

Orange  
County  
Association of  
Health  
Underwriters

Volume 6, Issue 1

February 2012

THE  
C.O.I.N.

COUNTY OF ORANGE INSURANCE NEWS



## Getting to the **HEART** of the Matter

*OCAHU wishes you a very  
Happy Valentine's Day*

Join us at  
OCAHU's Annual University Day,  
February 14th!

2 back-to-back CE Courses,  
hosted by Don Goldmann:

- How to Sell a Fraudulent Health Plan: A Client Forewarned is Forearmed
- PPACA—Patients and Healthcare Providers: What's Going to Change

Join us for CAHU's  
Day at the Capitol  
in  
Sacramento

We need YOU!

April 10 & 11, 2012

We hope to see you there

[www.CAHU.org](http://www.CAHU.org)



## GOOD HEALTH IS A GREAT BUSINESS MODEL.

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[brokernet.kp.org](http://brokernet.kp.org)

KAISER PERMANENTE  **thrive**

Please join us for two back-to-back CE-classes with renowned presenter and former OCAHU President and Pinnacle award winner **Don Goldmann!**

**2 CE Courses**  
*Please join us!*

**Date: Tuesday, March 20, 2012**

**Time: 11:00 am (new event start time!)**

**Location: Hilton Irvine**

Don will be hosting the following CE courses:

- How to Sell a Fraudulent Health Plan: A Client Forewarned is Forearmed
- PPACA—Patients and Healthcare Providers: What's going to Change



As part of our commitment to giving back to our community, this past holiday season OCAHU helped make a difference in the lives of children and families alike. Each member brought in toys to our December meeting so that every hospitalized child could get something special during the holidays. Additionally, all member proceeds from our December meeting were donated to one of our charitable causes. This special program was hosted by Kaiser Permanente at the Irvine Hospital. We extend a great big **thank you** to Kaiser Permanente for hosting this special event and for helping us put so many smiles on so many children's faces.



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## From the desk of OCAHU President, John Evangelista

Hello and thank you. My name is John Evangelista. I was elected your OCAHU president for the 2011/2012 term. If we have not met, I would very much like to meet you. You can find me at any of our exciting and information packed events every month from now until June, 2012. I also wish to thank all of you for allowing me the privilege of serving you and our association.

On the topic of awards and recognition, congratulations to all of our members, committee volunteers and our board. Toward the latter part of 2011, our chapter was awarded and recognized as one the top chapters in the country. In June, 2011 at the NAHU Annual convention, OCAHU was awarded the prestigious "William F. Flood" National award for Public service. The center piece for all the great work in this area are: Steve Course (Chairman for our annual C.F. golf tournament) and Suzanne Purnell (Chairwoman for our annual Women in Business event), benefitting New Hope Grief Support Community. Additionally, OCAHU just received the Gold Seal Certification for our accomplishments over the past year. Great job all. It's good to be part of a great chapter.

Membership is really taking off with Maggie Stedt (our membership V.P.) taking the charge and diversifying with new members who specialize in the senior market along with employee benefit brokers.

Legislative activities are on solid ground and growing under the leadership of Kelly Moore with the "adopt a ledge" program up and running full strength.

Our next major undertaking is our 2<sup>nd</sup> Annual OCAHU University Day, which will be held on Tuesday, February 14, 2012 at the Hilton Hotel in Costa Mesa. This will be a fast paced, information-packed full day of education, legislation, and sales learning. This is a must attend event for you and everyone who earns a living in insurance and benefits. I look forward to seeing you there.

Thank you for taking a few minutes to read this. As you can see, we have a lot going on. Having said that, we need your involvement. Attend a meeting (or all of them), join a committee, contribute to PAC, send a letter when needed for operation shout, bring a new member to join, and for sure pay your renewal membership. We need everyone to be part of this great organization. It starts with each person as an individual. Every person counts, every positive action we takes matters. Thank you again. All the success to you in sales and service.

*-John D. Evangelista, LPRT*



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# Leading Producers Round Table

By Pat Stiffler, Awards/Historian & University Day Chair

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

NAHU formed the Leading Producers Roundtable in 1942 to recognize the successful underwriters of Accident and Health Insurance. Today the LPRT committee is committed to making LPRT the premier program for top Health, Disability, Long Term Care and Worksite Marketing Insurance Producers, carrier reps, carrier management and general agency/agency managers.

LPRT members may use LPRT as a designation and may use the LPRT logo on their business cards and letterheads. This lets your client know that you are in an elite group of producers in your field. LPRT designees also receive discounts on all NAHU services and meetings and have access to NAHU sponsored webinars at no charge.

