



FWAHU View

August Luncheon

WOULD YOU DO BUSINESS WITH YOU?

Known as “America’s Mystery Shopper,” Vickie is a pioneer in the customer service industry. Celebrating its 35th anniversary, her company, FEEDBACK Plus, was named Small Business of the Year by the North Dallas Chamber of Commerce. Media attention includes the Wall Street Journal, “O” (Oprah’s) Magazine, Good Housekeeping, Income Opportunity, Business Start-Up, The Dallas Morning News, and Dallas Business Journal. Vickie was a nominee for the distinguished Trailblazer Award and The Merrill Lynch Entrepreneur of the Year. A *summa cum laude* graduate of Northwood University, she was Vice President of Marketing for First City Bank prior to owning FEEDBACK Plus. Vickie was recently named “Speaker of the Year” by the Hospitality Sales and Marketing Association International.

Vickie served as President of Executive Women of Dallas, Fellowship of Professional Women, and was the 2002 President of MSPA, the Mystery Shopping Providers Association. Author of *FEEDBACK on Sales* and *FEEDBACK on Calls*, Vickie recalls a born passion for customers. A Kansas native, she loved selling from an early age and even held the much-coveted title as “top Girl Scout salesperson” for five years! Vickie is an inspiring and energetic speaker, asking the question, “*Would You Do Business With YOU?*” continued next page...



Vickie Henry, CEO - FEEDBACK Plus, Inc. www.feedbackplus.com

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MENU

A FIELD GREEN SALAD
PENNE PASTA WITH PESTO,
SUNDRIED TOMATOES & GRILLED CHICKEN
Raspberry Mousse for dessert

AN ALTERNATE SELECTION FOR AN ADDITIONAL \$7.00 WILL BE *FILET*
OF TALPIA IN AN ALMOND CRUST
ON A LIGHT BUTTER SAUCE

A VEGETABLE PLATE MAY BE SUBSTITUTED AT
NO ADDITIONAL CHARGE
IF YOU WOULD LIKE A SUBSTITUTION, PLEASE EITHER NOTE ON
YOUR RESERVATION FORM OR
CONTACT LORI GROSS AT facility@fwahu.org
metro 817-613-1098;
Please Identify yourself to the staff

\$20 Members \$30 for Non-Members

August Luncheon

Would You Do Business With You?

Presented by

Vickie Henry, CEO - FEEDBACK Plus, Inc.



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and do it well.*

That's why at Delta Dental Insurance Company, we focus on giving you the best dental plans you can find. That's all we do. It's also why we give you access to more than 100,000 dentists nationwide. So it's really no surprise that more people choose Delta Dental than any other dental carrier. Find out more about our plans by checking us out online at www.deltadentalins.com or by calling us at (800) 775-0523.



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Did you ever wonder why some professionals always make their goals? Why do some sales associates run to assist customers? And why do your competitors continually get repeat business? Since 1971, Vickie Henry's company, FEEDBACK Plus, Inc., has lead the Mystery Shopping Industry. Featured in the *Wall Street Journal* as "America's #1 Mystery Shopper," Vickie has taken her passion for customer service to an all time high. With more than a million mystery shops, the data from the 130,000+ FEEDBACK field evaluators and shoppers tells us what associates are (and are not) doing to satisfy the needs of customers. Vickie has become obsessed with the *WHY?* And she has gone straight to the source. She has conducted focus groups and one-on-one interviews with front-line sales associates, managers, and consultants. Vickie knows what it takes to get and keep customers and she knows how to motivate employees to do just that!

In her popular presentation *Would You Do Business With You?*, Vickie shares these secrets which have been researched and analyzed for more, than two decades. She also shares proven success techniques which you can take right back to your company and immediately see an improvement in your level of service quality. Whether you are in sales, management, or consulting, you will learn how to build your customer base, build a reputation which spreads like wildfire, and have a great time doing it.

And, last, but not least... Vickie has the answer to the question *Would You Do Business With You!* Recently, a list of possible attendees' telephone numbers was faxed to Vickie. Chances are... she has done business with you! Who knows, your store may be represented a certificate for excellence in telephone customer satisfaction.

Do not miss it!

