



The Cason Group, Inc.

AN EMPLOYEE BENEFIT BROKERAGE HOUSE

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www.thecasongroup.com

THE CASON GROUP OPENS CHARLESTON, SC OFFICE

In an effort to better serve our brokers, The Cason Group is opening a Lowcountry/Coastal office in Charleston, SC on October 1, 2006. Through establishing a more local presence, our desire is to further strengthen our relationship with our brokers and be readily available to serve them.

Adam Martin will be based out of the Charleston office and serving as the Lowcountry/Coastal Marketing Representative. Adam has lived in the Charleston area for more than 10 years as the Area Director for Young Life. Adam has been training with the different departments at The Cason Group since May and is fully prepared to assist brokers with enrollments, presentations, product training and support.

The Charleston office is located in Mt. Pleasant at 1156 Bowman Rd. Suite 200.

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CARRIER UPDATES

BCBS of SC

Individual Commission Changes

BlueCross BlueShield of South Carolina has changed their Individual Schedule of Commissions effective July 1, 2006. For a copy of the new schedule or more information please contact John Reading or Jodi Todd at 800-951-3033.

New Med Supp Apps

BCBS of SC has new applications for their standard and select Medicare Supplement products. The previous forms are no longer being accepted; please contact The Cason Group for new forms.

Social Security Numbers No Longer on Commission Statements

To comply with new HIPAA privacy regulations, full Social Security numbers of BlueCross BlueShield of South Carolina members will no longer be shown on commission statements. The last 4 digits of client's Social Security numbers will appear on the statement along with the BlueCross member ID number.

New E&O Carrier

BlueCross BlueShield of SC is no longer using AON for their E&O Insurance. The new E&O carrier is MGA Insurance Services. Agents may now apply online for coverage. The website is www.bcs-eo.com/sc.

New Ht & Wt Chart and Individual UW Guidelines

BlueCross BlueShield of SC has revised their height and weight chart for adults for the Personal Blue Plan. The weight ranges have been broadened. There are no changes to the infant and juvenile charts.

The revised chart is included in the most recent underwriting guidelines. The new underwriting guidelines also include changes regarding several medical conditions. Contact Sandy Dinkins at sandy@thecasongroup.com for the new chart and guidelines.

BlueChoice

Oconee Hospital Added to Network

Oconee Memorial Hospital in Seneca, SC has joined the BlueChoice HealthPlan network. Oconee is a 160-bed facility with 125 affiliated physicians serving the South Carolina upstate as well as parts of Georgia and North Carolina.

WellPath

WellPath Adds Frye Regional Medical Center

Frye Regional Medical Center located in Hickory, NC has joined the WellPath network effective August 1, 2006.

Carolina Care Plan

Hearing Aid Discount Program

Carolina Care Plan now offers a hearing service plan for its members. This plan from Epic Hearing Health Care is a discount program for hearing aids and is available immediately to all members.

HSA Pharmacy EOB's

Carolina Care Plan will now mail out weekly EOB's for their HSA member's pharmacy claims. Each Monday, EOB's from the prior week will be mailed to their HSA membership. Members will receive EOB's for each pharmacy visit and each date of service. Members will no longer receive a monthly pharmacy report.

4th Qtr Individual Rates Released

Carolina Care Plan has released 4th quarter rates for their Carolina Direct individual products. Contact Sandy Dinkins at sandy@thecasongroup.com for the new rates or additional information.

CIGNA

Home Zip Codes Needed For Quotes

Please note that Cigna's final rates are based on the employee's home zip codes. If employee zip codes are not provided during initial quote request, the employer zip code will be used. Be aware that rates could change once the group is submitted to underwriting.

Starmark

Dual Plan Designs Offer Employers Increased Flexibility

Starmark recently made selecting dual plan designs easier for employers:

Participation: Groups with six to 25 employees must now have at least three employees in each plan. Groups with 26 to 50 employees must now have at least five employees in each plan.

Deductibles: Groups that choose a dual plan design can select two deductibles with a maximum spread of three deductible levels. If a group chooses a deductible spread greater than three apart (e.g., \$500 and \$3,000), an underwriting load of approximately 2 percent will apply.

