



# The Cason Group, Inc.

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[www.thecasongroup.com](http://www.thecasongroup.com)

## Now Offering Voluntary Worksite Products



**Allstate**

The Cason Group is pleased to be offering voluntary worksite products through Allstate and American Public Life. Both of these A-rated carriers offer strong benefits and very competitive rates. With many groups cutting benefits due to increasing costs, worksite is a growing field and The Cason Group is pleased to be able to offer our agents another way to meet the needs of their clients.



Worksite benefits allow the employer's insurance agent to present many products directly to the employees, so that employees can affordably buy their own insurance for cancer, critical illness, accident, disability, life and GAP. These plans may be offered under a Section 125 plan, allowing the premiums to be deducted pre-tax from the employee's paycheck.

Selling worksite benefits is also a great way to make sure that you are your groups' only agent. This allows you to be the only agent they need and further cements your business relationship.

We have already seen a tremendous amount of interest in these products and are available to assist our agents with quotes, presentations, enrollments and service. Please contact your Cason Group Sales Rep for additional information on our worksite products.

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## Worksite Contest

Worksite business with 4/1/10-6/1/10 effective dates that totals \$30,000 or more in premium credit receives a **choice of a Tom Tom touchscreen GPS or an overnight getaway at any Marriott hotel.**

GAP plans receive 25% premium credit; all other worksite products receive 100% premium credit.

Prizes will be awarded July, 2010.

*(Winners choosing the overnight getaway will receive a \$200 Marriott gift card).*



# GROUP MEDICAL

## Starmark

### **Starmark Incentive Program**

Receive extra cash from Starmark! It only takes 3 new Medical Groups and 30 total employee medical lives to qualify. 8 new Starmark groups and 80+ employee medical lives and that cash doubles. Please see your Cason Group Sales Rep for details.

## UnitedHealthcare

- UHC has released updated dual option spreadsheets. Please contact your Group Sales Associate for questions about compatible plans or to request a copy of the updated spreadsheets.
- UHC no longer does prescreens. After the group is quoted, employer and employee applications will need to be submitted to underwriting with UHC in order to receive a rate-up.
- Please note that UHC rates and underwriting are subject to change with any census changes the group makes.

## WellPath

Please remember that Wellpath does not accept binder checks. They will bill for the first two months together.

## For Your Information

*Our New Business department has a new procedure on submitted cases. The rates will be run using the submitted apps and then the base rates will be sent to the agent. The agent may then review and let The Cason Group know if the groups wishes to proceed with underwriting.*

*Per SCDOL, a carrier cannot mandate life coverage with medical coverage, with a few exceptions.*

# Companion Life Bonus

Receive a CASH bonus from The Cason Group when you place group ancillary business with Companion Life!

### Qualifications:

- Includes all new group submissions with 1/1/2010-12/31/2010 effective dates
- 1% bonus for \$50,000 - \$99,999 total annual premium (min of 3 cases)
- 2% bonus for \$100,000 + annual premium (min of 5 cases)

**Contact your Sales Representative for more information.**  
Must be new business to The Cason Group and in-force for a minimum of three months. Maximum per case premium credit is \$75,000. Bonus is paid by The Cason Group, not Companion Life, and is in addition to agent commissions.

# GROUP ANCILLARY

## American General

American General is very competitive on employer-paid groups of 10-99 employees. Let us quote AG for the groups you are working on and see how strong their rates are!

## Companion Life

All of Companion Life's products can be census enrolled; Companion Life's census must be used.

## IHC Health Solutions (formerly GroupLink)

IHC will customize a dental plan for your groups! The group names the rate and we can create a plan for it. Plans can be designed that cost the employer less than \$10 per month, per employee. A buy-up option can also be included allowing employees to select a richer benefit plan.

## Securian

No need to worry about large renewals with Securian! Securian's average renewal over the last 4 years has been 2.5%.

# INDIVIDUAL MEDICAL

## BlueCross BlueShield of SC

All new Individual Under 65 policies with effective dates of March 1, 2010, or later will now have a 12-month rate guarantee! The price you quote is the price they'll pay for 12 months. Additionally, they will continue to receive any future rate adjustments at their renewal. Rate guarantee only applies to the first year of coverage.

## CoventryOne

CoventryOne is accepting current applications only. Please contact Lyndsey Cords at [lyndsey@thecasongroup.com](mailto:lyndsey@thecasongroup.com) if you need the updated application.

## HumanaOne

HumanaOne has updated its agent portal, Workbench. It now provides access to in-force policies, not just pending cases. Please contact Lyndsey Cords at [lyndsey@thecasongroup.com](mailto:lyndsey@thecasongroup.com) for Workbench access information.

