



The Cason Group, Inc.

AN EMPLOYEE BENEFIT BROKERAGE HOUSE

SOUTH CAROLINA: 803.252.3033 • 800.951.3033 • 803.771.7045 fax • 888.252.2823 fax

NORTH CAROLINA: 888.794.7644 • 888.252.2823 fax

November 2006

www.thecasongroup.com

The Cason Group Now Represents American National

The Cason Group has added American National Insurance Company to its portfolio of life carriers. American National offers several Term and Universal Life products to fit your client's needs.

TERM PRODUCTS

Affinity Term—Face amounts of \$100,000-\$249,000

Affinity Term II—Face amounts of \$250,000 and above

UNIVERSAL LIFE PRODUCTS

LTG Universal Life—Universal Life insurance with a Safety Net Guarantee and a Coverage Continuation Benefit.

Passport II—Universal Life insurance competitively priced with a Safety Net Guarantee at issue and optional Lifetime Guarantee.

Passport Survivor UL—Universal Life insurance designed for two lives for those who wish to preserve their estate or business and maximize wealth transferred to heirs.

AMERICAN NATIONAL HIGHLIGHTS:

- Very competitive on older clients
- Most competitive on face amounts of \$1 Million and more (\$100,000 minimum)
- Non-smoker rates for cigar users (no more than 2 per month)
- Competitive tobacco rates
- Offer substandard underwriting

For a quote or more information on American National please contact Erin Chilton at erin@thecasongroup.com or Joanna Fleming at joanna@thecasongroup.com or 800-951-3033.

BlueChoice Introduces Platinum Advantage Plans

BlueChoice has introduced Platinum Advantage plans for 1/1/07 effective dates with enrollment beginning on 11/15/06. Platinum Advantage offers more coverage than Original Medicare provides. There are five plans to choose from with a variety of coverage options, so there's one that is a correct fit for any potential beneficiary. All of the five plans include prescription drug coverage with one that offers coverage on generic drugs through 'gap' or 'donut hole.'

Platinum advantage is only available to those residing in the following 12 SC counties: Anderson, Cherokee, Fairfield, Greenville, Laurens, Lexington, Newberry, Pickens, Richland, Saluda, Spartanburg and Union.

Platinum Advantage offers all Medicare Part A and B benefits plus:

- No annual deductible
- Office visit copays
- Additional hearing/vision/dental benefits
- Medicare Part D drug benefit

Brokers are required to be trained and certified before selling Platinum Advantage.

For more information regarding Platinum Advantage please contact Sandy Dinkins at sandy@thecasongroup.com or Lyndsey Burt at lyndsey@thecasongroup.com or 800-951-3033.

Also in this issue:

	page
• Carrier Updates	2-3
• The Cason Group Open / 2007 Road Show	4
• Letter From Louie / Food For Thought.....	5
• Relocating / Staff News.....	6
• Organizational Chart	7
• Products and Carriers List / Tech Tip #18	8

NOVEMBER 2006

CARRIER UPDATES

AIG Group

Supplemental Life Available Without UW

Supplemental Life is available for employees of groups with 10+ employees in amounts up to \$100,000 with no underwriting.

AIG Life

eZ-App Introduced

AIG Life now offers electronic submission of applications resulting in quicker underwriting. With the eZ-App, once the broker submits the paper app to The Cason Group we will process it here and submit it electronically to AIG. This results in the app receiving priority underwriting.

For more information on AIG's eZ-App contact Lyndsey Burt or Joanna Fleming at 800-951-3033.

BCBS of SC

New Personal BluePlan Options

BlueCross BlueShield of South Carolina has added more options to their Personal BluePlan products. These new options are available for policies sold with effective dates of November 1, 2006 or later.

The new options are as follows:

- 60/40 coinsurance for Plans 1-4
- \$1,500 and \$3,000 deductibles for Plans 1-4
- \$3,000/\$6,000 out-of-pocket option for Plans 1-4

BlueCross BlueShield of South Carolina will also begin to cover in-office surgeries such as biopsies and laser procedures under the Personal BluePlan 1 office visit co-payment. In addition, the co-payment will increase to \$35 for all new and existing members. Members with Plan 1 will receive a new schedule of benefits and new ID cards that reflect these changes.

New Guidelines for Changes to Individual HDHP Policies

BlueCross BlueShield of SC has announced new guidelines for making changes to their Individual HDHP policies effective 10/30/06. For a copy of the new guidelines or more information please contact Sandy Dinkins at sandy@thecasongroup.com or Lyndsey Burt at lyndsey@thecasongroup.com.

