



The View

Please join us Thursday, August 9th for our monthly luncheon.
LUNCHEON SPONSORED BY ALT BENEFIT CONSULTANTS



We have an exciting program in store for you! Our topic this month is:

“Why is health insurance so expensive?”

You get that question all the time from your clients, so we’re going to give you an answer. Lots of answers actually, because there are a number of cost drivers that affect the premiums our clients have to pay. To discuss these cost drivers, we have a great panel of experts lined up:

Celina Burns, Vice President of Network Development for Humana

Ken Reed, New Business Underwriting Manager for Aetna

Gretchen Weber, Chief Marketing Officer for Elite Wellness

Following the panel discussion, Michelle Wittenburg, spokesperson for Texans for Lawsuit Reform, will give a short presentation entitled “An Update on Tort Reform and the Texas Civil Justice System.” The presentation will emphasize the impact that lawsuits and the threat of lawsuits have on health care prices and health insurance premiums.

It bears repeating: Health care isn’t expensive because of health insurance; health insurance is expensive because health care is expensive. As we discussed last month, eliminating health insurance companies and moving to a single-payer, government-run system won’t address the underlying cause of the health care crisis in this country: the cost of health care.

CONTINUING EDUCATION – SPONSORED BY HUMANA

Following the lunch (beginning at about 1:30), Sharon Alt will be conducting a two-hour CE course called “Consumer-Directed Health Care: What Does It Mean?” This course is applicable because plan design has the ability to impact several of the cost drivers that make health insurance so expensive.

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MISSION STATEMENT

The Fort Worth Association of Health Underwriters exists to inform and protect the consumer through the professional growth of its members.

Visit our website:
www.fwahu.org

This course is also very timely because the IRS just released new regulations for Cafeteria Plans. Sharon will discuss these rules in detail and tell you how they might impact your clients.

To register for the lunch and/or CE, please go to www.fwahu.org and click on "upcoming events."

So that we can let the restaurant know how many people to expect, we encourage you to make your reservation by the end of the day Monday, August 6th.

The cost of the lunch is \$20 for members and \$30 for non-members. And the CE is \$10 for members and \$20 for non-members. But, as always, both events are FREE to Season Pass holders. Get your Season Pass today!

MENU SELECTION FOR THE JULY 12th LUNCHEON AT CACHAREL

Mixed Greens Salad
Veal Piccata on a Bed of Angel Hair Pasta with a
Lemon-Caper Sauce
Chocolate Soufflé

AN ALTERNATE SELECTION FOR AN ADDITIONAL \$7.00 WILL BE

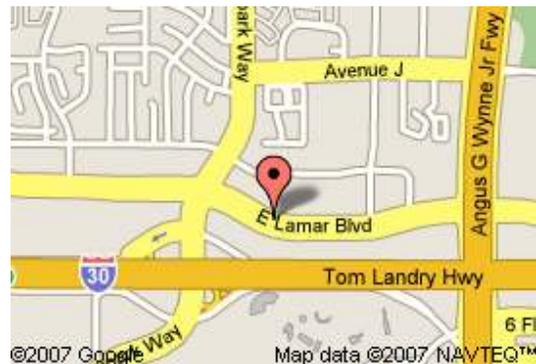
Baked Chicken Breast in a Pecan Crust served on
a Port Wine Cream Sauce

A vegetable plate may be substituted at no additional charge

If you would like an alternate selection, please note your selection choice on your reservation form. Please identify yourself to the wait staff if you have ordered an alternate selection.

LOCATION

Cacharel Restaurant is located on the 7th floor of the WBAP Building. The address is: 2221 E. Lamar Blvd, Arlington, Texas 76006



NEW NAME BADGES FOR FWAHU MEMBERS!

Many members will be happy to learn that beginning with our August luncheon we're upgrading our name badges. No longer will members have to dig through bins for their cheap plastic name badge to hang around their neck. Instead, we have fancy new magnetic badges for all of our members and associate members. The new badge has a white background with NAHU's logo on the right side. On the left, the member's first name is displayed in large letters, with her last name and company name below in smaller letters.

Because your company name is listed, it is important that you keep your contact info up-to-date. If you have a change of address, phone number, email address, or employer, please contact Danielle Kunkle, FWAHU's Membership Retention chairperson, at retention@fwahu.org. She can update your information so you won't miss a single newsletter or email.

