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PAHU MISSION STATEMENT
To unify health insurance professionals of Pennsylvania for the purpose of educating our members and the public.
To preserve and perpetuate professional health insurance delivery while being an advocate for the consumer in the public and private sectors.
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LEAD R SHIP

“My grandfather once told me that there were two kinds of people: those who do the work and those who take the credit. He told me to try to be in the first group. There is much less competition.”

- Indira Gandhi

“It is not fair to ask of others what you are unwilling to do yourself.”

- Anna Eleanor Roosevelt

“Do the hard jobs first. The easy jobs will take care of themselves.”

- Dale Carnegie

“No man will make a great leader who wants to do it all himself or to get all the credit for doing it.”

- Andrew Carnegie

“The best job goes to the person who can get it done without passing the buck or coming back with excuses.”

- Napoleon Hill

“Leadership is action, not position.”

- Donald H. McGannon

“Leadership is the challenge to be something more than average.”

- Jim Rohn

“The function of leadership is to produce more leaders, not more followers.”

- Ralph Nader

“Leaders aren’t born, they are made. And they are made just like anything else, through hard work. And that’s the price we’ll have to pay to achieve that goal, or any goal.”

- Vince Lombardi

If you see yourself in these wise words – YOU ARE A LEADER!

Long-term success depends on staying focused, determined and committed to doing our absolute best. Not only is this a goal – it is our personal responsibility!

In the words of Marie Curie, “One never notices what has been done, one can only see what remains to be done.”

WOW – What an Inspiration!

In a few short months, new leaders will take the helm of our PAHU ship and I urge you to rise above the average and become leaders on both the State and local chapter level, guaranteeing a succession plan for our future.

“Until all of us have made it, none of us have made it.”

- Rosemary Brown

PAHU is filled with multi-talented people who are natural captains just waiting for an opportunity to set the sails... people who are the navigators for our future... people who know that nothing is worse than doing nothing!

Please consider this as a personal invitation to get involved. Don’t wait to be asked. Climb up to the bridge and Volunteer! Help LEAD R SHIP through the channel toward a new horizon.

“Ability is what you’re capable of doing. Motivation determines what you do. Attitude determines how well you do it.”

- Lou Holtz

My best regards for your future and PAHU’s.

Charles “Chub” Neiman
award-winning relationships

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more than 84,000 policyholders
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rated A– by Standard & Poor’s

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Often, members ask me what it takes to get the public policy task done. A simple question sometimes requires a complex answer. Usually, I try to educate people about how public policy is reactive, that progress is often incremental, and that we have to persevere through continually being a visible and reliable source of factual information.

Sometimes the answer is much simpler as shown by this year’s NAHU Capitol Conference (Cap Con).

In February 2005 a record number of NAHU and PAHU members came to Washington as Citizen Lobbyists to show legislators and staff hand what policy options mean on a human level.

We attended substantive briefings and listened to interesting presentations and all of that was useful. Attendees learned more about the dynamics of public policy decision-making. But the core of Cap Con consisted of two afternoons of meetings with legislators and staff to press the case for our positions directly.

What Cap Con also showed was the power of the Citizen Lobbyist. Sometimes lobbyists answer questions well, but what if the questions are not the ones that need to be answered? Citizen Lobbyists can answer the right ones.

I, as the PAHU lobbyist and NAHU’s lobby team of Janet Trautwein and Tom Bruderle, backed up by a group of exceptionally qualified professionals working at NAHU, answer many questions. But what questions are the most important? What really needs to be answered?

Legislators particularly want to have three questions answered:

1. What is the impact to people and businesses in my district?
2. What is the impact to people and businesses in my district?
3. What is the impact to people and businesses in my district?

Those questions are the ones that lobbyists cannot answer.

If you want to know the pros and cons and aggregate impact on society, talk to a lobbyist.

If you are a legislator and want to see the above questions answered, you need to find someone who has the district expertise whose professional abilities help people every day. It is one thing to explain what health insurance option A will do for society. It’s another answer for someone who lives and breathes the issue back home. That is the strength of the health underwriter. Competent knowledge combines with understanding of the situation back home to make the NAHU Citizen Lobbyist such a potent force!

One case study is Long-Term Care Partnership and repeal of the Waxman Amendment. PAHU member efforts at Cap Con in 2003 and 2004 resulted in almost everyone in the Pennsylvania Congressional Delegation signing on to a bill that would allow PA to establish LTC Partnerships and reduce the growth of Medicaid spending for long-term care. When was the last time PA congressmen came together on an issue? Given the great ideological divide, these opportunities come rarely. But the PAHU Citizen Lobbyists educated Members of Congress from both parties and convinced them to co-sponsor the bill.

In one conversation with a Pennsylvania Representative about Association Health Plans (AHPs), he was startled when members challenged the conventional wisdom enunciated by the Bush Administration and pro-AHP groups. It became a spirited and constructive debate. Who knows how this particular legislator will probably vote for or against the NAHU position but the meeting with members having a thorough grasp of the district made him stop and think. It also opened the door for our members to do the follow-up and provide the documentation so as to support the NAHU view.

