

Orange  
County  
Association of  
Health  
Underwriters

Volume 7, Issue 1

August 27, 2012

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

COUNTY OF ORANGE INSURANCE NEWS

**THE**



**Join us Tuesday,  
September 18<sup>th</sup> 2012 for  
OCAHU's Annual  
CE Day  
at the Irvine Hilton!**

*It's a very exciting Fall  
at OCAHU!*

Also, start planning for  
**OCAHU's 5<sup>th</sup> Annual  
Client Day!**

Learn how Healthcare  
Reform affects employers.

Please join us at Hilton Irvine  
near the John Wayne Airport  
on **Tuesday, October 16<sup>th</sup>**

**Inside this Edition:**

Legislative Tools You Can Use

YAHU - Launched!

REBC, RHU, DIA, LPRT & More

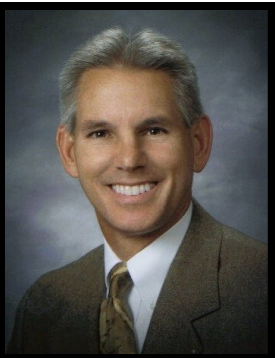
PAC- The Agent's Call to Action

'12 Women in Business Recap



## GOOD HEALTH IS A GREAT BUSINESS MODEL.

Good health and a safe work environment are always good for business. Which is why we encourage the employers who choose us to implement programs that increase physical activity and decrease daily stress in the workplace. Because keeping employees healthy and happy is not only good for your bottom line, it's good for theirs. Learn more at [kp.org/totalhealthandproductivity](http://kp.org/totalhealthandproductivity).



## Legislative Tools You Can Use

By Rhett Bray, President-Elect & VP of Legislation

As we head into the new year for OCAHU, and as I take over as the Legislative Chair, I thought it'd be a good idea to share with you some of the great tools you can find regarding current and upcoming legislation direct from NAHU at [www.NAHU.org](http://www.NAHU.org).

First and foremost, if you are not receiving the **NAHU Newswire** email, you are missing out on the greatest resource for brokers and agents that allows you to see ALL that is going on in the health care world. The **NAHU Newswire** is a daily email that gives you today's news from resources including newspaper, TV, radio and journals, from all over the US... all in one place. The Newswire gives a quick summary of each topic and a link to the direct source if you'd like to read more. It's like having your own personal research team for all things related to healthcare and what's going on legislatively. I personally use the NAHU Newswire to find most of my blog, Twitter and Facebook material. If you are not currently receiving the email, sign up for it now! As a NAHU member, it's free to you every day!

Second, [www.NAHU.org](http://www.NAHU.org) has an entire section on Legislative Advocacy. Within this section you will find information on issues that are most important to NAHU, and all of us brokers and agents. Issues consist of Containing Health Care Costs, Health Insurance Exchanges, The Impact of Health Reform on the Nation's Employers, etc. You will also find the Grassroots subsection extremely helpful when you are looking to find your elected officials and current legislation. We all need to know what our government is working on legislatively, who is supporting good legislation and who is supporting bad legislation. The Grassroots area also has Legislative Alerts and Updates section where NAHU makes it simple for you to contact your local and state congressmen and women with template emails regarding our stance on legislation. NAHU just couldn't make it any easier than this for you to get involved and impact legislation that pertains to your business and financial success.

I know that personally I did not start taking advantage of all my NAHU membership has to offer until recently. I want to make sure that as your new Legislative Chair I make each of you aware of the numerous tools available to you as OCAHU and NAHU members. I also want to remind each of you that being aware of what is going on legislatively is extremely important. We all need to take action. I will do my best over the next year to educate you on current and upcoming legislation. It is going to be up to all of us to work together to fight bad legislation and promote good legislation within our local and national government. I'm ready to get started. I hope you all are ready as well. It's going to be a tough fight, but I believe we can get the job done if we all participate!

I am very excited to be your OCAHU Legislative Chair for the 2012-2013 year.





## Letter from OCAHU President, Patricia Stiffler

**F**irst of all I would like to thank all of you for electing me to be President of the Orange County Association of Health Underwriters. It will be an honor and my privilege to serve the current and future members of OCAHU.