August CE

UniCare will present an H.S.A. Update for this month's CE.

HSA Amendment - Frequently Asked Questions

Q. Aren't employers already allowed to deduct contributions made into employees' health savings accounts?

A. For federal tax purposes, yes; but we're talking about a new STATE business tax.

Q. What if my senator or representative asks what our position is on the overall tax plan?

A. TAHU has not and probably will not take a position on this or any other tax plan that is introduced. But since TAHU members are specialists in employee benefits and health insurance, we know that health savings accounts are good public policy and therefore it is appropriate to take a position on this one specific provision that relates to HSAs and will enhance employers' desire to have them. There are many moving parts to this legislation – Is the property tax reduction too little/too great? Should the budget surplus be used or not? On and on and on. Whatever happens to the other parts of the bill are important but not part of our focus which is ONLY to get the HSA deductibility language in there.

Q. I've seen some phrase the deduction as one for "health care benefits." Wouldn't the contribution an employer makes into an employee's health savings account be considered a part of these "benefits"?

A. Not necessarily. Like most legislation, it will probably be left to a state agency – in this case, most likely the State Comptroller of Public Accounts – to develop administrative rules which include definitions. We would hate to see the definition of "health care" written so narrowly that it would not include or permit the HSA contribution. We avoid that possibility with clear, specific language in the legislation.

Q. What about health reimbursement accounts (HRAs)? If we're going to specify the HSA contribution is deductible, shouldn't we do the same for HRA contributions?

A. From a logical, financial, and accounting standpoint, that makes sense. From a political standpoint, however, it might gum up the works, raising many valid questions by lawmakers that will take too long to answer satisfactorily. Remember, this is only a 30-day session. Better to keep things brief and direct, easy to explain, easy to understand, easy to vote for.

Q. Where can I find out more about other parts of the Sharp Commission's recommendations?

A. The Commission's website is www.ttrc.state.tx.us. It has a wealth of information on it, from the draft legislation (only 92 pages long), the reports about the Commission's hearings, to background and supporting material for its work.

Additional facts about HSAs –

- HSAs, in combination with High Deductible Health Plans, can reduce costs for employers AND employees.
- Congress has already granted HSAs favorable tax status.
- Employers of all sizes are transitioning to them daily.
- HSAs/HDHPs result in fewer uninsured Texans due to inherently lower rates
- Flexibility - An HSA can be used as a retirement program. The IRS allows dollars to accumulate – not "use it or lose it".

New State Law Poses Big Financial Risk For Texas Employers

Had an employee quit lately? Or have you terminated one lately? You could be on the hook for that person's health insurance premium if you don't remove them from the plan NOW.

In 2005 the Texas Legislature passed Senate Bill 51 to clear up confusion about whether an employee was actually eligible for health insurance benefits when they went to their doctor and the doctor called the insurance company to verify coverage. This was especially confusing when an employee had been terminated or had been fired.

While the objective of this new law was a worthwhile one, it is a great example of the old legislative maxim called, the "Law of Unintended Consequences." In other words, it's created new concerns for an employer when he terminates a worker.

In short, SB 51 **requires** the health insurance plan to keep a terminated person on the health plan and **the employer is obligated to continue paying the premiums through the end of the month** that the employer **notifies** the insurance carrier of the termination. The key is **WHEN** the employer notifies the insurance company or health plan.

This means an employer needs to contact the insurance company as soon as possible after someone leaves his workforce. If an employer waits too long, he may be held liable for another month (or two or three, or more) of premium. Furthermore, the employer is responsible for paying ALL the premium for the terminated employee and any dependents that were on his plan, even if the employee had been paying a share of his own premium or all of his dependents' premium.



To read the new Rule, including questions raised, comments, and initial interpretations by TDI, go to

<http://www.tdi.state.tx.us/rules/2006/0626-059.html>

What the Texas Insurance Rules Say --

The Texas Department of Insurance has adopted rules telling insurance companies and health plans exactly how to administer Senate Bill 51. These rules specify how an employer is to be treated.

♦ If the termination occurs in the last seven (7) days of the month, the employer has **THREE (3) BUSINESS DAYS** into the next month to notify the carrier and if this is done, the coverage and premium will stop at the end of the previous month -- in other words, no "new" or additional premium due.

