

# Resourceful Words



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## President's Message

By John Rippinger  
CLU, ChFC, CFP™, LUTCF, RHU, REBC, RFC, LTCF

First, I want to personally thank the over 225 brokers, carrier partners and friends that attended the Resource Brokerage open house on October 25th. By any measure it was a resounding success. There was great food, drink, music, office tours and stimulating conversation. Our employees took pride in giving tours of our new offices and hopefully you got a chance to put names with faces. It also gave us the opportunity to

introduce you to our new corporate spokesperson, Brigadier General Steve Ritchie (ret). Steve is one of those rare individuals that you bond with instantly, partly because of his passion for flying and to the principles that he lives his life by. Let me just share his biography with you:

A command pilot with some 4,000 flying hours including 800 combat hours, General Ritchie is our last American Ace. He's the only Air Force Pilot Ace of the Vietnam conflict and the Air Force's first and only pilot ace since the Korean War as well as the only American pilot in history to down five MIG-21s. In 1968, General Ritchie served as an F-4 pilot at DaNang Air Base, Vietnam, where he flew the first F-4 Fast Forward Air Controller (FAC) mission in

Southeast Asia. In 1969 he completed the F-4 Fighter Weapons School at Nellis AFB, Nevada, and became one of the youngest instructors in the history of the school. General Ritchie volunteered for a second tour in Southeast Asia in January 1972 and was assigned to the 432nd Tactical Fighter Reconnaissance Wing. He served as Wing Weapons Officer, and it was during this tour that General Ritchie scored five MIG-21 victories. As a winner of the Air Force Cross, four Silver Stars, 10 Distinguished Flying Crosses and 25 Air Medals, General Ritchie understands

commitment to excellence. This commitment flavors his speaking programs including: Why Not the Best?, The Battle of Ideas, Top Gun Performance and The Cutting Edge.

Steve made a few brief remarks at the open house but we are bringing him back for a major presentation in the spring that you will not want to miss. If you saw the Daily Herald interview with him you know that General Ritchie and Resource Brokerage share some of the same principles, namely: Dedication, Perseverance, Discipline and Drive. Details regarding General Ritchie's presentation, and how to reserve your spot, will be in our next newsletter.

While at the open house Steve personally autographed books for a donation to one of his charities,



John Rippinger & Brigadier General Steve Ritchie

TAPS (Tragedy Assistance Programs for Survivors). Kudos to the brokers who donated over \$1,200. That donation was matched by Resource Brokerage 100%. Speaking of charity, I am on the board of directors of the NAILBA (National Association of Life Brokerage Agencies) Charitable Foundation. If you are associated with a charity and are looking for grants between \$5,000 to \$20,000 please give me a call so that I can get you the proper paperwork for your organization to fill out. I recently encouraged the Quinn Haberl Foundation (a school for Seeing Eye dogs for youth) to complete grant paperwork and the foundation has just awarded them \$15,000. It is a great cause and NAILBA was pleased to make them a recipient.

Again, thanks for attending the open house and we look forward to hosting other first class events for our brokers and carrier partners in the future.

## Group Benefits

### **Complete Submissions/Communication is What Gets the Case Through Underwriting!**

By Blair Farwell, Vice President—Health Brokerage

When a case is submitted, our Group Benefits staff does an initial review of the materials originally submitted. We will immediately return a list of outstanding items based on the documents that we have to review at that time.

Frequently, as the outstanding items come back, they create more questions. The most common offenders are the Quarterly Wage and Tax Statement (either full-time individuals showing wages that were not accounted for in the initial submission that we do not have an application or waiver from—or individuals we have an application on that are not appearing on the Quarterly Wage and Tax Statement). The prior carrier bill is also the place where we identify prior “COBRA or Illinois Continuees” that got lost in the shuffle and missed during the initial enrollment. It is key to know that

the completeness of your submission determines the finality and quantity of outstanding information requests you will be receiving from our Group Benefits staff.

In terms of communication, we always try to acknowledge every outstanding requirement that comes in. If you send us an outstanding item, as soon as we get the item and it is processed, we send a fax back to you detailing an amended outstanding list. If it is a scenario as mentioned above, once the item is received, it creates additional questions. But this is simply a function of new information being introduced after the initial submission!

If the item comes in and it is complete, you will get faxes each time you send a piece of information. If you send a piece of information and you do not get a revised outstanding list in return, that means we did not get it!

