

Resourceful Words



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President's Message

By John Rippinger
 CLU, ChFC, CFP™, LUTCF, RHU, REBC,
 RFC, LTCP, CSA

“It was the best of times, it was the worst of times. It was the age of wisdom, it was the age of foolishness. It was the epoch of belief, it was the epoch of incredulity. It was the season of light, it was the season of darkness. It was the season of hope, it was the winter of despair. We had everything before us, we had nothing before us. We were all going direct to Heaven, we were all going direct the other way. In short, the period was so far like the present period, that some of its noisiest authorities insisted on it being received, for good or for evil, in the superlative degree of comparison only.”

This is a quote from Charles Dickens from his *A Tale of Two Cities*, written in the mid-1800s. It could have been written today, based on our political and economic environment. Depending on which way you look at it, we in the insurance business have a great opportunity to help people at the present time, when they don't know what to do or where to turn. Please remember, we sell assurances and guarantees. We make promises that can be kept, and people are looking for that kind of security in these economic times. Families may be cutting back on expenses and not going on vacations or buying big flat screen TVs, but they are paying their premiums on their life insurance, their health insurance, their disability insurance, and putting more

and more monies into fixed annuities, where they know things will be safe. You have the opportunity to help those people, and hopefully we can provide you with the products and services for you to help your clients. It's a win-win situation for us, as long as the business keeps coming.

We had a good 2008, production-wise, from all of our brokers, a wonderful fall golf outing with some of our top producers, and we're looking forward to a great 2009. All it takes is hard work and trying to ignore everything that's going on around us. The chaos the news media has created is almost unbearable. I don't even want to turn the television on anymore. Illinois politics has become the brunt of every late night comedian and then we have the stock market and auto industries to deal with. I just want to come to work, do my job, and try and help people. I know I'm good at that and I know if I continue to do that one thing then everything else will work itself out.

Onto a much more pleasant subject, Resource Brokerage adopts, every year, a charity project. During 2008-2009 it's going to be the Schaumburg Child and Family Center which is being completed on the corner of Schaumburg and Plum Grove Road. This center, when completed this month, will be able to provide day care for 110 children and will be staffed and administered by the Children's Home and Aid Society. The old structure sat there with rusting beams for the last five years due to a withdrawal of funds by our current governor. With

the help of local Schaumburg businessmen, as well as an interest-free loan from American Charter Bank in excess of \$1.8M, we're going to be able to complete that building. We do, however, have to pay the loan back to American Charter. I am on the committee to help raise those funds. My offer to all of our brokers is that any funds contributed through Resource Brokerage to the Schaumburg Child and Family Center will be matched dollar-for-dollar by Resource Brokerage. To date, we have raised over \$5,000 towards that effort. We've got a long way to go, but we've got five years to do it. So, I'm counting on your help.

Once again, on April 21st we're going to present the "Sky's the Limit III" seminar. Our featured speakers are Bill Cates, The Referral Coach, and Jeff Miller, a local business owner who was one of the survivors of the United 232 crash in Sioux Falls, IA. These are both MDRT main platform quality speakers and it will be a morning to remember. This is something we do for our brokers exclusively - this will be the third anniversary of this event. We will continue to put together this Spring seminar as long as you continue to give us positive feedback. This is a program you shouldn't miss!



Bill Cates



Jeff Miller

I want to thank our entire staff for their extraordinary efforts in the last several months helping you, our brokers, solve your clients' problems. We did this while at the same time bringing on a new partner in the health care business, UnitedHealthcare. We look forward to a long and profitable relationship with them...as well as with you.

In closing, though these are unsettling times, please remember the market has survived crises before. Financials will stabilize and the markets will resume their ascent once again.

Life, Annuity, LTCi & DI

From the Desk of the Vice President

By Michael Walls, LTCP

There are many times in the last 19 years I've said, "I'm glad I'm in Brokerage!" Certainly these last few months' turmoil that has impacted pretty much all the carriers Resource does business with shows the truth of that statement. Our policy of "favoritism toward none" has really paid off as consumers and producers may have shied away from carriers in the news for all the wrong reasons. Our diversified portfolio of companies means we've been ready and able to weather that adversity as we continue to provide our hundreds of producers with the finest in product, service, and compensation. If you're concerned and want to know more about what specific companies are doing, saying, and publishing, please give me a call. I've accumulated a storehouse of information from the carriers that in most cases can answer any specific questions you may have.