Coinsurance: Each plan can have a different coinsurance percentage and coinsurance limit.

Class Distinction: Dual plans are available for each class of employees (i.e., management and workforce).

MedCost Network Adds Mission Hospitals in Asheville

Beginning August 1, 2006, all Starmark groups with the MedCost network now have access to Mission Hospitals in Asheville, North Carolina. MedCost, the leading independent preferred provider organization, acquired Health Care Savings on June 19. Insureds who have Health Care Savings must transition to MedCost or Private Healthcare Systems (PHCS) by November 1. Contact The Cason Group today for a quote on your Asheville area groups!

Earn a Bonus From Starmark

Starmark is offering producers two new opportunities to earn a one-time bonus of \$10 per medical life issued:

Producers will earn a one-time bonus of \$10 per medical life on any plan issued in South Carolina within the new portfolio until October 31, 2006. Check for availability in other states.

Producers will earn a one-time bonus of \$10 per medical life enrolled and issued via telephone enrollment in all states until December 31, 2006.

Bonuses earned will be paid separately, the month following the group's effective date. This is in addition to your regular commission and quarterly bonus. For more information please contact your Marketing Representative.

Securian

The Cason Group Receives Award

The Cason Group has been recognized as Securian Dental's #1 General Agent in the Southeast and #2 nationwide. The Cason Group's strong relationship with Securian as well as our other carriers allows us to save you time and ensure your clients get the best product for the best price.

Securian is especially competitive for white collar groups so please send us your quote requests.

Shenandoah

Shenandoah Introduces Med Supp

Shenandoah Life now offers a Medicare Supplement policy. This policy offers several features including:

- Great product to help you increase your sales
- Plans A through G offered
- No waiting period on pre-existing conditions
- Rates guaranteed for 12 months
- Outstanding rates & excellent commissions

Please contact Sandy Dinkins at sandy@thecasongroup.com or Trevor Bowers at trevor@thecasongroup.com for a rate sheet or other information.

Shenandoah Lowers SIC factors for Dental

Shenandoah has lowered rate factors on group dental for certain natures of business! This change is for the voluntary and true group products.

West Coast Life

New Focus Term Series Introduced

West Coast Life has introduced their Focus Term Series. The Focus Term Series is a level death benefit term life insurance policy with guaranteed level premiums for the initial term period.

Key Features:

- More liberal underwriting program using Empire General's underwriting guidelines
- Most competitive on applications of \$250,000 to 2 Million
- Conversion period has been shortened

TeleLife Simplifies Application Process

West Coast Life has introduced TeleLife, a new program that facilitates the selling of Term Life insurance by making the application process easier and quicker.

TeleLife features:

- Applications are completed during phone interview
- 75% of interviews are completed within 5 days
- Reduces APS orders
- Reduces expenses
- Improves placement ratio
- No cost to the agent

Please contact The Cason Group for more information.

AIG Life

New Underwriting Guidelines

Cancer family history will now be considered during the AIG Life underwriting process. For a copy of the new guidelines please contact Erin Chilton or Trevor Bowers at 800-951-3033.

Humana

Online Application Now Available

Your Humana clients will now have the option to apply online for HumanaOne health plans at their convenience! Humana's online application is now available for all Humana agents that generate quotes through HumanaOne Agent Portal or HumanaOneAgentQuote.com.

To view the online application tutorial go to www.HumanaOneOnlineApplicationTutorial.com. For more information regarding Humana please contact Sandy Dinkins at sandy@thecasongroup.com or 800-951-3033.

New Law Changes Max Rate-Ups in NC

North Carolina House Bill 1987 became law and effective on July 23, 2006. This legislation makes changes to the health plans for small employers. One of the changes of this law is that carriers may rate up a group due to health conditions up to 67%. Cigna, Starmark and WellPath will now use 67% as their maximum in North Carolina.

Staff News

Chad Blankenburg and Jonathan Hudgens Named Sales Managers

Chad Blankenburg has been named NC Sales Manager. Chad has been with The Cason Group since 2003 as a Marketing Representative. Chad will continue to market in the greater Charlotte, NC area, as well as managing the overall North Carolina sales force. Chad is currently serving as President of the Charlotte Association of Health Underwriters.



