

Calendar of Events

June 2

Insure Oklahoma
Brown Bag - 1 hr CE Credit
Johnnie's Charcoal Broiler
2652 W Britton Rd, OKC

June 8

Membership Meeting
Sportsman's Club
4001 NW 39th Street
12pm-1:30pm
Install New Board Members
Awards Presentation

July 13

Membership Meeting
Sportsman's Club
4001 NW 39th Street
3 hrs Ethics Seminar
9am -1:30pm
Lunch Buffet Included

October 26

Life & Health Roundtable
at O.I.D.
More details to come



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OKCAHU Board 2010-11

President - Daniel Somers
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Past President - Programs
Diane Barton
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President Elect / Golf Tour
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First VP - Jeff Walraven
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Treasurer - Leah-Anne Janway
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Secretary - Karen Brown
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Membership - Betty Ostendorf
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Executive Director & Communications
Barbie Greer - barbiebgreer@cox.net

Legislative - Mike Brown
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HUPAC - Carrie Cox
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Corporate Sponsors - Cathy Studier
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Hospitality
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annessa@themcculloughagency.com

Media Relations / Public Service
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Awards - Kelli Podhajsky
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Newsletter Editor - Stacy Galindo
stacyg@orragency.com

OSAHU Board 2010-11

President
Bob White

Past President
Katrina Nash

President Elect / Awards
Carrie Cox

First VP
Barry Wilson

Second VP & Education
Jean Miller

Treasurer
Leah-Anne Janway

Secretary / Membership
Becky Connel

Directors
Diane Barton
Daniel Somers
Zane Whitlow
Joe Brining

HUPAC Chair
Joe Brining

Legislative Chair
Don Hensley

Website & Communication
Kim Merriman

Scholarship
Harry Hanig

Membership
Mike Stephens

Trustee
Mike Stephens
Lisa Irby
Glenda Owen

Get the required C.E. credit for 3 hours of Ethics in half of a day!

July 13 OKCAHU presents Ethics. 3 hours of CE (no partial credit given-you must attend from 9:30-1:30). Meeting will be at The Sportsman's Club and include the buffet.

OKCAHU Members \$40 Non Members \$60

9:00-9:30 Registration

9:30-10:30 1st Hour

10:40-11:40 2nd Hour

11:40-12:10 Lunch Buffet

12:10-12:30 Membership Meeting

12:30-1:30 3rd Hour

RSVP by July 12 to barbiebgreer@cox.net.

AGENTS REMEMBER!

The Oklahoma Insurance Department increased the number of hours for C.E. from 16 hours to 24 hours. Of the 24 hours, 3 hours of Ethics is required.

CE Rollover Credit

A licensee can rollover up to 6 hours in excess of the minimum 24 hour requirement. Erin Edwards, CE Specialist, OID, 405-522-0897 or E-mail: erin.edwards@oid.ok.gov

2 Hours Free C.E. per renewal period for OKCAHU/NAHU Members.

Email barbiebgreer@cox.net your license number.

She will send a letter to the OID on your behalf.

Allow at least 6 weeks before your license expires to get the letter to the OID.

Then allow an additional two weeks for OID to process the request.

Please contact Barbie with any questions.

Barbie Barton Greer, OKCAHU Executive Director.

Sample Letter: On behalf of the Oklahoma City Association of Health Underwriters, this letter is confirmation that (INSERT NAME) is a member in good standing. Per the Oklahoma State Statute, Title 36 Article 14A Section 1435.29 (B)(5) *Subject to approval by the commissioner, the active membership of the licensed producer or broker in local, regional, or national professional insurance organizations or association may be approved for up to one (1) annual hour of instruction. The hour shall be credited upon timely filing with the Commissioner, or designee of the Commissioner, and appropriate written evidence acceptable to the Commissioner of such active membership in the organization or association.*

The State Statute listed above allows a credit hour for each year membership for a total of two per renewal period. This letter may be presented to the Oklahoma Department of Insurance for (INSERT ONE/TWO) credit hours.

