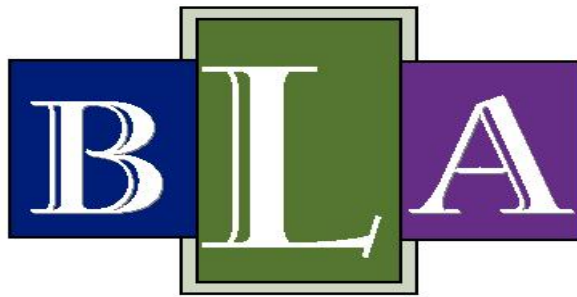


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BLA News and Events First Quarter 2011

Bernie Lowe & Associates Presents:

Our new logo!



Bernie Lowe & Associates, Inc.

“Beyond the Product”

BLA CARES:

By: Kathryn Brown

Children and Families of Iowa (CFI)

Children & Families of Iowa (CFI) is a private, nonprofit organization dedicated to restoring hope, building futures and changing lives throughout Iowa. For the past three years, BLA has supported CFI's Adopt-A-Family program at Christmas. BLA staff members divide up the wish list of several families and

purchase items. We also find ways to add special surprises for each family. Our staff enjoys helping to make the holidays a little brighter for Iowa families. And we have fun while doing it! (See a picture from our wrapping party!)

In addition, we also support CFI's Kidsfest. Kidsfest 2011 was held in March at the Varied Industries Building at the Iowa State Fairgrounds. This annual event raises money to support CFI's programs that help children and families across the state of Iowa.

Why BLA Cares: We want to make people's lives easier not only by providing the best customer service to our clients, but assisting those families (big or small) that need a little help now and then. We are honored and proud to support CFI's mission – Restoring Hope, Building Futures, Changing Lives. For more information about CFI, check out their website at: www.cfiowa.org.



Get to know your BLA Staff

Melissa Stewart, Agency Promotion Specialist and Account Executive, Legacy and Performance division

Melissa joined BLA in 2010 to assist in developing the Legacy and Performance division and expand BLA's good name and reputation throughout and beyond its current marketing segments. She is a 2007 graduate of Simpson College with a degree in Corporate Communications and a work background in advertising and marketing. Melissa leaped into the insurance world with both feet by getting her license within 6 months of joining BLA. She works hard at keeping Ray Main organized with quotes and presentations, to enhance prospect and client visits. She brings new ideas to BLA on the marketing, promotion, and networking of our agency.

She was recently married in June 2010, the same week she started at BLA! She and her husband, Rob, live in Bondurant where they purchased a new home after the wedding.

Favorite Movie: Any Romantic Comedy

Favorite TV Show: Grey's Anatomy

Ideal Weekend Activity: Reading a book, bargain shopping, or hanging out with Rob

Favorite Vacation spot: Anywhere warm and sunny; Cruises are the best!!

Favorite Color: Purple

Why is timely enrollment important?

By: Cheryl Heinen

Health plans typically allow a 31-day enrollment period to enroll a new member, once eligible for benefits. If the employee does not elect coverage within the election period, they are considered a late entrant. Depending on the plan, the late entrant may:

- Not be allowed to obtain coverage
- Not be allowed to obtain coverage without a qualifying event
- Only be able to enroll at the next annual renewal
- Be allowed to enroll, but they may be subject to a pre-existing condition exclusion period.

NOTE: Under Iowa law, all fully insured plans (and self-funded government entities) do not apply a pre-existing condition exclusion period if a child is enrolled in the health plan within 60 days of birth, adoption, or placement for adoption.

Timely enrollment also means the participant will get their ID cards, allow providers to verify coverage, and obtain prescriptions without the possibility of the member having to pay out-of-pocket for coverage and wait for a reimbursement for their benefits.

2011 Health Care Reform Update

By Melissa Stewart

Effective during 2011

- Medicare provides 10% bonus payments to primary care physicians and general surgeons.
- Medicare will cover the full cost of annual wellness visits and personalized prevention plan services for beneficiaries. New health plans will be required to cover preventive services with little or no direct cost to patients.

- A new program under the Medicaid plan for the poor goes into effect in October that allows states to offer home and community based care for the disabled that might otherwise require institutional care.
- Payments to insurers offering Medicare Advantage services are frozen at 2010 levels. These payments are to be gradually reduced to bring them more in line with traditional Medicare.
- Employers are required to disclose the value of health benefits on employees' W-2 tax forms.
- An annual fee is imposed on pharmaceutical companies according to market share. The fee does not apply to companies with sales of \$5 million or less.

Disability Income Insurance

By: Ray Main

BLA offers a "Performance Evaluation" as an opportunity for you to review existing disability income insurance plans and compare them to policies offered by insurance companies today.

Why Buy Disability Income?

- 30% of Americans in the workforce today will become disabled before retirement. (Social Secur. Admin 07)
- 75% of disabilities caused by illness rather than accident. (Commissioner's Disability Table)
- 70% of American workers in private sector who don't have long term disability protection. (Social Secur. Admin 07)
- 49 disabilities per minute occur to Americans each day which is almost 3,000 Americans per hour. (National Safety Council, "Injury Facts 2008 ED.")
- \$1,004 is average monthly benefit paid by Social Security Disability Insurance (SSDI). (Social Secur. Admin. 07)

Evaluation questions about disability income policies

- Definition of Disability: Does policy define disability in broadest terms possible? Does it permit you to work in different occupation and still collect disability benefits?
- Elimination Period: How long before disability payments begin?
- Benefit Period: How long is the income benefit paid?
- Renewability: Is your policy Non-Cancelable and Guaranteed Renewable?
- Inflation Protection: Does the policy adjust benefits for inflation?

Top Three Disability Insurance Riders

When purchasing disability income insurance, there is an opportunity to select from several different riders (added benefit) offering additional protection.

- **Inflation Protection:** Benefits will be adjusted in accordance with cost of living up to a percentage per year (3% or 6%) selected at inception of policy.
 - **Future Increase Protection:** One can add additional coverage as earnings increase without proof of medical insurability at that purchase.
 - **Provision for Residual Disability:** One is able to receive a percentage of benefits in accordance with impact a partial disability has on income.
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Life Insurance: Term, Universal Life, and Whole Life

Long Term Care: Group and Individual

Long/Short Term Disability: Group and Individual

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