

IBSi Broker eNews

June 2007

IBSi is a comprehensive sales resource organization for independent insurance brokers and agents. We specialize in **GROUP ANCILLARY PRODUCTS**. Since 2000, IBSi has been assisting independent insurance agencies in North Carolina, South Carolina, Virginia, Tennessee, Georgia, West Virginia, Michigan, Ohio, Delaware, New Jersey and the District of Columbia.

IBSi's commitment to service is unparalleled in the industry. We offer unique, hands-on sales assistance & support.

- *One-stop product shopping for all your group ancillary needs*
- *Calls answered in person - not by an automated attendant*
 - *Quick and accurate proposal processing*
 - *Detailed product quotes*
- *Friendly, knowledgeable and experienced support staff*
- *Expert sales analysis, product selection and rate negotiations*
- *Product information available for download 24/7 from our on-line library located at www.IBSiBrokers.com*

Call IBSi today and see how we can help you!



With more than 24 years experience as an expert in dental benefits administration, GroupLink is once again leading the pack on producer incentives. Producers can begin qualifying for the 2009 Tahitian cruise with 7/1/07 new business and there will be 3 opportunities to hit the mark. Further details are coming soon! In addition, a New Broker Bonus (\$5 per employee on the first 3 submitted cases) and a Producer Stock Plan (IHC stock giveaway for Dental production) was recently announced to the field.

Check out these GroupLink Dental highlights:

- ✓ Fully insured from 2 lives
 - ✓ Minimum participation for voluntary is 5 lives
- ✓ Implants covered as a standard benefit under Major Services
 - ✓ Dual option plan designs available for 5 + lives
 - ✓ Triple option plan designs available for 10 + lives
- ✓ Ortho available down to 5 lives on a takeover basis (10 lives otherwise)
 - ✓ Fully custom plans for groups of 10 or more eligible lives
 - ✓ 1 & 2 year rate guarantees available
- ✓ \$100 lifetime deductible available (with optional lifetime deductible credit)
 - ✓ Self Funded starting at 25 lives
- ✓ One Life dental for individuals and families – offered online with custom agent links

Contact IBSi today to learn more about how GroupLink can benefit both you and your clients!

When you think ancillary, think IBSi

GREAT NEWS! IBSi has launched its new website.
Visit us at www.IBSiBrokers.com and let us know what you think!

IBSi represents many carriers - a few are highlighted below



CHOOSE A COMPANY THAT SETS THE STANDARD IN CUSTOMER SERVICE — EASTERN LIFE & HEALTH.

fresh outlooks. better outcomes.SM

Individualized employee enrollment forms available for Voluntary Life installation.
Premier dental features – deductible waived for preventive services

New Group Installation

ID cards and certificates issued within 3-5 business days
Census enrollment available

Online Administration Available

Process employee additions, changes and terminations
ID cards processed through ELH administration are mailed in 2 business days

Claim Payment Turnarounds

STD claims are generally paid within 3-5 business days
Life claims are generally paid within 7 business days
Dental claims are generally paid within 8-11 business days
LTD claims are reviewed within 7 days and generally paid in 30 business days

Disability Benefit Highlights

Benefits for uncomplicated maternity claims paid in a lump sum
Direct deposit available for claims lasting longer than 8 weeks
W-2 preparation of third party sick pay free of charge
Seamless claims transition – STD to LTD when both coverages are through us

Life Benefit Highlights

Education benefit (\$2,500 per academic term – maximum of 8 academic terms per qualifying child)
Repatriation benefit
Seat belt / airbag benefit
Public transportation benefit
Accelerated death benefit

A.M. Best Upgrades and Assigns Ratings to Eastern Life and Health Insurance Company

A.M. Best Co. has upgraded the financial strength rating (FSR) to A- (Excellent) from B++ (Good) and assigned an issuer credit rating (ICR) of "a-" to Eastern Life and Health Insurance Company (Eastern Life and Health).



On May 31st, United Concordia was selected as the new dental carrier for the State of North Carolina employees. This partnership will provide voluntary dental coverage for more than 45,000 State of North Carolina employees. United Concordia is proud to add the State of North Carolina to the growing list of North Carolina clients that they insure.

IBSi is pleased to be the only General Agent representing United Concordia in North Carolina!



Best Life is offering dental rate reductions and a 24 month initial rate guarantee when the group enrolls at least ten full-time employees on dental and a minimum of \$15,000 life coverage until 12/07!



New Dental Offerings: cosmetic, orthodontia, implants and TMJ procedures, carry over a portion of unused annual maximum benefit dollars for use in future years, high-low choice plans, scheduled reimbursement plans, more flexibility.

IBSi proudly announces the new location for the
2008 Agent Incentive Trip - le blanc spa resort : cancun

Mark your calendar for **JUNE 14 - 17, 2008** then set your sights on qualifying for this fabulous **4 Day/3 Night 2008 agent incentive trip**. Simply earn 150,000 production points* during the qualification period (April 1, 2007 - March 15, 2008).

200,000 points earns you a 4th night's stay!

Points are based on business submitted, lines of coverage and effective dates. For complete details, call IBSi at 800-908-0999 or visit us online at www.IBSiBrokers.com.

*Earn points by producing business.

New Business¹ = 1 point per \$1 of APV

Transferred business² = 1/2 point per \$1 of APV

¹New business represents business new to IBSi which is not currently in force through an IBSi carrier.

²Transferred business represents business that has been transferred from one IBSi carrier to another IBSi carrier.

Limit of 3 qualifiers from a single agency.

Certain restrictions apply.



Think Ancillary, think Tropical, think IBSi...

IBSi is pleased to announce the following additions to our staff.



KEN MORRIS

is our new **Regional Sales Director for GA & SC**.

Ken has more than 15 years experience in the industry and will be heading up our satellite office in Columbia, SC.

Ken can be reached at kmorris@IBSiBrokers.com



TRAVIS ALLEN

is our new **Account Executive in TN, VA & WV**. Travis is a former

group supplemental agent and will be assisting brokers in these states with placing their cases. Travis

can be reached at tallen@IBSiBrokers.com.



JONATHAN MYERS

is our new **Regional Sales Coordinator**. Jonathan

has several years experience in the insurance industry and will be assisting Travis with agents in TN, VA & WV. Jonathan

can be reached at jmyers@IBSiBrokers.com

Please join us in welcoming Ken, Travis & Jonathan to the IBSi Team!



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