

Orange
County
Association of
Health
Underwriters

Volume 9, Issue 3

April 2015



C.O.I.N.

COUNTY OF ORANGE INSURANCE NEWS

THE



One Heart at a Time Charity Golf Tournament

benefitting Cystic Fibrosis
Monday, April 13, 2015 at the
Alta Vista Country Club

**Be inspired! Join us May 12, 2015
for a special presentation from
Word & Brown Companies partner
John M. Word III**

and

**NAHU President-Elect
Don Goldmann**

as they recall times they've encountered &
conquered challenges in their careers,
made differences in others' lives, and hear
their thoughts on the industry
at the Radisson in Newport Beach.

GET READY TO SELL HUMANA PRODUCTS

Expand your product portfolio with Medicare Advantage plans from a company with over 50 years of experience in the healthcare industry.

For more information, email
Henry Phung at
hphung@humana.com or call
949-623-1446.

Humana.

GHHHXE4EN



Table of Contents

Thank you for being a part of OCAHU!

Page 3	Letter from OCAHU President - Rhett Bray
Page 6	Women in Business: June 5, 2015 - Suzanne Purnell
Page 7	Spring Cleaning for PAC - Ryan Dorigan
Page 9	Motivation - Jacqueline Piovan
Page 11	The Legislative Season Begins - Casey Meserve
Page 14	Congratulating OCAHU's 2015 Pinnacle Winner, Dorothy Cociu
Page 15	OCAHU Board of Directors 2014-2015
Page 17	Our Members- Louise Valencia



WITH GRATITUDE TO THE
CALIFORNIA BROKER COMMUNITY
FOR 50 YEARS OF PROGRESS

Founded on the belief that all people should have equal access to affordable healthcare.

Dickerson Employee Benefits
www.TheBrokersGA.com • sales@dickerson-group.com
License #0F69768 • (800) 457-6116



Letter from OCAHU President, Rhett Bray

It was great to see so many of you join us on February 17, 2015 for OCAHU's annual Business Development Summit, where we focused on *chartering uncertain waters*. The government is still changing the rules of the game and we are all trying our best to keep on top of this moving target. Do not be too concerned; this continues to create opportunities for us to serve our clients – and we can't be replaced! Over 350 attendees at the summit heard Ron Goldstein from CHOICE Administrators speak about exchanges and the role technology plays in the broker's success. We also enjoyed hearing Kevin Trokey, founding partner and coach of Q4 Intelligence, speak about the nine beliefs of those who will survive healthcare reform. It was a great talk on how the broker can continue to be a major player in the future of healthcare. Our breakout sessions on The Affordable Care Act, the senior market, and internet marketing brought attendees valuable information. We also had the pleasure of talking with a panel of providers who discussed their work and their concerns with healthcare reform. Our six panelists did a great job answering all our questions, telling us what they're doing to address the cost of healthcare. Thank you to all who attended and participated in our great day.

Next up is OCAHU's 18th annual One Heart at a Time charity golf tournament on April 13, 2015. We are very excited to introduce a new course/location this year at the Alta Vista Country Club in Placentia. Our events gives all members the opportunity to get together to support The Cystic Fibrosis Foundation. This year we're hoping to break the number of non-golfer attendees at our event. If you're not a golfer, we encourage you to give it a shot. You may find the sport challenging, uncomfortable, tiring, and frustrating on your first attempt, but these feelings will only last one day. Those with Cystic Fibrosis experience these feelings for a lifetime. So please, come and join us for a great day of fellowship, good food, and make a difference to those suffering from Cystic Fibrosis.

A few days after our golf tournament on April 21st, OCAHU welcomes Dr. Richard Afafe, President and CEO of St. Joseph Hoag Health, to discuss Accountable Care Organizations (ACOs) and how to incorporate them into small and large group sales. Our event is a *morning* event hosted at the Word & Brown General Agency headquarters in Orange. Thank you, Word & Brown!

