



HAHU HERALD

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A Monthly Publication of the Houston Association of Health Underwriters

June 2012

2012 Awards and Installation Luncheon

Can you believe that it's time to recognize outstanding members and to install our new Board of Directors already? The last year has gone by very quickly. The 2012 Awards and Installation Luncheon will be:

Wednesday, June 13, 2012
12:00 to 1:30 pm
The Hess Club
\$35 (early registration member fee)

Angela Moore will be our host and our own distinguished, Regional VI Vice President, Mike Rivera will swear-in the 2012-2013 Board of Directors. We will present the Ben Kowalski Memorial Award for Excellence and The Health Underwriter of the Year Award. We will also recognize the many volunteers that have helped throughout the year and acknowledge the notable anniversaries of our members. The officer line-up that was voted by acclamation at the May luncheon is as follows:

President: Craig Splawn
President-Elect: Jeff Bacot
1st Vice President: Jo Middleton
2nd Vice President: Stacey Bevil
Secretary: Nelva Toups Maxey
Treasurer: Sadie Hooker
Immediate Past President: Terrell Rogers

Who are the rest of the board members? You will have to come to the Awards Luncheon to find out! Register online by June 8, 2012. See you there!

Thank you to our Event Partner

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From the President's Desk

By Terrell Rogers

Vacation Destinations for you and your Family – Why don't you take some time off!!!



Dear HAHU Member. "It used to be difficult to find a vacation destination that would please the entire family". These days, family-friendly resorts provide a multitude of options, so that folks can entertain their tots, relax with their spouses, and enjoy the fabulous North American outdoors -- all from the creative comforts of man-made African safaris, lost continents and even a Wild West dude ranch. Competing for your attention, modern family resorts have upped the ante in entertainment: swimming with dolphins, circus clown training and even sleeping in trees are real-life resort activities.

Here are five destinations recommendations that are within budget and sure to please the whole family:

Atlantis Resort and Casino

Paradise Island, Bahamas

Discover a lost civilization this vacation, and let your family act as the explorers! The \$850-million Atlantis Resort recreates the infamous lost continent, filled with adventure and intrigue. This Mecca of family fun features over 20,000 guest rooms, 38 restaurants and countless activities, including 11 exhibit lagoons and over 50,000 animals such as sharks, lionfish and sting-rays.

Water enthusiasts can visit miles of beaches, take a dip in one of 11 pool areas, or play on 7 different water slides. Leave your fears at home, though & the Mayan Temple's Leap of Faith slide features a 60-foot drop into an acrylic tunnel submerged in a shark-infested lagoon.

Tanque Verde Ranch

Tuscon, Arizona

City slickers and country folk alike will enjoy their stay at the Tanque Verde Ranch, a family resort aiming to lasso the cowboy outta everyone. Literally meaning "Green Pool," the 640-acre Tanque Verde Ranch is a serene oasis nestled into the Sonoran Desert and adjacent to Saguaro National Park. With over 120 horses, it's no surprise that this dude ranch offers ample riding opportunities. Specialty rides such as the Breakfast Ride (to a meal at the Old Homestead), 6-hour-long Day Rides and Picnic Rides with lunch in Cottonwood Grove are all available. Newcomers can take riding lessons at a variety of levels.

Naturalist guides offer hikes through the desert wilds, exploring canyons, cacti and even secret waterfalls. The popular Kids Program offers little cowpokes (ages 4 - 11) the chance to "ride 'em cowboy!" Children are divided into 2 age groups -- the Buckaroos and Wrangler Kids -- and treated to riding lessons, tennis, swimming and arts and crafts.

Hilton Waikoloa Village

Waikoloa, Hawaii

If your family is looking for an island excursion to get away from it all, the Hilton Waikoloa Village promises endless activity and unprecedented luxury. Parents hoping to find a child-friendly haven can sign their tykes up for Camp Menehune. This day and night camp allows kids to feed koi and swans, hunt for treasure, and explore tide pools. Tropical gardens, saltwater lagoons and 2 golf courses are tempting, but the resort's most popular retreat is Dolphin Quest, providing guests with a variety of interactive dolphin programs.

