



UTAH ASSOCIATION OF HEALTH UNDERWRITERS NEWS

SEPTEMBER - OCTOBER 2011

IN THIS ISSUE

**The Latest on
Health Care Reform**

**The Revised Uniform
Limited Liability
Compensation Act**

Region VII Leadership Conference

We're honored.

"Highest Member Satisfaction among Commercial Health Plans in the Utah-Arizona Region, Two Years in a Row."



AT SELECTHEALTH, member satisfaction is a top priority. That's why this award means so much to us. If you're one of our members, thank you for choosing SelectHealth. If you're not, find out what you're missing at selecthealth.org.



SelectHealth received the highest numerical score among commercial health plans in the Arizona-Utah region in the proprietary J.D. Power and Associates 2010-2011 U.S. Member Health Insurance Plan StudiesSM, 2011 study based on 33,039 total member responses, measuring 6 plans in the Arizona-Utah Region (excludes Medicare and Medicaid). Proprietary study results are based on experiences and perceptions of members surveyed December 2010-January 2011. Your experiences may vary. Visit jdpower.com.

President's Message

By Richard Broadbent, UAHU President

UAHU: Your Voice

This past summer seems to have moved by much faster than usual. Life, in general, seems to be moving at a faster pace every year. I hope your summer has been full of family, friends, and, at this point, happy memories!

I want to take a moment to recognize and thank Rob Perry for the work he has done in 2010 and 2011 while serving as UAHU President. I know of few people who have the love and respect of so many, many people in our industry. I appreciate his continued support and guiding hand in our association as Past President.

There are so many unsung heroes throughout our association. It would require the space of this entire article to mention the names of all who have served and continue helping move forward the purpose and cause of UAHU on a local as well as a state wide basis. So, I am not going to actually list your names. However, I would like to express to all of you my sincere appreciation for your many hours of service. It takes all of us to make our association successful.

Big congratulations to Ryan Thorne! He was elected to the position of Treasurer on the NAHU Board at this year's national convention. This means that he will be president of NAHU in 2014. Ryan has always been a great support to UAHU and will do a fantastic job for us in the national association.

The NAHU organization acts as an advocate for health insurance agents. Our association leaders are highly respected and have great working relationships with many members of Congress, both in the House and Sen-

ate. Janet Trautwein, NAHU CEO, has been working extensively with political leaders, NAIC, and HHS to alter or at least reduce the negative impact of MLR (Minimum Loss Ratio). As we are all aware, MLR has resulted in deep cuts to Agent Commissions which in turn is impacting our ability to earn a living and to service our clients.

On September 15th Janet was invited to give testimony to the House of Representatives Committee on Energy and Commerce - Subcommittee on Health titled, **"Cutting the Red Tape: Saving Jobs from PPACA's Harmful Regulations."**

The next five paragraphs are taken from Janet's testimony which can be found in its entirety on the NAHU website at NAHU.org.

In May 2011, a national actuarial study conducted for the National Association of Insurance Commissioners' (NAIC) Professional Health Insurance Advisors (EX) Task Force regarding producer compensation in the PPACA MLR calculation found that "in 2011, a significant number of companies have reduced commission levels, particularly in the individual market."

A Government Accountability Office (GAO) report released in August 2011 titled *Private Health Insurance: Early Experiences Implementing New Medical Loss Ratio Requirements* contained similar conclusions. It states: "Almost all of the insurers we interviewed were reducing brokers' commissions and making adjustments to premiums in response to the PPACA MLR requirements. These insurers said that they have decreased or plan to decrease commissions to brokers in an effort to increase their MLRs."

As a result of these cuts, brokers servicing the individual and small-business markets are seeing their overall business revenue slashed by 20 to 50 percent. This means fewer agents and brokers will be able to afford to stay in business. It also means that the agents who do survive will have to make service cuts and will no longer be able to provide the counseling and advocacy support to their clients at the same levels as they have in the past.

It may seem that what agents and brokers do is simple—they sell insurance. But there is much more to it than that. They meet with each client and determine their specific needs, covering everything from which doctors they use to preferences regarding financial risk. With employers, they also discuss issues such as the savings that can be achieved through wellness and disease-management programs and the characteristics of a company's particular workforce. Once they have a complete assessment, they help their client find the best plan at the best price.