Davis Merrey, Owner / President of TeamLogic IT of Oklahoma City was one of the speakers at our spring C.E. Seminar. He wanted to share this information with the OKCAHU members. If you have any questions or comments about his presentation or Computer-Network services he provides, please call or email: dmerry@TeamLogicIT.com, Office: 405-840-1545, Mobile: 405-761-3027,

Our 2010 Spring CE Seminar was a success! We had great speakers with interesting topics at a wonderful facility. Thank you to our Spring CE Seminar Booth Sponsors: Assurant Employee Benefits ~ Jaime Willingham, Assurant Health ~ Joe Brining & VSP ~ Charlotte & Lisa and to our Break Sponsor Mutual Assurance Administrators ~ Tom Bartlett. **We greatly appreciate our CE Seminar Sponsors!**

We also want to thank Ronda Little from INTEGRIS Cancer Institute Proton Campus for hosting our seminar and providing lunch. We had lots of positive feedback from our attendees and we look forward to providing our members with more exciting & informative programs.

Barbie Greer,
OKCAHU Executive Director

Tip of the Week: Laptop Thieves Hate Mud Posted by Dan Yost on April 13th, 2010

For this week's Tip of the Week I'll delve back into some more "personal security" practices or, that is, specific ways to keep your mobile devices safe on the go. As I've mentioned before, it's crucial to "break the Twenty Second Window." It's worth repeatedly emphasizing the Twenty Second Window.

This term refers to the twenty seconds, or so, that a thief has to strike, in most cases. Laptop theft, as well as cell phone/iPhone/BlackBerry theft and just about all other personal property theft, is a crime of opportunity. The "window" of opportunity is usually quite short. A thief has to make a strike quickly, and escape, before his risk of detection becomes too high. And we all know this intuitively—whether you're playing a practical joke, or doing something "more serious" that you don't want to be caught doing, you typically hurry, when the time comes to pull it off. It's obvious.

Laptop thieves live by the Twenty Second Window, usually.

Now for the tip. It's hard to "run in mud." Running in mud slows you down. It bogs you down. That's what you want to do to a thief. So, put up barriers that will make it harder for a thief to strike quickly, such as zipping up your laptop inside your carrying case/bag and putting the strap around your chair. Better yet, never leave the laptop even for a moment. Better yet, always use a cable lock too. But at **least** put up some basic barriers that will threaten to make a thief stumble, make noise, get tangled, and so forth. Doing so is likely to be a very effective way to ensure that the thief hits the other guy's laptop instead of yours. Thieves attack easy scores. If yours is harder, they tend to move on.

Sponsor Spotlight



Holding all your eggs in one basket

Many of you have clients that own a small business. I'm sure that most of your small business owners have at least one person employed that is a real "keeper." In some cases, the keeper is the owner. In the life insurance world, this person is called a "key man", or to be politically correct, a "key person." Have you ever discussed with the business owner about insuring against the loss of this key person to death or disability? They have insurance on their buildings and autos, why not on a key employee?

Ask your client how hard his or her business would be hit if this key person was disabled, or worse, had died? Ask them how much of a financial burden the business would face trying to find a replacement for this key person? Imagine the hours of training and the work load on existing employees having to share their own time to help alleviate the burden of training a new employee. And that's if someone has already been hired! What if it takes months before an appropriate person is found? Could the business even survive those months without its key person?

Key person insurance is very important and should be an easy topic to bring up with your client. It can be designed as pure life insurance payable to the company, or it can be designed as disability insurance, paying benefits to the employer until the key person is capable of working again.