Finally—one more way to keep the lines of communication open—we send an update on every case each Monday letting you know the status of all outstanding requirements (whether we receive anything or not) just so you know we did not forget about your case! As you know, the carriers do not accept partial submissions from us so we need the entire list completed (and acknowledged) before the case can be overnighted or dropped off on the same day as the final outstanding requirements are acknowledged. As always, we appreciate your business!

### **Group Bonus Corner**

By Judy L. Wrigley, Assistant to Blair Farwell

The following is a recap of the ongoing bonus campaigns that we have been communicating to you. Note that several of these campaigns will not end until December 31st or later so you still have time to meet the carriers’ sales criteria.

**BC/BS**—Remember, to qualify for BlueLeader status, you need to enroll 10 cases totaling at least 250 lives in one calendar year. We'd LOVE to hand-deliver a BlueLeader bonus check to you!

**Humana**—

**1. Humana Dental's Bonus Program**

Sell at least two fully insured Dental cases and accumulate at least \$50,000 in billed (no annualized) fully insured Dental premium and self-funded Dental administrative fees during the Dental bonus period of July through December, 2006.

Bonus calculation:

For the first \$50,000	1 percent
For the next \$100,000	2 percent
For the next \$150,000	3 percent
For the balance	4 percent

A maximum of \$150,000 in billed premium will be credited for any case or affiliated cases during the semiannual period.

**2. Humana "Get the Royal Ali'i Treatment" campaign**

Become a member of Leaders Club and enjoy a trip to the luxurious Fairmont Orchid on the Kohala Coast of Hawaii's Big Island. Sell at least 10 case credits and 200 enrolled employee credits generated from Dental, Life or Short-Term Income Protection business using the standard product conversion factors and credit maximums (see the Producer Partnership Plan for details) from January 1, 2006 through December 31, 2006 and you'll be on your way to Hawaii—a paradise of green-carpet valleys, emerald mountains and an ocean as blue and deep as the sky.

**3. Score BIG with Humana's Football Bonus**

Effective September 1, 2006 through January 31, 2007

<b>TOUCHDOWN</b>	\$10,000	End the bonus period with 10+ Humana Medical groups than you started with—any case size.
<b>FIELD GOAL</b>	\$1,000	Add both Dental and Life to 3 new or existing Humana Medical groups
<b>EXTRA POINT</b>	\$100	In addition, receive a \$100 gift card for each new Dental group you sell

Humana is also offering a "New Player Signing Bonus"!! If you do not have an active case with Humana as of August 31, 2006 and you sell a new group with an effective date before January 31, 2007, they will welcome you with a \$50 gift card.

**BlueCross BlueShield of Illinois New Agent Codes**

Shea Gamble, Licensing Coordinator

Resource Brokerage, LLC is excited to announce that BlueCross BlueShield of Illinois will be issuing unique agent codes for all active producers. These new codes will replace the current practice of using your social security number or agency's Tax Id. The targeted completion date is year-end 2006. New contracting paperwork will not need to be completed.

This change will eliminate the need for you to write your social security or Tax ID number on your client's application. As identity theft is a growing concern among many people, keeping your personal information from falling into the wrong hands is crucial.

**Illinois Division of Insurance Alternate IDs**

An additional tool to aid in the fight against identity theft is to receive an alternate id from the Illinois Division of Insurance (IDOI). The alternate id will replace the use of your social security number for identification purposes with the IDOI. If interested, simply send a letter requesting the alternate id to:

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**IAC**—Win a trip for two to IAC's 2007 Producer's Conference in Lisbon, Portugal to be held April 15-21, 2007 by producing annualized premiums of \$125,000 in new business sales issued between September 1, 2006 through January 31, 2007 with a minimum of three small group cases. The trip includes airfare and lodging at the Pestana Palace for you and your guest as well as two dine around town evenings.

**Starmark**—

Enroll new business groups on the new plans Starmark offers (Starmark Signature Series [including Signature 50/50 Advantage] or Starmark Consumer Health Series and earn a one-time bonus of \$10 for every medical life issued! The one-time per employee bonus will be paid separately, the month following the group's effective date.

**Campaign Dates:**

Wisconsin—September 1st through November 30th

When you sell a Dental and/or LTD plan in conjunction with a health plan, your bonus grows. A factor of 1.25 is applied to all of the group's Medical employees when calculating the in-force number of employees for the bonus.

**Trustmark Group Select**—

What's better than bringing your next midsize group to Trustmark Group Select? How about a \$1,000 cash bonus! Here's how it works. Simply send the complete submission package to our office by the 15th of the month prior to your group's effective date, and you'll earn an extra \$1,000.