In September, we'll have ribbons to hang from the name badges for board members, trustees, PAC contributors,

LPRT qualifiers, and Triple-Crown winners. We do ask that you be sure to turn your name badge in at the end of every meeting.

We know that you are proud to be a NAHU member and would like to let the world know it, so if you would like an additional name badge for appointments, enrollment meetings, etc., we will be happy to order one for you. The cost of the badge plus the magnet is \$10. To order a badge, just email Coleen Elkins at membership@fwahu.org.

Government Ranks Hospital Heart Care Online

Go here to read the stories:

<http://abcnews.go.com/Health/CardiacHealth/story?id=3302737&page=1>

<http://www.hospitalcompare.hhs.gov>



FWAHU SHINES AT REGIONAL CONFERENCE

Several FWAHU board members traveled to Little Rock, Arkansas in July to attend NAHU's Region 6 Leadership Conference. In attendance were President Eric Johnson; President Elect Kelly Dills; Programs Chair Sharon Alt; Education Chair Audra Sullivan; Membership Chair Coleen Elkins; Legislative Chair Peggy Bass; and Media Chair Rob Wendling.

Regional Vice President Denny Ebersole put on quite a show in Little Rock, and everyone left with valuable information that will help make FWAHU an even more successful chapter. On the first day of the conference, Coleen Elkins attended a four-hour membership training workshop, which will be very beneficial since our goal this chapter year is to double FWAHU's membership. Rob Wendling and Eric Johnson attended a four-hour media training workshop the same day. The class was taught by NAHU's VP of Public Relations, Kelly Lousedes, and our own Sharon Alt, who is the incoming National Media Chair. Both did an excellent job. The second day of the conference featured a number of break-out sessions, where leaders from chapters across the region are able to compare notes and share ideas.



Media Chair Rob Wendling at Media Training Class



FWAHU members Coleen Elkins, Kelly Dills, Peggy Bass, Audra Sullivan, and Eric Johnson

"America's Health Care System on Trial"

FWAHU stood out on the final day of the conference as several members, along with friends from across the state of Texas, put on a 2 ½ hour play called "America's Health Care System On Trial." Written by Eric Johnson and Sharon Alt, this play examines America's Health Care system from both sides, taking a critical look at the problems in the health care system, examining the pros and cons of the Medicare system in this country and single-payer systems in other countries, and explaining NAHU's Healthy Access Plan, our association's proposal to help solve America's health care crisis.



The trial was performed by "FWAHU and Friends"



Judge Peggy Bass before the trial

Eric Johnson served as the prosecuting attorney, arguing in favor of a single-payer, government-run system, while Sharon Alt defended insurance agents and the private-market health care system. FWAHU's Peggy Bass was the judge in the trial, Audra Sullivan played the role of a "Health Care Now" member, and Kelly Dills served as our Medicare Expert. Others with starring roles were Rusty Rice from San Antonio, Joe Phifer from East Texas, Jacqueline St. Hilaire from Dallas, and Tim Tucker from Austin. We were especially grateful to have NAHU's President, Beth Ashmore, and NAHU's Executive Director, Janet Trautwein, participate in the trial. Both of these ladies are extremely knowledgeable about the challenges we face as an industry, and we are very fortunate to have such strong leaders in charge of our association. Their participation in the trial demonstrates the influence the Fort Worth chapter has on a national level.

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NAHU President Beth Ashmore on the witness stand



Sharon Alt interviews her witness, Janet Trautwein

This is the second time FWAHU members have performed this mock trial. It had its debut at the TAHU state convention in Galveston in May. We have been asked to repeat it at the Region 3 meeting in Louisville, Kentucky and the Region 4 meeting in Des Moines, Iowa later this month. And in October, FWAHU will host an all-day health care forum (date and location to be announced soon) where you'll have a chance to see the trial live. The event will also feature great guest speakers from across the nation. The October forum will take the place of our monthly membership luncheon and is FREE of charge to FWAHU Season Pass holders.

Operation Shout!