The many activities include Dolphin Training Adventures, a Dolphin Family Program and a Dolphin Twilight Camp for kids. At Waikoloa's 4-acre lagoon, water lovers can schedule kayak trips, snorkel sails and seasonal whale-watch sails. After dark, attend the Legends of the Pacific Luau to experience traditional island dancing and music, as well as a buffet dinner.

Club Med Ixtapa

Ixtapa, Mexico

Take your family South of the Border for some Club Med-style family fun. The charming Club Med Ixtapa Village quickly woos kids and parents with its seemingly endless roster of activities for all ages. Situated on 37 acres along Mexico's western coast, Ixtapa plays host to over 20,000 visitors a year, 60% of whom are under age 11!

A variety of clubs are designed to entertain children throughout the day. Divided by age groups, Baby Club, Petit Club and Mini Club keep kids ages 4 months - 13 years busy with outdoor activities, shows and crafts. Even mealtime is a child's fantasy - Ixtapa features a kids-only dining area. While the kids are away, the parents will play! Ixtapa offers adult activities including tennis, scuba, archery, kayaking, water polo, volleyball and picnics. Families venturing off the resort property can visit Ixtapa Island or take sunset cruises, fishing trips and even excursions into the Mexican fishing village of Zihuatenejo.

Disney's Animal Kingdom Lodge

Orlando, Florida

At Disney's Animal Kingdom Lodge, families experience the thrills of an African safari without ever leaving their lodging. If a trip to the Serengeti is out of your price range, a visit to this wild lodge will more than suffice.

Guests initially greet the 33-acre property through the lobby's awe-inspiring 65-foot window. Strolling throughout the property's savannahs are over 200 animals representing more than 100 different species, including antelopes and gazelles. Many suites and rooms overlook the resort's savannahs, and balconies afford families an opportunity to come face to face with a giraffe. Rooms are decorated with a traditional African ambience: earth-tone walls, handcrafted furniture, tapestries and mosquito nets abound, but true historical value can be found in the 4,000 native handcrafts placed throughout the lodge. Featured within the lodge are 380 museum-quality works of art including authentic Kinta cloths, woodcarvings and a 16-foot, 240-lb. Nigerian ceremonial mask. When it's time to dine, experience the tastes of Africa at one of the resort's 2 inspired restaurants, Jiko or Boma, which feature wood-burning ovens and thatched roofs.