Once the sale is over, the agent's job really kicks in. Agents are responsible for solving all the problems that consumers may have once coverage is in place. Many times, the role of the agent is invisible, particularly to the employees of a company. Typically when workers have issues with their health coverage, they contact their supervisor or the company's human resources department. But what many employees do not realize is that to solve their coverage problems, their employer will contact the health insurance agent. Many smaller companies do not even have an HR department

Past UAHU President Elected NAHU Treasurer at Annual Convention



Ryan Thorn was elected to the National Association of Health Underwriters (NAHU) Board of Trustees as treasurer at the 81st Annual Convention in San Antonio. He served as president of the Utah Association of Health Underwriters in 2000-2001.

"Ryan is devoted to making health care reform work for every American, and there is no one better positioned to make that happen," said Janet Trautwein, NAHU CEO. Ryan, president of Ryan P. Thorn Insurance Planning, Inc., has worked for many years to improve the health insurance industry through his extensive legislative work. A member of NAHU since 1993, he has served as chair of NAHU's Education Foundation, an advisor for the Young Agent Health Underwriters committee, a member of the Leading Producers Round Table and a regional vice president.

Ryan has received numerous awards and recognitions for his legislative work from professional organizations and the Utah state legislature including:

- 2005-2006 UAHU "Lifetime Achievement Award" recipient from the State of Utah. This honor recog-

nizes one agent in Utah each year for their years of service to the industry.

- 2002-2003 UAHU "Health Underwriter of the Year" — highest award given to a Utah Health Insurance Agent.
- 2001 "NAHU State Legislative Achievement Award". One of five awards given Nationally to an insurance agent.
- MHIS — Master Health Insurance Specialist. Recognized by peers in the insurance industry as one who has met a higher standard of qualifications, production and service to his clients.

"With the passage of the Patient Protection and Affordable Care Act, there are serious concerns that must be faced by the health care industry," Ryan said. "NAHU has been instrumental in affecting health policies nationwide, and we must continue to be engaged in this process to find private-market solutions."

Ryan lives in South Jordan, UT, with his wife and four children.

Focused on health— just like you

We are all working to improve the health of our communities. At Regence, we're creating innovative tools that help our members make smart, informed decisions about their own health and well-being. That leads to better outcomes for our members and a healthier community for us all.

share the well™





The Latest on Health Care Reform

By Ken Allen, District Manager

The comprehensive Health Care Reform law that was signed March 30, 2010 by President Obama, has brought about many challenges for **small businesses**. With so many moving parts, employers across the nation are struggling to understand the new requirements, figure out how to comply with them, and keep up with the changing rules.

As a broker, one of the key areas that you can add value to your relationship with your clients is education, information and hopefully some guidance.

The following is a brief summary of the latest events in the Health Care Reform law and key upcoming provisions:

Appeals Court Says Individual Mandate is Constitutional

On June 29, 2011, the United States Court of Appeals for the 6th Circuit issued a 2-1 decision in *Thomas More Law Center v. Obama*, upholding the constitutionality of the individual mandate. Effective January 1, 2014, the mandate requires most individuals to obtain minimum essential coverage or pay a penalty – exemptions apply for certain individuals,

such as those who can't afford employer coverage, who are low-income taxpayers, or who have coverage gaps of less than three months. Many challenges to the individual mandate are making their way through the courts and this is the first case to be reviewed by an appeals court. The expectation is that the issue will ultimately be decided by the U.S. Supreme Court.

IRS Provides Initial Guidance on Comparative Effectiveness Research Fees

In June 2011, the Internal Revenue Service issued Notice 2011-35 discussing the Health Care Reform requirement that plan sponsors and health insurance issuers pay comparative effectiveness research fees to fund the activities of a new Patient-Centered Outcomes Research Institute. The guidance describes when the fees start and end, the plans or policies subject to the fees, the applicable exemptions, and the amount of the fees.

Congress Repeals Health Care Reform Voucher Requirement

On April 15, 2011, Congress passed and the President signed the "Department of Defense and Full-Year Continuing

2012 Effective Dates for Key Health Care Reform Provisions

January 1, 2012 Effective Date

Form W-2 Reporting of Employer-Sponsored Health Coverage for Large Employers

Most plan sponsors must report the cost of employer-sponsored health coverage on employee W-2s beginning with the 2012 tax year, which are the W-2s that are generally required to be provided by January 31, 2013. Employers that filed fewer than 250 W-2s in 2011 are not required to report the information until at least the 2013 tax year. The IRS continues to emphasize that the W-2 reporting obligation does not make employer sponsored health coverage taxable for employees.

Medical Device Fee (*May increase employer costs*)

Medical device manufacturers, producers, or importers must pay an excise tax equal to 2.3% of the sale price on the sale of certain medical devices. Costs are likely to be passed on to plan sponsors in the form of increased medical device costs.