The LPRT qualification categories 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.
- Carrier Management: Carrier/Home Office sales managers, Directors of Sales and Vice Presidents of Sales

There are four awards categories:

- Leading Producer Qualifier
- President's Council
- Eagle
- Golden Eagle
- Soaring Eagle

***The deadline to apply is March 31, 2012.***

Qualifying is easier than you may think! To find out how to apply for LPRT go to [www.NAHU.org](http://www.NAHU.org) and click on the Member's area then on Awards. Or go to [www.OCAHU.org](http://www.OCAHU.org) and click on the LPRT link.



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**John Evangelista**

**District General Agent**

(O) 949.452.9206

(F) 949.452.9209

john.evangelista@coloniallife.com

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**Michael F. Fahey III**

**District General Agent**

(O) 949.452.9203

(F) 949.452.9209

mfaheyIII@aol.com

CA License 0831388

**Michael J. McCormick**

**District General Agent**

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**The Orange County Association of Health Underwriters**

*Presents:*

# UNIVERSITY DAY

GETTING TO THE  OF THE MATTER

**FEBRUARY 14, 2012**

Hilton Costa Mesa • 3050 Bristol St. • Costa Mesa

**7:00 a.m. to 4:00 p.m.**

**Featuring Key Note Speakers:**

**DAVID L. FEAR SR., RHU** - President of Fear Corporation and Past President of NAHU

*A California Perspective on Health Insurance Exchanges  
(Course #259887 - 1 hr CE)*



**MICHAEL BELOTE, Esq.** - Legislative Advocate for CAHU  
*A Legislative Update on California Health Care Reform*

**NICK RAY, CLU, RHU, ChFC, MBC** - Renowned Business Coach

*More Effective Marketing:  
How to Sell to Your Target Market 80% of the Time*



**How to Win New Business and Draw Revenue in the New World**

**PLUS...** 6 BREAKOUT SESSIONS & NEW FAST PACED SPEED NETWORKING!

AM Programs (Choose one)

- ☐ **1** The Brave New World of LTC Planning  
(CPending - 1 hr CE)
- ☐ **2** Benefits Technology: Enrollment as a  
Competitive Strategic Advantage
- ☐ **3** What Does the Future Hold for the  
Producer?

PM Programs (Choose one)

- ☐ **1** Three Ideas to Earn an Extra \$100,000  
in 2012
- ☐ **2** 21st Century Networking - A Powerful Way  
to Get Referrals
- ☐ **3** Evolving from Good to Great as an Insurance  
Agent (Course #214163 - 1 hr CE)

**Registration Information on Back!**



## Orange County Association of Health Underwriters University Day

# AGENDA

<b>7:00 – 7:55</b>	Registration, Breakfast and Exhibits
<b>7:55 – 8:10</b>	Welcome and Announcements
<b>8:15 - 9:15</b>	David L. Fear Sr., RHU
<b>9:20 – 10:20</b>	AM Breakout Sessions 1, 2 & 3
<b>10:25 – 11:15</b>	Michael Belote
<b>11:20 – 12:45</b>	Lunch, <b><i>FAST &amp; FURIOUS</i></b> (Speed Networking)
<b>12:45 – 1:15</b>	Exhibits
<b>1:20 – 2:20</b>	PM Breakout Sessions 1, 2 & 3
<b>2:20 – 2:30</b>	Pinnacle Award Presentation
<b>2:30 – 3:30</b>	Nick Ray
<b>3:30 - 4:00</b>	Exhibitor Raffles & Conclusion

**REGISTER BY FEBRUARY 10TH TO ENSURE YOUR SEAT!**



To make your payment online visit [www.ocahu.org](http://www.ocahu.org)  
Please mail or fax registration form by 2/10/2012 to:  
Orange County Association of Health Underwriters (OCAHU)  
1442 E. Lincoln Ave., PMB 441 • Orange, CA 92865  
Questions contact (866) 921.6440 • Fax: (866) 921.6443

## YES!

**I would like to attend University Day on 2/14/2012.**

Name: \_\_\_\_\_

Billing Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

### ENCLOSED IS MY PAYMENT OF:

Register **BEFORE** February 10, 2012

\_\_\_\_\_ \$65 MEMBER \_\_\_\_\_ \$75 NON-MEMBER BROKER

After February 10, 2012

\_\_\_\_\_ \$80 MEMBER \_\_\_\_\_ \$100 NON-MEMBER

*All fees are non-refundable.*

### I PREFER TO USE MY CREDIT CARD:

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Expiration Date: \_\_\_\_\_ Security Code: \_\_\_\_\_

