

Orange
County
Association of
Health
Underwriters

Volume 7, Issue 3

April 2013

C.O.I.N.

COUNTY OF ORANGE INSURANCE NEWS

THE



Join us Wednesday, April 24th for
**OCAHU's 17th Annual
One Heart at a Time
Charity Golf Tournament**
at the Coyote Hills Golf Club in
Fullerton

Inside this Edition:

- Pinnacle Award Winner Announcement
- Your Call to Action
- The "Real Issues"
- Special New Member Contest with NAHU!
- Professional Designations Available to you
- Fun with Your Friends at OCAHU: Business Development Summit

Help employees stay sharp and engaged

Meetings are a great opportunity to take a healthy step forward and a simple way to promote long-term health. By encouraging good habits at meetings, you can help your employees stay more focused and engaged throughout the workday—and positively affect your bottom line.

Your healthy meetings checklist

To get started, tear out this condensed guide and keep it handy for creating healthy meetings that keep employees energized, engaged, and motivated.

Plan healthy meals

- ☐ Ensure the meal meets the recommended calorie guidelines
- ☐ Include fruits and vegetables
- ☐ Make sure that most of the food is low-fat, low-sodium, and/or low-sugar
- ☐ Request smaller plates or serving sizes
- ☐ Request condiments on the side
- ☐ Order healthy drinks and water

Organize healthy activities

- ☐ Schedule at least one five-minute stretch break for every meeting lasting longer than one hour
- ☐ Arrange for one 15-minute physical activity break during a full-day meeting (in addition to the five-minute breaks)

Discover a better way. kp.org/choosebetter

Table of Contents

Thanks for being a part of OCAHU!

Page 3	Letter from OCAHU President - Patricia Stiffler, LPRT
Page 6	YAHU: More than Education - Lawrence Hartley
Page 7	Congratulating 2013 Pinnacle Award Winner Steve Course
Page 8	OCAHU's 2012 Annual Financial Report
Page 9	The "Real Issues" - Rhett Bray
Page 11	Call to Action - Jason Reichert
Page 14	Women in Business - Suzanne Purnell, LPRT
Page 16	Special New Member Contest - Margaret Stedt, LPRT
Page 17	OCAHU Board of Directors 2012-2013
Page 19	Professional Designations Available to You - Kristin Sergio-Castelveter
Page 21	Fun With Your Friends at OCAHU



LISI The Best in Broker Sales Solutions

THINK SOLUTIONS.
THINK LISI.

Contact us today to partner with LISI for your sales, quoting, enrollment, and marketing needs.

866.570.LISI (5474)
www.lisibroker.com

OC011 08/12



Letter from OCAHU President, Patricia Stiffler

As health insurance professionals, OCAHU members are facing an uncertain but exciting future. For this reason the theme of our Business Development Summit on February 19th was "Gaining the Edge." Our keynote speakers and breakout sessions were the perfect fit for a year when many of us will have to learn how to continue conducting our businesses and possibly even reinvent ourselves.

Over four hundred people attended the Business Development Summit which was the largest audience we had at this event in OCAHU's history. It was many of the attendees' first OCAHU event. Our vendors were kept busy greeting guest and promoting their products to many new faces.

Ron Goldstein from Choice Administrators started the day off with his presentation on Public and Private Exchanges. Ron had a lot of information to deliver and the audience would have been happy to spend several hours on the topic. Ron is a valuable source to many of us when on the subject of implementing exchange programs for our clients.

The breakout sessions were devoted to three tracks: Building Your Business, Innovation, and the Silver Tsunami. These sessions included both a medical panel and a professional panel, each moderated by Summit Chairman and President-Elect Rhett Bray. In the main room, Karli Dunkelberger presented a CE course on the History of Benefits and Health Reform Updates with an emphasis on compliance. In the afternoon Steve Tonelli showed the audience how important wellness components will be in future of health care. With over 10,000 people becoming Medicare eligible in the next 18 years the "Silver Tsunami" track has never been more relevant. Maggie Stedt and Matthew Hanson helped us understand how to transition the Medicare eligible from group to Medicare while Brian Berry from Easy Choice explained the new rules and regulations guiding the Medi-Medi plans. Because these sessions were all so relevant, the biggest complaint I heard was that it was hard to choose which breakout sessions to attend!

