



FWAHU View

October Luncheon

You are cordially invited to attend the Fort Worth Association of Health Underwriter's upcoming luncheon & happy hour on Thursday, October 12th!

11:30 am - 1:00 pm: Monthly luncheon featuring Dr. Jim Barrett, National Dental Director for Assurant Employee Benefits

1:00 pm - 2:00 pm: Monthly Happy Hour at Saltgrass Steakhouse (Across the street from luncheon location)

Our featured luncheon speaker, Dr. Jim Barrett, is the Vice President of Assurant's Provider Relations Division. Dr. Barrett practiced private dentistry for over 10 years until coming on board with Assurant Employee Benefits in 1996 where he currently serves as Assurant's National Dental Director. He is also a member of the American Dental Association. Scroll below the Events Schedule for more information regarding the luncheon topic . . .

New Perspectives on Dentistry: Influence of Oral Health on General Health

"Who would have thought that getting your teeth cleaned could save your life?"

Dr. Barrett will reveal the advances that have been made in the dental industry over the past 25 years. Specifically, he will explain how a lot of diseases in the body can be discovered orally, often at a dental check up or cleaning. For example, The National Institute of Health has recently discovered that specific enzymes that are produced in the mouth during the advanced stages of periodontal (gum) disease contribute to the development of arterial heart disease. This is also true for expectant mothers who have periodontal diseases--scientists have now discovered that those enzymes the mother produces while pregnant result in the baby's birth defects and diseases. What does the future hold? Scientists are developing a "cavity vaccine" and the National Institute of Health will begin recommending additional dental check ups for expectant mothers.



Please extend your thanks and appreciation to our Luncheon Sponsors!



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MENU

CAESAR SALAD
SLICED ROASTED PORK LOIN WITH A PROVENCE SAUCE

AN ALTERNATE SELECTION FOR AN ADDITIONAL \$7.00 WILL BE CHICKEN BREAST IN A ROASTED EGGPLANT & AGED PARMESAN CRUST (SERVED ON A PINOT NOIR 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

FWAHU's CE Derby Day

It's that time again! FWAHU's CE Derby Day at Lone Star Park is Friday, October 20th.

Last year was a big success and we expect this year to be even better. We've held the price at \$100 for NAHU members and \$125 for non-members for all registrations received by noon on Tuesday, October 17th. After that, the cost will be \$15 higher.

THIS YEAR WE ARE OFFERING...

- ⇒ **7 HOURS** of Continuing Education, including 2 hours of Ethics.
- ⇒ Lunch
- ⇒ Dinner
- ⇒ Parking
- ⇒ A program
- ⇒ Admission to the races
- ⇒ A betting class
- ⇒ Two drink tickets
- ⇒ And you will also have an opportunity to visit with our wonderful sponsors and exhibitors.

If you don't need the continuing education or if you can't make it to the daytime events, you're still invited to the nighttime festivities. Dinner and the races are only \$35 for both members and non-members. Again, please **register by Tuesday the 17th**.

This can be a great event, but we do need your help recruiting people, so please take the time to invite other agents and carrier reps.

As an incentive for non-members to join our fine association, the entire event will be FREE OF CHARGE to anyone who sends in their membership application with their registration form.

Even a dog with a note in his mouth could sell that. So get out there and recruit some new members!! The CE Day registration form and a FWAHU membership application are attached.

Last but not least, **we're also having a "Diaper Derby" for Gill Children's Services in Fort Worth.** FWAHU has been a long-time supporter of Gill and the children really need our help, so please be sure to **bring some diapers (or diaper money) with you to the event.**

If you have any questions, please email Chaliene Rippey at president@fwahu.org.

P.S. Remember, this event is free to VIP Season Pass holders. If you're interested in purchasing a season pass, please complete the attached form. For \$260, you get admission to **ALL** luncheons and **ALL** CE's through June 2007, including the CE Day. This is your last chance to purchase a season pass - they will no longer be available after October 17th.