On March 12th, OCAHU is proud to welcome John M. Word III and Don Goldmann of The Word & Brown Companies to speak at our monthly meeting. John and Don will both speak about times they've encountered and conquered challenges in their careers, times they have made differences in the lives of others, and how the agent in the health insurance industry has succeeded.

And of course, we are looking forward to soon welcoming summer with our annual Celebration of Women in Business Fashion Show and Luncheon at the Nixon Presidential Library in Yorba Linda on June 5th. Our event is supposed to be bigger than ever before. We are excited to see how Suzanne and the Women in Business committee top themselves this year!

Lastly, I'd like to thank our corporate sponsors. Without them, our organization would not exist as it does today. In no particular order I would like to thank Word & Brown, Kaiser Permanente, BenefitMall, Warner Pacific, LISI, Dickerson Employee Benefits, AGA and Humana. I encourage you all to give these sponsors a good look when scouting coverage for your clients. These sponsors truly value the brokers' role in our healthcare industry.

YOU DON'T PROFIT FROM SICK EMPLOYEES. WHY DOES YOUR HEALTH PROVIDER?

In an industry built on fee-for-service care, Kaiser Permanente succeeds because we're built around prevention and the highest quality care. One *Harvard Business Review* article described our care as "untainted by any economic conflict of interest."* And in an industry report by *The Economist*, Kaiser Permanente's care was described as promoting economy and quality care with "no financial motive to order unnecessary procedures."†

Discover a better way.

* Lew McCreary, "Kaiser Permanente's Innovation on the Front Lines," *Harvard Business Review*, September 2010.

† "Another American Way," *The Economist*, May 1, 2010.

kp.org/choosebetter

 KAISER PERMANENTE®

We offer your agency a **One-Stop Solution**

> More services

> More carriers

> More tools

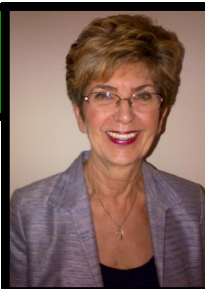
> WARNERPACIFIC 



Call us today at **800.801.2300**
to learn more about **One-Stop.**

Women in Business: June 5, 2015

By Suzanne Purnell, LPRT, Women in Business Chair



Aloha, OCAHU! We are proud to celebrate women in business at our 13th annual Celebration of Women in Business charity event & fashion show on June 5, 2015 at the Richard Nixon Presidential Library in Yorba Linda.

Celebration of Women in Business is one of our most-anticipated events, and you won't want to miss out on all the fun. Mark your calendars now and register early! Our event typically sells out, and this year should be no different. Register to attend at ocahu.org!

Our event begins at 9:30 AM, and we'll have plenty of boutique vendors for your shopping pleasure. Our theme this year is Blue Hawaii and we encourage you to wear your favorite Hawaiian attire as you enjoy our day. **With our Blue Hawaiian theme in mind, we are raffling off a grand prize trip for two to Big Island, Hawaii!** Grand prize tickets are \$15 each or three for \$40.

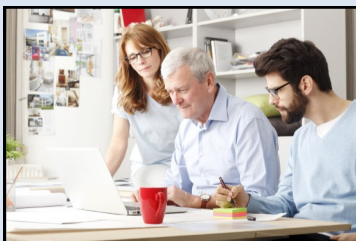
We welcome all the support we can get for this event. If you are interested in sponsoring our event, donating items for our raffle baskets, or sponsoring an entire raffle basket with your company name on it, reach out to me or any other team member. We're happy to get you set up!

We're also glad to welcome the return of our "pop the cork" wine bottle table due to its popular demand last year. We welcome wine bottle donations retailing for \$25 or more— and we have a "pop the cork" table sponsorship available, too! All "pop the cork" participants at our Women in Business event are guaranteed to select a bottle valued at \$25 or more. We'll have even better wines this year than before, and this table will surely again be a treat. Check out our "pop the cork" table at our event on June 5th!

All proceeds from our event go to our charity, New Hope Grief Support Community. We look forward to celebrating women in business with you at our event in June. Mahalo – and thank you!

