



PRES WHITE AGENCY, INC
A Maxon Company

Pres White Journal

Pres White Agency, Inc.
 1-800-826-2966

76 North Broadway Irvington, NY 10533
www.preswhite.com

From
GEORGE J. COHEN



Points of Interest

- Don't overlook **NYSDBL coverage** for your clients.
- New easy to quote **dental and vision plans** now available.



- * All Major Insurance Carriers
- * Sales Assistance and Presentation
- * Full Brokerage Commissions
- * Courteous & Professional Service

www.preswhite.com

Google Keyword:
PRES WHITE

Issue XLI

January, 2011

WATCHING WHERE YOU STEP

Welcome to 2011!

By now most of us have broken the majority of our New Year's resolutions, except of course those who resolved not to make New Year's resolutions. In any case we march ahead in a new decade with a determination to increase sales and improve service in an industry overrun with minefields. Nevertheless, we want you to know that we will continue to be your partner in navigating through the difficult turf.

In this regard this issue will address some of the issues we would like to make you aware of:

Oxford's Efforts to Recertify Groups – Letters are being sent prior to a group's renewal. Remind your clients to respond to their requests to avoid policy terminations.

Health Net Transition – We have been notified that United Healthcare has contacted groups directly to discuss the transition to Oxford. You may want to contact your clients to discuss their options before they receive the call.



Plan Changes – Many small groups (fewer than 8 enrolled lives) who enjoyed having multiple plans will find this is now restricted. Oxford for example will only offer a high/low option for groups with 8 or more enrolled lives. For groups of "one" enrolled (if not husband/wife) there are only two plans available, the

Oxford Liberty Network HMO and the Empire Blue Cross & Blue Shield HMO. In all other scenarios you will need a minimum of 2 enrolled and 60% of the group participating.

New York State Regulation 194 Producer Compensation Transparency

– This regulation requires you to disclose that you will be compensated for the line of coverage you are writing for them. We suggest that you create a personalized document on your letterhead and include it with any and all applications you have your clients' complete.

Examples of Regulation 194 are available upon request.

Group Products

- Medical
- Life
- Dental
- Long Term Disability
- NY State Disability



WWW.PRESWHITE.COM

Individual Products

- Life
- Medicare Supplement
- Disability Income
- Long Term Care
- International Travel
- Sole Proprietor Medical