Lobbyists can do lots of things but this is where the Citizen Lobbyist makes the difference.

All in all, PAHU had a record number of members who came to Washington. We visited almost every legislative office. In short, Cap Con was successful because
PAHU members made it so. Keep in mind that individuals also learned that lobbying is not rocket science. Rather, it is good horse sense that comes with living in the district trying to help individuals and employers with their insurance needs. This personal expertise combines with guidance on how to make the case most effectively and is armed with NAHU Briefing Papers to get the job done.

Pennsylvania Association of Health Underwriters

——- POLITICAL ACTION COMMITTEE ———

Another Advocacy Tool

The purpose of the Pennsylvania Association of Health Underwriters Political Action Committee (PAHU-PAC) is to support Pennsylvania state legislators and legislative candidates who identify with and support the aims of our Association. Its purpose is not to “buy” votes. Rather, it is designed to cultivate a health insurance friendly legislature by assisting worthy incumbents and candidates.

HOW DOES IT WORK?
PAHU members, families, employees and friends within the industry invest in PAHU-PAC with their individual contributions. These individual contributions add up and are disbursed by decision of the Board of Directors.

HOW ARE DISBURSEMENT DECISIONS MADE?
PAHU-PAC disbursements are made when a majority of the Board agrees that a legislator or candidate is worthy of support. The Board is elected yearly and must have representation from each local association. Criteria for support include a number of the following:

• Insurance background or licensed insurance producer
• Demonstrated vote or committee vote record
• Support from local PAHU members
• Leadership of House or Senate; member of a relevant committee such as the House Insurance Committee or Senate Banking & Insurance Committee
• Dynamics of a particular race of district; Is it winnable?
• Preference is given to having local members attend local legislative district events versus higher-priced Harrisburg political fundraisers.
• Disbursements are made to both Democrats and Republicans.

Only individual investments in PAHU-PAC may be accepted. It is against Pennsylvania state law for PAHU-PAC to receive corporate money. PAC contributions are not tax deductible. PAHU-PAC’s Operating Rules may be viewed at www.pahu.org.

A contribution form can be found on page 34.

Questions? Please feel free to contact PAHU-PAC Chairman Shawn Orenstein at (610) 971-2867 or shawn@ktbenefits.com.

If we make this effort for a little fish,

think how hard we’ll work for you.

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Through the Eyes of a First-Time Attendee

Jeff DeMatteo, CPAHU Legislative Chair

As the Legislative Chair for the CPAHU, I have had the recent honor of attending my first NAHU Capital Conference. Being a “First-Time Attendee,” as my name tag indicated, I did my best to participate in as many activities as possible and, I’ve got to tell you, if anyone thinks this is a boring industry, they should try to attend one of these conferences! From the early morning meetings, brought to life by Marching Bands and Broadway Singers, to the many hours of Lobbying on Capital Hill, it was certainly a busy week.

During these three days, I was most interested in assisting in our Lobbying efforts, since the thought of actually making a direct connection with our Federal Legislators as an Advocate for our Industry was something that I have wanted to do for quite some time. Now that I’ve had that opportunity, I can honestly say that for the first time in quite a while I feel proud of what I do for a living and have gained a renewed sense of commitment in my efforts to preserve this Industry and to speak out on behalf of Agents and Consumers alike.

What I’ve come away with most from attending this conference, however, is the comfort in knowing that there are many very dedicated, talented people working incredibly hard on a day-to-day effort to keep our industry alive and viable.

As a Self-Employed, Independent Broker, I never really gave much thought as to what really goes on “behind the scenes” of our Industry, but now that I have seen first hand what our Association does for all of us, I would just like to say “Thank You” for all of your efforts and I look forward to seeing you all again next year.

HELPFUL ONLINE RESOURCES

Visit NAHU’s website for the latest updates that face the industry and your profession. Get the latest news on Medicare, Association Health Plans, The Uninsured, Long Term Care, Genetic Discrimination, Managed Care, and much more.

Also, take advantage of NAHU’s “Operation Shout” feature that provides a “Legislative Action Center” complete with Action Alerts, guides to your local elected officials, ongoing election coverage in your area, plus daily updated schedules for the state and national Legislature.

For more information, visit www.NAHU.org.

PAHU MAGAZINE ONLINE: NEW INTERACTIVE EDITION

Pennsylvania Health Underwriter magazine is now available for members to read online. Essentially it’s the same information published in the ‘hard copy’ magazine. With PAHU’s new interactive online edition you may now conveniently e-mail articles to your friends in the industry. You may even offer your personal comments and insight on the topics covered in each issue.

As we begin the year 2005, we ask you take a minute to visit the magazine’s new interactive online edition and peruse the articles. If you find anything of interest you think a colleague might appreciate, simply click on the small envelope icon at the end of each article and e-mail it to your colleague. When reading an article, if you agree (or disagree) with the author’s points, let him or her know your thoughts by clicking on the ‘comment’ link at the end of each article. Or, feel free to comment on any subject by scrolling to the end of all the articles and use the ‘open forum’ section.

To view the new online edition, please visit the PAHU website at www.pahu.org and click on the ‘PAHU Magazine Online’ link.