March 23, 2012 Effective Date

Uniform Explanation of Coverage Summaries

Plan sponsors must provide government-developed uniform explanation of coverage summaries to plan participants. Federal agencies are required to develop a template showing the required information for the summaries which was to be published by March 23, 2011. Plan sponsors must fill in the template with the required information for their plans and begin distributing the summaries by March 23, 2012. Plan sponsors may want to begin to use the template during the first open enrollment period after the model is published.

60-Day Advance Notice of Benefit Changes

Participants must be given 60 days advance notice of any material modifications in coverage, such as increases in cost-sharing or benefit reductions. A plan sponsor may satisfy this requirement by sending a revised uniform explanation of coverage summary.

Appropriations Act, 2011" (H.R. 1473), an appropriations bill financing the federal government through September 30, 2011. Of greatest interest to plan sponsors, the legislation repeals the Health Care Reform "Free Choice Voucher" requirement. As enacted, the Health Care Reform law required employers offering health coverage to provide Free Choice Vouchers (i.e., employer funds) to certain employees beginning January 1, 2014. An employee would have been entitled to receive a Free Choice Voucher to use to purchase Exchange coverage if the employee: (1) was required to pay between 8% and 9.8% of household income for the employer's health coverage; (2) had household income less than 400% FPL; and (3) opted out of the employer's health coverage. The repeal means that the Free Choice Voucher requirement will not take effect as scheduled. The recently enacted legislation does not alter the other Health Care Reform employer responsibility requirements, such as the Free Rider Penalty.

IRS Issues Form W-2 Reporting Guidance for Health Coverage

In March 2011, the Internal Revenue Service issued Notice 2011-28 describing how employers should report the cost of employer-sponsored health care coverage on Form W-2 beginning with the 2012 calendar year.

For the most up-to-date news on Health Care Reform and details regarding these provisions, please visit our comprehensive health care reform website at www.hcrededucation.com.

NOTE: The information provided here is only a brief summary that reflects American Fidelity's current understanding of select provisions of the law, often in the absence of regulations. All interpretations are subject to change as the appropriate agencies publish additional guidance. American Fidelity does not provide legal advice – as such, employers and individuals are encouraged to consult with their legal counsel and/or tax advisors about how Health Care Reform may impact them.

Ken Allen is a District Manager at American Fidelity. To learn more about everything American Fidelity has to offer, please contact Ken at (800) 450-3506, ext. 3058 or email ken.allen@af-group.com.

newsLINK Marketing | Professional Publishing Services, LLC is a marketing agency that specializes in communication strategies for nonprofits, trade associations and professional service firms. We believe that successful organizations don't just find new clients and members, they grow them, from their relationships with – and referrals from – the clients and members they already serve. Marketing professional services is different. Keeping your clients and members loyal to you is what we do through consistent and quality communication. We have helped hundreds of clients tell their story, retain member and client bases and grow from internal award-winning communication strategies in the form of newsletters (print and electronic), magazines, directories, annual reports and other marketing pieces. For more information, call 888.745.4003 | www.newslinkpps.com.

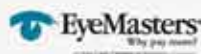


Keep a good eye on your employees.

In employee surveys, vision insurance plans are favored over dental plans by almost double. And Opticare of Utah allows you to provide vision coverage for your employees without obligations or minimums. Offering vision plans through us is a simple, cost-free process for employers, and our rates are the best in the market. Opticare also gives you plenty of flexibility with in-state and out-of-state plans. Opticare has more than 80 providers in Utah and more than 13,000 providers nationwide. We offer group and voluntary rates that include benefits for glasses, contact lenses, comprehensive eye examinations and LASIK discounts.

They'll appreciate it.

1901 West Parkway Blvd. Salt Lake City, Utah 84119 1.800.EYECARE 1.801.869.2020 opticareofutah.com





The Revised Uniform Limited Liability Company Act

and Its Effect on Utah's New and Existing LLCs

By Florence M. Vincent, Van Cott

The Utah Legislature recently enacted the Utah Revised Uniform Limited Liability Company Act ("Act"), which will affect new and existing Utah LLCs. This article is intended to provide Utah LLCs with information concerning the effective date of the Act, together with a brief explanation as to how the Act changes the existing laws governing Utah LLCs. If you are a manager or member of a Utah LLC, or are thinking of forming a Utah LLC, you should speak with your counsel about how the Act may affect your LLC.

You have time to learn about the Act. While the Legislature enacted the Act in the 2011 legislative session, the Act does not go into effect until July 1, 2012. The July 1, 2012 date applies to LLCs that are formed on and after that date. The Act does not go into effect until July 1, 2014 with respect to LLCs that were formed on or before July 1, 2012. Existing LLCs may nevertheless opt to become subject to the Act on and after July 1, 2012.