Jonathan Hudgens has been named SC Sales Manager. Jonathan has been with The Cason Group since 2000 and will now be responsible for managing the South Carolina sales force as well as continuing to market in the Pee Dee and Aiken areas of SC. Jonathan is on the SC Health Underwriters board as retention chair.



Adam Martin Named Lowcountry / Coastal Marketing Representative

Adam Martin is now the Marketing Representative for the Lowcountry/Coastal areas of South Carolina. This area includes Charleston, Myrtle Beach and Hilton Head, SC. Adam will be based out of our new Charleston, SC office.



Welcome Andy and Jennifer!

Andy Thompson

Andy Thompson joined The Cason Group in July as a Marketing Representative. Once he completes his training Andy will be based in our Charlotte, NC office. Andy holds a bachelors degree from Mars Hill College and a masters from Appalachian State. Previously Andy was Field Director with Samaritan's Purse. He and his wife Lois, have two daughters.



Jennifer Wahl

Jennifer Wahl joined The Cason Group in July as an Administrative Assistant. She is a recent graduate of Converse College and is engaged to be married next summer.



PRODUCER CONTEST UPDATE:

The Cason Group 2006 Producer Contest

We are looking forward to having a great group of brokers joining us at The Homestead resort in March 2007! There is still time to qualify; all 2006 business is credited towards the contest.

Point standings as of 7/31:

Mark Browder1383*	Don Ward.....426
John Lenti674*	Marty Haynes406
David Hays642*	Elaine Evatt405
Theresa Quarles608*	Peter Carnes.....403
Mary Lynn Barnette563*	Kathy Perkins402
Charles Gibson551*	Eric Ritter377
Mark Kapatoes.....540*	Geoffrey Ricks.....377
Caren Schwartz529*	Joe Morris370
William Cox.....477	Raymond Roe364
David Lowe466	Mark Whitaker.....348
Scott Reaves464	Dan Pruitt.....346
Chuck Peterson461	Charles Worley341
Murch Moorer449	Laurel Suggs311
Perry Koplík448	Creighton Forrest.....308
Randy Capps448	Sam Elkins.....304
Theresa Pryor.....427	Harry Stokes301

* Not yet qualified. Must have sold three cases/apps and business must be in-force 3+ months.

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 to count towards the trip, one trip per broker. Please contact your Marketing Representative for more information.

Letter from Louie:

In the next 60 days, we will be moving the Columbia offices into new space. We are currently spread out in two buildings on two different floors in each of those buildings. About two years ago, we realized this would be happening so we began looking for a larger space. In mid-October, we will be moving to 1612 Marion St, into the space that used to be occupied by the South Carolina Department of Insurance. We will all be on one floor, which makes the staff very happy.

So what difference does this mean to you? Well, for one thing, this will help us continue to have a communicative, cheerful staff to serve you. It will also make room for future growth from our current 50 employees to the projected 100 employees over the next few years. Our current plan is to move in mid-October. Please look for communication later on the actual move date.

In addition to the move to larger space, we are also opening a Charleston, SC office on October 1, 2006 which will be staffed by Adam Martin. The office will be located in Mt. Pleasant, not too far from Adam's home. We will then have permanent offices in Columbia SC, Charlotte NC, Greenville, SC and Charleston, SC. Adam comes to us from a ministry in Charleston called Young Life where he was the Area Director for over 10 years. He is married and has two children. In fact, his wife Dana was one of The Cason Group's first employees, coming to work for us in 1993. Adam is finishing his training that started in May, and will be riding with Jonathan Hudgens to make for a smooth transition. Jonathan has been promoted to Manager of SC group and individual health sales, which will help us to continue to grow in South Carolina in the production of group ancillary, group health and individual health. Those of you who are used to working with Jonathan are not losing him; you are just gaining Adam as a local presence.

In Charlotte, we are making plans for the addition of another rep, which will be managed by Chad Blankenburg. Andy Thompson is presently in training in Columbia and should be in the Charlotte office by November. Andy previously was with Samaritan's Purse, a ministry in Boone, NC for 10 years. Having an additional rep in NC will allow us to more effectively serve our North Carolina brokers.

