



The Cason Group, Inc.

AN EMPLOYEE BENEFIT BROKERAGE HOUSE

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September 2004
www.thecasongroup.com

Carolina Care Plan Introduces Group HSA Plans

Carolina Care Plan has introduced Carolina HSA, their group HSA plan, for October 1 and later effective dates. The 4 Carolina HSA plans are:

- Carolina HSA 50/2000*
- Carolina HSA 80/3500*
- Carolina HSA 100/2000*
- Carolina HSA 100/5000*

The Plans are for single or family coverage. Certain network preventive care services are covered at 100% with no dollar limit. The out of pocket maximum includes the deductible.

The Cason Group can quote these Carolina HSA plans for you. For more information about these plans visit our website www.thecasongroup.com.

Carolina Direct is available in South Carolina only.

There is still time to qualify for The Homestead!



There is still time to qualify for the 2004 Sales Contest Trip to The Homestead resort.

Qualifying agents and a guest will enjoy four-days and three-nights of relaxation at The Homestead resort in March 2005!

Qualifications

- Group sales of \$350,000 or more annualized premium or Individual sales of \$50,000 or more on business with 2004 effective dates.
- Sales of group ancillary and individual life will count as double.
- Must be new business to The Cason Group. Business must remain in-force for three months to count towards the trip.

Congratulations to the following agents who have already qualified*!

- | | |
|-------------------|----------------|
| Mark Ackerman | Brian Beatson |
| Creighton Forrest | Rick Higgins |
| Joyce McDonald | Jim Michelsen |
| Chris Osborn | Caren Schwartz |
| Todd Stephenson | Debra Walker |

**Have met sales goal and business has been in-force 3+ months*

Many other agents are close to qualifying. There is still time for you as well!

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SEPTEMBER 2004

CARRIER UPDATES:

AIG American General

Rate Guarantee Increased When Additional Line Added

Place a new line of coverage on any group with AIG in-force for over 12 months and they will add an additional year of rate guarantee to one of your customer's existing line.

Life Discounts Available

Discounts are given on life rates for groups under 100 when another coverage type is included:

- Life + one other coverage: 10% discount on life rate
- Life+ two other coverages: 15% discount on life rate
- Life + three other coverages: 20% discount on life rate

Two year rate guarantee available

A two (2) year rate guarantee is available on most dental plans. This rate guarantee is available upon request. Please note it on your quote request if desired.

Companion HealthCare

Companion HealthCare's 10% discount for Richland County is now included in rates quoted for effective dates of 10/1 and later. It will no longer be necessary to take a manual discount.

Starmark—North Carolina

Maximum 60 Day Waiting Period Allowed

Since NC law does not allow a waiting period of more than 90 days from the date of hire, Starmark's 1st of the month effective date policy thereby does not allow a waiting period of more than 60 days for North Carolina groups.

The September *Starmark Update* is now posted on their website. Please read the Update and attachments carefully. To access the website, visit www.starmarkinc.com.

IN THIS ISSUE:

- Indemnity Plans to Feature Office Visit Deductible Effective October 1, 2004
- Anytime Is a Good Time to Pair an HSA Select Plan With a Health Savings Account (HSA)
- Starmark Website Features New AdvancePCS Section for MGAs and Producers
- New Claim Forms Section Available on Starmark Website
- Change in Procedure for In-Force Groups Requesting Plan Changes Effective Immediately
- Texas Renewal Notification Change Effective December 2004
- Reminder - New Business Guidelines for Changes Requested After a Group Is Issued
- Update - LabOne, Inc. Collection Sites
- September Advertising Schedule
- HSA Bank™ Website Address Change
- New and Revised Marketing Materials
- Menu Option Changes to Starmark Phone Numbers
- September Network News

We encourage you to log on to the Starmark website and use the services available, including the Producer Edition Starmark Update.