Save the date! August 18, 2015 at the PALA Resort and Casino 2nd Annual Senior Products and Marketing Summit

Plan to get away and enjoy the day learning the latest about the senior market and its opportunities. This event, jointly sponsored by OCAHU, IEAHU and SDAHU, promises to be a bigger event than last year with great speakers and special guests. Whether you are a seasoned Medicare plan producer or want to explore the senior market, this is the meeting for you. We hope to see you at our event at the PALA Resort and Casino!





Spring Cleaning for PAC

By Ryan Dorigan, VP of PAC

I've made it back safely from Washington, D.C., and what an incredible experience I had on my first NAHU Capitol Conference. I had the opportunity to meet with many legislators, and I saw firsthand how our PAC contributions make direct impacts at the highest levels. I would like to take this time to thank you for all your contributions this past year and remind you that our fight goes on. If you are not a current contributor to OACHU PAC or NAHU's HUPAC, then please go to OACHU.org and fill out a contribution form today!

As we welcome spring, OACHU PAC is proudly partnering with Habitat for Humanity and ReStore to help you with your spring cleaning, while also raising funds for OACHU's PAC.

Habitat for Humanity will bring a '48 trailer to our site on a scheduled date (TBD) to collect donations. We're looking for good quality furniture, used doors, windows, office fixtures, bathroom hardware, lighting, tile, new plumbing & piping hardware, lumber, exercise equipment, sinks, flooring materials, and new or used appliances. A representative from Habitat for Humanity will be there to pack the trailer. For every trailer we pack, OACHU PAC will receive \$1,500!

Items from this donation will be taken to a ReStore location. ReStore is a home-improvement thrift store that's open to the public and is a self-sustaining funding source for Habitat for Humanity.

This is a great way to clean out your clutter while donating to a fantastic organization – all while helping your PAC. We need everyone to participate, so keep an eye out for details coming soon!

Isn't it about time you were recognized for all your hard work? Apply now to become a member of NAHU's Leading Producers' Round Table (LPRT)!

NAHU formed the LPRT in 1942 to recognize the successful underwriters of accident and health insurance. Today the LPRT committee makes the Leading Producers Round Table the premier program for top health, disability, LTC & worksite marketing insurance producers; carrier representatives; general agencies; and agency managers.

LPRT members use the "LPRT" designation and logo on their business cards and letterheads. This lets their clients know they belong to an elite group of producers in their fields. LPRT designees also receive discounts on all NAHU services/meetings and have access to NAHU-sponsored webinars at no cost.

LPRT qualifications are: Personal Production – business written by a single producer; Carrier Representative – an employee of an insurance carrier working with producers; Agency – management of a general agency or agency; and Carrier Management – carrier/home office sales managers, directors & VPs of sales. **There are five awards categories:** Leading Producer Qualifier; President's Council; Eagle; Golden Eagle; Soaring Eagle.

Qualifying is easier than you may think! Please visit NAHU.org for more info!



All Together, Better.

Benefits, Payroll and Compliance – Now, That's a Benefit

At BenefitMall, we're more than a support system. We're a strategic business partner with the largest portfolio of employee benefit and payroll products. Plus, we provide the latest legislative insight to keep you and your clients compliant and moving forward. Find out how we're your complete solution.



www.benefitmall.com | Orange (714) 940-1140

©2015 BenefitMall. All rights reserved.



Motivation

By Jacqueline Piovan, VP of Membership

Motivation is an intrinsic energy or desire that initiates, guides, and maintains goal-oriented behaviors. Motivation inspires us to act, to be continually interested and to stay committed to a job. In our industry, The Patient Protection and Affordable Care Act (PPACA/ACA) is probably our biggest motivator. One cannot deny that

this law has turned our industry upside down, sideways and into a big knotted mess. The sheer ambiguity of the law has caused silos of interpretations on the Federal, State, carrier, and employer levels. The latest obligation, section 6056 reporting, has either motivated agents to learn more, or drop out of their professions altogether. Employers are overwhelmed! Agents are clamoring to find ways to help their clients understand, interpret, and apply IRS mandates like 6056. The responsibility of educating and guiding clients about these guidelines ultimately falls on the shoulders of agents.