Zack D. Taber , Taber Brokerage LLC
405-235-4610 / 800-627-3100 / 405-235-4630 Fax
www.taberbrokerage.com

Thanks to everyone that participated in the OSAHU Annual Golf Tournament at Cimarron Trails, Perkins OK



Mike Stephens, Excelsior
Bob White, CommunityCare,
Leah-Anne Janway, BIA,
Barry Wilson, The Wilson Group,
Becky Connel, Benefit Designs of OK,



Harry Hanig, BenEx
Brett Coleman & Tim Reddout, Waterstone
Benefit Administrators,
Bart Hoolehan III, MedTrak Pharmacy Services



Cassie Waters, CommunityCare
Dana Nursick, Gallagher Benefit Services
Charlotte Fox, Gallagher Benefit Services
Sherry Richey, Gallagher Benefit Services



Lan Miller, Delta Dental

the
VOICE



Providing qualified Oklahomans with access to affordable health care!

Insure Oklahoma Agent Blast - 5/2010

State Offices we will be closed Monday, May 31st for observance of Memorial Day.

FEDERAL EMPLOYER IDENTIFICATION NUMBER (FEIN)

When a group changes their FEIN, Insure Oklahoma needs enough time to verify this change with the Oklahoma Employment Security Commission (OESC). Frequently, OESC records will not reflect the change for three or more months. We must be able to verify the employer complies with OESC rules.

EMPLOYEE APPLICATIONS

When you are helping employees enroll, please let them know they **must** report all income and household members. This includes their spouse, children and all income such as social security, self-employment, child support, disability payments, etc. Our audits are showing some members not eligible and they indicate they received help applying from the agent. When the member is identified as applying incorrectly, we are required by the Federal Government to recoup all funds expended on their behalf. This is a difficult and unfavorable situation for Insure Oklahoma, the member and employer.

PROOF OF CITIZENSHIP FOR EMPLOYEES AND SPOUSES

Employer attestation forms can only be used for the employees. The form must be filled out, signed and dated by the employer. The form is a legal document attesting that all the employees are citizen of the United States or qualified alien under the Federal Immigration and Nationality Act. The employees' **spouse** will still need to provide one item for proof of U.S. Citizenship and one item for proof of identity. Citizenship Requirements

NAME CHANGE ON STAFF LISTINGS

If a group needs to change the full name of an employee but not the SS# on the staff listing, we will need the employer to do the following:

www.insureoklahoma.org



- We need a corrected Staff Listing
- We need a Subscriber Change Form signed by the employee

Each Subscriber Change Form will require a copy of their Social Security Card and one of the following forms of Identity. (All documents must be in the new name)

- Driver's License
- Government issued ID cards with photo (if no photo, must include identifying information)
- Tribal government issued ID and documents, including Certificate of Indian Blood
- School ID with picture
- U.S. Military ID, U.S. Military Dependent ID or U.S. Military Draft Record
- U.S. Coast Guard Merchant Marine Card

FAX NUMBER: 405-530-3433

When you are submitting documents for your group, please attach a FAX Cover Sheet and fax all documents to 405-530-3433. Insure Oklahoma will process documents received at our business/agent fax number within 30 days. Please be aware, sending documents to 405-949-9563 may significantly delay processing. Please update your records to reflect our business/agent fax number **405-530-3433**.

Complete list of employer documents

- Employer Application
- Insurance Carrier Invoice
- Rate Sheet
- Agent of Record Form
- Electronic Funds Transfer (EFT) Form and Voided Check
- Staff Listing
- Employer Attestation-Employee Citizenship Form
- Employer Change Form
- Employer Contract
- Open Records Request Form

AGENT PARTNERS-REGIONS

We have a new map listed on our website. Please click on the link provided Who is your agent partner?

Agent partners are available to help you with:

- Educating you and your clients on the Insure Oklahoma program and how it works.
- Employer forms and employee enrollment.
- Doing presentations for groups such as Agencies, Brown Bags, and CE Classes or anyone else interested in learning more about the Insure Oklahoma program.