We hope you find the new PAHU Magazine Online edition a valuable member resource.
Help your clients balance their responsibility to their employees and their bottom line.

Now your small business clients can offer affordable health care coverage to their employees, and the added tax benefits of a Health Savings Account, with Aetna HSA-Compatible plans. Employees can contribute to an HSA on a tax-advantaged basis,* which they can use to pay for deductibles and other qualified medical expenses. Because these are high-deductible plans, your clients enjoy lower premiums than traditional plans. And your clients can get additional tax benefits when their employees contribute pre-tax dollars to an HSA** To find out how Aetna’s experience in consumer-directed plans can help your clients, visit us today at aetna.com, or call your Aetna representative at 1-800-98-AETNA.

©2004 Aetna Inc. Plans are offered by Aetna Life Insurance Company. Plans contain exclusions and limitations. Small business life insurance coverage not available in all areas. *Employers and employees should consult with their tax advisor to determine eligibility requirements and tax advantages for participating in the HSA plan. **Refers to ‘Cafeteria Plan’ (Section 125).
PAHU Members Working For You

A record number of 23 PAHU members went to Washington the week of February 6 to attend the NAHU Capitol Conference in Washington, DC. This event was held earlier than usual this year and afforded health underwriters an opportunity to see Congress in the early and formative stages of the legislative session.

In addition to presentations by NAHU staff and officials such as Rep. Nancy Johnson (R-CT) on long-term care insurance and Senator Jim DeMint (R-SC) on FSAs, attendees visited Members of Congress and staffs to inform them about issues of interest to NAHU and health underwriter clients. Congressional visits are the core of the annual Capitol Conference.

**Important Issues Communicated:**

- Continued understanding of how consumer driven health care will reduce health care costs by making consumers think before utilizing the health system i.e. to think because it’s their money
- Supporting tax incentives for health insurance products
- Tweaking the recently passed Health Savings Account law to permit HSA money to be used to fund Medigap coverage
- Passing of Long-Term Care Partnership legislation that would permit PA citizens to shelter some of their assets from Medicare spend-down so as to purchase a private sector long-term care insurance program (and thereby save Medicaid money while promoting financial self-sufficiency)
- Not misunderstanding the number of uninsured—solutions really must focus on a series of rifle shot proposals, not some Federal one size fits all idea
- Opposing Association Health Plans (AHPs) because they would not have the proper oversight that state regulation does
- Advocacy of tort reform including class action reform and caps on non-economic damages (Medical Malpractice)

**Strengthening Relationships**

Visits were made to most of the Pennsylvania congressional delegation. These included Senator Rick Santorum and Representatives Charlie Dent (two meetings), John Peterson, Tim Holden, Jim Gerlach, Mike Doyle, and Mike Fitzpatrick.

Staff meetings included the offices of Senator Santorum (separate meeting) and Representatives John Murtha, Curt Weldon, Bill Shuster, Don Sherwood, Phil English, Tim Murphy, Melissa Hart, Mike Doyle, Todd Platts, and Paul Kanjorski.

These meetings included fifteen out of Pennsylvania’s 19 congressional districts. In addition, there were cameo hallway meetings with Rep. Joe Pitts and Tim Murphy although no health issues were discussed at those brief encounters. An informational packet was left in the office of newly elected Rep. Allyson Schwartz.

Senator Specter’s office did not arrange a meeting with PAHU either with the Senator himself or with a staff person.
National Association of Health Underwriters

Region 1 Spring Leadership Conference
Greg Conference Center at the
American College in Bryn Mawr, PA (Philadelphia)

April 22 – 24, 2005 (Friday evening, Saturday, & Sunday morning)

PRELIMINARY AGENDA

FRIDAY EVENING – APRIL 22, 2005

4:30  Registration
5:30  The American College sponsors a ‘wine & cheese’ reception
6:30  Philadelphia Cheese Steak Dinner at the College
7:30  Welcome and Introductions - RVP Mark Shaffer introduces NAHU President, Trei Wild

SATURDAY – APRIL 23, 2005

8:30  Continental Breakfast & Registration
8:50  Welcome & outline of schedule
9:00  Panel Format or Keynote Speaker: Dr. Laurence Barton, PhD. - President & CEO of the American College (invited) – Speaking On Leadership: What Kind of Leader Are YOU?
9:50  Morning Break
10:00  Chapter Administration Overview
       Focus - Making Meetings Work, Follow-through Program
       - Education - CE and professional designations
       - Finance – Budget, records, & audits
       - Legislative Issues – Establishing policy, coordinating w/ State & NAHU
       - Public Service – Adopting a charity
       - Awards – Where to start and how to apply
11:00  Organizational: Nuts and Bolts – Board Meeting Reports
       Focus - Board Meeting planner – Setting the agenda
       - General Membership meeting planner – Programs Committee
       - Secretary – Keeping Accurate Minutes
       - Treasurer – Presenting a clear picture - Financial Reports
12:00 Lunch
1:00  Membership – Where would we be without the members?
       In David Lettermen fashion - 10 things That Attract and Retain Members
2:50  Afternoon Break
3:00  Strategic Planning Intro: Why and How To Develop a Strategic Plan
       (Includes sharing NAHU’s current strategic plan)
4:30  Working with the media
5:00  General Session Concludes
6:30  Awards Cocktail Reception and Dinner (cash bar)