♦ If a plan is not on a calendar month, employers should consult with their TAHU broker to make sure they understand and honor the correct deadline.

♦ Notice of a termination must be **RECEIVED** by the deadline, not merely dropped into the mailbox and postmarked.

• Employers will be responsible for **ALL** the premium on the terminated employee **AND ALL DEPENDENTS** who were insured on that employee's plan, even if the employee had been paying the premium for dependents and / or a portion of his own premium.

How Employers Ended Up In Jeopardy

What Employers Can Do to Avoid Getting Burned --

♦ Document, document, document -- if you fax in a termination, keep the fax cover sheet, if you call it in, document who you talked to, the time of the call and the number you called.

♦ Call your TAHU agent or broker. Ask exactly how your carrier wants to be notified. Take names and numbers. Know **WHO** and **HOW**.

♦ Don't delay -- or it could cost you big bucks. The **DAY** someone quits, notify the insurance company.

♦ Not **ALL** employers are subject to this new law immediately. Talk to your TAHU broker to learn if or when these new requirements will apply to you.

This Advisory is made available by the
Texas Association of Health Underwriters
And Your Local Professional Health
Insurance Agent or Broker

www.FWAHU.org



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- Policy is not term insurance, it's permanent life insurance with a level death benefit guaranteed to age 100, as long as necessary premiums are paid
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Ask About Web Enrollment and Billing!



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FWAHU Calendar of Events

**Purchase Your
VIP Pass Now!**

Would You Change THIRP Benefits?

How?

The Texas Health Insurance Risk Pool Board is inviting public input about Pool coverage benefits and exclusions.

Please forward your comments to browning@txhealthpool.org by August 21, 2006 for consideration by the Board in its annual review of Pool coverage.

(www.txhealthpool.org)

THE FORT WORTH AHU AWARDS BANQUET featuring the Donna Carnall Career Achievement Award is back!! Mark your calendars - it's scheduled for the evening of August 19th.

On September 8th we're going to have a CONSUMER AWARENESS DAY. We'll have several special guests and will give attendees lots of valuable information about the biggest issues facing our industry today. Best of all, your clients are invited. Stay tuned...

On Friday, October 20th, we'll have our annual CE DAY AT LONE STAR PARK. Last year, we offered 6 hours of CE and had over a hundred attendees. This year will be much bigger & much better.

We're updating our WEBSITE!! Very soon, fwahu.org will have a different look, with much more info for our members.

We're also rolling out a new program - FWAHU FUNDS\$ Gift Cards. This will allow you to invite guests to our meetings and pay for their lunch and/or CE ahead of time. This is a great way for carriers to get their agents involved in the association.

And best of all, you'll have the opportunity to SAVE BIG by pre-paying for your lunches and CE with our new SEASON PASS.

We'll have 2 categories of Season Passes to choose from:

- 1) The LUNCHEON PASS will be \$160 and will give you admission to ALL Luncheons through June of 2007 - a \$240 VALUE!!
- 2) The VIP SEASON PASS will be just \$260 and will get you into ALL Luncheons and All CE Events, including Ethics, COBRA/HIPAA, and the CE Day at Lone Star Park. This is an incredible value - over \$500 if you come to all events.

Season passes are available to both full members and associate members of FWAHU. Of course, we'll still ask that you RSVP for the luncheons, but with our new website, making a reservation will be easier than ever. We'll give you all the details at the July Luncheon. And yes, season passes can be purchased and used at the July meeting.

Inside Health Insurance in America

**The Benefits Buzz:
Inside Health Insurance in
with Sharon Alt &
Presented by Lighthouse1**

Premiere Guest:

Greg Scandlen, national expert on healthcare financing, insurance regulation and employee benefits

Weekly:

Tuesdays at 1 PM CST

Tune Into:

www.health.voiceamerica.com



sharonalt@altbenefits.com



Tune in each week to VoiceAmerica as Sharon Alt explores the REAL issues behind the healthcare / insurance crisis in this country! AND speaks with industry experts who offer REAL solutions!

