

# San Antonio

## Association of Health Underwriters



### PRESIDENT'S MESSAGE



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Dear SAAHU Members,

It has been a busy Fall in San Antonio. SAAHU's September CE event with Dave Racer was a huge success. We had well over 100 attendees. I would like to extend a hearty thank you to Alicia Bowers for her efforts in ensuring a wonderful turn out. I would also like to thank Humana for their sponsorship. The CE was followed by a spirited legislative discussion during our luncheon. Gary Looney, Charles Kight, Don Kirchoff, and Rusty Rice graciously participated in the discussion. The panel questions were monitored by Will Haff. Once again our luncheon was sponsored by United Healthcare. Thank you to all of our participants and members for an awesome event.

In October we held our annual SAAHU Golf Tournament at Dominion Country Club. This year's tournament benefited Transplants for Children. We had over 100 golfers! Dennis Ellis and his golf committee planned an awesome day. With the help of our participants, SAAHU will be able to donate \$10,000 to Transplants for Children.

**John Bock**  
**SAAHU President**

#### 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.

## ***Join Us***

***What:*** SAAHU Luncheon,

***When:*** Wednesday, November 21st

***Where:*** Sonterra Country Club

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

***CE:*** TBD

***Presenter:*** TBD

***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*****Education News***

Can you believe it's already November? We've already had a chill in the air and I can swear we've just experienced one of the four seasons! Now that doesn't happen every year in Texas!

We hope to offer another CE for the November luncheon and you can look for details to come with the luncheon invitation. I hope you're taking advantage of the CE hours SAAHU offers you. Not only do you meet your CE requirements, but it's a great way to stay in touch with your friends and business associates.

Looking to 2010, make sure you mark your calendars in April for our Education Symposium! We're still in the planning stages, but are confident we're putting together a program you won't want to miss.

Enjoy this Thanksgiving Season and I hope each of us will take a moment to reflect on how truly blessed we are and then take an extra moment and share our blessings with someone less fortunate. Sharing and caring, it's good for everyone!



***Alica Bowers***  
***Education Chair***

**HAVE AN OPTIMISTIC DAY**

**Ron Graves**  
PROFESSIONAL SPEAKER, TRAINER & AUTHOR

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

Motivational Speaker - Trainer  
- Author

**Thought For The Day**

***"The way to make a change in the world 100 years from today is to make a difference in the life of a child NOW."***

**-- Ron Graves, 10/12/09**



## LINDA B'S CORNER

*Welcome to Linda B's corner. The purpose of this is to keep you our members informed on upcoming designation classes that you can participate in that does not involve leaving your office.*

*NAHU is passionate about helping its members expand their knowledge and opportunities. We can help you reach new levels of success with our online Registered Health Underwriter (RHU) classes. NAHU's exclusive online courses have been a huge success. NAHU and The American College are now enrolling students for the upcoming spring semester. The course will again be taught by Julie King, CLU, ChFC, CEBS, RHU, REBC, one of NAHU's leading experts. Classes begin on October 7 and continue till December 9. Julie will be teaching this outstanding course in a weekly webinar from 10 a.m. to noon EDT.*

### **RHU Courses:**

*Here are the other courses that are also available:*

HS 340w—Tuesdays, September 15 through November 17 at 10 a.m. ET

HS 340 covers advanced topics in group benefits. It addresses COBRA, ERISA, HIPAA privacy rules, Social Security, Medicare, Medicaid, health plans for federal workers, voluntary benefits, dental benefits, self-funding, international benefits and ethics.

HS 344w—Thursdays, September 17 through November 19 at 10 a.m. ET

HS 344 covers advanced topics in managed care. It analyzes managed health care in detail, covering topics such as physician and member behavior, provider compensation, authorization systems, member services, specialty managed care services, value, accreditation, information systems, sales, marketing and federal legislation.

HS 325w—Wednesdays, October 7 through December 9 at 10 a.m. ET

HS 325 analyzes group insurance benefits including the governmental environment, contract provisions, marketing, underwriting, rating, plan design, cost containment and alternative funding methods. It covers the various private programs related to the economic problems of death, old age and disability. The course also discusses cafeteria plans and consumer-directed health plans such as HSAs and HRAs.

### **REBC Courses:**

HS 326w—Fridays, October 2 through December 4 at 10 a.m. ET

HYPERLINK "[http://www.nahu.org/education/designations/REBC\\_Registration.pdf](http://www.nahu.org/education/designations/REBC_Registration.pdf)" **NEW!** [HS 326. Planning for Retirement Needs](#)—focuses on retirement planning for the business, the business owner and the individual. It covers qualified plans, nonqualified plans, IRAs and retirement needs for individual clients. The course emphasizes the practical knowledge needed for choosing the best retirement plan and designing a plan that will meet a client's needs, and it discusses personal retirement planning and retirement distribution planning.

