



The Cason Group, Inc.

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August 2008

www.thecasongroup.com

Now Representing BlueCross® BlueShield® of South Carolina for 51-99

The Cason Group is pleased to now represent BlueCross® BlueShield® of SC for groups of 51-99 in addition to their small group and individual products. The Cason Group can assist all agents with 51-99 groups, even those that do not work with us on BlueCross® small group and individual. Your Cason Group Sales Rep is now available to assist you with quote requests, presentations and enrollments in addition to answering your questions regarding 51-99 groups.

It's easy to work with The Cason Group on your 51-99 groups and your compensation remains the same as if you were going direct. All new business will count towards qualifying for our 2009 trip to the Ritz-Carlton Lodge. Please contact your Cason Group Sales Rep for details and to learn more about how BlueCross® and The Cason Group can help you meet the needs of your 51-99 clients.

Simplified Licensing Process

We know your time is valuable and are excited to now have a simple way for you to get newly appointed with any of our carriers! Efficient Forms is an interview process that collects information needed for contracting paperwork. After completing the interview, the database stores your information for the next time you decide to get contracted with another one of our carriers, so you won't have to fill out the same information again and again!

To learn more please go to the following website:
<http://www.thecasongroup.com/licensing/index.shtml>

To transfer existing licensing to The Cason Group please contact one of the following:

- Sam Wellborn, samwellborn@thecasongroup.com
- Joshua Fleming, joshuaflaming@thecasongroup.com.

The Cason Group Adds Affiliate Agency, Benefit Connection, Inc.

The Cason Group is pleased to now have Benefit Connection, Inc. as our affiliate. Benefit Connection is a General Agency based in Atlanta, GA with an excellent reputation for knowledge and service to agents. The Cason Group will serve as a resource for Benefit Connection agents.

Please see the "Letter from Louie" section on page 5 for more information regarding Benefit Connection.

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CARRIER NEWS

GROUP MEDICAL

BlueChoice HealthPlan

Sales Contest

BlueChoice HealthPlan has a sales contest for July 1–November 30, 2008 effective dates. Agents receive a bonus simply for submitting business and then an additional bonus for groups that are placed! Let The Cason Group and BlueChoice help you earn extra cash!!

Back Care Program Introduced

As nearly 80% of adults experience back pain at some point in their lives, BlueChoice HealthPlan of South Carolina has launched a free, back care program for its 200,000 plus members.

The plan will identify its members with back pain and automatically enroll them in the program with a choice to opt out. The free program includes an educational packet with resources for further support and for those with chronic, severe pain, they will be considered for case management.

BlueCross® BlueShield® of South Carolina

Blue SpectrumSM Products Introduced

All “new” Blue Spectrum business applies towards the Blue Spectrum contest for groups with July 1, 2008 – January 18, 2009 effective dates. Eligible group products include Business BlueSM Secure and, coming soon, Business BlueSM Basic, Business BlueSM HDHRA and the new options available under Business True BlueSM. Effective dates must be between July 1, 2008 and January 15, 2009. To qualify for the bonus, 10% of your sales during this period must be from the new products listed above. Contact your Cason Group Sales Rep for more information.

Group Web Now Available for Group Leaders

Group Web, the online group change system, is now available for group leaders as well as agents. Additions, Changes and Deletions to member information can be easily done online!

New Dental Rates

MyBlueDental rates have changed effective July 1, 2008. The new rates will apply for new groups as well as renewals.

Starmark

Rates Reduced 35% in 3 SC Counties

Rates in Richland, Orangeburg and Sumter counties of South Carolina have been reduced 35% beginning with 10/1/08 effective dates. This rate reduction makes Starmark very competitive in the Midlands area.

Rates Reduced in NC

Rates in a number of North Carolina counties have been reduced for 10/1/08 effective dates. Please contact your Cason Group Sales Rep for details.

Aetna/ASA Network Available

Starmark has added the Aetna Signature AdministratorsSM (ASA) PPO network as an additional network option for groups in South Carolina and Georgia. Contact your Cason Group Sales Representative for information regarding using Aetna ASA PPO Network for Starmark quotes. Other networks continue to be available with Starmark including Premier, PHCS and Medcost.

Form Reminder

Starmark will only accept their most recent forms. Correct employee applications should be dated 11/07, employer forms should be dated 4/06. Please visit The Cason Group website, www.thecasongroup.com, to download the correct forms.

