



The Cason Group, Inc.

AN EMPLOYEE BENEFIT BROKERAGE HOUSE

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JULY 2006

www.thecasongroup.com

WELLPATH AVAILABLE FOR SMALL GROUPS BASED IN THE SC LOWCOUNTRY

WellPath, a Coventry Health Care plan, is now available for groups based in Charleston, Dorchester, Berkeley, and Colleton Counties. WellPath is offering a variety of POS, HMO, QHDP, and dual option plans.

The WellPath network currently includes East Cooper, MUSC, Trident and Colleton Medical Systems. Negotiations with Roper/St. Francis are currently underway. We will continue to provide you with WellPath updates, as WellPath plans to expand to other parts of South Carolina in 2007.

WellPath is known for excellent customer service. A few examples:

- 17 second average phone answer speed
- 99% of claims are paid within 30 days

WellPath's broker bonus program applies to new sales in SC through 1/1/2007 and is based on cumulative new sales:

25 subs	\$1500 bonus
50 subs	\$2000 bonus
75 subs	\$2500 bonus
100 subs	\$3000 bonus
Total possible bonus	\$9000 bonus

Please contact The Cason Group for more information or a WellPath quote.

Individual Life Summer Bonus

The Cason Group has announced an Individual Life Summer Bonus! For each Individual Life application that meets the criteria below, The Cason Group will pay you \$100 CASH!

- Applications must have annualized premium of \$1,000 or more
- Must be business that is submitted during the months of June, July or August
- Business must remain in-force 6 months or more

We are pleased to offer you proposals from more than 20 life carriers. Please visit our website or contact Trevor Bowers or Erin Chilton at 800-951-3033. Start on your way to earning extra cash!

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J U L Y 2 0 0 6

CARRIER UPDATES

Shenandoah

New Shenandoah 10+ Dental Product—DentaStar

DentaStar is now available for your groups with 10 or more employees. Here are just a few of the exciting new features:

- 2-year rate guarantee option on true and voluntary dental
- Option to waive all waiting periods on voluntary dental
- Endo and Perio can now be offered as major or basic services on voluntary dental
- Voluntary dental can be run in the 90th percentile, default is 80th

*For a Shenandoah quote please contact
The Cason Group at 800-951-3033.*

New Shenandoah Dental Forms

Along with Shenandoah Life's introduction of DentaStar, they have revised four of their forms. The form numbers are the same as the old ones but they have a new revision date of 12/05 at the bottom.

- Master App-5482—Master application for both True Group (10+) and Voluntary (all sizes)
- True Dental Page-5483—True Group (10+) dental page of the master application
- Voluntary Dental Page-5484—Voluntary (all sizes) dental page of the master application
- SG Master App-5271—Small Group (2-9) master application

*Please visit www.thecasongroup.com
to download these new forms.*

Starmark

Starmark is changing their plans in South Carolina for 8-1-06 and later effective dates. The new Consumer Health Series and Signature series will replace the PPO Advantage plans.

American Republic

Great-West Network in NC

American Republic is now using the Great-West network in North Carolina. Great-West is the network for the greater Charlotte area (NC zips beginning with 282 and SC zips beginning with 297). Great-West is an option in other North Carolina areas.

Carolina Care Plan

The Cason Group Now Processing CCP Enrollment Changes

The Cason Group is now able to process your Carolina Care Plan group additions, changes and terminations online. This is a unique service feature that we're excited to offer your current CCP groups written through The Cason Group.

Please fax CCP enrollment/change forms to 888-252-2823 or 803-771-7045 or email them to chrishair@thecasongroup.com. We will image and store these documents and their confirmation of receipt. We are offering 24 hour processing turn-around on your faxes and emails!

How does The Cason Group's addition of CCP online enrollment make your life easier?

- Check eligibility with CCP as quickly as 48 hours later
- CCP uploads prior day processing every morning between 8a.m. and 10a.m.,
- Pharmacy system to update within 24 hours of processor input in On-line
- Enrollment system (does not require an additional day for CCP upload)
- Eligibility views are accessible within 3 business days from date processor inputs into OES (includes upload from OES to CCP and from CCP to Eligibility)

CCP does not have the ability to enroll new groups online.

CIGNA

Carolinas Hospital Joins Network

Carolinas Hospital System in Florence, SC has joined the CIGNA network effective June 20, 2006. CIGNA HealthCare now has both hospitals, Carolinas and McLeod, in Florence.

CIGNA Announces Bonus Program

CIGNA has announced a New Business Producer Bonus Program for groups with 2-100 members (all persons covered under the Medical Coverage) sold between 2/1/06 to 1/31/07. This Bonus Program applies to New Medical Coverage Account Sales with 2-100 members.