LTCi Hybrid products are slowly gaining steam in the individual market, helped along by the Pension Protection Act, which substantially changes how Life, Annuities, and Long Term Care insurance will interact, starting in 2010. These products have taken shape in two forms; an individual Life product with a rider that accelerates benefits to pay LTC claims, or an Annuity that allows up to 3x the value to pay LTC claims. Both are underwritten, albeit with varying degrees of detail. The Life products tend to be fully underwritten (since the base plan of life insurance is,) while the Annuities tend to be a little more lax. It is important to note, by lax, I don't mean guaranteed issue LTCi by any

means. Resource Brokerage offers Genworth's TLC, Lincoln's MoneyGuard, John Hancock's LifeCare Benefit Rider, and Mutual of Omaha's LivingCare. All have strengths and weaknesses, but they do have one thing in common; they can offer clients true asset protection against the ever-rising costs of long term care expenses in conjunction with other tangible benefits. If you're not looking at this potential problem and presenting either traditional LTCi products, or these new hybrids, now is the time to address it with your client base. We can help, with our Resource Universities, our comprehensive website, our carrier contacts, and plain-old fashioned service in the LTCi business.

Long Term Care Partnership education is now a required 8 hour course in the state of IL. By now you should have received your Resource University invitation to enroll in our 8 hour classes held each month through May 2009, here in our Schaumburg offices. For only \$89, you'll get the required training and 8 hours of IL CE, and we'll refund your course fee if you pay for just 1 LTCi case in 2009 with us. If you've not seen your invitation, visit our website or call our office for your copy.

Read on for more information from my staff about what's going on in the world of brokerage Life, LTCi, DI, and Annuities, I hope you'll be impressed. As always, feel free to contact me directly to discuss your needs and concerns.

Case Management Corner

By Jennifer Clow, Brokerage Case Manager

Document Imaging is alive and well at Resource Brokerage, where nearly all of your pending Life business is imaged straight to carriers. Are you interested in PDF files of all your paperwork? Let us know and we'll package and email to you eliminating your need for a scanner.

Annuity transfers and 1035 exchanges are challenging, especially in today's economic climate where carriers do their utmost to slow the process down. As your General Agent, we do more in terms of follow ups for these type sales, with our average cycle of "checking up" down to just 3 days for these. As the Producer, you can assist by prepping the client that they MAY be called on to assist, as we frequently run into situations where the transferring company will only give information on the status to the insured.

Not Takens are an unfortunate aspect of everyone's business, but

New Services & Underwriting Update

By Tom Merrion, Brokerage Assistant

The Trial Process for Life Insurance clients isn't such a trial at Resource Brokerage. Now that our Life staff has been formally trained by a leading industry trade group to do complete APS summaries, we're able to efficiently review complex and difficult medical records and come up with succinct and useful information we then use in our underwriting trial process. Then using the latest in technology, we're able to shop that information to most, if not all of our carriers in the impaired risk business, and get results within 48 hours or less. Try us on your next impaired risk life case, we think this combination of expertise and turnaround time can make the difference in your business. With our agency client placement ratio running at 85% or better, we're consistently placing clients right where they need to be for the best combination of value and coverage in the Brokerage Life business.

When we do run into clients that aren't acceptable to our mainline Life carriers, we turn to a complete portfolio of carriers and products geared strictly to the difficult to impossible to place clientele. With up to \$525K in face amount for our simplified issue line, and up to \$142K of guaranteed issue, Resource Brokerage is one of the largest impaired risk life brokerage agencies in the country.

we're fortunate at Resource Brokerage that on average they only account for less than 6% of our issued business. While it is painful, NTO's should be handled appropriately to mitigate any chance of liability. As the producer, you should immediately notify Resource via email or fax that the consumer has rejected the policy, and obtain the policy (if delivered) and return it directly to our office.

