



## Why IBSi?

IBSi is one of the few insurance marketing firms devoted solely to the ancillary segment of the group insurance market. **And we know that market well!**

## Service.

**One-stop access to multiple insurers.**  
*When carriers compete for your business, you and your group clients win!*

## Knowledge.

**We are experts in plan selection and tailoring the right product/carrier combination based on each group's individual needs.** *This saves you time and increases your closing ratio!*

## Leverage.

**As a major production source for our core carrier partners, we proactively negotiate the most competitive rates possible- new sales and renewals.**

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## Look at these statements from a few IBSi agents...

*"Morning - just to let you know, this group is going with IBSi effective June 1. Thanks SO MUCH for your help with the quick turnaround of the quotes. I just have to say that you are SO SUPPORTIVE of your brokers - it really makes a big difference!!!"*

**Lisa Yurtkuran**  
**Strategic Benefit Employee Benefit Services**  
**Greensboro, NC**

*"I have partnered with IBSi for many years. I can always count on them to quickly provide me with all viable options for any ancillary benefit my groups are looking for. The help and follow through they provide makes it possible for me to be more productive. They treat every group, no matter how small, as if it were the most important group they're working on at the time. I am always willing to consider new IBSi carriers because I know they are committed to anything they represent. I am grateful to have them as my partner in this complicated insurance world."*

**Lila Dickerson**  
**Business Solutions**  
**Salem, VA**

*"Thanks for the dental spreadsheet comparison. This is exactly the value added that sets IBSi apart from others."*

**Brandon Moorefield**  
**SennDunn**  
**High Point, NC**

*"Having worked with IBSi for over 8 years, I can testify to the fact that they are the premier third party marketer in the business! IBSi has continually provided us with the best in cost conscious benefit plans, service and quality oriented carriers. The biggest reason our relationship has flourished is due to IBSi's commitment to our clients. No matter the issue, the IBSi staff is dedicated to resolving issues efficiently and effectively. I sincerely appreciate the partnership we have with IBSi and look forward to continuing this relationship well in the future."*

**Bryan Hough**  
**Corporate Benefit Advisors**  
**Davidson, NC**

*"We have a great working relationship with IBSi. They have been a valuable partner that delivers high quality carriers in a very competitive environment. We appreciate their continued dedication to our clients. The IBSi team is second to none."*

**Kevin T. Williford**  
**Williford Insurance Group**  
**Greensboro, NC**

*"We have worked with IBSi for the past five years and their knowledge and support has been crucial to our growth. They provide us with the extra level of support that allows us to win and retain business. When I need a competitive advantage, IBSi provides it."*

**Rob Luisana**  
**Pilot Financial Brokerage**  
**Greensboro, NC**

**DID YOU KNOW?** IBSi was BEST LIFE'S largest producing GA in the southeast in 2008 for dental insurance.

## Save Clients Money, Increase Your Profits

If your 2009 business goals are to save your clients money and increase your profitability, BEST Life can help you achieve this. BEST Life offers a great selection of incentives that make one powerful combination.

### 3 Great Ways to Save Clients Money

#### Lower Rates for Voluntary Groups

Dental voluntary groups who demonstrate above 60% participation can purchase their dental plan at employer-contributory rates. (Underwriting reserves the right to apply the voluntary rates if participation requirements are not above 60%.)

#### Bundled Discounts

BEST Life will apply a 5% discount to a dental and/or vision plan when your client purchases more than one line of coverage. Any BEST Life product can be bundled. If 3 or more lines are purchased, BEST Life will apply the discount to both the dental and the vision plan!

#### EyeMed Vision Discount Plan

Starting with May 1, 2009 effective dates, any group who purchases a dental plan with ortho will also get our EyeMed Vision Discount Plan. This plan can help save your client money through discounts for exams, lens options, add-ons (such as UV coatings), contacts and even laser vision correction.

Add a BEST Life vision indemnity plan to provide more coverage to the Vision Discount Plan.

### 3 Great Ways to Increase Your Profits

#### Dental Reward Program (valid for 2009 effective dates)

Receive a Dental Reward of \$50 for sold case groups with 10-25 enrolled employees; \$75 reward for groups with 26-50 enrolled employees; and \$100 reward for groups with 51 or more enrolled employees.

Plus, for every 3 dental cases sold with 10 or more enrolled employees approved in the same calendar year, get an additional \$300!

#### Five Plus Bonus Program (valid through 2009)

Write 5 new dental groups with 10 or more enrolled and earn an extra \$500. If each of your five new groups has 20 or more enrolled, you will receive \$1,000! This offer only applies to cases with effective dates from January through December 2009, and there is no limit to how many times you can achieve the Five Plus bonus.