*Its back....tune in for the return of
The Benefits Buzz –*

Inside Health Insurance in America
With Sharon Alt – Sponsored by Lighthouse1

Heard the buzz? After several months' hiatus, *Inside Health Insurance in America with Sharon Alt is back on VoiceAmerica.* And, like many programs in their sophomore year, it's back with some key enhancements. First, there's a new sponsor. Lighthouse1 has stepped up to take the reigns. With their niche in consumer-directed healthcare, the nation's hottest topic, they are well suited to help shape this second season.

There's also a new, catchy title. Sharon and the Lighthouse1 gang cleverly added 'The Benefits Buzz' before the rest of the moniker. Thankfully, some things haven't changed. The Benefits Buzz will continue to feature Sharon, along with industry experts, as they dive into the hottest topics in healthcare. Upcoming shows will include the latest legislation from Washington, the transparency debate, innovations in consumer-driven payment systems and, of course, everyone's favorite issue: government versus private healthcare.

Members Page



*Passage to
Paradise*

THE FAIRMONT TURNBERRY ISLE RESORT & CLUB
2006 SALES INCENTIVE PROGRAM

SALES THAT SOAR PUT YOU SEASIDE BY SPRING

BenefitMall, the nation's largest small-group General Agency, is proud to announce our 5th annual sales incentive program, *Passage to Paradise*, at the exclusive Fairmont Turnberry Isle Resort & Club located between Fort Lauderdale and Miami, FL.

Taking in sparkling views of the Atlantic Ocean, teeing off at two beautiful golf courses, enjoying fine dining, upscale shopping and relaxing spa treatments. Sound like paradise? It is and BenefitMall can get you there.

MEET THE CHALLENGE:

Sell \$650,000 of new, annualized premiums with a minimum of five new cases with effective dates of July 1, 2006 through December 31, 2006.

REAP THE REWARDS:

A four-day, three-night trip for two to the Fairmont Turnberry Isle Resort & Club, May 3-6, 2007.

DOUBLE YOUR FLORIDA FUN

Sell \$1,100,000 or more of new, annualized premiums during the same time period and win an additional prize package for two.

Contact your Texas BenefitMall Sales Representative to make sure that you are Seaside by next Spring.

Ft. Worth/Dallas **888-338-6293**

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Our New Member Orientation
will held 6 times per year.
Watch for upcoming dates.

FWAHU...
Energize, Educate, Exemplify

Note To FWAHU Members:

The FWAHU annual budget and financial statements are available for review by our membership. Please contact our Treasurer if you would like a copy mailed to you or emailed to you. You may reach the Treasurer, Tonya Booth, via email at treasurer@fwahu.org.

Agent : Tools You Can Use

**Ever wonder what YOU CAN DO?
GET INVOLVED!**

President Bush and Congress Need Your Input on National Health Reform
Your Opinion Counts...So Make Sure YOUR Voice is Heard
Your Perspective Makes a Difference!!!
Your Experience IS the Difference!!!

I strongly encourage agents and licensed insurance professionals to approach their congressional representatives with their perspective and experience. If you support your freedom to Private Health Care, then speak up. NAHU is our best avenue, of course, but I challenge you to involve yourself. You are a taxpayer, a citizen, and most importantly a voice. STOP THE SILENCE. Your silence gives them consent.

The following schedule is a timeline on the proposals for health care reform:

- June 1 - August 31, 2006: Opportunity for public to comment on interim recommendations.
- September 27, 2006 and forward:
 - Group will submit final recommendations to President Bush and Congress.
 - President Bush is required to submit a report to Congress containing his "additional views and comments on such recommendations; and recommendations for such legislation and administrative actions as [he] considers appropriate."
 - These five congressional committees are required to hold hearings on the final recommendations:
 - Senate Committee on Finance
 - Senate Committee on Health, Education, Labor and Pensions
 - House Committee on Ways and Means
 - House Committee on Energy and Commerce
 - House Committee on Education and the Workforce

Your voice spoken once could be reiterated to all the decision makers. Don't let them tell us how insurance will work; tell them how the private market does work.

www.capitol.state.tx.us

www.senate.gov

www.house.gov

<http://www.nahu.org/legislative/index.cfm>