Under the current statute, the organizer(s) of a Utah LLC is required to file articles of organization, which include information concerning business name, business purpose, whether the LLC is member or manager-managed, the names and street addresses of the initial members or managers, the name and address of each organizer who is not a member or manager and registered agent information. This information is readily available to the public from the Utah Division of Corporations and Commercial Code (the "Division"). The Act changes this requirement. Under the Act, a certificate of organization is all that is required to be filed in order to form an LLC. The only information required to be included in a certificate of organization is the name of the LLC, registered agent information, and whether the LLC is a low-profit LLC. If the LLC is a professional services company, the certificate must also include a description of services and the name and address of each member. Existing LLCs will not be required to file a new certificate of organization, but may opt to file a certificate on and after July 1, 2012, and thereby

“Existing LLCs will not be required to file a new certificate of organization, but may opt to file a certificate on and after July 1, 2012, and thereby reduce the amount of information that is publicly available from the Division.”

reduce the amount of information that is publicly available from the Division.

The Act recognizes that the operating agreement agreed to by the members, i.e., the deal the members struck, should govern unless it conflicts with the statute. One example of this relates to fiduciary duties. Under the current statute, fiduciary duties are established, in print, by statute. However, under the Act, fiduciary duties may be set forth in the LLC's operating agreement. Unless the fiduciary duties described in the operating agreement are “unconscionable or against policy,” the operating agreement will govern. Specifically, the Act provides that an LLC's operating agreement may: (i) restrict or eliminate several duties relating to the dissolution of the LLC, (ii) define the duty of loyalty, (iii) alter the duty of care, (iv) alter or eliminate any other fiduciary duty, and (v) establish standards by which to measure the LLC's compliance

with the good faith and fair dealing requirement. In addition to altering duties, an operating agreement may further limit member liability by establishing methods to ratify or authorize violations of the duty of loyalty.

Another change relates to creditor rights. Under the existing statute, if a member loaned money to the LLC, the loan cannot be repaid to the member until all other creditors are paid. But under the Act, member-creditors may be treated on par with all other unsecured creditors. That is, member-creditors are no longer relegated to the back of the line—they may have the same standing as other unsecured creditors.

The foregoing represents a brief summary of just a few changes the Act will make to existing law governing LLCs. Because the Act replaces the existing statute governing LLCs, you should review it carefully with counsel.

**Not just insurance
that works
for your clients.
A company
that works for you.**

Nobody knows what your clients need better than you do. Humana respects that. We sit down with you, listen carefully, then develop solutions that fit your clients' budgets and their lifestyles.

Call 801-256-6200
to find out more.



HUMANA
Guidance when you need it most

Group health

Medicare

Individual health

Dental, Life, Vision

Pharmacy



**BUILD A
STRONGER
WORKFORCE.**

**START WITH
A BETTER
HEALTH PLAN.**



Grow Healthy.

How do you know what a better plan looks like? First, look at the health insurance company it comes from. Make sure they have the resources, dedication and commitment to address your clients specific needs. A good health plan can do more than help your clients' employees get healthy, it can help your business grow healthy. To learn more about UnitedHealthcare plans, call 1.877.233.0670 or visit uhctogether.com/west.

Start now. Visit uhctogether.com/west



©2010 United HealthCare Services, Inc. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by or through UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health plan coverage provided by or through UnitedHealthcare of Utah, Inc.

UHCUT499384-000

Region VII Leadership Conference: Day One

The NAHU Region VII Leadership Conference officially kicked off yesterday and we are already making an impact for our industry.

The New Mexico State Association of Health Underwriters put on a world-class golf tournament at the beautiful Sandia Golf Resort followed by a great welcome reception on Tuesday.

The conference started bright and early on Wednesday where we heard about exceptional customer service and how to help create a winning culture not only for our chapters, but also our businesses, from John Garcia, owner of Hospitotally. Our very own NAHU Treasurer Ryan Thorn and Martine Smith (Executive Director for Utah AHU) gave a fantastic presentation on effective association management. We then had a dynamic webinar from Brenda Weigel, NAHU's Manager of Electronic Communications, about social media and how to create and effectively use Facebook, LinkedIn, and Twitter to enhance the experience of our members and grow our chapters. Anne Sperling, Past NAHU Professional Development Chair, then gave a wonderful presentation on professional development and

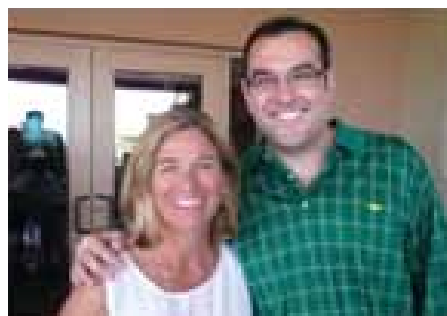
what NAHU is putting together nationally to continue to bring more value to our members and our industry.