The theme for our 2012-2013 term is *Making a Difference in People's Lives... One Member at a Time.*" As insurance professionals we have all had an opportunity to witness how offering that client or that

agent the perfect plan has enabled someone to receive the finest care in the world when they have needed it the most. With our philanthropic efforts we have donated thousands of dollars to help save the lives of Cystic Fibrosis patients, provided the money to help counsel a family who has lost a loved one and even put a smile on the face of a child who will spend the holidays in the hospital.

Because of our philanthropic efforts OCAHU was awarded the William F. Flood Public Service Award for the second consecutive year. I would be remiss if I didn't thank those members who were most responsible for that, Steve Course and Jim Greth who Chair the One Heart at a Time Golf Tournament, and Suzanne Purnell, the Chairperson of The Celebration of Women in Business Fashion Show and Luncheon. They would be the first to say though, that they couldn't do any of it without the dedicated group of members who also serve on their respective committees.

We are in the process of applying for CAHU Awards. Kristin Komen, our Awards Chair is compiling the submission. These will be presented at the CAHU Summit on October 24-25. Last Year OCAHU won the Foundation Award (for public service) and the Outstanding Newsletter Award. There is no doubt in my mind that Jessica Word, our VP of Communications has submitted another award winning newsletter. Thank you both for all you do. While we in the health insurance industry have had our challenges, I believe that this will be an exciting year for OCAHU members. Our VP of Professional Development, Louise Valencia has put together an information packed CE Day which will take place on September 18, 2012. The CE Day will include a two hour ethics course. The week of October 15 has been designated as Health Insurance Awareness Week. Our very popular Client Day is scheduled for October 16, 2012. Neil Crosby, the NAHU VP of Public Affairs will be addressing our clients on how PPACA will affect employers. Neil has traveled all over the country speaking to employers about this very issue.

Probably the most important event on a National level is the Presidential Election in November. Whatever the outcome, our VP of Legislation, Rhett Bray with the help of NAHU and CAHU, will keep us abreast of the implications the election results will have on us as members. Our November meeting which will occur after the election will be dedicated to those legislative issues.

One of the most important things you can do as a member is to ensure our voices are heard. One of the speakers at the National Convention said, "if we're not at the table we'll be on the menu." The best way we can make sure we have a future is through your contribution to PAC and HUPAC. Jason Reichert, our new VP of PAC, will be working hard this year to increase our percentage of contributors.

None of this is possible without members. Maggie Stedt, our VP of Membership, has done an outstanding job increasing membership. However there are still a lot of insurance professionals who need OCAHU. We are asking our members to help reach out to those professionals and encourage their membership. As a way to reach those members who are new to the health insurance business, Lawrence Hartley has launched the Young Agent Health Underwriters (YAHU) to mentor those individuals. Their first meeting in July was a rousing success and was attended by new agents as well as current members who have agreed to be mentors.

By now you have noticed that my emphasis is on our members and how they can make a difference. You can make a difference too by attending meetings, joining a committee, donating to PAC and HUPAC and bringing in a new member. It has never been more important than this year.

Together we can make a difference in our lives and in the lives of our loved ones.

**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](http://www.lisibroker.com)**

OC-011 08/12



# 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](http://www.warnerpacific.com)  
CA Insurance License No. 0764260

Thank you for the opportunity to be of service.



## PAC - The Agent's Call to Action

By Jason Reichert, VP of PAC

**H**ello my name is Jason Reichert, a member of OCAHU and PAC for many years, and VP of Political Action Committee (PAC). I wanted to thank you for your valued time to read this article.

First off I wanted to personally give my gratitude to Tim Johnson and Pat Stiffler for encouraging me to be a part the PAC family, and helping me understand the value of the PAC organization. I also want

to thank those of you that are current contributors.

PAC's 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 care services.