#### Renewals Agent Bonus (valid for 2009 effective dates)

Get rewarded for your renewal business. For every \$100,000 of premiums you produce in qualifying renewals, you will receive \$500. Renewing groups must have a loss ratio of 70% or less to qualify.

According to a broker survey conducted by BEST LIFE, below are the reasons why a group chooses a particular dental plan.

These factors are ranked in the following order of importance:

- Rates
- Quality of Customer Service
- Dental PPO Network Size
- Generous Benefits
- Number of Plan Options
- Brand Recognition

### Open Enrollment for Dental Groups

Don't forget to remind your clients that BEST Life dental plans include annual open enrollment! Open enrollment is available to ALL dental groups, old and new, small and large.

The open enrollment period is the calendar month preceding your client's renewal effective date for dental coverage with BEST Life. For example, if a company's renewal date for coverage is August 1, 2008 then the open enrollment period is during the month of July each year.

Completed enrollment forms received by BEST Life's office throughout July (in the example) will be considered part of the open enrollment period, and employees and dependents that enroll at this time will be eligible for coverage on August 1st (in the above example). Because these enrollees are not considered "late entrants", any late entrant benefit reductions are not applied and they will still be required to meet the plan's waiting periods, if any.

# DID YOU KNOW?



In honor of Disability Insurance Awareness Month, we would like to provide you with some startling facts about disability. As advocates of insurance, we need to communicate to our clients how important it is to have adequate disability insurance.

- Nearly 1 in 5 Americans will become disabled for 1 year or more before reaching age 65.<sup>1</sup>
- Just 36 percent of all full-time employees have access to long-term disability insurance through their employers.<sup>1</sup>
- Only about 39 percent of the 2.1 million workers who applied Social Security Disability Insurance benefits in 2005 were approved.<sup>1</sup>
- Nearly half of all mortgage foreclosures result from disability.<sup>1</sup>
- 70 percent of Americans could take a month or less of unpaid vacation before everyday expenses, like mortgage payments, would force them to return to work.<sup>1</sup>

<sup>1</sup> Life and Health Insurance Foundation for Education. [www.lifehappens.org](http://www.lifehappens.org). April 28, 2008.

This article brought to you by:  
American United Life Insurance Company

## RELIANCE STANDARD

### SmartChoice Benefit Enhancements (2-19 Employees)

Reliance Standard has made some very exciting enhancements to their SmartChoice small business benefit offerings effective April 1, 2009 which has resulted in **April being the best SmartChoice production month ever!**

The new benefit enhancements are as follows:

#### LIFE:

Increased the Guarantee Issue limits from:

- \$25,000 to \$50,000 for groups of 2 - 5
- \$50,000 to \$75,000 for groups of 6 - 9
- \$75,000 to \$100,000 for groups of 10 - 19

Increased the overall maximum benefit from \$150,000 to \$200,000

#### LTD:

Increased the maximum monthly benefit from \$6,000 to \$7,500

Increased the monthly max pre-existing condition benefit from \$3,000 to \$3,750

Expanded the Benefit Duration definition from age 65 to Social Security Normal Retirement Age (SSNRA)

And, these value added enhancements are available with **NO ADJUSTMENTS TO RATES!**

## Connecting diabetes and oral health

Over 20 million Americans have diabetes—and nearly one-third also suffer from severe gum (periodontal) disease. Because diabetes limits the body's natural ability to fight off infection, good oral health habits are especially important to keep diabetes in check.

### Why oral health matters

Statistics show that youths with diabetes are twice as likely to contract gum disease as non-diabetic youths. Diabetics are more likely to experience periodontal destruction at an earlier age than non-diabetics. Gum disease can also complicate diabetes by altering blood glucose levels.

### What you should know

Diabetes is the sixth leading cause of death in the United States. Poorly controlled diabetes can lead to serious complications such as heart disease, blindness, amputations, nerve damage, and kidney failure. New research shows that people with diabetes who receive more professional oral cleanings are healthier and can better manage their blood glucose levels. It appears that for every one-point reduction in blood glucose levels, there is a 40 percent reduction in risk of diabetic complications of the eye, kidney, and nervous system. A one-point reduction also appears to lower the occurrence of heart attack by 14 percent and diabetes-related deaths by 21 percent.

### What you can do

Practicing good oral health habits, such as brushing and flossing regularly, is important. In addition, see your dentist regularly and learn how professional cleanings may be able to help you better manage your diabetic condition.

