

Orange  
County  
Association of  
Health  
Underwriters

Volume 6, Issue 2

April 1, 2012

**C.O.I.N.**

COUNTY OF ORANGE INSURANCE NEWS

**THE**



## **Golf for Charity at Our Annual One Heart at a Time Golf Tournament!**

*Happy Spring  
from your friends at OCAHU!*

We hope to see you at our  
Annual Meeting of Member-  
ship & Annual Carrier Panel  
Program on Tuesday, May 8th.

Save the date! We are excited  
to soon host our annual  
Women in Business Seminar on  
Friday, June 1st.

Join us for CAHU's  
Day at the Capitol  
in  
Sacramento

We need YOU!

April 10 & 11, 2012

We hope to see you there

[www.CAHU.org](http://www.CAHU.org)



## GOOD HEALTH IS A GREAT BUSINESS MODEL.

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## Thank You for Your Contribution!

By Rhett Bray, VP of Political Action Committee

**I** would personally like to thank the following OCAHU members for their recent commitment to contribute to PAC on a monthly basis:

Martha Bowers - Colonial Life

Casey Bray—BeaconPath

Lawrence Hartley—Oakridge Advisors, Inc.

Michael Lancaster—Colonial Life

Randall Larson—RGL Financial

Joseph Partise—Joe Partise, CLU & Associates

Jessica Word—Word & Brown

To those of you who are not contributing to PAC yet, I would like to remind you what PAC is and why you want to contribute. **CAHU-PAC** (PAC) is the political action committee associated with the California Association of Health Underwriters (CAHU). Its mission is to facilitate, with strategically targeted political contributions, the legislative and advocacy program of CAHU with a primary emphasis on supporting the role of the agent in the delivery of private health insurance. If there were ever a place to contribute money, PAC is it. The main focus of PAC is to support the job that you do. What other contributions do you make during the year that directly impact your job in a positive manner?

So let me encourage you to begin contributing to PAC now if you aren't already doing so. You can start anytime and any amount is appreciated. May I suggest starting with a \$21 per month donation which will earn you the Ruby level contribution designation within OCAHU. And if you want to contribute more, please do. You can find the CAHU-PAC Donor Commitment Form on the OCAHU website.

I look forward to thanking even more OCAHU members next quarter for their recent commitment to contribute. I hope it will be you!





## From the Desk of OCAHU President

John Evangelista, LPR

**I** hope all of you have started your year out so far with great success. Our association has been working hard all year to bring to the latest and best in information, representation, and innovation. While we have had many very nice programs, the beat goes on. I would like to share with you a brief recap of what we have accomplished so far and what is to come.

Locally, we have held seven events meetings since August 2011. So far over 900+ members have attended these meetings and 9 CE credits have been offered. We are not done yet! By the time you read this, we will have held our March meeting with Don Goldmann as our CE presenter on 2 very important topics related to health insurance plans. As we begin April, you want to be sure to attend our 16<sup>th</sup> Annual Cystic Fibrosis Charity Golf Tournament on April 25<sup>th</sup>. On May 8<sup>th</sup> we will hold our annual elections to bring in our new board for the 2012/2013 term. The main component of this meeting will be our annual Carrier Panel discussion. All of the top health insurance carriers will be represented to help us better prepare for change as PPACA continues down the track. Our Grand Finale event of the term will be our 10<sup>th</sup> Annual Celebration of Women in Business. This charity event benefits the New Hope Grief Support Community. This event sells out every year and it is just such a fantastic program that recognizes outstanding achievements.

On the legislative front, we sponsored four Orange County AHU board members to represent us at NAHU's annual Capital Conference this past January 2012 in Washington D.C. These individuals, along with other AHU members from all across the country, continue to work toward influencing and improving regulations on health care that protect our clients and our profession. A little closer to home, on April 10<sup>th</sup> and 11<sup>th</sup>, we will have six board members along with numerous



OCAHU members at CAHU's Annual Day at the Capital in Sacramento. We face many challenges at the state level. Our involvement is critical so we may fully represent our industry's position on these important challenges.