American Republic— North Carolina

American Republic Introduces Individual HSA product in NC

Do your clients need flexibility in choosing an HSA plan? American Republic now offers a flexible and affordable HSA plan for NC residents through an association group. UltraCare AdvantageOne is designed to meet all current requirements for a high deductible health plan while offering various choices of deductibles and coinsurance amounts.

There are two basic plans:

- Catastrophic health coverage
- Comprehensive major medical protection

Both offering these addition first-dollar benefits:

- Wellness Benefit
- Accident Benefit
- Term Life Insurance Benefit

American Republic has several PPO provider networks to choose from including Medcost, First Health, and Private Healthcare Systems. Coinsurance options include 100%, 80% and 50%.

The NC coverage is issued through the “Consumer Health Association” instead of as an individual policy. A certificate of coverage is issued, but it is not an actual policy. The benefits of the association include discounts on health products, travel services, and business services. Please call Shields Catone or Josh Gregory at The Cason Group for more information.

BCBS of SC

10-1 Rate Reduction

Blue Cross Blue Shield has implemented a rate reduction for Richland and Lexington counties effective 10-1-04. Richland County—7.5%, Lexington County—2.5%.

Case Submission Deadline Change

Beginning in October, Blue Cross Blue Shield of SC will require group cases to be submitted to them at least one day before the requested effective date. Therefore, please submit to The Cason Group several days beforehand to allow us time to scrub the case.

Carolina Care Plan

Anesthesiologists, Radiologists and Pathologists Payment Change

Effective with 8/1/04 dates of service, Carolina Care Plan will pay out-of-network Anesthesiologists, Radiologists and Pathologists that perform a procedure at an in-network hospital the in-network rate. The physician may then choose to bill the member for the remaining balance.

New Forms Required

Effective August 1, 2004, Carolina Care Plan, Inc. is no longer accepting Canada Life forms for ancillary coverage. They have been replaced by Jefferson Pilot forms.

These forms include:

- Master Group Application
- Evidence of Insurability
- Dental Claim Form
- Death Claim Form
- Life/Dental Checklist & Rate Pages

You may continue to use the Enrollment/Change Form, which references Canada Life in the Product Election section. Revisions to this form have been submitted to the DOI for approval.

Waiting Periods

Can I use a 12 month waiting period? Can it be shorter for management? How about using 40 hours per week? Just what can you do to help an employer out when setting up his plan to exclude the turnover employees and benefit the long term people? What is a waiting period anyway?

The term ‘waiting period’ refers to the time between an employee’s date of hire and the date their medical insurance is effective. Quite often we receive questions regarding different carriers waiting period policies. While large group carriers offer much flexibility in setting waiting periods, for groups with 2-50 employees, carriers have limited options. The small group market is more affected by the insurance laws in place than the large group market.

For small group, none of the carriers we represent offer coverage on the first day of employment. The shortest waiting period allowed by our carriers is 1st or 15th of month following date of hire. One carrier requires the first of the month following 30 days. We do have a few carriers that allow different waiting periods for different classes of employees (i.e. Management—30 day waiting period, all other—90 day waiting period). However, there is some feeling at the SC Department of Insurance that they think that violates the law.

Some states, like North Carolina, do not allow groups to have a waiting period of more than 90 days from the date of hire. Since carriers require coverage to be effective on the first of the month, the option available could be limited to the first of the month after 60 days.

The minimum hours worked to be eligible for benefits is also an issue, as there are varying definitions of that. States can require employers to cover employees working 32 hours, 30 hours, or even as low as 24 hours in some states.

These restrictions are usually on small groups, with the large group market able to have more flexibility in setting varying waiting periods and in having up to 40 hours as the full time work requirement.

The bottom line is be sure you know the laws, and if you are unsure, then call us, as we stay up with that for you.

Food for Thought

“There is great gain in godliness with contentment; for we brought nothing into the world, and we cannot take anything out of the world;”

—Paul in his first letter to Timothy, c. 60-70AD.

“There are no U-Hauls behind Hearses”

—from *Desiring God*, John Piper

“If my private world is in order, it will be because I have made a daily determination to see time as God’s gift and worthy of careful investment.”