HS 343w—Wednesdays, October 7 through December 9 at 4:30 p.m. ET

HYPERLINK "[http://www.nahu.org/education/designations/REBC\\_Registration.pdf](http://www.nahu.org/education/designations/REBC_Registration.pdf)" **NEW!** [HS 343. Compensation and Personnel Management](#)—covers a broad area of human resource management, including total compensation planning and the interrelationship of employee benefits and cash compensation. It discusses employee recruitment, selection, interviewing and orientation, training and management development, performance appraisal, safety and health, labor relations and collective bargaining, and equal opportunity and the law.

### **2009 Fee Summary**

Admission: \$125

Course Fee: \$565

Shipping: \$25

To take advantage of enrolling in any of these courses please log onto the NAHU web site: HYPERLINK "<http://www.nahu.org>" [www.nahu.org](http://www.nahu.org)

If you have received your designation of RHU in the last year please let me know.

***Linda Behrens***  
***Professional Development***  
***Chair***



**LEGISLATIVE UPDATE**

**Dear SAAHU members,**

If you haven't made the time to read a few pages from the "Affordable Health Care for America Act" introduced October 29th, 2009 by House Democrats (H.R. 3952), you should. Yes, I know it's only 1990 pages long, but if you at least read the subtitles, you may find some interesting areas to skim. I decided to give you a rundown of the first Division to peak some interest:

Division A – Affordable Health Care Choices

Title I-IMMEDIATE REFORMS

Title II – PROTECTIONS AND STANDARDS FOR QUALIFIED HEALTH BENEFIT PLANS

Subtitle A – General Standards

Subtitle B – Standards Guaranteeing Access to Affordable Coverage

Subtitle C – Standards Guaranteeing Access to Essential Benefits

Subtitle D – Additional Consumer Protections

Subtitle E – Governance

Subtitle F – Relation to other Requirements Miscellaneous

TITLE – III – HEALTH INSURANCE EXCHANGE AND RELATED PROVISIONS

Subtitle A – Health Insurance Exchange

Subtitle B – Public Health Insurance Option

Subtitle C – Individual Affordability Credits

TITLE IV – SHARED RESPONSIBILITY

Subtitle A – Individual Responsibility

Subtitle B – Employer Responsibility

TITLE V – AMENDMENTS TO INTERNAL REVENUE CODE OF 1986

.....If reading these Titles and Subtitles doesn't peak your interest, I don't know what will.

I urge you to take the time to read some of these areas. We need to be resources to our clients, friends, relatives, or anyone who is willing to listen.

[http://health.burgess.house.gov/UploadedFiles/House\\_HCR\\_bill.pdf](http://health.burgess.house.gov/UploadedFiles/House_HCR_bill.pdf)

**Raul Barberena**  
**Legislative Chair**

## MEMBERSHIP

**HEAR THE NEWS!! SAN ANTONIO WINS MEMBERSHIP GROWTH CONTEST!!**

### TAHU 2009-2010 Membership Contests

#### **Large and Small Chapter Highest Percentage New Members Contest:**

- The Two Large and Two Small Chapters that have the highest percentage of new members **for each quarter** (third and fourth quarter 2009 and first quarter 2010) will each **receive \$250 from TAHU**. This money will be used to fund local membership contests or to award our best local recruiters.

#### **% Growth Contest Standings**

<b>Large/Small</b>	<b>Chapters</b>	<b>MEMBERS AT 6/30/09</b>	<b>MEMBERS AT 9/30/09</b>	<b>% growth for the quarter</b>
Large	TXFORTWORTH	173	167	-3.59%
Large	TXDALLAS	357	352	-1.42%
Large	TXAUSTIN	185	188	1.60%
<b>Large</b>	<b>TXSANANTONIO</b>	<b>215</b>	<b>222</b>	<b>3.15%</b>
Large	TXHOUSTON	453	468	3.21%

#### **WELCOME NEW MEMBERS IN SEPTEMBER!**

<b>First Name</b>	<b>Last Name</b>	<b>Designation</b>	<b>Company</b>	<b>Sponsor</b>
Kelley	Bendele		Prime Source Mgmt	Alicia K. Bowers
Michael	Boland		Humana	Christina Marie Candler
Stephen	Geri		Diversified Insurance Brokerage	Russell Lee Rice
Andrew	Grove	HIA	Humana, Inc.	Sylvia Miller
Janna	Hamstra		Hamstra Benefit Solutions	Russell Lee Rice
Shannon	Knoll		EEmployee Solutions	Terry Hookstra
Bob	Persyn		Persyn Benefit Solutions	Myra A. Bahme
James	Skinner		JMS Benefit Solutions	Sandra Johnson
Tom	Snyder		Colonial Life	Sylvia Miller
Ashley	Swalec		United Healthcare	Nicole Scott

**SPONSORS PAGE**

## 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



*"The ugly face of tragedy can be transformed by a beautiful new opportunity."*  
-- Ron Graves

**Help save the industry that supports your lively-hood by showing your support through contribution to the TAHU and HUPAC Funds**

