

Orange
County
Association of
Health
Underwriters

Volume 8, Issue 1

September 2013



C.O.I.N.
COUNTY OF ORANGE INSURANCE NEWS



Tuesday, September 17th is
OCAHU's Client Day
at the Irvine Hilton!

Tuesday, October 8th is
OCAHU's Annual CE Day
also at the Irvine Hilton!

Inside this Edition:

- PAC's Angels Tailgate Event Recap
- NAHU: A Key to Your Success
- Congratulating OCAHU on its many recent awards
- OCAHU is here to Help!
- Celebration of Women in Business Event Recap
- Another Round of Bills

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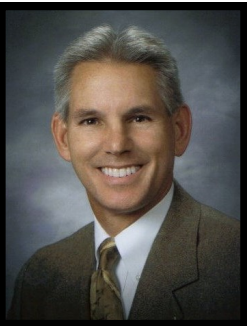
Table of Contents

Thanks for being a part of OCAHU!

Page 3	Letter from OCAHU President - Rhett Bray
Page 5	Another Round of Bills - Casey Meserve
Page 7	Congratulations, OCAHU! - Kristin Sergio-Castelvetere
Page 8	Back PAC. It's worth it! - Jason Reichert
Page 9	NAHU: A Key to Your Success - Maggie Stedt
Page 10	Learn with your OCAHU Friends at CE Day!
Page 11	Women In Business 2013: Event Recap - Suzanne Purnell
Page 14	Bring a Client or Two to OCAHU's Coming Client Day Seminar!
Page 15	OCAHU Board of Directors 2013-2014
Page 17	OCAHU is Here to Help! - Louise Valencia

**OCAHU makes a difference in people's lives...
one member at a time.**

Our association is a local chapter of the National Association of Health Underwriters (NAHU). The role of OCAHU is to promote and encourage the association of professionals in the health insurance field for the purpose of educating, promoting effective legislation, sharing information and advocating fair business practices among our members, the industry and the general public.



Letter from OCAHU President, Rhett Bray

September has come and another exciting year at OCAHU has begun. As your new president I would like to start by saying that we are looking forward to another outstanding year of great success and accomplishments at OCAHU. I am not the kind of president to leave that as my opening statement, however. Instead, as your new president, I'd like to add this: *Saddle-up and grab your gear! This is going to be a year to remember.* Some will remember this year as the beginning of the end, and others will remember it as the beginning of a new era; an era full of excitement and endless opportunity. How you see this year is up to you – but I, for one, as an independent broker and the newest president of OCAHU, am *excited!*

I'd like to warn you from the beginning that I am not your average president. I will say things that are colorful or off-the-wall, and will say things that come straight from my head and heart. I am excited to work with you all as your president for the next two years. At the end of my two-year presidency, we will welcome a new OCAHU president who will likely be a little more politically correct than I will inevitably be. That being said, I am here now, I am fired up, and am ready to take the reins!

Your mission as an OCAHU member, should you choose to accept it, involves the recovery of our healthcare system from a confused government entity. OCAHU is here to help you along the way with all the tools you need to complete your mission successfully. You only have a limited time to sway your adversaries (your local, state and federal legislators) of their mistakes and miscalculations to save our healthcare system. Your clients will feel the heat if we fail at this mission. We need everyone to participate so we can create a posse whose voice is loud enough for legislators to hear, take notice of, and meet us at the battleground over. We can't allow our adversary to go riding off into the sunset, taking our healthcare system and livelihoods with them... at least without some battle scars.

I am asking all of you for your help. I need a huge posse to stand with me. I need OCAHU to be the biggest Association of Health Underwriters in the state and country. I need *active* members to participate in events, emails, meetings with legislators, phone calls, etc., to join in our posse. We need your

your PAC funds to help us reach our legislators and further our cause so we can succeed in our mission. I need all OCAHU members to get out and talk with the brokers, agents and insurers in our industry who are not a part of OCAHU to inform them of what OCAHU is doing to ensure the success of our healthcare system, and to join in on our posse. In return for your help, I promise that OCAHU will continue to be a strong leader for you – giving you all the tools you need to succeed in our mission.