Life and Annuity Product Updates

By Rodney Dator, ACS, Life & Annuity Brokerage Specialist

Life

Banner Life announced term rate INCREASES effective with new applications received after 12/15/2008 for their top 3 underwriting tiers for the \$250K and over face amounts. In addition, they've expanded maximum issue ages on their 15, 20, & 30 year term plans. Call our office for more details, or run the new rates via our website term quote engine.

Fidelity Life Association's Rapid Decision Term continues to be a great option for clients looking for coverage fast, without the hassle of full underwriting and all the restrictions it comes with. Quote them online via our website, or call our office for a personalized quote for your next client. We're seeing turnaround times of less than 10 days for most of these cases, with commissions paid just as fast!

West Coast Life introduced their new Survivorship UL product, the Golden Legacy Protector X recently. With new pricing and flexible underwriting, this product is a market leader for estate planning sales. You can call us for a quote or quote online via our website.

North American Life has introduced their newest permanent life plan, the Custom TermGUL. With competitive low-cost to age 100 rates, a low minimum face amount of just \$25,000, and a built-in interest rate bonus starting in year 11+, this product rounds out their truly competitive

permanent life portfolio. If you're writing permanent, let us show you the NACOLAH portfolio for your next case.

ING Life Online Compensation is now here! Available via their website, their new Online Compensation tool allows you to view statements, download commission data, generate reports, and delegate access within your office. If you've not signed up, call our office today and we'll get you going!

Hartford Life announced changes to their reinsurance limits, making their underwriting even more competitive vs the marketplace. With up to \$65 million of coverage available on their Auto-Issue, they're a great option for your next big tough case. Our relationship with their underwriting department is also excellent, and we're seeing great turnaround times for trials and informals.

Genworth Life recently introduced their new Survivorship UL product, the Lifetime Provider SUL II. With no-lapse secondary guarantees, highly competitive Target premiums, and reduced full-pay premiums, this product now offers more estate planning solutions than ever before. If you have a case with life expectancies between the two insureds that differ greatly, this product works even better. Call us for your next 2nd to die sale so we can show you the most competitive companies in the business!

Mass Mutual Life announced new underwriting guidelines for Professional Athletes. We can now obtain up to \$15 Million of personal coverage without using Reinsurance. Call us for your next quote on this type client! Also, they're continuing their strong history of financial stability, and just recently announced a \$1.35 billion dividend payout to eligible par policyholders, which reflects a 7.6% dividend interest rate! Their Whole Life continues to be a market-leader, call us for your next permanent life quote to include Mass Mutual.

Liberty Life announced new rates effective 12/5/2008, fine tuned to offer better value to Preferred Tobacco users. New rates are available now on our online quote engine.

Annuities

Fort Dearborn Life - The Classic Fortifier has been a hot seller. This product offers a unique “Bailout” feature subject to a floor (base) rate. This product offers an industry leading crediting rate, Interest Only W/D’s available immediately or 10% W/D’s available after the 1st year, availability to add premiums within the 1st 12 months of the contract, and top level commissions at 4%!

NEW SPIA quoting tool can show you the entire marketplace at glance so you’re always giving your clients the best payout! Resource Brokerage is pleased to introduce the Cannex quoting tool to their internal quote abilities for SPIAs. Now at a glance, you can see what your clients may be seeing from dozens of different sources, including wirehouses, BDs, and banks, as you prospect for SPIA sales. Allow us to do YOUR due-diligence by surveying the market and providing you the results. Call us for your next SPIA sale, and we’ll get you the most competitive plans available!

IRS Releases Final Regulations on Reporting for Employer-Owned Life Insurance On Thursday, November 6th, 2008, the IRS released final regulations pertaining to the reporting requirements for Employer-Owned Life Insurance (“EOLI”). The Pension Protection Act of 2006 added two new sections to the Internal Revenue Code related to EOLI – IRC §§ 101(j) and 6039I. Section 101(j) provided new rules governing when death benefits received by an employer from EOLI policies would be exempt from ordinary income. Section 6039I provided new reporting requirements for all employers owning EOLI policies purchased after August 17, 2006. In particular, IRC § 6039I requires that every employer that owns one or more EOLI policies file a return with the IRS which indicates the following:

1. The employer’s total number of employees;
2. The number of such employees insured under EOLI contracts at the end of the year;
3. The total amount of insurance under EOLI contracts at the end of the year;
4. The name, address, and taxpayer identification number of the employer and the type of business in which the employer is engaged; and

Licensing and Contracting Update

By Shea Gamble, Licensing Analyst

LTCi Partnership CE is now a requirement to sell in the state of Illinois. Per the DOI’s website, Resident producers are required to take a specific course entitled, “Long Term Care (Partnership)”, with a course number of 25008. This course is an eight (8) hour credit course that can be applied to a producer’s continuing education requirement. Producers who are already licensed and have completed LTC course 09400 prior to July 01, 2008 will have one year from July 01, 2008 to complete the new required course 25008. Further, the producer is required to complete no less than four (4) continuing education hours of Long Term Care for each renewal period. Should Illinois become a Long Term Care Partnership state, these new requirements will satisfy education requirements for selling partnership policies.

5. Whether the employer has a valid consent (in accordance with IRC § 101(j)) for each EOLI policy.
6. Section 6039I further provides that the Secretary of the Treasury shall prescribe regulations providing guidance on how employers are to comply with these new reporting requirements.
7. After issuing temporary regulations on November 7, 2007, the IRS has now issued final regulations for compliance with § 6039I. All employers who hold EOLI policies purchased after August 17, 2006 (or who hold EOLI policies which have been materially modified since August 17, 2006) must comply with the new reporting requirements for all tax years ending after November 6, 2008. The IRS has issued Form 8925 which employers should attach to their income tax returns each year. A copy of IRS Form 8925 is available by going to: <http://www.irs.gov/pub/irs-pdf/f8925.pdf>

LTCI and DI Product Updates

By Ron Cohen, LTCi and DI Brokerage Specialist

LTCI

John Hancock offers an additional 5% discount for producers that write a case on themselves. “Owning Your Own” is still one of the best ways to show prospects you believe in the concept. Have you looked at their innovative CPI linked inflation benefit on their LTCi plans? This benefit allows your clients’ policies to keep pace with a leading indicator of housing and labor costs, the Consumer Price Index. In addition, these policies can cost as much as 20-40% lower than traditional inflation plans. Call our office for your next quote and open up new markets with reduced pricing using the CPI linked inflation benefit from Hancock!

MedAmerica offers an additional 10% discount for their popular CASH BENEFIT LTCi plans for producers who write a case on themselves. “Owning Your Own” is still one of the best ways to show prospects you believe in the concept

Great American offers some of the best policy benefits in the industry, offering features found nowhere else. Their individual plan offers rate guarantees up to 20 years, TRUE limited pay options, and 5 rate classes with aggressive underwriting. With an (A) Excellent rating and a history dating back to 1872, Great American has become a key part of the Resource Brokerage LTCi options.

DI

Principal announced 12/4/2008 increased issue and participation limits on their popular individual DI product, including employer paid cases. With limits as high as \$11,450 for a client making \$250,000 annually, its time to review your in-force clients for coverage updates. Also look to Principal for your next Simplified Issue case, and they’ve made some great enhancements recently, including: NO reduced commissions, ALL riders are now available, NO income verification for less than \$150,000/year, and up to \$5,000 monthly benefits for a Multi-Life case. Call us for your next small group DI quote so we can show you the benefits of Principal!

Lloyd’s of London is still the best resource for High Limit Key Person coverage. Working with one of the largest Lloyd’s underwriters in the country, Resource can provide lump sum payout coverage beginning as soon as 6 months after disability, with limits to \$100,000,000 for those jumbo cases.

Individual Health

Legislative Update; HB 5285

Blair Farwell, RHU Vice President of Health Brokerage

There have been a lot of misconceptions about the above legislation. The legislation was originally passed in August of 2008 and was INITIALLY set to take effect 1/1/09. After a great deal of legal wrangling, the law is still in place but the implementation has been delayed until 6/1/2009. Many carriers are presently evaluating how they are going to comply with the new requirements but to hit the high points:

- Upon the law's effective date, all "group or individual policy of accident and health insurance or managed care plans" will need to offer coverage to all "unmarried" dependents until they turn age 26 (through age 25). This legislation further goes on to effectively nullify all full time student eligibility requirements on the policies.
- The legislation also states that if a dependent was in the Armed Forces who was honorably discharged and unmarried will be eligible to stay on their parents' policy until age 30 (again with no full time student status requirements).