Creditable Coverage Notices

BlueCross BlueShield of South Carolina has sent notices to groups and individuals that explain whether or not their BlueCross prescription drug plan qualifies as creditable coverage. Coverage is considered "creditable" if the value of the member's drug coverage is greater than or equal to the value of prescription drug coverage under Medicare Part D. Please contact The Cason Group if you have any questions regarding these notices.

BlueChoice

BlueChoice Plan and Rate Changes

BlueChoice HealthPlan has announced plan revisions and new rates for their BlueChoice for Kids plan effective 11/1/06. One of the plan revisions is that the maximum age has been changed to 25.

CCP

Plan Changes

Carolina Care Plan made the following enhancements to their plans effective October 1, 2006.

- Composite rating now begins at 15 employees
- Rates revised to show lowest rates on first quote
- Lower, more competitive rates for groups with lower age or gender factors
- Lower rates in Georgetown and Horry counties
- Network additions:
 - Roper St. Francis Hospitals in Charleston, SC
 - McLeod Hospital in Florence, SC

Max Rate Change

As part of Carolina Care Plan's new policy to show the lowest rate on the first quote, their maximum rate up due to medical conditions is now 67% on all group sizes.

CIGNA

Form Changes

Cigna has replaced their CAF-4 and CAF-1 forms. The new forms are now being used and the previous forms will no longer be accepted after 11/30/06. The CAF-4 form is now the PAF form (Producer Acknowledgement form). The CAF-1 form is now the CAF form (Customer Acknowledgement form).

HSAs Introduced

Effective 1/01/07, CIGNA HealthCare will introduce four HSA compatible High Deductible Health Plans to groups in SC and NC with 2-50 employees. Please contact The Cason Group for quotes on these new plans.

Humana

Individual Rates Lowered

Humana has lowered their rates on their individual product, HumanaOne. These rates are very competitive! For a Humana quote please contact Sandy Dinkins at sandy@thecasongroup.com or Lyndsey Burt at lyndsey@thecasongroup.com.

Humana Offers Deductible Carryover

HumanaOne individual plan offers deductible carryover! Covered expenses incurred in the last three months of the calendar year and applied to the deductible will also be credited to the next calendar year deductible.

Liberty Life

Simplified Issue App Available

RBC Liberty Life now offers a Simplified Issue App that does not require a paramed therefore resulting in quicker underwriting. The Simplified Issue App is available for face amounts of up to \$200,000.

Securian

Plan Changes

Securian has announced the following changes to their employer paid dental plans:

1. There is now a 12-month waiting period for Major Services on new Employer Paid groups of 2-4 employees. This will be waived if takeover paperwork is provided.
2. Dependent participation requirement on new Employer Paid groups of 5-249 is now 60%. Groups now must have at least 60% employee participation and at least 60% dependent participation. *This does not apply to Voluntary groups.*

These changes do not affect groups that are already in-force. For more information please contact your Marketing Representative.

WellPath

WellPath's Individual Product Available in NC

CoventryOne, WellPath's individual product, is now available in North Carolina. CoventryOne features:

- POS plans
- Ability to rate up for conditions to be considered
- Conditions are not ridered; apps are either accepted or rejected
- As long as the applicant lists the condition there will be no pre-ex if accepted
- 12 month rate guarantee

Roper St. Francis Joins WellPath Network in SC

Effective 11/1/06, Roper St. Francis Hospitals joined the WellPath network. The WellPath network in the Charleston, South Carolina area will include Colleton Medical Center, East Cooper Regional Medical Center, the Medical University of South Carolina, Roper-St Francis Healthcare, and Trident Health System. Over 1,100 physicians in Charleston, Dorchester, Berkeley, and Colleton Counties are part of the WellPath network.

Iredell Memorial Joins WellPath Network in NC

Effective 10/1/06, Iredell Memorial Hospital in Statesville, NC joined the WellPath participating provider network. WellPath now has a complete network in Iredell County with all 3 hospitals— Iredell Memorial Hospital, Davis Regional Medical Center, and Lake Norman Regional Medical Center.

West Coast Life

WCL Introduces Index Advantage II Annuity

Index Advantage II Annuity is now available. This product offers a new account option: Fixed Rate Plus Account. Your clients will now be able to allocate purchase payments among the Fixed Account, Indexed Account and the new Fixed Rate Plus Account. The Fixed Rate Plus Account earns interest daily at a fixed rate.