Thank you for taking a few minutes to read this. As you can see, we have a lot going on. Please continue to stay involved. Attend our meetings, join a committee (we are always looking for committed professionals to join our board or help on a committee), contribute to PAC, send a letter when needed for Operation Shout, bring a new member to join, and definitely pay your renewal membership. We need everyone to be part of this great organization and to stay engaged. Every one of us makes a positive difference. Thank you again. All the success to you in sales and service.

*-John D. Evangelista, LPRT*

PS: If you were one of the 300+ agents, brokers, and consultants that attended University day, THANK YOU!



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## Important Certifications

By Pat Stiffler,  
Awards/Historian & University Day Chair

Do you consider yourself a professional in your field? If so, you need to consider how important these designations are to your future as a health insurance advocate for your clients.

The **Registered Health Underwriter (RHU)** designation is the undisputed professional credential for persons involved in the sale and service of disability income and health insurance. Individuals earning the RHU designation

demonstrate a high level of knowledge about the principles and practices governing the disability income and health insurance business.

The **Registered Employee Benefits Consultant (REBC)** program focuses on providing the student with the knowledge necessary to become a professional in the sale and service of employee benefits plans. Individuals earning the REBC designation develop an understanding of the various types of group benefits and retirement plans, and the practical knowledge needed for choosing and/or designing the best benefits package that will meet the client's needs.

A **Disability Income Associate (DIA)** means that participants have acquired knowledge of the health care industry and the role of disability income insurance in protecting individuals from the financial losses that often attend serious physical injuries and other severe health afflictions. Upon completion of this course of study, students will understand the fundamentals of the health insurance industry, the role of disability insurance within the health care continuum, and recent disability trends.

The **Certified Long-Term Care (CLTC)** program is the #1 Designation in the LTC industry with over 18,000 graduates to date.

The **Certified Senior Advisor (CSA)** program gives you the advanced knowledge and practical tools to serve seniors at the highest level possible while giving you a powerful credential that increases your competitive advantage over other professionals.



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(F) 949.452.9209

john.evangelista@coloniallife.com

CA License 0B98925

**Michael F. Fahey III**  
**District General Agent**

(O) 949.452.9203

(F) 949.452.9209

mfaheyIII@aol.com

CA License 0831388

**Michael J. McCormick**  
**District General Agent**

(O) 949.452.9201

benecom@att.net

CA License 0597413



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# OCAHU

**Orange County Association  
of Health Underwriters**



## **Annual Golf Classic**

**April 25, 2012**

## **Coyote Hills Golf Club**

1440 Bastanchury Road - Fullerton

### **THE FUN STARTS EARLY!**

11:00 a.m. Check-In & Putting Contest

11:45 a.m. Lunch

1:00 p.m. Shotgun Start (Scramble Format)

6:00 p.m. Dinner, Award Presentation and Opportunity Drawings

#### **About the CF Foundation:**

Their mission is to assure the development of the means to cure and control cystic fibrosis and to improve the quality of life for those with the disease.

Cystic fibrosis is an inherited chronic disease that affects the lungs and digestive system of about 30,000 children and adults in the United States.

A defective gene and its protein product cause the body to produce unusually sticky mucus that clogs the lungs and obstructs the pancreas.

#### **Proceeds to benefit:**



#### **Registration Fees**

Super Ticket Package \$255

*Includes: golf, Super Ticket (scratcher card for prizes, 25 raffle tickets, 1 Grand Prize ticket, 2 mulligans, and entry into all course contests), lunch & Awards Dinner*

Individual Player \$225

*(Includes: golf, cart, lunch & Awards Dinner)*

Dinner Only \$50

#### **Orange County Association of Health Underwriters (OCAHU)**

1442 E. Lincoln Avenue • PMB 441

Orange CA 92865-1934

Ph: 866.921.6440 • Fax: 866.921.6443

[orangecountyahu@yahoo.com](mailto:orangecountyahu@yahoo.com)

[www.ocahu.org](http://www.ocahu.org)

#### **Sponsorships are still available!**

See reverse side for more information.