June Awards Luncheon Menu

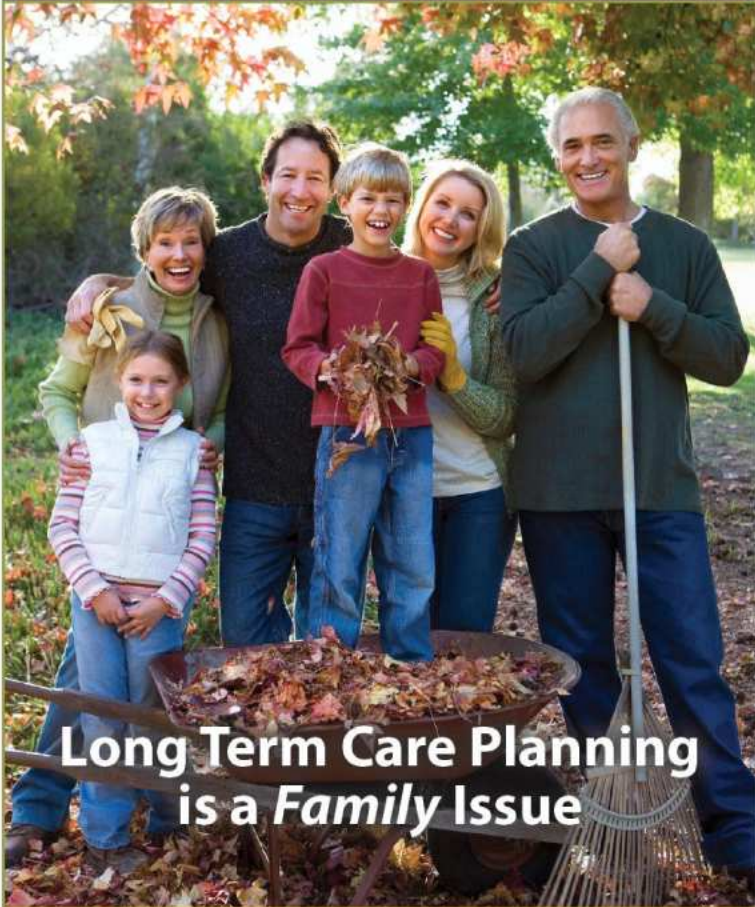


**Baked Flounder
&
Beef Tenderloin Kabob
Served with Wild Rice Pilaf
Fresh Vegetables**

Garden Salad / Milk Chocolate Mousse / Ice Tea

CLASSIFIEDS

HAHU posts – at no charge to members – job opportunities for our members on the HAHU website, www.hahu.org. Under 'Resources,' click on "Classifieds." Ads are initially run for three weeks, but can be extended, so the ads should be current. We hope that all members needing employees will post their ads here, knowing that the applicants, as HAHU members, will be the cream of the crop. And members looking for a new position don't have to rely on word of mouth or Internet postings, local newspaper classifieds, etc. Check it out!



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For more information:
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The HAHU Board further encourages an open, healthy debate of industry issues through publication of the articles herein. This does not necessarily constitute an endorsement of positions stated.



Awaiting the SCOTUS decision.....

By Lonnie Klene

As we patiently await the Supreme Court decision on PPACA, the Republicans are quietly formulating plans of action based on the various scenarios;

Full of Partial Overturn of the law – Rumors are that we will see bills to keep the consumer friendly portions in place, such as allowing “children” to remain on their parent’s plan to age 26. Estimates are that 600,000 young adults are covered under this provision.

“Rumors are that we will see bills to keep the consumer friendly portions in place, such as allowing “children” to remain on their parent’s plan to age 26.”

If the law is upheld – we are likely to see Republicans pushing to remove the individual mandate and the employer fines. The next items to hit the floor are likely to be repeals of the health care law’s medical device tax and its ban on allowing consumers to use Health Savings Accounts to buy over-the-counter drugs.

The 1099 tax reporting requirement has already been removed. The MLR commission issue is still being pushed by NAHU & NAIC. HR 1206 has bi-partisan support and was heavily pushed by our members at Cap Conference.

In the meantime, HHS has released the operating rules for the state run Health Insurance Exchanges to be in place by 2014. States have until January 1, 2013 to show that they are able to meet the federal standards, with a deadline of October of 2013 for open enrollment. The complete final rule is a 642 page document that can be reviewed at www.hhs.gov.

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Education

by Stacey Bevil

We now have CE available online through Comedy CE

Go to <http://comedyce.com/shop/comedyclub-hahu-members/> and register as a HAHU member to receive a discounted annual membership rate of \$119 compared to the regular price of \$149. The annual membership gives you unlimited CE via the web and additional discounts on live events. Check it out today!!!

Education Requests and Ideas:

Please forward any requests and suggestions for desired CE topics and speakers to stacey.bevil@mhealthbenefits.org. Our goal is to provide you meaningful, exciting, and relevant speakers and topics. Your input is valuable in helping us achieve that goal.

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"What I enjoyed the most were the personal examples of how LTCi has made such a difference in people's lives. I think we all benefit when you take the abstract and make it relevant to everyone. Claude is an extremely knowledgeable guy and I really enjoyed his presentation."
 --- Susan Burdette

"I was impressed with the talk and was very happy that I attended. Mr. Thau's presentation certainly did give me a new way to approach my clients about the topic of long term care. I'm positive this will translate into more lives being covered and protected and into more sales for me."
 --- Mark Roden

"I liked the discussion and details re why self-insuring doesn't work. It's always a difficult objection that he made easy to follow and counter."
 --- Arlene Novick

HAHU Sponsors LTCi Special Event

By Honey Leveen

In mid-March, I learned that my colleague, Claude Thau, would be in Houston. Claude told he could be available to give an advisor presentation, if I knew of a good setting. Having known Claude for close to 15 years as a BGA and good friend, and having heard Claude present at various LTCi conferences, I was enthusiastic about this opportunity. I contacted HAHU leadership and was asked to propose a special, free session on LTCi for HAHU members at HAHU's April board meeting.