Who can contribute to PAC? Every licensed insurance agent who solicits medical, dental, long-term care and/or senior supplement insurance and even life and annuity programs benefit from the legislative advocacy that CAHU has been involved with. Keep in mind, even if you are not a member of CAHU, we would like you to consider contributing to CAHU-PAC. Your contributions will help support the cause of all licensed life and health insurance agents in the State of California.

Why should I contribute? You should contribute if: you love your job and want to keep it, want a strong voice in Sacramento fighting for you, want to be a part of solving the problems facing the health care system, and if you believe the broker provides a valuable service that government employees can't offer.

How can I contribute? There are many ways to contribute: one time, monthly, and online (coming soon). Any amount will help, even \$21 a month, less than one dollar a day, will give you Ruby contribution level in OCAHU.

My goal as a new VP of PAC is to get 100% participation within our local OCAHU organization whether it's a onetime contribution or/and an ongoing effort. It behooves all of us to have everyone committed to this valuable resource.

Thank you again for your continued support, and I am looking forward to seeing an increase in our annual contributions.

# 5th Annual Client Day

for the Orange County Association of Health Underwriters

**Tuesday, October 16, 2012**

Registration: 11:00 a.m.  
Lunch: 11:30 a.m.  
Speaker: 12:00 - 1:30 p.m.

Hilton Irvine / OC Airport  
18800 MacArthur Boulevard  
Irvine 92612  
(across from John Wayne Airport)



## Health Care Reform - How it Affects Employers

**Program Summary:** Now that the Supreme Court has allowed the Health Care Reform Law to stand, employers need to prepare themselves to comply with the provisions within the law. The difficult part is where to get the information in order to comply.

Employers across America have many of the same questions. What provisions apply to my business? What will it cost? What do I have to do for my employees? How will I know what to do?

Most employers will rely on their professional insurance agent even more as we move into the future provisions of the new law.

This informative seminar will provide and discuss many of the upcoming provisions within the health care reform law and how they relate to the employers of America.

### Table of 10

\$600 (Preferred seating, parking)

### Table of 8

\$500 (Preferred seating, parking)

### Individual seats and groups of 8 or less

\$65 (Parking)



### Neil Crosby

**Vice President of Public Affairs**  
California State Association of Health Underwriters

Neil has given over 300 presentations on the health care reform law since it's signing in to law on March 23, 2010. His presentation will provide many of the major provisions of the law, the timeframes for implementation and resource information. Neil tries to keep the format light, fast moving, yet informative. He is the Vice President of Public Affairs for the California Association of Health Underwriters, and the Chair of Media Relations for the National Association of Health Underwriters.

### Closing Remarks by:

Bruce Benton, President  
National Association of Health Underwriters

**REGISTER NOW FOR BEST SEATING**

**Last year was sold out - Register early!**

Your Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Billing Address: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
E-Mail: \_\_\_\_\_  
Card Type: ☐ American Express ☐ Discover ☐ MasterCard ☐ Visa Exp: \_\_\_\_\_ / \_\_\_\_\_  
Card Number: \_\_\_\_\_ Security Code: \_\_\_\_\_  
# of guests (including you) \_\_\_\_\_ Total Payable: \$600 x \_\_\_\_\_ / \$500 x \_\_\_\_\_ / \$65 x \_\_\_\_\_ = \$ \_\_\_\_\_  
Signature: \_\_\_\_\_ Fax to: (866) 921-6440 | Ph: (866) 921-6440  
OR mail check to OCAHU: 1442 E. Lincoln Avenue, PMB 441, Orange CA 92865





## Free Dues Opportunity!

By Margaret Stedt, VP of Membership

Share the word...bring a new member to our next meeting!

**Recruit four new AHU Members before December 31, 2012 and have your national, state and local dues waived for one year!**

Start recruiting to find new members! The promotional period runs from 7/1/12 to 12/31/12. All application must be received by NAHU no later than 12/31 to be eligible. Credit will go to the member whose name is on the new member's application as the sponsor!

Today more than ever it is important for each health insurance professional to join NAHU. This is the leading organization where we can join together to have our voices heard both at the State and Federal levels regardless of whether your primary business emphasis is large or small group, individual, ancillary products or senior (Long-term Care, Medicare Supplements and Advantage Plans).