Presenting Sponsor:



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## SPONSORSHIP Opportunities

*Questions? Contact Co-Chair, Steve Course at 800-237-8543 or Gail James Clarke at 866-921-6440.*

<b>Shirt:</b>	<i>Includes: Super Ticket Package for 4, Tee sign, Lunch &amp; Awards dinner.</i>	<b>\$4000</b>
<b>Dinner:</b>	<i>Includes: Super Ticket Package for 4, Tee sign, Lunch &amp; Awards dinner.</i>	<b>\$3500</b>
<b>Hat:</b>	<i>Includes: Super Ticket Package for 4, company name/logo on hats, Tee sign, Lunch &amp; Awards dinner.</i>	<b>\$2750</b>
<b>Snack:</b>	<i>Includes: Twosome, Tee sign, Snack bag w/company name/logo and placed on each cart, Lunch &amp; Awards dinner.</i>	<b>\$1500</b>
<b>Driving Range and/or Putting Green:</b>	<i>Includes: Twosome, Tee sign, Lunch &amp; Awards dinner.</i>	<b>\$1500</b>
<b>Tee:</b>	<i>Tee sign on course</i>	<b>\$250</b>

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## PARTICIPATION Level

<input type="checkbox"/> Super Ticket Package <b>BEST DEAL!</b>	\$255	<input type="checkbox"/> Hat Sponsor	\$2750
<input type="checkbox"/> Individual Player Package	\$225	<input type="checkbox"/> Snack Sponsor	\$1500
<input type="checkbox"/> Dinner Only	\$50	<input type="checkbox"/> Driving Range Sponsor	\$1500
<input type="checkbox"/> Shirt Sponsor	\$4000	<input type="checkbox"/> Putting Sponsor	\$1500
<input type="checkbox"/> Dinner Sponsor	\$3500	<input type="checkbox"/> Tee Sponsor	\$250

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## ENTRY Form

***Please complete and return by April 13, 2012. Cancellations made within 7 days of the event are non-refundable.***

Contact: \_\_\_\_\_

Company: \_\_\_\_\_

Names of Entries in my Foursome/Two some are:

1. \_\_\_\_\_ 3. \_\_\_\_\_

2. \_\_\_\_\_ 4. \_\_\_\_\_

Address: \_\_\_\_\_

City & Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

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Name on Card: \_\_\_\_\_

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





## Women in Business

By Suzanne Purnell,  
Women in Business Chair

**I**t's our 10th year Celebrating Women in Business at our Charity Luncheon and Fashion Show. Our event this year will be held on June 1, 2012 at the Richard Nixon Library in the East Wing. Doors open at 10AM. The Sponsorship and Guest Registration Flyer can be found on our website at [www.ocado.org](http://www.ocado.org), under Calendar of Events. Sponsorship

opportunities are still available!

We are proud to sponsor our charity, New Hope Grief Support Community. Some of you may recall the shooting tragedy at the Meritage Salon in Seal Beach in 2011. New Hope was on site and was given the lead to provide grief support and healing counsel to all in need. This support is still on going today.

Check out New Hope on Facebook, or on their new website at [www.newhopegrief.org](http://www.newhopegrief.org).

Peruse and shop at the merchant vendors' tables while you're at the event! The vendors give back 15% of their sales to New Hope. Be sure to check out the themed raffle gift baskets valued from \$250 to \$600, too! Raffle tickets are available for purchase prior to the event, and are also for sale on the day of the event. **To celebrate our 10th year, we are offering a very special grand prize at our raffle - a trip for two to Tuscany, Italy - all expenses paid!** Someone WILL win this prize. Will it be you? Be sure to purchase your tickets for your chance to win this incredible trip. Tickets are \$15 each or 3 for \$40. You do not need to be present to win the grand prize.