## UnitedHealthOne

UnitedHealthOne (formerly Golden Rule) is now accepting business checks and business EFT's in SC and GA. Please contact Lyndsey Cords at [lyndsey@thecasongroup.com](mailto:lyndsey@thecasongroup.com) for information.

# INDIVIDUAL LIFE

## ING

Can you imagine the benefit of knowing future outcomes? With ING IUL-Global, an indexed universal life insurance product with death benefit protection, you get the benefit even without the upfront knowledge. Along with a Fixed Strategy, ING IUL-Global has a 5-year point-to-point Indexed Strategy that uses three indexes - the S&P 500® Index, the EURO STOXX 50® Index, and the Hang Seng Index - and calculates an index credit under a formula that uses a portion of the better performing two out of three indexes when calculating the index credit.

## John Hancock

John Hancock's new LifeCare is a single-premium whole life insurance policy that combines guaranteed protection for both life and long-term care insurance needs in a single policy. LifeCare's streamlined tele-underwriting process helps you place more business easily and promptly. There are no exams, labs or doctors' statements needed. This plan is for ages 30 to 75, both smoker and non-smoker risk classes. The maximum face amount is \$540,000.

Agents submitting a John Hancock application that has a Long Term Care rider must have completed a state-specific underwriting CE course for LTC.

## Lincoln Financial Group

The Cason Group now quotes Lincoln Financial Group for the following products:

- Lincoln Life Guarantee UL
- Lincoln Life Guarantee Plus UL
- Lincoln Life Reserve Index UL
- Lincoln Life Guarantee SUL
- Lincoln Life Elements Level Term

Three reasons to quote Lincoln:

- They do not look at cancer for family history.
- They allow standard non-smoker for chewing tobacco, as well as preferred categories for occasional cigar users.
- They offer a table-shaving program.

## West Coast Life

If your client is looking for UL, check out West Coast Life's plans! The UL rates are very competitive.

West Coast Life's chronic illness rider is now available in approved states, including South Carolina (not North Carolina or Georgia at this time).

# Come Visit The Cason Group at the 2010 NCAHU and SCAHU Symposiums!

The Cason Group will once again be exhibiting at the NCAHU and SCAHU Symposiums this year. Join us to earn continuing education credits and gain valuable knowledge and professional development while talking with agents, carriers and The Cason Group staff members about the insurance industry.

## South Carolina Association of Health Underwriters Symposium

March 30, 2010  
Columbia, SC

*Speakers include:*

**Janet Trautwein**, CEO of NAHU and **Robert Steele**, former Dallas Cowboy.

Platinum Sponsor—The Cason Group

*For more information please visit [www.scahu.org/symposium](http://www.scahu.org/symposium).*

## North Carolina Association of Health Underwriters Symposium

April 13-14, 2010  
Winston-Salem, NC

*Welcome Reception, April 12th sponsored by The Cason Group*

*Speakers include:*

**Jim Grobe**, Wake Forest University Head Football Coach and **Ann Phillips**, business consultant and facilitator.

Diamond Sponsor—The Cason Group

*For more information, please visit [www.NCSymposium.org](http://www.NCSymposium.org).*

*Carrier News*, continued from page 3

## Application Tip

According to a recent survey of The Cason Group's life insurance carriers, the best way to make the application process go more smoothly is to provide a cover letter of the client's background as it pertains to the coverage for which they are applying. According to Prudential, a good cover letter should include the following: "The purpose(s) for the requested insurance coverage, an explanation as to how the insurance amount was determined, reason for the product selected, clear ownership and beneficiary designations, a list of in-force and applied-for life insurance, including the owners and beneficiaries of all policies and the total amount to be placed, an explanation of any life insurance that will be replaced, any potential underwriting problems, and how the policy will be funded."

For more information, Prudential has supplied two documents, to which we have links on our Web site:

[http://www.thecasongroup.com/0Marketing/Cover letter 1.pdf](http://www.thecasongroup.com/0Marketing/Cover%20letter%201.pdf)

[http://www.thecasongroup.com/0Marketing/Cover letter 2.pdf](http://www.thecasongroup.com/0Marketing/Cover%20letter%202.pdf)

## Agent Desktop for Individual Life

Agent Desktop is now available on The Cason Group Web site. This feature allows participating agents 24-hour access to summaries and case status updates and helps create follow-ups to assist in tracking cases. The program allows for simplified and advanced search techniques to find and analyze data.