Who wins with this great new program? We all do. But most importantly, your client and their employees win because everything is ready for them to access their new medical benefits plan on day one. The group policy number is available early. Member ID cards arrive on time. The first billing is clean and correct.

What constitutes a complete Trustmark Group Select submission package? Call Resource Brokerage for further details.

**Glucose Meter Program Changes**

By Judy L. Wrigley, Assistant to Blair Farwell

Did you know that BCBSIL makes glucose meters available to help members with diabetes manage their condition at no additional charge? Effective July 1st, members can choose selected meters from two vendors—Roche and Abbott. After selecting the meter that best meets their needs, members call the vendor toll free and provide their group and member ID number.

The following meters are available:

Roche (888.355.4242)  
Accu-Chek® Aviva  
Accu-Chek® Compact Plus System

Abbott (866.224.8892)  
FreeStyle  
FreeStyle FLASH  
Precision Xtra

Members who are legally blind can request a voice-activated glucose meter by contacting BCBSIL's Quality Improvement Department at 312.653.3465.

**Humana Opens Mail-Order Prescription Drug Facility**

By Judy L. Wrigley, Assistant to Blair Farwell

In a bold move toward more efficient customer service, Humana has opened its own fully automated mail-order prescription drug facility, RightSource, in Phoenix, Arizona. Without impacting your clients' pharmacy benefits in any way, effective September 1, 2006, Humana transitioned all prescriptions currently at Walgreens Mail Service to RightSource.

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Humana owns RightSource which will allow the carrier to enhance their service to your clients by delivering convenience, savings, guidance and service. Members can determine their cost share through MyHumana, their password-protected personal home page on [www.humana.com](http://www.humana.com). They also will be able to use the RxCalculator<sup>SM</sup> to price their prescriptions at mail-order or call RightSource Customer Service at 1.800.379.0092.

### **UniCare Introduces HealthyExtensions<sup>SM</sup>**

By Jane Kopecky, RHU REBC CSA CMS, Sr. Marketing Representative

HealthyExtensions<sup>SM</sup> is a program designed to help insureds and their families take a personal path toward wellness. The program is included on all UniCare groups, new business and existing.

HealthyExtensions<sup>SM</sup> tells you about discounts offered by independent vendors and practitioners for lifestyle and wellness products and services. UniCare members are automatically eligible. The program includes: discounts on massage therapists, spa treatments, nutritional supplements, books, video tapes, CDs and much more. Members can use the Healthyroads online directory to find a Massage Therapist or Registered Dietitian. The program also includes dental, vision, and hearing services and products with discounts on teeth whitening, LASIK, and hearing aids as well as on-line programs for stress management.

In addition, there are discounts available for everything from allergy and asthma relief products, to fitness club memberships, weight management programs, and fitness products.

To take advantage of the HealthyExtensions<sup>SM</sup> discounts, insureds will contact the vendor and make an appointment (as needed). They should be prepared to show their UniCare ID card, but some HealthyExtensions<sup>SM</sup> vendors may extend the discounts to parents and grandparents of insureds even if they are not UniCare members.

No referral from UniCare or your physician is necessary and there is no need to file a UniCare claim, because these benefit enhancements are discount arrangements, not insured benefits.

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Illinois Division of Insurance  
Producer Licensing Unit  
320 West Washington Street  
Springfield, IL 62767

Sample letters can be obtained by contacting Shea Gamble, Licensing Coordinator at 1-800-605-7566 ext. 0019 or [sgamble@resourcebrokerage.com](mailto:sgamble@resourcebrokerage.com).

Resource Brokerage, LLC is committed to assisting our valued producers keep their personal information safe and secure.

### **The Hartford's Initiative for Prostate Cancer Survivors Grabs National Headlines**

The Hartford's recent initiative to offer Standard life insurance rates with no postponement period for qualified prostate cancer survivors has attracted national media attention. Here's sample media coverage of the industry-leading program.

"Responding to medical advances, Hartford Financial Services Group Inc. said it would sell life insurance at standard rates... to men with moderate levels of prostate cancer." "unlike some policies, Hartford's is available immediately after surgery."

-Life Insurer Gives Break to Some Men with Cancer, Jillian Mincer  
The Wall Street Journal, March 28, 2006

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For additional information on HealthyExtensionsSM or a full color brochure, please feel free to contact anyone in the Group Benefits team.

## **Destiny is Making Healthcare Easier**

By Susan Niziolek, New Business Management

Destiny is now simplifying their insurance plan terms to make it easier to buy and sell. They have removed the acronym 'PMF' (Personal Medical Fund) and replaced that term with 'HSA/HRA' to be more in line with industry standard acronyms. They have also renamed 'stop loss' to 'coinsurance maximum' to make their terminology more in line with the industry.

