



PRES WHITE AGENCY, INC
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Pres White Journal

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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

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DON'T FORGET THE OTHER STUFF

In our current environment of financial challenge, you may have noticed a lot of advertising from insurance carriers of lower group rates for many ancillary lines of coverage, i.e. Life, Dental and Vision in particular. The underwriters seem to be aware (surprisingly) that these lines of coverage are being overlooked while employers are struggling to keep the reins on runaway health premiums. This may present a good opportunity for your clients to include these important lines in their benefit packages where previously they wouldn't be considered.

Some of the carriers that recently announced rate reductions are American General and Mass Mutual. Some carriers are also considering higher guaranteed issues amounts on Group Life depending on the size of

the group. Others will even offer guaranteed issue amounts down to 2 lives. Virgin groups as well as take-over groups can take advantage of this.



You will note a considerable number of changes in the group medical plans being offered January 1st. Many plans are being discontinued and replaced with reduced benefits and options.

It's important that you review your clients renewal at least 30-45 days in advance to allow time to consider their options. As an example, Aetna will be discontinuing a number of their plans

and will renew their groups with the plan "closest" to their current coverage. However, your client may not consider it "close". In this case, if it becomes necessary to change carriers, you will need time to review not only rates and benefits but doctor networks and perhaps Prescription Drug lists to ensure your clients a smooth transition.

For NY State Statutory Disability, The Hartford has reduced their rates making them very competitive.

Please call us for more information.

Wishing our brokers a very Happy Thanksgiving!



Group Products

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



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Individual Products

- Life
- Medicare Supplement
- Disability Income
- Long Term Care
- International Travel
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