Online Employee Enrollment is Easy with Express Connect

Employees can now enroll for healthcare coverage online through Express Connect. They simply log in from any computer with Internet access; it's quick, convenient and secure.

United Health Care

Form Reminder

United HealthCare will only accept their recently revised forms for South Carolina and

North Carolina groups. The revised forms are dated 4/08 for SC and 11/07 for NC, please ensure you have the correct forms or download them from www.thecasongroup.com.

Preventive Care

Every UnitedHealthcare medical plan on their 2007 Certificate of Coverage covers Preventive Care at 100%, with no copay, no deductible, and no maximum benefit!

Wellpath

Binder Checks Not Accepted

WellPath will not accept checks with new business submissions. Once coverage is in-force, WellPath will bill for two months premium on the initial bill.

SC Network Expanded

WellPath is available for South Carolina groups based in Orangeburg, Calhoun and Newberry counties beginning with 8/1 effective dates; we are currently running quotes for those areas. The hospitals in those counties have joined the WellPath network as well as a good number of physicians. Sumter County will be added soon.

SC Commissions Increased

WellPath has increased commissions for South Carolina agents effective July 1, 2008. Contact Sam Wellborn, samwellborn@thecasongroup.com, or Joshua Fleming, joshuaflaming@thecasongroup.com for details.

GROUP ANCILLARY

Companion Life

Companion Life Contest

Prizes available from Companion Life! Sell \$25,000 in new, annualized premium during August, September and October and receive your choice of an Ipod Nano, a Cuisinart 6-bottle wine cellar or an ultrasound toothbrush. Please contact your Cason Sales Rep for contest details.

All 2008 Companion Life premium will also count towards Companion Life's contest for a trip to Punta Mita, Mexico in 2009!

Kansas City Life

Voluntary Life up to \$100,000 GI

Kansas City Life's group voluntary life coverage offers up to \$100,000 guarantee issue! Employees may choose any amount in increments of \$10,000. Also, a spouse and dependent benefit is available with a guarantee issue of \$50,000 or on half of the employee's elected amount, whichever is less. A minimum of 20% or 10 employees, whichever is greater, is required.

Securian

Rate Reduction

Securian Dental has recently reduced rates in their Employee+ children and Family tiers up to 14%.

2 Year Rate Guarantee

For only an additional 3% of premium, your new and renewing groups of 5-249 can lock in rates for two years with Securian! Please let us know when quotes are requested if you would like a two-year rate guarantee.

Shenandoah Life

Vision Now Available in SC

Shenandoah Life has introduced their new vision plan, StarVision, which can be offered as a true group or voluntary product for South Carolina based groups. Shenandoah has partnered with EyeMed as its eye care provider. Two plans are available: Platinum and Gold, and rates are the same for all groups in South Carolina regardless of location or nature of business. Contact your Cason Group Sales Representative for details.

Product Enhancements

Shenandoah Life has made the following enhancements to their group Dental, Life, STD and LTD products:

Dental—Now covers up to two periodontal maintenance procedures and two cleanings per year. Previously, members were only covered for two cleanings and/or periodontal maintenance procedures per year.

Group Life—Increased benefit amounts available.

True Group STD and LTD—Various benefit percentages and increased maximums available.

INDIVIDUAL MEDICAL

BlueChoice for Kids

List Bill

BlueChoice for Kids will now do a list bill for a minimum of three children. Please contact Lyndsey Burt at lyndsey@thecasongroup.com or Charlotte Cantrell at charlotte@thecasongroup.com for details.

New Plans

BlueChoice for Kids has added new plans for 6-1-08 effective dates. For details, please contact Lyndsey Burt at lyndsey@thecasongroup.com.

CoventryOne

NC Network Expanded

CoventryOne is available for individuals in Beaufort, Bertie, Chowan & Hertford counties beginning with 7/1/08 effective dates.

Humana

List Bill Available

Humana now offers list bill for their individual medical clients.

Maternity Option Removed

Maternity is no longer available on Humana individual plans in North Carolina. The application has been revised to reflect this change. There are three ways to apply: online, by phone or by using the paper application.