As of November 1, 2006, Destiny will be offering calendar year deductibles.

Destiny has ceased to offer The Chronic Medication Rider or the Dental/Vision rider on all new plans. Instead, they have replaced it with the Total Medication Rider (which functions more like the industry standard drug card). Destiny is still offering the Preventive Medication Rider which covers a defined list of prescribed medications on a copay basis and can be coupled with an HSA plan design thus assisting in preserving the member's HSA account.

Destiny has continued to set standards by introducing software called the Contribution Manager which allows employers to set premium contributions based on their members' Vitality status (wellness/health education program).

## **Prior Notification Needed for MRI, CT and PET Scans and Cardiac-Imaging Studies**

By Jesse Rawley, Marketing Representative

Beginning September 15, 2006, all Destiny Health Plan members in Illinois will need to provide prior notification for MRIs, CT scans, PET scans and

cardiac-imaging studies. Providers should call the contact number found on the back of The Destiny Health Plan ID card to obtain authorization before performing any of the aforementioned procedures. Employers and members were first notified about this important change in the July issue of Destination Vitality. Further information may be obtained at Destiny Health's website, [www.destinyhealth.com](http://www.destinyhealth.com).

## **Dual Choice Advantage from IAC sets you apart from the competition**

By Jane Kopecky, RHU REBC CSA CMS, Sr. Marketing Representative

In this ultra competitive retail market, how do you best set yourself apart from the crowd of brokers quoting the same old plan designs? What can you bring to the table that no other broker may have thought of?

IAC Dual Choice Advantage! Two health plan choices – and each choice has the same price! This benefit program empowers employers to offer each employee two plans for the same competitive premium. This exclusive plan offering encourages employees to choose the health plan with the best benefits for them.

Option 1 introduces a daily deductible, a consumer driven concept that lowers premium without having employees switch to a high deductible plan. Employees have a daily deductible of \$250 (\$500 families). Covered charges incurred on any given day that exceed the daily deductible amount are covered by the plan at 100%. Employees pay daily deductibles (or a portion of a daily deductible – some employers couple HRAs with this concept) until the \$4,000 out-of-pocket maximum is met. In the event that the \$4,000 out-of-pocket is met, all additional covered charges are paid at 100% for the remainder of the calendar year. For example, a four-day hospital stay for an employee would

result in only \$1,000 (\$250 per day) out-of-pocket. The plan would reimburse all remaining covered eligible expenses at 100%.

Option 2 is an affordable high deductible health plan compatible with a Health Savings Account. Employees enjoy the convenience of one deductible for all covered expenses, whether services received are from in or out of network providers. The plan can also be designed to work with an HRA and which then can include an office visit copay to ease employee transition to the cost saving health coverage plan strategy of a high deductible health plan.

For more information or to obtain a quote, contact your Resource Brokerage Group Benefits specialist today!

### **BlueCross BlueShield of Illinois' BlueStar Report**

By Jesse Rawley, Marketing Representative

The 2nd Annual BlueCross BlueShield of Illinois BlueStar Hospital Report is now available. The report is generated to summarize the results of quality and safety performance measures that have been reported to hospitals. BCBSIL's goal in creating this report is to stimulate quality improvement within hospitals and to provide members with information they can use in selecting a hospital. Dr. Carol Wilhoit, Medical Director of Quality Improvement, states, "I don't know of another insurance company that is doing such comprehensive hospital profiling."

With this new reporting tool, those backyard conversations with neighbors where you discuss the care you received at a particular hospital become less of a factor. The former patient may have only experienced a small slice of the hospital's overall services or the insured's condition(s) do not overlap with what the neighbor went through. Now those who are in need of a hospital have real-time comparative healthcare information at the click of their fingertips. Please direct your clients to visit BCBSIL's website today ([www.bcbsil.com](http://www.bcbsil.com)) and sign up for BlueAccess for Members so they can take full advantage of this newly updated information/report and also use all of the other tools that are available to them. If you would like to see this report yourself, go to [www.bcbsil.com/producer/index.htm](http://www.bcbsil.com/producer/index.htm). Look in the "Resources For Producers" section!

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"Most insurance companies force survivors to wait years before they can buy a policy. Today The Hartford said it will make it easier for prostate cancer survivors to get life insurance."

-Minnesota Public Radio transcript, March 27, 2006

"The Hartford Financial Services Group Inc. will make life insurance coverage more accessible to men with prostate cancer, recognizing rising survival rates with early detection."

