



The Cason Group, Inc.

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November 2008

www.thecasongroup.com

2009 Companion Life Agent Bonus

YOU WILL RECEIVE A CASH BONUS from
The Cason Group when you place group
ancillary business with Companion Life!
Companion Life offers employer paid and
voluntary Life, Dental, STD, LTD and Vision.

Qualifications:

- Includes all new group submissions with 1/1/09-12/15/09 effective dates
- 1% bonus for \$50,000 - \$99,999 total annual premium (minimum of 3 cases)
- 2% bonus for \$100,000+ annual premium (minimum of 5 cases)

Must be new business to The Cason Group and in-force for a minimum of three months. Maximum per case premium credit is \$75,000. *Bonus is paid by The Cason Group, not Companion Life, and is in addition to agent commissions.*

Speed up case processing time by submitting cases to The Cason Group via email. By scanning the case and emailing it to emailedcases@thecasongroup.com we can get right to work on it and no time is wasted! Please continue to mail the checks to us.



Also in this issue:

page

• Carrier News	2-3
• Golf Tournament	4
• Producer Contest	5
• Staff News	5
• Letter From Louie	6
• Food For Thought	6
• Carriers List	8
• Uninsured Stats	8

CARRIER NEWS

GROUP MEDICAL

BlueChoice HealthPlan

Member Kit Change

BlueChoice HealthPlan is no longer sending certificates of coverage to new members. However, they will send it upon request. Members will receive drug information, EAP if purchased, and a detailed welcome letter in one envelope. The welcome letter tells the member how to go to the BlueChoice HealthPlan Web site (www.BlueChoiceSC.com) and print anything they need. It also tells them they can call if they do not have access to the Web site or they just want a hardcopy. ID cards will continue to go out in a separate envelope.

Childhood Obesity Program

BlueChoice HealthPlan has introduced a new Great Expectations for health program called "Healthy and Active Kids." Children in BlueChoice plans who are identified as overweight or obese are automatically enrolled, and they and their families will receive tips and encouragement for healthy lifestyle behaviors and fun educational materials designed for children. Eligible members will receive a visit with a registered dietitian.

BlueCross® BlueShield® of South Carolina

51-99 Bonus Extended

BCBS of SC has extended their 51-99 bonus through January 15, 2009. Remember; even if you do not do your small group BlueCross with The Cason Group we can still assist you on 51-99 business! Please contact your Cason Group Sales Representative with any questions.

OB/GYN's Now Primary Physicians

BlueCross BlueShield of South Carolina is now classifying OB/GYN providers as Primary Care Physicians instead of Specialists for all plans and policies. For members on group and individual plans that have an office visit co-payment, they will cover those benefits at the co-payment rate for all Primary Care Physicians.

Starmark

Go the Distance With Starmark's

Producer Bonus Program

Starmark's "Go the Distance" bonus program offers producers the opportunity to earn as much as \$100 per medical life for new groups with effective dates between October 2008 and January 2009. For details, visit the Producer login page at www.starmarkinc.com. Additional reasons to choose Starmark include:

- Affordable coverage through flexible health plans
- Strong network access nationwide
- Cost-effective consumer-focused solutions
- Easy, paperless employee enrollment
- Rich commission and bonus opportunities

GROUP ANCILLARY

Shenandoah

Expanded Dental Coverage

Shenandoah has expanded their dental coverage to now cover 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.

Interactive Billing Enhancements

Shenandoah Life groups now can have constant access to their billing and account information at their fingertips! Interactive billing on StarNet will feature the following enhancements:

- Changes can be made instantly in real time.
- The current billing statement is updated in real time when the following retroactive transactions are performed: terminations, coverage option changes, employee product (coverage) terminations, and salary changes.
- After changes are made, the system can recalculate premiums due and employers can remit payment electronically.
- The billing statement is a printer-friendly page that can be printed immediately following changes. A new bill will not be mailed.

Group Sales Tip

Did you know we have a carrier that offers a Discount Vision and Hearing Services benefit with every Dental plan? Groups have responded very favorably to this; and if some of your groups are unwilling to add lines of coverage, this allows them to give their employees **added benefits at no extra cost!** Please call your Sales Representative for more information.

INDIVIDUAL MEDICAL

CoventryOne

Jet Issue

CoventryOne individual health applications that meet the below criteria will now be processed within 24-48 business hours of receipt, known as “Jet Issue”!