We look forward to seeing you on June 1, 2012 at the Richard Nixon Library as we celebrate our 10th Annual Celebration of Women in Business Charity Luncheon and Fashion Show.

Hope to see you!



## OCAHU's University Day

A CA Perspective on Health Insurance Exchanges

By Kelly D. Moore, CEBS, VP of Legislation

On Valentine's Day this year, over 300 insurance professionals were treated to a day of education, information, and lots of love in the form of goodies, prizes and camaraderie.

The highlight of the day for me was listening to David L. Fear, Sr. RHU, who is on the board of NAHU Education Foundation, giving the California Perspective on Health Insurance Exchanges.

The education foundation's mission is to inform and educate the public, and raise funds (tax deductible) to deliver these messages. NAHUEF focuses on wellness promotions and healthcare reform, and is NOT a political organization. They partner with NAHU chapters, such as OCAHU, and are very much appreciated!

Most of this article is from David's presentation, which he generously provided to any and all who asked for it. What follows is a recap that highlights the parts that California agents & brokers care about most, in my humble opinion.

PPACA redefines small group as 1-100 employees, and all insured/small group policies will have community rating standards with new formulas for age, tobacco use, family composition and geography. Risk adjustment factors will go away, except for "wellness discounts." A sliding scale Federal Premium Subsidy for individuals and earnings below 400% of federal poverty level will come into play, assuming everything stands, and the Exchange is the only place use those subsidies. All employers will be required to give notice to employees of the availability of a Health Insurance Exchange.

Employers have reported in various surveys that the majority will continue to offer benefits, and 20-30% would be likely to drop coverage for the Exchange. The Exchange concept appeals to employers with low paid workforce, smaller in size, and in high turnover industries.

California is in the forefront of creating exchanges, being the first state to enact legislation to set up an exchange, and having received \$4 million in grants from the Federal government. The good news is that the exchange development process is fairly transparent. You may visit [www.healthexchange.ca.gov](http://www.healthexchange.ca.gov), and view the "Grant Reporting" section of the site to track progress of the grant. Other public documents posting for review are the minutes of board meetings and related materials and the quarterly grant reports.

Peter V. Lee, new Executive Director, is a Deputy Director at CMS, and former ED of the was involved in the failed HIPPC, and we expect that he would learn from past mistakes (not including brokers, not having a risk allocation method) so that the new exchanges work better.

The Exchange will certify Qualified Health Plans; establish a hotline and website; transfer data to the U.S. Treasury; provide standardized information on benefits; screen and enroll into the Exchange, Medi-Cal and Health Families; grant exemptions from the individual mandate; determine eligibility for premium subsidy and tax credits; and establish a NAVIGATOR program.

Navigators may be trade groups, associations, unions, or insurers agents and brokers, but not insurers or health plans. The Navigators will educate and facilitate enrollment into the Exchanges, but PPACA specifically bars a Navigator from receiving compensation directly or indirectly from any health insurer. Instead Navigators may be paid by the Exchange from operational funds. In California, these funds will probably come from the “reasonable charge” assessed on Qualified Health Plans participating in the Exchange in order to support the development, operations, and management of the Exchange.

Will the California Exchange Board want to keep separate the role of agents and Navigators? CAHU is suggesting to the Exchange Board that licensed health insurance agents be exempted from having to become a Navigator, be able to place business in the Exchange, and be paid a commission for doing so. CAHU’s position within the California Exchange is that consumers are protected with regard to the use of Navigators with an Exchange that requires agents and brokers to be licensed and in good standing, certified in Health Care Reform, and Certified in California Exchange Plans.

CAHU is offering amendments to a bill that is currently in the Senate, SB615, to push for this to become a reality. Stay tuned for more!

