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Tabor Wins Trip to Jamaica through GIS/MedAmerica Contest



Pictured (from left) Con Knox, IPSCO president; Ron McClister, IPSCO executive vice president; Jamaica-bound Desiree Tabor of IPSCO; Phyllis Shelton, president *LTC Consultants* and John Sellers, GIS director of sales

Desiree Tabor can almost feel the ocean breeze and sand between her toes as she thinks about her upcoming trip to the Half Moon Resort in Montego Bay, Jamaica. Tabor's name was drawn from the many brokers who sold MedAmerica CareDirections Simplicity Long Term Care Insurance policies through Group Insurance Services between April 1 and Sept. 30.

"I'm looking forward to the trip -- it will be like another world down there," said Tabor, who's been at Insurance Planning and Service Company for nearly 11 years. "It will be nice to have a break. I've never been to Jamaica before and it will be especially nice knowing it's all paid for."

"We're pleased to award Desiree with this trip," said John Sellers, Director of Sales for GIS. "We called it a giveaway, but she really earned it with her efforts in selling the MedAmerica long-term care insurance product."

Tabor said selling the policies to earn her trip to Montego Bay was easy.

"This policy is really quite simple," Tabor said. "It's called *Simplicity* and it lives up to its name. It's a cash benefit so that policy holders can choose their care whenever, wherever and however they need it."

Phyllis Shelton, president of *LTC Consultants*, who assists brokers in marketing the product through Group Insurance Services in Tennessee through MedAmerica, said the cash benefit is a very important part of the policy.

"Since it's cash, it can be used for any services people need and services in the future may be completely different than they are now. This policy doesn't eliminate options, it creates them," Shelton said. ■

Special Offer from MedAmerica and GIS Just for Brokers & Spouses

Save an additional 10 percent on LTCI for yourself and your staff

As a token of appreciation to our broker partners, GIS and MedAmerica are now offering an exclusive affiliation discount on Long Term Care coverage.

You can save an additional 10 percent on top of the standard discounts of 20 percent married and 40 percent if you and your spouse are both accepted. You may be eligible for a preferred health discount as well. Full-time office staff members are also eligible to receive affiliate pricing. Plus, you'll also receive regular commission on your applications if you are appointed with MedAmerica.

For help in designing a plan, call *LTC Consultants* at 888-400-1118 or e-mail Phyllis Shelton at LTCShelton@aol.com

It's that easy. And as always, thank you for your business. ■

Sell With GIS in 2005, Travel in 2006

It's hard to believe, but there are only two months left in 2005, but there is still enough time for you to earn your spot on one of the two Group Insurance Service trips in 2006. GIS has partnered with its carriers to offer some great trip incentives for new business sold in 2005. Remember \$100,000 in **new** annualized premium by Dec. 31, 2005 earns you a spot on this exciting trip. 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

Agents can qualify for the Ireland trip by selling \$100,000 in new annualized premium effective in 2005.

If you sell an additional \$150,000 (\$250,000 total) in new annualized premium, you can extend your stay to include an additional three-day stop in Hampshire, England.

Companion Life

Ritz-Carlton Kapalua on the Island of Maui: six days, five nights.

April 3-8, 2006

Agents can qualify for the Hawaii trip by selling \$125,000 in new annualized premium effective in 2005.

If you sell an additional \$50,000 (\$175,000 total) in new annualized premium, you can extend your stay to include an additional three days and two nights in Hawaii .

Help Better Protect the Future of Your Employees

Studies show that most employees need additional life insurance coverage. A recent study by the Life Insurance Marketing Research Association (LIMRA) found that 70 percent of those surveyed say that they would rely on life insurance proceeds for income in the event of the family "wage earner's" death. What's more, **those surveyed indicated that they would need an average of 5.7 years of income from life insurance – even though the average employee has only 3.6 years of life insurance income protection.**

Adding coverage for your employees is extremely important, and easy to do. Best of all, you'll be amazed at how little this important employee benefit adds to your monthly premiums.

For more information, contact your agent/broker, BlueCross BlueShield of Tennessee representative, or GIS at 1-800-258-9119 or visit www.gisbenefits.com. ■

Indexed Annuities Can Provide Big Business

Indexed annuities have become the elite product for all ages. Group Insurance Services offers the best companies in the business and the best support available. The following are candidates for the indexed annuities:

- Group employees who are retiring from their employer
- People and retirees who are interested in investing without stock market risk
- Group employees who have left your groups for another employer or have quit
- People who have IRAs who have lost money in their mutual funds
- People moving to a new community and need to transfer accounts
- Friends and family who have lost money in the stock market ■

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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