***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

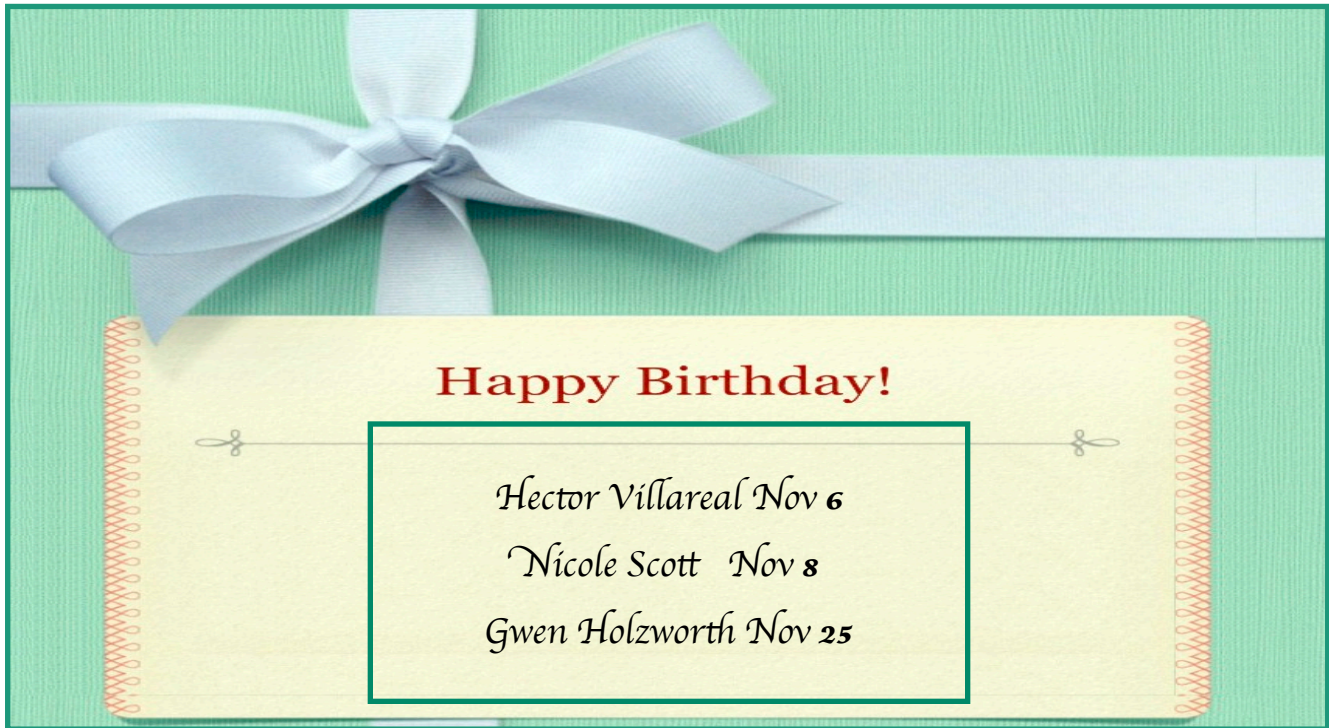
I authorize HUPAC to initiate charges to my personal bank account or credit card as show above.

Signed

Date

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

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



***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)



**CHRISTMAS COUNTDOWN**

**DAYS LEFT**

**49 Days**

## 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
- ★ Golf Tournament registration form
- ★ 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



#### **Website Usage**

October 138 2009 Total 1416

*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 Dayton Hoffman, 2nd Vice President**

**Name & Nickname:** Dayton Hoffman

**Spouses Name:** Vera

**Birthday (mo & day):** July 26th, 1980

**Pets & Names:** English Bulldog, named Dozer

**Favorite Color:** Blue

**Favorite Food:** Mexican Food

**Children, Names & Ages:** None yet

**Hobbies:** Boating, Camping

**Quite time activity:** Going for a walk

**Favorite Quote and it's author:** Phillipines 4:13, I don't know the exact wording

**If you could have taken part in any single historical ceremony, what would it have been?:** No answer given

**Name the all time best song ever:** I need more time to think about this one.

**Your Favorite Movie:** I need more time to think about this one.

**What being a member of SAAHU Means to You:** Being a SAAHU Member to me means building and having long lasting relationships with fellow industry professionals.

**How many years in the Industry?:** 5+

**Favorite Charity:** Any charity associated with helping kids in need

**The Smell you love the most:** The smell outside after a fresh rain

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

**Favorite Article of clothing:** T-Shirts





NOVEMBER 2009

**San Antonio**  
Association of Health Underwriters

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10 SAAHU BOARD MEETING	11	12	13	14
15	16	17	18 SAAHU LUNCHEON	19	20	21
22	23	24	25	26 HAPPY THANKSGIVING	27	28
29	30					
<b>NOVEMBER 2009</b>						

**ON THE HORIZON:**

**12/8 SAAHU BOARD MEETING**

**12/16 LUNCHEON**

**12/25 CHRISTMAS**