



# BGA Update

Black, Gould & Associates

www.blackgould.com

January 2010

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Black, Gould & Associates, Inc.

## SIGNIFICA EXITING ARIZONA MARKET

We have just been notified that, effective immediately, Significa will be exiting the Arizona market. Current policies will remain in force until the end of their contract year; (i.e. 11/1/09 effective date will terminate on 10/31/10.) If you have pending business:

- ◆ Any offers that were extended and accepted for 2/1/10 effective dates will be honored.
- ◆ Any applications that were already at Significa for up to a 1/31/10 effective date will be processed subject to normal underwriting.
- ◆ Applications that were submitted for effective dates of 2/1/10 and later will be declined.
- ◆ Significa is not accepting any further applications for individual business with an effective date of 2/1/10 or later.

BGA will be discussing the possibility of a take over solution for your Significa clients with our individual partners. If you have any questions, please contact your Individual Account Executive.



**Holiday Closure:**  
**President's Day**  
**Monday, February 15, 2010**

**Business Hours:**  
Mon-Thurs 8am-5pm  
Fri 8am-3pm

**Phoenix office**  
3800 N. Central Ave.  
9th Floor  
Phoenix, AZ 85012  
Phone (602)277-2144  
Toll Free (800)407-0376  
Fax (602)241-9711

**Tucson office**  
4516 E. Camp Lowell Dr.  
Tucson, AZ 85712  
Phone (520)290-8822  
AZ Toll Free (800)423-5582  
Fax (520)296-0899

## November Monthly Production Winners

Congratulations to the following Producers for their November Production:

### Phoenix

**Most New Group Premium** - The Arizona Group  
**Most New Groups** - Shear Benefits  
**Most New Indv Policies** - Anderson Ins. Services

### Tucson

**Most New Group Premium** -H.L. Oliphant  
**Most New Groups** - DRS Insurance Services  
**Most New Indv Policies** - DRS Insurance Services

## From The Group Department

### CIGNA

#### Small Group Pre-screens

As of 1-1-2010 effective dates, CIGNA will no longer provide Pre-Screens for Small Group business (2-50 eligible employees) in the Arizona market.

### LIFEWISE ASSURANCE

#### Commission Payment Information

LifeWise Assurance Company recently released December commission payments. Your commission payment should have been based on revenue processed in November. The system, however, incorrectly processed the payment based on October revenue. As a result your December commission payment is not accurate.

LifeWise is taking the following steps:

- ◆ If the amount received is less than the amount owed: you should have received the additional commissions owed the week of December 21, either by check or electronic fund transfer.
- ◆ If the amount you received is more than the amount owed: your January commission payment will be reduced based on the amount overpaid.

If you have further questions, contact our Commission Department at 602-776-1310 or by email at [commissions@blackgould.com](mailto:commissions@blackgould.com)

### MY WELL CHOICE

#### New Business Discount

All new business written between now and February 15, 2010 is eligible for a 25% discount. For more information, please contact your Account Executive.

### SMALL GROUP & INDIVIDUAL

#### PRODUCT TRAINING

##### Phoenix BGA Office

February 18, 2010

##### Tucson BGA Office

February 16, 2010

The sessions are held every month at 10:00am until approximately 12:30am. Please RSVP to: [marlana.mertz@blackgould.com](mailto:marlana.mertz@blackgould.com) for the Phoenix meetings, or [lizette.vega@blackgould.com](mailto:lizette.vega@blackgould.com) for the Tucson meetings.





## From the Individual Department

### AMERICAN COMMUNITY

#### Change in Reinstatement Policy for Indv. Business

American Community's policy language in all states allows for a grace period before the policy can be cancelled for non-payment of premium. Premiums received during the 31-day grace period will continue to be treated as paid on time.

In the past, American Community has allowed a one-time per calendar year reinstatement of a policy with no gap in coverage as long as all back premiums were received before the 61st date after the premium due date. Effective January 8, 2010, they will no longer allow a policy to be reinstated if the premium is received after the 31-day grace period. The premium will be returned and the policy will be cancelled. A new application for a Flex 60 product may be completed and submitted to underwriting. Applications for a new policy are subject to all underwriting guidelines for issuance.

Contact your Individual Account Executive if you have questions.

### HEALTH NET

#### New Materials for January 1, 2010

Health Net Individual and Family plans have all new materials for January 1, 2010.

Updated applications and marketing materials for all carriers may be found at [www.blackgould.com](http://www.blackgould.com), behind the broker login.

Health Net will continue to accept the old application, if incorporated with page 1 of the new application.

Using the new application, applicants need only answer questions 1-19 on Section 7 for the past 3 years. The Broker Authorization form must be submitted with all applications, and the Medical Authorization form must be submitted with 2010 applications.

## This N That

### VERIFY YOUR BROKER INFO

Please verify your "broker information" shown in AGB on our website ([www.blackgould.com](http://www.blackgould.com)); including name, taxpayer identification number and address.

Specifically, your individual or business name must match your taxpayer identification number. Please do this at your earliest convenience. This is required for proper 1099MISC reporting, so it is essential this is confirmed **AS SOON AS POSSIBLE**.

**Important Note** - You cannot change the information directly, but must submit a signed Form W-9 and BGA's "Broker Change of Information" form to our Commission Department. If you have questions, please contact our Commission Department either by email at [commissions@blackgould.com](mailto:commissions@blackgould.com); or telephone the commission hotline at 602-776-1310.

### BGA Producer Incentives

*(reprint from the Feb. 2007, Feb. 2008 & Jan. 2009 BGA Newsletters)*

For those of you who are members of BGA's Production Clubs, just a note to let you know as of February 1, 2007, production incentives (i.e. gift cards, trips, etc) will be reported to you on a 1099. If you have any questions, please let us know.

## Contests & Bonuses

### PREMIER ACCESS

#### Valentine 's Deal

Compliments of Premier Access Dental Insurance Company, enjoy a sweetheart of a deal and a night to remember.

- ◆ Sell a minimum of 75 members for a February 1, 2010 effective date. You only need 1 group, or combine them for a total of 75 or more members (must be fully insured).
- ◆ Deadline to submit enrollment is February 5, 2010

What you'll receive:

- ◆ A bouquet of 12 long stem red roses delivered to your special Valentine
- ◆ A romantic dinner for 2 (\$100 value)

## Calendar of Events

### GPAHU

#### Monthly Speakers Luncheon

Tuesday, February 16, 2010

11:30am—1:00pm

Phoenix Country Club  
7th Street & Thomas Rd.  
Phoenix, AZ

Legislative Education Training hosted by AAHU Legislative Committee

Members: \$30 ~~ Guests: \$45

Email registration to [info.gpahu@cox.net](mailto:info.gpahu@cox.net)

### SAAHU

#### Monthly Speakers Luncheon

Wednesday, February 24, 2010

11:30am—Checkin

Viscount Suite Hotel  
4855 E. Broadway  
Tucson, AZ

Topic: State Legislative Update

Members: \$25 ~~ Guests: \$30

Email registration to [valenzuela.susana@principal.com](mailto:valenzuela.susana@principal.com)