Agents enrolled in this program can also view, analyze, and print MS Word formatted Pending, Proposal, and Production Case reports while online. Agents can also save their ten most frequently used Search Criteria, generate Hot Lists for quick access to their most pertinent cases, use advanced data sorting and filtering of Case data views, as well as customize their data viewing preferences.

If you have any questions or need help enrolling in Agent Desktop, please contact Ryan Evans, [ryan@thecasongroup.com](mailto:ryan@thecasongroup.com) or (800) 951-3033.



## Letter from Louie:

I hope your new year is off to a great start. It will be interesting to see what 2010 brings in the way of changes to the healthcare industry. The Cason Group continues to be blessed with growth. Last fall we opened a new office in Raleigh, NC, bringing our total number of offices to six. Even in this down economy when many businesses are cutting staff, we have continued to grow and now have 70 employees. In addition to growing geographically and staff-wise we have also increased our product line by now offering worksite products.

With medical costs and client deductibles on the rise, employers are looking for ways to cut expenditures—many of them beginning with employee benefits. Clients are therefore paying more out of pocket due to higher costs and lower employer coverage. Voluntary worksite options provide employees with needed benefits to bridge that gap.

The Cason Group recently added worksite products to our benefit offering for our employees and we are excited to have these products as another option for our agents and their groups. Our Sales Reps are trained on the worksite products and are available to assist you with any questions or group presentations.

We are seeing a lot of interest in these products and are excited about the opportunity to both help you increase sales and provide your groups and their employees with the benefits they desire.

This month we will be taking close to 50 agents to the Inn on Biltmore Estate for our annual Producer Trip. These agents had a very successful 2009 and we were pleased to help them meet the trip goal. We certainly hope to have even more agents qualify for our 2011 trip to the Ritz-Carlton in Amelia Island, Florida. 2011 will be the 20th anniversary of The Cason Group and this trip will be a special time of relaxation and fellowship on a beautiful beach front property. All 2010 business counts towards qualifying for this trip; see page 7 of this newsletter for qualification details.

Thank you for working with us. We are privileged to partner with you in servicing your clients. Please let me, William, or your Cason Sales Rep know what we can do to improve upon that service.

## FOOD FOR THOUGHT

But as for me,  
it is good to be near God.  
I have made the Sovereign  
LORD my refuge; I will  
tell of all Your deeds.

*Psalm 73:28*

This is what the LORD says—  
He who made a way through the  
sea, a path through the mighty  
waters, "Forget the former things;  
do not dwell on the past. See,  
I am doing a new thing!  
Now it springs up; do you not  
perceive it? I am making a way  
in the desert and streams in the  
wasteland." *Isaiah 43:16, 18-19*

"I am still determined to be cheerful and happy, in whatever situation I may be; for I have also learned from experience that the greater part of our happiness or misery depends upon our dispositions, and not upon our circumstances." *Martha Washington (1732 - 1802)*

## Who Knew?

- **it takes glass one million years to decompose, which means it never wears out and can be recycled an infinite number of times!**
- **The king of hearts is the only king without a moustache on a standard playing card!**

*Source: StrangeFacts.com*

# Staff News



## **Lindsay Brasington**

Lindsay joined The Cason Group in August as the Marketing Assistant. She holds a B.A. from Clemson University and a Master of Mass Communication degree from the University of South Carolina. Lindsay assists the Marketing Manager with special events, publications and other sales support projects.



## **Beach Loveland**

Beach, a graduate of Columbia International University, joined The Cason Group in December. He processes New Business submissions as well as answers questions on in-force group business. He and his wife Jessica are expecting their first child in March.



## **Harry Wilson**

Harry, a University of South Carolina alumnus, joined The Cason Group in January as a Worksite Benefits Representative assisting agents in quoting, enrolling, and servicing Worksite products. Harry brings 12 years experience in the insurance industry. He and his wife Ann have two daughters, Victoria and Ann Forrest.

# Congratulations!

Congratulations to Emily Edgren for earning her Registered Health Underwriter designation! Emily processes new business group health submissions and has been with The Cason Group since 2005.

## LICENSING AND COMMISSIONS NEWS:

- Efficient forms on our Web site is now up and running for your convenience! Please let The Cason Group know if you have any questions or difficulty in using this tool.
- The Licensing and Commissions department is prepared to get agents contracted to sell worksite. Please note that Allstate and American Public Life require pre-appointment for worksite product sales.
- NC and GA are now under NAIC regulations which has resulted in many carriers no longer being pre-appointment, which allows more flexibility for agents.

