



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

An Employee Benefit Brokerage House

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### Group Health

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

### Group Ancillary

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

### Individual Health

- Allied (STMM)
- BlueChoice for Kids (SC)
- BlueCross BlueShield of South Carolina
- CoventryOne
- World

### Individual Dental

- World

### Individual Life

- AIG Life
- Genworth (First Colony)
- John Hancock
- Jefferson Pilot
- Lincoln
- Mass Mutual
- North American Life
- Prudential
- RBC Liberty Life
- Shenandoah Life
- US Financial
- 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.*

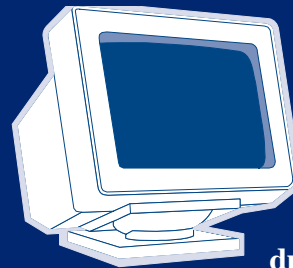
*®Registered marks of the Blue Cross and Blue Shield Association.*

*SMService mark of the Blue Cross and Blue Shield Association*

## Tech Tip

Did you know?

# #20



Here's a great tip for those who use Microsoft Excel frequently. Instead of dragging out each column to the correct width, you can automatically adjust the width to accommodate the widest piece of data by simply double-clicking the dividing line between the column headers. Or, if you'd just like to auto-adjust the width of every column, simply click the top-left corner of your sheet (where the row and column headers meet) to select everything, then double-click any dividing line between headers. This will adjust the entire Excel sheet so that you can see every bit of available data. This trick also applies to the height of rows.



# The Cason Group, Inc.

AN EMPLOYEE BENEFIT BROKERAGE HOUSE

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June 2007

www.thecasongroup.com



## UnitedHealthcare®

A UnitedHealth Group Company

## The Cason Group Adds United Healthcare

The Cason Group is pleased to announce the addition of United Healthcare to our list of quality group carriers in South Carolina and North Carolina. As an industry leader, UHC enjoys an 'A' (Excellent) rating from AM Best. We are confident in their ability to meet the needs of your clients. Recent plan and rate changes are further strengthening UHC's position in the Carolinas and nationally.

We are now quoting UHC for groups of 1-50 employees in NC and 2-99 employees in SC. In addition, The Cason Group can service your in-force UHC business. Our Marketing Representatives are available to train you in person and assist you with UHC enrollments and presentations.



## WellPath Now Available in the SC Midlands

WellPath, a Coventry Healthcare plan, is now available for groups and individuals based in Richland and Lexington counties of South Carolina. The WellPath network includes Baptist, Richland and Providence hospitals and many Midlands area physicians. Wellpath hopes to soon add Lexington Medical Center to their network as well.

WellPath is also available for Fairfield, Chester, Lancaster, and York counties for 7-1-2007 effective dates.



THE  
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# CARRIER UPDATES

## AIG Life

AIG has introduced a new term product, Select-a-Term. This is a customizable term insurance with competitive rates and 18 term periods to choose from. Contact Erin Chilton at erin@thecasongroup.com or Joanna Fleming at joanna@thecasongroup.com for information or quotes.

## BlueCross® BlueShield® of South Carolina

### *Generic Drug Copayment Change*

Effective 4/1/07 all group and individual BlueCross BlueShield of South Carolina members with the prescription drug card benefit pay only a \$4 copayment when they purchase a generic drug at a pharmacy. This applies to all generic medications.

### *Blue Megabucks Contest Continues*

BlueCross BlueShield of SC's Blue Megabucks Contest program is going on now! All new group business for 2-50 lives with March 1, 2007- November 15, 2007 effective dates qualify for a cash bonus!

## CIGNA

### *SC Participation Requirements Changed*

The participation requirements for SC groups has changed to:

2-3 Lives — No waivers allowed

4-7 Lives — 1 waiver allowed

8+ Lives — 70% of total eligible employees

### *Max Load Changed for One Man Groups in NC*

The maximum load due to medical conditions for one employee groups in North Carolina has changed to 25% from 20%.

### *Domestic Partners Now Eligible*

Domestic Partners are now eligible for SC and NC CIGNA groups.