Sam Manfer from Sales Mastery gave a dynamic presentation on the topic of his book entitled "Take Me to Your Leader." With a combination of humor and common sense he showed us how to build our businesses by

strategically placing ourselves in the position to get to those at the top who make the decisions.

The best part of the day though was the presentation of the Pinnacle Award. This year's winner, Steve Course is one of the most deserving winners. For the past 18 years he has co chaired the One Heart at a Time Golf Tournament benefiting Cystic Fibrosis, a disease that both of his children have battled since early childhood. He has also been extremely successful in business as President of Best Life Health Plans. He is also Past President of OCAHU. His wife Emma and good friends, Past OCAHU Presidents, Jane Smith, Paula Wilson and Dorothy Coicu along with James Goodson of the Cystic Fibrosis Foundation and Susan Beeney from New Hope Grief Support were in attendance to applaud his achievement.

Our final Keynote Speaker, Olympic gymnast and Tony-winning actress Cathy Rigby delivered a heartfelt and uplifting talk. Her story was a true testament to the courage of overcoming personal demons and reinventing yourself. It was a great way to end a dynamic Summit.

We are happy to report that many in attendance saw the importance of membership in OCAHU. For this reason we added sixteen new members to OCAHU at the Summit. We want to welcome them to OCAHU and hope that their membership will be as valuable to them as it is to me.

However our Summit would never had such success without the support of our sponsors and vendors. I would like to express my sincere thanks to our sponsors Colonial Life, Benefit Mall, Kaiser Permanente, Warner Pacific, Word & Brown, Dickerson, California Dental Network, Anthem Blue Cross, Blue Shield of California and AFLAC. Thank you for your generous support. I also want to thank our vendors for their participation.

Don't forget to attend the One Heart at a Time Golf Tournament on April 24 at Coyote Hills Golf Course in Fullerton. The golf tournament is a day of fun and relaxation but more importantly an event that raises money for a great charity, Cystic Fibrosis Foundation. There will be lots of amazing raffle prizes and silent auctions.

In May some of us will be traveling to Sacramento for the Day at the Capitol and we will also have our Annual Meeting of the Membership & Annual Carrier Panel Program at the Hilton Irvine on May 21st.

Summer will start off with the 11th Annual Celebration of Women in Business Fashion Show and Luncheon. The event will be held at the Richard Nixon Library in Yorba Linda on June 7th. Be sure to register early for this event before it sells out!

What does your GA do for you?

- ☐ One-stop shop for everything from group medical to workers' comp, dental, life, vision and DI products
- ☐ Cutting edge online tools that make your life easier
- ☐ Expert local sales force and internal support teams
- ☐ Custom agent university - School of Success
- ☒ **All** of the above (and it doesn't cost you a dime)

Serving agents' best interests for
more than 30 years.



WARNERPACIFIC 

800•801•2300 | www.warnerpacific.com
CA Insurance License No. 0764260

Thank you for the opportunity to be of service.



YAHU: More than Education!

By Lawrence Hartley, General Board Member

I'd like to extend a big *thank you* to all the folks who made it out to our last YAHU event, where we focused on what our clients need to know about health care reform. We provided attendees with a toolkit that can be used as a template to discuss health care reform with clients.

When I joined the OCAHU board a little less than two years ago, I didn't realize how much I would gain as a board member. I understood my board responsibilities, but I didn't understand how much "more" I would gain as an acting board member. For me, that "more" was realized during my time in Washington DC for the NAHU Capitol Conference. Attendees had access to Congressmen, Senators, the NAHU board and IRS attorneys explaining their interpretations of the law. The Capitol conference concluded with us members lobbying on The Hill, side-by-side with our fellow NAHU members, sharing our views with our elected officials. As I walked out of this conference and lobbying event, I realized the impact our action makes to our industry.