INDIVIDUAL LIFE

AIG Life

AIG's Rapid Rater tool allows you to easily quote their Select-a-Term product and compare rates. Please visit the quoting page of our website, www.thecasongroup.com, to access the Rapid Rater.

John Hancock

John Hancock's Quit Smoking Incentive can save your client's money and help motivate them to quit smoking. The incentive allows smokers to receive non-smoker rates on UL policies for the first three years and if they quit during that time those rates will continue.

Prudential

Non-smoker Rates for Nicotene Users

Non-Smoker rates are available with Prudential for clients that use Cigars, Pipes, Dip or Chew. Nicotine can show up in the labs; however, alternate tobacco usage must be disclosed on the app and exam. Preferred Smoker rates are available for healthy cigarette smokers.

West Coast Life

LifeTime Platinum III

Rates for West Coast Life's LifeTime Platinum III have been revised and are now even more competitive! LifeTime Platinum III is a flexible premium universal life policy with a built-in lapse protection provision.

West Coast Life has also introduced LifeTime Platinum Plus III which has the same features as Platinum III but has greater cash value accumulation.

Favorable Build Chart

West Coast Life's build chart is very favorable and often allows individuals that are rated by other carriers to be placed as standard. One example, Female 5'6 260lbs. If she is healthy, she would be issued at Standard!

Liver Enzyme Cases

West Coast Life is a strong option for clients with abnormal liver enzymes. Please contact your Cason Sales Representative to discuss how WCL can help you place these applications!



*Carrier
News*

2008 Producer Contest **UPDATE**

Below are the agent totals
through July 31, 2008

500+ POINTS*

Marshall Beckham
Matt Bowers
Brian Cowman
Eric Elkins
Dean Ellis
Mark Frye
Jeff Hall
Marty Haynes
David Hays
Perry Layman
Thomas Mann
Teresa Quarles
Harry Stokes
Laurel Suggs
Beth Tetterton
Tom Towns
Tripp Welch
Mark Whitaker
Charles Worley
Steve Yates
Peter Zanard

ALMOST THERE

Buddy Walker: 481
Mike McAlister: 446
Chuck Peterson: 424
Woody Power: 416
John Lenti: 409
Robbie Bowers: 403
Joe Leary: 401
Bob McGalliard: 392
Barrier Ruland: 388
Andy Anderson: 372
Tommy Hardin: 367
Sam Elkins: 364
Kathy Perkins: 364
Katy Kingsmore: 360

* In addition to 500 points, minimum of three cases/apps are needed to qualify. Business must remain in-force for three months to count towards trip.

Join Us in 2009 at The Ritz-Carlton Lodge

All business with 2008 effective dates counts towards our 2009 Producer Trip to The Ritz-Carlton Lodge, Reynolds Plantation! The Ritz-Carlton Lodge is a 5-diamond golf and spa resort on Lake Oconee in Greensboro, Georgia that offers legendary Ritz service combined with gracious southern hospitality. Visit our website, www.thecasongroup.com, to link to the Ritz-Carlton Lodge's website for more information about this premier property.

Qualifications

A total of 500 points are needed to qualify with a minimum of three cases and/or apps. Points are awarded on 2008 business as follows:

- \$1250 of group medical annual premium1 point
- \$1000 of stand alone group ancillary annual premium2 points
- \$1000 of individual medical annual premium4points
- \$1000 of individual life annual premium10 points
- \$2500 of annuity annual premium1 point

Must be new business to The Cason Group and remain in-force for three months to count towards the trip, one trip per broker. Please contact your Sales Representative for details.

CARRIER TRIPS

Each case that you place can get you on your way to a FREE vacation to a luxury resort! Any BlueCross BlueShield of SC, BlueChoice, Companion Life, Humana or Shenandoah Life business placed in 2008 counts towards their 2009 trips!

In addition, all business placed through The Cason Group also counts towards The Cason Group's 2008 contest!

Letter from Louie:

Many of our agents have worked with us since our beginning in 1991 with many more joining us over the last 17 years. I'd like all our agents, new and old, to know that since inception, our organization has been on a growth pattern that is still a little amazing to me. We have been blessed to grow from one office with two employees to now five offices and 63 employees.

