.00
3 Diamond	\$5,000	\$410.00

\*\* These guidelines for contributions are merely suggestions. You may contribute more or less than the guidelines suggest, and the National Association of Health Underwriters (NAHU) will not favor nor disadvantage you by reason of the amount of your contribution or your decision not to contribute.

### PAYMENT METHODS

☐ One-time payment
 ☐ New Monthly Draft
 ☐ Increase to Monthly Draft
 ☐ Change of Information
 ☐ Personal Check Attached

Amount: \$ \_\_\_\_\_  
 (Please make checks payable to HUPAC)

MONTHLY or ONE-TIME  
 (Please circle one: Monthly or ONE-TIME)

☐ MasterCard
 ☐ Visa
 ☐ Discover
 ☐ American Express
 ☐ Credit Card Draft
 ☐ Bank Account Draft (attach voided check)

Card Number

Expiration Date

I authorize HUPAC to initiate charges to my personal bank account or credit card as show above.

Signed

Date

☐ **Candidate Fund**  
 Personal Credit Card or Bank

☐ **Administrative Fund**  
 Business Credit Card or Bank Draft

## NAHU CLIENT RESOURCE CENTER

**NAHU's Client Resource Center now accessible through SAAHU website's home page. Click on NAHU Client Resource Center:**

### Client Resource Center

As the only organization solely representing agents and brokers in the insurance industry, NAHU is committed to providing its members with information that they can use not only to keep themselves apprised of industry and political developments, but that they can also share with their clients.

### Client Washington Update

Each week NAHU sends out the Washington Update, an exclusive member-only newsletter that details the political happenings of the week. We have also prepared a special, more simplified newsletter that you can customize and share with your clients.

 [December 11, 2009](#)

 [December 4, 2009](#)

 [November 20, 2009](#)

 [November 6, 2009](#)

### Charts and Presentations

[Comparison of the Comprehensive Health Reform Measures Under Consideration in the Senate and U.S. House of Representatives](#)

This simplified version of NAHU's side-by-side comparison chart focuses on issues of particular interest to employers large and small.

[Timeline of Tax Changes in Health Bills](#)

This detailed chart explains when new taxes will begin as proposed in the current House and Senate versions of health care legislation.

[Health System Reform Outlook PowerPoint](#)

This brief PowerPoint presentation is perfect for you to use when giving clients a brief update on the status of health reform. It focuses specifically on issues of interest to employer clients.

[Impact of Employer Plan Reforms](#)

This chart details the House and Senate bills as they stand right now, offering a timeline for the impact of currently proposed reforms.

### Get your Clients Involved in the Campaign to Get Health Care Reform Right!

[Operation Shout for Clients](#) - NAHU's grassroots program.

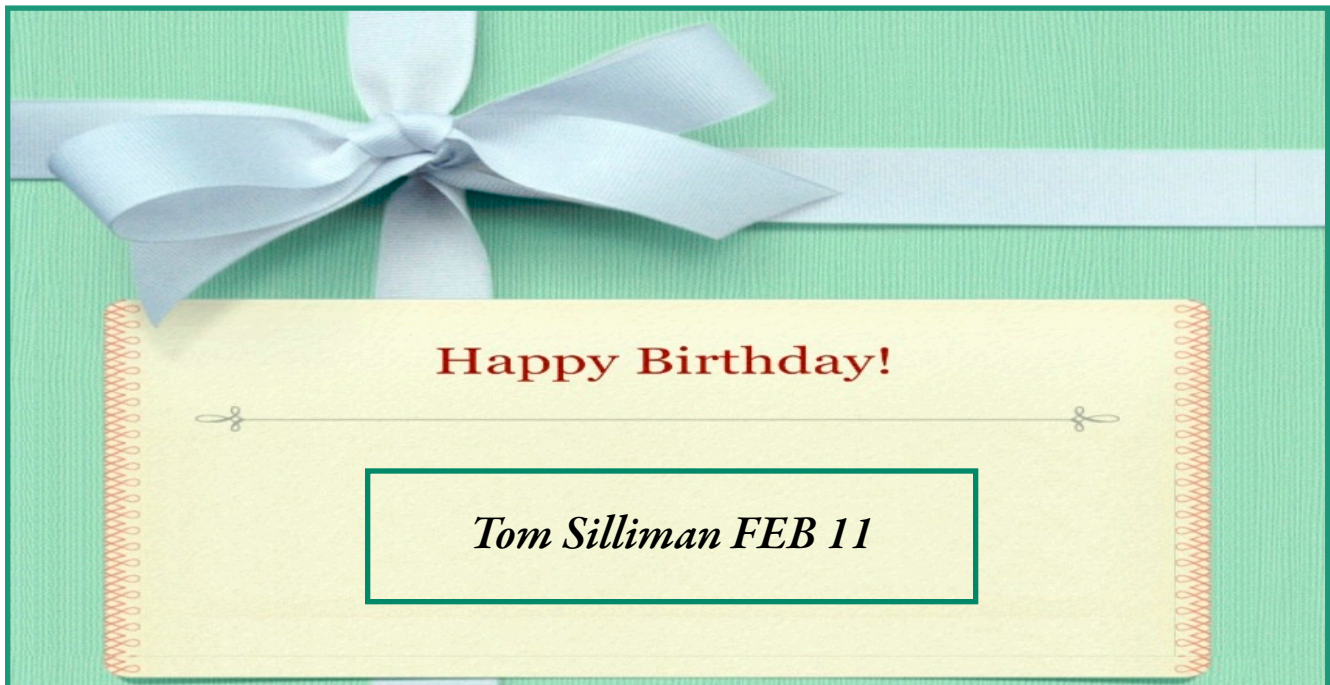
### New Benefit Plan Requirements for 2010

[2010 Compliance Information](#)

A number of new federal laws and regulations affecting employee benefit plans were enacted and adopted in 2008 and 2009 that will have 2010 compliance implications for many employers and agents, brokers and consultants. Here's an overview of new requirements NAHU members and their clients should be aware of for the 2010 plan year.

