

RIO GRANDE ASSOCIATION OF HEALTH UNDERWRITERS

HEALTH ISSUES

“New Mexico’s Benefit Specialists”

Vol 1, Issue 10

April 4, 2008

PO Box 92965, Albuquerque, NM 87199-2965

Websites: Rio Grande Association of Health Underwriters: www.rgahu.org
New Mexico State Association of Health Underwriters: www.nmsahu.org
Region VII of NAHU: www.nahuregion7.org
National Association of Health Underwriters: www.nahu.org

APRIL BREAKFAST MEETING

Using the 162 Bonus to Fund Executive Benefits &
The Latest Information on Long Term Care

**Speakers – James L. McDaniel and Roy P. Cavazos, CFP, CLU, ChFC –
MassMutual Financial Group**

7:30am to 10:00am

Thursday, April 10, 2008

RADISSON HOTEL, I-40 & Carlisle, Albuquerque, NM

NOTE NEW LOCATION

See Registration Form at end of Newsletter

RGAHU ANNUAL EDUCATION SYMPOSIUM

A Day With The DOL and EBSA

Speakers – Sherri Stewart & Deborah L. Perry, US Dept. of Labor, EBSA

7:30 am to 3:30 pm

Thursday, May 8, 2008

RADISSON HOTEL, I-40 & Carlisle, Albuquerque, NM

NOTE NEW LOCATION

See Registration Form at end of Newsletter

RGAHU President Message...Cecilia Webb

It's April! Let me take another opportunity to "thank you" for your support. I hope that each of you applied for the LPRT (Leading Producers Round Table. It will be so exciting to see you recognized at the NAHU Convention in June!

While I look to see you at our April meeting next week, it is not too early to register for the May Symposium, which will be held all day on May 8th. It will be the last event under my tenure as the Rio Grande President. If you are interested in running for a Board position, make it known so that we can hear from you next month.

If you are not a member, please consider joining! For more information, I invite you to take a look at our websites: www.NAHU.org; www.NMSAHU.org, and www.RGAHU.org. There are benefits members should take advantage of, ongoing learning tools, and interesting general information. Contact me at 505-232-1806 in Albuquerque or via email at cecilia.webb@lovelace.com if I can be of assistance.

Have a beautiful Spring!

Membership Report...Julia Moore

As 2008 moves into its second quarter, RGAHU has had a steady stream of new members join. Congratulations to the sponsors for taking time to "ASK" the following members:

New Member	Company	Sponsor
Michael Cembrola	Delta Dental of NM	Lori Lutgen
Michael Wallace	Delta Dental of NM	Keith Witt
Dylan Shaw	Corvel Corporation	Cecilia Webb
Carl Hohsfield, Jr.	Western Assurance	Lindsay Cardona-Haseltine
Brenda Stillwell	Lovelace Health Plan	Cecilia Webb
Lisa Militello	Lovelace Health Plan	Cecilia Webb

Please take time at our next RGAHU breakfast to get to know these members and make them feel welcome.

Membership is very important to our local chapter. The purpose and goal of membership is to attract and retain members. **THIS JOB CANNOT BE DONE ALONE!** The combined strength of 20,000+ NAHU and RGAHU members means our voice will be heard. Recruit, recruit, recruit...so we may continue to have the power to change the future of our industry. NAHU has an outstanding team of experienced professionals to ensure your needs come first.

As we attract new members, don't forget that we have to retain members as well. This is a great concern for NAHU as well. If you know of a member who has changed jobs, moved, got a promotion, or simply retired, please let me or a board member know. We don't want to lose members, we want to retain them!! Become proactive by recruiting when you can...and inform us of changes that could affect our membership.

Better yet, if you have time and energy, become a member of the Membership Team. There is a lot of work that needs to be done in the months ahead. I can be reached at 890-1539 if anyone has an interest in helping with membership....