One of the missions that I have for Region VII is to apply for and win lots of awards and we had both NAHU Awards Chair Julia Moore and Rosanne Wolfe, NAHU Region VII Awards Chair, give a very informative presentation on awards and best practices on how to win.

We finished off the conference with a fantastic legislative panel that was put together by Anne Sperling with some incredible representatives from New Mexico and companies including UHC, Lovelace, HCSC, Presbyterian and AHIP.

The day ended yesterday with a tram ride up to the High Finance Restaurant on Sandia Peak. The tram ride is the longest of its kind in the whole world with stunning views and the meal was amazing.

We're looking forward to another day packed with ideas on how to make an impact on our chapters, our region and our businesses.



Region VII Leadership Conference: Day Two

At the close of the day Wednesday, 45 attendees of the NAHU Region VII conference enjoyed a delicious dinner at the High Finance Restaurant on Sandia Peak, which boasts absolutely incredible views.

We started the day on Thursday recapping what we had learned the day before and once again going over the theme for the year: "Making An Impact." Our keynote speaker, Brian

Hicks, then stepped up to truly inspire conference attendees. He asked everyone to look within themselves and issued a challenge to our region and our industry, telling us to "do all that we are capable of doing." He called on us to keep our passion for the industry, our fire, alive, and asked us to not only envision the world that we would like to create, but to actually create it. You can learn more about Brian and register for his e-newsletter at www.brian-hicks.com.

“Region VII is fired up, excited and ready to have a fantastic year and, most importantly, make a positive impact on the insurance industry, our members, our clients, our families and our friends.”

The meeting closed with each of the state organizations gathering to put together an action item list of what they are going to do immediately upon getting home and how they are going to communicate the message that they have learned over the past few days. Region VII is fired up, excited and ready

to have a fantastic year and, most importantly, make a positive impact on the insurance industry, our members, our clients, our families and our friends.



UAHU: YOUR VOICE - continued from page 3

for employees to contact so, as the Congressional Budget Office has noted, agents and brokers often “handle the responsibilities that larger firms generally delegate to their human resources departments – such as finding plans and negotiating premiums, providing information about the selected plans, and processing enrollees.”

Thank you Janet! This is the kind of activity/activities our association is involved in every single day. Your membership in UAHU is providing you a voice in the national and state arena. It is working hard to protect both the health care consumer and you, as an agent, in our industry.

**REACH YOUR TARGET AUDIENCE
AFFORDABLY**

Find out how targeted advertising can produce real, measurable results for your organization.



ADVERTISE AND GET RESULTS



Sophie B. Hanson, Advertising Sales
801.746.4003 | sophie@newslinkpps.com



2011 Annual Convention San Antonio, Texas

June 26 - 29, 2011 • Grand Hyatt • San Antonio, TX

Over 550 Agents across the country attended the Convention in San Antonio Texas this year. Utah had 12 Members present. In addition to the important elections of some of our NAHU 2011-2012 board members, we learned, laughed, and strengthened relationships.

Here are some comments from our Utah attendees:

"What a great venue the National Convention is as they bring together agents and carriers from across our nation to discover what is working successfully in various locations around the country that can also help us as health insurance providers to benefit our clients here at home. Also seeing what NAHU is doing first hand is always encouraging. We are truly in good hands as NAHU works closely with Washington DC to guide Legislators to understand our value and position as insurance providers."

Richard Broadbent
President, UAHU

"I learned just how much our membership in NAHU really means. Just because the leadership of NAHU can't talk

about everything they are doing behind the scenes, our members should rest assured that they are making a difference in Washington DC and our voice is being heard."

Colleen Mellor
President Elect, UAHU

"I learned some great information about technology that I didn't quite understand before. It really helped to be able to discuss situations with Brokers who were learning and Brokers who had already implemented these new strategies all across the country."