FWAHU's CE Derby Day



HUMANA.
Guidance when you need it most

FWAHU's 2nd Annual CE Derby Day
Benefiting Gill Children's Services
Friday October 20th, 2006
Lone Star Park
1000 Lone Star Parkway
Grand Prairie, Texas 75050
Phone: 972-263-RACE

Plan Now to Attend!!!
Register at www.fwahu.org OR
Mail your registration forms to:
Tonya Booth, Treasurer
FWAHU
P.O. Box 3384
Fort Worth, Texas 76113
Phone: 214.349.6067
Fax: 214.343.8184
treasurer@fwahu.org

Remember, "Dry bottoms are happy bottoms!" Bring those baby diapers!



REGISTRATION FORM

Name: _____
Company: _____
Address: _____

City/State: _____
Zip: _____
Phone: _____
Email: _____

Registration Fee:
Fee includes all conference materials, CE courses, refreshments at breaks, lunch, dinner, race admission, and parking.

Early-Bird Registration Special!!!

PRICING for RESERVATIONS BY 10.17.06:
\$100 TAHU Members and FWAHU Associate Members
\$125 Non-Members
\$85 Employer Guests (Clients)

PRICING for RESERVATIONS AFTER 10.17.06:
\$115 TAHU Members and FWAHU Associate Members
\$140 Non-Members
\$100 Employer Guests (Clients)

DINNER & RACING ONLY: \$35

***MEMBERSHIP APPLICATION submitted with registration waives all day registration fee!!!!**

Card	
Number	
Exp. Date & Security Code	
Signature	
Name	
Billing Address	
Amt to be Charged	

KUDOS



Briscoe Dunn receives Donna Carnall Career Achievement award from Ray Griffith



2005-2006 FWAHU Board is recognized



We want to send a FWAHU THANK YOU to both BCBSTX Small Group and BenefitPort SW for sponsoring our most recent September luncheon. Featured in this picture from BCBSTX are (from left to right) Tom Tanguay, Brad Scheidegger, Vicki Broussard, Jack Smith, Joe Jansen, and Tansey



Audra receives presidential gifts from Chaliese Rippey & Sharon Alt

Donna Carnall Banquet

OUR RECIPIENT

Here it is the big night of Awards and Recognition for The Fort Worth Association of Health Underwriters.....the volunteers have work hard all year to make everything wonderful for the membership....and tonight, you receive their appreciation. I am sorry I could not be there to help present the Donna Carnall Career Achievement Award....it is such a special time for me. Being in Mexico, sometimes does not allow my attendance....hopefully next year!

The recipient of the award has been a member of The Fort Worth Association for many years....and everyone recognizes that signature cowboy hat and attire. He has the distinct honor of bringing more guest and encouraging more agents to be members of FWAHU than any other member....he has invited, Agents, Political Candidates, Politicians holding office, good speakers and anyone with any interest in our fantastic free enterprise industry..

I have always thought our recipients greatest skill is being the Ambassador of Membership We thank you for your loaning those talents to FWAHU....and we would hope being the recipient of The Donna Carnall Career Achievement Award, voted on by your peers, will let you know Brisco Dunn you are appreciated....

Thanks for your Service!
Donna Carnall
Past President Fort Worth Association of Health Underwriters
Past President Texas Association of Health Underwriters
Past President National Association of Health Underwriters



Briscoe and his beautiful bride, Letty

*Briscoe,
We are proud of you!
Sincerely,
Your FWAHU Associates*

OUR SPONSORS



UHC, Aetna, BenefitMall - Sponsors
Alt Benefits - Table Sponsorship

TEXAS MEMBERSHIP CONTESTS



2006-2007 Membership Contests

WANT TO WIN A FREE TRIP TO DENVER COLORADO?

Or \$1000 CASH? (3 Winners)

WANT TO WIN A FREE TRIP TO GALVESTON TEXAS???

(5 Possible Winners)?



How do you win?

EASY, RECRUIT NEW MEMBERS!!!!

New Member Contest: The TAHU LOTTERY!!