In case you don't already know my posse, they are: Pat Stiffler, Jessica Word, Barbara Salvi, Casey Meserve, Maggie Stedt, Jason Reichert, Louise Valencia, Kristin Sergio-Castelvetere, Suzanne Purnell, Ryan Bradley, John Evangelista, Lawrence Hartley, TJ Johnson, John Simurda, and Gail James Clarke. Without this strong posse in place, we would have lost the battle a long time ago. Thankfully this posse has accepted the mission set before us for 2013-2015, and I couldn't ask for a better group. Now all I need is for you to saddle-up and join our posse too.

Our September 17th meeting will be our annual Client Day with Harley Bjelland, attorney at law of the ERISA Group Law Firm. Harley will address all your clients' questions regarding the ever-changing legal requirements of PPACA, and how these requirements affect ERISA. On October 8th, OCAHU will host its annual CE Day where brokers can attend an array of classes to further education and meet CE requirements for license renewals. Please visit OCAHU's website at ocahu.org for a list of all our coming events, and for the tools and resources you need to make OCAHU work for you.

Thank you for allowing me to be your president for the next two years. I truly look forward to working with each of you and the growing the OCAHU posse.

Stay Tuned for More YAHU!

As we welcome back the autumn season, we also welcome back our YAHU program! OCAHU's Young Agent Health Underwriters program is an excellent way to meet both those new to the business/industry and younger folks to discuss new ideas, focus on the future, and learn from a customized & collaborative environment. Stay tuned for updates as we re-launch YAHU this fall! This is yet another great perk to your membership at OCAHU.



Another Round of Bills

By Casey Meserve, VP of Legislation

Thank you for accepting me as your new VP of Legislation for OCAHU. I am very excited to take on my role and everything that comes with it. If you have any questions about State or National legislation, or if you would like to know more about what OCAHU is doing

for you on a legislative level, I am here for you! Feel free to email me any time at casey@beaconpath.com. I encourage you to email me and stay involved; it's important to stay abreast of the legislation running through our state and national governments.

As we begin the new OCAHU year, I'd like to bring forth a few bills that are at the top of the CAHU priority list. We'll start with SB 161, which is a bill most of you should know about. SB 161 (Hernandez) is a senate bill that deals with stop-loss insurance for small employers and sets specific parameters on what the minimum levels of insurance can be. CAHU was originally opposed to this bill, but as of June 28th 2013, CAHU has amended its position and now takes *no position* on SB 161. CAHU was part of a coalition that fought against SB 161; a compromise was reached after working with state legislators. Both the coalition parties and our state legislators are unhappy with the compromise, meaning this must be as good as it will get. CAHU and the other parties in the coalition withdrew their opposition to the state bill after its new limits on minimum coverage were amended.

Although CAHU takes no position on SB 161, CAHU Vice President of Legislation, Dan Webb, reminds us that this doesn't mean individual brokers can't continue the fight against SB 161. Dave Fear of Sheplar & Fear General Agency has created his own coalition to continue the fight against SB 161. If you are interested in joining Fear's Coalition for Business Healthcare Choices, please contact Dave directly at davidfearjr@fearcorp.com.

Along with SB 161, there are a few other bills to keep our eyes on:

- AB 18 (Pan) – MLR Mandate on Pediatric Dental Plans – CAHU Opposes – in Assembly Appropriations
- AB 889 (Fraser) – Step-Therapy Changes to Rx – CAHU Opposes – Moved to Suspense File 8/12/2013
- AB 912 (Quirk-Silva) – Fertility Preservation – CAHU Opposes – Moved to Suspense File 8/12/2013

- SB 639 (Hernandez) – HBEX Competition Elimination – CAHU Opposes – In Assembly Appropriations

There are twenty-one total bills listed on the CAHU Priority Bill List. To find out about any of these bills, please visit cahu.org/legislation/bills and click the link for “CAHU Top Priority Bill List – Current.” You can also find information on all bills running through California at leginfo.legislature.ca.gov. Both of these sites are great resources to help you stay informed on legislative issues.