Thankfully our industry has supporting organizations that help inform, educate, and coach agents. Industry organizations like NAHU & CAHU offer their members educational opportunities, advanced designation programs, continuing-education classes and online learning. General Agencies are also very helpful for agents and their clients. GAs provide agents with custom solutions for their clients, client presentation assistance, ACA compliance guidance, carrier update notifications, and on-site training.

Just knowing there's help out there can give an agent enough motivation to keep strong and continue in this business. Agents are a hearty bunch: they're driven, educated, compassionate, and are motivated to assist their clients in any way possible. You don't have to do it alone. There is light at the end of the tunnel. Say the word! We are here to help.

Join us May 12, 2015

at our monthly meeting for a special presentation from

Word & Brown Companies Partner,

John M. Word III

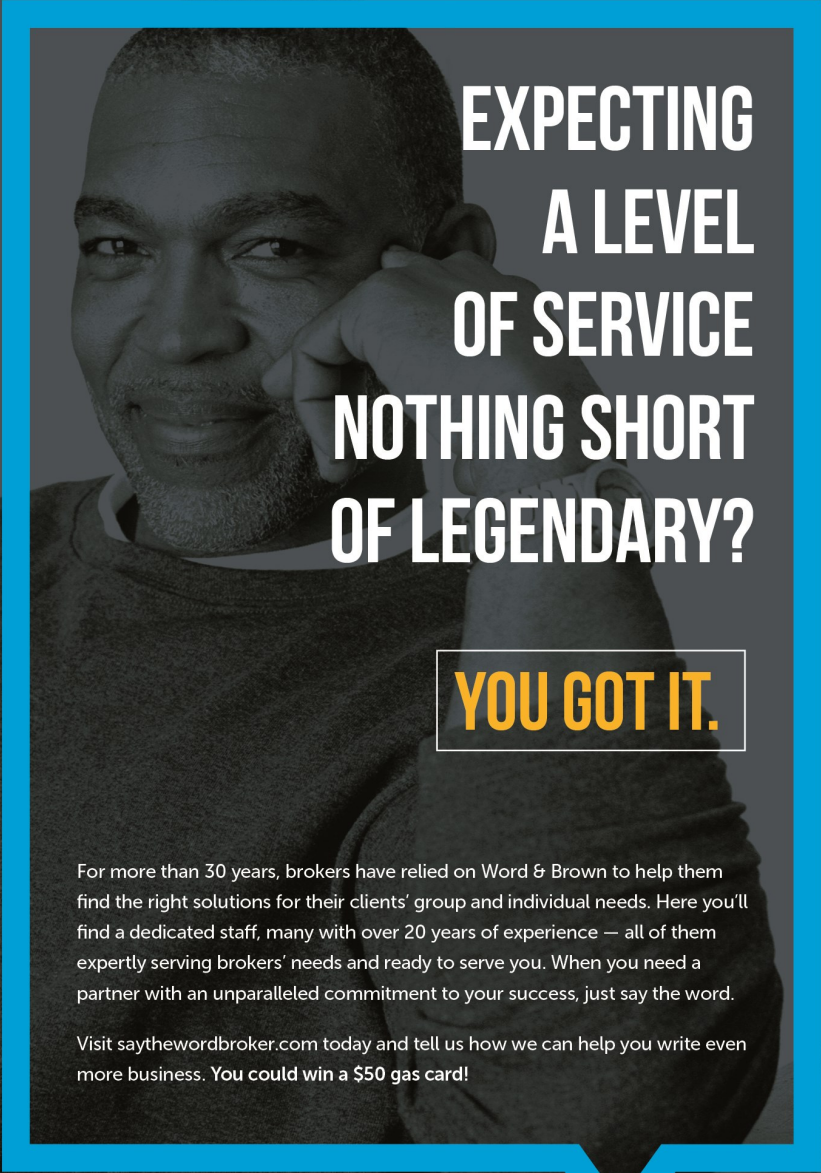
and

NAHU President-Elect, Don Goldmann

as they recall times they've encountered & conquered challenges in their careers, made differences in others' lives, and hear their thoughts on the industry at the

Radisson in Newport Beach.