I've listed below just a few of Claude's qualifications. In addition, he's an engaging speaker who's fun to listen to.

Claude Thau, of Target Insurance Services has been honored by Senior Market Advisor as one of 10 on its "LTCi Power List. Claude authors white papers with unique insights on public policy such as: CLASS Act, Medicaid Reform, Acute Health Care, etc. He is a long-term member of NAHU's national LTCi committee. He consults on LTCi for insurers, other consultants, employers, regulators, providers, etc., and is the lead author of Indiv. & Group LTCi Surveys printed in Broker World Magazine since 2005.

I want to thank HAHU's board for being receptive to my proposal. I also want to commend the board for discussing, then voting in favor of our proposed talk on very short notice. This was key because Claude's visit was less than a month after my proposal.

Claude's presentation took place on May 2, 2012, in the conference room at 5433 Westheimer from 3-5 PM. About 20 people attended.

During the first hour Claude discussed why self-insuring for LTC is not efficient. In the second hour, he gave a "state of the LTCi" address, covering topics like LTCi market contraction, rate hikes, LTC trends, and more.

"The two hour LTCi presentation by Claude Thau was extremely informative and full of up-to-the-minute legislative and industry details. Claude's knowledge base was not only extensive but very connected to the actual experiences of groups as well as individuals trying to understand the long term care benefit and marketplace. His insights covered the entire spectrum of concerns for carriers, agents and consumers. Our association is fortunate to have such a resource so available to members."
 --- Melanie L. Rogers

Calendar of Events



June

5	4:00 PM	HAHU Board Meeting	5433 Westheimer*
13	Noon	HAHU Awards Luncheon	The Hess Club***
24—27		NAHU Convention	Las Vegas

July

10	4:00 PM	HAHU Board Meeting	5433 Westheimer*
17	Noon	HAHU Luncheon	The Hess Club***

August

14	4:00 PM	HAHU Board Meeting	5433 Westheimer*
21	Noon	HAHU Luncheon	The Hess Club***

*5433 Westheimer, Suite 740, Houston, TX 77056

*** The Hess Club, 5430 Westheimer, Houston, TX 77056

[Register for any of these events at www.HAHU.org!](http://www.HAHU.org)

* All members are welcome to attend. Please check with Kathi Sandler regarding last minute changes to dates, times or location.

Lunch Sponsorship is a great way to

“Show Your Stuff”

to the largest chapter in the country.

Lunch Sponsorship Package: Includes strategically located table to display your literature, a 3-5 minute commercial during the luncheon, one lunch, an opportunity to offer a door prize, a newsletter stuffer AND a banner on the new HAHU Website!



How is Revenue Sharing Handled

By Sadie A. Hooker, CPC, QPA, QKA, QPFC

Some record-keepers pay 401(k) TPAs revenue sharing to help TPAs keep plan document and administrative fees charged to mutual clients lower. Each record-keeper's program varies in which TPAs qualify and how the amount of revenue sharing is calculated. Many TPAs have some clients where they receive revenue sharing and some where they do not. There are several ways that TPAs handle revenue sharing amounts.

“Some TPAs charge plan sponsors the exact same fee whether or not the TPA receives revenue sharing. Thus, the revenue sharing just represents additional revenue for the TPA”

- Some TPAs charge plan sponsors the exact same fee whether or not the TPA receives revenue sharing. Thus, the revenue sharing just represents additional revenue for the TPA.
- Some TPAs have multiple fee schedules: a fee schedule for when they receive revenue sharing and a second (higher) fee schedule for when they receive no revenue sharing. In some cases, the TPA custom quotes larger plans to better reflect the revenue sharing. In this model, the TPA is sharing the economic value of the revenue sharing with the plan sponsor but is not doing precise calculations for each client.
- Some TPAs charge the plan sponsor a gross fee and then offset any and all revenue sharing, so that the TPA is completely neutral as to the amount of revenue sharing that they are paid. This involves the TPA building out a system to credit each client the revenue sharing from all of the different record-keepers.
- Some TPAs charge the plan sponsor a gross fee and then have the record-keeper credit all revenue sharing to an ERISA expense account. The money in the ERISA expense account can be used to pay for plan expenses including annual administration fees, plan document fees, and plan audit fees. However, not all record-keepers have the ability to support ERISA expense accounts, particularly for micro and small 401(k) plans.
- Some TPAs use a combination of approaches depending on the record-keeper and size of the plan.