Annuity Business Moved to Protective Home Office

Effective October 23, 2006 West Coast Life moved all annuity new business processing and SPIA underwriting to Protective Life's Home Office in Birmingham, Alabama. This change will allow them to take advantage of efficiencies provided by a centralization of the company's overall annuity operations.

File Builder Programs Eases UW Process

Beginning 12/1/06, The Cason Group will be participating in West Coast Life's File Builder Program. This program allows The Cason Group to pre-underwrite your applications in house before they are submitted to the home office. To preunderwrite the case we will order all necessary requirements (paramed exam, medical records, inspection reports, etc.) before submitting the application to West Coast Life.

Benefits to you include:

- Smoother underwriting process
- Quick decisions by the underwriter which means timely commissions
- Ability to shop hard to place cases

For further questions contact Erin at erin@thecasongroup.com or Joanna at joanna@thecasongroup.com

The Cason Group Open

Recently, Cason staff, brokers and carrier representatives participated in The 2006 Cason Group Open. Beautiful weather contributed to a great day of fun and fellowship.



*Roger Epps, William Cason
and David Van Aken*



*Louie Cason, Syd McDaniel,
Robin Bennett and Rookie Moore*



*Tommy Hardin, Vince Guerra,
Bob McDaniel and Charles Worley*



David Finley

2007 Road Show

2007 is right around the corner! Please mark your calendar to attend The Cason Group's 4th Annual Road Show January 22-26, 2007. This is a great time to visit with The Cason Group's carriers and get updates on their products. There will also be a Sales Trends Roundtable discussion with participating carriers at 10:00 a.m. each day. Attendees will receive 1-hour CE credit.

Charlotte, NC January 22, 2007

Hilton Charlotte Executive Park
Drop-In 9:00 a.m.-12:00 pm
5624 Westpark Drive, Charlotte, NC 28217

Greensboro, NC January 23, 2007

Greensboro Marriott
Drop-In 9:00 a.m.-12:00 pm
304 N. Greene Street, Greensboro, NC 27401

Charleston, SC January 24, 2007

N. Charleston Sheraton
Drop-In 9:00 a.m.-12:00 pm
4770 Goer Drive, N.Charleston, SC 29406

Columbia, SC January 25, 2007

Seawells
Drop-In 9:00 a.m.-12:00 pm
1125 Rosewood Drive Columbia, SC 29201

Greenville, SC January 26, 2007

Embassy Suites Greenville
Drop-In 9:00 a.m.-12:00 pm
670 Verdae Blvd Greenville, SC 29607

Letter from Louie:

We recently held the first of several luncheons with brokers around the Carolinas to determine what we do well, what we need to work on, and where we need to help you next year. The reasons for working with us heard so far include: Best support group, nice people, one stop shop, staff willing to assist, you do good work and I am not in competition with you. The one I like the best so far is, "I use you like an extension of my office." Some of the frustrations experienced are: very little, quoting issues, follow up is inconsistent sometimes. But the best here is, "That I can't blame TCG for my inability to plan."

We also asked what percent of your service do you rely on us. The answers ranged from 10% to 100%.

For future help, they said: sales calls with reps, staff workshops on products and how to use us best, better package enrollment materials, selling tips on our products and a good way to keep up with different companies. And for new products, the list included Medicare/Medicare advantage, United health care, LTC and D,I as well as adding a couple of particular ancillary carriers.

So why do I give you that information? Well, we want to be sure that if you have any input, you give it to me or if you prefer, your rep. We desire to know how we can do a better job. As you make your 2007 plans, we are doing the same. As you set your sales and income goals for 2007, we are doing the same. As you decide what new products and services you may research, we are doing the same.

Please give your feedback to me at louie@thecasongroup.com, or call either me or my assistant Kristin. Finally, we are in new offices in Columbia and Charleston, SC. Please come see us.

Food for Thought

"...the people who make the difference in our lives are not the people with the most credentials the most money or the most awards. The people who make the difference are the ones who care."
—*Thought of Others, by Key Powell*

Let your conduct be without covetousness, be content with such things as you have. For He Himself has said, "I will never leave you nor forsake you."
So we may boldly say: The Lord is my helper, I will not fear.
What can man do to me.
—*Heb 13:5,6*

O Israel, put your hope in the LORD, for with the LORD is unfailing love and with him is full redemption.
—*Psalms 130:7*

THE CASON GROUP IS GROWING!