Individual Life News

West Coast Life Merging with Empire General

West Coast Life and Empire General have announced their merger effective 7/1/06. Now the best of both organizations will be together in one company! Their goal is to be the premier brokerage company and be the easiest to work with. The new company will operate under the West Coast Life name and continue to offer their competitively priced super preferred and preferred products. They will also be using the Empire General underwriting manual for standard and mildly substandard risks. Empire General products will no longer be available for new sales after July 1, 2006.

Don't miss out on our summer bonus contest! We are paying \$100 for any individual life business placed in June, July and August with over \$1,000 in annual premium. Let any of The Cason Group's four Individual staff members assist you on quotes with any of our 20+ individual life carriers. Also, remember our quote engine on our website www.thecason-group.com is an easy way to generate your own quotes.

BCBS of SC

New Preferred Blue Options

BCBS of SC has added the following options to their Preferred Blue small group plans:

- \$1500 and \$3000 deductible options
- 60/40 coinsurance option
- \$3000/\$6000 out-of-pocket option
- \$35 office visit co-payment option
- New benefit: surgeries performed in the doctor's office are now covered under the office visit co-payment (existing Preferred Blue members will receive this benefit upon renewal).

These new options are available for contracts sold with effective dates of July 1, 2006, or later. New options have also been introduced for the True BlueSM and Blue ValueSM plans; contact your Marketing Representative for details.

New Dental Name for BCBS

The BlueCross BlueShield of South Carolina group dental product has a new name, MyBlueDental.

AIG

AIG Requiring E&O Coverage

Effective immediately, all agents appointed with AIG will be required to maintain Errors and Omissions coverage. For more information contact John Reading or Jodi Todd at 800-951-3033.

Trustmark

Trustmark Select Bonus Program

Trustmark Group Select has announced their Early Group Submission Bonus Program. Brokers will earn a \$1000 bonus for each Group Select (51-99 employees) completed case submitted by the 15th of the month prior to the effective date.

Staff News

Adam Martin

Adam Martin has joined us as a Marketing Representative. Adam is a graduate of the University of South Carolina and was previously the Area Director for Young Life in Charleston, SC.



Josh Parks

Josh Parks joined The Cason Group in May as a Proposal Specialist. He is a recent graduate of Winthrop University and will run group proposals.



Adryan Stewart

Adryan Stewart recently joined us as a Marketing Assistant. She is a recent graduate of Clemson University and brings customer service experience. Adryan will be available to assist brokers with group quote requests and product questions.



Congratulations to



Vince Guerra and **Andrew Walsh**
for recently receiving their RHU designations.

The Cason Group 2006 Producer Contest

is underway and many brokers are well on their way to enjoying a trip to The Homestead resort!

Point standings as of 4/31:

Mark Browder1383*	Caren Schwartz246
William R. Cox366	Geoffrey Ricks.....241
Mary Lynn Barnette330	Randell G. Capps.....237
Charles Gibson316	Pat Miller237
Laurel Suggs311	John A. Lenti235
Theresa Quarles292	Peter Carnes226
David E. Hays286	Murray White.....223
Samuel M. Elkins279	Ginger Seaton222
Murch (Wiley) Moorer 275	Michael P. Wise212
Charles J Peterson268	Joseph P. Morris.....210
Kathy S. Perkins265	Brian K. Beatson204
Charles Lineberger....257	Marty Haynes203
Jeff D. Howard255	Nakia Bopp203
Theresa Pryor.....253	Eric Ritter202
David A. Lowe.....248	

* Not yet qualified

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 premium3 points
\$1000 of individual medical annual premium5 points
\$1000 of individual life annual premium12 points
\$2500 of annuity annual premium.....1 point

Must be new business to The Cason Group and remain in-force for three months, one trip per broker. For more information visit www.thecasongroup.com or contact your Marketing Representative.

Letter from Louie:

As many of you know, our office lost one of our young staff, Lauren Jones, age 22. She died tragically in a car accident in April. Some of you know of another recent death in the insurance business in SC. The food for thought this month comes mostly from a book written by a friend of mine who also died recently, J. Key Powell, CLU. Key was the John Hancock General Agent for South Carolina from 1959 to 1985 when he took early retirement. The reason I mention them together is that they both had a huge love for life, and people. They were almost 60 years apart, and yet were very similar in their outgoing nature, and their willingness to be bold about their faith—and their readiness to meet their Lord. They wanted to be sure you knew where they stood.

Some of you now know where we stand as well. If that is a comfort for you, then please let the staff know. It does encourage us to know what you think of our work, but it also encourages us to know you appreciate what we stand for.

We would also welcome the opportunity to pray for you and anyone you know who needs prayer. It is a blessing to be able to serve you. Thanks.

