



Sherrill Insurance Brokerage, Inc.

Service...That's what we're here for!



Small Group on hold - Many of you had heard that Assurant Health would begin offering small group plans in Florida for 1/1/2009 effective dates. We expected to be able to start quoting these for you this month. However, due to the OIR passing Rule 69O-149.041, which disallows the use of individual employee medical questionnaires, Assurant has put the brakes on introducing this line. A challenge to this rule has been filed. We will let you know if it is reversed and Assurant decides to move forward with the introduction of small group in Florida.



Delta Dental - Changes for 2009:

Changes in Enrollment Guidelines

- ⌘ SIC Code must be verified on the application
- ⌘ 50% to 74% employer contribution will require 50% employee participation or 5 employees whichever is greater
- ⌘ 75% to 100% employer contribution will require 75% employee participation or 5 employees whichever is greater
- ⌘ for dual-choice groups the participation % will be based on combined enrollment (each contract is subject to the contract minimum)
- ⌘ a copy of the UCT 6 Quarterly Unemployment report must be submitted with the app

Current Health Software Versions

Assurant/Time 2.9

Assurant STM 4.1

Avalon 1.3.6

Golden Rule 12.0

HumanaOne 7.5

IAC Personal Health Plans 3.3.2

PPO rates will be increased by 7.5%, DeltaCare non-voluntary rates will remain the same and DeltaCare voluntary rates will increase by 4%.



What is AVAHEALTH? - Moving forward, you will be receiving information and marketing materials that say AVAHEALTH on them. AVAHEALTH is the name of the operating Company that offers individual and group products from Avalon Healthcare. The change was recently made from Avalon Healthcare because AVAHEALTH now offers other products as well including "Sawgrass Plans" recently introduced in Broward County. Sawgrass Plans are a specific network "Micro-Plan" tied exclusively to the Broward Health System.

The name change will have no effect on your business or for your customers. They will continue to receive information related to their specific health plan.



Guarantees in Many Flavors

Webster's dictionary defines "guarantee" as: "An assurance for fulfillment of a condition."

That's what the guarantees in AIG's life insurance products are. In today's uncertain financial times, consumers increasingly look for guarantees and that's what AIG's products provide. Their guarantees mean no matter what happens with the economy, interest rates, and financial markets, the policies will perform as promised. The client is in full control. Only significant policy changes or the failure to pay timely premiums can void the guarantee.

No matter what flavor your client chooses, AIG American General offers strong and competitively priced premium/death benefit guarantees that can be tailored to individual needs. No other insurers offer this range of options.

Our best selling plans with death benefit and premium guarantees

PRODUCT	PREMIUM/DEATH BENEFIT GUARANTEE	COMMENTS
AIG Select-a-Term®	10, 12 and 15-35 years level premiums	Convertible to end of term period or age 75 if earlier
AIG ROP Select-a-Term SM	15 and 20-35 years level premiums	Guaranteed return of all base premium at end of term period
AIG ContinUL Extend®	Flexible death benefit-guarantee from 20 years to age 121	24-month rolling target premium
AIG Elite Global Plus®	Automatic death benefit 30-year guarantee, or to age 90 if earlier. Guarantee death benefit to age 121 available via optional rider	Option 2 death benefit may also be guaranteed
Elite ULG SM	Death benefit guarantee to age 121	\$50,000 minimum face

UnitedHealthOne Changes

Beginning on November 20th, Golden Rule launched some exciting new Individual Health Products. Some of the new features that are now available are:

- ⌘ **24 Month Rate Guarantee on all plans!**
- ⌘ **More Benefits!**
 - ⌘ **100% Co-Insurance option for Copay Select.**
 - ⌘ **Buy down to \$25 office visit Copays on Copay Select.**
 - ⌘ **All HSA plans now have Preventive Benefits built in, with 1st dollar Copay Coverage!**
- ⌘ **More flexible premium options.**
 - ⌘ **70% Coinsurance option to help lower premium on the Copay Select without losing your Copays.**
 - ⌘ **More Deductible Choices such as \$7,500 or \$10,000 deductible options on Copay Select.**
- ⌘ **70% Coinsurance option with the new HSA 70.**
 - ⌘ **Offers a way to get similar coverage to the popular**

HSA 100 for less premium!

These are just a few examples of the new UnitedHealthOne Individual Health Plans. Coverage designed for you!

Remember go to www.goldenrule.com/estore to quote online or download the new software right to your computer or email or call us for quotes and materials.



New Florida Suitability CE Requirement - Recently passed Florida Senate Bill 2082 contains a new 3 hour continuing education (CE) requirement for insurance agents on the subject of suitability in annuity and life insurance transactions. All Florida Life Agents (licenses 214, 215, 216 and 218) are required to fulfill their CE requirements every two years and the suitability course will be included in that requirement. The suitability course can be used to satisfy the 3 hour ethics CE requirement.

All Life Agents whose *CE compliance periods end after January 1, 2009*, will be required to fulfill this new requirement by the end of their two-year compliance period. For example, if you are a Life Agent and your CE compliance period ends December 31, 2008, you are required to fulfill this requirement by December 31, 2010. However, if your CE compliance period ends January 31, 2009, you are required to fulfill this requirement by January 31, 2009.

NAIFA-Florida is now offering a CE seminar, *Annuities and Seniors, Passing the Test (Legal & Ethical)* at various locations around the state which complies with this new requirement. To find a course near you, visit the Calendar section of our Web site, or [click here](#).

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