If you haven't been to our website in a while, check us out!

<http://sanantonioahu.org>

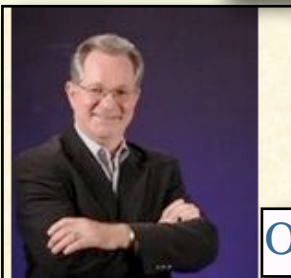


Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young.

[Henry Ford](#)

**Ron Graves**

PROFESSIONAL SPEAKER, TRAINER & AUTHOR



Motivational Speaker - Trainer  
- Author

[OptimisticDay.com](http://OptimisticDay.com)

### Thought For The Day

*"As long as you are going to think anyway...you might as well think BIG!."*

*-- Donald Trum*

## SAAHU WEBSITE

**SAAHU WEBSITE: [WWW.SANANTONIOAHU.ORG](http://WWW.SANANTONIOAHU.ORG) Website Usage****Website highlights:**

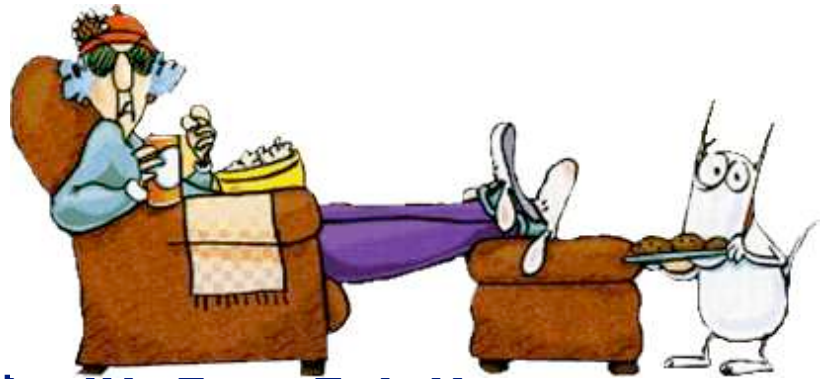
- Member feedback link... tell us what you currently like or would like to see (articles, programs, speakers, education) – or request information
- Industry news headlines
- Rsvp for the luncheon
- SAAHU newsletters
- Link to NAHU career center
- Legislative talking points
- SAAHU board and committee lists
- **Volunteer link (get involved!!)**
- Operation shout link to NAHU's legislative advocacy page
- Link to the TAHU Café – email forum for agents and carriers
- SAAHU membership application
- Links to TAHU and NAHU websites

**WEBSITE USAGE REPORT**

<b>2008</b>	<b>COUNTER TOTAL</b>	<b>MONTHLY HITS</b>	
OCT			
NOV	81		
DEC	181	100	
<b>2009</b>			
JAN 5TH	226	45	
FEB 10TH	411	185	
MAR 10TH	546	135	
APR 10th	682	136	
May 12th	818	136	
JUNE			
JULY 14TH	1002	184	
AUG 10th	1129	127	
SEPT 28	1278	149	
OCT 28th	1416	138	
NOV 25th	1520	104	1339
DEC			
<b>2010</b>			
JAN 11TH	1603	83	
FEB 2ND	1683	80	

## QUIPS AND QUOTES

## Health Care According to Maxine



### Senior Health Care Solution

**So you're a senior citizen and the government says no healthcare for you, what do you do?**

**Our new plan gives anyone 65 years or older a gun and 4 bullets..**

**You're are allowed to shoot 2 senators and 2 representatives.**

**Of course, this means you will be sent to prison where you will get 3 meals a day, a roof over your head, and all the health care you need! New teeth? No problem. Need glasses? Great.**

**New hip, knees, kidney, lungs, heart? All covered.**

**And who will be paying for all of this? The same government that just told you you're too old for health care.**

**Plus, because you are a prisoner, you don't have to pay income taxes any more.**

**Blessed is he who speaks a kindness; thrice blessed is he who repeats it.**

**- Arabian proverb**

### Spreading goodwill that can return to you

This quote can be read in a few ways, and all of them are worth thinking about. First, complimenting and encouraging others is one of the easiest and most powerful ways to be a positive force in someone's life. As long as you're sincere, repeating that encouragement as often as possible can have effects that far outweigh the effort. Countless people have exceeded their own expectations just because others believed in them. Second, giving positive feedback works even better if done publicly. Take those kind words and repeat them until everyone knows the great things that this person is doing. Third, we've all had kindnesses bestowed on us in word and deed. In return for that favor, it's up to us to repeat that generosity for someone else's benefit. However you read this quote, the point is that there's a kindness out there to be performed. And you're just the person to do it!

# San Antonio

Association of Health Underwriters

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9 SAAHU BOARD MEETING	10	11	12	13
14 VALENTINE'S DAY	15	16	17 SAAHU LUNCHEON	18	19	20
21	23	24	25	26	27	28
29						
<b>FEBRUARY 2010</b>						

**ON THE HORIZON:**  
**3/9 SAAHU BOARD MEETING**  
**3/17 LUNCHEON**