Each person that sponsors a new member or members will have a ticket placed in a lottery. We will draw 2 winners. For every member that a member recruits, they will get a ticket. The lottery will take place between May 1, 2006 and March 31, 2007, those names will be drawn and each person that is drawn will win registration, airfare, and hotel (4 nights) to the 2007 NAHU Annual Convention June 24 - 27, 2007 at the Hyatt Regency Denver Colorado, (not to exceed \$1,500) each or \$1000 in cash. There is no limit on the number of tickets a person can obtain.



TEXAS Chapter 25% Growth Contest Status:

The first five chapters that reach a 25% increase in membership (based on the February 28, 2007 GAIN Reports) will receive registration and hotel expenses (2 nights) for the 2007 TAHU Annual Convention in Galveston, TX, May 3-5 2007, not to exceed \$400 each. The winning chapters might want to use this as the prize for the member that sponsors the most new members during the contest period.

RECRUITER OF THE YEAR (TAHU)

Texas will recognize the individual MEMBER that recruits the most new members between May 1, 2006 and March 31, 2007. This individual will win registration, airfare, and hotel (4 nights) to the 2007 NAHU Annual Convention June 24 - 27, 2007 at the Hyatt Regency Denver Colorado (not to exceed \$1,500) or \$1000 in cash.



Postcards From the Ledge

Local Elections – Where The Rubber Meets the Road

If Senate Bill 51 wasn't a good enough example why TAHU and every TAHU member should be active in legislative and political arenas, there are numerous others -- like that Dallas News story ("Group Starts Grass-roots Effort for Mandatory Health Coverage in Texas") a few days ago, Massachusetts' new "Pay or Play" law, and the "Walmart" bill in Maryland which is being introduced in other state legislatures.

We can make a difference. We did on SB 51; let's build on that experience in the upcoming election.

The governor's race has gotten all the headlines, but there's a lot we can do to secure our future in this business. We're not going to beg you only to vote, but to get active NOW in your local campaigns. A number of state House seats are up for grabs. YOU can make a difference in who wins them by contributing to, working for and supporting the right candidate. Believe me, you make that much of a difference; just ask the candidate.

TAHU, through its political action committee, has contributed more than \$30,000 to three dozen state senators, representatives and candidates in this election cycle, all aimed at keeping those who share our philosophies in office. While those contributions are important, nothing, absolutely nothing, will resonate with the candidates like YOU being personally involved, spending a little time doing some volunteer work at the campaign HQ, dropping by a personal contribution. It's not a sophisticated or slick process. Simply pick up the phone, call the campaign and ask, "How can I help?"

I am personally proud and honored to be part of the TAHU legislative team which works hard every day on the TAHU legislative program. TAHU needs you to step up and work your magic on the local level.

On the Federal Scene

We received news of the Congressionally-mandated "Citizen's Health Care Working Group" and its recommendations for a national "public or private program" to ensure universal participation of all Americans in a uniform plan that will provide a very broad range of covered services with additional protection for catastrophic expenses regardless of financial resources or health status." See NAHU's comments: <http://www.nahu.org/media/releases/CHCWGFinalRecommendations.pdf>

E. Neil Trautwein with the National Retailers Federation says it best: "... despite the admirable ambitions and lofty rhetoric, the fundamental premise of the Citizen's Health Care Working Group is flawed. Everyone can't have everything in health care without breaking the collective bank. Given that there is no right to universal health care enshrined in the Constitution or its shadow, wouldn't our time be better spent addressing the true cost-drivers in health care and curing the myriad dysfunctions that complicate health care and increase its cost? Wouldn't that be a system worth aiding access to at a more affordable cost?"

TDI Update

There's been a ton of discussion about the Commissioner's Bulletin B-0028-06 "Individual Employer Health Plan Coverage". Some have said the Bulletin went too far and actually established new rules. We can report for sure is that the discussions continue and the subject is not closed. We will relay any new developments. Read the Bulletin: <http://www.tdi.state.tx.us/bulletins/2006/cc9.html>

Got SB 51 News?

Just a reminder that TAHU is in a great position to make recommendations for any legislative changes in this new law but we will have to have accurate, credible information to present to the Legislature first. So if you have or know of an employer who has had the misfortune of being caught up in SB 51's fairly drastic requirements, please pass that along to me or any member of the TAHU legislative council.