**RGAHU CONTINUING EDUCATION BREAKFAST MEETINGS
EVALUATION REPORT
March 13, 2008**

**TOPIC: "Understanding the Legislative HealthCare Proposals"
SPEAKER: Anne P. Sperling, CSA, LPRT**

Number of completed evaluation forms: 25

	1=Excellent	2=Good	3=Poor
QUESTION	1	2	3
Topic relevancy to NM insurance needs	25	0	0
Presentation format	22	3	0
Speaker's knowledge of topic	24	1	0
Speaker's ability to answer questions concisely and accurately	23	2	0
Usefulness of information presented	25	0	0

Comments: Very informative, Anne was great; Excellent speaker; Love the legislative info; Great job Anne!! Interesting, informative and relative to our positions/jobs.

Location & Facilities: 7:30 am is too early; have there been any thoughts to changing these meetings to a lunch meeting, instead of breakfast, would there be better attendance?; afternoon meetings

Future Programming: on the Presidential candidates' views on healthcare – once it gets closer to the elections.



Northern New Mexico President Message...Marcie Abeyta

Our next CE presentation will be a Luncheon Meeting to be held on Wednesday, April 23, 2008. Offering a box lunch and 2 hours of CE credits, the program title is:

**THE IMPACT OF WELLNESS PROGRAMS ON PREMIUM RATES
SPEAKER: James Campbell, President – Wellness Improvement Experts**

This will be a repeat and update of the program presented at the August 2007, RGAHU Breakfast Meeting. If you were unable to attend that August meeting, don't miss this opportunity to learn the latest on the hot topic of Wellness Programs, and new information on the legislative effort to allow a tax credit for certain types of Wellness benefits.

NNMAHU CE REGISTRATION FORM

WHEN: Wednesday, April 23, 2008

WHERE: Sage Inn, in Santa Fe, NM on Cerrillos Road

TIME: 10:45 am Registration; Program 11:00 am to 1:00 pm

COST: Member \$25.00 Non-Member \$35

CE: 2

**TITLE: THE IMPACT OF WELLNESS PROGRAMS ON PREMIUM RATES
SPEAKER: James Campbell, President – Wellness Improvement Experts**

Phone, fax, e-mail or mail reservations by Monday, April 14, 2008

Send to: Marcie Abeyta, President – Phone: 505-992-1861; Fax: (505) 982-1359;
Email: marcie.abeyta@hubinternational.com. Mail envelope: "NNMAHU Breakfast",
2823 Vereda Oriente, Santa Fe, NM 87507-9233.

NAME: _____ COMPANY: _____

ADDRESS: _____ City: _____ Zip: _____

PHONE: _____ FAX _____ EMAIL _____

LUNCH OPTIONS: Please check your choice; each comes with bottled water and dessert:
___ Deli Cheese and Turkey ___ Roast Beef ___ Fresh Veggies on a Bakery Roll
Because we are ordering lunch, you will have to be charged if you register but do not attend.

Total amount enclosed: \$ _____

We appreciate your participation and look forward to offering you a great year of Educational topics. If you have a subject you would like to see covered, please contact any of the NNMAHU Board Members

Awards Report...Bernadette Mares

We are close to completing our Awards year and we want to give everyone the opportunity to qualify for our local awards. We have two New Mexico State Awards, the Eva Jean Fomalont Award and the Pat Miller Award. We are providing Information and an application for each Award. If you would like to apply or nominate someone, please contact me, at bmases@phs.org.

Eva Jean Fomalont Award Criteria

Description:

The EJF Award honors local New Mexico members who have attained positions and success with the local, regional and national levels of NAHU.

The EJF Award will be presented to those recipients who have shown outstanding commitment to the NAHU organization over the years and have fulfilled the various positions successfully by upholding the commitment of the voluntary position and carrying out the goals and objectives of each position held.

Commitment includes attending local chapter meetings, committee meetings, regional meetings and national meetings, effectively communicating the outcome of the meetings to the membership, and affecting positive change where necessary.

Criteria:

Anyone who has held a title of President of a Local Chapter, President of a State Chapter, Regional Title and National Title is eligible to receive the award. Also, the recipient must have a minimum of 10 years of service to NAHU, a minimum of 5 years of public and community service, has received the National Distinguished Service Award, and has received local Chapter or Regional Award(s).