Lastly, I want to make particular note of two individuals with recent achievements. Jonathan recently passed his last REBC course, and will be awarded that designation in addition to the RHU he already has. And Chad was recently recognized as "Member of the Year" and "Membership Recruiter of the Year" by the North Carolina Association of Health Underwriters. I am blessed to be able to work with these two men, in addition to the rest of the amazing group of people here at The Cason Group. Our purpose to serve you; please let us know how we can be of help to you.

Food for Thought

And in the end, it's not the years in your life that count. It's the life in your years.

—Abraham Lincoln

My dear brothers, take note of this: Everyone should be quick to listen, slow to speak and slow to become angry.

—James 1:19

I thank God for my handicaps, for, through them, I have found myself, my work, and my God.

—Helen Keller

Character is what you are in the dark.

—D.L. Moody

Life Insurance Sales Rise 15% in Early 2006

According to a survey by LIMRA International, individual life insurance sales rose 15% in annualized premiums in the first quarter of 2006 compared to the first quarter of 2005. The number of policies sold remained the same, yet face amounts rose an average of 4%.

The strongest increases were in Universal Life, a 26% increase and Variable Universal Life, a 15% increase.

Source: Insurance Marketing, August 2006 issue

Health Management Programs Remain Popular

A recent survey of 600+ employers regarding their offering of health management programs revealed that while many offer a program, two-fifths offer health management only through a medical plan. The types of programs offered vary:

- 34 % offer a few health management programs on a voluntary basis
- 15% offer several programs designed to address needs at all stages of the health continuum
- 11% offer a comprehensive program

“Large employers, those with 5,000 or more employees, are the most likely to offer several programs (21%) or a comprehensive program (19%).”

Survey respondents cited two primary objectives for their program; control rising health care costs and to promote greater employee responsibility for health.

Source: Mercer/Marsh Survey on Health, Productivity, and Absence Management Programs 2006



*Tom Faulds, President of BCBS of SC and
Louie Cason, President of The Cason Group*

The Cason Group Receives BCBS of SC Honor

Louie Cason was recently named
to the BlueCross BlueShield of SC
President's Honor Council.



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

An Employee Benefit Brokerage House

Let The Cason Group Assist You On Your *Individual Life Business!*

Our Individual Life Services

- Advanced underwriting capabilities
- Competitive rates, including for tobacco users
- Non-tobacco rates available for non-cigarette tobacco users
- Online quoting available
- Keep agents updated on application status; prompt response times
- Have competitive compensation
- Advanced cross-selling capabilities
- Will order paramedical exams

Our Individual Life Products

- Term
- ROP Term
- Second to Die Term
- Universal Life
- Whole Life
- SPIA's
- Fixed Annuities
- Indexed Annuities

Our Individual Life Carriers

Carriers include but are not limited to:

- AIG Life
- Banner Life
- Chesapeake Life
- Genworth (First Colony)
- Prudential
- RBC Liberty Life
- Shenandoah Life
- TransAmerica
- US Financial
- West Coast Life

For more information contact The Cason Group: 800-951-3033 or service@thecasongroup.com



An Employee Benefit Brokerage House

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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:

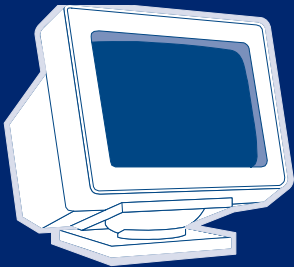
- AIG Life
- Allied
- American Republic
- Banner Life
- BlueChoice HealthPlan (SC)
- BlueCross BlueShield of SC
- Carolina Care Plan (SC)
- Chesapeake Life
- Genworth (First Colony)
- Prudential
- RBC Liberty Life
- Shenandoah Life
- Transamerica
- US Financial
- West Coast Life

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

Tech Tip

Did you know?

#17



If you are creating a bulleted list in either Word or Powerpoint, and would like one of the lines to appear without a bullet, use the keystroke Shift + Enter. This keystroke also works with numbered lists. For example:

- Introduction [Enter]
- Sales reports for 2006, including [Shift + Enter] charts for top producers [Enter]
- Closing remarks

Excel uses a similar keystroke for wrapping text. Try pressing Alt + Enter while typing to start a new line within the same cell.