And as an insurance professional you also will want to work with others that are well informed, trained in their areas of specialty, and knowledgeable about current legislative issues. So, ask the carriers, general agencies and field marketing organizations calling you if they are members! If not, recruit them to join!

Orange County Health Underwriters has an exciting year planned for education, outreach and advocacy. On August 8<sup>th</sup> over 300 agents and company representatives met for OCAHU/IEHAU's Second Annual Medicare Panel Discussion. Our CE day on September 18<sup>th</sup> offers a number of CE credits! Client Day is scheduled for October with more exciting meetings to come!

One of our primary goals this year is to increase our membership by at least 60 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 our website and packets will soon be available.

If you are interested in helping to grow membership join our Membership Committee team members: Ryan Bradley (Retention Chair), Lawrence Hartley (YAHU and Mentor Chair) Jeffrey Johnson, D'Vorah Mariscal, Tyler Mahon and John Evangelista.

Welcome to our new members Casey Bray and Jarrod Word.

As a member of OCAHU/CAHU/NAHU you have a wealth of opportunity to learn, grow your business and become involved. See you at our next meeting. Bring a guest!



**September 18  
2012**

7:30 a.m. - 3:00 p.m.

Hilton Irvine  
18800 MacArthur  
Blvd.  
Irvine 92612

#### Registration Fees:

Members: \$50

Non-Members: \$75

Orange County  
Association of  
Health Underwriters

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

Ph: (866) 921-6440

Fax: (866) 921-6443

orangecountyahu@yahoo.com

www.ocahu.org



# ANNUAL CE DAY



#### Proud Sponsors of this Event!

KAISER  
PERMANENTE thrive

RHS Redwood  
Health  
Services

WARNERPACIFIC

Qualified General Agency, Inc. AGA

Dickerson Employee Benefits  
Insurance Services  
ASSOCIATION OFFICE, 20007

Word & Brown.  
General Agency  
Source of Unparalleled Excellence

**CE DAY SPONSORSHIPS AVAILABLE!**  
**INTERESTED? CONTACT THE**  
**ASSOCIATION OFFICE.**



#### REGISTRATION FORM SEPTEMBER 18, 2012

Member OR  
First Time Guest: \$50

Non-Member: \$75

(√) Vegetarian Meal: ☐

**\*\*Price increases \$25 at the door.**  
**Registration fees are non-**  
**refundable**

#### Agenda

**7:30 - 8:00 a.m.** Registration, Breakfast,  
Visit with the Sponsors

**8:00 - 10:00 a.m.** Good Ethics and Satisfied  
CE #214162 Customers  
Joe Navarro, Warner Pacific

**\*10:15 - 11:15 a.m.** Understanding the  
CE #281649 California Exchange (Part 1)  
Gordon Colburn, RHU  
Colburn Insurance

**11:15 a.m. - 12:00 p.m.** Visit with the Sponsors

**12:00 - 12:45 p.m.** OCAHU Business and  
Lunch

**\*12:45 - 1:45 p.m.** Understanding the  
CE #281649 California Exchange (Part 2)  
Gordon Colburn, RHU  
Colburn Insurance

**2:00 - 3:00 p.m.** Battlefield Health: Eternal  
CE # 88498 War - Intractable Enemies  
Don Goldmann  
Word & Brown University

**3:00 p.m.** Conclusion

**\* IMPORTANT NOTICE: Part 1 and Part 2 of  
Understanding the California Exchange must  
be completed in its entirety to receive 2-  
hours of credit. Credit will not be given if you  
do not attend both sessions!**

- Payment with a check: Make check payable to OCAHU and mail to address on the left.
- Payment with a credit card: Complete the form and fax back to number on the left.