We will keep you posted as any and all developments become clear, for all our carriers, but at this time, the only "carrier" that has released their guidelines is the BCBSIL Individual Products, and at this point they are already complying. For instance, if a dependent is over the age of 18 (and less than 26 years old) and ceases to be a full-time student, they are no longer forcing the removal of that dependent. But as of the time of this writing, no other carrier has been able to release any specific administrative particulars other than "the legislation/implementation process is presently being reviewed and determined by our Legal Department".

News Flash!

By Janine Skolmoski, Product Representative

We interrupt your valuable reading time for an Individual News Flash!

Help! Our processing area is reporting an uptick in "application killers" (applications that underwriting will not even accept).

Believe it or not, it has been reported that we are receiving applications without a quote attached, with 'White-Out' used and/or copies with BCBSIL legal language cutoff, or lines running through the application and (yes!) even in pencil. Remember, the application is considered a contract and could be used in a court of law so complete, entirely legible forms are required. Applications should be received within ten days of the applicant's signature. Help us help you!

BCBSIL Individual Major Medical Bonus Corner

By Judi Macino, Product Representative

If you have 25 or more Under 65 paid policies in 2009 (excluding SelecTEMP PPO), your Under 65 first year commission will increase from 15% to 20%!

Blue Cross also offers the Senior True Blue program. Sell 25 or more Medicare Supplement policies in one calendar year and increase your first year commission from 10% to 12.5%. The commission increase takes effect the next calendar year.

You Asked For It—BCBSIL Delivers! Introducing Document Upload Capability On A Go Forward Basis

By Linda Medrano, Brokerage Coordinator

Are you frustrated with the quality of faxes, the requests to retransmit, the expense of overnight changes, or the delay of regular mail? Hallmark now offers agents the ability to upload scanned documents. Simply log in to www.hscil.com, click on the “Upload Scanned Document” button listed in the menu to the left, and you will have the option to upload scanned active member documentation through the Agent Website. New business submissions are not accepted at this time. Once you upload the document to Hallmark Services Corp., the service team receives and processes the document in accordance with standard processing protocols/processing.

Group Benefits

Online Bill Payment—Secure and Convenient!

By Mary Dynes, RHU, REBC

More and more employer groups are using online bill payment through Blue Access for Employers. This feature provides the convenience, control and security BCBSIL is committed to offering its customers.

Blue Access offers trusted online bill payment service to all employer group sizes to ease them through the time consuming task of paying bills. With the online bill payment service, your clients can save time, check real-time balances and schedule payments—all with a click or two.

Encourage your groups to enroll in Blue Access today to take advantage of this feature.

BlueCross BlueShield of Illinois New Prescription Drug Pricing Calculator Online Tool Available!

By Jane Kopecky, CEBS, RPA, CMS, RHU, REBC, CSA

A new online tool is available for prospective members to estimate the costs of prescription drug purchases through the Pharmacy Benefit Manager, Prime Therapeutics. Previously only available to existing members and employees of sold groups, this tool shows the coverage status, formulary status and an estimate of the price per drug. The actual cost to a member after enrolling in a BCBSIL health plan will depend on the plan design their employer group purchases.

A prospective member can visit Prime Therapeutics' web site, www.MyRxHealth.com, or visit www.bcbsil.com and follow these steps to get you to the MyRxHealth.com site:

Click on the word “Members” on the home page to visit the member portal. Click on “Prescription Drugs” from among the navigation options near the top of the screen.

Then the prospective member clicks on the applicable medical product type (PPO, BlueEdge PPO, BlueChoice Select or HMO).

On the next page, scroll down and click on “Coverage & Pricing Information,” (3/4 of the way

down in the View Your Benefit Information section) then click on “Continue” on the disclaimer page that follows.