EXPECTING
A LEVEL
OF SERVICE
NOTHING SHORT
OF LEGENDARY?

YOU GOT IT.

For more than 30 years, brokers have relied on Word & Brown to help them find the right solutions for their clients' group and individual needs. Here you'll find a dedicated staff, many with over 20 years of experience — all of them expertly serving brokers' needs and ready to serve you. When you need a partner with an unparalleled commitment to your success, just say the word.

Visit saythewordbroker.com today and tell us how we can help you write even more business. You could win a \$50 gas card!

Word & Brown®
General Agency
Service of Unequalled Excellence

Say the word.
saythewordbroker.com



The Legislative Season Begins

By Casey Meserve, VP of Legislation

Your OCAHU team recently returned from NAHU's Capitol Conference in Washington, D.C., which took place February 23rd through the 25th. It was a great trip, though a bit frosty this year. Thankfully, we were warmly greeted by our representatives, Dana Rohrabacher and Mimi Walters, upon our arrival and we had great meetings with them. We discussed the following items that are of national concern to our association:

- Increasing the age rating bands within the ACA
- H.R. 7815 which is legislation that removes broker commissions from the MLR calculation (we are *determined* to fix this one day!)
- A few Medicare fixes – changing the annual election period so it does not coincide with the new Exchange open enrollment period, and restoring the open enrollment period for Medicare beneficiaries to make a one-time plan switch for 90 days after the beginning of each calendar year



- Talking with HHS contacts about potentially delaying the small group definition change from 1 - 99 for another year or two

With our return home, we now look to focus on the California state issues at hand. The CAHU team completed its Bill Review process on March 12th, and the CAHU legislative page will be updated shortly with our updated priority bill list report. Once we have the priority bill list in place, CAHU will begin sending out Voter Voice messages for each of us to send to our state legislators. Get involved and make legislation work for you and your business! If you have any questions, please contact me or the OCAHU team at any time. Let's do this, OCAHU!

Orange County Association
of Health Underwriters
Annual Golf Classic

April 13, 2015

Alta Vista Country Club

777 E. Alta Vista Street - Placentia



THE FUN STARTS EARLY!

- 9:30 a.m. Check-In & Putting Contest
11:00 a.m. Lunch
11:30 a.m. Shotgun Start (Scramble Format)
5:30 p.m. 19th Hole Refreshments, Dinner, Award
Presentation and Opportunity Drawings

Proceeds to benefit:



About the CF Foundation:

Their mission is to assure the development of the means to cure and control cystic fibrosis and to improve the quality of life for those with the disease.

Cystic fibrosis is an inherited chronic disease that affects the lungs and digestive system of about 30,000 children and adults in the United States.

A defective gene and its protein product cause the body to produce unusually sticky mucus that clogs the lungs and obstructs the pancreas.

Registration Fees

Super Ticket Package: \$210
Includes: golf, Super Ticket (scratcher card for prizes, 25 raffle tickets, 1 Grand Prize ticket, 2 mulligans, and entry into all course contests), lunch & Awards Dinner.

Individual Player: \$175
Includes: golf, cart, lunch & Awards Dinner.

Dinner Only \$50
Includes: drink ticket

Sponsorships are available!

See reverse side for more information.

**Orange County Association of
Health Underwriters (OCAHU)**
1442 E. Lincoln Avenue • PMB 441
Orange CA 92865-1934
Tel: 866.921.6440 • Fax: 858.408.2671
orangecountyahu@yahoo.com
www.ocahu.org

Presenting Sponsor:



SPONSORSHIP Opportunities

Questions? Contact Chairman John Evangelista at john.evangelista@coloniallife.com or Gail James Clarke at orangecountyahu@yahoo.com

Lunch: **\$3500**

Includes: Golf Super Ticket Package for 4, Tee sign, Company logo on cooler bag, Lunch & Awards dinner.