Name on Card: \_\_\_\_\_

Signature: \_\_\_\_\_

# Take a Stand!

By Rhett Bray, VP of Political Action

*Advisor – One who gives advice; a subject-specialist who advises.*

*Advocate – A person who speaks or writes in support or defense of a person, cause, etc.; a person who pleads for or in behalf of another.*

Do the above definitions sound familiar to you? Does it sound a lot like the line of work you are in? It should. As benefit brokers, we act on our clients' behalf. We are subject-specialists that advise them on the best benefit package for their specific needs, and we are advocates for them when it comes to healthcare reform. I believe we are important to our clients, and I'm assuming that you believe the same.

Now, while you, me, and our clients believe that we hold an important position in the business world, there are some people that disagree. Legislators in our government, both state and federal, appear to feel that benefits brokers are not essential to businesses. I wholeheartedly disagree with their stand on the value of the "trusted advisor", and I certainly hope that you do as well. So the question I ask myself is, "What can I do to show my value to those that think I hold none?" And the answer I often come up with is, "Not a lot." There just isn't enough time in the day, week or month for me to really make an impact. Yet I know that if I don't find a way to make my voice heard in Sacramento and in Washington, D.C, I will find myself out of a job in the next few years.

So I ask again, "What can I do?" The answer: *CONTRIBUTE TO PAC!* PAC is the Political Action Committee associated with CAHU that supports the role of the benefits broker by advocating on our behalf with strategically targeted political contributions. PAC members create advocacy opportunities so that legislators understand the vital role that we play within the business world. There are many advocacy groups out there that don't think highly of the benefits broker, and many of those advocacy groups are large and spend millions of dollars each year to convince legislators and their aides that agent activities should be regulated out of existence. PAC acts as a counterweight to this ongoing effort to put us out of business. Think of PAC as the "trusted advisor" or advocate for us benefits brokers. Money talks in the land of government and we need someone speaking up for us. That is why I contribute to PAC. If you think that the benefits broker has value in the business world, I urge you to contribute to PAC as well. Without the money to backup our cause, we will find ourselves quickly needing a new line of work. Your donation to PAC is truly just putting money back in your pocket!

If you want to find out more about PAC or how to contribute, check out the Legislation link on the OCAHU website at [www.OCAHU.org](http://www.OCAHU.org).

# Joining Together in OCAHU/CAHU/NAHU Is More Important Today then Ever!

By Margaret Stedt, VP Membership

**Share the word...bring a new member to our next meeting!**

**IMPORTANT NEWS:** California Health Underwriters has just announced a contest running from January 1<sup>st</sup> through March 31<sup>st</sup> to award the members who bring in the most new members!

Each Sponsor/Recruiter of a new AHU Member will be entered into a drawing with 6 chances to win:

**First Place Winner - \$200 VISA Gift Card**

**Second Place Winner - \$100 Amazon Gift Certificate**

**Third Place Winners - \$25 Starbucks Gift Card (4 winners)**

- Sign up New AHU Member from January 1, 2012 through March 31, 2012
- 1 Raffle Ticket given for each recruited New Member
- If New Member signs up on Monthly Draft – Additional Raffle Ticket awarded
- Sponsor/Recruiter will be automatically entered into the drawing
- Drawing to take place at the CAHU Day at the Capitol (DATC) event on April 11, 2012
- Winners do not need to present to win any of the above prizes
- If present at CAHU DATC, Sponsor/Recruiter receives additional Raffle Ticket

Today, more than ever, it is important for each health insurance professional to join in NAHU. This is the leading organization where we can join together to have our voices heard both at the State and Federal Level regardless whether your primary business emphasis is large or small group, individual, ancillary products or senior (Long-term Care, Medicare Supplements and Advantage Plans).

Too many of our colleagues are sitting on the sidelines, not realizing that our independent association of over 23,000 professional Insurance Agents offers a collective voice in the industry for health care legislation at the local, state and national levels.

NAHU offers its members a multitude of educational opportunities, including advanced designation programs such as RHAU and LPRT, continuing-education



conferences and networking functions, publications and business-development tools. We also conduct advocacy efforts at the state and federal levels of government to advance the interests of health insurance professionals and to promote affordable and responsible private health insurance market solutions. Plus there are discount merchant programs as well!

