

# CENCO STREET JOURNAL

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*Special points of interest:*

- Blue Cross announces EmployeeChoice!
- Blue Cross Introduces Blue View Vision
- Creative Sales Ideas from Cenco and AmerUs Life



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*Blue Cross Introduces New Small Group Portfolio!*

## It's EmployeeChoice!

Blue Cross has just announced a fabulous new Small Group (2-50 employee) medical plan portfolio called "**EMPLOYEE CHOICE**" that can be sold alongside any other carrier's HMO!

This new portfolio has 5 plans from the existing EMPLOYEE ELECT portfolio. Rates and benefits for this new portfolio are exactly the same as EmployeeElect. The plans are:

- Premier PPO \$20
- PPO \$30
- PPO \$35 GenRx
- PPO 2400 (HSA compatible)
- Saver HMO



The great part about this new portfolio is that employees who enroll in the group's other HMO carrier are treated as allowable waivers and **will not** count against participation!

Minimum participation with the Blue Cross EmployeeChoice portfolio is 75% of remaining eligible employees with **at least 5** employees enrolling.

*(Example: Group of 40 employees. Group has a single HMO plan with another carrier. 22 employees want to stay on current HMO, 4 have spouse's group coverage, 3 have Medi-Cal. These are all valid waivers. Of the remaining 11 employees at least 9 must enroll onto EmployeeChoice).*

We think this is a great new option for your clients.. Please call us for more information and a quote!



## ***Light Up Your Production*** **with Creative Sales Ideas** **from Cenco and AmerUs Life**

An effective marketing plan is the lifeblood of a successful sales professional. The AmerUs Life new and improved *Ideas for the Sales Professional* brochure will give you effective financial solutions to present to your clients and, in turn, increase your sales.

With the all-new Indexed UL Sales Idea brochure, AmerUs has revamped the six tried and true scenarios for you with new products and current rates. Plus, AmerUs has added four new sales ideas that you can apply to your practice today!

The 10 situations covered include....

- 1) Wealth Enhancer
- 2) The Roth IRA Alternative
- 3) The IRS-RMD Dilemma
- 4) Control Your Destiny
- 5) Succession Planning
- 6) Gift of a Lifetime
- 7) "Trusting" in Life Insurance
- 8) CRT to the Rescue
- 9) Pay the Mortgage Early
- 10) To Retirement...And Beyond!

### ***Get Your Copy Today***

You can view and print the *Ideas for the Sales Professional* brochure online at the AmerUs agent web site by selecting from the main menu: Marketing > Advanced Markets Strategic Resource Center.

**OR call your Life Support Team at**  
**Cenco Insurance Marketing Corp.**  
 916-920-5251 or 800-45CENCO

### **Remember when you didn't ask, you didn't get?**

Well, things have not changed ....

Ask your clients if they want a return-of-premium insurance that's a real treat. Chances are they'll want to know more about ROP Term. Let them know that with American General Life Insurance ROP Term, their net cost for the entire period is zero, even though they will pay more each year for the guaranteed right to get all their premiums back at the end of the period, if they are still alive.<sup>1</sup>

For more information on ROP Term call Cenco Today!

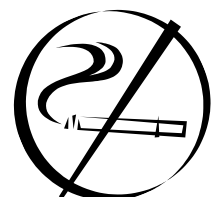
<sup>1</sup> The cumulative premiums paid on the policy during the level term period, not including any substandard and rider charges, will be paid to the policy owner at the end of the level term period if the policy is then in force. The premium returned does not take into account any time value of money. Beginning the sixth policy year, a portion of the cumulative premiums may be returned if the policy is surrendered.

### ***Reduced Rates on Term Life!*** ***Heat up your sales with*** ***Sure Term<sup>®</sup> 15-,20-,and 30-year term*** ***life insurance.***

The rate decreases are in the Preferred Best No Nicotine Use, Preferred No Nicotine Use and Select No Nicotine Use\* classifications. Sure Term<sup>®</sup> is underwritten by General Electric Capital Assurance Company, Lynchburg, VA. GE Capital Assurance Company is A+ rated by A.M. Best.

*Call today for a quote!*

\* No Nicotine Use excludes use of nicotine and nicotine substitutes



## Blue Cross Introduces Blue View Vision

Blue Cross has recently introduced Blue View Vision, their new vision plan. Blue View Vision offers two comprehensive, inexpensive Small Group plans that can be sold with any medical plan or as a stand-alone.

Blue View Vision features:

- A vast, convenient network—including access to 4,600 providers in California
- Flexible, easy-to-use benefits—simple for employers and employees
- One-stop shopping solution—Medical, Dental, Vision, Life and Workers' Comp

Blue View Vision guidelines include:

- Contribution levels start as low as 50% per employee for EmployeeElect and as low as 25% per employee for BeneFits
- Participation requirement is 75% for EmployeeElect and 60% for BeneFits
- No benefit waiting periods
- No rating areas
- Eligible for CalCOBRA and COBRA
- Eligible for Premium Only Plan (P.O.P.) when sold with medical

## More GOOD NEWS From Blue Cross!

Blue Cross will be extending the 1.0 RAF guarantee for new AB 1672 groups of 15 or more medically enrolling employees through **December 2005** effective dates.

- No health questions asked
- Groups could qualify for as low as a .90 by submitting health questions (subject to underwriting approval).

### Exciting Blue Cross Small Group News

The bad news is that 2005 is rapidly coming to a close! The good news is that Blue Cross Small Group has announced some exciting opportunities for the rest of the year.

1. **Blue Cross is waiving the 12-month waiting rule for lapsed groups!** Any AB1672 group that lapsed between 1/1/05 and 8/1/05 can return to Blue Cross on a guarantee issue basis when they re-apply for a 9/1/05 through 12/15/05 effective date.
2. **Blue Cross is also offering Risk Adjustment Factor (RAF) reductions** when eligible Small Groups reapply for medical coverage. This offer is only available for qualifying AB1672 groups that cancelled their Blue Cross medical coverage between 1/1/05 and 8/1/05 AND had RAFs of 1.05 or lower. No medical questions on the employee application would need to be answered.
  - ★ **Qualifying groups with 5-9 subscribers:** 5% RAF reduction based on their previous Blue Cross RAF of 1.05 or better.
  - ★ **Qualifying groups with 10+ subscribers:** 5% RAF reduction if their previous Blue Cross rating was between 1.01-1.05. If their previous RAF was 1.0 or lower they receive a .90 RAF.

Note: These offers do not apply to any group previously denied reinstatement by Blue Cross.

Contact us at Cenco for quotes on any of the Blue Cross Small Group or Mid-Size (51-125) products. We are here to help you succeed!

### PacAdvantage Underwriting Changes

The following changes are being implemented by PacAdvantage:

1. Effective immediately, PacAdvantage will cease the requirement for the group number on their Refusal of Coverage forms for those employees who are waiving coverage.
2. Effective 9/1/05, PacAdvantage will no longer consider leased employees eligible for coverage through their program. Leased employees who are currently enrolled under an eligible parent group will be grandfathered into the program. No new leased employees will be considered eligible.
3. Effective 9/1/05, PacAdvantage will apply a new threshold for rehired employees. A rehired employee will be eligible for reinstatement with no lapse in coverage if that employee is rehired no later than 30 days after his or her prior termination. Any time after 30 days, that employee will have to again fulfill the employer's probationary period and in that regard, will be treated as a new hire.

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serving you!

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