☐ American Express ☐ Discover ☐ MasterCard ☐ Visa

Name: \_\_\_\_\_ Total Enclosed \$: \_\_\_\_\_

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

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

City, Zip: \_\_\_\_\_

Email: \_\_\_\_\_ Ph: \_\_\_\_\_

Credit Card Number: \_\_\_\_\_ Exp: \_\_\_\_\_

Signature: \_\_\_\_\_ Security Code: \_\_\_\_\_



### *Understanding the California Exchange*

**Gordon T. Colburn, RHU**

President  
Colburn Insurance

Gordon T. Colburn holds a Bachelor of Arts Degree in Political Science from California State University Los Angeles, he started in the Insurance and Financial Services profession in 1981 with New York Life Insurance Co. He is President of Colburn Insurance Service, Inc., and his primary focus is employer sponsored benefit plans. Compliance assistance for employer clients and their programs is emphasized. As an independent agent, Gordon objectively reviews and recommends benefit plans/programs with a wide variety of highly rated companies. His Mission is simple: provide extraordinary service and valued benefit programs for his clients.

### *Battlefield Health: Eternal War - Intractable Enemies*

**Don Goldmann**

Vice President  
Word & Brown University



Don Goldmann, nationally recognized for his in-depth analysis of the health care insurance market, has a distinguished career spanning over 30 years. Having taken the lead in creating the Word & Brown University, Don is currently working with hundreds of brokers on their Certified Insurance Professional designation.

As Vice President of Word & Brown University, Goldmann develops and implements training programs for brokers entering the business, continuing education programs for experience brokers and motivational presentations for all industry professionals.



### *Good Ethics and Satisfied Customers*

**Joe Navarro**

Marketing Director  
Warner Pacific

Having grown up within a Fortune 500 Company, Joe Navarro spent over 20 years developing unique programs, services and marketing tools for agents/brokers selling health insurance. Joe has been described as a creative thinker, motivator and master trainer.

Joe is now Warner Pacific's Marketing Director and Dean of Instruction for Warner's University for Agents, the School of Success.

As the Marketing Director Joe's main focus is to assist you and Warner's elite sales team in making a dent in today's marketplace.



## WIB Celebrates 10 Years

By Suzanne Purnell, Women in Business Chair

**O**n June 1, 2012, OCAHU celebrated its 10<sup>th</sup> Annual Celebration of Women in Business Fashion Show and Luncheon Charity Event! It was an electric and energetic sellout! Four hundred twenty (420+) guests purchased raffle tickets to win one or more of the many amazing “Themed” Raffle baskets. They also bought at least one Grand prize ticket to win an all expense paid trip for two to Tuscany, Italy. WOW!

New and returning vendors offered many new items for purchase, giving back 15% of sales for that day. Guests enjoyed a glass of wine or champagne, while munching on mouth watering appetizers. A silent auction was added to the delight of our guests, which included select wines donated by the OCAHU Board of Directors and friends. 100% of the money raised from the silent auction was donated to our Charity, New Hope Grief Support Community. The East Wing ballroom doors opened to perfectly set tables with salad, soup and main entrée, followed by dessert. Survey says our guests loved the cold entrée, much to their surprise!!

Susan Beeney, founder of New Hope Grief Support Community spoke of the joy and appreciation of OCAHU’s event each year. She thanked us by sharing how the money raised over the years has helped to provide and expand their services to so many more children, teens and adults, regardless of their ability to pay. Some of these services include family camps through the Ronald McDonald House Charity. Susan went on to say that New Hope would be recognized on national television July 8<sup>th</sup> on the show Secret Millionaire. New Hope was featured on the show and presented a sizeable check to help further their services to support those in grief. Congratulations New Hope! Please visit their website at [www.newhopegrief.org](http://www.newhopegrief.org).

Bettini’s Fashions’ owner, Chadia, moderated the beautiful fashion show. The models were our very own OCAHU members. For a wonderful surprise, Chadia donated a beautiful Italian leather handbag valued at \$450 with a \$100 Bettini’s gift certificate inside to the person with the highest bid. The winning bid was \$350! All proceeds from this live auction were donated to the New Hope Grief Support Community.

Congratulations and honors were given to our Woman of the year, Jeri Rosen, Founder and President of Working Wardrobes. Jeri founded Working Wardrobes 22 years ago. Located in Costa Mesa, Working Wardrobes offers opportunities to men and women to get the help they need to get back into the workplace.