I originally joined OCAHU to get knowledge, and I'm sticking around to make a difference. Will you join us?

On Thursday, 4/25 @ 4:30 PM we will discuss how to grow your businesses in 2013 while getting more out of OCAHU and its YAHU program.

In addition to education and discussion, YAHU mixes in a networking component during the first thirty minutes of each meeting. This gives attendees an opportunity to meet mentors and find resources. The location of our 4/25 event will be the OakBridge Advisors first floor conference room located at 4000 MacArthur Blvd, Newport Beach, CA 92660. We encourage anyone less than 40 years of age or within the first five years in the business to join us at our YAHU meeting.

Are you a YAHU? If you join NAHU, your YAHU membership is included! If you choose to wait to join NAHU, you can still participate in YAHU for the low price of \$25 for the first four meetings. Should you choose to join YAHU during the first four meetings, we'll credit 50% of your meeting dues toward your NAHU membership.

YAHU offers a unique experience and we hope to see you at our next meeting. YAHU – another member benefit offered through your Orange County chapter. To RSVP or if you are interested in becoming a mentor, please contact Lawrence Hartley (LH@oakbridgeadvisors.com) or Ryan Bradley (bradleyr@aetna.com).

Congratulations, Steve Course!

Pinnacle Award Winner, 2013

The Pinnacle Award is presented annually to honor an individual whose leadership, vision, dedication and spirit have contributed greatly to the growth and success of the Orange County Association of Health Underwriters.



This year our 5th Annual Pinnacle award was presented to Steve Course, President of Best Life and Health. As a past President of OCAHU from 1996-1997, Steve has served as a volunteer on the Memorial Medical Center Parent Advisory Board, the Orange County Chapter of the Cystic Fibrosis Foundation, and New Hope Grief Support Community. Steve has served on the Board of Orange County Association of Health Underwriters for many years. He currently is the co-chair for Orange County Association of Health Underwriters Annual Golf Tournament to benefit Cystic Fibrosis of which his two children Nathan and Rachel have been diagnosed with.

OCAHU proudly salutes Steve on winning the Pinnacle Award and congratulates him on his achievements. We thank Steve for all he has contributed to the success of OCAHU, the brokers & agents of Orange County, and our local community. Congratulations, Steve!!

Looking for *More*?
Get *More* from your GA!

Dickerson Employee Benefits offers *more*
of what you and your clients are looking for.



Dickerson Employee Benefits
Insurance Services

AUTHORIZED GENERAL AGENT

(800) 457-6116 • www.TheBrokersGA.com • #0F69768





OCAHU 2012 Annual Report

Income

Dues	\$7,312.00
Monthly Meeting Registration	\$11,410.00
Client Day	\$15,345.00
Continuing Education Day	\$7,531.00
Corporate Sponsorship	\$25,500.00
University Day	\$45,920.00
Special Events	\$122,495.00
Miscellaneous	\$460.00
Total Income	\$235,973.00

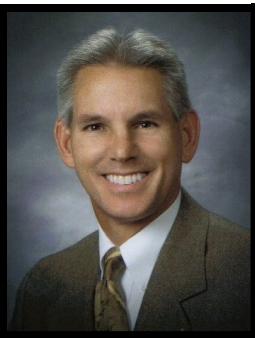
Cost of Sales

Monthly Meetings	\$13,916.00
Charitable Contributions	\$44,547.00
Client Day	\$10,307.00
Continuing Education Day	\$6,310.00
University Day	\$39,535.00
Special Events	\$65,516.00
Newsletter	\$2,423.00
Total Cost of Sales	\$182,554.00

Expenses

OCAHU Administration / Office Management	\$25,211.00
Membership & Recruitment	\$195.00
Legislative Activities	\$9,616.00
NAHU Annual Conference	\$6,264.00
Directors Meetings / Activities	\$3,922.00
Miscellaneous	\$2,352.00
Total Expenses	\$47,560.00

Financial reports are available for review. Please contact the Association's Treasurer.