These wellness tips brought to you on behalf of Renaissance.



## Have Clients In Need of Individual Dental Coverage?

**Security Life**

INSURANCE COMPANY OF AMERICA

**Security Life** makes it easy for you with your own unique online link!

Easily quote, sell and enroll your individual clients through your own personalized web page for free! You will also be provided with your own ads like the ones below to be placed on your website and drive more individual dental sales.

- No Enrollment Fee
- Optional Vision Coverage
- Annual Benefit Increase Option
- 100% Preventive Coverage Option
- Choice of Multiple Plan Designs
- Initial 12 month Rate Guarantee
- Includes Coverage for Seniors
- No Waiting Periods for Most Services
- Freedom to Use Dentist of Your Choice

Contact Dannica Hayes at 800-908-0999 or [dhayes@ibsibrokers.com](mailto:dhayes@ibsibrokers.com) to get started with your own PrimeStar individual dental web page.



**GroupLink** also offers individual dental with access to your own personalized web page enrollment tool.

GroupLink will personalize your very own enrollment tool for your desktop - so quoting, selling and enrolling your individual clients has never been easier!

- Choice of \$500, \$1,000 or \$1,250 maximum per person
- No waiting periods on Value or Primary Plans
- No age limits
- Benefits for preventative, diagnostic, basic, and major services
- Orthocare benefits available as an option
- Accept payment by: MasterCard, Visa, Discover or automatic monthly bank draft.

Contact Dannica Hayes at 800-908-0999 or [dhayes@ibsibrokers.com](mailto:dhayes@ibsibrokers.com) to get started with your own GroupLink individual dental web page.

## Looking For a Highly Rated Dental Carrier?

*Look no further...*

**Securian Dental Plans**  
Rated A+ by A.M. Best



### Unparalleled Service

Backed by a global infrastructure that processes 6 million claims a year and focuses exclusively on the dental business, Securian Dental is uniquely positioned to serve groups of all sizes.

Securian Dental is one of the nation's fastest growing dental plans for a simple reason: They deliver prompt, accurate and friendly service to group clients and their employees.

- Service how you and your employees want it: Experienced representatives via toll-free phone or 24/7 self-service to group clients and their employees.
- Customer service phone calls answered in an average of 11 seconds. Over 90% of issues are resolved in one call.
- Claims paid in an average of 2.5 days, with accuracy exceeding 99%.
- Worldwide emergency coverage automatically included - with a credentialed dentist network in 137 countries and English-speaking representatives available 24/7 to help arrange emergency overseas care.

### Choose a Plan That Fits Your Needs

When evaluating a dental plan, employers should not only consider the price of the plan, but also look for a plan that best fits their employees' needs. The level of coverage, ease of administration, participation and contribution requirements, and provider access are key factors. Traditional indemnity, or fee-for-service, plans offer members the flexibility of seeing any dentist they choose. With indemnity plans, the individual pays a pre-determined percentage of the cost of services, and the insurance pays their pre-determined percentage. The fees for services vary from dentist to dentist.

Offering plans on a voluntary basis allows employers to hold down their benefit costs while still giving employees the ability to decide for themselves whether they want dental coverage. Typically, employees receive a better rate through a voluntary plan that is group sponsored.

## DENTAL COMPARISON SPREADSHEET

| Carrier   | IBSi Carrier 1  | IBSi Carrier 2  | IBSi Carrier 3  | IBSi Carrier 4  |
|---|-----------------|-----------------|-----------------|-----------------|
| Plan  | 100/80/50       | 100/80/50       | 100/80/50       | 100/80/50       |
| Max Benefit                                     | \$1,000         | \$1,000         | \$1,000         | \$1,000         |
| Deductible                                      | \$50            | \$50            | \$50            | \$50            |
| Ortho Max                                       | \$1,000         | \$1,000         | \$1,000         | \$1,000         |
| Endo/Perio                                      | 50%             | 50%             | 80%             | 50%             |
| Oral Surgery                                    | 80%             | 50%             | 80%             | 50%             |
| R & C   | 90th            | 90th            | 90th            | 90th            |
| Waiting Period                                  | None            | None            | None            | None            |
| Participation Req.<br>(Excluding legit waivers) | 60%             | 75%             | 70%             | 75%             |
| Annualized Premium                              | <b>\$35,547</b> | <b>\$36,363</b> | <b>\$38,073</b> | <b>\$38,814</b> |