-Life Insurance Offered to Cancer Survivors, Stephen Singer Associated Press Newswires, March 27, 2006

"Previously, cancer survivors often had to wait up to three years to become eligible to buy life insurance, and then they had to pay more for their coverage for five years, the Simsbury, Conn., firm said Monday."

-In Brief: New Hartford Rates of Cancer Survivors American Banker, March 28, 2006

### **The Hartford's "Inventive" underwriting program includes:**

- An initiative to issue standard-rate policies to qualified breast cancer survivors.

- The elimination of treadmill stress tests in nearly all cases.  
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## **Successful Humana Underwriting Morning at Resource Brokerage**

By Susan Garcia, Quoting Specialist

Resource Brokerage, LLC hosted Humana's underwriters in our offices. Brokers brought in applications on their groups for final underwritten rates. Humana, when face to face, had some nice offers for the groups presented. Half of the cases reviewed received preferred rates (no load); the other half received no more than 15% loads. Humana issued \$200 to \$300 Visa cards for the cases that placed. We look forward to having more brokers attend our next Underwriting Day scheduled to be held in the first full week of December! Make sure you quote your next Humana group with Resource Brokerage, LLC and let us help you grow your business.

## **New Features for Blue Access for Employers and Members**

By Katie Streff, Existing Case Management

If you haven't used Blue Access lately, you should try it now. New features will save you and your clients time and money and provide instant answers to many of the administrators' questions. This service is on [www.bcbsil.com](http://www.bcbsil.com) and will help your clients better service their employees and manage their health care benefits in a real-time format. Right now, the members can check their claim status, verify coverage, print temporary ID cards and find doctors and hospitals. Employers can add and delete employees, get COBRA information and use online bill payments. Now employers can re-add an employee as a result of rehiring or loss of other health coverage and soon will be able to print benefit booklets.

If you forget your password, you will be able to reset your password online and gain immediate access to the site. If there are ever any technical problems with Blue Access, call the Blue Access Help Desk at

888.706.0583. This is a great tool to help the process of health insurance run smoother and easier.

## **Individual Health**

### **Time/Assurant**

By Blair Farwell, Vice President—Health Brokerage

Have you activated your agent login with Time? Did you know that you can send personalized links to your clients and have them fill out the applications online and submit them electronically (therefore you do not need to send paper to us or your client) and you still get the full broker commission? This works for both Individual Major Medical, Short Term and Student Select. It is as easy as emailing a link! Call any of our Individual Major Medical representatives, and they can assist you in activating your agent link to the 21st century!

### **Don't Let HIPAA Slow You Down**

By Janine M. Skolmosky, New Business Administration

A refresher in legislation/business expediency!

HIPAA—The Health Insurance Portability & Accountability Act—is a Federal law that protects confidentiality and security of health data through setting and enforcing standards.

All carriers require a HIPAA authorization form to release any policy information to anyone other than the applicant or insured. After submission, this authorization can be revoked at any time with a signed written request to the carrier. Once information is disclosed (prior), it is no longer protected by the Federal privacy laws.

Resource Brokerage, LLC suggests the best time to use the HIPAA authorization form is when you have a client or family submitting an application that may have a condition that could be excluded or declined. Your client may want you, their insurance broker, to

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be able to access the personal health information that was used in connection with an underwriting decision or to service the policy once it is issued.

Getting this authorization form for release of health information at the time of application will greatly speed the process of servicing your client once the policy is in force, researching other carriers for coverage or in submitting an appeal for reconsideration of coverage should there be an exclusion rider or declination of coverage.

If you elect to follow this suggestion, please get a PHI filled out with Resource Brokerage's name on it as well so that when you call us, we will have full access to the same records on which you are seeking assistance. Please contact any of the members of our Individual Major Medical team for a copy of the applicable carrier's PHI form.

### **Good News From Time/Assurant Short Term Medical! Changes Effective August 5th, 2006**

By Sue Pitzmeyer, Administration

The 6- and 12-month plans are now in one brochure. This means that you can apply for the 12 month plan with a paper application and not just through the internet.

The \$10 policy fee has been removed whether the applicant elects to receive their policy via paper or the internet.

Clients can now apply for an additional Short Term Medical policy even if they've had a claim on a previous plan (previously this was an automatic decline). However, the applicant must still meet eligibility requirements of the new application. This means as long as the client can still answer "NO" to all of the medical questions, they can reapply for another Short Term Medical policy. As you know, Assurant no longer has the rewrite limitation that some of the other carriers in the marketplace have.

