

# CENCO STREET JOURNAL

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### *Special points of interest:*

- Sweeten Your Earning Potential with Blue Cross
- **CENCO INSTANT!!!**
- ROPTerm
- BIG News About Blue Cross Small Group Rates



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## Sweeten Your Earning Potential With Blue Cross of California Small Group

*Earn more for new Blue Cross Small Group  
business sold with effective dates of  
October 1, 2005 through December 15, 2005!*

Earn \$25 per medically enrolled subscriber for groups of 10-19 subscribers and \$35 per medically enrolled subscriber for groups of 20+ subscribers!

For more information, please call Cenco's Employee Benefits department.



## CENCO INSTANT

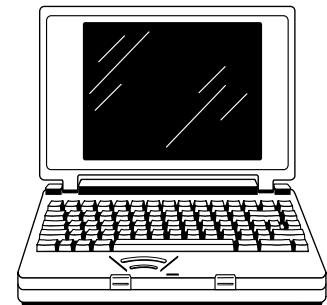
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Cenco's newest producer online tool for quoting group medical, dental, life and vision. Located on our website:

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Now get your group medical proposals anywhere, anytime. With **CENCO INSTANT**, you can enter, save, modify, update and change your group client's medical proposals anywhere, anytime, 24/7.

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- ▶▶ **At an Internet café**
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- ▶▶ **In your car (safely)**



Anywhere you can get internet access, **CENCO INSTANT** will be at your fingertips ....and what's even better it comes at no cost to you!

## FINANCIAL SERVICES

### **ROPTerm – Premium protection. Premium returns.**

Peace of mind ... and more!

With *ROPTerm*, your clients can enjoy all the peace of mind that comes with traditional term life, plus an additional benefit: The cumulative premiums through the level term period will be paid to them at the end of the level premium period.

Whether your goal is ensuring income replacement, debt liquidation, a college fund in the event of a premature death or otherwise protecting your clients' family should something happen, *ROPTerm* offers your clients the best of both worlds – solid protection for as long as needed, followed by a full refund. All at an affordable premium.

Policy Benefits:

- Return of Premium at the end of the policy's level premium period.
- Choice of Terms: 15, 20 or 30 years.
- Full Convertibility option available
- Terminal Illness Endorsement automatically included at no additional premium. (State variations apply, and the endorsement is not available in all states. See policy for details for fee, terms and conditions.)

*ROPTerm* is one of the industry's first term life products to offer a full return of your client's premiums at the end of the level-premium term. Add the flexibility of a conversion privilege, as well as the time honored security of life insurance, and you've got a tool that can help your clients protect their family's dreams. **Call us for a quote today!**

The cumulative premiums paid on the policy during the level term period (15, 20, or 30 years), not including any substandard and rider charges, will be paid to you 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 will be returned if the policy is surrendered. Guarantees are subject to the claims-paying ability of American General Life Insurance Company. Policies issued by American General Life Insurance Company. A member company of American International Group, Inc. 2727-A Allen Parkway, Houston, TX 77019. *ROPTerm* form number ROP 2002AG. Terminal Illness Endorsement Form number 91401. Not available in all states.

### **Assurity Life Insurance**

Cenco now offers Assurity Life term and whole life insurance. The Non Med Term product (\$50,000 - \$250,000) requires no paramed exam. The Term 250+ offers very competitive smoker rates in the \$250,000+ face amounts.

The whole life insurance products are Lifescape Whole Life and Simplified Whole Life. Simplified Whole Life face amounts are \$5,000 to \$50,000. No medical is required and there are only four medical questions on the application to answer. The minimum face amount for Lifescape Whole Life is \$10,000. These are two products that could fit the need of final expense policies or small face amount policies.

Call Cenco today for quotes or more information.

### **Did you know ...?**

**Do you know** how a **business owner** is affected by an Individual Disability policy? With the Principal's HH641 policy, the definition of Earnings states: "means income you earn for labor or services performed." Based on the wording of the policy, if the Insured were Totally Disabled (meaning not able to work), the Insured would not be performing any labor or service. Consequently, any continued profit or other monies he/she would receive from the business would not be Earnings for the purposes of the policy. If, however, the Insured was working part time, then all Current Earnings would be considered in determining the Loss of Earnings for purposes of determining the benefit payable.

**Do you know** that a Multi Life discount with Principal's Individual Disability policies is 20%. All it takes is 3 lives with a common employer. Any combination of products including Individual Disability, Business Overhead, or Buy/Sell will work. (As an example: 2 Buy/Sell policies for owners and 1 Individual Disability for an employee.) Unisex rates apply, so the discount is huge for females.

List billing is not required, so each person can choose their own payment method; annual for one, quarterly for another and monthly bank draft for the third. Plus the discount is retroactive to the first life when issued.

Finally, simplified underwriting is available with Principal's Individual Disability. Stay within the limits and there is no medical or income documentation required. The application is quicker and the underwriting decision is not delayed with extra paperwork. Contact Cenco today for more information and illustrations.