Grand Prize: **\$3000**

Includes: Golf Super Ticket Package for 4, Tee sign, Opportunity to pull Grand Prize raffle ticket and present prize, Lunch & Awards dinner.

Golf Cart: **\$2750**

Includes: Golf for 4, Tee sign, Company logo on golf carts, Lunch & Awards dinner.

Beverage Carts: **\$2750**

Includes: Golf for 4, Company logo sign on beverage carts and opportunity to ride along with beverage cart employee, Tee sign, Lunch & Awards dinner.

19th Hole: **\$2750**

Includes: Golf for 4, Company logo sign on beverage carts and opportunity to ride along with beverage cart employee, Tee sign, Lunch & Awards dinner.

Dinner: **\$2750**

Includes: Golf for 4, Company banner in dining room, company sign on each table in dining room, Tee sign, Lunch & Awards dinner.

Driving Range: **\$500**

Includes: Tee sign, Lunch & Awards dinner.

Closest to Pin: Tee sign on course. **\$350**

Tee: Tee sign on course. **\$250**

PARTICIPATION Level

<input type="checkbox"/> Super Ticket Package BEST DEAL!	\$210	<input type="checkbox"/> 19th Hole Refreshments	\$2750
<input type="checkbox"/> Individual Player Package	\$175	<input type="checkbox"/> Dinner	\$2000
<input type="checkbox"/> Dinner Only	\$50	<input type="checkbox"/> Driving Range	\$500
<input type="checkbox"/> Lunch Sponsor	\$3500	<input type="checkbox"/> Closest to Pin	\$350
<input type="checkbox"/> Grand Prize	\$3000	<input type="checkbox"/> Tee	\$250
<input type="checkbox"/> Golf Cart	\$2750		
<input type="checkbox"/> Beverage Carts	\$2750		

ENTRY Form

Please complete and return by **April 6th, 2015**. **Cancellation Prior to April 6th - 50% penalty;**
Non-refundable after April 6th.

Contact: _____

Company: _____

Names of Entries in my Foursome/Twosome are:

1. _____ 3. _____

2. _____ 4. _____

Address: _____

City & Zip: _____

Phone: _____ Email: _____

Check Payments to: Orange County Association of Health Underwriters (OCAHU)

Return completed form and payment to: 1442 E. Lincoln Ave., PMB 441 • Orange, CA 92865

Credit Card Payments to: orangecountyahu@yahoo.com or (858) 408-2671 or online at ocahu.org

☐ American Express ☐ Discover ☐ MasterCard ☐ Visa

Card Number: _____ Exp. Date: _____

Name on Card: _____

Signature: _____

Congratulating 2015 Pinnacle Winner, Dorothy Cociu, RHU, REBC, GBA, RPA

Dorothy M. Cociu was recognized by the Orange County Association of Health Underwriters when she was presented with OCAHU's 2015 Pinnacle Award at February's Business Development Summit. Established seven years ago, the award honors the OCAHU leader whose involvement, leadership, vision, dedication and spirit have significantly contributed to the growth and success of the insurance industry.

Dorothy served as Past President of OCAHU from 1995-96, winning the Pacesetter Award. She was also honored with the Provincio Award in 1996-97. She served as CAHU president in 2000-2001 and won the Landmark Award, a state chapter's highest honor. And because of her efforts as CAHU resident, Dorothy was awarded CAHU's President's Award, the presidential citation, and the Distinguished Service Award from NAHU. Dorothy is currently the Vice President of PIHRA, The Professionals in Human Resources Association, which is dedicated to the continuous enhancement of human resources through networking, learning and advocacy.



Dorothy is one of the leading HIPAA privacy and security consultants in the nation. She is the author of "The ABC's of HIPAA Compliance, an Employer's Simplified Administrative Guide to HIPAA Compliance."