—Gordon McDonald, *Ordering Your Private World*.

Consider the man who spent his life climbing the ladder of success only to find that once he got to the top the ladder was leaning against the wrong building.

Employee Spotlight



Sydna Burns

Sydna, a graduate of the University of South Carolina, has been with The Cason Group since 2001. She is in our New Business Submissions area and processes medical cases and prepares them for underwriting. Sydna is married to Greg Burns.

A note received recently from the underwriting department at one of our health carriers:

Just wanted to let you know that I appreciate all the hard work you put in to your presale submissions. The work you do before hand saves me a lot of time post presale. Your work is almost always, if not 100% complete, no less than 90. That is a huge compliment compared to most "seasoned" brokers that have been submitting for years and still send in incomplete presales.



**T H E
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Staff News

Gabe Ricks Named Manager

August 1st, Gabe Ricks was named



Manager of New Business and Account Services. Gabe, a Columbia International University graduate, has been with The Cason Group since 2000 having served

in both the New Business Submissions and Account Services areas.

Emily Bordwine



Emily joined The Cason Group in July as an Administrative Assistant. Emily, a Columbia native, is engaged to be married in December.

Kristin Hudgens

Kristin, a University of South Carolina



graduate, joined The Cason Group in July as a Marketing Assistant. Kristin's brothers Jonathan and Greg are also part of The Cason Group family.

Top 10 Life and Health Carriers 1998-2003

We thought you may be interested in who the top carriers have been in South Carolina in the last several years. The chart below contains the most recent data available gathered from the SCDOI Market Share reports, 1998-2003.

1998			1999		
<i>Carrier</i>	<i>Premium Amount</i>	<i>% of market</i>	<i>Carrier</i>	<i>Premium Amount</i>	<i>% of market</i>
BCBS of SC	\$521,030,006	30.89	BCBS of SC	\$568,331,312	32.04
United Healthcare	\$86,815,659	5.14	United Healthcare	\$89,015,759	5.01
Continental	\$72,015,436	4.27	Continental	\$69,878,134	3.93
Guardian	\$30,152,890	1.78	Principal	\$33,821,001	1.9
American Family	\$30,124,624	1.46	American Family	\$33,552,132	1.89
Kanawha	\$27,817,380	1.64	Guardian	\$29,111,740	1.64
Principal	\$24,671,242	1.46	Kanawha	\$28,812,272	1.62
Fortis Benefits	\$23,752,261	1.4	Employers Health	\$26,492,313	1.49
Colonial Life	\$20,979,154	1.24	Fortis Benefits	\$24,327,803	1.37
Mutual of Omaha	\$20,242,399	1.2	Colonial Life	\$22,200,783	1.25
2000			2001		
<i>Carrier</i>	<i>Premium Amount</i>	<i>% of market</i>	<i>Carrier</i>	<i>Premium Amount</i>	<i>% of market</i>
BCBS of SC	\$653,024,431	33.79	BCBS of SC	\$757,001,314	36.48
United Healthcare	\$94,814,712	4.9	United Healthcare	\$100,351,322	4.83
Continental	\$55,704,402	2.88	Niagara Fire Ins	\$73,367,069	3.53
Principal	\$41,401,687	2.14	American Family	\$42,047,219	2.02
Met Life	\$38,189,020	1.97	Principal	\$40,234,328	1.93
American Family	\$37,063,408	1.91	Guardian	\$35,969,417	1.87
Employers Health	\$32,830,421	1.69	Met Life	\$32,874,820	1.58
Guardian	\$30,540,500	1.58	Colonial Life	\$32,194,735	1.56
Aetna	\$29,700,669	1.53	Humana	\$28,822,299	1.38
Colonial Life	\$28,053,823	1.45	Mutual of Omaha	\$32,194,735	1.33
2002			2003		
<i>Carrier</i>	<i>Premium Amount</i>	<i>% of market</i>	<i>Carrier</i>	<i>Premium Amount</i>	<i>% of market</i>
BCBS of SC	\$937,699,282	41.72	BCBS of SC	\$737,779,745	36.31
United Healthcare	\$92,350,114	4.1	United Healthcare	\$114,786,772	5.65
Guardian	\$51,859,804	2.3	American Family	\$54,638,575	2.54
American Family	\$46,832,574	2.08	Guardian	\$44,754,933	2.2
Principal	\$37,778,715	1.68	Aetna	\$39,851,652	1.96
Colonial Life	\$36,311,723	1.61	Met Life	\$37,453,961	1.84
Niagara Fire Ins	\$35,711,394	1.58	Principal	\$33,908,015	1.66
Met Life	\$35,575,069	1.58	Golden Rule	\$27,939,193	1.62
Golden Rule	\$28,532,799	1.26	Unum Life	\$26,329,000	1.37
Mutual of Omaha	\$26,736,609	1.18	GE Capital Assurance	\$25,329,000	1.24