As we all have heard in the media, healthcare is a huge issue that must be addressed in the upcoming elections. As independent agents, general agents, carrier reps and yes, even the hated Underwriters, we have a responsibility to get behind legislators that support our industry. Operation Shout provides you this opportunity to be heard by your elected officials nationally such as the President, Senators and Representatives, and at the state level, Governor and local elected officials.

The first thing you must do is remove any fears you have regarding correspondence to these individuals. The system is set up to not only make it easy to find your elected officials, but also provides the most recent issues in need of your support or quite possibly, in need of your opposition. A couple of clicks and a generated response pops up detailing NAHU's position on the issue, and then allows you to add anything further that might be specific to you. I'm sure even a caveman could do it, but we'll need to consult Darrel Delgado to confirm!

To access this tool you may utilize this hyperlink: www.capwiz.com/nahu/home/ or go to the National Association of Health Underwriters website, www.nahu.org and click on the "Operation Shout!" menu item at the top and in the middle of the home page. Now, understanding we may have some technically challenged individuals out there and to those, this still seems too complicated, I offer the following: Your first step is admitting you need the help, and second would be accepting mine. I can be reached by phone at (817) 417-2329 should anyone need one-on-one attention regarding this tool, or you can find me at one of the monthly luncheons and I will take some time at the end to walk you through it with my laptop. Bottom line... ignorance is NOT bliss! So get out there and SHOUT!

Rob Wendling
Media/Public Relations Chair

Health Costs Expected to Rise 11%

Health care costs are estimated to increase by 11.2% for preferred provider organization (PPO) plans, 10.9% for health maintenance (HMO) plans, 10.8% for point of service (POS) plans and 10.7% for consumer-driven health (CDH) plans, according to a recent report from Aon Consulting.

The increases are expected to occur within the next 12 months and are due to a growing patient demand, an older U.S. population, poor lifestyle choices, increased medical technology and hospital costs and an upswing in the use and price of prescription drugs.

However, these inflation rates are lower than what was projected a year ago, when cost increases were expected to rise by 12.2% for HMOs, 11.9% for POS

plans, 12.4% for PPOs and 12.5% for CDH plans, Aon found.

"Fortunately, employers have a number of strategies at their disposal to reduce the rate of these increases," says Bill Sharon, senior vice president at Aon Consulting. "Some of the more successful strategies consist of implementing consumer-driven health plans, chronic condition management programs and health promotion. Coupled with plan design changes and/or employee contribution changes, these strategies can reduce an employer's health care cost increase by more than half." The survey examined more than 70% of the leading health care insurers, representing 100 million consumers.

From the EBN InBrief Newsletter, June 19, 2007 Edition

Membership Spotlight on Tansey Bridgeman

As we embark on a new chapter year, you may have heard that our President has placed a huge focus on membership, specifically doubling it. With that in mind, we know we are going to begin to see new faces at each event. One of those new faces we'd like to introduce you to would be Tansey Bridgeman.

Tansey comes to us from Blue Cross Blue Shield of Texas where she serves as a Marketing Service Representative and has been for 12 years. She has actually been in our crazy industry for 27 years, so we definitely welcome the expansive knowledge she will soon be sharing with our membership. We asked Tansey why she decided to join the greatness that is FWAHU, and here was her response. "Some of my co-workers are members and I know that they enjoy it very much and I would like to keep in touch with some of the people that I have met over the many years that I have been in insurance." So, shout out to Tansey's co-workers!

While we clearly see the tenure she carries in the industry, we also have learned that the company that serves a gazillion burgers probably saddled her with the least amount of exposure to the working world. Tansey began her career at McDonalds where her clearest, yet not fondest memory, was after a "discussion" regarding the inability for her to get a lunch break. Now, obviously a teenager complaining pulls at every-

one's heart strings, however her boss was non-empathetic and she subsequently was "let go." We delve deeper into this day and discover her boss derived she was actually not of legal age to continue working, at the ripe old age of 14. Now... I'm siding with Tansey on this one, as I only wish I could get my teenager motivated enough to clean his room, let alone step out into the real world and get a job! She must have been raised well!

Speaking of her family, let's get a little personal now. Tansey was born on October 30th on an Air Force Base in Mercede, CA. She has one younger sister named Joy, whom I'm sure is just that! Tansey is currently living in Fort Worth... ironic huh? Anyways, we can confirm that she is definitely a "CAT" person since she has three at home. Names are Daisy, Chocolate and Tigger... also interesting that these names seem to resemble gifts women enjoy receiving, assuming you drop a 'g' in the last cat's name and insert your favorite sleep number ;) But I digress.