Dorothy has had over 60 articles published covering topics such as ACA, HIPAA Portability, Privacy and Security, HITECH, ERISA, Self Insurance, COBRA and all aspects of Federal, State and managed care reform. She is a frequent industry resource, quoted on many occasions by industry resources like BusinessWeek and The Orange County Register.

"We are so fortunate to have Dorothy in our organization," said Patricia Stiffler, OCAHU Past President. "She is one of the most knowledgeable and respected professionals in our industry. Dorothy is someone I know I can go to for help with everything from HIPAA regulations to running a successful organization. She is the definition of a leader."

NAHU president-elect Don Goldmann commented that "Dorothy is one of only two past presidents in the history of OCAHU to win the Pacesetter Award. She is only one of three OCAHU presidents to serve as CAHU president, and only one of two OCAHU presidents to serve as NAHU Region 8 Vice President. Dorothy has been very involved and we are very grateful for her service and contributions. Dorothy was instrumental in establishing the long history of successful annual OCAHU sales symposiums."

Thank you, Dorothy, for all you do for OCAHU and the health insurance industry – and congratulations on winning the prestigious 2015 Pinnacle Award!

OCAHU Board of Directors

2014 - 2015



OCAHU

**Orange County Association
of Health Underwriters**

Executive Board

President, Rhett Bray - BeaconPath

Phone: 949.716.9099 x 524 | rbray@beaconpath.com

President-Elect, Maggie Stedt, CSA, LPRT - Stedt Insurance Services

Phone: 949.492.8234 | stedtins@cox.net

VP of Legislation, Casey Meserve, CHRS - BeaconPath

Phone: 949.716.9099 x 522 | casey@beaconpath.com

VP of Communications & Public Affairs, Jessica Word, RHU -
Word & Brown General Agency

Phone: 714.567.3767 | jessica@wordandbrown.com

VP of Finance, Barbara A. Salvi, LPRT - Invensure Insurance Brokers, Inc.

Phone: 949.756.4111 | bsalvi@invensure.net

VP of Professional Development, Louise Valencia - ManagEase, Inc.

Phone: 866.877.6955 | lvalencia@managease.com

VP of Membership, Jacqueline Piovan - Word & Brown General Agency

Phone: 800.869.6989 | jpiovan@wordandbrown.com

VP of Political Action, Ryan Dorigan - Applied General Agency

Phone: 714.783.7871 | rdorigan@appliedga.com

VP of Media Relations, Craig Lack, MBA - Premium Reduction Strategies

Phone: 949.595.8301 | craig@energiusa.com

OCAHU Board of Directors

2014 - 2015

Awards/ Historian Chair, Patricia Stiffler, LPRT -
Options in Insurance

Phone: 714.695.0674 | keystonepatty@aol.com

Executive Director, Gail James Clarke - Gail James Association Mgmt.

Phone: 866.921.6440 | orangecountyahu@yahoo.com

General Board Members

Member Retention, Dena Allchin - Aetna

Phone: 714.972.3271 | allchind@aetna.com

Member Retention, Donna Morgan - Aetna

Phone: 949.701.4749 | morgand@aetna.com

Women In Business, Suzanne D. Purnell, LPRT - IOA Insurance Services

Phone: 949.297.5529 | suzanne.purnell@ioausa.com

Member Engagement, John Evangelista, LPRT - Colonial Life

Phone: 949.452.9206 | john.evangelista@coloniallife.com

Lawrence Hartley - OakBridge Advisors, Inc.

Phone: 866.532.7490 | lh@oakbridgeadvisors.com

John Simurda, LPRT - OakBridge Advisors, Inc.

Phone: 949.681.1874 | js@oakbridgeadvisors.com

Peter Cabot - BenefitMall

Phone: 714.271.5430 | peter.cabot@benefitmall.com





Our Members

By Louise Valencia, VP of Professional Development


OCAHU has hosted an extensive lineup this year with a variety of different monthly programs, from legislative updates to the latest technology agents need to know. Our annual Business Development Summit event was another success with over 300 in attendance eager to hear from our committed speakers, vendors and carriers. Our guest speakers had so much to say about the industry, where it's headed and how we can all remain successful. Attendees left with lots of new information and our event was a great success!