## Message from Account Services

The Cason Group Account Services team is always interested in how we can provide more efficient and effective service to you. With that in mind, we are offering you the option to email your requests to our General Email Box at [accountservices@thecasongroup.com](mailto:accountservices@thecasongroup.com). Our Account Services Reps will receive, respond and process your requests in the most efficient, helpful, and timely way possible. We look forward to your taking advantage of this improved process.

**Thank you.**  
**Kathleen, Kevin,**  
**Angela and Beach.**

# Sales Contest Update

2010 Producer Contest  
to the Ritz-Carlton,  
Amelia Island

2011 will be The Cason Group's 20th year of serving agents throughout the Southeast! Agents that meet the qualifications below will join us for our 2011 Producer trip to The Ritz-Carlton, Amelia Island, March 27-30, 2011 and experience a place where magnificent live oaks and Southern charm meet Florida's warm ocean waves and white sand beaches. Attendees will have plenty of time to enjoy the resort by relaxing in their guestroom with an ocean view, spending time by the pool or spa, or playing golf on the golf course



*Must be new business to The Cason Group and remain in-force for three months to count towards the trip, one trip per broker. For more information please contact your sales representative.*

**Qualifications:** All business with 2010 effective dates that totals 550 points and a minimum of three cases and/or apps will qualify.

\$1250 of group medical annual premium ..... 1 point	\$1000 of individual life annual premium ..... 10 points
\$1000 of stand alone group ancillary annual premium .... 2 points	\$2500 of annuity annual premium ..... 1 point
\$1000 of individual medical annual premium ..... 4 points	\$1000 of worksite annual premium ..... 4 points

## 2009 Contest Winners

***Congratulations to those who qualified for the 2010 trip to the Inn on Biltmore Estate:***

Marshall Beckham	Mike Bright	Mark Frye	Chris Jones	Theresa Quarles
Matt Bowers	Mike Byrd	Collins Fulcher	Katy Kingsmore	Grady Ray
Robbie Bowers	Ross Campbell	Rod Garnas	Jim Lipscomb	Eric Ritter
Bill Boykin	Randy Capps	Keith Greenspon	Spencer Lomax	Caren Schwartz
	Peter Carnes	Tommy Hardin	Mike McAlister	Mike Smith
	Jeff Castle	Marty Haynes	Bob McGalliard	Walter Stanley
	Skip Chinlund	David Hays	Cristina McHugh	Harry Stokes
	Brian Cowman	Deana Henderson	Michael Norris	Randy Strickland
	Eric Elkins	Melody Herring	Alan Overbey	Don Ward
	Sam Elkins	David Hill	Allan Oxman	Tripp Welch
	Dan Floyd	James Hutchby	Stan Park	David Williams
	Creighton Forrest	Suzu Johnson	Charles Parker	Charles Worley



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### Group Health

- BlueChoice HealthPlan (SC)
- BlueCross BlueShield of South Carolina
- Starmark
- Trustmark
- United Healthcare
- WellPath (SC only)

### Group Ancillary

- American General
- Companion Life
- IHC Health Solutions
- Kansas City Life
- Securian
- United Healthcare
- WellPath (SC only)

### Worksite

- Allstate
- American Public Life

### Individual Health

- BlueChoice for Kids (SC)
- BlueCross BlueShield of South Carolina
- CoventryOne
- Humana
- UnitedHealthOne

*Information for agents only. All information not applicable in all states.*

*Authorized agent for BlueCross BlueShield of South Carolina and BlueChoice HealthPlan. BlueChoice HealthPlan is a wholly owned subsidiary of BlueCross BlueShield of South Carolina. Both are independent licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.*

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### Individual Life

#### Core Carriers

- AIG Life
- Genworth
- ING
- John Hancock
- Lincoln Financial
- Prudential
- West Coast Life



### WE'RE ON FACEBOOK AND TWITTER

Become our fan on Facebook and follow us on Twitter to keep up with the latest happenings at The Cason Group and in the insurance industry.

## Did You Know?

— Physical activity is more than just a weight-loss must. It also produces mood-boosting endorphins and helps to prevent heart disease and osteoporosis.

— Coffee is the top source of antioxidants consumed by most Americans. Antioxidants have been linked to the prevention of numerous types of cancer, including lung, skin and colon cancers.

— Tea contains fluoride, which strengthens tooth enamel and can help to prevent plaque formation. Plaque is the same substance that causes arteries to be clogged or restricted.

# North Carolina CE

All North Carolina agents must now provide their NPN in order to receive CE credit. The last four digits of the social security number are no longer sufficient. To be prepared, remember to take your NPN along with you to every CE class you attend.