Toward the end of the event the lucky winning raffle tickets were drawn and guests were awarded their themed raffle baskets.



The day wrapped up with the drawing of the lucky grand prize. The winner was ecstatic, overwhelmed and speechless!

Thank you to all our sponsors. Without their continued financial support and generosity this incredible event wouldn't be possible.

Thank you to LISI, Kaiser Permanente, Dickerson Employee Benefit Insurance Services, United HealthCare, MetLife, IOA Insurance Services, Word & Brown General Agency, Ameritas Group, Humana, Blue Shield of California, The Schulten Group, California Dental Network and Colonial Life. Thank you also to the incredible committee of women who put so much time, energy, and love into this event each year.

Finally, thank you to all our guests for your continued support and attendance each year. Collectively we have all made this the most anticipated OCAHU event of the year.

**Our goal this year was to raise \$30,000 for New Hope Grief Support Community. I am very pleased to say that with all your kind support, we raised \$30,401.44. THANK YOU!**

See you at our Women In Business event again next year on June 7, 2013!



*people helping people* ★



**NEW HOPE**  
*Grief Support Community*

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.



## REBC, RHU, DIA, LPRT & More

By Kristin Komen, Awards/Historian

**H**ave you thought about taking it to the next level with your education? One of the exciting membership benefits through NAHU is all of the educational programs and designation options that are at your fingertips. Below are some of the most popular education programs and designations, but for more information please visit the

NAHU website, [www.nahu.org](http://www.nahu.org), at Professional Development and look under Designation and Certification Courses.

**Registered Employee Benefits Consultant (REBC)** - This program focuses on providing the knowledge necessary to become a professional in the sale and service of employee benefits plans

**Registered Health Underwriter (RHU)** - This designation provides the professional credential for persons involved in the sale and service of disability income and health insurance

**Disability Income Associate (DIA)** - This designation displays that individuals have acquired knowledge of the health care industry and the role of disability income insurance to help protect individuals from financial losses that often attend serious physical injuries and other severe health afflictions.

**LTC Partnerships (LTCP)** - This course is designed to fulfill mandatory LTCI partnership training requirements.

**Certified in Long-Term Care (CLTC)** - The CLTC program is one of the top designations in the LTC industry with over 18,000 graduates to date.

**Leading Producers Round Table (LPRT)** - This 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.

**President's Triple Crown Program** - This 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.

# 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](mailto:keystonepatty@aol.com)

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

Phone: 949.452.9206 | [john.evangelista@coloniallife.com](mailto:john.evangelista@coloniallife.com)

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

Phone: 949.716.9099 x524 | [rbray@beaconpath.com](mailto:rbray@beaconpath.com)

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

Phone: 714.567.3767 | [jessica@wordandbrown.com](mailto:jessica@wordandbrown.com)

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

Phone: 949.756.4111 | [bsalvi@invensure.net](mailto:bsalvi@invensure.net)

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

Phone: 949.872.2380 | [kelly.moore@moorebenefitsinc.com](mailto:kelly.moore@moorebenefitsinc.com)

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

Phone: 949.492.8234 | [stedtins@cox.net](mailto:stedtins@cox.net)

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

Phone: 714.997.4944 | [jason@jlirins.com](mailto:jason@jlirins.com)

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

Phone: 714.705.2143 | [lvalencia@managease.com](mailto:lvalencia@managease.com)



# OCAHU Board of Directors

## 2012 - 2013

**Awards/ Historian Chair**, Kristin Komen - BenefitMall

Phone: 714.940.1146 | [kristin.komen@benefitmall.com](mailto:kristin.komen@benefitmall.com)

**Executive Director**, Gail James Clarke - Gail James Association Management

Phone: 866.921.6440 | [orangecountyahu@yahoo.com](mailto:orangecountyahu@yahoo.com)

## General Board Members

Ryan Bradley - Aetna

Phone: 858.395.4644 | [bradleyr@aetna.com](mailto:bradleyr@aetna.com)

Lawrence Hartley - OakBridge Advisors, Inc.