If the \$1,000 deductible or higher is selected, only one family deductible needs to be satisfied by all covered family members. In other words, the family member utilization is aggregated towards the one family deductible.

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- Quicker issues on many cases by replacing certain Attending Physician Statements with a prescription history evaluation.
- An exam substitution program that can reduce exam requirements based on redundancies with a client's recent medical exam, for those ages 61-75

For more information please contact Rodney Dator:  
at 800-605-7566 ext. 0027 or  
[rdator@resourcebrokerage.com](mailto:rdator@resourcebrokerage.com)

Take advantage of these great new improvements that will help you grow your Short Term Medical business.

Contact any one of our Individual Major Medical representatives via telephone or email to get a supply of the new applications—or just go to our website to download the forms or apply online.

The best news of all...as a result of the above changes, there were no rate increases to the product pricing!

### **Tips for Field Underwriting Individual Health Cases**

By Mike Kuchar, Product Representative

Before you have to explain why it might be a waste of time to submit the application your client has just completed, a little prep work done over the phone prior to your appointment can help avoid this type of situation.

We all know that insurance is “Transference of Risk for a Fee” and the different IMM carriers available to you at Resource Brokerage, LLC all have distinct criteria that they use when qualifying a risk.

To help you decide which carriers would give you a favorable decision for your client, you might ask the following questions:

- Since you have to qualify for this coverage, are there any issues that might keep this coverage from being issued?
- Does anyone applying for coverage have any ongoing medical conditions?
- Is anyone taking any medications? If yes, what, why and for how long?

In general, underwriters do not like newly diagnosed issues such as cholesterol or hypertension. A good rule of thumb for these types of issues is at least one year since diagnosis where an effective treatment path can be established and quantified.

All of our carriers have different underwriting guidelines and what could be a declinable issue for one carrier might be acceptable or yield a rider or a rating with another. All carriers have a Product Guide or Underwriting Guidelines that you can reference for Riders, Build Charts, declinable conditions, etc. If you do not have one, please ask a team member to send a copy to you!

The IMM team at Resource Brokerage, LLC has had experience with thousands of cases and are an asset available to help you get the best offer for your client. Call today!

### **IMM Bonus Corner**

By Judi Macino, Administration

BlueCross BlueShield of IL – “True Blue” incentive program has an enhanced commission tier for producers that have 25 paid under 65 Major Medical policies issued in a calendar year. This is the fourth quarter of the year and a good time to give a push to your business to achieve this quota before year end. For additional details or to inquire about your current status, contact anyone in the Individual Health Division.

### **Upcoming Part D Dates**

By Linda Medrano, Brokerage Coordinator

Annual enrollment period begins November 15, 2006 through December 31, 2006. Benefits will take effect January 1, 2007.

Producer Certification Training Course—This is a Web-based course that is offered between the months of August and September. Centers of Medicare Services (CMS) requires yearly re-certification meaning that all marketing representatives must take the course every year in order to remain certified and legally able to market Part D products. Re-certification dates to follow.

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## **BCBSIL Introduces Sweeping Changes to their BlueEdge Individual HSA Portfolio**

By Mike Kuchar, Product Representative

In response to feedback from producers, BCBSIL announced their long awaited HSA product enhancements in a communiqué dated August 21, 2006.

**For Individuals:** In addition to the current \$5,000 deductible/100% coinsurance option, BCBSIL is now offering deductible choices of \$1,050, \$1,750 and \$2,600 at both 80% and 100% coinsurance levels.

**For Families:** There will be a \$10,000 deductible/100% coinsurance option along with choices of \$2,100, \$3,500 and \$5,200 at both 80% and 100% coinsurance levels.

These products have been filed with the Illinois Department of Insurance with a built-in auto-indexing feature to accommodate the annual changes in HSA eligibility as published by the IRS and US Treasury.

Marketing material and software have been changed to reflect the new products and are available now. Please contact a member of the Individual Health team at Resource Brokerage for supplies and information regarding these changes.

In conjunction with the new BlueEdge Individual HSA portfolio enhancements, BCBSIL is requiring all existing High Deductible health plans to transfer to any one of its currently marketed product within the BCBSIL portfolio including...

- No underwriting or evidence of insurability!
- No new pre-existing condition waiting period!
- Carryover of existing incurred deductible!
- First year commissions for the writing agent for all transfers completed by 12/31/06!!

BCBSIL will be sending letters to all HDP members offering underwritten quotes to their most comparable plans. The premiums will be based on the existing renewal rate for the plan and deductible selected and can be accomplished by submitting the appropriate change form.