Robin Sellers
Communications Chair, UAHU

Quite a variety of information was exchanged; Motivational, Board Instruction, as well as Professional Development. Here are some examples:

Compliance Track

- **The Impact of Health Care Reform: What's Next for Consumer-Directed Health Care and Tax-**

Advantaged Health Savings Accounts (Part I)

Karli Dunkelberger and Todd Berkley

- **The Impact of Health Care Reform: What's Next for Consumer-Directed Health Care and Tax-Advantaged Health Savings Accounts (Part II)**
Karli Dunkelberger and Todd Berkley
- **Just-Released IRS Guidance Regarding New Form W-2 Reporting Requirement for Employer-Sponsored Group Health Coverage**
Seth Perretta
- **Help Your Small Business Clients Understand the Impact of Healthcare Reform on Their Small Business Employee Benefit Plans**
Todd Kuehn

Value-Based Purchasing Track

- **The Revolution in Health Care**
Gerald Frye
- **Value-Based Benefits Benchmarking**
Tom Parry
- **CDHPs and Value-Based Purchasing—Finding Alignment Post-PPACA**
Jorge Font

Strategic Selling Track

- **Selling into the Great Unknown**
Jason Jordan and Michelle Teel
- **How to Attract Business, Add Value and Dream Big**
Barbara Sanfilippo
- **Turning Change into Dollars: 21st Century Strategies and Tools to Increase Your Revenue Without Increasing Your Overhead**
David Saltzman
- **Real-World Tactics and Reality-Based Motivation for Increasing Sales Productivity and Job Satisfaction**
Barry Maher

Agency Management Trends Track

- **Social Media 101: Connecting and Sharing**
Kathryn Gaglione and Brenda Weigel
- **Technology Systems to Improve Business**
Joe Markland
- **Social Media 201: Establish Yourself and Grow Your Business**
Bradford Backlund and Alan Katz
- **Hiring Young Professionals and How to Reap the Benefits**
Andrew Bard

Self-Funding Track

- **Self-Funding 101: Alternate Funding and Self-Funding - TPA or ASO?**
Dean Hoffman
- **Self-Funding 202: Advanced Concepts**
Dean Hoffman
- **Get into the Driver's Seat with the Right Strategy, Data and Tactical Execution**
Gerald Frye
- **Innovative Self-Funded Plan Design to Maximize Cost Savings in a Post-PPACA World**
Becki Wendorf



UTAH ASSOCIATION OF HEALTH UNDERWRITERS

2011-2012 LUNCHEON/EDUCATION SCHEDULE

October²⁰¹¹

- 3 Northern AHU Chapter Meetings:** 8:30 am, McKay-Dee Hospital Education Center, 4401 Harrison Blvd. Ogden, UT 84403
- 12 Salt Lake Valley AHU Chapter Meetings:** 11:00 am - 1:30 pm, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107
- 18 Central Utah Chapter Luncheon** Sponsor: UHC; Topic: HSAs; Speaker: Dean Kissel (Optum) 11:30 am, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107
- 27 Southern AHU Chapter Meetings:** 9:00 am, 2nd floor at the IHC Executive Conference Room, 1424 E. Formaster Drive (700 South), St. George UT

November²⁰¹¹

- 15 Central AHU Chapter Meetings:** 11:30 am, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107 Sponsor: TDA; Topic: Wellness; Speaker: Jenny (Gold's Gym)

December²⁰¹¹

- 1 Northern AHU Chapter Meetings:** 8:30 am, McKay-Dee Hospital Education Center, 4401 Harrison Blvd. Ogden, UT 84403
- 8 Salt Lake Valley AHU Chapter Meetings:** 11:00 am - 1:30 pm, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107
- 20 Central AHU Chapter Meetings:** 11:30 am, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107
- 22 Southern AHU Chapter Meetings:** 9:00 am, 2nd floor at the IHC Executive Conference Room, 1424 E. Formaster Drive (700 South), St. George UT

January²⁰¹²

- 5 Northern AHU Chapter Meetings:** 8:30 am, McKay-Dee Hospital Education Center, 4401 Harrison Blvd. Ogden, UT 84403
- 9 UAHU Fall Education Seminar:** 11:00 am - 1:30 pm, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107
- 11 Salt Lake Valley AHU Chapter Meetings:** 11:00 am - 1:30 pm, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107
- 17 Central AHU Chapter Meetings:** 11:30 am, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107 Sponsor: Reliance Standard; Topic: Insurance Fraud; Speaker: Alex Johnson (Regence BCBS)
- 26 Southern AHU Chapter Meetings:** 9:00 am, 2nd floor at the IHC Executive Conference Room, 1424 E. Formaster Drive (700 South), St. George UT