Below is the Nomination Criteria Checklist and Point Basis. Only one EJF Award is given each year based on the criteria and points.

- _____ 1. Length of Association Membership
(10 yrs = 1 pt; 10 – 15 yrs = 2 pts; 15-20 yrs = 3 pts; 20+ yrs = 4 pts.)
- _____ 2. Levels of Service (Local, State, Regional, National)
 Local President: 1X = 1 pt; 2X = 2 pts; 3X = 3pts; 4X = 4 pts
 State President: 1X = 1 pt; 2X = 2 pts; 3X = 3pts; 4X = 4 pts
 Regional Position Leg. = 1 pt; Sec/Treas = 2 pts; VP = 3 pts
 National Position Regional VP = 1 pt; Sec/Treas = 2 pts;
 President = 3 pts
- _____ 3. Public and Community Service
(5 yrs = 1 pt; 5-10 yrs = 2 pts; 10 – 15 yrs = 3 pts; 15+ yrs = 4 pts)
Please list the public/communities you have served
- _____ 4. National Distinguished Service Award
1x = 1 pt; 2x = 2 pts; 3x = 3 pts
- _____ 5. Local Chapter or Regional Awards (add points for as many awards received, each award is worth one point)

H.R. Gordon Memorial Award	Landmark Award
Pacesetter Award	W.G. Wetzel Public Speaking Award
Presidential Citation Award	R.W. Osler Education Award
Public Service Award	LPRT
Sprit of Freedom Legislative Award	Chapter Legislative Award
State Legislative Achievement Award	

PAT MILLER DISTINGUISHED SERVICE AWARD

The following criteria will be used by the State and Local Boards to determine the Pat Miller Award (PMA) winners each year. The point basis for rating the nominee is listed beside each of the 11 categories and will be graded by the Boards upon review of all the submissions.

When preparing your nomination, please provide information on your nominee outlining these specific accomplishments and submit a supportive narrative based on the categories listed on the nomination criteria checklist.

Nomination Criteria Checklist and Point Basis ***To be used in developing supporting narrative for Distinguished Service Awards***

- _____ 1. Length of Associations Membership
(2 yrs = 1 pt; 3-5 yrs=2 pts; 6-10 yrs = 3 pts; Over 10 yrs=5 pts.)

- _____ 2. Levels of Service (State, Local)
Must have served 2 years in following areas to qualify for points; which are accumulated:

Local Board (1 pt.)	State Board (3 pts.)
Local Officer (2 pts.)	State Officer (4 pts.)

- _____ 3. Served as Local and/or State President (accumulated)
Local President (5 pts.) State President (5 pts.)

- _____ 4. Actively participates in HU Association. Name committees served on and projects for the past 5 years. (1 point for each committee/project. i.e. Raspberry House, MS walk)

- _____ 5. Public Service and Community Activities (1-5 pts.)
(e.g. church activities, rotary clubs, service organizations)

- _____ 6. Attendance – Reg. & Natl. Conferences/Annual meetings (1-5 pts.)

- _____ 7. Other association and/or industry awards received
(1 pt. each, max 5 pts.)

- _____ 8. Professional Industry Designations (i.e. RHU, REBC, CLU, CEBS, HIA
(2 pts. for each designation)

- _____ 9. Committee Involvement (Local, State) (1 pt. for each served on, 3 pts. for each chaired, no limit on points)

- _____ 10. Industry involvement (1-5 pts.)
(e.g. serving on New Mexico insurance committees, special task force or other insurance industry boards)

- _____ 11. Miscellaneous (1-10 pts.)
(Points will be given for industry-related speaking engagements, articles published, radio and/or TV appearances, or Association Special Projects)

PAT MILLER AWARD presented for Distinguish Service

The New Mexico Association of Health Underwriters recognizes those of its membership who have performed special service at either the local or state level over an extended period of time through the presentation of The Pat Miller Awards (PMA). The state and/or local Awards Chairperson should assume responsibility in this area.

Distinguished Service Awards are presented to those persons who, in the option of the State and Local Boards, have contributed significantly above and beyond what is normally called for in connection with association volunteer services. The nominee's commitment of time, talent and finances to the advancement of the association and the health insurance industry should be exemplary.