The Cason Group is the solution to getting more work out of your work day!

8:00 a.m.

Problem: You need to return phone calls and go meet with clients, yet you also need to get quotes for the groups you met with yesterday

Solution: You submit a census to us for quotes from any of our 18 carriers

10:00 a.m.

Problem: You are ready to enroll a group but don't have the forms

Solution: You call us and we fax or email them to you immediately

12:00 noon

Problem: You enroll a group but don't have time to follow up with the carrier

Solution: You submit the case to us and we scrub it and negotiate with underwriting

2:00 p.m.

Problem: Your client has a billing question but you are on your way to another appointment

Solution: You call our account services department and we resolve the issue with the carrier

4:00 p.m.

Problem: You need to leave work early to attend your child's soccer game

Solution: You rest easy knowing The Cason Group is working for you, for free!



**T H E
CASON
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An Employee Benefit Brokerage House

Since 1991, The Cason Group has partnered with brokers to obtain coverage for their clients.

Let The Cason Group work for you!

803.252.3033 • 800.951.3033
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Offices in Columbia, SC and Charlotte, NC



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Tech Tip

Did you know?

When you have a list of data that you need to total up in Microsoft Excel, the Sum function works great. But if you have a list that needs to be summed in several sections, you may want to consider using Excel's Subtotals feature.

Simply select the data you want to subtotal, click on the "Data" menu, then select "Subtotals". Looking at the example below, you would select "At each change in [Item], Use function [Sum], and add the subtotal to [Price]" using the dialog box's simple drop down choices. It does the rest for you! It may take a little practice, but the Subtotals feature is very powerful, and can be used for totaling many types and sizes of spreadsheets.

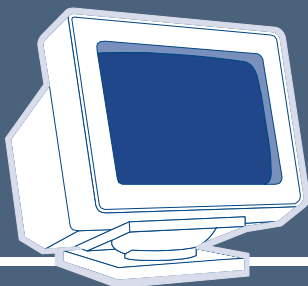
Example:

This list in Excel...

Item	Price
Hat	\$10
Hat	\$10
Hat	\$10
Shirt	\$15
Shirt	\$15
Coat	\$25

Becomes this...

Item	Price
Hat	\$10
Hat	\$10
Hat	\$10
Hat Total	\$30
Shirt	\$15
Shirt	\$15
Shirt Total	\$30
Coat	\$25
Coat Total	\$25
Grand Total	\$85



Our Carriers:

- AIG/American General
- Allied
- American Republic
- Blue Cross Blue Shield of SC (SC)
- Carolina Care Plan (SC)
- CIGNA
- Companion HealthCare (SC)
- Companion Life
- Greater Georgia Life
- GE Financial
- Shenandoah Life
- Starmark
- Trustmark
- Unicare
- USNow
- West Coast Life

Our Individual Products:

- Health
- Life
- Medicare Supplements
- Annuities

Our Group Products:

- Health
- Dental
- Life
- LTD
- STD

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