Food for Thought

The ultimate investment advice:

"Don't gamble. Take all your savings and buy some good stock and hold it until it goes up, then sell it. If it doesn't go up, don't buy it."

—Will Rogers

"If you don't go to other men's funerals, they won't go to yours."

—Clarence Day

"I was thinking about how people seem to read the bible a whole lot more as they grow older then it dawned on me, they were cramming for finals."

—Bob Ford

"Yea, though I walk through the valley of the shadow of death, I will fear no evil for Thou art with me, Thy rod and Thy staff they comfort me."

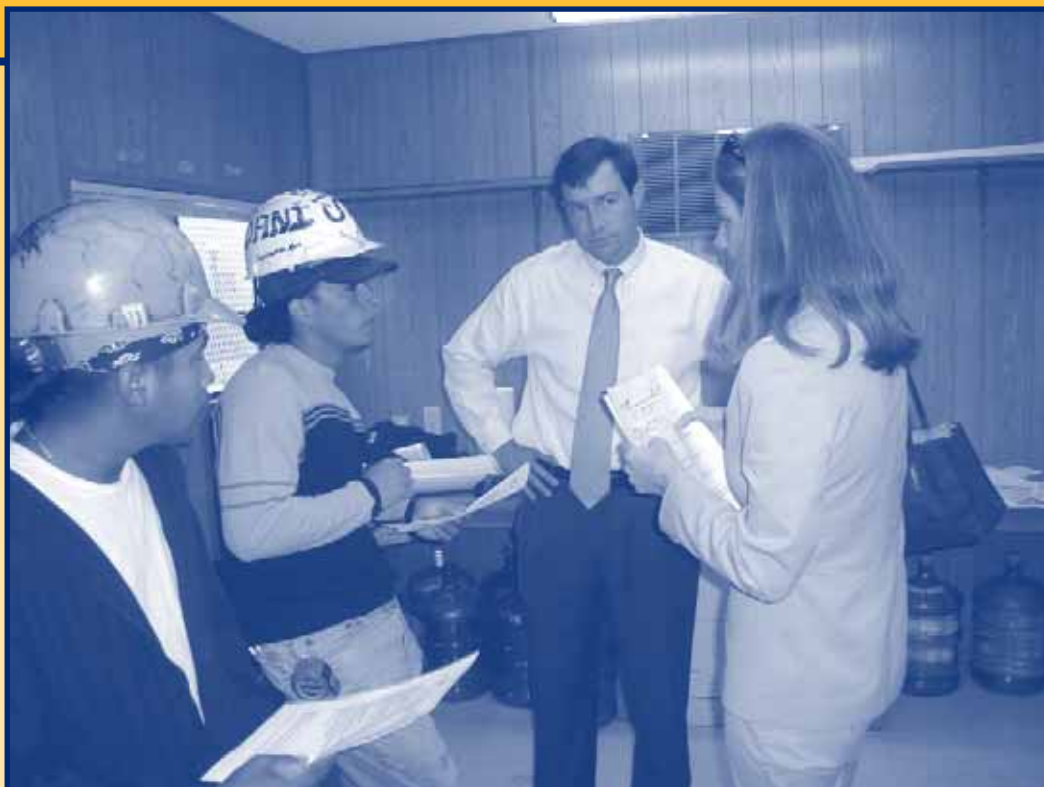
—Psalm 23:4

Lauren Jones

On April 22, 2006, Lauren Jones went to be with the Lord. Lauren was a Marketing Assistant to agents in the South Carolina upstate. This was a great loss for The Cason Group and we appreciate the notes and calls we received from many of our brokers. A memorial page for Lauren is on our website, www.thecasongroup.com.