Julianne Broyles hosted a CE course at our monthly March meeting this year – and what a treat it was! Julianne covered details about important provisions at both the Federal and State levels. Attendees heard firsthand about the upcoming bills that are gaining traction, and how we need to stay involved to continue making our voices heard. It is important to OCAHU to keep our members informed by our commitment to bringing members monthly education programs. For the next few years, we will continue to see new developments in our industry; we must all remain connected and involved in order to succeed.

On April 21st, OCAHU welcomes Dr. Richard Afable, President and CEO of St. Joseph Hoag Health, to discuss Accountable Care Organizations (ACOs) and how to incorporate them into small and large group sales. We graciously thank Word & Brown General Agency for opening their facilities to us. Our event will take place in the morning from 7:30 – 9:30 AM and we hope to see you there!

And on May 12th, we have a special meeting planned for you at the Radisson Hotel in Newport Beach. OCAHU is proud to host speakers John M. Word III and Don Goldmann of The Word & Brown Companies at our meeting. May is our official 2015 member appreciation month, so I hope to see you there.

Thanks again to all of you for your continued commitment. We hope you're enjoying this year's lineup so far. I will see you in April at Word & Brown and will see you on the green at the Alta Vista Country Club!




THERE'S CUSTOMER SERVICE.
And there's customer service

- We don't stop working when the work day ends.
- We offer six fully staffed offices to take care of your needs throughout the state.
- We're committed to offering a superior experience from the moment you speak with our operators to getting ID cards for your group.

TREAT YOURSELF TO A LITTLE MORE PAMPERING.

THINK SERVICE. THINK LISI.
866.570.LISI (5474) | www.lisibroker.com





AGA IS LOOKING FOR A FEW GOOD AGENTS.

WE'RE RECRUITING THE BEST OF THE BEST.

Join us and become a **top producer** in your area. With AGA you'll represent most major **Medicare Advantage & Supplement** carriers and get access to a multitude of great perks.

Here are just a few:

- Exclusive CMS approved mobile enrollment system
- Lifetime renewals on MAPD business
- Partnerships with Doctors & Medical Groups
- Eliminate your costly overhead with our agency solutions



THINK YOU HAVE WHAT IT TAKES?
Call AGA today: 1-844-SALES-UP

- THE C.O.I.N. -

Please join us at our events!

19th Annual One Heart at a Time Charity Golf Tournament, April 13th: OCAHU again sponsors the "One Heart at a Time" Cystic Fibrosis Golf Classic at our *new course*, the Alta Vista Country Club in Placentia. We look forward to seeing you on the green!

Understanding ACO's and How to Incorporate Them into Small and Large Group Sales, April 21st: Join us for our April *morning* meeting at the Word & Brown General Agency offices as we welcome Dr. Richard Afable, President and CEO of St. Joseph Hoag Health, to discuss Accountable Care Organizations.

Meeting of the Membership & Special Industry Leader Speakers, May 12th: We are very excited to welcome John M. Word III and Don Goldmann of the Word & Brown Companies to our upcoming meeting at the Radisson Newport Beach. John and Don will tell us about times they've encountered & overcome obstacles in their careers, times they've helped others, and why insurance agents are doing things right.

13th Annual Celebration of Women in Business, June 5th: Plan to celebrate women in business with your OCAHU friends at one of the most highly-anticipated events of the year! Register now at ocahu.org!

2nd Annual Senior Products and Marketing Summit, August 18th: Enjoy the day learning the latest about the senior market and its opportunities. Whether you are a seasoned Medicare plan producer or want to explore the senior market, this is the meeting for you. We hope to see you at the PALA Resort and Casino for our event!



1442 E. Lincoln Ave., PMB 441
Orange, CA 92865-1934

Post: Std

US Postage
PAID
Alert Direct
Mail