Tansey's favorite food is Fettuccine Alfredo and she prefers the Rock genre of music above all else! Her favorite musician is Mark Tansey out of New York City, NY. She states, "...if for no other reason than his last name is the same as my first name! If I married him I would be Tansey Tansey!" Too funny! Her favorite actor is Tom Hanks whom she



feels can do no wrong in any film he plays a role in. And finally, she prefers Coke, cold weather and would most like to visit France.

So as you can see we have one great individual joining our FWAHU family and we hope you all take a moment to introduce yourself to Tansey. We also truly appreciate the cooperation and sportsmanship Tansey displayed when agreeing to be a part of this newsletter! Thanks again Tansey and a Huge Welcome from your FWAHU Leadership.

Nuts and Bolts of the New C.E. Credit Legislation

TDI recently published proposed rules on how TAHU's and other agents can earn as much as four hours of credit against continuing education requirements. At first glance, the rules look reasonable and simple to comply with. We hope they'll also result in TAHU members investing a little more effort and energy in Association activities because the payback is pretty darn good.

Here's the Cliffs Notes version of the way this all shakes out:

Maximum credit of four hours per two-year license period

Credit cannot be used against ethics c.e., classroom or classroom equivalent requirements

Agents must be members in good standing of a state or national insurance association

Credit may be accumulated two ways:

1. By reviewing "educational materials" provided by the association. Agents may use this "self study" to satisfy up to two hours of c.e. requirements. "Educational materials" are defined as printed or electronic material with content intended to enhance the recipient's knowledge of insurance-related topics." For example, an agent could study TAHU's "Postcards from the Ledge" on its website for 30 minutes and get a half hour credit. TAHU and your local chapters put out lots of materials that you can benefit from reading.
2. By attending live "educational presentations" at which there are three or more licensees and which provides information intended to enhance the recipient's knowledge of insurance-related topics. One example of this would be having a luncheon speaker who presented insurance sales ideas. The lesson here is, go to your luncheons and make a note that you did and what the topic was.

Agents are responsible for keeping their own records to document that they reviewed the educational materials or that they attended the educational presentations. Agents will have to submit this documentation ONLY if requested by the Department; otherwise they just keep the records.

The bill and rules allow someone who holds a "national designation" but is not a member of

an association to accumulate c.e. credit, also. An example of this would be a Chartered Life Underwriter who is not a member of any insurance association.

The credit may be accumulated from different associations, too. For example, someone may get an hour credit by attending a great TAHU luncheon and get another hour by attending a presentation by TAIFA-Austin.

Assuming the rules are adopted pretty much as we've laid them out here, they would be effective on January 1, 2006. The full text of the proposed rules can be found by following the Codes/Rules link on the TDI website. SB 265 was sponsored by TAHU's good friend, Sen. Tommy Williams of The Woodlands; it was carried in the House by another guy we like (and who is on the House Insurance Committee), Dallas Rep. Bill Keffer.

(Questions? Contact any member of the Legislative Council: Misty Baker, mistyb@onebox.com; Jacqueline St. Hilaire, jacquelines@safeguard.net; Travis Middleton, tmiddleton@tmia.biz; Kelly Fristoe, kfristoe@wf.net; George Moody, georgem@atmdinsurance.com; Lee Manross, lmanross@aol.com; Shirley Hutzler, shirley270@aol.com)



Postcards from the Ledge

Misty Baker
Director, TAHU
Legislative Affairs

FWAHU Membership Recruiting Contest Fall 2007

Contest Period: August 1 – October 31

Winners: Anyone who recruits at least 6 new members

Prize: Your choice of one of the following (up to a \$300 value)

		
Car GPS System	Bed & Breakfast Wknd.	Digital Camera
		
Monthly Wine Club Membership	One Year NAHU Dues	Spa Day

Questions on Membership? Contact:

Membership Chair – Coleen Elkins: colleen@24-7healthinsurance.com

Retention Chair – Danielle Kunkle: danielle@consumerbg.com

Applications are being distributed for your convenience.