NAHU MEMBERSHIP DUES INCREASE

Preparing for the Future of the Health Insurance Industry

NAHU has experienced the same type of financial pressures that our members have felt in their business and at home. A combination of increased tax liability, reduced advertising revenue and poor member retention have all had a negative impact on our reserves. As responsible stewards of your membership dues, we have taken great strides in trimming costs, cutting under-performing programs and finding alternative sources of revenue in the past two years. Between the 2008 and 2010 budgets, \$692,000 of budgeted expenses were eliminated by cutting NAHU Board expenses by 35% and leaving several staff positions vacant. This year, the Board approved an additional 20% reduction in costs. Volunteers at every level of national and regional leadership have personally accepted more out-of-pocket costs of travel while working to make our organization more successful.

Now, more than ever, it is imperative for NAHU to move forward and increase its membership levels, member experience, chapters' viability, legislative efforts, presence in the health care industry and financial foundation. The association now faces one of the most significant challenges in our history, but many new opportunities will also be available for agents and brokers if they are properly equipped with the right knowledge and appropriately represented to state and federal governments. To assist our members both in meeting upcoming challenges as well as taking advantage of opportunities, there are several strategic initiatives NAHU must pursue. These actions are of the utmost importance at this turning point in our members' careers. A national dues increase is essential to funding the following types of items as we move forward.

Legislative and Regulatory Environment

Regulations are now being developed at the federal level in multiple agencies. The complexity of these regulations as they are being developed and interpreted, as well as their importance to NAHU members, requires the retention of additional outside legal counsel to assist us in optimizing the outcome of health care reform. This will also allow us to provide timely compliance information to our current members as well as attract new members by improving the marketability and ability not only to stay in business but to take advantage of opportunities created by the new legislation.

We have also hired additional government affairs staff to handle the increased responsibilities associated with new legislative and regulatory measures at both the federal and state levels.

Dual-Purpose Public Relations Campaign

It is critical that NAHU educate consumers and policymakers about the realities and myths of the current health care system and the benefits of a private market. Especially in light of the soon-to-be-created Exchanges, the value of the agent/broker must be emphasized and understood. NAHU members and those who are not yet members need to understand that NAHU is the premier association for agents and brokers and that their membership is essential. This will involve extensive promotion of NAHU in multiple venues.

Operational Improvements

We will be relocating our office to downtown Washington, D.C., at the end of our current lease in 2011. Additionally, we must replace some furniture and computer equipment as well as update and enhance our website functionality.

Chapter Assistance

Small and struggling NAHU chapters continually report difficulties with the cost of chapter administration. NAHU will hire an additional staff member whose complete focus is chapter management. This service is not designed to replace the executive directors of existing chapters or duplicate services offered by local chapter management but rather to provide basic services for chapters unable to afford local assistance. This service to chapters will:

- Provide assistance with membership, accounting and program areas.
- Allow state and local chapters to rely less on volunteer support to perform necessary functions.
- Provide greater assurance that chapters are complying with bylaw and legal requirements.
- Help with recruitment and retention efforts with members.
- Generate monthly financial statements for chapters to be presented at board meetings.
- Assist with organizing educational programs and chapter meetings.

Reserve Balance

NAHU must maintain a financial foundation that ensures a viable financial future. To protect our long-term financial stability, we must increase our reserves to the level recommended by our auditors.

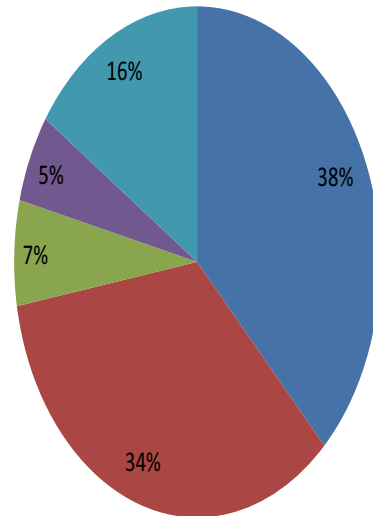
The dues will increase \$50 in 2011, \$25 in 2012 and \$25 in 2013. This increase will ensure that we are able to continue to fund our members' needs and prepare for upcoming changes due to the legislative and regulatory environment.