### Special Open Window for HSA-Compatible Plans!

Blue Cross is offering a special open window period from December 1, 2005 to January 31, 2006 for your existing Small Group clients to move to their PPO 2400 or 3500 (HSA-Compatible) plans. Your clients don't have to wait for their anniversary date to enroll. Here are the submission requirements:

- Interested groups must submit appropriate documents within 30 days prior to the requested effective date, but no later than January 31, 2006. The Employer's Statement of Understanding is required when the group is adding an HSA to their plan options.
- Existing enrollees of groups currently offering HSA-Compatible plans need to complete a Change of Coverage

Form only.

- **Group Level Upgrades** – Groups requesting to add HSA-Compatible plans to their existing offerings will be subject to Underwriting approval and will require a new Employer Application, current DE6, letter on company letterhead, and Change of Coverage Applications for those employees requesting a change.
- **Single Plan Groups** – Groups currently on a single plan can replace it with either the PPO 2400 or PPO 3500 (HSA-Compatible). The group need only submit a letter from an officer/owner on company letterhead requesting the change. Groups changing from the Basic PPO will be subject to Underwriting approval. All employees will be moved to the new plan selection.

- **Designated Plans or Mix 'N' Match Plan Groups** – These groups can replace either of their PPO or HMO products with the PPO 2400 or PPO 3500 (HSA-Compatible) Plans. The group may simply submit a letter from an officer/owner on company letterhead requesting the change and listing the employees requesting the change. Groups changing from the Basic PPO will be subject to Underwriting approval. All employees whose plans are replaced will be moved to the new plan selection.
- **Should the group wish to open a Chase HSA account for its members, the Chase HSA Employer Group Initiation Form and Chase HSA Member Enrollment Applications must be completed and submitted along with the paperwork noted above.**

**Integrated Workers Comp:** Why Blue Cross Small Group medical and Employers Compensation Insurance is a good idea for your clients.

Per industry reports, most insurance companies decreased their California Workers' Compensation rates by an average of 15% in July. Employers Compensation Insurance Company (ECIC) decreased rates by an average of 18.6%!

By integrating with Blue Cross Small Group medical, clients receive a 10% discount on their workers' comp rate. Qualifying groups also receive up to 10% off their medical rate.

The savings can really add up! For more information on eligibility requirements and enrollment forms contact Cenco's Employee Benefits Department today.

### PacAdvantage 2006 Broker Weekend Getaway In LAKE TAHOE!

So, how can a weekend spent with your spouse or guest surrounded by incredible scenery be made even better? By letting someone else take care of the travel plans! Join PacAdvantage next year at Lake Tahoe for a first class relaxing weekend with PacAdvantage's Senior Management Team. To earn the Weekend Getaway:

- **Produce 325 or more new members**
- **New membership must be effective April 1, 2005 to April 1, 2006**

PacAdvantage now has more ways to help you meet this goal and, more importantly, the needs of your clients:

- **PacAdvantage Pool**
- **PairedChoice: Kaiser/Health Net**
- **PairedChoice: Kaiser/Blue Shield**
- **PairedChoice: Kaiser/Aetna/Regional Carriers**

Call Cenco for more details.

### BIG NEWS About Blue Cross Small Group Rates

Blue Cross Small Group rates will remain unchanged through January 2006.

**A SPECIAL PUBLICATION FOR CENCO  
RELATED AGENTS**

1501 El Camino Avenue, Suite 1  
Sacramento, CA 95815

*October/November 2005*  
**Edition**

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# Guaranteed

## Term Exchange Program!

Few things are guaranteed these days, and life insurance is not usually one of them. But now, with the AmerUs Life Guaranteed Term Exchange Program, your clients can get valuable, permanent life insurance protection with **NO UNDERWRITING!**

### Rules of the Road

- Term Policy must be with an eligible company.
- Conversion must occur within 36 months of issue date of the term policy.
- Original Term policy must have been fully underwritten.
- Term Policy must have been issued at standard rates or better.
- Convert to either traditional universal life, Indexed UL, or fixed premium life.
- New, Permanent policy guidelines:
  - \$100,000 minimum and \$1 million maximum face amounts
  - Minimum age 18 and maximum issue age 65
  - Same owner and insured as term policy
  - Same rating will apply (standard-to-standard, preferred-to-preferred)

PLUS...

**A Term Conversion Credit**

Need another reason to talk to your term customers? How about a term conversion credit of 12 months of the term premium? This is the amount that AmerUs Life will credit to the new, permanent policy (not including policy fee). The only thing AmerUs will ask is that the new, permanent policy owner pays at least one additional modal premium (or the balance for the annual premium).

AmerUs Life does not encourage or condone the systematic or deliberate replacement of existing life insurance policies. At the same time, we acknowledge that not all replacement is improper, and indeed, some may be in the best interest of the client. In order to determine if a replacement is in your client's best interest, you and your client should review the new policy compared to the old policy. If the new policy's benefits are in the best interest of the client on both a short-term and long-term basis, and the client suffers no adverse effect, the replacement may be justified. Available in most states. AmerUs Life, 611 Fifth Avenue Des Moines, IA 50309