(Questions? Contact any member of the Legislative Council: Misty Baker, mistyb@onebox.com;

Rusty Rice, rrice@avesis.com; Jacqueline St. Hilaire, jacquelines@safeguard.net; Joe Phifer, JoeP@safeguard.net; Gary Waldron, gary.waldron@usi.biz;
Kelly Fristoe, kfristoe@wf.net; Lee Manross, Imanross@aol.com; Shirley Hutzler, shirley270@aol.com)

Get Ready. Here They Come!

By Richard Preston

Consumer Directed Healthcare Plans (CDHPs) are entering a phase of rapid growth. According to America's Health Insurance Plans (AHIP), a national trade association for healthcare benefit providers, the number of people covered by a CDHP will increase from three million to as many as 20 million over the next four years!

Think about that trend for a moment as you consider a set of statistics from another insurance and financial services trade organization. LIMRA says, today, one out of every two employers in America knows little if anything about CDHPs; plans with Health Reimbursement Arrangements (HRA) or Health Savings Accounts (HSA). And two out of three companies haven't had recent discussions about these plans from an intermediary.

In other words, American companies have no idea what they're about to buy. Trustmark sees that problem and also an opportunity to make a positive difference.

Healthy Foundations is the brand name of Trustmark's line of CDHP products and consumer-focused online tools. *HealthAtoZ* is just one of three online support tools under the Healthy Foundations umbrella. Part of a suite of online programs, tools and information, *HealthAtoZ* empowers and supports members as they assume greater responsibility for their own health.

The Healthy Foundations online tools are a standard part of every health plan offered at Trustmark. "We're embracing the need to educate employers and employees on the benefits these plans can provide," says Steve Salzman, Assistant Vice President, Marketing. "We've created a proprietary Needs and Readiness Assessment tool to help employers determine if or when the time is right to offer a CDHP. And we have the expertise to help optimize the benefits of them." CDHPs are coming. The only question is, will your group be prepared? Call your Trustmark Sales Executive today to make sure the answer to that question is a resounding "yes!"

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Buzz of the Board!

What Have You Done for Me Lately?

Sharon Alt of Alt Benefits is quickly becoming one sought after gal! Tune into her internet radio show and see what you Media Chair is doing for you. Ordinary People Doing Extraordinary Things!

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



Tune in for influential guest speakers and the hot topics facing Americans and their health insurance.

Weekly:
Tuesdays at **1:00 PM**

Tune Into:
www.health.voiceamerica.com



sharonalt@altbenefits.com



Hello everyone!!

Tis that joyous time of the year where we begin to prepare ourselves to become one with our Representatives and Senators from the greatest State in the Nation!

Please keep in mind that CAP Conference is earlier this year than it has been in the past couple of years as notated in the Subject line above.

I will include the links below from the NAHU website that can be used on your websites as well as emailed out to your members.

I am here to help all of you with anything you need. And, of course, this is just one of many emails you'll be seeing from me on this most important event. If the elections go the way some are predicting, we'll have even more work to do to make sure we promote the proper way to insure Americans across the country. Let's make 2007 a stellar event!

<http://www.nahu.org/meetings/capitol/2007/Hotel-GenInfo.pdf>

<http://www.nahu.org/meetings/capitol/2007/WhyAttend.pdf>

<http://www.nahu.org/meetings/capitol/2007/Registration.pdf>



*It's better to do one thing
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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Members Page / Web Tools

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

FWAHU...
Energize, Educate, Exemplify

Pay for lunch
View our Calendar
View saved copies of the
FWAHU View
Be informed of upcoming events
Email Your Board

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.



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**

FWAHU Calendar

Friday, October 20th, ANNUAL CE DAY AT LONE STAR PARK. 76 hours of CE

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 FUND\$ 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. LAST CHANCE OCTOBER 17TH!!!

**Purchase Your
VIP Pass Now!
Time is running out.**

www.capitol.state.tx.us

www.senate.gov

www.house.gov

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