

VOLUNTARY BENEFITS MAGAZINE

WHO'S

WHO

2011 EDITION



2011 KEYNOTE SPEAKERS

BILL RANCIC AND DR. CECIL B. WILSON

OCTOBER 26TH-28TH 2011
CHICAGO, ILLINOIS



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WINNER
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AMERICAN MEDICAL ASSOCIATION



MITCH JOEL
PRESIDENT
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"6 PIXELS OF SEPARATION"



JOHN CASEY
DIRECTOR OF
INTERNATIONAL
BENEFITS
GOOGLE INC.



2011 Voluntary Benefits Who's Who



The team at Aegis Administrative Services has been in the employee benefit business for years. We are one of the few independently owned TPA'S. The company has been built on the grounds of leadership and knowledge of third party administration including the new

Aegis

2727-A Allen Parkway, 2-C1
Houston, TX 77019

Contact: Geri Ann

Phone:

Fax:

Email:

Website:

addition of our custom built enrollment and administrative software for worksite marketing including Limited Medical plans. Aegis has grown tenfold since its inception and is widely known for its customer service and creativeness in the benefits arena.



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- ❖ Multi-Agency
- ❖ Multi-Company
- ❖ Multi-Product
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- ❖ Commission Tracking
- ❖ Comprehensive Reporting
- ❖ Payroll Deduction
- ❖ List Bill
- ❖ ACH/Credit card
- ❖ Worksite
- ❖ HR-Employee enrollment portal
- ❖ Private Labeling
- ❖ E-Plan Brochures
- ❖ E-SPD's





Aetna Voluntary Plans and Consumer Services

151 Farmington Avenue
Hartford, CT 6106

Contact: Head of Distribution & Channel Management

Phone: 860.273.9322 **Fax:** 860-902-7860

Email: BoymanJB@aetna.com

Website: www.Aetna.com

Aetna Voluntary Plans and Consumer Services offers employee-paid products that help provide consumers with additional financial protection beyond their core benefits. Be sure to stop by our booth to learn more about how we can help employers offer an array of product solutions at minimal to no cost to them.

Aetna Voluntary Plans and Consumer Services:

- Provides the power of cost control when employers need it most
- Offers plans to help employees pay for out-of-pocket costs without impacting employers' bottom line
- Gives employees the flexibility to enhance their core benefits plan while choosing to spend as much or as little as desired to support their health care coverage and protect their income
- Delivers the quality and service employers, their employees, producers and TPAs have come to expect from Aetna – with over 150 years of experience

2011 Voluntary Benefits Who's Who

American General Life Companies

CIGNA, a global health service company, is dedicated to helping people improve their health, well-being and security. CIGNA Corporation's operating subsidiaries provide an integrated suite of medical, dental, behavioral health, pharmacy and vision care benefits, as well as group life, accident and disability insurance, to approximately 47 million people throughout the United States and around the world.

CIGNA Voluntary is a leading provider of limited-benefit health plans for hourly employees, serving industries such as hospitality, retail, staffing and construction. These

American General

2727-A Allen Parkway, 2-C1
Houston, TX 77019

Contact: Michael W. Baldwin

Phone: (713) 831-6485

Fax: (713) 831-3289

Email: Michael.Baldwin@AmericanGeneral.com

Website: www.AmericanGeneral.com

EMBRACING THE FUTURE by focusing on what matters

With a 150-year legacy of helping protect employees and their families, American General Life Companies continues to enhance product offerings in every climate. American General Life Companies Employee Benefits offers groups and individuals the following Supplemental Medical Solutions:

- Group Limited Healthcare
- Group Critical Illness
- Group Hospital Accident
- Group Cancer
- Group Hospital Indemnity
- Personal Critical Illness
- Personal Accident
- Personal Cancer

www.americangeneral.com/employeebenefits

EMPLOYEE BENEFITS

American General
Life Companies

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The Alliance of Claims Assistance Professionals (ACAP) is a national organization that serves as a resource for employers and individuals throughout the country searching for expert assistance with health insurance claims problems. Formed in 1991, our organization educates the public about medical claims issues, advocacy services, and we support members with opportunities for development.

Members of ACAP are veterans in the field of medical claims assistance. We work on behalf of employer groups as advocates for employees. We may work on a PMPM agreement or annual contract, assisting employees who have issues with their health benefits.

Our advocates can save employee healthcare dollars by:

- Ensuring medical claims are paid correctly
- Appealing unpaid or denied claims
- Negotiating and filing out of network claims
- Tracking deductibles and healthcare expenses during a complicated illness

The Alliance of Claims Assistance Professionals

9600 Escarpment, 745-65
Austin, Texas 78749

Contact: Becky Stephenson, RN

Phone: (888) 394-5163

Fax:

Email: capinfo@claims.org

Website: www.claims.org

Employers can benefit from services by:

- Helping employees maximize benefits
- Adding the experience of an advocate to your Human Resource team
- Assisting employees with medical claims issues while maintaining employee confidentiality
- Allowing employees to focus on work while an advocate assist with claims issues

ACAP's professional have a lifetime of experience and are available to assist when employees need it the most.

