

Coastal Bend Association of Health Underwriters

Denise's Thoughts

CALENDAR

December 1, 2011

Hilton Garden Inn

Alicia Haff

One Hour of CE

A Current State of
Affairs – A
Shortened Account

Course #83751



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December 2011

The holidays are on the way, but so are January 1 renewals. I know everyone is hard at work wrapping up year end and making their strategic plan for 2012. Alicia Haff's CE seems to be the perfect complement to these efforts. Her knowledge about efficiency in agency management, compliance and the law will prove helpful to many.

November's CE during the monthly luncheon with Jacqueline St. Hilaire was well attended. Her CE, Working with your Benefit Specialist after Healthcare Reform, provided some much needed ideas for getting the job done in the aftermath of healthcare reform. This was a member's only CE and comments after the CE were very positive. Members were given ideas on how to strengthen the client-broker relationship by adding and expanding the services offered to their clients.

Unfortunately right before the Thanksgiving holiday I received word that Ouida Peterson had passed away suddenly on the Tuesday of Thanksgiving week. It seems she suffered a heart attack and went quickly. While we will miss her knowledge, wit and friendship everyone who knew her knows she is rejoicing in Heaven. On behalf of our Chapter, a donation was made in her memory to a humane society close to her home. She will most certainly be missed.

In January we will feature a new CE provided by Carolyn Goodwin titled, A Primer to the Pre-Existing Health Insurance Plan. This is the first time this CE is being offered and will prove extremely helpful to those agencies planning to remain up to date with the government offerings.

Due to Ouida's passing the February program is being updated. Watch your email notices for information on this upcoming event.

Polly Harris continues to be hard at work with the TAHU Convention Planning Committee. So far the calendar of events is filling up and will include the re-certification class for the Small Group Specialist Designation. Volunteers are still needed for this very big event. Please let Polly know if she can count on you.

Since there will be no Legislative Session in 2012 TAHU has planned a Legislative Day in Austin on February 2. This event's agenda and registration is available on the TAHU website.

2012 is on the horizon. It will be a good year.

CBAHU Executive Board

President	Denise Villagran
President Elect	VACANT
Treasurer	Elsie Gaertner
Secretary	Shelley Love
Past President	Polly Harris

Committee Chairs

Membership	Bob Corrigan/Polly Harris
Awards	Denise Villagran
Hospitality	Mandy Castillo
Legislative	Leo Barrera
Grip	Bob Corrigan
Education	Polly Harris/Denise
Media	Tina Durand
Public Service	Open
Newsletter	Open
Website	Tiffany Pharis
Sponsorship	Open
Care Chair	Cindy Gentry

Trustees

Rick Ott, Nedra Clingan, Robbie Burgess, Tina Durand

Trustees Emeritus

Denise Villagran, Laura Hebert, Annie Castro, Kelli Campion, Diane Lee, Kathy Greene



Recipe

Low-fat Egnog

½ cup egg substitute
2 cups skim milk
½ cup fat-free creamer
2 Tbsp. honey
1 tsp. vanilla
½ tsp. nutmeg or cinnamon
Optional.....2 tsp. Rum

Pour ingredients into a container, mixing until thickened.
Cover eggnog and allow to chill in refrigerator for at least two hours. Top each cup of eggnog with a sprinkle of nutmeg or cinnamon and enjoy.

Serves 3: 191 calories, 0.3g fat, 162mg sodium, 33g carbohydrate, 10g protein.



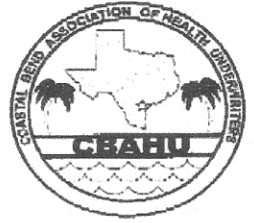
Christmas Gift Suggestions:
To your enemy, forgiveness.
To an opponent, tolerance.
To a friend, your heart.
To a customer, service.
To all, charity.
To every child, a good example.
To yourself, respect.

Oren Arnold

**CBAHU Calendar of Events
2011-2012**

November 8	2 Hour CE presented by Jacqueline St. Hilaire MEMBERS ONLY Working with Your Benefit Specialist After Healthcare Reform Course #83632
December 13	1 Hour CE presented by Alicia Haff Current State of Affairs – A Shortened Account Course #83751
January 10	1 Hour CE presented by Carolyn Goodwin Health Care Coverage Options for Texans Course #14567
January 23-25	NAHU Capital Conference, Washington D.C.
February 2	TAHU Legislative Day, Sheraton Austin
February 14	TBD
March 13	1 Hour CE – presented by Glen Baecker Term vs. Permanent, The Whole Truth & Nothing but the Truth Course #Filing Pending
April 13	6 Hour CE – Annual Day of Education Education Service Center
April 26-28	TAHU Convention, Omni Bayfront, Corpus Christi, TX
May 8	1 Hour CE – TBD
June 12	1 Hour CE – TBD
June 24-27	NAHU Convention, Las Vegas, NV

**COASTAL BEND ASSOCIATION OF HEALTH UNDERWRITERS
NAHU MEMBERSHIP APPLICATION**



Last Name	First Name	Designation (s)		
Company	Title	Referred by / Sponsor		
Mailing Address		City	State	Zip

Telephone	Fax	Email Address		
Home Address (for Legislative Purposes)		City	State	Zip
		Home phone number		

Full NAHU Membership:	NAHU Dues \$270.00	<input type="checkbox"/> Check payable to NAHU	<input type="checkbox"/> Local Affiliate Member: \$55.00 Renewable billed Jan 1 st (Current full member of another TAHU Chapter)
	TAHU Dues \$100.00	<input type="checkbox"/> Monthly Bankdraft \$32.08/mo	<input type="checkbox"/> Local Associate Member: \$50.00 Renewable billed Jan. 1 st (support staff not working in sales capacity)
	CBAHU Dues \$15.00	<input type="checkbox"/> VISA, M/C, AMEX	Bank draft not available for Affiliate & Associate Memberships.(Checks payable to CBAHU)
	Total Dues \$385.00		

Credit card # _____ Signature: _____
 Expiration Date: _____ Val. Code _____ Circle One: VISA M/C AMEX

Bank Draft Authorization: I / We hereby authorize the National Association of Health Underwriters to initiate debit entries to my / our account named at the Bank below, hereinafter called BANK. This authority is to remain in force and effect until BANK has received written notification from me / us of its termination in such time and in such manner as to afford BANK a reasonable opportunity to act on it.

(A BLANK VOIDED CHECK FROM THE ACCOUNT YOU WISH TO HAVE DEBITED MUST ACCOMPANY THIS APPLICATION)

Name _____ Bank Routing _____ Account _____
 Signature _____ Date _____

Mail Application & Check to: **Polly Harris - Membership Chair** Ph# **361-852-9000**
 Via email: **polly@pollyharrisins.com**

Please indicate your area of practice:

<input type="checkbox"/> Long Term Care	<input type="checkbox"/> Disability	<input type="checkbox"/> Managed Care	<input type="checkbox"/> Retirement
<input type="checkbox"/> Individual	<input type="checkbox"/> Large Group	<input type="checkbox"/> Small Group	<input type="checkbox"/> Worksite Marketing
<input type="checkbox"/> TPA	<input type="checkbox"/> Self Insured	<input type="checkbox"/> Medicare Supplement	<input type="checkbox"/> Dental

Board Committees I'd to help on:

Membership Special Events Newsletter Education events (CE)
 Legislation Anywhere I can be useful

NOTE: A portion of your dues are tax deductible: NAHU \$146.25, TAHU \$60 & CBAHU \$15