Jet Issue Criteria:

- Height/weight must be within Standard range
- No prior claims history if previously covered with Coventry
- No Intelliscript pharmacy data history
- Must be between age 2 and 49
- All application medical questions must be answered “no”

New Website Features

Take advantage of CoventryOne’s new agent website and be able to:

- Start an application for a client online, and securely send the partial application to them for completion and signature.
- Track receipt of the application.
- View proposals you saved and/or sent to clients online. When a client chooses a plan from one of your proposals, you can then start the application on behalf of the client.
- Delete incomplete applications and proposals that are no longer active.

Paying for Medical Records No Longer Required

CoventryOne applicants are no longer required to collect or pay for their medical records!

CoventryOne now partners with MRS, one of the nation’s leading medical records collection vendors, to gather and process applicant medical records when required.

Golden Rule

Dental Rider Now Available in SC

Golden Rule now has dental available as a rider to their Individual Health policies! Please let us know if you would like dental included in your Golden Rule quotes.

INDIVIDUAL LIFE

Genworth

Genworth has released the newest product in their SecureLiving® series: Liberty Single Premium fixed deferred annuities. You can offer competitive rates without compromising any of the features and benefits your clients want.

Prudential

Prudential’s PruLife Universal Protector has been re-priced and is the lowest rate at most ages, face amounts and rate classes. If your clients are using UL for estate planning, business purposes or just personal use, this is a great product with competitive rates. Combine these new low rates with Prudential’s strong financials (A+), high retention, and underwriting niches, and this is a great option for your clients.

Prudential offers:

- Age last birthday instead of age nearest (can make a big difference in pricing)
- Non tobacco rates for any tobacco use other than cigarettes (including cigars, dip and pipes)
- Competitive Underwriting on Foreign Travel and Pilots

West Coast Life

New Survivorship UL

West Coast Life has introduced Golden Legacy Protector X, a new second-to-die universal life policy. This product is ideal for estate planning or wealth preservation for clients who may be interested in a flexible premium, second-to-die universal life product which focuses on a guaranteed death benefit protection.

West Coast Life issues many applications that include a previous prostate cancer at *standard*. Please contact your Sales Representative for details on West Coast Life.

Individual Life Sales Tip

Consider selling Liberty Life’s Simplified Issue product within the group marketplace. It can be applied for online and approved within 5 minutes! No paramed, blood work, or urinalysis needed.

Works well within the group marketplace because many of those employees don’t have life insurance that is portable. Issue amounts from \$25k to \$250k.

New Email Address for Individual Life Quotes

You can send all your individual life quote requests to one email address—lifequotes@thecasongroup.com.

The Cason Group will collect your request and email quotes back to you within 24 hours. If you would like to discuss a quote you can reply to lifequotes@thecasongroup.com or call our office and speak with Deidre Tindal or Jesse Shellenbarger.

2008 Golf Tournament

In September agents and carrier representatives joined The Cason Group for our 2008 Golf Tournament. Congratulations to the winners:



1st Place Team:

Trevor Bowers, Ken Parkman,
Chuck Beaty and Lee Ellis

2nd Place Team:

Randy Mullinax, Andy Thompson,
Mike Smith and Jeff Maddox
(not pictured)

3rd Place Team:

Josh Gregory, Bill Boykin,
Mendel Boykin and James Barrett



2008 Sales Contest UPDATE

Below are the agent totals through November 1, 2008

500+ POINTS*

<i>Marshall Beckham*</i>	<i>Peter Zanard*</i>
<i>Steve Yates*</i>	<i>Creighton Forrest</i>
<i>Brian Cowman*</i>	<i>Woody Power</i>
<i>Eric Elkins*</i>	<i>Grady Ray</i>
<i>Thomas Mann*</i>	<i>Tom Towns*</i>
<i>Harry Stokes*</i>	<i>Debbie Walker</i>
<i>Dean Ellis*</i>	
<i>David Hays*</i>	
<i>Laurel Suggs*</i>	
<i>Sam Elkins</i>	
<i>Mark Frye</i>	
<i>Tripp Welch*</i>	
<i>Marty Haynes*</i>	
<i>Theresa Quarles*</i>	
<i>Beth Tetterton*</i>	
<i>Brian Burchfield</i>	
<i>Matt Gantt</i>	
<i>Jeff Hall*</i>	
<i>Mike McAlister*</i>	
<i>Mark Whitaker</i>	
<i>Buddy Walker</i>	
<i>Matt Bowers</i>	
<i>Perry Laymon</i>	
<i>Andy Anderson</i>	
<i>Mike Bright</i>	
<i>Joe Leary</i>	