The “Real Issues”

By Rhett Bray, VP of Legislation & President-Elect

As I write this article I am preparing for my third trip to Washington, D.C. for **NAHU’s 23rd Annual Capitol Conference**. Last year was my first year attending and I am even more excited to have the privilege of attending again this year, representing the members of OCAHU. The small group of OCAHU members attending this year’s conference will be meeting with representatives from the offices of Congressman John Campbell, Congressman Ken Calvert, Congressman Darrell Issa and Congressman Dana Rohrabacher. We will be discussing with them the “**Real Issues**” that we believe need to be reformed within the health care system such as:

The Cost of Medical Care – Affordability is the key to the success of health reform. Creating new health coverage access will be a wasted effort if people are unable to pay for their coverage and/or care

The Ever-Increasing Cost of Health Insurance – Health insurance is expensive because the cost of medical care is expensive. The new taxes and fees coupled with new mandated benefit requirements and changes to the way health coverage is going to be priced are only adding to the cost of health insurance

The Burden on Businesses – High health care costs and new coverage requirements are hindering our nation’s economic growth. When these cost drivers are combined with myriad new compliance responsibilities that employers must now perform on behalf of their employees, it is no surprise that many companies are reevaluating their benefit choices

Ensuring Access to Licensed Benefit Professionals – Health insurance consumers need assistance, trustworthy advice and service from folks who truly know the health insurance world. We need policymakers to ensure that health insurance consumers will always have the ability and option to work with licensed professionals, such as ourselves; and we need to be paid for our work

Taking Care of the Future – Policymakers should make every effort to ensure that the safety nets that provide health coverage to lower-income and older Americans are solvent, stable and efficient. Not only do millions of Americans depend on both the Medicare and Medicaid (Medi-Cal for us) programs, but the performance and stability of these programs also impact healthcare costs for all other privately insured individuals in this country.

As a member of OCAHU/CAHU/NAHU, part of our job is to be working with our local, state and federal representatives to make good legislation that pertains to health care, and to correct legislation that is in the works or already passed wherever we can so that it benefits the health care consumer. We are the health insurance consumers' advocates, trusted advisors and service partners. How can we be advocates for and trusted advisors to our customers if we have answers or ideas on how to correct the health care system, without ever voicing our thoughts to our government officials? Those officials have the ability to make real changes, and it's important we speak with them! I invite every OCAHU member to join in. If you couldn't attend the Capitol Conference, start thinking now about attending **CAHU's Day at the Capitol** in Sacramento which is May 14th and 15th. And even before that, start talking with your local Congressman or Congresswoman in your home and work districts. We all need to do our parts to help turn healthcare legislation into something that tackles problems with our current healthcare system.

To find your local and state legislators go to www.legislature.ca.gov. Meet with your representative and go over the issues that are important to NAHU, CAHU and to you as a health insurance broker. Give examples of how self-insured clients are benefitting from the use of such insurance vehicles. Talk about wellness and how it helps bring down the cost of health care. Let them know that the new 3:1 ratio for age rating will significantly increase the cost of insurance for the "young invisibles," the population essential in keeping cost of health insurance down. Give your Congress representative insight into what you do and why your role in the health care system is important.



PHOTOGRAPHYBYWENDY1.COM
949.521.2223

Events | Head Shots | Weddings | Families





Call to Action

By Jason Reichert, VP of PAC

Support those who bring about the change we strive for!