Anyone who has been a member for two years and meets the PMA criteria is eligible. However, since this award is intended for outstanding service over an extended period of time, a member who has been awarded a PMA within the last five years is not eligible. The PMA isn't for everyone as it presents the pinnacle of the "personal best" concept.

To nominate your candidate, submit a detailed narrative summary, outlining your nominee's accomplishments, accompanied by a nomination form postmarked no later than April 29, 2008.

To: Bernadette Mares
PRESBYTERIAN HEALTH PLAN
P.O. Box 27489
Albuquerque, NM 87125

Only one Pat Miller Award will be given each year.

NOMINATION FORM

PAT MILLER DISTINGUISHED SERVICE AWARD

Nominee's Name: _____

Address: _____

Chapter: _____

Nominator's Name (Print): _____

Nominator's Signature: _____

Board Action

Award (circle one) Yes No

Approved by: _____ **Date:** _____
(printed name and signature)

Please make a copy for your records and mail original application form, with documentation.

NAHU Announces New Web Seminar

Capitalizing on Individual & Senior Market Trends

April 23, 3:00 p.m. EST

Trends in health care continue to change our industry. Often, current discussions focus on what we are losing. By participating in this Web seminar, you will gain a new perspective of how various trends are moving people away from group coverage to individual and senior products. You will learn how to better serve clients in these new categories – with more appropriate products and by utilizing up-to-date education tools that will give you more focus on client needs rather than running quotes.

[Reid Rasmussen](#) will highlight some of the areas of growth that can expand your book of business. The way most consumers choose to investigate and purchase insurance has drastically shifted in recent years. How might you intelligently capitalize on this? What are today's options for tapping this customer?

The aging of America is opening insurance carriers to large risk concerns. As a result, the future promises to bring many smart products geared for many of your clients. We will talk basics of what general options are available to someone at the Medicare threshold. And we'll go into a little detail with a couple of smart products that are already available for the group producers who want to better serve their clients that are feeling the brunt of an aging workforce.

RGAHU BREAKFAST SPEAKERS:

James L. McDaniel. Brokerage & Strategic Alliance Director, MassMutual Financial Group

Jim has been in the life insurance business since 1974. He received his Bachelor of Science degree in Marketing with a minor in Economics. Jim opened his business in Louisiana and had his own private practice for 25 years. During that time, Jim was a frequent qualifier for the Million-Dollar Round Table.

Jim moved to New Mexico in 1996 and has state responsibility for Brokerage and Strategic Alliance Management for MassMutual. Jim works with a few select brokers in Albuquerque and Santa Fe, as well as the balance of the state. Jim and his wife of 37 years have 3 children and five grandchildren. He enjoys golf, Community Theater and L.S.U. and Saints football.

Roy P. Cavazos, CFP®, CLU, ChFC, CFBS - Life Regional Director, Central-Southwest Region MassMutual Financial Group

A native of Chicago, Roy started his insurance career after graduating college as a Career Field Underwriter in 1983 with Mutual of New York.

Currently, as one of nine Regional Life Directors, Roy's overall responsibilities are focused on improving agency and producer results in the life insurance arena. In addition, Roy conducts regional training sessions and presentations on a variety of topics from basic product application to advanced sales strategies.

Although Roy travels extensively, he stays involved in his community and is a member of the Houston Chapter of the Society of Financial Services Professionals (CLU/ChFC), Houston Society of CFP, and the Knights of Columbus. He and his wife of 23 years, Joyce, reside in Houston with their two children who are both attending college. He is an active parishioner of St. Edith Stein Catholic Church and is an avid music and cycling enthusiast.