## Companion Life

### *Companion Life Summer Sales Contest*

Sell \$25,000 in new annualized premium during July, August and September with Companion Life and select one of the following prizes: Sharper Image Shiatsu Massaging Cushion, Pure eMotion Digital Photo Frame or Crosley – the AutoRama LP/CD Player.

Companion Life offers excellent group Dental, Life, STD, LTD and Vision products, which are available on a stand alone basis! Contact The Cason Group at 800-951-3033 for quotes.

### *New Voluntary Dental Plan in NC*

Companion Life has introduced a new voluntary dental plan, Accent Dental, in North Carolina. Only two employees or 20% of employees, whichever is greater, are needed. Plan features:

- 100/80/50 plan with Endodontics covered in Basic
- Ortho optional
- \$100 Lifetime deductible
- \$1000 contract year benefit maximum
- Cash bonus for selling Accent Dental

Please contact your Marketing Representative for more information.

## Humana

### *Humana Adds Mission Hospitals in Asheville*

Mission Hospitals in Asheville, NC are now in the Humana network. The addition of these facilities allows Humana access to a new market in Western NC.

## John Hancock

John Hancock has announced a new Term Conversion Credit Program effective May 15 – December 31, 2007. You will see that it has never been so beneficial and simple for your clients to transition from a John Hancock Term policy to one of their single life permanent products.

## North American

### *North American Introduces Rapid Request*

North American has introduced Rapid Request, their new pre-application process. This simple process only requires

North American continued...

agents to complete a one-page form and fax it in. Then, a telephone interviewer will finish the application process.

## Prudential

### *Prudential Offers Free Rider*

Prudential has a FREE rider available on Term and UL called "Living Needs Benefit". This is not a LTC or Nursing Home Rider, however, it does pay an advanced benefit if the insured is 1) Terminally ill or 2) Confined to a Nursing home for the remainder of their life.

## Securian

### *Dependent Participation No Longer Required*

Securian Dental no longer requires 60% dependent participation for groups from 5-249 employees.

## Shenandoah

### *Shenandoah Voluntary Dental Rating*

Good News! Shenandoah Life is now quoting a 4-tier rate structure for Voluntary Dental prospects with less than 10 eligible employees.

On the 2-9 life segment, they previously required a 2-tier rate structure where rates were expressed per each adult and child in a family unit. This new structure is more popular in the marketplace and should improve their competitive position! You will still have the flexibility to quote multiple rate structures on True Group Dental and Voluntary Dental on groups with at least 10 eligible employees.

Shenandoah continued...

### *Online Payments*

Shenandoah group payments can now be made online. Please contact The Cason Group at 800-951-3033 for details.

### *Individual Life Rates Guaranteed*

Shenandoah Life has updated their Term Life product and the rates are now guaranteed. Rates for their Mortgage Protector product are also guaranteed.

## WellPath

### *WellPath Commission Change for NC*

Effective July 1, 2007, WellPath will cease to pay commission on any new 1-2 person groups in North Carolina. They will continue to pay commission on in-force 1-2 person groups.

### *SC WellPath Bonus Announced*

WellPath has announced a bonus program for all new South Carolina group sales with May 1, 2007- January 2, 2008 effective dates! Please contact your Cason Marketing Representative for more information.

### *NC WellPath Bonus Continued*

The WellPath Broker Bonus for North Carolina groups has been continued through 3rd quarter 2007 effective dates!

## Individual Life Online Status Checking Available

Agents are now able to check the status of pending and recently placed Individual Life applications online! You will now be able to check the status of all your applications that have been submitted to carriers anytime. Please go to the Individual Life page of our website, [www.thecasongroup.com](http://www.thecasongroup.com), and then click the Pending Application Status button.

As always, our staff stands ready to assist agents with status checks or questions. Please contact The Cason Group at 800-951-3033 for assistance.

## New Business Accepted Via Email

Our goal at The Cason Group is to make brokers' jobs easier! To that end, The Cason Group is now able to accept new group cases and individual applications via email for many of our carriers. Please contact The Cason Group at 800-951-3033 for a list of carriers that allow electronic submissions and instructions. Cases and apps may also continue to be submitted by regular mail or dropped off at our office.