SPANISH TRANSLATION

NOW AVAILABLE



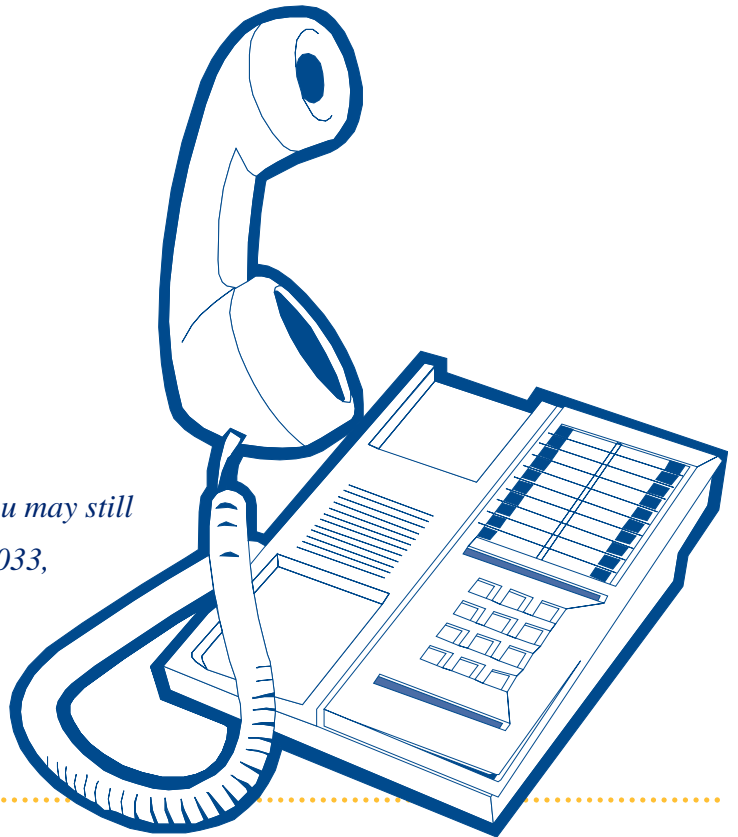
We are fortunate to have a staff member, Joanna Fleming, who is fluent in Spanish. Joanna is available to visit groups and assist brokers with translating. Please contact your Marketing Representative in advance to coordinate this special service.

These pictures are from a recent group visit Joanna attended with their broker, Thomas Peacock.



Direct Phone Numbers

We recently have added direct lines for our employees. You may still contact our main numbers, 803-252-3033 or 800-951-3033, and have your call directed or you may dial one of the direct numbers below.



Tara Bailey	(803) 744-2817		
Chad Blankenburg	(704) 369-0913	Greg Hudgens	(803) 744-2773
Trevor Bowers	(803) 744-2801	Jonathan Hudgens	(803) 744-2771
Kristin Cason	(803) 744-2770	Jacob Huss	(803) 744-2811
Lander Cason	(803) 744-2774	Stuart Hydrick	(803) 744-2815
Louie Cason	(803) 744-2762	Phyllis Johnson	(803) 744-2763
William Cason	(803) 744-2775	Chris Jones	(803) 744-2782
Erin Chilton	(803) 744-2800	Dana Koenig	(803) 744-2790
Sandy Dinkins	(803) 744-2802	Keri Lyn Ladd	(803) 744-2814
Lara Driggers	(803) 744-2798	Sally Lipe	(803) 744-2766
Mary Glenn Everett	(803) 744-2816	Deanna Lowery	(704) 369-7660
Joanna Fleming	(803) 744-2803	Jesse Pikus	(803) 744-2765
Joshua Gregory	(803) 744-2776	John Reading	(803) 744-2808
Vince Guerra	(864) 242-0927	Gabe Ricks	(803) 744-2764
Chris Hair	(803) 744-2791	Stephanie Steinberg	(803) 744-2789
Jeremiah Harvell	(803) 744-2810	Jodi Todd	(803) 744-2809
Elizabeth Ann Herring	(803) 744-2785	Andrew Walsh	(803) 744-2783



**T H E
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I N C.**

An Employee Benefit Brokerage House

1529 Washington St.
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Columbia, SC 29211

PRESORT
STANDARD
US POSTAGE
PAID
PERMIT 535
COLUMBIA, SC

Group Carriers:

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

Individual Carriers:

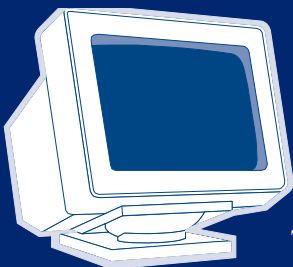
- AIG Life
- Allied
- American Republic
- Banner Life
- BlueChoice HealthPlan (SC)
- BlueCross BlueShield of SC
- Carolina Care Plan (SC)
- Chesapeake Life
- Empire General
- Genworth (First Colony)
- Liberty Life
- Lincoln Financial
- Mass Mutual
- North American Life
- Protective Life
- Prudential
- Shenandoah Life
- US Financial
- Transamerica
- West Coast Life

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

Tech Tip

Did you know?

#16



If you are a user of Microsoft Outlook, here's a tip to help you keep your Inbox organized. Outlook includes a tool that will let you automatically color-code messages from a specific contact. Do you need to know that an important contact has emailed you? Color those emails red! Do you receive regular emails that are low-priority? Color them gray!

The feature is called "Organize", and it's located in the "Tools" menu of Outlook. Try running this tool while you are in the Inbox. You'll see how easy it can be to quickly reference emails that are important to you.

More Enrolling in Consumer-Directed Plans

The number of U.S. residents who enrolled in consumer-directed health insurance plans increased from roughly three million in January 2005 to as many as six million by January 2006, according to a Government Accountability Office report released 5/30/06, the AP/Houston Chronicle reports.