

# San Antonio

## Association of Health Underwriters



### PRESIDENT'S MESSAGE



Dear SAAHU Members,

It is with great enthusiasm that I look forward to an outstanding year as President of SAAHU.

As a chapter, we have already completed our annual Education Symposium, in which we recorded a record turnout. I would like to congratulate Alicia Bowers and her committee for the efforts.

Dennis Ellis and his committee are off to a fast start in preparation for our annual golf tournament. This year the tournament will be held on October 5th at The Dominion. Transplants for Children will be the recipient of our charitable donation from the golf tournament. In meeting with them, it is apparent that they are equally excited.

This year's motto for SAAHU was taken from Lonesome Dove. The motto is "Uva Uvam Vivendo Varia Fit" which loosely translates into "a grape ripens amongst its friends". I consider the members of SAAHU my friends, and I believe that this year each of us, utilizing our relationships within SAAHU, will be able to grow personally as well as play an increasing role in the strength of our industry in San Antonio. I encourage each of our members to attend all of our functions this year. Our industry, now more than ever, is at a pinnacle of change. Will we be a part of this change? Getting active in our industry associations is a starting point.

This year promises to be eventful to say the least! Stay informed, and stay tuned.

*Sincerely,*  
*John Bock, President*

**There are only two ways to live your life. One is as though nothing is a miracle. The other is as if everything is.**

- Albert Einstein, physicist

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## ***Join Us***

***What:*** SAAHU Luncheon,

***When:*** Wednesday, July 15th

***Where:*** Sonterra Country Club

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

***RSVP:***

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

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

Non-Saahu Members: \$42

***Sponsor:*** United Healthcare

**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****There Ain't No time for the Summertime Blues...**

Even though summer is upon us, (no kidding, who could miss this heat?), please make plans to join us for our monthly luncheon. We aren't skipping a beat! Our next luncheon will be July 15th at Sonterra. Registration begins at 11:30 with the program starting at 12:00. We are in the process of finalizing the CE selection, so please watch for Gwen's announcement in your email!

This is such an important time in our industry. Your continued support on the local level is so very important. Join us as we continue to do what we do best; arming ourselves with the knowledge to help our clients/groups make the very best decisions regarding their healthcare/insurance. I'll see you then

Please RSVP to Gwen Holzworth @gholzworth@chapmanschewebenefits.com today!!



***Alicia Bowers***  
***Education Chair***

President Obama has asked the communities that helped get "healthcare reform" started awhile back to host NEW healthcare grass roots kickoff meetings on Saturday, June 6. Eight (8) meetings in and around San Antonio have already been scheduled, with different "topic" titles listed.

I hope that all SAAHU members will attend one of these meetings (or plan to host one of your own!) in your neighborhood so that we can put out there our own 2 cents.

Go to:

[http://my.barackobama.com/page/event/search\\_results?event\\_type=244&zip\\_radius%5B1%5D=50&type=simple&orderby=zip\\_radius&zip\\_radius%5B0%5D=78209&x=23&y=9](http://my.barackobama.com/page/event/search_results?event_type=244&zip_radius%5B1%5D=50&type=simple&orderby=zip_radius&zip_radius%5B0%5D=78209&x=23&y=9)

for a listing of the scheduled meetings in and around San Antonio OR to host your own meeting.

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

## SAAHU OFFICER INSTALLATION



*Outgoing President, Nicole Scott addresses the membership and thanks her board for thier service.*



*John Bock addresses the membership as President. He outlines his goals for the year.*



*2009/2010 SAAHU Board of Directors and Executive Board*



*Rusty Rice was presented with a clock and title of Trustee Emeritus by Nicole Scott.*



*Underwriter of the Year Presented to Alicia Bowers by Nicole Scott.*



*Joanna Antongiovanni was presented with a clock and title of Trustee Emeritus by Nicole Scott.*

**BOARD ROSTER FOR 2009/2010****EXECUTIVE BOARD****PRESIDENT**

John Bock  
Aetna  
210-861-7170  
[Bockj@aetna.com](mailto:Bockj@aetna.com)

**IMMEDIATE PAST PRESIDENT**

Nicole Scott  
UnitedHealthcare / PacifiCare  
210-478-4886  
[Nicole\\_E\\_Scott@uhc.com](mailto:Nicole_E_Scott@uhc.com)

**PRESIDENT ELECT**

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210-478-4257  
[BurkholderA@aetna.com](mailto:BurkholderA@aetna.com)

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210-601-9314  
[nathan@ahiagency.com](mailto:nathan@ahiagency.com)

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210-545-6030  
[dhoffman@standard.com](mailto:dhoffman@standard.com)