After attending the annual OCAHU Business Development Summit on February 19, 2013 it became more evident to me than ever that we need to work together with organizations, business groups, carriers and broker partners to navigate through the change we've faced thus far and will continue to face in 2014 and beyond. When I think of organizations that need our support OCAHU/PAC is one that jumps out to me, as they are our biggest supporters and advocates. To date, our contribution totals are 8% higher than they were last year, ranking OCAHU 5th in the state of all fourteen CAHU regions. I would like thank all of you who have contributed to PAC and HUPAC and/or increased your contribution this year. My goal as your PAC chair is to increase the percentage of contributing members from our current level of 8.5% to 20% by the end of this year. In order to help facilitate this, I ask each of you to make sure you're talking to those who don't know about PAC. Furthermore, I encourage you to invite a least one new guest to any of our coming OCAHU events. Doing this will allow me and the other OCAHU board members the opportunity to show new guests and potential new members the value of financial contributions through our legislative efforts.

As we've mentioned in previous meetings, please be on the look out for information our Angels Tailgating event to support PAC coming this spring. We anticipate this event will be an excellent opportunity to network, support OCAHU's PAC efforts, and enjoy a great game with old and new friends.

Choose Your Reward!

Recruit just 4 new members
1/1 - 4/30 and choose:

One Year of NAHU Dues
(National, State & Local)
or

**\$250 American
Express Gift Card**



The promotional period runs from 1/1 - 4/30/13.

All applications must be received by NAHU by 4/30 to be eligible.

Credit goes to the member whose name is on the new member's application as the sponsor.

**Start
Recruiting
Today!!!**



For more information, go to www.nahu.org

*Orange County Association
of Health Underwriters*
Annual Golf Classic
April 24, 2013
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

Proceeds to benefit:



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.

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

Sponsorships are available!
See reverse side for more information.

**Orange County Association of
Health Underwriters (OCAHU)**
1442 E. Lincoln Avenue • PMB 441
Orange CA 92865-1934
Tel: 866.921.6440 • Fax: 858.408.2671
orangecountyahu@yahoo.com
www.ocahu.org

Presenting Sponsor:



SPONSORSHIP Opportunities

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

Shirt:	<i>Includes: Super Ticket Package for 4, Tee sign, Lunch & Awards dinner.</i>	\$4000
Dinner:	<i>Includes: Super Ticket Package for 4, Tee sign, Lunch & Awards dinner.</i>	\$3500
Hat:	<i>Includes: Super Ticket Package for 4, company name/logo on hats, Tee sign, Lunch & Awards dinner.</i>	\$2750
Lunch:	<i>Includes: Super Ticket Package for 4, company logo on lunch boxes, Tee sign, Lunch & Awards dinner.</i>	\$2750
19th Hole Refreshments:	<i>Includes: Super Ticket Package for 4, Sponsor table in bar area Tee sign, Lunch & Awards dinner.</i>	\$2750
Beverages:	<i>Includes: Foursome, Sign on beverage carts, Tee sign, Lunch & Awards dinner.</i>	\$2000
Goodie Bags:	<i>Includes: Foursome, Logo on goodie bags, Tee sign, Lunch & Awards dinner.</i>	\$2000
Snack:	<i>Includes: Twosome, Tee sign, Snack bag w/company name/logo and placed on each cart, Lunch & Awards dinner.</i>	\$1500
Driving Range:	<i>Includes: Twosome, Tee sign, Lunch & Awards dinner.</i>	\$1500
Putting Green:	<i>Includes: Twosome, Tee sign, Lunch & Awards dinner.</i>	\$1500
Tee:	<i>Includes: Sign on course.</i>	\$250

PARTICIPATION Level

<input type="checkbox"/> Super Ticket Package BEST DEAL!	\$255	<input type="checkbox"/> Lunch Sponsor	\$2750
<input type="checkbox"/> Individual Player Package	\$225	<input type="checkbox"/> 19th Hole Refreshments	\$2750
<input type="checkbox"/> Dinner Only	\$50	<input type="checkbox"/> Snack Sponsor	\$1500
<input type="checkbox"/> Shirt Sponsor	\$4000	<input type="checkbox"/> Driving Range Sponsor	\$1500
<input type="checkbox"/> Dinner Sponsor	\$3500	<input type="checkbox"/> Putting Green Sponsor	\$1500
<input type="checkbox"/> Hat Sponsor	\$2750	<input type="checkbox"/> Tee Sponsor	\$250