The prospective member is now on the Prime Therapeutics’ web site, “MyRxHealth.” If you scroll down BELOW the registration information (skipping the registration process) you can get to the Drug Cost Estimator tool (through a BlueCross of Illinois specific tool—accessing their specific data).

MEDICAL NEW SALES BONUS—UnitedHealthcare!

By Judy L. Wrigley, EHBA

UnitedHealthcare is offering a bonus to agents in northeast Illinois and northwest Indiana who sell new medical cases with up to 50 eligible employees with effective dates from February 1, 2009 through April 30, 2009. Agents must sell at least two new eligible cases having a total of at least 15 enrolled employees in order to be eligible for the bonus.

Eligible cases are new fully insured medical groups having up to 50 eligible employees with effective dates from February 1, 2009 through April 30, 2009. Only agents permanently located in specified counties in northeast Illinois and northwest Indiana are eligible for the bonus.

The bonus will be paid based on the total number of enrolled employees in eligible new medical cases sold during the bonus period. The amount paid per enrolled employee is found in the following table:

15 to 49 enrolled medical employees	\$20 per eligible employee
50 to 99 enrolled medical employees	\$25 per eligible employee
100+ enrolled medical employees	\$30 per eligible employee

Bonus Example: An eligible agent sells 5 eligible medical cases having a total of 100 enrolled medical employees with effective dates during the bonus period. That makes the agent eligible for a bonus of \$30 per enrolled medical employee in the eligible cases so they earn a bonus of \$30 times 100 or \$3,000.

Upcoming Changes to New Business Applications Effective January 1, 2009

By Susan Niziolek, New Business Case Management

Due to changes in the Medicare, Medicaid and SCHIP Extension Act, all carriers will require social security numbers for employees and their dependents, the Group tax identification number (TIN) and the total number of active employees. Starmark is the first to have determined a plan of action--they will begin to collect this information for new business immediately. A flyer explaining the need to obtain this information from employers and employees will be included in their January, 2009 premium invoices to all in-force groups (the appropriate information will be gathered at renewal or with employee additions).

BCBSIL Dental HMO Changes!

By Ines Vunic, Existing Case Management

Currently, Dental Network of America (DNoA) handles all aspects of the dental HMO (DHMO) product including billing, membership maintenance, claims, customer service, producer commissions, provider network and capitation. To enhance customer service to producers, employer groups and members, certain administrative functions (cont. pg 11)

Changing/Adding Plans Off Renewal to BCBSIL Plans

By Katie Mangan, Existing Case Management

Do you have BCBSIL-insured groups interested in adding another plan option off renewal or changing their plan design mid year?

A new plan can be added off anniversary/renewal date. When that new PLAN is added off-anniversary, there is an enrollment period allowing current members and dependents to enroll in the new plan only. For example, a group currently has PPO and HMO and wants to add BlueEdge HSA off-anniversary. Any eligible employee can choose to enroll in the newly offered BlueEdge HSA plan—including people who have waived coverage. People with PPO cannot switch to HMO. People with HMO cannot switch to PPO, but employees can move to the newly added plan. Currently enrolled people cannot add dependents until the regular annual open enrollment.

One important thing to note is that plan changes or additions can only be requested more than 90 days outside the renewal period. Simply reference the rates/plan options that were included in that group's most recent renewal (yes those rates/designs are applicable for up to 9 months after the renewal date)—and changes will be applied for the remainder of that plan year and will be renewed upon the same renewal date.

In order to implement such a plan change or move, we need only a new Benefit Plan Selection(BPS) Form and Page 1-2's of any employees moving to a newly established plan. As usual, this information will need to be submitted to our office no later than 15 days prior to the month that the group desires implementation.

If you have any questions on either of these procedures or need assistance with a plan change or

enrollment for your groups, please contact anyone on our Existing Case Management team.

INTRODUCING OUR NEW CARRIER—RELIANCE STANDARD!

By Susan Garcia, Marketing Representative

We are pleased to be offering Reliance Standard for groups of 2 to 19 employees. This carrier is rated A with A.M. Best, Fitch and S&P.

