



# The Cason Group, Inc.

AN EMPLOYEE BENEFIT BROKERAGE HOUSE

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

## Individual Life Department Expanded

The Cason Group is excited to announce the expansion of its Individual Life department. Our Individual Life department is able to better serve you by offering numerous quality carriers and outstanding service. Through our updated website, [www.thecasongroup.com](http://www.thecasongroup.com), you can run quotes with multiple carriers at once through our quote engine. Your client's information is only entered once and you select which carriers you are interested in. Available carriers include but are not limited to:

- AIG Life
- West Coast Life
- First Colony
- Shenandoah Life
- Empire General
- Liberty Life
- Transamerica
- Mass Mutual
- Jefferson Pilot
- Genworth (First Colony)
- Banner Life
- Prudential

William Cason will be overseeing our expanded Individual Life department and is available to answer your questions. William has five years experience in the insurance industry including the last two at The Cason Group as a Marketing Representative. In addition, we have three Individual department staff members that are trained in life products and are available to help with quotes or product questions.

Our new technology along with our carrier relationships and responsive staff make an outstanding combination! We look forward to working with you on your standard and sub-standard business. We'll make writing life insurance a great experience.

### The Cason Group 2006 Producer Contest

## START TO QUALIFY NOW!

Over 40 brokers have qualified for the 2006 trip to the Ritz-Carlton Lodge in Georgia and some are already on their way towards qualifying for the 2007 trip! Qualifying agents will join The Cason Group for a four-day, three-night vacation in 2007. The location will be announced soon.

#### Qualifications:

- A total of 500 points are needed to qualify with a minimum of three cases and/or apps. Points are awarded on 2006 business as follows:
  - \$1500 of group medical annual premium = 1 point
  - \$1000 of stand alone group ancillary annual premium = 3 points
  - \$1000 of individual medical annual premium = 5 points
  - \$1000 of individual life annual premium = 12 points

Must be new business to The Cason Group and remain in-force for three months to count towards the trip, one trip per broker. Contact your Marketing Representative for more information.

#### Also in this issue: .....page

- Humana Individual Now Available .....2
- Carrier Updates.....2
- Carrier Spotlight.....3
- Letter From Louie & Food For Thought .....4
- Mission & Vision Statements .....5
- Staff News & Mark Your Calendar .....6
- Who You Should Contact For... .....7
- Two Opportunities To Go To Bermuda .....8
- Tech Tip #14 & Products and Carriers List .....8

# JANUARY 2006

# Humana Individual Now Available

We are proud to announce the addition of HumanaOne to our family of products. HumanaOne offers a full range of individual health plans.

These plans are underwritten by Humana Inc., a Fortune 200 company that serves over 6,000,000 members nationwide. Humana is an A rated carrier.

## Plan Benefits:

- Wide choice of in-network doctors as well as wide coverage when traveling or relocating.
- 12 month initial rate guarantee.
- Simple plan design including:
  - Prescription drug benefit with no deductible.
  - Dental benefits.
  - \$20,000 term life benefit.
  - Doctor's office visits with flat co-payment.
- Deductible options are \$500, \$1,000, \$2,500 and \$5,000 for the PPO. There is also a very

competitive Qualified High Deductible Plan for your clients interested in setting up an HSA.

## Commissions:

- Medical—20% of annual premium, 5% on renewals
- Life—90% first years paid premium, 2% years two through 5.

Contact Trevor Bowers at [trevor@thecasongroup.com](mailto:trevor@thecasongroup.com) or Erin Chilton at [erin@thecasongroup.com](mailto:erin@thecasongroup.com) for more information on these plans. You may also visit our web site [www.thecasongroup.com](http://www.thecasongroup.com)

## CARRIER UPDATES

### Carolina Care Plan

#### Mix 'n Match Plans Now Available

Carolina Care Plan's Mix n' Match Plans are now available for 1/1/06 effective dates on both new and renewal groups.