Relocation of Columbia, SC Office

As we near having 50 employees, The Columbia office of The Cason Group needed more space! We have relocated to 1612 Marion Street, 4th floor in Columbia. Our mailing address and phone numbers remain the same.

Although we are on the 4th floor, brokers are still able to easily drop off and pick up materials. Brokers may leave cases and other paperwork with the security guard in the lobby and items will be placed in a sealed envelope. We will then be called to come pick up. If you would like materials held for you in the lobby please just let us know and they will be left in an envelope at the guard's desk. We have free visitor parking on the side of the building as well as parking meters directly in front of the building.

Opening of Charleston, SC Office

October 1, 2006, The Cason Group opened an office in Charleston, SC to serve our Lowcountry/Coastal brokers. Adam Martin, Marketing Representative, is based out of the Charleston office which is located in Mt. Pleasant at 1156 Bowman Rd, Suite 219.



The Cason Group Team Runs in the Governor's Cup Race

In memory of Lauren Jones, one of our staff who passed away last April, The Cason Group entered a team in the recent Governor's Cup Race in Columbia. Lauren was the winner of her age division in the 2005 race. A group of 48 Cason employees, family and friends participated as a way to remember Lauren.

Staff News

AS PART OF OUR RECENT GROWTH THE CASON GROUP IS PLEASED TO HAVE FOUR NEW STAFF MEMBERS:

Tori Boozer

Tori joined The Cason Group in October as an Administrative Assistant. She answers phones and can help agents with brochures, enrollment and directories. Tori is a recent magna cum laude graduate of the University of South Carolina Honors College.



George Kail

George joined The Cason Group in October as a Marketing Representative in our Financial Services area and will be based in our Charlotte office. George brings over 30 years experience in the insurance industry as an agent, sales manager, brokerage rep and VP of a major carrier. George is married and has two children.



Amber Pikus

Amber recently joined The Cason Group as a Proposal Specialist. She is a recent summa cum laude graduate of Northern Illinois University and brings customer service experience. Amber is the sister of Jesse Pikus, our Business Manager.



Kathleen Williams

Kathleen joined The Cason Group in October as a Proposal Specialist. She brings strong administrative experience. She attends Columbia College and is married with two children.



*Welcome George, Tori,
Amber and Kathleen!*

Please see our updated organizational chart on the opposite page.

**Organizational
Chart**

Louie Cason, President



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

An Employee Benefit Brokerage House

*While you are out selling,
The Cason Group is working for you...*

www.thecasongroup.com

November 2006



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

An Employee Benefit Brokerage House

1529 Washington St.
PO Box 11229
Columbia, SC 29211

PRESORT
STANDARD
US POSTAGE
PAID
PERMIT 535
COLUMBIA, SC

THE CASON GROUP STAYS KNOWLEDGEABLE

Take advantage of the knowledgeable staff at The Cason Group! In addition to being licensed LA&H agents and being fully trained in-house, our staff is committed to taking industry certification courses to increase their education.

Certifications currently held by our staff include:

8 employees with MHP

7 employees with RHU

1 employee with REBC

1 employee with CLU

1 employee with LUTCF

Many of our staff are also currently pursuing first-time or additional certifications. Take advantage of the knowledgeable resource of The Cason Group staff!

Group Carriers:

- AIG American General
- American National
- BlueChoice Health Plan (SC)
- BlueCross BlueShield of SC
- Carolina Care Plan (SC)
- CIGNA
- Companion Life
- Jefferson Pilot
- Lincoln
- Mass Mutual
- North American Life
- Securian
- Shenandoah Life
- Starmark
- Trustmark
- Unicare
- WellPath

Individual Carriers:

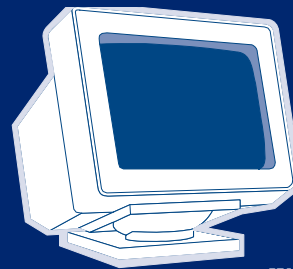
- AIG Life
- Allied
- American Republic
- BlueChoice HealthPlan (SC)
- BlueCross BlueShield of SC
- Carolina Care Plan (SC)
- Genworth (First Colony)
- Prudential
- RBC Liberty Life
- Shenandoah Life
- Transamerica
- US Financial
- West Coast Life

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

Tech Tip

Did you know?

#18



You can zoom in and out on Excel and Word documents by holding down the “Ctrl” key on the keyboard while scrolling the wheel on your mouse. This will let you zoom in on a specific table or paragraph, or zoom out to look at the entire document quickly and easily.