**TREASURER**

Melissa Lopez  
Aetna  
210-887-7754  
[LopezM4@aetna.com](mailto:LopezM4@aetna.com)

**SECRETARY/EXECUTIVE DIRECTOR**

Vickie Lightsey  
KCI  
210-515-5850  
[Vickie.Lightsey@KCI.com](mailto:Vickie.Lightsey@KCI.com)

**BOARD OF DIRECTORS****EDUCATION CHAIR**

Alicia Bowers

**MEMBERSHIP CHAIR**

Sylvia Miller

**RETENTION CHAIR**

Marsha Curry

**PUBLIC SERVICE CHAIR**

Dennis Ellis

**LEGISLATION CHAIR**

Raul Barbarena

**FACILITIES CHAIR**

Gwen Holzworth

**SPEAKERS/SPONSORS CHAIR**

Lori Rice

**WEBSITE/TECH CHAIR**

Sandy Johnson, RHU, REBC

**COMMUNICATIONS/MEDIA**

Patricia Celis

**LEGISLATION LIASON**

Gary Looney, RHU, REBC

**TRUSTEES**

Will Haff  
Ron Graves,  
Tom Silliman

**TRUSTEE EMERITI**

Joanna Antongiovanni	Rusty Rice
Sarah Canez, RHU	Jenni Whitaker
Myra Bahme, CLU, CFP, RHU	
Hector Villareal, CEBS	
Arleen Malzone, RHU, HIA	Caroline Hessletine

## NAHU RESPONDS

**Offensive Article**

The Express News recently published an article on our industry written by an agent and non member of SAAHU. Some of SAAHU's members reported the unfortunate article and were highly offended. While we don't want to give the article attention and thus credibility, I wanted to let you know NAHU felt a response on our behalf was the right course of action. I have included the response from NAHU's Janet Trautwein below removing the name of the offending agent. Our Media Chair, Patricia Celis has contacted the Express News to inquire about the inclusion of this article. We can only hope the Express News will see fit to allow the article to be published correcting the inaccuracies of the previous guest columnist.

**Respectfully,  
Vickie Lightsey,  
Newsletter Chair**

**Dear Editor,**

***Guest columnist (agent name) claims to be "amazed at the half-truths shared within the [health insurance] industry" ("Businesses need to look at health insurance costs," June 16). Unfortunately, he peddles some half-truths and falsehoods of his own.***

***(agent name) incorrectly asserts that a typical insurance carrier "clears 70 cents" of every dollar a business spends on health care. A study from international consultancy PricewaterhouseCoopers calculated insurance industry profit at barely three cents per dollar.***

***Insurance doesn't make healthcare expensive -- it's the other way around. For every dollar spent on health insurance, 86 cents goes to cover the cost of doctors, drugs, and other medical services. Marketing, by contrast, amounts to less than 5 percent of industry expenses.***

**Sincerely**

**Janet Trautwein  
Executive Vice President and CEO  
National Association of Health Underwriters  
2000 North 14th Street, Suite 450**

**Vacation is what you take when you can't take what you've been taking any longer.**

**- Lion from Wizard of Oz**

## NAHU TALKING POINTS

**As the health care debate moves forward, it is important for NAHU members to be involved in the conversation. NAHU has compiled talking points on several topics that we encourage you to use at every opportunity:** **New Government Health Plan: Message Points for Agents and Brokers.**

*New Government Health Plan: Message Points for Agents and Brokers*

04-09-09

**• Most people will lose their private health insurance under proposals to create a government plan.**

Americans are satisfied with their coverage today. For example, a 2007 survey found that 67% of employees rated their coverage as “excellent” or “very good” overall.

A recent analysis by the Lewin Group estimates two-thirds of those with private coverage – over 105 million people – would lose their private insurance and be shifted into the new government plan.

**• Proposals to create a government plan will lead to a two tiered health care system.**

Private premiums would skyrocket, making private health insurance unaffordable for most and the government plan would quickly become the only affordable option.

The government plan would likely continue current Medicare and Medicaid practice of underpaying providers by 20-30 percent, resulting in longer waits and reduced access to care for those who cannot afford to maintain private insurance.

**• The role of agents and brokers would be drastically reduced or even eliminated under a new government plan, to the detriment of small employers and individuals.**

Agents and brokers provide valuable services to individuals and small employers, such as obtaining prices for coverage, explaining benefits to individuals/employees, and problem-solving for employers.

Agents and brokers' services often continue after enrollment. Small employers tend to view brokers as their benefits staff, relying on them for assistance when employees have problems, such as denied claims or service issues.

Agents and brokers also serve an important role as advocates for their clients. As licensed professionals, brokers have been educated and tested by their state on how to help consumers address issues that may arise with their coverage.

