



# GISnews

[www.GISbenefits.com](http://www.GISbenefits.com)

News and information on life and ancillary products offered by Group Insurance Services, Inc.

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## **GIS and USAbLe Team Up to Encourage Employers to Provide More Life Insurance for Employees**

A recent study by the Life Insurance Marketing Research Association (LIMRA) found that 70% of those surveyed “would use their life insurance proceeds for income in the event of the “wage earner’s” death”. In addition, those surveyed say they need an average of 5.7 years of income in life insurance. The survey found the average coverage an employee has in total is 3.6 years leaving a gap over 2 years for most employees.

Employees have grown to depend on the life insurance provided by their employer and many employers currently provide as little as \$15,000 Life/AD &D. By increasing the life insurance for their employees, your employer’s will be able to provide additional coverage for a minimal amount per month. Group Insurance Services is working on employer educational materials that will help you communicate this need to your clients.

### **You Can Benefit Too!**

For any account with the minimum of \$25,000 Life/AD &D with USAbLe Life, you will receive an additional ½ percent on your health insurance commissions with BlueCross BlueShield of Tennessee. The additional premium you generate will also be counted toward your qualification for the trip to Ireland that USAbLe Life is hosting in July, 2006.

### **Implementation Is Easy.**

No enrollment is necessary. Simply fill out a new master application with the amount of coverage desired and have your account sign the master application. USAbLe Life will amend the policy and send out new Schedule of Benefit pages.

With more than 20 years of providing secure, state-of-the-art products, USAbLe is rated “A” (strong) by Standard & Poors and “A-” (excellent) by A. M. Best. For more information, visit [www.USAbLeLife.com](http://www.USAbLeLife.com).

As always, we value our partnership with you. If you have any questions, feel free to call your BlueCross BlueShield of Tennessee sales executive or account manager. You can also call GIS at 1-800-258-9119. ■

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**USAbLe Top 15 Brokers Announced, 5 Fully Qualified for Ireland Trip**

Thanks to our brokers, GIS is off to a great sales year for 2005. If you are one of the agencies below, you are well on your way to Killarney, Ireland in 2006. Below is a list of the top 15 agencies and their standings for the USAbLe Ireland Trip. Remember \$100,000 in **new** annualized premium by Dec. 31, 2005 earns you a spot on this exciting trip. ■

Agency / Broker	Annualized Premium
Bradshaw & Company	Fully Qualified
Strategic Employee Benefits	Fully Qualified
Zalowitz Financial Group	Fully Qualified
Morrison, Fuson, Smith, & White, Benefits Inc	Fully Qualified
Allied Insurors	Fully Qualified
Jerry Willoughby	\$62,599.56
Progressive Insurors-The Rains Agency	\$53,034.72
Cary Insurance Agency	\$39,978.72
The IFS Group	\$35,991.60
The Benefits Group of Tennessee	\$34,817.76
J. Smothers & Associates	\$31,659.48
Pennel Insurance Company, Inc.	\$28,805.16
AGA Employee Benefits	\$28,233.24
Collier Insurance	\$25,891.68
Cumberland Insurance Group	\$25,551.84

**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.

**If you sell \$250,000 in new annualized premium, you can extend your stay to include an additional three-day stop in Italy.**

**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. ■

**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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