ENTRY Form

Please complete and return by **April 18, 2013**. **Cancellation Prior to April 12th - 50% penalty;
Non-refundable after April 12th.**

Contact: _____

Company: _____

Names of Entries in my Foursome/Twosome are:

1. _____ 3. _____

2. _____ 4. _____

Address: _____

City & Zip: _____

Phone: _____ **Email:** _____

Check Payments to: Orange County Association of Health Underwriters (OCAHU)

Return completed form and payment to: 1442 E. Lincoln Ave., PMB 441 • Orange, CA 92865

Credit Card Payments to: orangecountyahu@yahoo.com or (858) 408-2671 or online at ocahu.org

☐ American Express ☐ Discover ☐ MasterCard ☐ Visa

Card Number: _____ **Exp. Date:** _____

Name on Card: _____

Signature: _____



Women in Business: June 7, 2013

By Suzanne Purnell, LPRT, Women in Business Chair

OCAHU presents its 11th annual Celebration of Women in Business Luncheon & Fashion Show at the Richard Nixon Library in Yorba Linda on June 7th. The theme for this year's charity event is *Caribbean Breeze*. Guests will be

able to tune into the beauty and relaxing tranquilities found in the Caribbean during this wonderful charity event. Dress for the theme and enjoy your day!

OCAHU will once again be sponsoring New Hope Grief Support Community through funds received for this event. Make sure you catch the *Caribbean breeze* by shopping with our vendors at the event. All vendors have graciously agreed to give fifteen percent of their sales back to our charity. Please visit www.newhopegrief.org for more information on the wonderful organization we are proud to support.

All fashions modeled will be for sale the day of the event. We will have plenty of themed raffle prizes, and a grand prize that includes an all-expenses-paid trip for two to beautiful Aruba! Increase your chances of winning by buying multiple raffle tickets.

I encourage you to be a sponsor for this wonderful event! Please check our sponsorship opportunities online at www.ocahu.org. All sponsors will be featured in our program and on the big screen for the duration of the event.

Invite your clients, colleagues, friends and family! Seating is limited, and this event will sell out. It's OCAHU's most-anticipated event of the year! Please register early at www.ocahu.org.

Nominate a woman who inspires you!

The Women in Business event will honor an individual businesswoman in Orange County for her contribution to her family, peers and community. You are invited to nominate a woman in business that inspires you with her leadership, energy, concern for others and commitment to her business and community.

Find the nomination form at www.ocahu.org. On the home page, under "Calendar of Events," click the details tab of the "Celebration of Women in Business" event to locate the nomination form. Or, email Susan Baker at susan@premierlife.com for more information.

The deadline to submit a nomination is Monday, April 1, 2013. Please nominate an inspiring woman today!

Count on Colonial Life's award-winning products and services to strengthen both your client relationships and your competitive advantage. We can help you:

- Fill in gaps in existing benefits coverage.
- Communicate the value of employees' benefits.
- Save hours of valuable administrative time with services like our Harmony® enrollment system.

- **Disability Insurance**
- **Life Insurance**
- **Accident Insurance**
- **Cancer Insurance**
- **Critical Illness Insurance**
- **Hospital Confinement Indemnity Insurance**

John Evangelista

District General Agent

(O) 949.452.9206

(F) 949.452.9209

john.evangelista@coloniallife.com

CA License 0B98925



These coverages may not be available in all states;
product benefits vary by state.

©2012 Colonial Life & Accident Insurance Company

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.



Special New Member Contest

By Margaret Stedt, LPRT, VP of Membership

IMPORTANT NEWS: NAHU Announces Free Dues Opportunity! Recruit four (4) new NAHU Members before April 30, 2013 and choose one year of national, state and local dues paid or a \$250 American Express Gift Card!

Start recruiting to find new members! The promotional period runs from 1/1/13 to 4/30/13. All applications must be received by NAHU no later than 4/30 to be eligible. Credit will go to the member whose name is on the new member's application as the sponsor.