## The Cason Group wants to take you to the Château Élan Winery & Resort!

Château Élan is located 40 minutes north of Atlanta, but is a world away. Here on 3,500 acres, French provincial and Southern hospitality combine to produce a superb leisure resort.

A total of 500 points are needed to qualify with a minimum of three cases and/or apps. Qualifying period is 1/1/07-12/15/07.

- \$1500 of group medical annual premium .....1 point
- \$1000 of stand alone group ancillary annual premium .....4 points
- \$1000 of individual medical annual premium .....5 points
- \$1000 of individual life annual premium .....10 points
- \$2500 of annuity annual premium.....1 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. For more information please contact your Marketing Representative or visit our website [www.thecasongroup.com](http://www.thecasongroup.com). To learn more about Château Élan visit their website, [www.chateauelanatlanta.com](http://www.chateauelanatlanta.com). (See page 5 for contest totals through May 31, 2007).

## 2007 Producer Trip Pictures

The Cason Group was pleased to host our top producers in March at The Homestead resort for our 2007 Producer Trip. The agents were joined by executives from several of our carriers as well as Cason sales staff. The trip was a great time of relaxation, fellowship and learning. Below are a few pictures of our time together as well as one agent's comments afterwards.



*Talva Hathway, Billy Cox, Elizabeth Hudgens, Jonathan Hudgens, Peter Chauncey, Lander Cason, Anna Mary Forrest and Creighton Forrest.*



*Kathy Lenti, John Lenti, Beth Blakeslee, Bryant Blakeslee, Jeri Cason, William Cason, Debbie Morris and Joe Morris.*



*LEFT: Chuck Peterson receiving award from Louie Cason.*



*RIGHT: Louie Cason presenting Mary Lynn Barnette with award.*

**"I wanted to thank you for the great time we had at The Homestead. Your generosity is greatly appreciated. I certainly enjoy working with the caliber of employees that you have and look forward to working with you in the future."**

## Staff News



### **Joe Davis**

Joe joined The Cason Group in February as a Proposal Specialist. He attended the University of South Carolina and Augusta State University and is married to Joyous Davis.



### **Nicole Davis**

Nicole joined The Cason Group in March as an Administrative Assistant. She is a graduate of Furman University and is recently married to Jonathan Davis.



### **Kevin Koestline**

Kevin joined The Cason Group in March as an Account Services Representative. He is a graduate of Columbia International University and handles service on in-force group business. Kevin and his wife, Karen, have a daughter Addisyn.



### **Andrea Martin**

Andrea joined The Cason Group in March and is a Marketing Assistant. She is a graduate of the University of South Carolina and is married to James Martin.



### **Beth Wilson**

Beth joined The Cason Group in May as an Administrative Assistant. She previously was an elementary school teacher. Beth and her husband Kevin have two children.

## Congratulations!

### **Chad Blankenburg Earns RHU**

Chad Blankenburg has earned his Registered Health Underwriter designation.



## 2007 Contest Update

*Below are the agent point totals  
through May 31, 2007.*

### POINTS

Don Ward .....	1035*
Eric Elkins .....	768
Jennifer Winebarger .....	698
Charles Gibson .....	667
Robbie Bowers .....	653
Creighton Forrest .....	619
David Hays .....	555
Roger Epps .....	456
Hank Steinberg .....	409
Christi Byron .....	382
Charles Worley .....	379
Sam Elkins .....	378
Theresa Quarles .....	373
Matt Bowers .....	364
Randy Capps .....	301
Tom Gray .....	300
Chuck Peterson.....	265
Todd Smith .....	259
Mitchell Prescott .....	258
Robbie Gravley .....	256

*Business must remain in-force for three months  
to count towards the trip, one trip per broker.*

*\* Qualified*

## Online Quoting Available for Individual Life

Through [www.thecasongroup.com](http://www.thecasongroup.com), The Cason Group website, agents can run quotes with multiple carriers at once using our quote engine! Your client's information is only entered once and you select which carriers you are interested in. This 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.