FWAHU SEASON PASS REGISTRATION FORM

2007-08 CHAPTER YEAR

As a FWAHU member or associate member, you have the opportunity to SAVE BIG by purchasing a FWAHU Season Pass. For just \$180 (that's only \$15 a month), you can attend every FWAHU luncheon, CE class, and special event through June 2008 (except for the golf tournament). This is an outstanding deal and is definitely the way to go for any active FWAHU member.

Season passes are non-transferable, and we do ask that you continue to RSVP for the luncheons by the end of the day Monday so we can let Cacharel know how many people to expect. There will be a \$5 fee for any Season Pass holder who shows up without an RSVP.

Sign me up! I would like to pay by Cash Check Credit Card (Check One)

\$180 paying in full \$90 now, \$90 within 90 days

Name _____

Phone: _____ Email: _____

TDI License #: _____ (for CE's you attend)

Signature: _____ Date: _____

Credit Card Payment: MasterCard Visa Discover American Express

Cardholder Name: _____

Billing Address _____

City, State, Zip: _____

Card Number: _____ Val Code: _____ Exp. Date: _____

Payment Amt: \$ _____

FWAHU CALENDAR OF EVENTS: 2007-08 CHAPTER YEAR

THURSDAY, JULY 12th – Cacharel Restaurant, Arlington

- FWAHU Luncheon & CE: 11:30-2:30
- 11:30 Luncheon Program: “NAHU vs. Michael Moore”
We’ll take a look at Michael Moore’s new movie, the problems with a single-payer system, and NAHU’s proposal to solve the health care crisis.
- 1:30 1 Hour CE: “The 3 Myths of a Single-Payer System” presented by Audra Sullivan

THURSDAY, AUG. 9th – Cacharel Restaurant, Arlington

- FWAHU Luncheon & CE: 11:30-3:30
- 11:30 Luncheon Program: “Why is Health Insurance So Expensive?”
Your clients ask you this question all the time. We’re going to give you an answer as we discuss the causes of medical inflation, better known in the industry as “trend”.
- 1:30 2 Hour CE: “CDHC: What Does that Mean” presented by Sharon Alt

FRIDAY, SEPT. 14th – Cacharel Restaurant, Arlington

- FWAHU CE Day: 8:00-5:00
- 8:30 2 Hour CE: “Ethics the NAHU Way”
- 10:30 1 Hour CE: “How We Got Here: The History of Health Insurance” presented by Scott Mardis
- 11:30 1 Hour CE: “Selling With a PEO” presented by Ashley Ross
- 12:30 Lunch & Membership Meeting
- 1:00 4 Hour CE: “Consumer-Directed Health Care Certification Course”

OCTOBER – Date and Location TBD

FWAHU Health Care Forum: America’s Health Care System on Trial: 9:00-4:00

A growing number of organizations as well as several political candidates are calling for a universal, single-payer, government-run healthcare system. NAHU, on the other hand, thinks the financing of healthcare should remain in the private market. Both sides weigh in on this important issue as we put America’s HealthCare System on trial.

THURSDAY, NOVEMBER, November 8th –

- Cacharel Restaurant, Arlington
- FWAHU Luncheon & CE: 10:15-2:00
- 10:15 1 Hour CE: “12 Months and Counting: Where the Candidates Stand on Health Care”
- 11:30 Luncheon Program: “The Information Age: Electronic Medical Records & Price Transparency”
In this 2 hour program, a panel discussion will tackle the issue of electronic medical records and price transparency. What do these two issues have in common? Both are key components of NAHU’s plan to help solve the health care crisis, and both have been met with some resistance by the medical community. Following the discussion, we’ll have a viewing of “The Price is Hidden” from last year’s Health-Care Consumer Day for anyone who wants to stick around.

