

The WP Insider

Your Carrier Update from Warner Pacific

October 2008

Warner Pacific 4600 S. Syracuse #525 Denver, CO (800) 801-2300

Our Carrier Partners:



Anthem - Small Group

Anthem offers early renewal opportunity for groups renewing January – September, 2009.

Through this offer, you can help your small group clients change their anniversary dates so that they can lock in a rate based on their current claims experience and health status before HB1355 legislation takes effect.

For details please contact your Warner Pacific Sales Executive.

Be sure to review the renewals, discuss the information with your groups and if it makes sense, make the change with the form that will be included with your renewals.

Anthem - Individual

October 1, 2008 through December 31, 2008 - Exciting new Q4 2008 Individual bonus program
Submit new Anthem Individual Medical applications and earn bonus dollars – up to \$150 for each application!

Total New Applications In One Month	Bonus Per Application
10-19	\$75
20-29	\$100
30 or more	\$150
Maximum Payout Per Month	\$10,000

Please contact your Warner Pacific Sales Representative for rules and exclusions.

Coming in November – New “Smart Sense” Plans. Stay tuned for more information.

Aetna - Small Group

Win big with Aetna’s enhanced Retention Program for the period of October 1, 2008 - March 1, 2009 renewal effective dates!

Now is the time to take advantage of this extra renewal bonus on top of the commission you already receive.

Retention Program*

Calculated from 10/1/08 through 3/1/09. Must have 10 or more renewing applications during this period to qualify.

85% - 89.9%=\$16 per retained subscriber
90% and above=\$32 per retained subscriber

Don't miss out on this exciting opportunity to **DOUBLE** your dollars and reward yourself today!

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Kaiser Permanente--Group

Small Group Broker Forum:

Mon., October 13th: Westminster Westin: 8:00 am – 11:00 am OR

Wed., October 23rd: Denver Tech Center Inverness Hotel: 8:00 am – 11:00 am

Breakfast will be served at both meetings

Topics of discussion will include: Wellness and Prevention plans for Small Group membership, HB1355 discussion, Individual Portfolio update, New Plan combinations and Tools and Small Group compensation plan & New Member Retention Bonus

RSVP to Lori Wolfson no later than October 10th with which meeting you would like to attend:

lori.j.wolfson@kp.org

Humana - Group

Humana is offering early renewals for 12/1/08 effective dates.

For details please contact your Warner Pacific Sales Executive.

Effective 10/1/08 – Addition of pre-existing condition limitation added to National Point-of-Service Open Access plans (NPOS) for small and large groups.

Here's what you need to know:

- All new NPOS business with an effective date of October 1, 2008, or later will have a pre-existing condition limitation included in their plan.
- This modification does not affect existing NPOS business.
- There are no other changes to the NPOS plan design.
- KS, MO, OH, and TX will not have the pre-existing condition limitation included in their NPOS plans due to state specific mandates.
- The pre-existing condition limitation only applies to members who have a break in coverage exceeding a set time period established by state specific laws (90 days in CO) and who cannot show proof of creditable coverage.

New "Fillable" Application! The employee applications for group sizes 2 – 50 (standard CO uniform application) and 51 – 99 will now be "fillable" applications. The enhancement to these applications allows employees to access the application online and add information directly to the application. The employee will still need to print the application to sign and submit to Humana.

In addition to the "fillable" enhancement for group sizes 51 – 99, the simplified version of this application is only three pages. If the group selects a plan that requires provider selection (HMO or DHMO plans) or enrolls in short-term income protection plan, a separate form will be available.

Quick Cash Pre-Screen Bonanza!!

- \$25.00 Instant cash for each case that is Express Underwritten/PreScreened by Humana.
- Gift card given even if case does not sell with Humana. Valid for all small groups between October and December effective dates.
- Underwritten rates within 48 hours of submission (Our underwritten rates are FINAL-unless census changes at final enrollment).

Remember the rule of 25:

- * \$25.00 Visa Gift Cards
- * 25% discount for health status=BIG Savings before community rating

Join Caroline Johnson for a Humana Lunch-n-Learn to discuss the current portfolio of plans.

Wednesday, October 22 11:30 am – 1:00 pm RSVP now – seating is limited.

Lunch will be provided. CarolineJ@warnerpacific.com 800-801-2300 ext. 6103

HumanaOne - Individual

Be on the look-out: HumanaOne Short Term Medical coming in 2009!

New Annual Max plans - HumanaOne has expanded its portfolio of individual and family health plans. The Annual Max plans have calendar year dollar limits, or caps, that keep premiums affordable and deductibles low.

Find out more – please contact Maha Roberts to attend an informational meeting.

Wednesday, October 22 9:30 am – 11:00 am

MahaR@warnerpacific.com 800-801-2300 x6114 Seating is limited.

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Assurant - Individual

New Short Term Medical application.

Please be aware that the new tri-fold paper application included only the 80% plan option and erroneously omitted the 100% and 50% plans. These plans are still available and the application will be corrected soon. All three plan options are available when your client enrolls electronically.

Delta Dental - Individual

Remember you can make an additional bonus of \$20 per subscriber through January 1st, 2009!

October Classes & Events

There's still time - increase your knowledge & boost your sales – Register today!

Tuesday, 10/14/08 9:00am – 11:00am or 1:00pm – 3:00 pm.

The Principal Life Insurance's National Accounts Division now offers their partially self-funded product via Corporate Benefits Consortium (Cobecon) to the Colorado marketplace.

RSVP with Patty Crowe: PattyC@warnerpacific.com

Wednesday, 10/22/08 8:30am – 12:30pm

Beyond 1355 with Laura Fry – 4 CE

Learn how to thrive in the changing CO Small Group market

Beverages and snacks will be served.

Register online: www.warnerpacific.com Click on "News & Updates" then click on "Calendar of Events"

Thursday, 10/23/08 9:00am – 12:00 noon

Nuts & Bolts – 3 CE

Everything you need to know about CO small group definitions, regulations & underwriting guidelines.

Register online: www.warnerpacific.com Click on "News & Updates" then click on "Calendar of Events"

Wednesday, 10/29/08 8:30am – 12:30pm

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Wednesday, 10/29/08 9:00am – 10:30am or 11:30am – 1 pm

Introducing First Horizon Msaver

Join Meghan Reed from First Horizon MSaver and Maha Roberts for training on HSA saving accounts and the benefits they provide both Individual and Group producers. Please RSVP with Catherine Scholz by

October 27th: CatherineS@warnerpacific.com

Thursday, 10/30/08 9:00am – 12:00 noon

Ethics – 3 CE

Join Laura Fry for an engaging and entertaining course on the role ethics plays in our industry.

Register online: www.warnerpacific.com Click on "News & Updates" then click on "Calendar of Events"

Warner Pacific System Enhancements

Warner Pacific is getting closer to launching our latest online enhancement: our new website will direct brokers to a Colorado-specific site. Coming soon!

Quotes

Send **GROUP** quote requests to our dedicated email address:

quoteco@warnerpacific.com

Send **INDIVIDUAL** quote requests to Maha Roberts, your dedicated Individual Specialist:

mahar@warnerpacific.com

All information is subject to carrier approval and guidelines.
All benefit summaries and forms are available at www.warnerpacific.com

Questions? Call your Warner Pacific Sales Executive at (800) 801-2300.

