

Coastal Bend Association of Health Underwriters

Denise's Thoughts

CALENDAR

January 10, 2012

Hilton Garden Inn

Carolyn Goodwin

One Hour of CE

A Primer to the Pre-Existing Health Insurance Plan

Course #86303



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January 2012

The first week of the New Year is behind us. Many of you are off and running to make this a successful year. This month the CBAHU monthly luncheon will feature Carolyn Goodwin with a one hour CE, A Primer to the Pre-Existing Health Insurance Plan. This will be the first time this CE is offered as it is new. Carolyn developed this program to keep agents up to date on the health plans the government is offering.

The December the CE program was provided by Alicia Haff. This was well attended and members felt the information was practical. Alicia stated she would be willing to return with a different topic. We look forward to hosting her again.

In December the CBAHU Board members held their Board meeting in conjunction with a clinic by Mission Of Mercy. The Board members were treated to a tour of the Mission of Mercy program, met some of the staff and saw the services provided first hand. I strongly encourage our members to consider a tour of this program at one of their clinics at First United Methodist Church. It is important we, as agents, know this resource exists for employees of our clients that may not have the means to elect group health insurance. This organization is our dedicated Public Service project. We will be sponsoring a fund raiser on behalf of Mission of Mercy in the coming months.

Many of you may have already been made aware of the passing of Erika Escobedo Benson. I met Erika when she was 9 years old. I had just started in the insurance industry working with the same carrier as her mom and dad, Sylvia and Butch Escobedo. Erika began working in her father's insurance agency soon after graduating. She and her husband, Todd, served on the CBAHU Board in 2004, 2005 and 2006. The first thing you would notice about Erika is her beautiful smile. Erika was fighting a rare auto-immune illness that lasted several months. She fought with everything she had, but lost that battle on Saturday, January 7. Please keep in your thoughts and prayers her husband, Todd, children, Maddie and Ethan, parents, sister, and her in-laws.

The TAHU Convention Planning Committee is finalizing details for this event at the end of April. Volunteers are still needed so please let Polly Harris know if you will be able to help.

Do not forget to register for TAHU Legislative Day on February 2. The registration form and agenda can be found on the TAHU website.

CBAHU is now using social media. Please join us on Facebook and "like" CBAHU. This forum will be used to share information about upcoming events, NAHU updates, and new members.

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

Healthy Notes

Before you reach your Boiling Point!!

If you struggle with anger management, learn to deal with your feelings before they turn to rage. Consider Relaxation.

- ⊙ **Breathe deeply**, from your diaphragm, not your chest. Picture your breath coming up from your “gut”.
- ⊙ **Slowly repeat a calm down word**, or phrase, such as “relax” or “take it easy”. Repeat it to yourself while breathing deeply.
- ⊙ **Visualize a relaxing experience**, from either your memory or your imagination.
- ⊙ **Stretching your muscles** in a yoga-like movement may make you feel much calmer.

Practice these techniques daily, and learn how to use them automatically when you’re in a tense situation.

Source: American Psychological Association

Low-fat Mac & Cheese

1 cup fat free milk
1 ½ cups shredded reduced fat Cheddar cheese
2/3 cup 1% milkfat cottage cheese
2 ½ cups cooked whole grain Macaroni
Pepper to taste

In a blender/food processor, combine milk, cheeses, and pepper. Process until creamy then pour into a bowl and stir in macaroni. Transfer to a 1 ½ quart baking dish coated with non-stick cooking spray. Bake casserole uncovered at 350° F for one hour or until heated thoroughly.

Serves 4: 230 calories, 4g fat, 445mg sodium, 28g carbohydrate, 23g protein, 12 mg cholesterol, 2.5 g fiber.



**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



Erika E. Benson

Corpus Christi, TX

BENSON

Erika Elizabeth Benson, 37, of Corpus Christi, passed away Saturday, January 7, 2012 with her loving family at her side.

She was born to A.R. 'Butch' and Sylvia Escobedo, May 7, 1974, in Corpus Christi. Erika graduated from Carroll High School in 1992. She married her high school sweetheart Charles Todd in 1999, and they lived together in Corpus Christi, Texas.

Erika was a lover of life, selfless giver and genuine in everything she did and thought. She gave to her community and delivered her work with pride. Erika is a graduate of Leadership Corpus Christi, was Chairperson of the Y Women in Careers Banquet for several years, and member of several insurance organizations and the City County Health Board.

Erika was an active member of Saint Pius X Church. She loved to play the piano, have date nights with her husband, play with kids, and spend time with family.

Erika is survived by her husband and best friend, Todd Benson, of 22 years and two children: Madeleine and Ethan Benson. She also is survived by her parents, Butch and Sylvia Escobedo, her loving sister Leslie Escobedo. Her in-laws, Dr. Charles and Jeannie Benson, Mark and Mi Young Benson, Dr. Scott and Leigh Ann Worrich, and numerous uncles, aunts, cousins and friends.

A viewing will be held from 5:30 p.m. to 7:00 p.m., Tuesday, January 10, 2012 at Corpus Christi Cathedral followed by a Rosary at 7:00 p.m.

A Funeral Mass will be celebrated on Wednesday, January 11, 2012 at 12:00 p.m. at Corpus Christi Cathedral followed by a procession and interment at Seaside Memorial Park.

To view Tribute, please visit www.seasidefuneral.com

Originally published Wednesday, January 11, 2012

**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