



April 26, 2005 / Vol. I, No. 1

## GIS and USable Life Announce Free Premium Only Payment Plan Offer

Group Insurance Services, Inc. (GIS) and USable Life are joining forces to offer your groups a **FREE** Premium Only Payment plan. This offer is good for effective dates of May 1, 2005 or later for groups of 15 or more eligible employees.

The employer group must agree to allow at least **one** of the **voluntary group** products and **two** of the **individual voluntary** products listed below to be offered to qualify for the free Premium Only Payment plan.

**Qualifying Voluntary Group Products:** Voluntary Life, Short-Term Disability and Long-Term Disability.

**Qualifying Individual Voluntary Products:** CancerCare, CriticalCare, AccidentGuard, IntensiveCare/CoronaryCare, CardiacCare

This valuable offer will save your clients the \$800 set-up and \$1 per enrollee per month fees in addition to the payroll tax savings for employees who choose to participate in the Premium Only Payment plan.

If the employer already participates in or decides to purchase a Medical Spending Plan or Dependent Care Plan, the usual fees will continue to apply for these plans.

Call your BlueCross BlueShield of Tennessee account sales executive, account manager or GIS sales consultant for more information today! ■

## GIS Introduces EAP and Voluntary Vision Products for 2005

Group Insurance Services, Inc has partnered with Magellan Health Services to offer an Employee Assistance Program (EAP) and with Davis Vision for a Voluntary Vision product.

An **EAP program** can help prevent employee personal problems from escalating to more serious issues that affect your client's bottom line. Program participants have pre-paid access to confidential counseling services for substance abuse, mood disorders, stress management, marriage and family, parenting, legal, and financial. This program is currently available with a 30-day implementation period. A minimum of 10 enrollees is required.

**The Voluntary Vision program from Davis Vision**, a subsidiary of Highmark Life and Casualty offers a choice of four benefit plans. Depending on the plan offered, plan participants can have their exam paid in full or pay a \$20 copay. Lenses are paid in full every 12 months with frames paid every 12 or 24 months.

The Voluntary Vision program is available for July 1, 2005 effective dates and later. A minimum of five enrollees is required. For more information on these new products please contact your BlueCross BlueShield of Tennessee account sales executive, account manager or your GIS sales consultant. ■

**New Voluntary Dental Choice Plan Replaces Value Plan June 1**

GIS and Companion Life have revised the lower end Voluntary Dental plan to include more covered services. The new Choice plan replaces the Value Plan and includes significant upgrades in benefits. This new plan is available beginning June 1, 2005.

The Choice plan includes 50 percent benefits for certain major services, after a 12 month waiting period, previously not offered by the Value plan. These services include: root canals, endodontic procedures, oral surgery, space maintainers, periodontic procedures and crowns performed in conjunction with covered root canals. The Choice plan features a \$100 per person lifetime deductible and a contract year maximum of \$1,000. Benefits will be paid for cleanings, exams and bitewings once every 12 months.

Groups currently offering the Value plan, will be shifted to the Choice plan at renewal. Renewal rates for the Choice plan will be the same as they would have been for renewal of the Value plan. Employees and dependents currently enrolled in the Value plan will receive full credit for any amount of their lifetime deductible or any waiting periods they have already satisfied. You and your groups will be notified by mail with additional details on the new plan. ■

**Sell With GIS in 2005, Travel in 2006**

GIS has partnered with its carriers to offer some great trip incentives for new business sold in 2005. Here's a listing of trips, contests and qualifications. For more details, please ask your GIS regional sales consultant.

**USAbLe Life**

Killarney, Ireland: six days, five nights at the Great Southern Hotel Killarney.  
July 7-12, 2006  
Qualify by selling \$100,000 in new annualized premium effective in 2005.

**Companion Life**

Ritz-Carlton Kapalua on the Island of Maui: six days, five nights.  
April 3-8, 2006  
Qualify by selling \$125,000 in new annualized premium effective in 2005.  
Earn an additional three-day, two-night stay for selling \$175,000 of new annualized premium effective in 2005.

**MedAmerica**

Drawing for a trip to the Half Moon Resort in Montego Bay Jamaica: four days, three Nights, November 3-6, 2005  
No production level required. Earn an entry ticket for each MedAmerica CareDirections Simplicity® Long Term Care Insurance policy sold through Group Insurance Services and issued between April 1 and Sept. 30, 2005. ■

**Spotlight on LTCI: Countering the Sales Objections**

Ever hear the objection, “Why would I buy LTC insurance now? We have no idea what the long-term care delivery system will look like in 20 years. I don’t want to buy a policy now that won’t serve my needs later.”

Simplicity, the long term care product from MedAmerica, solves the problem because it is a cash product, meaning the money can be used to pay for whatever delivery system is in place when care is needed. No approved providers or services. No claims filing – just a monthly benefit payment gives the policyholder complete choice at claim time of formal or informal caregivers, like friends and family members.

MedAmerica is the long-term care insurance subsidiary of Excellus Health Plan, the largest Blue Cross Blue Shield plan in New York. Excellus Health Plan unconditionally guarantees the due and punctual payment of all obligations of MedAmerica Insurance Company.” – A.M. Best, 2004 Best’s Rating Report for MedAmerica Insurance Company.

For more information about appointments and commissions, contact John Sellers at (423) 763-3407 or [John\\_Sellers@gisbenefits.com](mailto:John_Sellers@gisbenefits.com). ■

**Put Your GIS Regional Sales Consultant to Work for You**

In addition to the assistance provided by your BlueCross BlueShield of Tennessee account manager, GIS sales consultants are available for customer presentations, enrollment meetings and more with no reductions in commissions to you. Call your account sales executive, account manager or your GIS sales consultant any time you need help. ■

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