Coverage options include guaranteed issue (GI) LTD with 36-month own occupation benefit and monthly maximum benefits of up to \$6,000 monthly. GI STD is available with 0/8/13 and 0/8/26 configurations available. STD can be written for up to 70% of weekly earnings--up to \$1,000 weekly benefit. GI Life and AD&D is also available with the following GI limits:

\$25,000 for 2 - 5 Insureds
\$50,000 for 6 - 9 Insureds
\$75,000 for 10 - 19 Insureds

LTD, STD and Life/AD&D can be employer or employee-paid and have a THREE-YEAR RATE GUARANTEE!!

This product also offers GI Dental coverage either Indemnity or PPO with Ameritas Network. Out-of-network allowed charge options include MAC (in-network fee schedule based) or 80th percentile usual and customary. Dental is available for groups of 3-19 lives (down to 2 lives when written with two additional lines [STD, LTD, Life/AD&D]). Dental features a TWO-YEAR RATE GUARANTEE!!

Carve-out groups are eligible!

For additional information or to discuss a group case, please feel free to call a Resource Brokerage Group marketing representative today.

Starmark's Signature Advantage Enhancements Offer New Deductible/Coinsurance Choices

By Judy L. Wrigley, EHBA

Effective January 1, 2009, take advantage of new sales opportunities for new business and renewals in the states of Illinois, Indiana and Wisconsin. The enhancements include:

- 50% coinsurance added to Signature Advantage
- \$0/\$3,000 (in-network/out-of-network) calendar-year deductible added to Signature Advantage when the 50% coinsurance is selected.

Our observation is that using the "new" Aetna Signature AdministratorsSM (ASA) PPO network is exceptionally competitive and you should really take a look at the local A rated carrier known for their exemplary customer service.

Can Dental Stand Alone? At UnitedHealthcare it can!

By Judy L. Wrigley, EHBA

Did you know that all of UHC's Dental plans:

- Are available stand-alone
- Offer freedom to see any dentist
- Have Multi-site capabilities
- Waive deductible for preventive services
- Waive waiting period and provide deductible credit for take-over groups
- Streamline online administration through Employer eServices[®]
- Provide an orthodontia option to groups of 10+ eligibles and 8 enrollees

And did you know that UHC's Voluntary Dental plans:

- Only require two (2) enrollees
- Cover periodontics/endodontics/oral surgery as major
- Require no participation percentages
- Reimburse non-network claims at Maximum Allowable Cost, indemnity at 85%

(cont. from pg 9)

for the DHMO will be brought in sync with other health and dental products. This includes all systems and portal functionality and capabilities.

Once the integration is complete, you will receive commissions for all your BCBSIL business through Producer Administration rather than receiving your DHMO portion on a separate check from DNoA.

Billing will also be standardized. DHMO groups that have other benefit programs through BCBSIL will begin receiving bills in the format they are accustomed to for their other products. For DHMO-only customers, the first BCBSIL statement should be a "superbill" which explains how to read their new statement.

DHMO customers will also be able to manage this benefit program through Blue Access[®] for Employers. They will be able to add and terminate members online at their convenience without submitting any paperwork. Employers will also be able to pay their bill online. Through Blue Access[®] for Members, DHMO members will also be able to view their Explanation of Benefits.

And lastly, did you know that UHC's Employer Sponsored Dental plans:

- Require 50% employer contribution for employee premium
- Require 75% participation of all eligible employees, not less than 50% after waivers
- Cover Periodontics/endodontics/oral surgery as basic services (exception: Plans P2374 and P2543 pays these services as major)

INSURANCELOOK

Looking to write more BCBS Individual Major Medical policies in 2009?

Well, stop looking and let InsuranceLook.com bring the business to you!

If you are a Resource Brokerage, BCBS broker and have an InsuranceLook.com webpage, effective immediately, you can have your BCBS Individual Major Medical link embedded into your insurancelook.com webpage!

Your personal link will be featured front and center, flashing from the BlueCross BlueShield (logo) to "Get An Instant Quote & Apply Online". Consumers' eyes will be immediately drawn to the banner ad and upon clicking it, they will be taken directly to your personal BCBSIL quoting/application page.

To see how this new feature operates take a look at John Rippinger's site.

Go to: www.insurancelook.com/rippinger
Click on the flashing link and check it out for yourself.