Orange County Health Underwriters has an exciting year planned for education, outreach and advocacy. Our just completed CE day provided 5 CE credits! Our chapter has for many years had a goal to provide enough continuing education CE's to renew your bi-annual insurance license by simply attending our meetings on a regular basis! It is a great way to stay informed of the changing events and issues relevant to the Professional Agent.

One of our primary goals this year is to increase our membership by at least 30 new members! We are asking our company representatives and our members to present OCAHU membership and its importance at every company agent/broker meeting! Membership applications are on our website and packets will soon be available.

Our chapter is growing! A special welcome to our new members: Laura Budgell, Nick Burnham, Fabian Carrillo, Marcello Castro, Paul Cole, David Ethington, Amber Field, , Petia Loliva, Gene Langenberg, , Bryan Kaufman, Scott McMillan, Tyler Mahon, Camilla Marlowe, Eric Swanson, Noran Teran and Reyna Topinio!

Please start using the following websites to become engaged! Go to our website today at: [www.OCAHU.org](http://www.OCAHU.org) and then find the NAHU link [www.NAHU.org](http://www.NAHU.org) on the bottom right side. Simply click on the areas on the left side to explore areas such as membership, professional development, legislative advocacy and others! Join in the group discussions and notifications.

Remember if you want to change how you are paying your dues or need to reinstate your membership simply go to the NAHU website and click on the Renew Your Membership Box! It is easy to complete!

As a member of OCAHU/CAHU/NAHU you have a wealth of opportunity to learn, grow your business and become involved! See you at our next meeting and bring a guest!

### **Save the Date! June 1, 2012**

**OCAHU's 10th Anniversary of the celebration of Women in Business Luncheon and Fashion Show benefiting our charity New Hope Grief Support Community and their sister program Taps**

[www.newhopegrief.org](http://www.newhopegrief.org)   [www.taps.org](http://www.taps.org).

Please join us Friday, June 1, 2012 at the Richard Nixon Library in the East Wing.

Doors open at 10AM. This is our most highly anticipated event of the year.

Tickets will be available in February.



# Suzanne Purnell, LPRT

Women in Business Chair

Suzanne Purnell was looking for a new opportunity to become “Master” of her own destiny. In 1983, she was offered an insurance position that lead to selling group health insurance. The group health insurance industry would become her second career. Suzanne found a career that not only challenged her, but made her quite happy. She obtained her license by taking night classes. Before the year closed, she was hired to develop and grow the benefits department for a well known commercial agency, Griffith Sincok.

Suzanne joined a small group of professional, committed health insurance people that founded the Orange County Association of Health Underwriters, OCAHU, in 1985. Suzanne joined the OCAHU board of directors and moved through the positions on the board year after year. Suzanne served on the OCAHU board with many well known people in the industry. She was mentored by people like John Word, Debra Provencio, Judi Dokter, and Ron Masters just to name a few. Many of her colleagues went on to become OCAHU President’s and later to serve as President’s of the California Association of Health Underwriters (CAHU). Suzanne became OCAHU President in 1998-1999. She continued on the OCAHU board after her presidency as past president and continues as general board member today.

Suzanne has always been interested in continuing her education. When NAHU offered the Leading Producers Round Table (LPRT) designation to health insurance producers in small and large group insurance production, she enrolled and annually achieved Eagle level. For her consistent years of production, Suzanne achieved LPRT lifetime membership. In 2004, she decided to expand her education and expertise for her clients. She enrolled in classes to obtain her LTC certification to sell Long Term Care and California Partnership LTCi. Suzanne recently refreshed her education in the small and large group market. The completion of this course certified her with the H.I. P., Health Insurance Professional certification.

Suzanne, with the help of two colleagues and the support of OCAHU, started a small event in June 2002. This event is known today as the “Celebration of Women in Business,” which is held annually at the Richard Nixon Library. The inaugural event brought 150 guests, and since 2002 has grown rapidly to sell out crowds of over 400 guests each year. It has become the most highly anticipated annual charity event of OCAHU. Each year the event highlights and honors a woman who has been an inspiration to others with her leadership, involvement and commitment to her industry and community. Suzanne was honored as Woman of the Year in 2006. On June 1<sup>st</sup>, 2012 the event will celebrate its 10<sup>th</sup> Annual Charitable Luncheon and Fashion Show with Suzanne Purnell at the helm.

## Congratulations to Suzanne Purnell, LPRT, our Pinnacle Award Winner!



The Pinnacle Award is presented annually to honor an individual whose leadership, vision, dedication and spirit have contributed greatly to the growth and success of the Orange County Association of Health Underwriters.

Nobody embodies that distinction more than one of our founding board members, the founder of the Women In Business Luncheon and past President Suzanne Purnell.