SUNDAY – APRIL 24, 2005

8:30  Continental breakfast
9:00  The New HUPAC – State and Federal Campaign Contributions
9:30  A symbiotic relationship - Exploring the role of chapters – National/State/Local Leadership and succession planning and other information R&D from DC training (Hank Sullivan, PhD., NAHU President, Trei Wild, Mark Shaffer & Charles Gartlan)
10:30  What I got out of the conference, roundtable discussion, complete conference survey
11:00 General Session Concludes – Box Lunch to go – We’re Outta Here!
National Association of Health Underwriters

**Region 1 Spring Leadership Conference**

Greg Conference Center at the American College in Bryn Mawr, PA (Philadelphia)

**April 22 – 24, 2005** (Friday evening, Saturday, & Sunday morning)

### About The Keynote Speaker (confirmed)

Larry Barton, PhD, is the eighth president and chief executive officer of The American College. Dr. Barton has a long and distinguished career spanning both higher education and industry. He is also professor of management at The American College.

Prior to joining The American College, Dr. Barton served as president and chief executive officer of Heald College, a not-for-profit institution with 11 campuses in California, Oregon, and Hawaii. Before this, he served as president of DeVry University in Phoenix, Arizona. From 1995-1999, Dr. Barton served as vice president of communications and public affairs for Motorola, Inc., where he led industry partnerships and public affairs strategies for one of the world’s leading technology companies, managing regional teams in London, Geneva, Hong Kong and Tokyo.

A former professor of management and business at Pennsylvania State University Graduate Center at Great Valley, Dr. Barton has also served on the faculties of Boston College, Harvard Business School, and the University of Nevada at Las Vegas (UNLV). He was named UNLV Teacher of the Year in the College of Business and Economics in 1992, ranking first among 92 faculty members. He was also named 1992 Ascendant Scholar of the Year by the Western Academy of Management.

As a scholar, Dr. Barton is the author of three textbooks devoted to enhancing and expanding students’ understanding of financial and business risk: Crisis In Organizations (1990: Thomson); Ethics: The Enemy in the Workplace (1995: Thomson); and Crisis in Organizations II (2001: Thomson). He is editor and subject advisor for the new book Crisis Management (2004: Harvard Business School Press). He is also the editor of eight academic conference proceedings. He received a coveted Senior Fulbright Scholarship to Japan from the U.S. Information Agency in 1987. Dr. Barton serves on the editorial board of Management Decision (MCB University Press) and since 1995 has been a reviewer for the Journal of Business and Economic Perspectives at the University of Tennessee.

Dr. Barton enjoys an international reputation as a specialist in risk and crisis management. As a consultant, he has helped world-class industry leading organizations, including British Petroleum, Nike, The Walt Disney Company, Honda, Exxon-Mobil, and many others improve their business functions and strengthen their ability to handle unexpected challenges. Dr. Barton has offered keynote speeches and presentations at more than 130 financial and academic conferences in nearly 20 countries, including conferences sponsored by the National Association of Personal Financial Advisors (2003), American Association of University Administrators (2003) and the United States Army War College (2002), as well as past presentations to the Risk and Insurance Management Society (RIMS), Frost and Sullivan investment forums, and many others.

His articles have appeared in *The New York Times, Boston Globe, USA Today*, and more than 40 academic journals worldwide. Dr. Barton has been interviewed on CNBC, CNN, Public Radio’s “Marketplace”, and other network programs on issues related to financial services, business insurance, and crisis prevention. He has been profiled in *The Wall Street Journal* and other publications. In 2004, Insurance Newscast recognized Dr. Barton as “One of the 100 Most Powerful People in Insurance.”

Dr. Barton holds an AB degree, magna cum laude, in speech and communications from Boston College, the MALD (Master of Arts in Law and Diplomacy) degree in international business from the Fletcher School of Law and Diplomacy at Tufts University, and a PhD degree in public affairs and international communications from Boston University.

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**This Conference is Designed for both Seasoned and New Chapter Leaders**

**Take Advantage of the ‘Early-bird’ Rate - Register by March 21, 2005**
ATTENDEE REGISTRATION FORM

NAME ___________________________________________ DESIGNATION(S) _______________________

FIRST NAME/NICKNAME FOR BADGE ______________________________ SPOUSE ___________________________

AGENCY/COMPANY ______________________________________________________________________________________

ADDRESS ______________________________________________________________________________________

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E-MAIL ______________________________________________________________________________________

PLEASE REGISTER ME AS FOLLOWS:

☑ Attendee Early Bird Registration by March 21st $75.00 $ _________
  (Includes evening reception 04-22-05, and all meal and break functions on 04-23-05 and 04-24-05 and a Region 1 ‘early bird’ registration gift)

☑ Attendee Registration after March 21st $95.00 $ _________
  (Includes evening reception 04-22-05, and all meal and break functions on 04-23-05 and 04-24-05)

☑ Spouse Registration $50.00 $ _________
  (Includes evening reception 04-22-05, and all meals 04-23-05 and 04-24-05)

TOTAL $ _________

Cancellation Policy: There will be a $25 processing fee per registered attendee for cancellations. No refunds for cancellations received after April 10th, 2005. (Note: All cancellations must be in writing or by fax. Telephone cancellations are not acceptable.)