| Carrier   | Non-IBSi Carrier A | Non-IBSi Carrier B | Non-IBSi Carrier C | Non-IBSi Carrier D |
|---|--------------------|--------------------|--------------------|--------------------|
| Plan  | 100/80/50          | 100/80/50          | 100/80/50          | 100/80/50          |
| Max Benefit                                     | \$1,000            | \$1,000            | \$1,000            | \$1,000            |
| Deductible                                      | \$50               | \$50               | \$50               | \$50               |
| Ortho Max                                       | \$1,000            | \$1,000            | \$1,000            | \$1,000            |
| Endo/Perio                                      | 50%                | 50%                | 50%                | 80%                |
| Oral Surgery                                    | 50%                | 50%                | 50%                | 50%                |
| R & C   | 90th               | 90th               | 90th               | 90th               |
| Waiting Period                                  | Yes                | Yes                | None               | None               |
| Participation Req.<br>(Excluding legit waivers) | 100%               | 60%                | 75%                | 70%                |
| Annualized Premium                              | <b>\$40,960</b>    | <b>\$42,547</b>    | <b>\$42,821</b>    | <b>\$46,314</b>    |

## Turn to IBSi for Group Dental **WE GET RESULTS!**

The case study below was taken from a group dental spreadsheet sent to us by a broker partner. Although we can't promise these results in every circumstance, we can promise to do our very best to bring you quality dental plans at competitive rates for all of your group clients.



### **NOTES:**

**Carrier # 2 includes:** (1) Implants covered at 50%. (2) Brush Test (oral biopsy) covered at 100% for at-risk insureds. Pays fee for both BrushTest procedure and lab analysis at 100% of R&C. (3) Covers up to 4 cleanings per year for insureds with the following at risk conditions: diabetes with gum disease, pregnant women with gum disease, insureds with infective endodontics, and insureds with certain other medical conditions.

**Carrier # 3 includes:** (1) Covered Preventive Services (exams, cleanings, fluoride treatments, palliative treatment, x-rays and sealants) do not count against the \$1,000 plan maximum - leaving the entire \$1,000 available for basic & major services.

## LTD Options Package Plan Bridging the Benefits Gap

Group Long Term Disability (LTD) insurance from Standard Insurance Company offers employees highly sought-after LTD features and benefits. However, some highly compensated employees may require additional coverage to meet their income needs if they become disabled.

The LTD Options Package Plan from The Standard helps bridge the gap. The Package Plan includes both Guarantee Issue Individual Disability Income Insurance and group LTD. When you purchase one of the plans, you will receive your choice of additional LTD features at no extra cost. Offered to groups of 25-1,000 employees, the additional features will apply to all employees covered by the group LTD policy. The available additional features are listed below. You may select one feature from Option 1 or two features from Option 2.

### Option 1

- Lifetime Security Benefit: Provides lifetime income to severely disabled employees, extending LTD benefits beyond the regular maximum benefit period.
- 100 Percent Assisted Living Benefit (ALB): Provides severely disabled employees with up to 100 percent replacement of insured predisability earnings when they need it most.

### Option 2

- Benefits until Social Security Normal Retirement Age: Extends the maximum benefit period to correspond to the employee's SSNRA under the federal Social Security Act.
- Extended rate guarantee: Rate guarantee period may be extended for up to an additional year.\*
- 24-month Family Care Expenses Adjustment and 24-month Return to Work Incentive: Assists disabled employees who have the added expense of family care when returning to work. This option also extends the period from 12 to 24 months immediately following a disabled employee's return to work, during which the LTD benefit is reduced by only the amount of work earnings that, when added to the employee's maximum LTD benefit, exceeds 100 percent of indexed predisability earnings.
- 80 Percent Assisted Living Benefit (ALB) or Housing Assistance Benefit (HAB): The ALB provides severely disabled employees with up to 80 percent replacement of insured predisability earnings when they need it most. HAB helps severely disabled employees pay for housing and other expenses by replacing an additional 25 percent of insured predisability earnings.
- Enhanced EAP: Services provided range from work life services, legal and financial counseling to face-to-face assessment and counseling sessions for employees and their families.



## Let us have the **LAST LOOK**

Over 90% of the time, IBSi can negotiate a better offer for your group dental clients when you provide us with the LAST LOOK.

## Quote Requests

Send us your quote request today and let the knowledgeable, experienced members of the IBSi team work for you!

To request a quote, email ([quoterequests@ibsibrokers.com](mailto:quoterequests@ibsibrokers.com)) or fax (888-898-0606) the RFP to us or you can go online to [www.IBSibrokers.com](http://www.IBSibrokers.com).

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