February²⁰¹²

- 2 Northern AHU Chapter Meetings:** 8:30 am, McKay-Dee Hospital Education Center, 4401 Harrison Blvd. Ogden, UT 84403
- 8 Salt Lake Valley AHU Chapter Meetings:** 11:00 am - 1:30 pm, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107
- 21 Central AHU Chapter Meetings:** 11:30 am, Internountain Medical Center Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107 Sponsor: The Hartford; Topic: Strategic Workforce Planning; Speakers: Neal McLaughlin (The Hartford & Erick Khuni (Performance Resources)
- 23 Southern AHU Chapter Meetings:** 9:00 am, 2nd floor at the IHC Executive Conference Room, 1424 E. Formaster Drive (700 South), St. George UT

SAVE THE DATE

01/09 UAHU Fall Educational Seminar: 11:00 am - 1:30 pm, IMC Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107

01/25 Day on the Hill: 3 - 6 pm, Capitol Hill

03/07 UAHU Ethics Seminar: 9:00 am - 3:00 pm, IMC Auditorium in the Doty Education Center, 5121 S. Cottonwood St., Murray UT 84107

05/22-23 Sales Congress: South Towne Convention Center, Sandy



UTAH ASSOCIATION OF HEALTH UNDERWRITERS

the Utah Association of Health Underwriters Political Action Committee (HUPAC) Monthly Contribution Form



“Every man owes a part of his time and money to the business or industry in which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere” – Theodore Roosevelt



Automatic Monthly Credit Card Billing for HUPAC Contributions

If you would like to enjoy the convenience of automatic monthly billing, simply complete the Credit Card Information section below and sign the form. All requested information is required. Upon approval, we will automatically bill your credit card for the amount indicated and your total charges will appear on your monthly credit card statement. You may cancel this automatic billing authorization at any time by contacting us.

Contributor’s Information:

Name: _____ Phone: () _____ - _____
Email Address: _____

Credit Card Payment Information:

I authorize the Utah Association of Health Underwriters PAC to automatically bill my credit card the following amount monthly on the first of each month (PLEASE SELECT MONTHLY CONTRIBUTION AMOUNT BELOW):

Input boxes for contribution amounts: \$10, \$15, \$20, \$25, \$30, \$40, \$50, \$75, \$100, Other \$

- List My Name as a Contributor to HUPAC
Anonymous (please do not list my name as a contributor to HUPAC)

Credit Card Information: (Personal or Company Credit Cards Accepted)

Input boxes for Visa, Master Card, American Express, Credit Card Number, Expiration (Mo / Yr)

Cardholder’s Name (As shown on credit card) Credit Card Billing Zip Code

Cardholder’s Signature Date

Please mail, fax, or email this entire form to:

Jonathan Clark (HUPAC Chair)
545 E. 4500 S. Suite E-250
Salt Lake City, UT 84107
Phone: 801-288-9700; Fax: 801-288-9783
jon@westernbenefit.com

Thanks for Supporting UAHU and Your Industry!

NAHU AND UAHU MEMBERSHIP APPLICATION			
PERSONAL INFORMATION		DUES & PAYMENT INFORMATION	
LAST NAME, FIRST NAME		DESIGNATION	
LICENSE OR SOCIAL SECURITY NUMBER		National Dues	\$270.00
COMPANY NAME		Utah State Dues	\$100.00
BUSINESS ADDRESS		Total Fees \$370.00	
BUSINESS CITY		SUITE #	
BUSINESS STATE		FORM OF PAYMENT	
BUSINESS ZIP		<input type="radio"/> Check (made payable to NAHU) <input type="radio"/> Visa - see below <input type="radio"/> Master Card - see below <input type="radio"/> Pre-Authorized Checking - see below	
BUSINESS TELEPHONE		BUSINESS FAX	
HOME ADDRESS (FOR LEGISLATIVE PURPOSES)			
HOME CITY		HOME STATE	
HOME ZIP		MAIL PAYMENT & APPLICATION:	
EMAIL ADDRESS		Colleen Mellor VP MEMBERSHIP 111 E. Broadway Ste 1400 Salt Lake City, UT 84111 Fax: 801-596-2650 Phone: 801-533-8444	
STATE SPONSOR/RECRUITED BY		SELECT ONE	
Colleen Mellor VP MEMBERSHIP		<input type="radio"/> Northern Utah Chapter <input type="radio"/> Salt Lake Valley Chapter <input type="radio"/> Central Utah Chapter <input type="radio"/> Southern Utah Chapter	
Recruited By:			

PRE-AUTHORIZED CHECKING / CREDIT CARD AUTHORIZATION

I hereby authorize NAHU to initiate debit entries to my account indicated below.
 Monthly dues will equal one-twelfth of the total of the National, State, and Local dues.