McKinsey & Co. Survey reports 30% “definitely” or “probably” drop group coverage for the Exchange; Buck Consultants survey reports 8% “very seriously” and 20% “would consider” dropping coverage for the Exchange; Mercer LLC survey found 6% of employers with 500+ employees and 20% with 10-499 employees are “likely” to drop coverage for the Exchange.

## **Save the Date! Tuesday, May 8, 2012**

**Don't miss a chance to hear from leaders of our carrier partners! Get your questions answered about commissions and the future of our industry, and learn about the new innovations our carrier partners are bringing to market.**

The panel will include:

Scott S. Clair of [Health Net](#), Juan Lopez of [Kaiser Permanente](#), Kathy Dibble of [Aetna](#), Mark Morgan of [Anthem Blue Cross](#), Tim Rhatigan of [United HealthCare](#), and Brent Hitchings of [Blue Shield of California](#).

Please visit [OCAHU.org](#) for more information and to RSVP.



# NAHU Capitol Conference

Washington, DC—January 23 - 25, 2012  
By Lisa Oudt, HIP, LPRT, CDHC Certified

A lot of great information was presented to us at this year's NAHU Capitol conference. I believe this is one of the most valuable educational experiences our industry offers as it relates to the bigger picture of our system and how the things we do every day affect our world. This event also shows the depth of our association, NAHU. We have resources beyond what most of us would expect and they are in DC every day looking out for our members and our clients.

Subjects addressed:

- ACO's—Wave of the Future or Blast from the Past?
  - Dr Mark McClellan, Director, Engelberg Center for Health Care Reform, Brookings Institute
- Cost of Chronic Disease
  - Dr. Ken Thorpe, Professor and Chair at the Rollins School of Public Health at Emory University
- CMS—Implementation of PPACA from HHS
  - Steve Larson - CMS Deputy Administrative Director for Center Compliance Insurance Overview
- Exchange Panel
  - Ken Statz, Russ Childers, Adam Brackemyre, Brooke Bell, Danielle Jaffee, Michael Keegan
- Janet Trautwein—NAHU Message
- John Boehner—Speaker of the House - Message
- Public Programs / Private Coverage: The New Interplay
  - Matt Salo—Executive Director National Medicaid Directors Association
- Visit to the Supreme Court

If you would like to read my notes on these subjects, please email me at [LOudt@WarnerPacific.com](mailto:LOudt@WarnerPacific.com). If you haven't attended NAHU's Capital Conference in Washington DC, I would encourage you to consider it. You'll see the bigger picture when you listen to the speakers and learn about the pieces of our industry puzzle. It's inspirational and amazing.

Best wishes for an excellent 2012!

# OCAHU 2011 Annual Report

## **Income**

Dues	\$7,596.00
Monthly Meeting Registration	\$10,196.00
Client Day	\$14,469.00
Continuing Education Day	\$10,915.00
Corporate Sponsorship	\$17,450.00
University Day	\$49,845.00
Special Events	\$99,663.00
Advertising Revenue	\$13,500.00
Miscellaneous	\$735.00
<b>Total Income</b>	<b>\$224,369.00</b>

## **Cost of Sales**

Monthly Meetings	\$12,853.00
Charitable Contributions	\$26,281.00
Client Day	\$11,303.00
Continuing Education Day	\$8,688.00
University Day	\$39,536.00
Special Events	\$60,209.00
Printing	\$4,694.00
<b>Total Cost of Sales</b>	<b>\$163,564.00</b>

## **Expenses**

OCAHU Admin / Office Management	\$25,471.00
Membership & Recruitment	\$12,145.00
Legislative Activities	\$7,000.00
NAHU Annual Conference	\$4,985.00
Directors Meetings / Activities	\$2,389.00
Miscellaneous	\$3,737.00
<b>Total Expenses</b>	<b>\$55,727.00</b>



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# Why Belong to the Health Underwriters Association?