The variables for these plans (network only) include:

Coinsurance – 100%/80% to 50%/50%

Deductible - \$0 to \$5,000

Out of Pocket Maximum - \$750 to \$12,000

Office Visit \$10 to \$40

Rx - \$10/\$20/\$50 to Generics Preferred

Contact your Marketing Representative for more information.

\*Carolina Care Plan is available in South Carolina only.

Certificate of Coverage Changes

Several changes to the Carolina Care Plan certificate of coverage/contract will go into effect on January 1, 2006.

### CIGNA

#### New CIGNA Plans Available on Renewal

CIGNA HealthCare's new open access POS and HMO are now available for in-force groups at renewal.

Contact The Cason Group's Renewal Representative, Lander Cason, for more information.

### BCBS of SC

#### 2006 Medicare Supplement Rates

Blue Cross Blue Shield of South Carolina has announced new rates for their Medicare Supplement plans effective January 1, 2006. Contact Trevor Bowers or Erin Chilton at The Cason Group for more information.

#### Change to Individual Commission Schedule

Effective 1/1/06, BlueCross BlueShield of South Carolina has announced a change in their Individual Commission Schedule. There will be no change in commission for BlueChoice for Kids and Short Term Medical products. Contact John Reading at The Cason Group for a copy of the new schedule.

### AIG

#### Experience Not Required for <200 lives

AIG will no longer require or use experience in the determination of dental rates for groups with less than 200 eligible lives. Let The Cason Group show you how competitive AIG dental rates are!

# CARRIER SPOTLIGHT:

# AIG Life

The Cason Group is proud to announce our relationship with AIG Life Brokerage. AIG Life Brokerage is a division of American International Companies and offers a broad, deep and highly competitive portfolio of products. These products include

- **Level term**
- **Fixed Universal Life**
- **Index Universal Life**
- **Specialty Markets**

Information on just a few of these offerings is below:  
[William@thecasongroup.com](mailto:William@thecasongroup.com)

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## ContinUL

Flexible premium, adjustable death benefit universal life insurance contract with secondary guarantee provisions

### Key Benefits

- **Minimum death benefit:** \$100,000
- **Rolling target premiums**

Base and supplemental coverage (base coverage must be at least 10.0% of the total specified amount)

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## LTG Ultra Series

The LTG Ultra Series offers progressive term life insurance with fully guaranteed level premiums for the first 10, 15, 20 or 30 years, with coverage to expire at age 95.

### Key Benefits

- **Minimum death benefit:** \$250,000 LTG Ultra  
\$100,000 LTG Ultra-C  
(commissionable policy fee)

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## ROP Term

The ROP Term series features level-death benefit term plans with fully guaranteed level premiums for the first 15, 20 or 30 years, with coverage expiring at age 95. The cumulative premiums paid on the policy during the level term period (15, 20 or 30 years), not including substandard and rider charges, if any, will be paid to the client at the end of the level term period if the policy is then in force.

### Key Benefits

- **Policy Minimum Face Amount:** \$100,000
- **No Policy Fee**

For further information about the AIG Life family of products contact William Cason at [William@thecasongroup.com](mailto:William@thecasongroup.com) or 800-951-3033.

# Letter from Louie:

## Ritz-Carlton Lodge, Reynolds Plantation Trip For Top Producters /

### New Life Insurance Focus

Two years ago, we instituted a new incentive program for high producing agents. The initial trip served several purposes for us and the brokers. We were able to get them away to a really restful spot, The Homestead in Virginia, for a much needed 4 day downtime. We provided a value added service in our first in a series of CE courses and were able to interact with agents in a more restful environment.

This year, we are taking up to 40 agents and their spouses to the Ritz Carlton Lodge at Reynolds Plantation in Georgia for another 4 day event. This one will include something we didn't have last year. We have invited the VP of Sales for the companies we represent, and most of them have accepted. Included in this package will be a chance to play some excellent golf courses, take some needed rest at a beautiful spot by Lake Oconee in Georgia, and to interact with a panel of carrier experts about the future of our industry, as we have scheduled a meeting for one day which includes all of the Sales VP's in a panel discussion. And all of this within one hour of Augusta. To those who worked to qualify for this, I thank you for working with us. For those who didn't qualify, please ask your rep how you can qualify for next year's trip, which is in the planning stages right now.