A very few TPAs decline to accept any revenue sharing from any record-keeper. While this may sound noble, with many record-keepers the TPA declining the revenue sharing does not create any economic benefit for the plan sponsor.

How is Revenue Sharing Handled (cont.)

None of these approaches are perfect in all circumstances. You should select a TPA that uses a combination of approaches, but primarily reflects the anticipated revenue sharing in their fee schedules. They should maintain multiple fee schedules to reflect whether or not revenue sharing is received. When appropriate, the TPA should use custom fees schedules and agree for revenue sharing amounts to be deposited into an ERISA expense account.

- To do a complete and exact offset, there is a lot of clerical work that needs to be done, which would make it difficult for us to keep our fees competitive. We receive reports from record-keepers in a variety of formats – some on paper and some via email. The reports come in at different times. It would be extremely time-consuming to do all of the calculations and enter them into our billing system.
- For micro and small plans, the amount of revenue sharing is too small to warrant the cost to do these calculations.

Most plan sponsors prefer certainty in billings and do not want invoices to vary as the stock market goes up and down.

“For micro and small plans, the amount of revenue sharing is too small to warrant the cost to do these calculations.”



TAHU 2012 Convention—"The Power of One Together"

By Jo Middleton, CBC

This year's TAHU convention was held in beautiful Corpus Christi, Texas at the Omni Hotel. The theme this year was "The Power of One Together." How apt a name for this year's convention with all that is happening in Texas and nationally in our industry! Among the HAHU members attending were Darrel Been, Dirk Blankenship, Malcolm Browne, Susan Burdette, Tom Cottar, Mary Gilbreath, Pat Martin, Mike Rivera, Terrell Rogers, Jim Smith, Craig Splawn, Dave Grennell, Veronica Wingo and myself.

On Thursday morning prior to the official opening ceremonies, an SGS renewal 5 hour CE started bright and early. The attendance for this the first recertification of the Small Group Specialist certification was very well attended. Carolyn Goodwin did an excellent job leading the class and kept the content lively and interesting. There was lots of participation from the group, even at 8am!

"Opportunity Is Knocking: Do You Hear It? An Encouraging, Empowering & Enlightening Message On How Brokers Can Thrive Post Reform."

Opening ceremonies began at 2pm with the presentation of the colors and then Tanya Haught, Austin AHU, led us in the National Anthem. I had heard that she is a pretty good karaoke singer, but had no idea she had such talent! Thank you, Tanya (she stepped in at the last minute to sing!). This was followed by a bagpipe trio that played "America the Beautiful." The general session then began with Keynote speaker Scott Cantrell, Chief Marketing Strategist, Bottom Line Solutions Inc. delivering his message "Opportunity Is Knocking: Do You Hear It? An Encouraging, Empowering & Enlightening Message On How Brokers Can Thrive Post Reform." Scott's message was chock full of ideas for agents and brokers to really find success in this challenging environment. During his talk, Scott shared with us a story about buffalos and cows, and how each reacts to an oncoming storm. Cows tend to see the storm coming and move in the opposite direction, trying to outrun the storm. Buffalo, on the other hand, turn to face the storm and charge headlong into it, running as fast as they can so they can come out the other side. So with all of the uncertainty of the pending healthcare and election storm, "Which are you," Scott asks, "a buffalo or a cow?" I know after hearing him speak, there were many more buffalo than cows in the room, ready to charge forward and come out the other side of healthcare reform!