By Maggie Stedt, LPRT - VP, Membership

**E**very day we meet agents, brokers, and business clientele who wonder why they should belong to the Health Underwriters Association. The answer is simple: **representation, participation, education, and resources!** Let's look at how the Health Underwriters Association works for you.

**Representation:** Belonging to an association that represents both the producer and the employer is more important today than ever before. Not only is our business at risk, but so are our livelihoods and the wellbeing of our clients & families. Our association actively represents the interests of agents and clients at both the Federal and State levels. With our Shout-Out campaigns and requests-for-action toward our Representatives, we have successfully aided in the defeat of several onerous bills in Sacramento. Thanks to NAHU, there is growing acknowledgement of the important role agents have in Exchanges. Why would you not want to be part of an association that fights for you and your clients, through a powerful, united voice?

**Participation:** Participating in Health Underwriters Association will help you expand your knowledge and progress your expertise, learning about trends, products and challenges in our industry. Participating gives you the opportunity to network and share experiences with other members. You can also make a difference by participating in our annual charity events: The One Heart Golf Tournament and the Women in Business Seminar.

**Education:** Members of our Health Underwriters Association have many opportunities to learn about their areas of business. This includes hosting numerous events with Certified Education (CE) credits. You may even invite your clients to come along! I encourage you to attend our University Day, CE Day and Carrier Day events for a variety of information & training.

**Resources:** OCAHU, CAHU, and NAHU websites are great tools to use for client management, sales and marketing, and compliance resources. Our associations provide you with opportunities to earn designations and receive recognitions as you expand your skills in the industry. Please visit [OCAHU.org](http://OCAHU.org), [CAHU.org](http://CAHU.org), and [NAHU.org](http://NAHU.org) for more information.

**Membership in OCAHU is available!** Get involved and ask fellow agents to do the same. Discover the power of joining in action with others in our industry, while giving back to the community. Together we are making a difference!

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## **June 1, 2012 10th Anniversary of the Celebration of Women in Business Seminar**

Our Women in Business luncheon and fashion show benefits our charity New Hope Grief Support Community and their sister program TAPS.

Please join us Friday, June 1, 2012 at the Richard Nixon Library in the East Wing for our most highly-anticipated event of the year. Doors open at 10:00.

Plan to attend and stay for the day! There will be fun, festivities, music, fashion, shopping, raffle prizes and food. All merchant vendors give back 15% of their sales to our charities.

New Hope Grief Support provides grief counseling by providing camps for children, retreats for teens and group counseling for adults. Services are provided regardless of the person's ability to pay. TAPS, their sister program, grew out of the need to provide these same services to our military and their families.

**You do not want to miss this event!** Bring your family, friends, clients, and colleagues. At this special event, we will honor a woman chosen by her peers as a leader and inspiration to others. Tickets are available now!

# Dickerson—Your Back Office



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- SeeChange Health
- Allied National
- Fort Dearborn
- Allstate Workplace Division
- Assurant
- MetLife
- Ben-e-lect
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# - THE C.O.I.N. -

## Please join us at our coming events!

**Day at the Capitol, April 10th & 11th:** Come join us and industry regulators to learn new details about what's been happening in Congress, PPACA, and general developments in the California Legislature. These developments may seriously affect the health insurance marketplace and your future in the industry. The event will be held at Sheraton Grand Hotel in Sacramento, CA. Visit [www.CAHU.org](http://www.CAHU.org) for more information.

**Annual Meeting of Membership & Carrier Panel Program, May 8th:** Our carrier representatives will be discussing various subjects that affect you and your clients every day. Visit [www.OCAHU.org](http://www.OCAHU.org) for more information.

**16th Annual One Heart at a Time Charity Golf Event, April 25th:** This annual event benefits the Cystic Fibrosis Foundation Orange County Chapter. Please come join us at Coyote Hills Golf Course in Fullerton! Register to golf by April 13.



Orange County Association  
of Health Underwriters

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