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With unprecedented turbulence in the marketplace, producers need an insurer nimble enough to help develop profitable business opportunities and stable enough to commit to long-term collaboration. Beazley offers gap protection products that provide employees with valuable protection against life's uncertainties, and help employers broaden benefit options to address employee needs.

Beazley Group

8500 Normandale Lake Blvd, Suite 955,
Bloomington, MN 55437

Contact: Scott Machut, Head of Accident &
Health Business Development

Phone: (952) 886-7228

Fax: (952) 886 7501

Email: scott.machut@beazley.com

Website: www.beazley.com/accident&health

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- Insurance Agents
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New player joins world class team Beazley Accident & Health

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All products may not be available in all US jurisdictions. The descriptions contained in this communication are for preliminary informational purposes only. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. Coverage is available through appropriately licensed brokers and may not be available in all jurisdictions. Beazley includes the issuing company Beazley Insurance Company, Inc. for admitted products. Beazley includes the issuing company of Beazley Insurance Company, Inc. (BICI), rated A by A.M. Best.

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Assurity at Work is the Worksite Sales Division of Assurity Life Insurance Company. Assurity is a very strong, service-focused carrier with over \$2 billion in assets. Our company has a 120-year legacy and a strong commitment to the worksite market. We compare very favorably to our peers!

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- Full line of Voluntary Worksite products—Cancer, Critical Illness, Disability Income, Hospital Indemnity, Accident, Life Insurance products

Assurity At Work

1526 K St.
PO Box 82533
Lincoln, NE 68501-2533

Contact: : Rose Schamber, Worksite Sales Division

Phone: 402-437-3687/ 866-289-7337, Ext. 3687

Fax: 866-945-8710

Email: worksitesales@assurity.com

Website: www.Assurity.com

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(800) 908-1702 x191

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Accident & Health provides a broad portfolio of benefits for the employer, groups and infinity markets, including Accidental Death & Dismemberment (AD&D), Flex Shield and FlexAssure limited benefit medical products, Critical Illness, Vision Care and the Ambassador suite of Business Travel Accident, travel assistance and security products. Accident & Health is a division of Chartis Inc., a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, and one

Chartis

777 South Figuaror Street, Suite 17
Los Angeles, CA 90017

Contact: Alberto Fajardo, VP/Regional Manager

Phone: (213) 689 -3691

Fax: (713) 831-3289

Email: Alberto.Fajardo@ChartisInsurance.com

Website: www.chartisinsurance.com

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of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

The Accident & Health Division's limited benefit medical insurance programs are employee benefit plans designed to help provide first-dollar accident and sickness coverage for the most commonly occurring medical events.

* Limited Benefit Medical Insurance Programs are not traditional comprehensive health insurance and should not be considered a substitute for comprehensive health insurance or major medical coverage. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY.

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Framework Health Plan - Limited Medical that still works. - Recent health care reform may leave you with even more questions about limited medical. We continue to move forward writing and renewing new business, investing in new technology and enhancing plan administration processes. We can provide the answers, support and solutions you need.

Framework

11910 Volente Road
Austin, TX 78726

Contact: Carla Goodwin, *Vice President, Middle Markets*

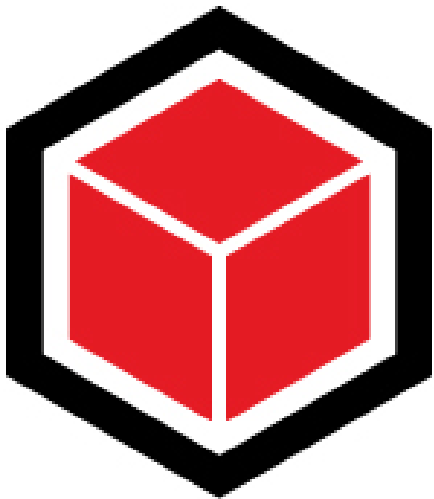
Phone: (512) 233- 1859

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HEALTH PLAN

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Homeland HealthCare is a third-party administrator of affordable limited benefit insurance plans that address day-to-day health expenses for individuals, families and groups who don't have access to traditional major medical coverage. Our products and customer service make us one of the highest rated and most trusted companies in the industry.