THURSDAY, DECEMBER 13th – Location TBD

- FWAHU Homecoming & Holiday Party: 2:00-6:00
- 2:00 1 Hour CE: “The Health Benefits of Wine & Chocolate”
- 3:00 Afternoon Program: “The FWAHU Scrapbook”
We’ll take a walk down memory lane as we unveil The FWAHU Scrapbook, a collection of pictures and stories detailing the rich history of our fine association.
- 4:00 Charity Bake Sale
- 4:30 Mix and mingle over hors d’oeuvres and dessert

THURSDAY, JANUARY 10th – Cacharel Restaurant, Arlington

- FWAHU Breakfast & CE: 9:00-1:00
- 9:00: Breakfast Program: “Start the New Year Right”
To help you start the New Year on the right foot, we’ll discuss a number of helpful topics, including setting goals, getting organized, going paperless, and eating right. And to help you stay motivated, we’ll unveil our own wellness initiative – the FWAHU Fitness Challenge.
- 11:00 1 Hour CE: “Wellness Programs”
- 12:00 1 Hour CE: “The Medical-Dental Connection”

THURSDAY, FEBRUARY 14th – Cacharel Restaurant, Arlington

- FWAHU Legislative Day: 11:30-2:00
- 11:30 Luncheon Program: Legislative Panel: “Cap Conference Update”
Get the latest legislative info from FWAHU members immediately after their annual pilgrimage to Washington DC, where they will meet with legislators and lobby on your behalf.
- 1:00 1 Hour CE: “Making Contact with Your Legislators”

THURSDAY, MARCH 13th – Cacharel Restaurant, Arlington

- FWAHU Vendor Day: 9:00-4:00
Tired of traveling all over town to get the latest info from your favorite carriers? Why not let them come to you? We’ll spend a day getting updates from all of our carrier partners.
- 9:00 Vendor Update: Individual Products
- 11:30 Mix & Mingle over Lunch
- 12:30 Vendor Update: Group Products

THURSDAY, APRIL 10th – Cacharel Restaurant, Arlington

- FWAHU Golf Tournament: 12:00-7:00
- 12:00 Box Lunch
- 1:00 Golf Tournament (An alternate activity will be available for those not playing golf.)
- 6:00 Dinner, Awards Presentation, Raffle, and Silent Auction

THURSDAY, MAY 8th – Cacharel Restaurant, Arlington

- FWAHU Luncheon & CE: 11:30-5:00
- 11:30 Luncheon Program: “The Paradox of Choice: Why Giving Your Clients Too Many Options Might Be a Bad Idea”
The name says it all...
- 1:00 4 Hour CE: “Health Insurance 101”

THURSDAY, JUNE 12th – Cacharel Restaurant, Arlington

- FWAHU Awards Luncheon Featuring the Donna Carnall Career Achievement Award: 11:30-1:30
- 11:30 Luncheon Program: Board Induction Ceremony and Awards Presentation



FWAHU CE DAY REGISTRATION FORM

FRIDAY, SEPTEMBER 14, 2007

You don't want to miss the annual FWAHU Symposium & CE Day on Friday, September 14. The event will be at Cacharel this year and features 8 hours of continuing education.

- 8:00-10:00 Ethics (2 hours)
- 10:15-11:15 The History of Health Insurance (1 hour)
- 11:15-12:15 Selling with a PEO (1 hour)
- 12:15-1:00 Lunch
- 1:00-5:00 Consumer-Directed Health Care Certification Course (4 hours)

The cost of the event is \$80 for members and \$100 for non-members. But, as always, it's FREE to FWAHU Season Pass Holders. Early bird registration ends September 7. Sign up today!

Sign me up! I would like to pay by Cash Check Credit Card (Check One)
 \$0 Season Pass Holder \$80 member \$100 Non-Member

Name: _____

Phone: _____ Email: _____

TDI License # (for CE's you attend): _____

Signature: _____

Credit Card Payment: MasterCard Visa Discover American Express

Cardholder Name: _____

Billing Address: _____

City, State, Zip: _____

Card Number: _____ Val Code: _____ Exp. Date: _____

Payment Amt: _____

FWAHU's July Membership Meeting

FWAHU kicked off its 2007-08 chapter year in July, and new FWAHU President Eric Johnson was our luncheon speaker. Eric began the presentation with a preview of the chapter year. He reviewed the calendar of events and talked about all of the exciting programs we have planned for our members. Some of the highlights include an 8 hour CE Day in September, an all-day Health Care Forum in October, a Reunion and Holiday Party in December, our Golf Tournament in April, and our Awards Banquet in June. A Season Pass is available to members and associate members for \$180. Season Pass holders can attend all of FWAHU's events, every program and CE, through June 2008 for no additional charge. It's a great deal for any active FWAHU member, so be sure to get your today.