RGAHU BREAKFAST REGISTRATION FORM

WHEN: Thursday, April 10, 2008
WHERE: Radisson Hotel, on Carlisle just north of I-40 in Albuquerque, NM
TIME: 7:30 AM to 10:00 AM
COST: Member \$25.00 Non-Member \$35 Non-Member Guests \$15
CE: 2
TITLE: Using the 162 Bonus to Fund Executive Benefits &
 The Latest Information on Long Term Care
SPEAKERS: James L. McDaniel and Roy P. Cavazos, CFP®, CLU, ChFC, CFBS –
 MassMutual Financial Group

Phone, fax, e-mail or mail reservations by Monday, April 7, 2008

Send to: Alberta Priest, Education Chairperson – Phone: 243-2601 or 1-888-598-8795; Fax: (505) 243-5109;
 Email: ampcinc@aol.com. Mark envelope: “*RGAHU BREAKFAST*”, PO Box 3753, Albuquerque, NM 87190-3753.

NAME: _____ **COMPANY:** _____

ADDRESS: _____ **City:** _____ **Zip:** _____

PHONE: _____ **FAX:** _____ **EMAIL:** _____

If you would like to bring a non-NAHU Agent Guest, please provide information below. The charge for non-member guests is \$15.

I AM BRINGING THE FOLLOWING GUEST(S) :

<i>Guest</i>	<i>Company</i>	<i>Price</i>
1		\$15
2		\$15
3		\$15

Total amount enclosed: \$ _____

We want to thank you for attending the Breakfasts. We appreciate your participation and look forward to offering you a great year of Educational topics.

If you have a subject you would like to see covered, please contact any of the RGAHU Board Members.

Thanks again

See you there!



Rio Grande Association of Health Underwriters
 Presents Its
Annual Education Symposium
With 6 CE's of Education

A Day with the
 Department of Labor, EBSA



Mark Your Calendar for the Whole Day!

Date	Thursday, May 8, 2008
Start Time	7:30 AM
End Time	3:30 PM
Credit hours	6 CE's
Place	Radisson Hotel I-40 and Carlisle, NE Albuquerque, NM

SCHEDULE OF EVENTS

7:30 am – 7:55 am	Morning Registration & Continental Breakfast
Session 1 (1 hr CE) 8:00 am – 08:55 am	“EBSA Investigations – How it Becomes an Ethics Issue” Speaker: Sherri Stewart, Lead Benefits Advisor, U.S. Department of Labor, Employee Benefits Security Administration
Session 2 (3 hrs CE) 09:00 am – 12:00 noon Breaks and Refreshments	“Why ERISA, HIPAA, WHCRA, MHPA, Etc., are Important to You” Speaker: Deborah L. Perry, Supervisory Benefits Advisor, U.S. Department of Labor, Employee Benefits Security Administration.
12:00 pm – 1:15 pm	Lunch
1:15 pm – 1:30 pm	Afternoon Registration
Session 3 (2 hrs CE) 1:30 pm – 3:30 pm Break and Refreshments	“COBRA -Issues and Answers” Speaker: Sherri Stewart, Lead Benefits Advisor, U.S. Department of Labor, Employee Benefits Security Administration

Educational Investment

RGAHU Annual Education Symposium

NAHU Member Cost

Non-Member Cost

Full Day	\$140.00	Full Day	\$170.00
Session 1 Ethics	\$20.00	Session 1 Ethics	\$25.00
Session 2 ERISA, HIPAA, WHCRA, MHPA, Etc.	\$60.00	Session 2 ERISA, HIPAA, WHCRA, MHPA, Etc.	\$75.00
Session 3 COBRA – Issues & Answers	\$40.00	Session 3 COBRA – Issues & Answers	\$50.00
Lunch	\$25.00		\$25.00
Lunch included in Full Day cost		Lunch included in Full Day cost	

Please note, if you join NAHU and register for Full Day, you will get member pricing on the classes and your lunch will be FREE!