Phone: 866.532.7490 | [lh@oakbridgeadvisors.com](mailto:lh@oakbridgeadvisors.com)

Tim "TJ" Johnson - Core Benefits Insurance Services

Phone: 949.574.2010 | [tj@corebenefits.org](mailto:tj@corebenefits.org)

John Simurda, LPRT - InvestLinc Business Resources

Phone: 714.768.6445 | [jsimurda@investlincbenefits.com](mailto:jsimurda@investlincbenefits.com)

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

Phone: 949.297.5529 | [suzanne.purnell@ioausa.com](mailto:suzanne.purnell@ioausa.com)





## Young Agent Health UWs (YAHU) - Launched!

By Lawrence Hartley, General Board Member

On July 19<sup>th</sup>, the Orange County Association of Health Underwriters (OCAHU) launched the YAHU program to support the young and/or new members of our industry. The interest meeting was attended by 25 mentors and mentees and helped shape the curriculum for the upcoming year.

On Thursday, September 13th at 4:30 PM, our first meeting will be held at Kimera Restaurant located at 19530 Jamboree Road Irvine, CA 92612. We encourage anyone less than 40 years of age or within the first five years in the business to attend the YAHU meeting.

During the upcoming year, the curriculum will include:

- Carrier Evaluation
- General Agent Evaluation
- Product Evaluations
- Best Practices - Individual
- Best Practices - Small Group
- Best Practices - Large Group
- Legislative Updates
- How to Separate Yourself
- Software
- Marketing
- Infrastructure
- Value-Added Services
- Best Practices - Medicare (HMO, Supplements, Rx)

In addition to the real-life applications and best practices, YAHU will serve as a forum for mentors and mentees to share their experiences and reduce the learning curve and enhance the broker experience.

About the membership...If you join NAHU – your YAHU membership is included. If you choose to wait, future meetings will be offered at \$25 for the first four meetings. Should you choose to join during the first 4 meetings, we'll credit 50% of your meetings towards your NAHU Membership. YAHU offers a unique experience and we hope to see you on Thursday, 9/13 @ Kimera.

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](mailto:LH@oakbridgeadvisors.com)) or Ryan Bradley ([bradleyr@aetna.com](mailto:bradleyr@aetna.com)).

**we  
provide  
more.  
so you  
can write  
more  
business.**



Our services help you strengthen your existing client relationships and prospect for new ones. Our selection of carriers and products is the industry's most desired. You earn all standard group commissions and bonuses. And, we're ready to assist you every day, on the phone or in person, to provide you with time and cost saving programs you can't get anywhere else.

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

**Scan Now!**



**Your success is written.**

**Word&Brown.**  
General Agency

*Service of Unequalled Excellence*

# - THE C.O.I.N. -

## Please join us at our coming events!

**Young Agent Health Underwriters (YAHU), September 13th:** Join us at our first official YAHU meeting! We encourage anyone less than forty years of age or anyone within the first five years in the business to attend our YAHU meeting. YAHU attendees will meet with mentors to learn more about the industry and will learn how to make the most out of their businesses. Our event takes place at 4:30 PM at Kimera Restaurant located at 19530 Jamboree Road in Irvine.

**CE day, September 18th:** Join us at Hilton in Irvine for a full-day packed with great speakers, presentations and 5 hours of continuing education credit. You will certainly be up-to-speed and well informed after this exciting day. Our event begins at 7:30 AM. We look forward to seeing you!

**5th Annual Client Day Seminar, October 16th:** OCAHU celebrates Health Insurance Awareness Week (October 15-21) by bringing healthcare reform awareness to your clients and the community. OCAHU is excited to present our speaker Neil Crosby, VP of Public Affairs at NAHU. Our event begins at 11:00 AM at Hilton Irvine. It's a day you certainly won't want to miss!

**Holiday Program, December 11th:** Can you believe it's already time to start thinking about the holidays? While we definitely want to enjoy the rest of Summer and our Fall, we also want to make sure we're prepared for our best holiday program yet! Stay tuned for details coming soon!



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

Prst Sid

US Postage  
PAID  
Alert Direct  
Mail