Please make checks payable to NAHU and send to: MARK L. SHAFFER, RHU
1186 ROUTE 56 EAST, SUITE 1188, APOLLO, PA 15613-9725
QUESTIONS? CALL (724) 478-2411 or FAX (724) 478-1688 or E-MAIL mshaffer@nahu.org

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Authorization Signature: ________________________________________________________________

IMPORTANT
For guest room reservations please contact the American College directly and mention you are with the National Association of Health Underwriters.

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Website: www.amercoll.edu/greggcenter/
**Editors Note:** The Pennsylvania Options Matrix is a research project commissioned by the NAHU to compile pertinent and useful healthcare data for all 50 states. NAHU's Legislative Director of Policy Research, Jessica Fulginiti Waltman is the primary project coordinator. Due to the voluminous data available the Pennsylvania Matrix is published in 3 parts. This is the third part. The entire matrix is available online for review and download at the PAHU website at [www.PAHU.org](http://www.PAHU.org).

The Pennsylvania Health Care Options Matrix

**Part 3**

<table>
<thead>
<tr>
<th>Program Name and Description</th>
<th>Contact information</th>
</tr>
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<tbody>
<tr>
<td><strong>Information on other state-based programs for low-income insured or low-income uninsured (not Medicaid eligible)</strong> Continued...</td>
<td></td>
</tr>
</tbody>
</table>
| **Contact information** | Joseph McLaughlin  
Division of Child and Adult Health Services  
Bureau of Family Health  
717-783-8451 |
| **Description of cost, eligibility and benefit services** | This Program offers comprehensive services to families with children under the age of six that includes lead screening, testing, follow-up and case management. |

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<thead>
<tr>
<th>Program Name and Description</th>
<th>Contact information</th>
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</table>
| **Family Planning Program** | Phyllis Welborn  
Division of Child and Adult Health Services  
Bureau of Family Health  
717-772-2762 |
| **Description of cost, eligibility and benefit services** | Clinical services are provided at the 197 local clinics include physical exams, routine gynecological care, contraceptives, cancer screening and examinations, general health screening, Sexually Transmitted Disease (STD) diagnosis, treatment, education and counseling, and HIV/AIDS education and screening. |

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<tr>
<th>Program Name and Description</th>
<th>Contact information</th>
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</table>
| **Spina Bifida Program** | Jane Wolfe  
Division of Child and Adult Health Services  
Bureau of Family Health  
717-772-2762 |
| **Description of cost, eligibility and benefit services** | Comprehensive services including diagnosis, treatment, therapy, outpatient follow-up, and inpatient surgery and care to children and adults with spina bifida. |

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<tr>
<th>Program Name and Description</th>
<th>Contact information</th>
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</table>
| **Child Orthopedics Program** | Jane Wolfe  
Division of Child and Adult Health Services  
Bureau of Family Health  
717-772-2762 |
| **Description of cost, eligibility and benefit services** | This Program supports the direct medical payment for services against a fee schedule for comprehensive services including diagnosis, treatment, therapy, outpatient follow-up, inpatient surgery, orthopedic/prosthetic appliances, and durable medical equipment to eligible children with orthopedic conditions. |

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<tr>
<th>Program Name and Description</th>
<th>Contact information</th>
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</table>
| **Cooley’s Anemia Program** | Jane Wolfe  
Division of Child and Adult Health Services  
Bureau of Family Health  
717-772-2762 |
| **Description of cost, eligibility and benefit services** | This Program provides comprehensive multi-disciplinary medical services to patients of all ages with Cooley’s anemia. |

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<tr>
<th>Program Name and Description</th>
<th>Contact information</th>
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</table>
| **Cleft Palate Program** | Jane Wolfe  
Division of Child and Adult Health Services  
Bureau of Family Health  
717-772-2762 |
| **Description of cost, eligibility and benefit services** | This Program supports the direct payment for services against a fee schedule for diagnostic tests, treatment, therapy, outpatient follow-up, and inpatient surgery and care to eligible children with cleft conditions. |

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<thead>
<tr>
<th>Program Name and Description</th>
<th>Contact information</th>
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</table>
| **Newborn Screening Program** | Joan Kehler  
Division of Newborn Disease Prevention & Identification  
Bureau of Family Health  
717-783-8143 |
| **Description of cost, eligibility and benefit services** | This Program contracts with pediatric comprehensive care centers for newborns screening evaluations for four of the six (6) conditions: galactosemia, maple syrup urine disease (MSUD), phenylketonuria (PKU), and sickle cell hemoglobinopathies. Infants identified with congenital adrenal hyperplasia (CAH), and congenital hypothyroidism (CH) are treated by the primary care physician and/or pediatric endocrinologist. |