## **Introducing the NAILBA Field Underwriting Guide From Resource Brokerage**

Created as a practical, hands-on resource for producers to put to use as they work through an application, the NAILBA Field Underwriting Guide is one of the most valuable educational resources available to you, designed to get right at those “weak spots” so that applications can be completed right the first time. This powerful, practical tool can significantly improve your placement ratios!

### **THE GUIDE CAN BE USED TO:**

- Highlight key points of the application for faster underwriting
- Quickly check applications to make sure they are complete
- Set and manage expectations with the client
- Ensure the right information is gathered for every case
- Learn more about the risk factors and how to optimize the medical assessment process

**HOW CAN YOU GET A FREE COPY OF THIS VALUABLE REFERENCE TOOL?** Contact Mike Walls on ext. 0024 or email [mwalls@resourcebrokerage.com](mailto:mwalls@resourcebrokerage.com)

As always, clients can reapply for new business rates by completing a new application but, of course, they will be subject to full medical underwriting of the new application.

Please call on a member of the Resource Brokerage Individual Health team for more information on how these exciting changes can help increase your sales!

## Life, Annuity & Long Term Care

### From the Desk of the Vice President

By Michael J. Walls, LTCP, Vice President

The State of Service in our business is something that continually grabs my attention, so here's my take on where things stand in the brokerage business...the last round of pricing changes was about 4 months ago now, and as a result, we're seeing slow downs from those carriers that have grabbed market share. American General, West Coast Life, Genworth, and North American are all our favorites for not only competitive product, but great underwriting and new business service. Other carriers, such as Metlife, ING-Reliastar, Prudential, and Transamerica continue to experience challenges, but we aggressively work with these carriers to help offset any issues.

Small Group LTC Opportunities abound...worksite purchased LTC is the next big venue for LTC sales, and we can help. Whether it's a 2 life or 2,000 life group, we can get you quotes, marketing support, and enrollment support to place this business. We offer multi-life product and true group plans from Genworth, Hancock, Loyal American, and Prudential. Send us a census on your next Group Health case, and we'll show you cost effective options for LTC insurance.

Impaired risk Life and LTC continues to be a major success story with our agency. We're quoting on average 30-40 cases a day, most within a one

day timeframe. You're likely getting emails and postcards from other Life agencies touting their impaired risk abilities, and rest assured, we can offer the same products, plans, and results. And in many cases, we have even more options available due to our membership in the National Brokerage Agency, a national marketing group. Call or email us with the details on your last decline or unplaced rated offer, so we can show you what we can do...

## Product Updates

By Rodney Dator, Brokerage Specialist

Now available online from Liberty Life, term up to \$150,000 with no exam! Offering 10, 15, 20, and 30 year term, you can direct clients to your very own website, where they can sign up and get approved in as little as 15 minutes, using either their checking account or credit card to pay. This is a great solution to add coverage quickly with absolutely no hassle. Everything is done online, and the client can then download their new life policy...with full commissions to you!

West Coast Life Tel-life process now available for your term life business...TeleLife is a proven, cost-effective streamlined process to complete and submit term life insurance applications. It was established in 1995 and was previously owned by Chase Insurance. West Coast Life acquired the TeleLife process in July 2006. The process eliminates paper applications if done online and was developed to enhance the agent/broker productivity and provide improved profitability and placement ratio, and has the same great products and pricing we expect from West Coast. If you're contracted with West Coast Life, you're ready to go...call Rodney Dator at ext. 27 for help getting started...

Impaired Risk options from Resource Brokerage for Life, LTC, and DI

Yes, you can offer clients with impairments Disability Income plans on a graded benefit basis! Call

Maureen Wudtke for a quote from Assurity Life using their product specifically geared toward the impaired risk DI market.

Penn Treaty continues to offer viable solutions for LTC clients with impairments. We're seeing great success when one of the major LTC carriers declines a case, and in many circumstances we're getting offers on cases that brokers had lost all hope. Read more below in Carrier News about Penn Treaty and how we handle problem LTC cases...

For Life, we've added a complete suite of products designed to cover just about anyone declined or rated via our regular brokerage carriers.

- Fort Dearborn-Guaranteed Issue Final Expense
- Guarantee Trust-Simplified Issue Term and Whole Life to \$100,000
- United of Omaha-Simplified Issue Whole Life to \$25,000 and age 80
- Assurity Life- Simplified Issue to \$50,000 and age 80
- Fidelity Life-Graded Benefit Term to \$250,000
- Presidential Life-Guaranteed Issue Whole Life to \$50,000

Call Rodney Dator for your next tough life case, and we'll show you what we can do!