Eric then talked about Michael Moore's new movie *Sicko* and the call for a single-payer health care system from groups like Health Care Now and Physicians for a National Health Program. These groups are strong supporters of HR 676, the "Medicare for All" bill currently before Congress. This bill, sponsored by Representative John Conyers (D-MI), currently has 77 co-sponsors in the House. Fortunately, our association isn't sitting quietly on the sidelines and letting Moore and others have their way. NAHU has introduced it's own proposal called NAHU's Healthy Access Plan. This proposal is a comprehensive list of actions that would help solve the health care crisis in this country. The full plan can be found on NAHU's website, www.nahu.org. NAHU is also support-

ing a soon-to-be-released film called *Sick and Sicker*. Unlike Moore's movie, this film explores the drawbacks of a single-payer system: long waits, denials of care, and outcomes that are no better than under our current free-market system.

Following the luncheon, Audra Sullivan conducted a one-hour CE class called "The Three Myths of a Single-Payer Health Care System." This is a course that every member AND their clients should see. If you would like for us to conduct this presentation for your clients or for a church or civic group, please let us know. We'll be more than happy to. Just contact FWAHU's Media and Public Relations Chair, Rob Wendling, at media@fwahu.org.

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Charity and Community Service

CARNALL'S KIDS

“Making a Difference With the Gift of Education”

Donna Carnall, Past President of NAHU, TAHU and FWAHU, is deeply devoted to helping the children of Chapala/Ajijic, Jalisco, Mexico secure an education.

For many years before retiring, Donna and Wen provided Christmas Gifts for these less fortunate children. Their mission at that time was to provide toys, clothes, warm sweaters, coats, blankets, and some Christmas food for these children. A wonderful committee of family and “ELVES” helped to make this possible. When moving to Mexico, she helped organize a scholarship program, whose mission was to provide programs to help educate children in their local community of villages of Lake Chapala, Mexico.

Donna took this need to NAHU and TAHU in 2004. "Carnall's Kids" has been added to the list of TAHU Honorees Corporation charities, a 501c3 organization. Donna selects the children. There are 100 at present in need of scholarships and qualified to receive assistance. The heart breaking average school year completed in this area of Mexico is 4th grade.

Children attending school in Mexico need to provide their uniforms, school shoes, school supplies and various fees throughout the year. Obviously, because the targeted children are from large families, with low incomes, they would not be able to go to school without help.

All it takes to sponsor an entire year of education for a Primary school student is \$100 US. This covers all expenses listed in the above paragraph. Please join Donna as she works to raise the average year of education in her community....Make a difference in a child's life.....with a special gift.....EDUCATION.

*** Donna has recently informed us that some of her kids are in a computer class and need laptops. If you have an old laptop, even if it's outdated or slow, the kids could definitely use it – as long as it's working. If you would like to make a donation to Carnall's Kids, please contact our Charity and Community Service Chairperson, Erin Struck, at charity@fwahu.org.



It's better to do one thing and do it well.

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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
- After the Guaranteed Period, premiums may go up, down or stay the same

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District Director

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Your 2006 FWAHU Board of Directors

Executive Officers

[Eric Johnson](#)

President

Responsible for presiding over the monthly board meetings and making sure each chairperson completes their assigned duties.

817.366.7536



[Kelly Dills](#)

Incoming President

To serve as a resource of past experience in efforts to assist the present board in the performance of their duties.

817.379.0330

[Chaliese Rippey](#)

Past President

Responsible for presiding over the monthly board meetings and making sure each chairperson completes their assigned duties.

817.832.3387



[Tonya Booth](#)

Treasurer

Responsible to keep the accounts of the organization and report directly to the Board on the financial situation of the chapter.

972.965.2392



[David Grant](#)

Secretary

Records and distributes minutes of board meetings and maintains bylaws. Responsible for keeping detailed records, compiling documentation, organizing award submissions, and bringing recognition to the chapter and its members.