LOOKING AT THE NUMBERS

Where the Funds Will Be Allocated

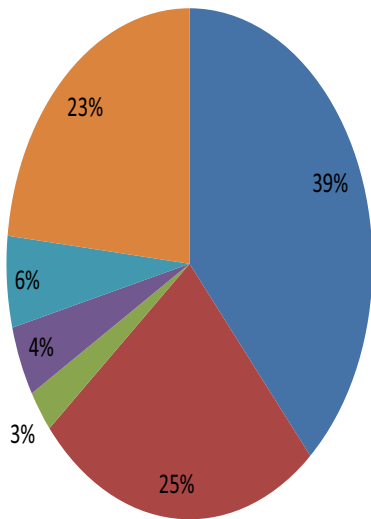
NAHU has developed a three-year strategic plan for the allocation of funds from a dues increase. Each pie chart represents the percentage of funds to go to each of the six areas of development: increased staff and benefit costs, increased legislative and regulatory expenses, new chapter assistance program, communications campaign on the role of the agent, cost of operations improvements and increased financial reserve. There is an anticipated dues increase of \$50 in 2011, \$25 in 2012 and \$25 in 2013.

2011



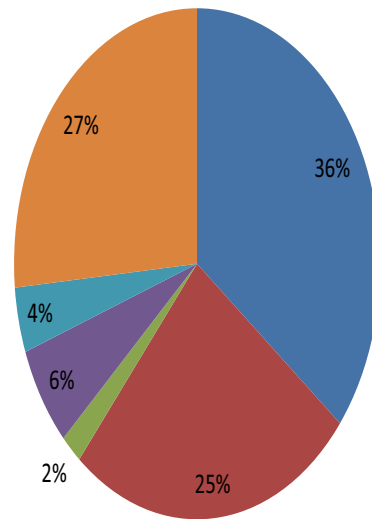
- Increased Staff and Benefits Costs
- Increased Legislative and Regulatory Expenses
- New Chapter Assistance Program
- Communications Campaign on the Role of the Agent
- Cost of Operations Improvements
- Increased Financial Reserve

2012



- Increased Staff and Benefits Costs
- Increased Legislative and Regulatory Expenses
- New Chapter Assistance Program
- Communications Campaign on the Role of the Agent
- Cost of Operations Improvements
- Increased Financial Reserve

2013



- Increased Staff and Benefits Costs
- Increased Legislative and Regulatory Expenses
- New Chapter Assistance Program
- Communications Campaign on the Role of the Agent
- Cost of Operations Improvements
- Increased Financial Reserve

A Special Thanks To Our Corporate Sponsors



If you are interested in becoming a Corporate Sponsor please contact
Cathy Studier at 405-235-0036 or cathy@berryhillins.com

SUPPORT OUR CORPORATE SPONSORS

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Betty Ostendorf
OstendorfB@aetna.com
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Fax: (405) 917-7283

American Fidelity

Catherine Denwalt-Graham
catherine.denwalt@af-group.com
Phone: (405) 523-5722
Fax: (405) 523-5072

Assurant

Emilea Millstead
emilea.millstead@assurant.com
Cell: (214) 649-3897

Benchmark Financial

Jim Duncan
jdd@benchmarkfinancial.com
Phone: (405) 840-0028
Fax: (405) 840-0014

Blue Cross Blue Shield

Travis Johnson
travis_johnson@hcsc.net
Phone: (405) 316-7032
Fax: (918) 549-9541

Frates Benefit Administrators

Jenna Gibney
Marketing/Acct Coordinator
jgibney@clfrates.com
Phone: (405) 290-5693

Colonial Life

Ricky Reynolds
rcreynolds@coloniallife.com
Phone: (501) 225-5000
Fax: (501) 225-4374

Community Care

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cgidding@ccok.com
Phone: (918) 594-5245
Fax: (918) 594-5209

Become a Corporate Sponsor TODAY!