We have opened a stronger effort in the life insurance brokerage area for 2006 and forward. William Cason has been chosen to head this effort up. He has been life and health licensed for over 5 years, securities licensed for 4 years, obtained the RHU designation in 2005 and is studying for his CLU. The Cason Group started marketing life insurance and annuities with

Shenandoah 6 years ago, expanded the carriers to West Coast Life in 2003, added AIG Life in 2005 and now have access to numerous carriers through a national affiliation with National Brokerage Agencies. Please visit our new website and you will be able to obtain multiple life quotes through our Life Insurance comparison software. Or call today for a quote and to discuss your more challenging situations. Yes, we can do sub-standard.

This past fall, our company of 40+ employees met to develop short and long range plans. Included in that planning was a restatement of our Mission Statement and two new statements. The two new ones are a Business Vision Statement, and a Values Statement. The Mission and Business Vision are included in this newsletter. Our Values are stated as the following: Responsive and Dependable; Knowledgeable; Uniquely Encouraging; Accurate; Adaptable and Competitive; Results Oriented. We will publish an amplification of each of the Values in the next newsletter. I would appreciate you letting me know of instances where our staff exemplifies these values so we can recognize those employees. If, however, you have an occasion where we are not meeting our stated values, please let me or one of the managers know so we can move to correct the situation.

*Thanks for doing business with us.*

### Food for Thought

"Follow effective action with quiet reflection. From the quiet reflection will come even more effective action."

"The purpose of business is to create and keep a customer. The aim of marketing is to know and understand the customer so well the product or service fits him and sells itself."

*—Peter Drucker, recently deceased Management Consultant*

"The earth is the Lord's and everything in it. The world and all its people belong to Him... To you O Lord I lift up my soul. I trust in you, my God... No one who trusts in You will ever be disgraced..."

*—From Psalms 24 and 25*

# Revised Mission Statement

The Cason Group provides our target clients<sup>1</sup> with unparalleled<sup>2</sup> marketing<sup>3</sup> and service<sup>4</sup> support, allowing them to maximize the growth<sup>5</sup> and minimize the administrative burden in their own businesses.

- 1 We will be particularly focused on agents with small group and individual clients in the Southeast with health and life insurance needs*
- 2 We will be proactive, non-competitive, affordable, easy to do business with, highly ethical*
- 3 We will help our clients sell, grow their businesses more effectively, e.g., through product suggestion, up to date information, evaluation of current and new carriers*
- 4 We will help our clients reduce overhead, administrative burdens, e.g., through new enrollment processing, service issue support, renewal support*
- 5 We never compete with our customers; rather, we partner with them for growth—we do not reduce commissions received by the agent/broker.*

## Business Vision Statement

We seek to lead the small group and individual health, life and ancillary markets in the Southeast, achieving the same market position that we have currently built in South Carolina. This means that, by 2015, we will:

- *Have a strong market presence in at least 5 states*
- *Generate \$20 million in annual revenue*
- *Build an organization of 200 people*



**T H E  
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GROUP,  
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## Staff News

### Jacob Huss



Jacob joined us in December as an Administrative Assistant. He is a graduate of Columbia International University and brings management experience. Jacob is married to Bethany Huss.

### Deirdre Dantzler



Deirdre joined us in December as a Proposal Specialist. She will receive her associate degree from Orangeburg-Calhoun Technical College in May. She is married to Tyrone Dantzler and they have two children.

### Sandy Dinkins



Sandy joined The Cason Group in December as an Individual Marketing Assistant. Sandy is a graduate of Coker College and was previously in the banking industry. She is married to Scott Dinkins.