Aside from the websites listed above, I encourage to you come to our monthly OCAHU meetings. I will give updates on the actions CAHU is taking to advocate on our behalves, and will keep you posted on the bills that are most important to us. In the meantime, make sure you are registered with CAHU's VoterVoice so you can be a part of the fight for good, helpful legislation in favor of brokers, insurers and our clients. Register for VoterVoice at votervoice.net/CAHU/Register.

Let's all get involved! You will be amazed what we can do together with one solid voice. As Rhett said in his opening letter to each of us, let's saddle-up and join the OCAHU posse!

Top Quality Medicare Leads



Very soon, I'll be launching a very exciting marketing campaign which will generate an endless supply of Medicare seminar attendees all year round.

I am looking for two experts on Medicare health plans to cover parts of Orange County. If interested, please tell me about yourself by responding to the following email address. All inquiries will be kept strictly confidential.

D. Paul Kalra, CFP, CLU, ChFC

Lake Forest, CA

MedicareExpert@Outlook.com



Congratulations, OCAHU

By Kristin Sergio-Castelvetere, Awards/Historian

Congratulations, OCAHU Members! Thank you for your dedication, support and membership which have allowed us to continue to grow as a successful association. OCAHU was recognized at the National Association of Health Underwriters' (NAHU) 83rd Annual Convention and Exhibition in Atlanta on June 25, 2013 for three different awards.

NAHU Distinguished Service Award: OCAHU nominated Don Goldmann for the Distinguished Service Award. He was recognized for the Distinguished Service Award, which honors NAHU members who have made significant contributions to volunteer service at the local, state and national level. His efforts have greatly improved the health insurance industry through an extraordinary commitment of time, talents and professional experience. "The leadership of NAHU members has a far-reaching impact on providing for the healthcare needs of individuals, families and business in their communities. We are grateful for Don Goldmann's dedication to association-volunteer service and recognize him for those efforts with this well-deserved award," said NAHU CEO Janet Trautwein.

NAHU William F. Flood Public Service Award: OCAHU received the William F. Flood Public Service Award which honors one state or local chapter that excels in their involvement in public service activities. This is the third consecutive year that OCAHU has won this prestigious award. OCAHU was recognized for this award for its philanthropic activities. The annual One Heart at a Time Golf Classic has raised significant money for the Southern California Chapter of the Cystic Fibrosis Foundation. For the past 17 years this event has been spearheaded by Co- Chairmen Steve Course and Jim Greth. The Celebration of Women in Business Fashion Show and Luncheon has helped New Hope Grief Support Community with many new programs through money raised. Suzanne Purnell is the Chairperson for this event which just celebrated its 11th year. In addition, the OCAHU members have held its annual Holiday party at the Irvine Kaiser Permanente facility and have donated gifts for those children who spend the holidays in the hospital. In addition many OCAHU members donated generously to fellow NAHU members affected by the recent Oklahoma tornado. OCAHU has raised over \$400,000 for charities in the past 17 years. "The judges felt that OCAHU clearly demonstrated the leadership and dedication that this award was designed to recognize," said Bruce Benton, President of NAHU.

NAHU Pacesetter Award: OCAHU was also recognized for the Pacesetter Award. The criteria for receiving this award includes attendance at national and regional meetings, chapter management, hosting local meetings and events, communications, membership activities and growth, public service

projects, media relations efforts, and continuing education. "The leadership of NAHU members has a far-reaching impact on providing for the healthcare needs of individuals, families and business in their communities. We are grateful for OCAHU's hard work and recognize them with this well-deserved award," said NAHU CEO Janet Trautwein.