ALMOST THERE

Mike Smith—488 points
John Eddleman—486
John Lenti—479
Mary Lynn Barnette—466
Tommy Hardin—463
Chuck Peterson—450
Ross Campbell—448
Robbie Bowers—423
James Suddeth—411
Bruce Frizen—410
Elaine Evatt—406
Steve Epps—405
Rick Crosby—401

* qualified

500 points are needed to qualify for The Cason Group's 2009 Producer Trip to Ritz-Carlton Lodge, Reynolds Plantation. Business must remain in-force three months to be counted.

Staff News

We welcome Chris Barker and Corey Rollison to The Cason Group!



Chris Barker

Chris, a Liberty University graduate, joined The Cason Group in September as a Proposal Specialist. He and his wife Robyn have three children.



Corey Rollison

Corey, a Wofford College graduate, joined The Cason Group in October as a Proposal Specialist. She is married to Jeff Rollison.

Congratulations!

The following employees recently received their RHU designation:

ADRYAN PIKUS

DANA KOENIG

Letter from Louie:

As I write this, the national and world economy is struggling under the weight of a financial crisis. In addition to the banks and brokerage houses that have been in the news internationally, Insurance companies are under threat as well. That crisis includes insurance companies like AIG, but it isn't limited to them as other carriers have seen their profits decline or turn to losses. And other countries are taking "equity positions" in foreign insurance carriers to prevent a collapse. There are large write downs in assets, as investment grade securities, like preferred stock in Fannie and Freddie, are beaten up by the need for government intervention. Is the world on the edge of complete collapse!??

This climate could nurture very downbeat thoughts. Thoughts that it will never ever get better or that clients don't want to hear from you. Or if they do want to talk it's to say "CANCEL everything"!

What I want you to know is that WE don't think like that. We are very committed to be here for you. The Cason Group is very sound and is in this business for the long run. We want to help you do the same! One

of the advantages of having a young staff is they have lots of energy, and they are VERY optimistic. Our reps and staff have as one of our values to be Uniquely Encouraging. Now that isn't to say that we will sing you happy songs over the phone, or send you cookie bouquets so you "feel" better. It means we are here to serve your needs, both from a servicing standpoint and from the standpoint that we want to talk over with you what your plans are for the future. We want to be a part of your organization. We can offer help that doesn't cost you anything! From quoting, to presenting, to enrolling to scrubbing, to servicing we are here to help you. That is our job, and we take it very seriously. So let us help you get thru this time of concern. Let us be a non-expense addition to your staff.

And as for the events in the economy, let me share something with you: "Events aren't moved by blind change and chance. Behind all of life and all of history, there's a dedication and purpose, set by the hand of a just and faithful God. And that hope will never be shaken." George W. Bush, Feb 6, 2003. I also believe God is in charge, even when it looks as if chaos is reigning.

Food for Thought

"I have been driven many times to my knees by the overwhelming conviction that I had absolutely no other place to go."

—Abraham Lincoln.