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<tr>
<th>Program Name and Description</th>
<th>Contact information</th>
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</table>
| **Newborn Hearing Screening Program** | Joan Kehler  
Division of Newborn Disease Prevention & Identification  
Bureau of Family Health  
717-783-8143 |
| **Description of cost, eligibility and benefit services** | This Program contracts with pediatric comprehensive care centers for newborns screening evaluations for four of the six (6) conditions: galactosemia, maple syrup urine disease (MSUD), phenylketonuria (PKU), and sickle cell hemoglobinopathies. Infants identified with congenital adrenal hyperplasia (CAH), and congenital hypothyroidism (CH) are treated by the primary care physician and/or pediatric endocrinologist. |
THANK YOU

URL FINANCIAL GROUP

PAHU APPRECIATES YOUR CONTINUED ADVERTISING SUPPORT OF

THE PENNSYLVANIA HEALTH UNDERWRITER
<table>
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<tr>
<th>Program Name and Description</th>
<th>Hearing and Speech Program</th>
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<tr>
<td><strong>Contact information</strong></td>
<td>Robert Staver/Patti Matlock</td>
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<tr>
<td>Division of Newborn Disease Prevention &amp; Identification</td>
<td></td>
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</table>
| Bureau of Family Health  
717-783-8143 |
| **Description of cost, eligibility and benefit services** | This Program seeks to assure that all newborns are screened for hearing loss within the first 30 days, diagnosed within three months, and receive prescribed treatment or intervention services within six months of birth. |

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<tr>
<th>Program Name and Description</th>
<th>Genetic Service Program</th>
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<tbody>
<tr>
<td><strong>Contact information</strong></td>
<td>Steven Horner</td>
</tr>
<tr>
<td>Division of Newborn Disease Prevention &amp; Identification</td>
<td></td>
</tr>
</tbody>
</table>
| Bureau of Family Health  
717-783-8143 |
| **Description of cost, eligibility and benefit services** | This Program pays for certain procedures delivered outside of the comprehensive, multi-disciplinary, specialty clinics for enrolled children. Services include diagnosis, treatment, habilitation prostheses, and remediation of speech, language, and hearing problems for children. |

<table>
<thead>
<tr>
<th>Program Name and Description</th>
<th>Healthy Woman Program</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contact information</strong></td>
<td>1-877-PA-Health</td>
</tr>
<tr>
<td><strong>Description of cost, eligibility and benefit services</strong></td>
<td>This Program provides screening and diagnostic services for the detection of cancer and pre-cancerous conditions of the breast or cervix for eligible women.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Program Name and Description</th>
<th>Tobacco Prevention and Control</th>
</tr>
</thead>
</table>
| **Contact information**     | Judy Ochs  
Director, Division of Tobacco Prevention and Control  
717-783-6600 |
| **Description of cost, eligibility and benefit services** | This Program provides financial aid to uninsured pregnant women and youth under the age of 18 for participation in Department approved tobacco cessation programs. |

<table>
<thead>
<tr>
<th>Program Name and Description</th>
<th>Immunization Program For Children, Adolescents and Adults</th>
</tr>
</thead>
</table>
| **Contact information**     | Alice Gray  
Director Division of Immunizations  
717-787-5681 |
| **Description of cost, eligibility and benefit services** | All recommended childhood immunizations are made available to children and adolescents who have no medical homes or resources for payment through a network of public clinic sites. Tetanus/diphtheria, influenza and pneumococcal vaccines are made available to adults who have no resources for or access to these immunizations. |

<table>
<thead>
<tr>
<th>Program Name and Description</th>
<th>PACE and PACENET</th>
</tr>
</thead>
</table>
| **Contact information**     | Pennsylvania Department of Aging  
555 Walnut Street  
5th Floor  
Harrisburg, PA 17101  
717-780-2253  
http://www.fhsc.com/pennsylvania/paceenrollment/ |
| **Description of cost, eligibility and benefit services** | As of January 1, 2004, to be eligible for PACE, you must be 65 years of age or older, a Pennsylvania resident for at least 90 days prior to the date of application, and you cannot be enrolled in the Department of Public Welfare’s Medicaid prescription benefit. Eligibility is also determined by your previous calendar year’s income. For a single person, your total income must be $14,500 or less. For a married couple, your combined total income must be $17,700 or less. Once you are enrolled in the PACE program, a benefit card will be sent to you, and you will pay a $6 co-payment for each generic prescription medication and a $9 co-payment for each brand name prescription at your pharmacy.  
As of January 1, 2004, to be eligible for PACENET, the age, residency and Medicaid requirements are the same as with PACE. However, the income limits are higher. Again, the income is based on the previous calendar year’s income. A single person’s total income can be between $14,500 and $23,500. A couple’s combined total income can be between $17,700 and $31,500. Once you are enrolled in the PACENET program, a benefit card will be sent to you, and you must meet a $40 monthly deductible. The deductible is cumulative if it is not met each month. |
month. Once you meet the $40 deductible each month, you will pay an $8 copayment for each generic prescription medication and a $15 co-payment for each brand name prescription medication. Prescriptions purchased prior to your enrollment in PACENET cannot be applied toward your deductible.