**• Agents and brokers would face substantial reductions in revenue.**

The majority of the 436,000 insurance brokers licensed to sell health and life insurance in the United States work out of local offices or independent agencies.<sup>1</sup>

Average commissions under the government exchange – the vehicle through which employers and individuals would access the new government plan – would fall to just one percent of premiums (Lewin, 2009).

Reduced revenue from health insurance would have a negative impact on communities across the nation as many agents and brokers could no longer afford to provide health insurance services and some may be forced to shutter their doors entirely.

**• Rather than creating a new government bureaucracy, policymakers should build on what works.** The problems in the health care system must be addressed, but we need to do it by building on what works in our current system so we don't make things worse.

**• A government plan is not necessary under health care reform.** Comprehensive health care reform proposals in Congress are likely to guarantee that all Americans can obtain health insurance regardless of pre-existing medical conditions. There is no compelling reason to create a public plan if comprehensive reform plans assure fair access for everyone through a choice of private health insurance plans.

<sup>1</sup>

Occupational Outlook Handbook, 2008-09 Edition, Insurance Sales Agents. U.S. Department of Labor, Bureau of Labor Statistics, <http://www.bls.gov/oco/pdf/ocos118.pdf>.

## ANNUAL GOLF TOURNAMENT



**Tournament  
proceeds will  
benefit**



Our mission is to assist young organ and tissue transplant recipients and their families in effectively coping with the emotional, financial and social challenges, which arise before, during and after transplantation.

Transplants for Children is a local 501(c)3 founded 22 years ago by Eric and Sharon Sutton. The agency works closely with the transplant centers at CHRISTUS Santa Rosa Children's Hospital and Methodist Children's Hospital.

For more information contact us at:  
7550 IH 10 West, Suite 104  
San Antonio, TX 78229  
210-949-1212  
bonnie@transplantsforchildren.org

View our web site at [www.transplantsforchildren.org](http://www.transplantsforchildren.org)

## ANNUAL GOLF TOURNAMENT

### 2009 16<sup>TH</sup> ANNUAL SAAHU GOLF TOURNAMENT

**MONDAY OCT. 5, 2009 • DOMINION COUNTRY CLUB**  
**1 DOMINION DRIVE, SAN ANTONIO, TX 78257**

#### Schedule

8:30 AM Registration  
 10:30 AM Shotgun Start  
 4:00 PM Awards/Auction

#### Tournament Format

Florida Scramble  
 Peoria Handicap Method

#### Individual Contests

Longest Drive  
 Closest to Par 3 pins

#### Each Player Receives

Green and cart fees  
 Lunch and Dinner  
 Goodie Bag

#### Individual Tickets

#

\_\_\_\_\_ Player(s) @ \$125 each (by Sept 9)  
 \_\_\_\_\_ Player(s) @ \$150 each (Sept 10 and after)  
 \_\_\_\_\_ Lunch only @ \$15 each  
 \_\_\_\_\_ Dinner only @ \$15 each  
 \_\_\_\_\_ Lunch & Dinner only @ \$30 each

Must  
 RSVP by  
 Sept. 21

\$\_\_\_\_\_ Total Due

#### Payment Method

☐ Mail check ☐ Pay at tournament  
☐ Visa ☐ MC ☐ Discover ☐ AMEX

Name: \_\_\_\_\_

Billing Add: \_\_\_\_\_

C/S/Z: \_\_\_\_\_

Phone: \_\_\_\_\_ Amt: \$ \_\_\_\_\_

Card #: \_\_\_\_\_

Exp Date: \_\_\_\_\_ Val. Code: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

#### Tournament Sponsorships

*Check the appropriate box*

<input type="checkbox"/> Premier Sponsor	\$5000	20 Players
<input type="checkbox"/> Platinum Sponsor	\$3000	12 Players
<input type="checkbox"/> Gold Sponsor	\$2000	8 Players
<input type="checkbox"/> Silver Sponsor	\$1000	4 Players
<input type="checkbox"/> Bronze Sponsor	\$500	2 Players

*All of the above sponsorships include  
 individual player benefits plus recognition at the awards  
 ceremony and sponsorship sign on a hole.*

#### Additional Sponsorships

*Check the appropriate box*

<input type="checkbox"/> Lunch Sponsor	\$1500	4 Players
<input type="checkbox"/> Dinner Sponsor	\$2500	8 Players
<input type="checkbox"/> Bvlg. Cart Sponsor	\$500	2 Players

*All of the additional sponsorships include  
 individual player benefits plus additional signage.*