--Cut Here and Mail with Check payable to RGAHU, to the Address listed below--

Your Name	
Agency Name:	
Mailing Address:	
Email:	
Phone:	
Fax:	

Member (Check all that apply)	Non-Member (Check all that apply)
<input type="checkbox"/> Full Day \$140.00	<input type="checkbox"/> Full Day \$170.00
<input type="checkbox"/> Session 1 \$20.00	<input type="checkbox"/> Session 1 \$25.00
<input type="checkbox"/> Session 2 \$60.00	<input type="checkbox"/> Session 2 \$75.00
<input type="checkbox"/> Session 3 \$40.00	<input type="checkbox"/> Session 3 \$50.00
<input type="checkbox"/> Lunch \$25.00	<input type="checkbox"/> Lunch \$25.00
Lunch is included in Full Day Fee	Lunch is included in Full Day Fee
Total Enclosed:\$ _____	Total Enclosed:\$ _____

Phone, fax, e-mail or mail reservations by Friday, May 2, 2008

Questions? Call Alberta Priest, Education Chairperson – Phone: 243-2601 or 1-888-598-8795; Fax: (505) 243-5109; Email: ampcinc@aol.com.

Mail to: “RGAHU Annual Education Symposium”, PO Box 3753, Albuquerque, NM 87190-3753. You may pay at the door, but if you register and do not cancel your reservation by May 6th,

you will be billed for the sessions you reserved.

Rio Grande Association of Health Underwriters

Annual Education Symposium

May 8, 2008

BIOGRAPHIES OF SPEAKERS

Sherri Stewart

Sherri Stewart graduated from East Central University in Ada, Oklahoma with a Bachelor of Science Degree in Business Management. After college she worked for a bank in Ardmore, Oklahoma for four years. In 1988 she went to work for the Federal Deposit Insurance Corporation (FDIC) in the Investigations Department. She worked for FDIC for 13 years.

Sherri joined the U.S. Department of Labor, Employee Benefits Security Administration in September 2000. Sherri is the Lead Benefits Advisor in the Dallas Regional Office. She assists employers and employees with health plans and pension plans that fall under ERISA.

Deborah L. Perry

Deborah Perry is the Supervisory Benefits Advisor and manages the Technical Assistance and Outreach Group in the Dallas Regional Office of the U.S. Department of Labor, Employee Benefits Security Administration (EBSA). She has worked for EBSA for 10 years.

Deborah graduated cum laude with a JD from Suffolk University Law School, has a MS in Accounting from Bentley College Graduate School and a BA in History from Boston University. Additionally, Deborah has earned the CEBS designation and she is a member of both the Texas and Dallas Bar Associations. Prior to joining EBSA, Deborah worked for Boston University.



RGAHU Membership Application



Last Name		First Name		Designation	
Company			Title		
Mailing Street Address		City	State	Zip	
Telephone		Fax	Work E-Mail Address		
Home Street Address (for legislative purposes)		City	State	Zip	
Home Phone Number			Home Email Address		

Sponsor Name _____

Membership is on an individual basis only. Corporate membership is not available.

NAHU Dues	\$195.00
NMSAHU Dues	\$ 15.00
RGAHU Dues	\$ 40.00
Total Dues	\$250.00

Form of Payment Selected: _____ **Total Amount:** _____

- Monthly Draft (please select one)
 Checking Account
 Credit Card
 Check (payable to NAHU)
 Annual Credit Card (please select one)
 Visa
 MasterCard
 Am Ex
 Discover

Bank draft / Credit Card Authorization Form:

I (we) hereby authorize NAHU to initiate debit entries to my (our) account as indicated.

- Monthly debits will equal one-twelfth of any current applicable national, state or local dues.
- (Please include a voided check from the account to be drafted, or write credit card number below)

Name (as it appears on the check or credit card)	Signature
--	-----------

Account Number	Expiration Date
----------------	-----------------

RGAHU has many opportunities for you to become involved. Please mark the box or boxes for the areas that interest you.

<input type="checkbox"/> Legislative	<input type="checkbox"/> Media Relations	<input type="checkbox"/> Community Service
<input type="checkbox"/> Membership	<input type="checkbox"/> PAC (Political Action Committee)	<input type="checkbox"/> Event Planning
<input type="checkbox"/> Education	<input type="checkbox"/> Awards	<input type="checkbox"/> Fundraisers

Mail To: RGAHU P.O. Box 92965, Albuquerque, NM 87199-2965

<p>If you have questions, please contact: Cecilia Webb, RGAHU President @ 505/232-1806 or Julia Moore, Membership Chair @ 505/890-1539</p>