Also, please do not forget about the exciting NAHU designations and educational programs that are at your fingertips as members: Registered Employee Benefits Consultant (REBC), Registered Health Underwriter (RHU), Disability Income Associate (DIA), LTC Partnerships (LTCP), Certified in Long-Term Care (CLTC), Leading Producers Round Table (LPRT), and The President's Triple Crown Program. For more information please visit the Professional Development page of the NAHU website at nahu.org/education.



Back PAC. It's Worth It!

By Jason Reichert, VP of PAC

On August 5, 2013 our OCAHU PAC team held its first "Angels Tailgate Party" at Angel Stadium to raise funds for PAC. Our event was a fun success thanks to the gracious support given by our sponsors and volunteers. We nearly doubled the amount of money raised in support of PAC at our football event last year. **Our event brought in more than \$3,000!** We would like to extend a special thank you to our event sponsors for their generous monetary donations, raffle prize donations, and food. Thanks to Aetna, Blue Shield of California, *CHOICE* Administrators, Colonial Life, Guardian, Warner Pacific, SeeChange Health Insurance, Options in Insurance, JLR Insurance Services, Risvolds, and Concourse Bowling Alley.

We would also like to thank Chris White from Tutton Insurance for bringing his brand new motor home to accommodate all our guests until game time. The event would not have been the same without his contribution!

After fundraising events like our Angels Tailgate Party, we are often asked how our events' funds are allocated to support issues important to us. You asked, and we listened! OCAHU/PAC is proud to announce the addition of Cathy Daugherty of Moore Benefits to the CAHU/PAC Executive Board. Cathy's new role is to be our voice in Sacramento. Cathy will ensure PAC funds are allocated to the initiatives of greatest importance to us. Now more than ever, backing PAC will allow us to continue to strengthen our foothold in the rapidly-changing marketplace.

An advertisement for BenefitMall. It features a logo at the top with a stylized green and blue swoosh and the text "BenefitMall All together, better™". Below the logo is a photo of three people (two women and one man) smiling. To the right of the photo, the text reads: "Introducing the New BenefitMall, Same Great Company - Only Better." At the bottom, the website "www.benefitmall.com" and phone number "(800) 350-0500" are listed.

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NAHU: A Key to Your Success!

By Margaret Stedt, LPRT, VP of Membership

You Are in the Know! As the days count down to the kickoff of Covered California's and the Marketplace's sales and marketing campaigns, we are finding more NAHU agents and company representatives to be more knowledgeable of our industry's changes, and are finding them to be leading the way.

- As a NAHU member you have access the NAHU website's Compliance Corner and daily bulletins.
- NAHU members can take NAHU's online PPACA Certification Course at nahu.org.
- NAHU members can attend CAHU's upcoming in-person training to become a Certified Health Care Specialist, available at the California Summit scheduled on October 23, 2013. Visit cahu.org for more information.
- Attend OCAHU's Client Day on September 17th to hear the most up to-date information on PPACA and celebrate Health Care Awareness Week!

Your association is growing! We at OCAHU are proud to note the terrific growth of our local Orange County Health Underwriters this year from 265 members in July, 2012 to 328 members as of July 2014! Thanks for getting the word out and bringing in the members! And we are continuing to add to our ranks! I extend a warm OCAHU welcome to our newest members in June and July: Tori Barr, Gary Prentice, Michelle Kirksey, Barbara Lewman, Shawna Mejia, and Mike Première! A New Member Orientation meeting will be held this month in September.

Time to Renew! If you are up for renewal, you can renew online easily at ocahu.org. Many find the monthly payment option (\$38.75) via credit card or checking account to be the best option for membership dues.

If you need help, have questions, or would like to know more about your membership, please contact me at stedtins@cox.net or our Retention Chair, Ryan Bradley at bradleyr@aetna.com. We want you to enjoy the full benefits of your membership!