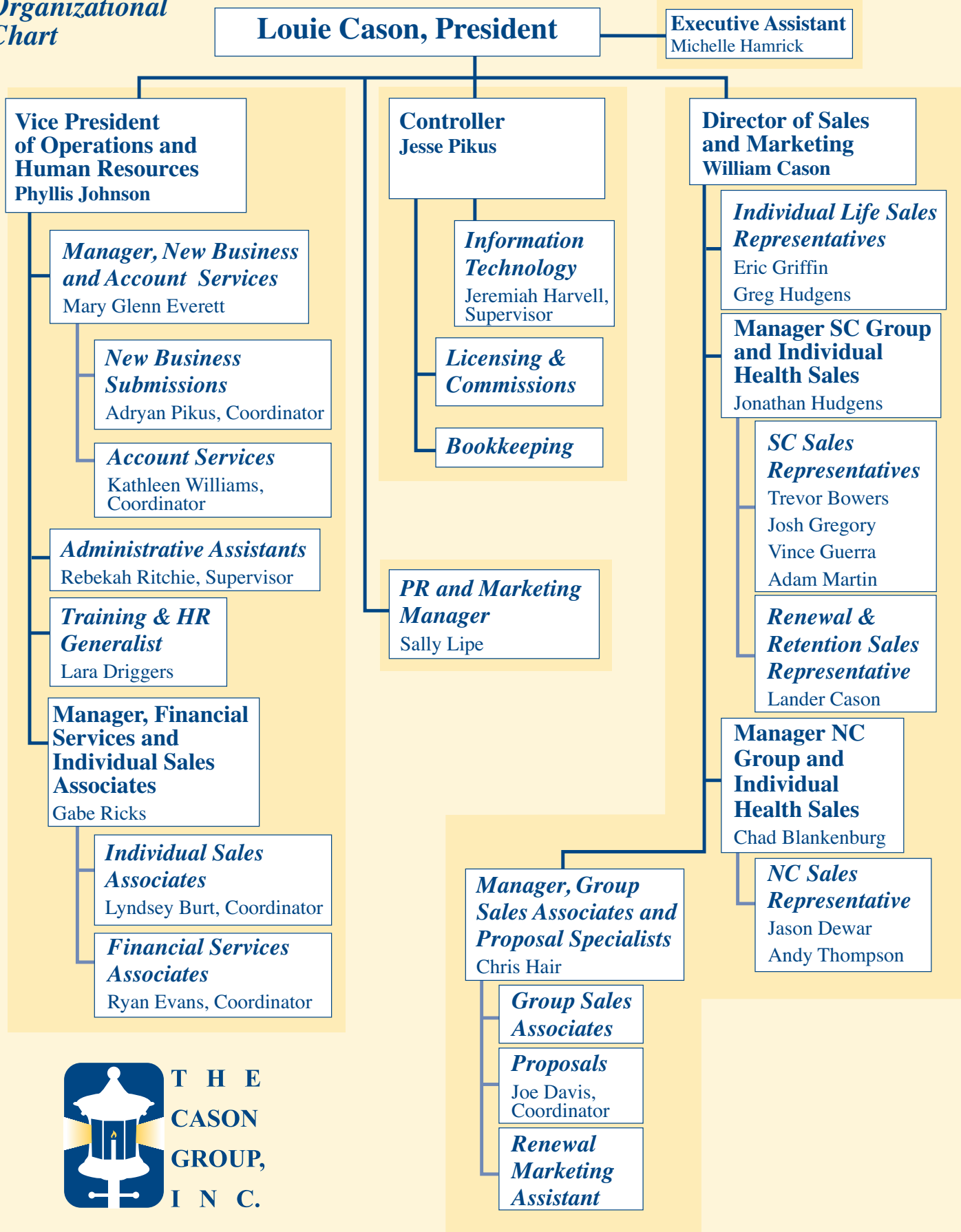
"I am an optimist. It does not seem to be much use in being anything else."

—Sir Winston Churchill

"Trust in the Lord with all your heart, and don't lean on your own understanding."

—Proverbs 3:5

**Organizational
Chart**



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

www.thecasongroup.com

November 2008



**T H E
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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
- 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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Number of Uninsured Fell Considerably in 2007

The number of uninsured in the United States fell by almost two million people in 2007. According to the U.S. Census Bureau, 47 million people were uninsured in 2006 with that number falling to 45.7 million last year. The Census Bureau attributed the decrease in uninsured Americans to an increase in the State Children's Health Insurance Program (SCHIP) and Medicaid. The number of people with private or employer-sponsored health coverage decreased by 0.4 percentage points while those enrolled in taxpayer-funded programs rose 0.8 percentage points.

Source: Health Care News, November 2008

New Carrier Forms

Several carriers have updated their forms recently (list below), please be sure you are using the latest forms as carriers are no longer accepting the old forms. Updated forms are available on our website, www.thecasongroup.com.

Blue Cross Blue Shield

- Group Request for Coverage
- Employee application

CoventryOne

- Application

Kansas City Life

- SC Employee application
(previous apps also accepted)

Starmark

- SC Employer application
- SC Employee application
- NC Employer application
- NC Employee application

United Healthcare

- SC Employer application
- SC Employee application (2-19)
- SC Employee application (20+)

West Coast Life

- Supplement now required
for Life application