Thursday night was the President's reception, followed by the Hollis Roberson and TAHU Award Dinner. The Hollis Roberson is our highest award, and this year's winner was Carolyn Goodwin from Dallas. Carolyn has worked tirelessly in this industry, served on her local chapter and State committees in several capacities, including TAHU President. She was very surprised and very

TAHU 2012 Convention (cont.)

touched by the honor of winning this prestigious award.

The TAHU awards were then presented, and all of us from HAHU were keeping our fingers crossed that we would win several awards for our chapter. We were thrilled when it was announced that our very own Lonnie Klene won the Special Service Award, Susan Burdette won the Tom Schilling Outstanding Texan AND the Volunteer of the Year award, and Honey Leveen won the Ken Martin Excellence in Communication award. As a chapter, we received Presidential Citations for Public Service (special thanks to Veronica Wingo for her hard work as Public Service Chairman) and Website (this would not have been possible with the hard work of Jeff Bacot filling in on technology.) Mike Rivera was named a Trustee Emeritus with TAHU, and earlier in the day he was presented with a VERY nice, personalized (his initials) set of poker chips to help commemorate his new status.

On Friday morning, following breakfast with the exhibitors, our Keynote Speaker was Troy Cook, Vice President-Client Executive with Marsh US Consumer, who spoke on healthcare reform as it stands now and moving forward. Troy updated us on the progress of NAHU and what they are working on at the Capitol on our behalf. We definitely know that whatever decision is made by the Supreme Court in July and whatever the outcome of the November elections, we still have a long road ahead of us. The Exchanges are coming (this is the general consensus), regardless of the outcomes, and we, as agents, need to be ready to position ourselves more than ever as the experts who are working for the protection of the consumer.

There were CE opportunities in the afternoon, "Ethics the NAHU Way", "The Future of Long Term Care Insurance", "Flipping the Funnel on Sales Prospecting", and "Executive Level Carve- Out Strategies," as well as more time to visit with exhibitors.

Friday night was Casino night with DJ entertainment and Karaoke. We were each given \$5000 in vouchers and had our choice of roulette, craps, blackjack and Texas Hold 'Em. Our own Tom Cottar was the top "dollar" winner! Needless to say, a good time was had by all, and the net proceeds were used to benefit Mission of Mercy and TAHU Honorees.

If you did not take the opportunity to attend the Convention this year, I invite you to consider attending next year for the 25th Annual TAHU Convention, May 2-3, 2013, at the Hilton in downtown Fort Worth. It's a great opportunity to meet with fellow agents from around Texas and get more involved in YOUR industry. Hope to see you there!

We were thrilled when it was announced that our very own Lonnie Klene won the Special Service Award, Susan Burdette won the Tom Schilling Outstanding Texan AND the Volunteer of the Year award, and Honey Leveen won the Ken Martin Excellence in Communication award.

May Luncheon Photos

Below, our luncheon sponsor, PTRx; right, our luncheon speaker, Harold Mangum



Left, our after lunch CE, Sadie Hooker



Above, our lunch drawing winner, Kim Cooke; right, district attorney Pat Lykos with Tom Cottar and Terrell Rogers



Membership Notes

New Members

First Name	Last Name	Company	Sponsor
Dorothy	Roper	Financial and Insurance Consultants	W. Craig Splawn

Anniversaries

First Name	Last Name	Company	Join Date	Sponsor
DeAnn	Christensen	Block Vision	6/29/2001	Casey P. Rowe
Don	Muir	Humana	6/24/2007	Ms. Barbara Anne White
Lauren	Tarkington	Langham, Langston & Dyer	6/18/2004	Rand R. Wall

Membership Contest

Keep the Recruiting Momentum Going!!!!



May, June, July Membership Contest

Applications must be received by July 31st

Winners will be announced at August Luncheon

1st Place- \$100 gift card

2nd Place- \$50 gift card

3rd Place \$25 gift card

Questions?? Contact [Sarah Kramer](#)

713.805.3323 cell

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Publications reviewed or educational presentations attended Reviewing/Attending Date

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I affirm that I hold the above National Designation or am a member in good standing of the above state or national association and have completed at least the hours claimed in the named activities.

Signature of License Holder Date