This year, more than ever, agents and company representatives need to be part of NAHU, CAHU and OCAHU! One of our newest members noted that we are the one organization that keeps him informed about all the enacted and proposed changes and trends. Plus, we represent the agent at the state and Federal levels!

One of our primary goals this year is to increase our membership by at least sixty new members. We are well on our way with a net gain of 44 new members! We are asking our company representatives and our members to present OCAHU membership and its importance at every company agent/broker meeting. Membership applications are on www.ocahu.org website.

I'd like to recognize our Membership Retention Committee: Ryan Bradley (VP Retention), Lawrence Hartley (YAHU and Mentor Chair), Jeffrey Johnson, D'Vorah Mariscal and John Evangelista. This committee works hard to help you renew your membership and keep you involved in OCAHU, CAHU and NAHU for years to come.

I'd like to extend a big welcome to our newest members:

January: Joan Ces, Richard Chapman, Paul Cole, Gregory Forsdick, Lee Gjoime, Greg Haack, Anthony McCarren, Lorraine Navarro, Marco Navarro and Gabrielle Ruelas

February: Melissa Calabretta, Helene Dooling, Virginia Johnson, Brent Hason, Sue Kidder, Sarah Knapp, Jerry Lynch, Tia Mayer, Carol McLean, Amanda Morgan, Jill Nunno, Edna Rivera, Walter Rountree, Peggy Thomas, Denise Uselding, Isabel Valdivia, George Wilson and Kelly Zamora.

As a member of OCAHU/CAHU/NAHU you have a wealth of opportunity to learn, grow your business, earn certifications and become involved!

REACH NEW HEIGHTS

See how BenefitMall -
a leader in broker services -
can help you build
your business.

ORANGE (800) 966-3791

BenefitMall
www.benefitmall.com

OCAHU Board of Directors

2012 - 2013



OCAHU

**Orange County Association
of Health Underwriters**

Executive Board

President, Patricia Stiffler, LPRT - Options in Insurance

Phone: 714.695.0674 | keystonepatty@aol.com

Immediate Past-President, John Evangelista, LPRT - Colonial Life

Phone: 949.452.9206 | john.evangelista@coloniallife.com

President-Elect & VP of Legislation, Rhett Bray - BeaconPath

Phone: 949.716.9099 x524 | rbray@beaconpath.com

VP of Communications & Public Affairs, Jessica Word, RHU -
Word & Brown General Agency

Phone: 714.567.3767 | jessica@wordandbrown.com

VP of Finance, Barbara A. Salvi, LPRT - Invensure Insurance Brokers, Inc.

Phone: 949.756.4111 | bsalvi@invensure.net

VP of Media Relations, Kelly Moore, CEBS - Moore Benefits, Inc.

Phone: 949.872.2380 | kelly.moore@moorebenefitsinc.com

VP of Membership, Maggie Stedt, CSA - Stedt Insurance Services

Phone: 949.492.8234 | stedtins@cox.net

VP of Political Action, Jason Reichert - JLR Enterprises & Insurance Svcs

Phone: 714.997.4944 | jason@jlrins.com

VP of Professional Development, Louise Valencia - ManagEase, Inc.

Phone: 714.705.2143 | lvalencia@managease.com

OCAHU Board of Directors

2012 - 2013

Awards/ Historian Chair, Kristin Sergio-Castelvetere - BenefitMall

Phone: 714.940.1146 | kristin.sergio-castelvetere@benefitmall.com

Executive Director, Gail James Clarke - Gail James Association Management

Phone: 866.921.6440 | orangecountyahu@yahoo.com

General Board Members

Ryan Bradley - Aetna

Phone: 858.395.4644 | bradleyr@aetna.com

Lawrence Hartley - OakBridge Advisors, Inc.