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Women in Business Event Recap

By Suzanne Purnell, LPRT, Women in Business Chair

We hope you enjoyed the 11th Annual *Celebration of Women in Business Luncheon and Fashion Show* benefiting New Hope Grief Support Community on June 7, 2013. Thanks to you, we sold out - again!

We had a very exciting day! Here are some highlights of the event:

- This year's theme was "Caribbean Breeze." The majority of our event attendees wore their best tropical resort wear.
- Our grand prize trip for two to beautiful Aruba was awarded to Sue Kidder, a new member of OCAHU!
- This year, for the first time ever, The Celebration of Women in Business hosted a live auction. OCAHU extends a big thank you to Kaiser Permanente's Juan Lopez for hosting the live auction. Of course, the live auction couldn't have happened if it weren't for the local business owners and artists who donated items for the auction. OCAHU extends another *big* thank you to those businesses and artists who made our auction a success.
- Our highly-anticipated fashion show was moderated by Chadia Almeddin. It would not have been a show without the beautiful models and host – thank you ladies and gents for your beauty and grace as you modeled fashions by Bettini's.
- New Hope Grief Support Community's founder Susan Beeney thanks everyone for their gracious generosity and ongoing support of OCAHU's annual event. The Celebration of Women in Business event makes a big difference in the lives of many in grief. Our contributions help provide counseling, group and family workshops, and so much more. Please visit New Hope Grief Support Community's website at newhopegrief.org.
- OCAHU was proud to honor Barbara Lewman from Word & Brown as the inspiring businesswoman of the year. Barbara leads by example, and touches many people's lives with the warmth of her sincere heart. Barbara is the founder of Word & Brown General Agency's annual Operation Drumstick event which has raised over \$15,000 for families in need during the Thanksgiving holiday season.

I'd also like to extend our sincerest gratitude to our event sponsors. Our event also would not have been possible without their continued support of gift-basket donations, booth-hosting, and financial generosity. We hope our

sponsors enjoy their sponsorship plaques as tokens of OCAHU's gratitude. The biggest thanks goes to our amazing committee of women that put in countless time, energy and passion into making this our best event yet. We were proud to 'raise the bar' at our event this year, and we couldn't have done it without everyone's support.

I am proud to announce that we at OCAHU's 11th Annual Celebration of Women in Business *exceeded our goal, and raised \$32,794 for New Hope Grief Support Community.* We sure hope to see you next year on June 6, 2014 as we celebrate our 12th year!

If you would like to join our committee, please contact Gail James Clarke or any committee member.

OCAHU is proud to congratulate **Barbara Lewman of Word & Brown General Agency** for earning the recognition of *Inspiring Businesswoman of the Year*.

When Barbara isn't leading the Customer Care team at Word & Brown, she spends her time helping underprivileged, at-risk children in the community. Barbara organizes an annual charity event at W&B that has raised thousands of dollars for local charities.



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6th Annual Client Day

Presented by: Orange County Association of Health Underwriters



Tuesday September 17, 2013

Registration: 11:00 AM

Lunch: 11:30 AM

Speaker Presentation: 12:00 to 1:30 PM

Hilton Irvine / Orange County Airport
18800 MacArthur Boulevard
Irvine, CA 92612

Fees:

- **Table of 10**
\$450 NAHU Member
(Includes: Preferred Seating, Lunch & Parking)
- **Individual Seats**
\$50 NAHU Member or Client
\$75 Non-Member or Client
(Includes: Lunch & Parking)

Employers Road Map to Compliance

Due to the recent economic decline and desire to enact large-scale health reform, the current federal regulation of health plans and other employee benefits has received considerable congressional attention. Harley will address the protections offered by ERISA and requirements relating to reporting and disclosure required by all businesses. He will talk about the new and changing responsibilities of plan fiduciaries and other issues regarding plan administration.