<table>
<thead>
<tr>
<th>Contact information for VA Health Administration</th>
<th>VA Health</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-877-222-8387</td>
</tr>
<tr>
<td></td>
<td><a href="http://www1.va.gov/health_benefits/">http://www1.va.gov/health_benefits/</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Information for Medicare</th>
<th>Centers for Medicare &amp; Medicaid Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Region III</td>
<td>Public Ledger Building, Suite 216</td>
</tr>
<tr>
<td></td>
<td>150 South Independence Mall West</td>
</tr>
<tr>
<td></td>
<td>Philadelphia, Pennsylvania 19106</td>
</tr>
<tr>
<td><a href="http://www.cms.gov">www.cms.gov</a></td>
<td>215-861-4140</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact Information for State SHIP Program</th>
<th>APPRISE Health Insurance Counseling Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offered through the County Offices on Aging. To find your county office, contact:</td>
<td></td>
</tr>
<tr>
<td>Commonwealth of Pennsylvania</td>
<td></td>
</tr>
<tr>
<td>Department of Aging</td>
<td></td>
</tr>
<tr>
<td>555 Walnut Street, 5th Floor</td>
<td></td>
</tr>
<tr>
<td>Harrisburg, PA 17101-1919</td>
<td></td>
</tr>
<tr>
<td>Office: 717-783-1550</td>
<td></td>
</tr>
<tr>
<td>Fax: 717-83-8842</td>
<td><a href="http://www.aging.state.pa.us">www.aging.state.pa.us</a></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contact information for additional resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAHU</td>
</tr>
<tr>
<td>National Association of Health Underwriters—America’s Benefit Specialists</td>
</tr>
<tr>
<td>2000 North 14th Street, Suite 450</td>
</tr>
<tr>
<td>Arlington, VA 22201</td>
</tr>
<tr>
<td>703-276-0220</td>
</tr>
<tr>
<td><a href="http://www.nahu.org">www.nahu.org</a></td>
</tr>
</tbody>
</table>

| State AHU Chapter                              |
| Pennsylvania Association of Health Underwriters |
| 3610 Kent Drive                                 |
| Mechanicsburg, PA 17050                        |
| 717-728-1217                                   |
| www.pahu.org                                   |

| State DOI                                      |
| Pennsylvania Insurance Department              |
| 1326 Strawberry Square                         |
| Harrisburg, PA 17120                          |
| www.ins.state.pa.us                            |
| 877-881-6388                                   |

| DOL/EBSA                                       |
| U.S. Department of Labor                       |
| Employee Benefits Services Administration      |
| www.dol.gov/ebsa                               |
| 1-866-444-EBSA (3272)                          |

| CMS                                            |
| Centers for Medicare & Medicaid Services       |
| 7500 Security Boulevard                        | Baltimore, MD 21244 |
| www.cms.gov                                    | 877-267-2323        |

<p>| State Medicaid                                 |
| Office of Medical Assistance Programs          |
| P.O. Box 2675                                  | Room 515            |
| Harrisburg, PA 17105-2675                      | 717-787-1870        |
| <a href="http://www.dpw.state.pa.us/omap/dpwomap.asp">www.dpw.state.pa.us/omap/dpwomap.asp</a>           |</p>
<table>
<thead>
<tr>
<th>Organization</th>
<th>Address</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Department of Health</td>
<td>Pennsylvania Department of Health</td>
<td>P.O. Box 90, Health and Welfare Building, Harrisburg, PA 17108, 1-877-PA-HEALTH, <a href="http://www.health.state.pa.us">www.health.state.pa.us</a></td>
</tr>
<tr>
<td>State HRP</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>State CHIP</td>
<td>Pennsylvania Department of Insurance</td>
<td>Priscilla Stromberg, Executive Director, Children's Health Insurance Program, 1326 Strawberry Square, Harrisburg, PA 17120, <a href="http://www.ins.state.pa.us">www.ins.state.pa.us</a> (877) 881-6388 (717) 705-6830</td>
</tr>
<tr>
<td>State SHIP</td>
<td>APPRISE Health Insurance Counseling Program</td>
<td>Offered through the County Offices on Aging. To find your county office, contact: Commonwealth of Pennsylvania, Department of Aging, 555 Walnut Street, 5th Floor, Harrisburg, PA 17101-1919, Office: (717) 783-1550, Fax: (717) 783-6842 <a href="http://www.aging.state.pa.us">www.aging.state.pa.us</a></td>
</tr>
<tr>
<td>County/regional health program</td>
<td>Pennsylvania Department of Health District Offices</td>
<td>Contact: Southeast District, Reading State Office Building, Room 442, 625 Cherry Street, Reading, PA 19602, Phone: 610-378-4352, Fax: 610-378-4527, Northeast District, 665 Carey Avenue, Wilkes-Barre, PA 18702-1466, Phone: 570-826-2062, Fax: 570-826-2238, Northwest District, 19 McQuiston Drive, Jackson Center, PA 16133, Phone: 724-662-6068, Southcentral District, 30 Kline Plaza, Harrisburg, PA 17104</td>
</tr>
</tbody>
</table>
THE PENNSYLVANIA ASSOCIATION OF HEALTH UNDERWriters

Serving the public by promoting the activities and ethical conduct of insurance professionals through communication, education, and legislative representation.