<input type="checkbox"/> CREDIT CARD AUTHORIZATION			
NAME ON CARD		CREDIT CARD ACCOUNT NUMBER	
SIGNATURE		EXPIRATION DATE	
		DATE	

<input type="checkbox"/> BANK ACCOUNT AUTHORIZATION			
FINANCIAL INSTITUTION		BANK ACCOUNT NUMBER	
NAME ON BANK ACCOUNT		ROUTING AND TRANSIT NUMBER	
SIGNATURE		DATE	



UTAH ASSOCIATION
OF
HEALTH UNDERWRITERS

Executive Board 2011–2012



**Immediate
Past President
Rob Perry**



**President
Richard Broadbent**



**President-Elect
Colleen Mellor**



**Vice President
Lloyd Coleman**



**Executive Director
Martine Smith**



**Secretary
TBD**



**Treasurer
Rob Benda**

UAHU 2011-2012 Chapter Leadership Roster Form

President

Richard Broadbent
435-757-9871
richbroadbent@yahoo.com

Awards Chair

Richard Broadbent
435-757-9871
richbroadbent@yahoo.com

Richard Herd
801-856-5962 (C)
rich@mcdermott-company.com

**Northern Utah AHU
President**

Denise Abbott
435-757-7834
denise_abbott@us.afiac.com

President Elect

Colleen Mellor
801-979-3198
colleen.mellor@nmfn.com

Communications Chair

Robin Sellers English
801-725-8182
rsellers@fbabenefits.com

Media Relations Chair

Richard Broadbent
435-757-9871
richbroadbent@yahoo.com

Central Utah AHU President

Leon Muhlestein
801-319-4306
leon@magellaninc.net

Vice President

Lloyd Coleman
801-580-7065
lcoleman@bhni.com

Education Chair

Gregory Nelson
801-304-7706 (o)
801-860-6552 (C)
greg@sbcoach.net

Membership Chair

Lynn Strate
801-560-1051
lynns@wmimutual.com

**Southern Utah AHU
President**

Lynden Kendrick
435-817-5219
lynden.kendrick@usbank.com

Past President

Rob Perry
801-541-1955
rob@pfgins.com

HUPAC Co-Chairs

Regina Essex
801-933-3598 (O)
regina.essex@ahplans.com

Retention Chair

Wendy Horrocks
801-442-7714 (o)
801-884-8480 (C) wendy.
horrocks@selecthealth.org

Web Master

Brad Hansen
801-333-5387
801-673-6503(c)
brad.hansen@regence.com

Secretary

TBD

Brad Evans (Financial)
801-228-9700 (O)
801-231-8397 (c)
bevans@westernbenefit.com

Executive Director

Martine Smith
801-554-7670
martinesmith@uahu.org

Lobbyist

Mike Sonntag
801-949-3023
msonntag@qwest.net

Treasurer

Rob Benda
801-718-2302
rob.benda@mercer.com

Legislative Chairs

Scott Deru
801-546-6004
sderu@FBAbenefits.com

Salt Lake AHU President

Bryce Craig
801-706-9593
timothy_craig@us.afiac.com

They
walked to
school in
snow...
uphill
both ways



One moral consistently seems to accompany the “hard times” stories you hear from your parents or grandparents — ***it made folks stronger, better people.***

Altius is there for our members through tough times. We’ve weathered many storms as a managed health care company, providing coverage since 1976. With more than 7,600 participating providers, 87 contracted hospitals, and hundreds of facilities and pharmacies throughout Idaho, Utah, and Wyoming, Altius has you covered. Eligible out-of-area members have access to over 4,900 participating hospitals and 490,000 doctors and professionals in a wide range of specialties through all 50 states, the District of Columbia, and Puerto Rico.

For more information about how Altius can be there for you, contact us or your broker today.



10421 South Jordan Gateway, Suite 400
Salt Lake City, UT 84095 • 1-800-377-4161
www.altiushealthplans.com



Utah Association of Health Underwriters
P.O. Box 581485
Salt Lake City, UT 84158-1485

This magazine is designed and published by Media Communications Group | 1.888.745.4003

AS UTAH'S #1 DENTAL PLAN PROVIDER DENTAL SELECT CAN HELP YOU...

**SAVE MONEY FOR
BOTH YOUR COMPANY
AND EMPLOYEES.**

**TRANSITION WITH NO
HASSLES AND NO
DISRUPTION.**

**KEEP YOUR CURRENT
BENEFITS FOR LESS.**



**Understand The Bottom Line
801-495-3000**



5373 S. Green Street, 4th Floor, Salt Lake City, UT 84123
Phone: (801) 495-3000 Toll Free: (800) 999-9789 www.dentalselect.com