Some 10+ years ago, we opened our first branch in Charlotte, NC which now has a staff of 6. We have a Manager of Group Sales (Chad Blankenburg), two Group Sales Representatives (Andy Thompson and Jason Dewar), one Senior Life Sales Representative (Eric Griffin) and two support staff- Group Sales Associates (Deanna Beatty and Jennifer Duddleston). In 2005 we opened a Greenville, SC office with Vince Guerra, Upstate Sales Representative and in 2006 we opened a Charleston, SC office with Adam Martin, Low country & Coastal Sales Representative.

Now, this year, we were presented with the opportunity of entering the Georgia market through the acquisition of a company, Benefit Connection. It was started by a friend of mine, Jim Castle, over four years ago

and operates in a similar manner to how we operate. In April we completed the purchase, which established us in Douglasville, Ga., an Atlanta suburb. DJ Jensen, who has been with Benefit Connection since 2007 is a Sales Representative and Penny Jensen, is his assistant. They are already producing with several of the companies that we use in the Carolinas, which adds to making them a good fit for us.

As a Cason Group agent you benefit from our continued growth to new territories. Our growth allows us to place more business with our carriers, and in turn we get more attention, enabling us to help you solve your clients' problems. We strive to keep our service at a high quality level so the carriers recognize us and give us as much help as possible. The production we give them helps as well! We are glad that DJ and Penny have joined our organization as they bring a lot of knowledge of the Georgia market.

The Cason Group's goal for 17 years has been to provide exemplary service to our agents combined with a wide range of carriers and products. We are pleased to now be able to do that in three states. Please let me know if you have ideas of additional products and carriers you would like us to add as well as any comments regarding our service.

BlueCross BlueShield of SC and
BlueChoice Health Plan

Grand Cayman

Companion Life

Punta Mita, Mexico

Humana

Amelia Island, Florida

Shenandoah Life

*The Cove Atlantis,
Paradise Island, Bahamas*

Food for Thought

"Because you listen, you become influenceable. And being influenceable is the key to influencing others."

—Stephen R. Covey

Cease listening to instruction, my son, and you will stray from the words of knowledge.

—Proverbs 19:27

My dear brothers, take note of this: Everyone should be quick to listen, slow to speak and slow to become angry, For man's anger does not bring about the righteous life that God desires.

—James 1:19-20

"Leaders not only know where they're going; they also know how to get there."

—John C. Maxwell

Staff News

The Cason Group is pleased to introduce the following employees:

Amanda Caldwell



Amanda joined The Cason Group in October 2007 and is currently a Group Sales Associate. She is a graduate of Taylor University with a degree in Psychology and a graduate of Columbia International University with a Masters in Counseling. She is married to Nathan Caldwell.

Christian Crouch



Christian joined The Cason Group in May as a Proposal Specialist. He is a recent graduate of The University of the South.

Jennifer Duddleston



Jennifer joined The Cason Group in July as a Group Sales Associate in our Charlotte office. She is a graduate of Ole Miss and was previously an elementary school teacher. Jennifer is planning a November wedding to John Ross.

Jason Dewar



Jason joined The Cason Group in January as a Sales Representative for Northern Mecklenburg County and Western NC and is based in our Charlotte office. He is a graduate of The University of North Carolina. Jason is married to Marion Dewar and has three children.

Joshua Fleming



Joshua joined The Cason Group in March as Licensing and Commissions Specialist. He is a graduate of Columbia International University. Joshua is married to Joanna Fleming.

Eric Griffin



Eric joined The Cason Group as Sr. Sales Representative, Financial Services: Charlotte, NC and SC Upstate. Eric was with The Cason Group in 1998-2005 and rejoined us this past January. He is a University of South Carolina graduate. He is married to Wendy Griffin and they have three children.

Rebekah Mulvahill



Rebekah joined The Cason Group in April as a Proposal Specialist. She is a graduate of Columbia International University. Rebekah married Daniel Mulvahill this past June.

Rebekah Ritchie



Rebekah joined The Cason Group in October 2007. She is a graduate of Clemson University. In September she will become the Supervisor of Administrative and PT Assistants. Rebecca currently services in-force group business.

Jesse Shellenbarger



Jesse joined The Cason Group in February 2008 and is an Individual Life Assistant. He is a Central Michigan University graduate.

Jacob Schockley



Jacob joined The Cason Group in July as a Proposal Specialist. He is a graduate of The University of South Carolina where he was also an intern with Campus Crusade for Christ.