*Welcome  
Jacob, Sandy  
and Deirdre!*

## Mark Your Calendars!

*NCAHU Symposium*

March 1-3, 2006

High Point, NC

*SCAHU Symposium*

March 7 & 8, 2006

Columbia, SC

*The Cason Group will be Platinum booth  
sponsors at both Symposiums!*

# Who You Should Contact For...

## **Carrier Forms and Materials**

Administrative Assistants:

- *Michelle Hamrick*
- *Lyndsey Burt*
- *Jacob Huss*

## **Group Quote Requests and Questions Before the Sale**

Marketing Assistants:

- *Andrew Walsh*
- *Chris Jones*
- *Kristin Cason*
- *Lauren Jones*

## **Assistance with Selling and Enrolling New Groups**

Marketing Representatives:

- *Jonathan Hudgens*  
*(SC Lowcountry)*
- *Chad Blankenburg* *(Greater Charlotte NC, Rock Hill & Lancaster, SC)*
- *Greg Hudgens* *(NC Triad, Triangle and Wilmington, also all states outside SC and NC)*
- *Vince Guerra* *(SC Upstate)*
- *Josh Gregory* *(SC Midlands)*

## **Individual Health and Life Quotes, Service**

Individual Marketing Assistants:

- *Trevor Bowers*
- *Erin Chilton*
- *Sandy Dinkins*

## **Technical Information on Individual Life Carriers and Enrollments**

Marketing Representative:

- *William Cason*

## **Billing and Claims Questions on In-Force Groups**

Account Services:

- *Stephanie Steinberg*
- *Dana Koenig*
- *Chris Hair*

## **Group Case Submissions and Underwriting Questions**

New Business Submissions:

- *Mary Glen Everett*
- *Tara Bailey*
- *Keri Lyn Ladd*
- *Stuart Hydrick*

## **Licensing and Commission Questions**

Licensing and Commission Specialist:

- *John Reading*



**T H E  
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I N C.**

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PRESORT  
STANDARD  
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## Tech Tip

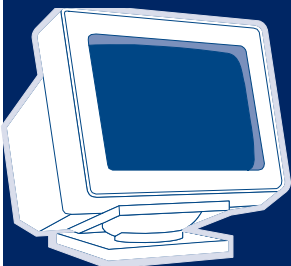
Did you know?

As Spam filters become increasingly common in the world of business e-mail, more care has to be taken when sending email in order to make sure it arrives at its destination. Here are a few things to avoid so that your message isn't trapped:

**Illegal Attachments:** Attachments with endings like “.exe”, “.pif”, and “.bat” will almost always be flagged as illegal by spam filters.

**Double Extensions:** If your attachment has two periods in it, it will most likely be caught. Many virus emails include attachments with double extensions. For example: “attachment.zip” is okay, but “attachment.zip.zip” will probably be caught, as will “paper.mill.xls”, because it has two periods.

**Illegal Subject Line:** Many spam filters do not allow certain subjects that are commonly found in virus emails. Blank subjects and subjects read “Re:” with nothing after it will often be caught, as well as simple subjects like “Hi”. Making sure your subject line contains an appropriate description of the message will help avoid the spam filter, as well as help the recipient find the message if it gets caught.



# #14

### Group Carriers:

- AIG American General
- BlueChoice HealthPlan (SC)
- BlueCross BlueShield of SC
- Carolina Care Plan (SC)
- CIGNA
- Companion Life
- Greater Georgia Life
- Securian
- Shenandoah Life
- Starmark
- Trustmark
- Unicare
- USNow

### Individual Carriers:

- AIG Life
- Allied
- American Republic
- Banner Life
- BlueChoice HealthPlan (SC)
- BlueCross BlueShield of SC
- Carolina Care Plan (SC)
- Empire General
- First Colony
- Genworth (First Colony)
- Jefferson Pilot
- Liberty Life
- Mass Mutual
- Prudential
- Shenandoah Life
- Transamerica
- West Coast Life

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

## You Have Two Opportunities to Go to Bermuda!

Both Shenandoah Life and Companion Life are sponsoring trips to Bermuda in 2007 for qualifiers in their 2006 sales contests! Shenandoah's qualifications are \$125,000 of personally sold annualized premium and a minimum of four (4) groups sold on business with 2006 effective dates. Companion Life's qualifications are \$75,000 on business with 2006 effective dates. Contact The Cason Group for quotes or plan information for Shenandoah and Companion!