817.457.6700



National Association of Health Underwriters Membership Application

Name _____
 Business Address _____
 City/ST/Zip _____
 Company/Agency _____
 Telephone _____
 Fax _____
 E-Mail _____
 Home Address _____
 City/ST/Zip _____
 Telephone _____
 Sponsoring member: _____
 Date of Application: _____

Preferred Mailing Address
 Business Address _____ Home Address _____

Membership Dues Includes state and local dues
 NAHU Portion \$145.00
 State Portion \$100.00*
 Local Portion \$ 25.00
 Total **\$270.00/yr**
 or \$22.50/mth

Associate Membership \$25 annually.
 Associate members must be members in good standing with another local AHU chapter.
Home Chapter: _____

* \$40.00 allocated to legislative purposes is not tax deductible.

COMMITTEES I'D LIKE TO HELP ON:

Membership _____ Special Events _____
 Newsletter _____ Legislation _____
 Continuing Ed _____ Sponsors _____
 Sign-in table _____ Awards _____
 Anywhere I can be useful _____
 Not sure at this time. _____

Payment Method

Monthly Bank Draft (please complete form on right)
 Check for annual dues, made payable to NAHU
 Check for Associate membership, payable to FWAHU
 Monthly Credit Card charge
 Annual Credit Card charge

If payment by credit card, please provide the following:
 (\$4 service charge for credit card usage)
 Expiration Date _____
 Card Number _____
 Signature _____

Checks should be payable to NAHU for full membership, or to FWAHU for Associate memberships.
 If monthly bank draft desired, form at right must be completed.

Bank Draft Authorization

We hereby authorize the National Association of Health Underwriters to initiate monthly debit entries to my/our account named at the bank below, hereinafter called BANK. Such debits will be 1/12 of the total dues.

This authority is to remain in full force and effect until BANK has received written notification from me/us of it's termination in such time and in such manner as to afford BANK a reasonable opportunity to act on it. A customer has the right to stop payment on a debit entry by notifying the BANK at least three days prior to the date scheduled for charging the account. A customer also has the right to question BANK about any debit entry by notifying BANK not less than sixty days after BANK sends a statement to customer containing the entry. BANK will handle all such questions in accordance with it's procedures and the requirements for resolving errors found in Regulation E issued by the Federal Reserve Board.

Name(s) _____
 SS# _____
 Date _____
 Signature _____
 Account _____
 Account Name _____
 Starting Date _____
 Amount \$ _____

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- I currently/plan to provide advice/sales regarding the purchase of group and voluntary benefits.

Yes No
- The following best describes my title: (please choose only one)

 1. Advisor
 2. Agent
 3. Broker
 4. Consultant
 5. Planner
 6. Other (specify) _____
- The markets my firm currently/plans to target include: (check all that apply)

 1. Small Business Market
 2. Large Business Market
 3. Association Market
 4. Government Market
 5. Bank Market
 6. Other
- My firm works with groups of the following sizes: (check all that apply)

 1. 100 lives and under
 2. 101 to 1,000 lives
 3. 1,001 to 5,000 lives
 4. 5,001 or more lives
- My firm offers the following products/services: (check all that apply)

 1. Voluntary Benefits (LTCI, Auto, Home, Legal, Gap, Accident, Cancer, Discount)
 2. Core Benefits (Basic Life, Disability, Medical, Flexible Spending)
 3. Health Benefits (Medical, Dental, Vision, Flexible Spending)
 4. Life Benefits (Basic Life, AD&D, Voluntary Life, Travel Accident)
 5. Disability Benefits (Short Term, Long Term, Individual DI)
 6. Group P&C (Auto, Homeowners, etc.)
 7. Payroll Deduction Services
 8. Retirement Savings Plans (401K, Deferred Compensation)
 9. Worksite Marketing/Enrollment
 10. Risk Management/Asset Protection
 11. Executive/Key Person Benefits
 12. Business Liability, Property, Commercial Insurance
 13. None of the Above
- My income is:

 1. \$25,000 - \$64,999
 2. \$65,000 - \$99,999
 3. \$100,000 - \$149,999
 4. \$150,000 - \$199,999
 5. \$200,000 - \$299,999
 6. \$300,000 +
- I have been involved in selling for:

 1. 1-3 year(s)
 2. 4-10 years
 3. 11-15 years
 4. 16-20 years
 5. 21+ years
- I am:

 1. Independent
 2. Semi-captive
 3. Captive

ESSHW7

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