Harley Bjelland, Esq.
The Erisa Law Firm

Harley has been practicing law since 1980 and has been a member of the "Benefits Committee" with some of the largest law firms in Orange County. His legal specialty is in the areas of ERISA, Employee Benefits and Executive Compensation.

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2013 - 2014



OCAHU

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OCAHU is Here to Help!

By Louise Valencia, VP of Professional Development

As we approach 2014, many of us fellow agents still feel confusion on PPACA's provisions. It's challenging to understand which of PPACA's provisions are still in place, and which have been delayed or changed. As your Vice President of Professional Development, I will do my best

to help keep you, our valued and dedicated members, up to date on this and many more topics. My goal is to host educational, meaningful meetings this year with the intent of helping us all grow in our challenging industry.

I am thrilled to sit on the OCAHU board as your Vice President of Professional Development Chair for a second year. Last year was a tremendous success with record-breaking attendance at some of our events. On August 19, 2013, OCAHU hosted the very first NAHU PPACA course, which was taught by NAHU Executive Vice President and CEO Janet Trautwein. Given the rich curriculum at the event, all course attendees are well on their ways to becoming PPACA gurus.

This year brings a few planned event changes: Client Day is set for September 17th 2013, prior to the Exchange open enrollment, and OCAHU's annual CE Day will be held on October 8th 2013. Additional information will follow, so please be sure to watch for future announcements from OCAHU.

I would personally like to thank you all for your continued support and for your attendance at our vital monthly meetings. We welcome and value your feedback.

I am pleased to announce that **I am forming a Professional Development Committee**. Its audience is *you* and OCAHU is committed to keeping its members up-front with full knowledge of our industry's ever-changing laws, regulations and requirements.

If you are interested and would like more information about joining OCAHU's Professional Development Committee, please contact me directly. My contact

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information is listed on the OCAHU Board of Directors page in this edition of The COIN. I look forward to another successful year!

Help employees stay sharp and engaged

Meetings are a great opportunity to take a healthy step forward and a simple way to promote long-term health. By encouraging good habits at meetings, you can help your employees stay more focused and engaged throughout the workday—and positively affect your bottom line.

Your healthy meetings checklist

To get started, tear out this condensed guide and keep it handy for creating healthy meetings that keep employees energized, engaged, and motivated.

Plan healthy meals

- ☐ Ensure the meal meets the recommended calorie guidelines
- ☐ Include fruits and vegetables
- ☐ Make sure that most of the food is low-fat, low-sodium, and/or low-sugar
- ☐ Request smaller plates or serving sizes
- ☐ Request condiments on the side
- ☐ Order healthy drinks and water

Organize healthy activities

- ☐ Schedule at least one five-minute stretch break for every meeting lasting longer than one hour
- ☐ Arrange for one 15-minute physical activity break during a full-day meeting (in addition to the five-minute breaks)

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- THE C.O.I.N. -

Please join us at our events!

Sixth Annual Client Day Seminar - Employer's Road Map to Compliance, September 17th: Our speaker Harley Bjelland, esq. will share his insights on the Health Reform Legislation, its most-recent changes and how the changes impact business owners. With a legal background, Mr. Bjelland will tell us what to expect and what employers' responsibilities will be as PPACA begins to unfold in the next few months. He will also share some advance-planning tips that business owners may want to consider in order to minimize the financial impacts on their businesses. We hope to see you and your clients with us at this event at the Hilton Irvine.

Annual CE Day, October 8th: This will be a full day packed with great speakers, presentations and continuing education credits. Our agenda is being finalized and will be communicated soon. We hope you'll join us for this great day of education with your OCAHU friends at the Hilton Irvine.

Monthly Luncheon and Legislative Update, November 19th: Stay tuned for more details! This event will be held at the Hilton Irvine.

Annual Charity Event and Holiday Luncheon: Stay tuned for more information on our annual holiday event. It is being planned now!



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