Congratulations to Suzanne and the deserved recognition from her peers and other past presidents. Join us at University Day to recognize Suzanne and her accomplishments that have done so much to contribute to the success of OCAHU and the brokers and agents of Orange County.



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## **California tries again for a single-payer health care bill. What could this mean for your tax dollars?**

By Kelly D Moore, CEBS, VP of Legislation

SB 810, which proposed legislation that would create a single-payer, government-run health care system in California, went before a key Senate committee on January 17.

Authored by Senator Mark Leno, SB 810 proposes the creation of a new agency with a new health care commissioner who would be tasked to set a single standard of care for all California residents. According to the California Association of Health Underwriter's (CAHU):

Under SB 810, no health care service plan contract or health insurance policy, except for the California Health Insurance System plan, could be sold in California for services provided by the single payer system. The proposed system would make all California residents eligible for coverage, and all Californians will be required to buy into the system through an unspecified premium tax set by SB 810's proposed Premium Commission.

Although well-intentioned, there are a few fundamental issues with SB 810:

The fiscal impact of this measure was analyzed by a legislative committee and would cost the state an estimated \$200 billion annually, but the bill doesn't establish any new taxes or fees. Where would that money come from? Surely not from California government's already overextended budget. According to a legislative committee review, the costs would be "offset by an unknown extent of redirection of revenues from existing health coverage programs."

SB 810 is different than the Federal Patient Protection and Affordable Care Act (PPACA), which sets out an extensive access program through state-run health care exchanges. California is already implementing and complying with PPACA, and SB 810 would be implemented in addition to PPACA guidelines.

As outlined by California Chamber of Commerce lobbyist Marti Fisher, the legislation is based on the premise that government systems are more efficient than private business, and that a single-payer system would be less costly than the current system, but there is no proof to substantiate those claims.

Two similar bills came across Governor Schwarzenegger's desk; both were vetoed. What will Governor Brown do? Despite concerns expressed by legislative committees surrounding the extreme costs of implementing and maintaining SB 810, the Senate Appropriations Committee has passed the measure and as of today, is ready to be put up for a vote on the Senate floor.

Keeping health care delivery and financing in the private sector is important to our part of our livelihood, and the reason why we stay active in NAHU/CAHU/OCAHU. I hope you will be an active part of our organization, as we are stronger together.

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1/47818CABENARC 9/11

## SAVE THE DATE!

### April 25, 2012

## Tee Off for Charity

It's time to dust off your clubs and get ready to participate in OCAHU's Charity Golf Tournament. This annual event benefits the Cystic Fibrosis Foundation, which we are very honored to be affiliated with. The Cystic Fibrosis Foundation is doing amazing things in their



search for a cure to combat this disease. We will once again be playing at Coyote Hills Golf Course in Fullerton.

Check the OCAHU website at [www.OCAHU.org](http://www.OCAHU.org) for information on this event and all our other activities. We hope to see you there!



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- Allstate Workplace Division
- Assurant
- MetLife
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# - THE C.O.I.N. -

**Please join us at our coming events!**

**University Day, Tuesday, February 14th:** It's time again for Orange County's most popular sales, learning, and networking event of the year. Attendees and exhibitors are the industry's top insurance agents and industry professionals. This day promises to be a best in-class event filled with timely and relevant business opportunities. Join us from 7:00 AM – 4:00 PM at Hilton Costa Mesa

**2 CE Courses & Lunch, Tuesday, March 20th:** Join us at Hilton in Irvine for a luncheon and two back-to-back CE courses. We are very excited to have Don Goldmann presenting CE courses on: How to Sell a Fraudulent Health Plan: A Client Forewarned is Forearmed, and PPACA - Patients & Healthcare Providers: What's Going to Change. Our event begins at a **new time** at 11 AM. We look forward to seeing you!

**Day at the Capitol, April 10th & 11th:** Come join us to learn new details about what has been happening in Congress, with PPACA, and in the California Legislature, and with industry regulators, which may seriously affect the health insurance marketplace and your future in this industry. The event will be held at Sheraton Grand Hotel in Sacramento, CA. Visit [www.CAHU.org](http://www.CAHU.org) for more information

**Tee Off for Charity, April 25th:** This annual event benefits the Cystic Fibrosis Foundation. Please come join us at Coyote Hills Golf Course in Fullerton!

**Celebration of Women in Business Seminar, June 1st:** Join us for our annual Women's seminar! Details to follow. Visit [www.OCAHU.org](http://www.OCAHU.org) for more info