Fixed Annuity products from Fort Dearborn Life(a partner of BlueCross/Blueshield) continue to lead the market with rates and commissions that are super competitive. Recently, they announced an enhancement to their account value access feature, by extending the amount available for nursing home confinement or terminal illness to 100%. We've also found that their service, especially on exchanges, is outstanding. Please check our website for the current rates.

### Carrier News

By Jennifer Clow, Case Manager

Penn Treaty: "Something is better than nothing" in the long-term care market. Penn Treaty is the only carrier in town for substandard long-term care. We are excited to announce that they have increased their commissions on their "Secured Risk" product, which is geared specifically towards impaired risk LTC clients.



Do you have your own free website through InsuranceLook.com? If not, there's no time like the present to get one as we're currently working with design and marketing specialists to make your site even better. With new features like advanced search capabilities, a more dramatic design and the addition of a new product Term Life, which offers online quoting and issuance. Don't miss the FREE opportunity to expand the marketing of your business and put the power of the internet and e-commerce on your side! To have your FREE website created, all that's needed from you is to log onto: [http://www.insurancelook.com/broker\\_app.asp](http://www.insurancelook.com/broker_app.asp) to register. One of the InsuranceLook.com staff will then call you to discuss additional requirements. All active InsuranceLook.com brokers receive our monthly newsletter, 'Look and Learn', which provides specific tips and marketing highlights to promote their website. For more information please call Susan at 847-605-1520 or Jan at 847-598-0007

John Hancock: Now there is no reason not to submit a long-term care quote with all of your group health quotes. John Hancock has increased the value of their technology support on their Corporate Choice LTC group plan. You can have blended rates on a group as large as 200 the same day. Send us your small group census and at the very least try presenting it as an ad hoc offering at each small group appointment.

North American Company for Life and Health Insurance upgraded to A+ from A.M. Best...North American Company is very pleased to announce that A.M. Best Company has awarded North American Company, as part of the Sammons Financial Group, an A+, Superior rating. The upgraded rating acknowledges their financial strength, operating performance and reaffirms that North American is a key player in the life insurance industry.

## Services Update

By Maureen Wudtke, LTCP, CSA, Brokerage Specialist

Resource Brokerage, LTC does not stop at DECLINE on Long Term Care cases! Our underwriting and long-term care insurance experience allows us to conduct an in-depth audit on all adverse underwriting decisions. We first determine if there is an item or issue that would allow us to justify a "reevaluation" of the data we currently have on the file. If we determine that we have enough information we balance an aggressive approach with respect to medical underwriting that allows us to dialogue with underwriters, their consultants, and often their medical directors. The same process helps us ascertain if an appeal is an appropriate option. We are proactive when the medical facts prove worthy so that in the event that we have to take a step towards an appeal we are prepared and our documentation is in order. Our experience helps us fight for the producer and at the same time reduce time and the inevitable costs of adverse underwriting decisions to our producers. We at Resource believe firmly "It is not over until our case manager sings."

Have you seen these latest valued-added online tools you get for working with Resource Brokerage?

- Vital Term: offers producers the ability to compare up to 11 term products on one simple page, along with carrier financial data.
- Vital LTC: offers producers the ability to compare LTC product features and pricing from the industry's top carriers.
- Vital UL: a companion to Vital Term & LTC, Vital UL compares fully guaranteed universal life pricing and product features of up to 4 companies. While it is non-compliant for company purposes, it allows Producers to see at a glance important comparative pricing and features.
- Vital Signs: Product is only part of the story when determining a solution for your clients. Find out how VitalSigns can provide you with complete financial data on any carrier in the business, along with comprehensive graphs and comparisons. Call us for your next due diligence analysis.

## Resource Brokerage Open House 2006

Prize Drawing Winner: Paul Levine



Overlooking the Resource Brokerage Open House 2006.



Some of our guests enjoying conversation, food, beverages and music by the Mark Colby Jazz Trio.



Stephanie Smith-Howard, Maureen Wudtke, Karen Cassara & Karla Rockwell.



John Bowan getting his book signed by Brigadier General Steve Ritchie, our guest of honor.

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# Resourceful Words

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A Rippinger Financial Group Company



Resourceful Words is an informative newsletter designed to help the independent producer with creative sales ideas and information for today's competitive market place. With a portfolio of over 50 Carriers, Resource Brokerage, LLC helps producers find the right product for all their clients.

Visit [www.resourcebrokerage.com](http://www.resourcebrokerage.com) to run your own illustrations, obtain case status, access forms and supplies, review the most updated product information and follow links to carriers.



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