



Your General Agency
Benefits Department

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Have You Had Your Annual Physical Yet?



Having your annual physical is important and can be covered 100% by most health insurance plans. Many members do not realize how beneficial an annual physical can be and that sometimes they can receive these services at no cost. Nearly all health insurance policies that have a preventative care rider cover services including, but not limited to, the following: health maintenance exams (this includes chest x-ray, EKG, cholesterol screening and other select lab procedures), gynecological exam, pap smear screening, well-baby and child care visits, childhood immunizations, and prostate specific antigen (PSA) screenings. Mammograms are often

included under the preventative care coverage as well. Some policies allow a maximum benefit, often \$500 for each member under a contract per calendar year to use toward these services. When you visit your doctor they may recommend other tests and screenings such as colonoscopies and some sexually transmitted disease (STD) testing. These are typically not covered under your preventative care rider. They will be billed as medical expenses and applied to your individual deductible. Remember, not all group policies are the same, for more information about these preventative services and your covered benefits contact our office for details.

Spotlight Employee Emily Blackburn

Our spotlight employee for this quarter is Emily Blackburn. Emily has been with the General Agency since 1994 and is a producer for group employee benefits including health, dental, vision, disability and life insurance policies. She also assists on individual life and health policies as well.

Emily knows the importance of a good benefits program to help in attracting and retaining employees. One of her goals includes making sure that her clients understand their program in its entirety. "Having your valuable employees and their families insured with the increasing costs of medical

care is very important. Affordability and flexibility are key factors in choosing the right coverage that is suitable for your employees. I take all of these factors into careful consideration as I thoroughly review your employee benefits package."

Emily resides in Clare with her husband, Bryan and two daughters, Kennedy and Olyvia. In her spare time she enjoys relaxing at the lake with her family, golfing and shopping.



New COBRA Laws in Force



Recently the US Department of Labor has made some changes to the Consolidated Budget Reconciliation Act of 1985, commonly known as COBRA. COBRA is a federal law that applies to employers with 20 or more employees. Changes regarding COBRA continuation coverage under the American Recovery and Reinvestment Act of 2009 (ARRA) include premium reduction, special COBRA election opportunities, expedited review of denials of premium reduction, switching benefit options, and income limits. We are here to answer any questions you may have regarding these changes. Feel free to contact our office for further explanation or you can log onto the United States Department of Labor's website at www.dol.gov/COBRA.

Many of us have been hit hard by the current state of our economy and although the cost of health insurance is increasing, this does not mean anyone should attempt to go without. Now, more than ever, it is important to understand the many facts and figures that are involved with health insurance. Living without health insurance can be a very risky endeavor. This is one of the biggest issues that the United States is dealing with today. Being able to offer these benefits to your employees can be your biggest benefit. Offering benefits can help reduce your employee turn over rate and help retain your quality workers. The fact of the matter is that everyone needs some type of health insurance.

Can you afford to go without?

Fun Fact: Venus is the only planet that rotates clockwise.

Fun Fact: The average person has 1,460 dreams a year.

PROTECT the skin you are in



Summer is going to be here before you know it! Make sure you are keeping everyone safe from excessive sun exposure. Skin cancer is a "recreational cancer" caused by too much sun. Malignant melanoma, which is the most serious type of skin cancer, will kill nearly 8,420 people in the United States this year. That means that one American will die from melanoma cancer almost every hour. If treated before it has a chance to spread skin cancer can be cured. Warning signs for skin cancer include a change on the skin, a sore that does not heal, a change in an existing mole or the development of a new mole. It is important to wear sun block at all times when in the sun. We hope you have a safe and fun summer!

Is it time to check out of your Certificates of Deposit (CDs) and check into Tax Deferred Annuities?

Tax Deferred Annuities

versus

Typical Bank CD

- | | | |
|---------------------------------------|----|---|
| ▪ Tax deferral of interest earnings | vs | ▪ Interest taxable as ordinary income each year |
| ▪ Partial withdrawals without penalty | vs | ▪ Significant penalty for early withdrawal |
| ▪ Flexible settlement options | vs | ▪ Not available |
| ▪ Not subject to Probate | vs | ▪ Subject to Probate |



Give us a call for current interest rates and more details!