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Contact: Steve Jones & Robert Byrnes,
Marketing Director

Phone: (214) 871 -2118

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Healthcare Reform
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OCTOBER
24th - 26th
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www.EmployerHealthcareCongress.com

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Liberty Mutual Insurance Company

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Contact: Mark Parabolicoli,
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LTC Financial

5110 Cavillon Pt
Kirkland, WA 98004

Contact: Jonas Roesar, *Vice President*

Phone: (425) 284 -2444

Fax:

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National Benefits Plans, Ltd (NBP), headquartered in San Antonio, Texas, has over 40 years of combined experience in the healthcare and lifestyle benefits business. NBP is a recognized industry leader offering services to insurance companies, TPA's and employer groups. The New Vision Healthcare Solutions branded package of benefits was developed to meet today's growing demand for affordable employee benefits. Our provider networks offer a variety of ancillary benefits serviced by over 400,000 providers in all 50 states.

Texas Benefits/New Vision Healthcare Solutions

9385 Miller Lane
Garden Ridge, TX 78266

Contact: Tom Snyder

Phone: (210) 892 -0835

Fax:

Email: Tom@TexBenefits.com

Website: www.TexBenefits.com

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At Pan-American Life Insurance Group we understand how facing new challenges can also create new opportunities for the limited benefits industry. We provide quality benefits that offer solutions in response to the pressures of rising health insurance costs with products that are affordable, convenient and easy to understand.

Pan- American

601 Poydras St, 28th floor
New Orleans, LA 70130

Contact: Carlo Mulvenna

Phone: (504) 566- 3903

Fax:

Email: CMulvenna@PanAmericanLife.com

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Service Valet

22894 Pacific Blvd
Sterling, VA 20166

Contact: Rich Eller, *Director*

Phone: (800) 942- 8763, ext. 1467

Fax:

Email: Rich.Eller@Service-Valet.com

Website: www.Service-Valet.com/Benefits



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- Easy to implement
- Great recruiting and retention tool
- Set your benefits package apart from the rest

differentiate their company's benefits package from the others. Service Valet's "one click or call" solution is a great recruiting and retention tool and easy to implement.

Service Valet is powered by N.E.W. Customer Service Companies, together with its affiliates and member companies (NEW). It is a privately held, independent, third-party administrator of extended service plans, buyer protection services and product support. NEW is supported by a dedicated team of more than 4,000 customer care representatives and draws from its network of over 35,000 prescreened, prequalified service network providers.

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Symbius Financial is the first company to deliver a simple, transparent and low-cost way for employees to manage unexpected expenses on a non-predatory basis. Symbius provides an FDIC-compliant, voluntary payroll advance benefit to employees through partnerships with employers, benefit brokers, payroll companies and professional employment organizations (PEOs). With Symbius' no cost/no risk program, employers can significantly improve the financial wellness of their employee base by reducing employee financial stress and increasing employee productivity. Benefit brokers, payroll companies and PEOs can enhance and diversify their existing benefit packages by adding Symbius' innovative payroll advance program to their portfolio. Find out more at: www.SymbiusFinancial.com.

Symbius

14362 N. Frank Lloyd Wright Blvd, Suite 1500
Scottsdale, AZ 85260

Contact: Shane Edrington, *President, Founder*

Phone: (480) 889- 8941

Fax:

Email: Shane@SymbiusFinancial.com

Website: www.SymbiusFinancial.com

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New government regulations pretty much put an end to group health plans with calendar year maximums—and that includes most limited benefit medical plans. But Select Benefits is a fixed indemnity-type of limited benefit plan and is exempt from the many health care reform mandates that impact group health plans. If you have clients with a mini-med limited benefit plan—which is classified as a group health plan—switching to Select Benefits may help them bridge the gap as they work through their options and obligations under the new law. To find out more, contact your local Symetra representative or call 800-975-3665.

SYMETRA[®]
FINANCIAL

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Select Benefits is insured by Symetra Life Insurance Company, 777 108th Ave. NE, Ste 1200, Bellevue, WA 98004 and may be subject to limitations and exclusions. It is not a replacement for major medical insurance or other comprehensive coverage. Symetra[®] and the Symetra Financial logo are registered service marks of Symetra Life Insurance Company. Reach for great things SM is a service mark of Symetra Life Insurance Company.

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Symetra

777 108th Ave. NE, Suite 1200
Bellevue, WA 98004

Contact: Rebecca Crimmins,
Business Development Manager

Phone: (425) 256- 5517

Fax:

Email: Rebecca.Crimmins@Symetra.com

Website: www.Symetra.com/Financial/Group

From the small employer struggling to offer health insurance to the large business that needs financial security for its self-funded medical plan, the Group Division at Symetra Life Insurance Company is committed to finding a solution for your clients' needs and making it work.

Symetra Financial Corp. and its subsidiaries provide employee benefits, annuities and life insurance through a national network of benefit consultants, financial institutions and independent agents and advisors.