# Letter from Louie:

From time to time, we are asked what our “value proposition” is. Our value proposition, what we are worth to you, encompasses many things. We bring to you, our customers:

- *16 years of experience as an organization solely devoted to serving the agent community*
- *Assistance in understanding the differences in multiple group plans from many carriers*
- *Assistance on presentations*
- *Assistance in enrolling group cases or in closing life cases*
- *Attention to the details of cleaning up an application prior to sending into the carrier*
- *Advocating with underwriting for your case*
- *Appealing to the highest level underwriting decisions that appear to be unacceptable to your client*

The Cason Group is the top producing GA for many of our carriers. We are often able to use our standing with these carriers to your advantage.

We also have our staff commit to the following values to be sure you are being served properly:

***Responsive and dependable, Knowledgeable, Uniquely encouraging, Accurate, Adaptable and Competitive and Results oriented.***

Ask your Rep to explain to you what our value proposition means. They will be glad to discuss with you. If you think we aren't meeting your expectations please let me know.

## Food for Thought

“It is not the employer who pays the wages. Employers only handle the money. It is the customer who pays the wages.”  
—Henry Ford

“Exceed your customers’ expectations. If you do, they’ll come back over and over. Give them what they want and a little more.”  
—Sam Walton

“World class leaders know that customer loyalty, employee commitment and operating efficiency are all essential elements of business success. Therefore, they refuse to trade off one for another.”  
—George Labovitz

“Commit your works to the Lord and your plans will be established.”  
—Proverbs 16:3

“He has shown you O man what is good and what the Lord requires of you but to do justice, to love mercy and to walk humbly with your God.”  
—Micah 6:8

# Who at The Cason Group to contact for...

## Carrier Forms and Materials

### **Administrative Assistants:**

Michelle Hamrick, Nicole Davis  
and Beth Wilson

## Group Quote Requests and Questions Before the Sale:

### **Marketing Assistants:**

Adryan Stewart, Deanna Lowery,  
Andrea Martin and Josh Parks

## Assistance with Selling and Enrolling New Groups

### **Marketing Representatives for South Carolina:**

Jonathan Hudgens (*SC Midlands*), Josh Gregory (*SC Midlands*),  
Vince Guerra (*SC Upstate*), Adam Martin (*SC Lowcountry*)  
and Trevor Bowers (*SC Non-metro areas*).

### **Marketing Representatives for North Carolina:**

Chad Blankenburg (*Greater Charlotte NC, Rock Hill &  
Lancaster, SC*) and Andy Thompson (*NC Piedmont Triad*).

## Individual Health and Life Quotes, Service

### **Individual Marketing Assistants, Life:**

Erin Chilton, Joanna Fleming, Ryan Evans and Amber Pikus

### **Individual Marketing Assistants, Health:**

Sandy Dinkins, Lyndsey Burt and Tori Boozer

## Technical Information on Individual Life Carriers and Enrollments

### **Director, Sales and Marketing:**

William Cason (*Columbia SC area*)

### **Marketing Representatives:**

George Kail (*Greater Charlotte NC, SC Upstate*),  
Greg Hudgens (*SC Lowcountry and Coastal*)

## Renewal Questions and Alternate Quotes

### **Renewal Representative:**

Lander Cason

### **Renewal Assistant:**

Chris Jones

## Billing and Claims Questions on In-Force Groups

### **Account Services:**

Chris Hair, Kim Campbell and Kevin Koestline

## Group Case Submissions and Underwriting Questions

### **New Business Submissions, Health:**

Mary Glenn Everett and Elizabeth Ann Herring

### **New Business Submissions, Ancillary:**

Tara Bailey and Dana Koenig

## Licensing and Commission Questions

### **Licensing and Commission Specialist:**

Andrew Walsh

## Escalated Issues

### **Case Submissions and In-force Group Service:**

Phyllis Johnson, *VP of Operations & HR*

### **Licensing and Commissions:**

Jesse Pikus, *Controller*

**Group Quote Requests and Individual Health and Medical:**  
Gabe Ricks, *Manager Group and Individual Marketing Assistants*

### **Group and Individual Sales:**

William Cason, *Director Sales and Marketing*

800.951.3033 | fax: 888.252.2823

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