Contact Cathy Studier
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cathy@berryhillins.com

Coventry

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Delta Dental

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Fax: (405) 607-2165

Excelsior Benefits

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Regional Manager
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Phone: 1-866-469-0408

First Health Network

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Phone: (314) 304-5941

Guardian

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Fax: (918) 493-1407

Met Life

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Account Executive
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Phone: (972) 246-1714

Mutual Assurance

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danoliver@maa-tpa.com
Phone: (405) 607-2603
Fax: (405) 607-2626

Principal Financial Group

Cindy Harrison
Harrison.cindy@principal.com
Phone: (515) 247-6106

Sue Wilson Brokerage

Sue Wilson
connie@suewilsonbrokerage.com
Phone: (405) 843-8300

Taber Brokerage

Zack Taber
zack@taberbrokerage.com
Phone: (405) 235-4610
Fax: (405) 235-4630

United Health Care

Jon Lawson
Jonathan_d_lawson@uhc.com
Phone: (918) 459-1214
Fax: (918) 459-1452

Unum

Scott Battaglia
sbattaglia@unum.com
Phone: (800) 442-0915
Fax: (972) 490-5412



Sportsman Country Club

4001 NW 39th St. OKC OK 73112

Membership Meetings, 2nd Tuesday of each month:

June 8, July 13, August 10, September 14,
October 12, November 9 & December 14

Monthly membership meeting prices INCLUDE lunch, so please enjoy the buffett!!!!

Members	Lunch & C.E.	\$20.00
Non-Members	Lunch Only	\$30.00
	Lunch & C.E.	\$40.00

Win a FREE Lunch! Bring a letter from a legislative representative acknowledging your contact to them about a grassroots topic, and you will be eligible for a drawing for a free lunch at the next monthly general membership meeting. **Bring a guest too!**



**Congratulations
to Craig Oden!**

A New Baby Girl



Welcome New Member!

Tracey A. Rathjen

Caba, Inc.

traceyrathjen@cabainc.com

Joined 5-19-10

Sponsored by Angela Powell

**Be the next Operation Shout Winner!
Goto: www.nahu.org Click on Operation Shout tab. Write to your Legislators. Bring your letter to the next meeting to enter in the drawing to win a free lunch buffet at the Sportsman Club!**



OID RENEWAL REQUIREMENTS:

Agents are responsible to check their own number of CE hours. OID does mail a renewal, but it does not state number of hours completed. **All agents must renew online. Law requires an agent to keep their correct address filed with OID.** It is also helpful for them to have an accurate email address. The commissioners office is not doing as much communication via the mail. Most of it is done via email. For agents to insure they receive all OID communications they need to check their email address OID has on file. **If a correction needs to be made call in or email the agent licensing dept at www.oid.state.ok.us**

Note: The Annual Budget, Monthly Treasurer's Report and Monthly Board Meeting Minutes are available for your review. Email requests to leah-anne@berryhillins.com or go to www.okcahu.org for more information.

Moved....Changed E-Mail.....

It's important for our membership to continue to receive emails, newsletters, the monthly HIU Magazine, and many other NAHU membership perks. We don't want to lose you when you move to a new business location or have any type of change that would cancel your services. **To update your membership contact information:**

1. Go to www.nahu.org - Log On
2. Click on "Manage Contact & Profile"
3. Click on "Personal"
4. Make necessary changes
5. Click on "Save"

You can also renew your membership, find other members, register for events or browse the NAHU Store.

ASSOCIATION WEBSITES:

OKCAHU
www.okcahu.org

OSAHU
www.osahu.org

NAHU
www.nahu.org

Oklahoma Insurance Dept.
www.oid.state.ok.us

Affordable Access to Healthcare
www.affordableaccesstohealthcare.org

HUPAC
www.hupac.org