Phone: 866.532.7490 | lh@oakbridgeadvisors.com

Tim "TJ" Johnson - Core Benefits Insurance Services

Phone: 949.574.2010 | tj@corebenefits.org

John Simurda, LPRT - InvestLinc Business Resources

Phone: 714.768.6445 | jsimurda@investlincbenefits.com

Suzanne D. Purnell, LPRT - IOA Insurance Services, Inc.

Phone: 949.297.5529 | suzanne.purnell@ioausa.com



Why Bring Your Clients Health Insurance
When You Can Deliver *Healthy Insurance?*

888-237-6650 | www.SeeChangeHealth.com



Professional Designations Available to You

By Kristin Sergio-Castelvetere, Awards/Historian

What special designations can you achieve in our industry? Have you looked into all the designation opportunities available through our organization? LPRT, RHU, REBC, DIA, CLTC, CSA and more might be just for you! For more information about the designations below please visit www.nahu.org.

A **Leading Producers Round Table (LPRT)** designation *encourages excellence among NAHU's health and benefit insurance professionals by recognizing their sales achievements.* Also, LPRT members receive discounts on many NAHU services and meetings as well as invitations to exclusive LPRT events. The qualification categories are Personal Production, Carrier Representatives, Agency, and Carrier Management.

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.

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.

The President's Triple Crown Program was created to recognize those members whose individual contributions to NAHU help advance the association's mission. Like any Triple Crown it recognizes accomplishment in three key areas. To qualify for the Triple Crown, within a calendar year a member must: 1. HUPAC: Participate in the \$10x12 draft program or contribute \$150 total. (Keep in mind this is separate from your PAC contribution.) 2. Membership: Recruit at least two new members. 3. Advocacy: Use Operation Shout to send at least three messages.

May 21, 2013—Save the Date!

OCAHU Presents the Annual Meeting of the Membership and Annual Carrier Panel Program

Our carrier executives will be discussing an variety of subjects that affect you and your clients every day. Stay tuned to www.ocahu.org for more information! The event will be hosted at the Irvine Hilton.



We're proud to work with you to bring affordable, broad coverage to Californians, in order to meet their needs to get and stay healthy.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association. 34930CABENARC 12/12

OCAHU's Business Development Summit, February 19th, 2013



We hope to see you for more fun at our next OCAHU event!

**2013
will be a
year of
challenges.
And,
opportunities.**



Count on us as your key health reform resource. We'll help you strengthen your existing client relationships and develop new ones. And, we're ready to assist you every day with time and cost saving programs you can't get anywhere else.

**If you're not writing business through Word & Brown,
might not be writing enough.**

Your success **is written.**

Word&Brown®
General Agency

Service of Unequalled Excellence



- THE C.O.I.N. -

Please join us at our events!

17th Annual Charity One Heart at a Time Golf Tournament, April 24th: The Orange County Association of Health Underwriters will again sponsor the "One Heart at a Time" Cystic Fibrosis Golf Classic at Coyote Hills Country Club in Fullerton. Register to golf or join us for dinner at www.ocahu.org. Don't miss out on all the fun! We look forward to seeing you on the green!

Day at the Capitol, May 14th & 15th: Join OCAHU and all your other fellow members at CAHU for two days at the State Capitol in Sacramento. Our Event takes place at the Sheraton Grand Hotel in Sacramento, CA. Please visit www.cahu.org for more information.

Annual Meeting of the Membership & Annual Carrier Panel Program, May 21st: Our carrier executives will be discussing various subjects that affect you, your clients and your business every day. We hope to see you at this event at the Hilton Irvine. Stay tuned for further information!

11th Annual Celebration of Women in Business and Fashion Show, June 7th: Mark your calendars! Our highly anticipated Celebration of Women in Business event is quickly approaching. Catch the *Caribbean Breeze* with all your OCAHU friends at this wonderful charity event at the Richard Nixon Library in Yorba Linda. Register early! This is an event you definitely don't want to miss!



1442 E. Lincoln Ave., PMB 441
Orange, CA 92865-1934

Post Std

US Postage

PAID

Alert Direct

Mail