If you are interested in having this value added link embedded into your site, simply forward me the confirmation email from Hallmark Services

Corporation (HSC) Registration that was sent to you from HSC Customer Service. You would have received this confirmation email after you registered and activated your individual link.

Now, if you do not have an InsuranceLook.com personal webpage, you may apply for one by completing the following steps:

1. Go to: www.insurancelook.com/broker
2. Click on "Apply"
3. Complete the Broker Registration form
4. Click on "Register"
5. Once registered, I will contact you with further directions.

And.....if you still have not registered with BCBS for your individual quoting link, it is not too late!

1. Go to: [www.https://services.hscil.com/agent_services/](https://services.hscil.com/agent_services/)
2. Complete all information required.
3. Once you receive your confirmation email, forward to srippinger@insurancelook.com.

Not sure if you have an InsuranceLook.com webpage? Give me a call at 847-605-1520.

Not sure if you have registered with HSC? Give Producer Services a call at 888-313-5526.

Times are changing....more and more individual major medical coverage is being applied for and issued. Don't miss this opportunity to have your personal link embedded into your customized InsuranceLook.com webpage!

If you have any questions do not hesitate to contact:

Susan Rippinger
srippinger@insurancelook.com
847-605-1520

Resourceful Marketing™

By Jennifer Augustine, Advertising Coordinator/Graphic Designer

Resourceful Marketing™ is a unique tool for you to find marketing tips and place orders online for personal branded items. We now offer customized postcards and mailing lists that you can order at a special discounted price and distribute to clients and prospects.

This is ONLY available to active brokers who have placed business with Resource Brokerage in the past year.

Just go to www.resourcebrokerage.com and click on the Resourceful Marketing link under Perks to check out our new features.

To get to the Products Website you will need to Login
user name: your email address
password: resource1

Get marketing tips on

- starting a marketing plan
- putting together marketing kits
- websites
- email marketing
- direct mail

Place orders online

- special discounted pricing for our brokers
- 2009 calendars
- customized postcards NEW!
- mailing lists NEW!

Tips for using the marketing website:

After login in, go to My Profile at the top and fill in the information and press ACCEPT. Once this is done your future postcards will automatically fill in.

Go to My Library to upload and save your logo. You may also upload your current mailing lists from your computer. *Mailing lists must be in Comma Separated Value (.csv) format file.

If you have any other questions or suggestions, please contact Jennifer Augustine at ext. 0010.

Rush System continues to be a part of the Humana networks

By Susan Garcia, Marketing Representative

You may recall that Rush University facilities (Rush University Medical Center, Rush Oak Park Hospital, Rush-Copley Medical Center, and Riverside Medical Center) and their affiliated physicians advised Humana that they would be terminating its contract with Humana effective December 31, 2008. On December 30th, however, Humana advised that they had negotiated a favorable arrangement with the Rush System to remain in the Humana networks for a contract renewal date of January 1, 2009.

What We've Been Up To!



Members of the Group Department with Humana Representative, Robert Mondo



Cubs and Sox Playoffs



BCBSIL Breakfast with the Underwriters



Resource Brokerage Annual Golf Outing Participants

Calendar Events

- January 19, 2009 - RB Office closed after 12:00pm
- January 29, 2009 - NAIC LTCi Partnership Training - 8 C.E. Credits
- February 24, 2009 - Resource Brokerage Open House
- February 26, 2009 - NAIC LTCi Partnership Training - 8 C.E. Credits
- March 4, 2009 - Greater Chicago FSP Annual Meeting
- March 9-11, 2009 - FSP Business Solutions - The Westin, O'Hare
- March 26, 2009 - NAIC LTCi Partnership Training - 8 C.E. Credits
- March 30-April 1, 2009 - NAHU Capitol Conference - Washington, D.C.
- April 14, 2009 - Greater Chicago FSP - Group Insurance Marketing
- April 21, 2009 - The Sky is the Limit III
- April 30, 2009 - NAIC LTCi Partnership Training - 8 C.E. Credits
- May 3-6, 2009 - AALU Annual Meeting - Washington, D.C.
- June 7-11, 2009 - MDRT Annual Meeting - Indianapolis, IN



Contact Us

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