

INSURANCE SERVICES
NETWORK, INC.
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DID YOU KNOW:

Certain diets tell you to reduce or even avoid carbohydrates, and grocery stores stock low-carb everything; however, carbohydrates are an essential component of healthy eating. In fact, the American Dietetic Association recently issued a recommendation that children and adults get 45% to 65% of their daily calories from carbohydrates for maximum brain function. More than 6 times what one popular low-car diet allows. So rather than steer clear of carbs, just be more selective. Here are some suggested types of carbohydrates to choose, and to limit.

Insurance Services Network

Quarterly Newsletter

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New and Improved Term Life Application For American General

Limited Temporary Life Insurance Agreement (LTLIA) - You can give your clients peace of mind knowing they are covered even while their life insurance applications are being reviewed. AIG, American General, provides this benefit—coverage even while the application is being underwritten—through the Limited Temporary Life Insurance Agreement (LTLIA).

If all requirements are met, the LTLIA provides coverage that is the lesser of:

- The plan amount of the proposed insured applied for; or
- \$500,000 plus the amount of any premium paid for coverage in excess of \$500,000.

The New LTLIA and Receipt: What Changed? The new LTLIA more fully describes the coverage extended to applicants of life insurance policies and provides for a signed receipt that the company retains. This allows the



company to better service a claim that qualifies for coverage under the LTLIA.

The receipt evidences the Agreement while the Agreement itself provides the client with the benefits, terms, conditions and limitations of the Limited Temporary Life Insurance for which they may be eligible.

The Term Application:

Many of you currently use the Term Application as a streamlined alternative application for your term insurance sales. The Term Application is specifically tailored for term products and excludes many questions that are applicable to permanent products, making it somewhat shorter in length. The Term Application is for term products only, whereas the full Life Application can be used for both term and permanent products.

Information provided by AIG newsletter

SuiteSolutions Is Now Even Better!

Beginning with the effective date of May 1, 2005, two new additional Accident Medical Expense (AME) benefit options—\$5,000 and \$10,000—will be available to Secure Solutions and SelectSolution clients.

AME and Critical Illness Expense

benefit options for \$5,000 and \$10,000 will also be available to SelectSolutions clients.

In addition, a new Complementary and Alternative Medical (CAM) Discount is being added to SelectSolution. The CAM Discount offers up to 30% sav-

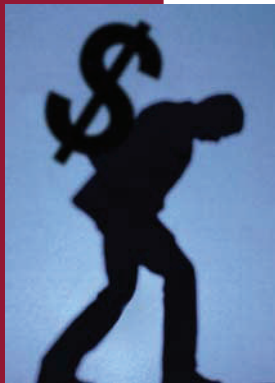
ings on services such as acupuncture, massage therapy, and nutritional counseling and applies to existing and new members.

Information provided by Assurant

Don't Stress

Long Term Stress can disrupt almost all of your body's processes, tax your immune system, and increase your risk of depression, digestive problems, heart disease, insomnia and obesity. Try keeping stress at bay by:

- Exercise regularly
- Learning to relax
- Seek professional help if needed



Some New Information About Medicare

There are now several parts to Medicare coverage. Most people are familiar with Parts A and B. Parts C and D have recently been added to Part A is free to individuals who have paid sufficient Medicare taxes under the Federal Insurance Contribution Act (FICA). Part A pays for Medicare-approved hospital expenses (some limited skilled nursing care, home health care and out-patient hospice care). Part B requires a premium to be paid to Medicare and included coverage for

Medicare –approved physician services, outpatient hospital services, durable medical equipment, and rehabilitative home care services. Both parts require Medicare approval of services for benefits to be paid by Medicare. Part C was called “choice” is now Medicare Advantage, it covers the same services that are covered under A & B. You can elect to have either the original Medicare A & B or the Part C Plan (HMOs). With Part C you still pay the Part B pre-

mium, but the additional HMO premiums are usually lower and additional services are provided at a lower cost. The newest coverage is Part D and it is additional coverage for prescription “D”rugs through discount cares [soon (2006) to be replaced by paying an additional Medicare premium (\$35 per month) and a new deductible (\$250)].

Information provided by Lidke & Associates, Inc.

PacifiCare Simplified Billing!

We know that simpler is better. That's why we've made it easier for your clients to administer their benefits.

Your Small and Large Group customers can now view and download their PacifiCare premium invoice online. The key is PacifiCare's new software application, which adds flexibility and satisfies a demand from employer groups

who purchase PacifiCare products.

“Now when customers purchase multiple products from PacifiCare, they have the option of requesting a consolidated premium invoice,” says Debra Logan, director of Membership Accounting Services, Corporate Operations. “This provides greater flexibility for those customers who

previously received multiple invoices.”

The application, available through the employer portal at www.pacificare.com, allows your clients to view their medical, dental, vision, life, and disability insurance bills online.

Information provided by PacifiCare

Life Without Health Insurance Gets Costly

“It's estimated that nearly 18,000 people in the U.S. probably die each year because they do not have health coverage.”

Experts say most of the uninsured population is composed of people whose employers don't

offer benefits, but who make too much money to be covered by public-health programs and not enough to afford their own coverage. High medical bills are the second-leading cause of personal bankruptcy. Yet there is a significant number who simply gamble they won't incur medical bills high

enough to justify the soaring costs of insurance.

Information provided by <http://news.yahoo.com>

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