

(INSIDE: MORE THAN 50 DENTAL PROVIDERS)

BENEFITS SELLING™

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THE GREAT ESCAPE

**REBECCA PURDY DIGS OUT FROM
THIS ECONOMIC MESS IN NEVADA,
— THE HARDEST HIT STATE IN THE COUNTRY.
SO WHAT ARE YOU COMPLAINING ABOUT?**

A  **summit** PUBLICATION

8:00AM - 10:00AM PRE-CONFERENCE CDHC WELLNESS CERTIFICATION COURSE

Did you know that "controllable behaviors" -- overeating, smoking and physical inactivity -- account for nearly 25 percent of all U.S. health care spending? Imagine if your employer clients could reduce these costs from their total benefit spending. To address controllable behaviors, many companies are adopting wellness programs. But are such programs effective, and do they offer a return on investment? Employee Benefits professionals are asked questions like these every day. The ability to not only answer the questions but provide timely, effective advice is essential. For this reason, NAHU is sponsoring a new Wellness Certification course that addresses these issues in a comprehensive overview that draws upon dozens of sources.

NOTE: Registration is required to attend the Pre-Conference CE session. NAHU Members: \$80 / Non Members: \$105 Only full conference attendees may register for this session.

APPROVED FOR 2 CE CREDITS IN 48 STATES*
*Visit www.benefitsellingexpo.com for full details

8:00AM - 12:00PM PRE-CONFERENCE CDHC CERTIFICATION WORKSHOP

Consumer-directed health care options, including those for Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs), have opened a wealth of opportunities for consumers. These opportunities have created new responsibilities for agents and brokers, and advising clients in these areas is more difficult and time-consuming than it has been in the past. To address the new market options, NAHU has created a new CDHC certification course. The new certification program in consumer-driven health care (CDHC) is a four-hour course that provides brokers with technical, actionable information they can use to help clients consider these fast-evolving plans and implement them successfully. The class is open to employers, as well. The certification will serve as a distinction for producers as credentialed experts in the sophisticated space of CDHC.

NOTE: Registration is required to attend the Pre-Conference CE session. NAHU Members: \$125 / Non Members: \$175. Only full conference attendees may register for this session.

APPROVED FOR CE CREDITS IN SELECT STATES*
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1:00PM - 2:30PM OPENING KEYNOTE: TRAILBLAZED ALAN KATZ, Principal, Alan Katz Group

Two sales people. Each with the same experience selling the same products in the same market. Both have the same opportunity, yet one's business is growing while the other's is not. What accounts for the difference? Luck? Destiny? Or is the path? Using hard data bolstered by extensive, real-world experience, Trailblazed: Proven Paths to Sales Success identifies the perspectives, practices and possesses that drives substantial sales growth, providing insights on how to:

- manage and thrive in periods of change
- adopt new technologies
- prepare for inevitable setbacks
- increase cross-selling and referrals
- align your team to save money and increase sales

Full of helpful hints and creative tips, Trailblazed: Proven Paths to Sales Success is an insightful guide for sales professionals wanting to improve results, sales managers seeking to boost team productivity, and business owners looking to increase revenue and enhance customer satisfaction.

EDUCATION TRACKS

2:45PM - 3:45PM

SELLING GROUP



UPGRADING HEALTH AND WELLNESS INCENTIVE PROGRAMS RALPH BERNSTEIN, Sr. Vice President - Healthcare, U.S. Bank; MIKE SEETHALER Vice President-Sales, TSYS Healthcare

Incentives play a critical role in driving consumer engagement and participation in healthcare programs. They are one of the only tools with positive ROI. The presentation will present the importance of incentives and the ability of incentive programs to generate improved ROI by using existing industry proven payment and rewards solutions.



4:00PM - 5:00PM

SELLING GROUP



SELF-FUNDING IN THE WAKE OF REFORM SAMUEL H. FLEET, President, AmWINS Group Benefits

Sam Fleet talks about why there's an increasing number of employers who are choosing to self-fund in the wake of health care reform, and how this can be seen as an opportunity for brokers. He'll address what it takes for a client to move from fully-insured to self-funded, as well as strategies to protect self-funded plans once they're in place.

SELLING VOLUNTARY



VOLUNTARY STRATEGIES IN A RECOVERING ECONOMY RICHARD CARRANO, President, BGNE; ELIZABETH HALKOS, Chief Marketing Officer, Purchasing Power

In a recovering economy, many employers are looking for ways to keep their employees satisfied without adding costs to their organization. This new benefits landscape presents both challenges and opportunities for brokers. Offering non-traditional voluntary benefits can allow companies to differentiate their employee benefit packages and provide new revenue streams for producers, if approached the right way.



SELLING VOLUNTARY



THE WRONG AND RIGHT OF WORKSITE (a rant about common sense and conventional wisdom) JIM CHRISTENSON, Field Vice President-NE Team, Allstate

Jon Stewart has got nothing on Jim as he points the way through change. It time to clear out the old and bring in the new as the latest theories and practices are scrutinized. What will the next 5 years look like?

SELLING ADVICE



THE INSIDE SCOOP ON YOUR COMPETITION ERIC JOHNSON, Fist Horizon Msaver

What if you had all the dirt on your competition - their average age, how long they've been in the business, how much money they make, what they eat for breakfast, what they're doing right that you're not, and what mistakes they're making that you can capitalize on? Would it change the way you conduct your business? Would it help you sell more? That's exactly what this session is designed to do. Eric Johnson will share all sorts of fun facts about the broker community and take a look at the best and worst practices in the marketplace so you can steal the good ideas and avoid the bad ones.

SELLING ADVICE



THE 5 HSA MYTHS THAT BLOCK BILLIONS IN EMPLOYER TAX BREAKS DUNCAN VAN DEUSEN, CEO, Tango Health

In 2011, US employers will miss out on over \$1 billion in tax breaks due to under-use of HSAs by already eligible employees. Meanwhile, HSA-eligible employees will overpay \$4 billion in taxes. Recapturing these lost taxes represents a huge opportunity to cut costs and increase satisfaction with consumer-directed health plans - and in many cases, it can be done retroactively. Come learn how to get your clients past 5 big HSA myths and unlock billions of dollars of tax savings for them.

SELLING TRENDS



FINDINGS FROM THE 9TH ANNUAL METLIFE STUDY OF EMPLOYEE BENEFIT TRENDS DR. RON LEOPOLD, Vice President and National Medical Director, MetLife US Business

The 9th annual MetLife Study of Employee Benefits Trends, releasing in March 2011, will offer a fresh, comprehensive, and thoughtful picture of the U.S. benefits landscape. It reflects MetLife's long-standing commitment to providing executives, benefits professionals, brokers, and consultants with the latest knowledge and insights to maximize the effectiveness of employee benefit plans.

SELLING TRENDS



HOW REFORM WILL TRANSFORM YOUR BOTTOM LINE BOB GAYDOS, President, BGNE

The workshop will focus on how Health Care Reform affects industries differently. Do you pay the penalty, drop the plan, and send your employees to the exchange? Or does your company continue to play in the benefits market and just make adjustments to the benefit package? Case studies will be provided outlining various scenarios for discussion.