\$\_\_\_\_\_ Total Sponsorship Due

#### Fax or Email this form to Dennis Ellis at:

6200 Northwest Parkway,  
 San Antonio, TX 78249  
 Ofc 210-478-4966 • Fax 210-474-5315  
 dennis\_ellis@uhc.com

#### Register Players below

*Please list additional players on another page and fax with this form*

#1 Name: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Add: \_\_\_\_\_  
 C/S/Z: \_\_\_\_\_  
 Day Phone: \_\_\_\_\_

#2 Name: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Add: \_\_\_\_\_  
 C/S/Z: \_\_\_\_\_  
 Day Phone: \_\_\_\_\_

#3 Name: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Add: \_\_\_\_\_  
 C/S/Z: \_\_\_\_\_  
 Day Phone: \_\_\_\_\_

#4 Name: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Add: \_\_\_\_\_  
 C/S/Z: \_\_\_\_\_  
 Day Phone: \_\_\_\_\_



# USE THE RIGHT EXPERT

**DENTAL SELECT – THE DENTAL BENEFITS EXPERT**

**DON'T LEAVE YOUR INSURANCE NEEDS TO  
JUST ANYONE! DENTAL BENEFITS ARE WHAT WE  
KNOW. DENTAL BENEFITS ARE WHAT WE DREAM ABOUT. TRUST  
DENTAL SELECT AS YOUR DENTAL BENEFITS EXPERT. THAT'S WHAT WE DO.**



**DENTALSELECT**

**800-999-9789**

**dentalselect.com**

## **2009 SPONSORS**

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

**January**

Eyetopia

**February**

Aetna

**March**

United Healthcare

**April**

United Healthcare

**May**

United Healthcare

**June**

United Healthcare

**July**

United Healthcare

**August**

United Healthcare

**September**

United Healthcare

**October**

United Healthcare

**November**

United Healthcare

**December**

United Healthcare



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**"The answer always lies within the question." *from "The Courage of Spirit"***



**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 (month and day only please) to Vickie Lightsey at [vickiello2@mac.com](mailto:vickiello2@mac.com)

## HAVE AN OPTIMISTIC DAY



**Ron Graves**

PROFESSIONAL SPEAKER, TRAINER & AUTHOR

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

## Thought For The Day = Expectations

"Don't join the easy crowd. You won't grow. Go where the expectations and the demands to perform are high." - Jim Rohn

## WEBSITE UPDATE

### SAAHU WEBSITE

#### **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
- ★ Link to NAHU career center
- ★ Legislative talking points
- ★ SAAHU board and committee list
- ★ 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

*We started a website counter in November 2008 to let us know how many visits we've had.*

*2008 = 181*

*2009 = 682*

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

**HYPERLINK "<http://sanantonioahu.org>" <http://sanantonioahu.org>**



## MEMBERS ON THE MOVE

**Are you or someone you know on the move? Send the following information; name, company name, date of move and a picture to [vickiello2@mac.com](mailto:vickiello2@mac.com). Let your colleagues know where you are.**

**ON THE MOVE**

## BOARD MEMBERS

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

### **Meet Patricia Celis, Communication/Media Chair**

**Name & Nickname:** Patricia Celis. PC is my self given nickname cuz Patricia has toooooo many letters when sending emails!



**Spouses Name:** HR

**Birthday (mo & day):** April 6

**Pets & Names:** Akita-boots, Lhasa Apso-chubs, Rescued cat-ellie & The cat who adopted us-burton

**Favorite Color:** Today- Orange!

**Favorite Food:** Italian & Persian food!

**Children, Names & Ages:** Dominic-21

**Hobbies:** Acting

**Quite time activity:** Yoga

**Favorite Quote and it's author:**  
President John F. Kennedy-"ask not what your country can do for you-but what you can do for your country."

**If you could have taken part in any single historical ceremony, what would it have been?:** When the Berlin wall came down!

**Name the all time best song ever:** The song from GREASE! "You're the one that I want"

**Your Favorite Movie:**  
HELLOOOOOO- Look at my answer above!!!

**What being a member of SAAHU Means to You:** It's a great honor to be a part of this Professional Association and the great people that make up this organization!

**How many years in the Industry?:**  
Since 1998

**Favorite Charity:** I don't have a favorite...they're all great!

**The Smell you love the most:** Lavender

**If you could rid the earth of one thing what would it be?:**  
War

**Favorite Article of clothing:** my oldest jeans that are all broken in!



# San Antonio

Association of Health Underwriters

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
28	29	30	1	2	3	4 INDEPENDENCE DAY
5	6	7	8 SAAHU BOARD MEETING	9	10	11
12	13	14	15 SAAHU LUNCHEON	16	17	18
19	20	21	22	23 STRATEGIC PLANNING MEETING	24	25
26	27	28	29	30	31	4

## JULY 2009

### ON THE HORIZON:

8/12 SAAHU BOARD MEETING

8/19 LUNCHEON