Deidre Tindal



Deidre joined The Cason Group in July as a Life Products Assistant. She is a graduate of Converse College and was previously with Northwestern Mutual Financial.

Congratulations!

The following employees recently received the following designations:

Chris Hair MHP, RHU-RHU
Trevor Bowers- RHU
Louie Cason CLU, RHU, REBC -REBC
Vince Guerra RHU, REBC -REBC
Gabe Ricks RHU, REBC - REBC
William Cason RHU, CLU - CLU
Emily Edgren-MHP
Adryan Stewart- MHP
Deanna Beatty, AIAA, ACS, MHP - MHP
Josh Parks- DHP

The following employees have recently been promoted:

Chris Hair RHU, MHP- Manager, Group Sales Associates and Proposal Specialists
Jonathan Hudgens RHU, REBC - Sales Manager, SC & GA
Lyndsey Burt- Coordinator of Individual Sales Associates
Ryan Evans- Coordinator of Financial Sales Associates
Adryan Stewart MHP- Coordinator of New Business
Rebecca Ritchie- Supervisor of Administrative and Part Time Assistants
Kathleen Williams- Coordinator of Account Services
Michelle Hamrick - Executive Assistant

Emily Wardlaw



Emily joined The Cason Group in July as an Administrative Assistant. She is a graduate of The University of South Carolina and previously was doing administrative work for Christ Church of the Carolinas.

Sam Wellborn



Sam, a University of South Carolina graduate, joined The Cason Group in December 2007 as a Licensing and Commissions Specialist. Sam is engaged to Claire Roof. They are planning a January 2009 wedding.

The Cason Group Welcomes the Benefit Connection Staff

When Benefit Connection became an affiliate of The Cason Group in April, we were pleased to have their staff join our team:

DJ Jensen



DJ joined Benefit Connection, Inc an affiliate of The Cason Group based in Douglassville, GA, in 2007 as a Sales Representative. DJ is a graduate of the University of Nebraska and has over 10 years of experience in the insurance industry. DJ is married to Penny Jensen and has two children.

Penny Jensen



Penny joined Benefit Connection Inc. in 2005 and is an account manager. Penny is married to DJ Jensen and has two children.



**T H E
CASON
GROUP,
I N C.**

PRESORT
STANDARD
US POSTAGE
PAID
PERMIT 535
COLUMBIA, SC

1612 Marion St.
PO Box 11229
Columbia, SC 29211

Group Health

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

Group Ancillary

- AIG
- Companion Life
- Kansas City Life
- Securian
- Shenandoah Life

Individual Health

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

Individual Life

Core Carriers

- AIG Life
- Genworth (First Colony)
- John Hancock
- North American Life
- Prudential
- RBC Liberty Life
- West Coast Life

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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IRS Releases 2009 Adjusted HSA Amounts

Eligible individuals with self-only coverage under a high-deductible health plan (HDHP) may contribute an annual maximum of \$3,000 to their Health Savings Account (HSA) for 2009. Eligible individuals with family coverage (coverage for two or more individuals) under a HDHP may contribute up to \$5,950 to their HSA. Individuals age 55 or older who are not enrolled in Medicare may contribute more to the account per year. In 2009, an additional \$1,000 contribution will be allowed. In 2008, the catch-up contribution was \$900.

- To be considered qualified for an HSA, the HDHP must meet certain IRS regulations. For 2009, to qualify as a HDHP:
 - The minimum deductible amount must be \$1,150 for self-only coverage and \$2,300 for family coverage; increased from 2008 requirements.
 - The out-of-pocket maximum must be no higher than \$5,800 for individual or \$11,600 for family coverage; increased from 2008 requirements.
 - The HDHP must be set up with a combined medical/pharmacy deductible. This deductible must apply to the out-of-pocket maximum; no change from 2008 requirements.
- All medical and pharmacy services must be subject to deductible and out-of-pocket maximum except for preventive services.

Coverage Type	Regulation	2008	2009
Self-Only	Annual Contribution	\$2,900	\$3,000
	Deductible	\$1,100	\$1,150
	Out-of-Pocket Maximum	\$5,600	\$5,800
Family	Annual Contribution	\$5,800	\$5,950
	Deductible	\$2,200	\$2,300
	Out-of-Pocket Maximum	\$11,200	\$11,600