Charles A. Neiman, President
www.PAHU.org • info@PAHU.org

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The Governor’s 2005 Pennsylvania Budget
A general overview and its affects on our industry

Submitted by Vince Phillips, PAHU Lobbyist

On February 9, 2005 Governor Ed Rendell presented his Fiscal Year 2005-2006 Budget proposal to the General Assembly. This article highlights particular areas of interest to insurance producers, focusing on insurance as well as giving a general overview of the proposed Budget. The General Assembly has until June 30 to enact a state budget.

General Overview
The FY 2005-06 Budget calls for a 1.2% increase in the operating budget (including revenue from state monies, federal monies, and revenues from dedicated such as the Tobacco Settlement.). On the expense side, the $23.8 billion budget means a 3.7% increase (or $865 million above the current year) because of increases in state Medicaid funding due to federal cutbacks, increase in state debt servicing, and education spending. The Budget appears to reflect a shift to state resources away from federal without curtailing human services. It also demonstrates a priority in workforce training, as shown by increases in Labor & Industry job training and funding for community colleges training. The other observation about the budget is that attempts were made generally to preserve the status quo or change budget amounts up or down incrementally.

This Budget proposal contains some recommendations of the Tax Commission but not all. Continued phase-out of the Capital Stock & Franchise Tax is included. Not included is the Commission’s proposal to shift a reduction in Corporate Net Income Taxes to ‘S’ corporations, LLCs, and LLPs. There is a proposal to lower CNIT from 9.99 percent to 7.99 percent but that will not appear until the FY 2006-2007 Budget because it would not take effect until January 1, 2007.

Examples of hold the line funding include:
- Governor’s Office $7.3 to 7.4 million (This compares with 7.6 million in 2003-2004.)
- Inspector General Welfare Fraud $26,399,000 to $26,355,000
- Office of Budget $30,631,000 to $30,544,000
- Lt. Gov. $1,559,000 to $1,363,000
- Attorney General $ stayed the same at $37.8 million
- Library funding increased by $1.448 million to $77.891 million in FY 2005-2006

General Fund Revenue Sources for FY 2005-2006

<table>
<thead>
<tr>
<th>Function</th>
<th>Amount/% 2005-05</th>
<th>2005/06 proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>$8.267 billion (33.4%)</td>
<td></td>
</tr>
<tr>
<td>Personal Income Tax</td>
<td>$8.967 billion (36.4%)</td>
<td></td>
</tr>
<tr>
<td>Corporate Net Income Tax</td>
<td>$2.082 billion (8.4%)</td>
<td></td>
</tr>
<tr>
<td>Inheritance Tax</td>
<td>$729.4 million (2.9%)</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>$1.9 billion (8.0%)</td>
<td></td>
</tr>
</tbody>
</table>

(This includes a 2% Insurance Premium Tax General Fund share of $433.1 million. It does not include $85 million from foreign fire insurance companies and $397.2 million from foreign casualty companies dedicated to police and fire pensions. Surplus Lines tax of 3% generated $24.5 million plus $14.6 million from foreign E/S casualty and fire sales.)

NOTES: The Capital Stock & Franchise Tax is expected to generate $ 869.3 million, down from this Fiscal Year’s expected revenue of $957.8 million. Revenue from cigarettes is expected to drop to $788.1 million from this FY’s $804 million. This will have an incremental effect on some of the funding for the MCARE abatement fund used to subsidize part of doctors’ medical practice premiums.

The 2005-2006 Budget holds that there will be a $201 million infusion of cash from this FY’s surplus. Latest estimates show a projected $290 million in receipts over what was originally budgeted. The Administration holds that the Budget shortfall of $1 billion in lower federal assistance to the state will absorb this revenue.

Where It Goes Proportionally
In addition to looking at the actual numbers, one may also wish to look at proportions of a spending category within the entire Budget. Keep in mind that sometimes these indices may not reflect the entire picture if a funding program (such as job training) as a function may appear in several agencies (L&I, Education, DCED). Following are numbers and percentages for General Fund distributions.

<table>
<thead>
<tr>
<th>Function</th>
<th>Amount/% 2005-05</th>
<th>2005/06 proposed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>9.768 billion (42.4%)</td>
<td>10.010 billion (41.9%)</td>
</tr>
<tr>
<td>Health Human Services</td>
<td>8.312 billion (36.1%)</td>
<td>8.872 billion (37.2%)</td>
</tr>
<tr>
<td>Crime Law Enforcement</td>
<td>2.499 billion (10.9%)</td>
<td>2.386 billion (10.0%)</td>
</tr>
<tr>
<td>Economic Development</td>
<td>599.7 million (2.6%)</td>
<td>446.9 million (1.9%)</td>
</tr>
<tr>
<td>Transportation</td>
<td>307 million (1.4%)</td>
<td>312.7 million (1.3%)</td>
</tr>
<tr>
<td>Debt Service</td>
<td>400 million (1.7%)</td>
<td>758.7 million (3.2%)</td>
</tr>
<tr>
<td>Rainy Day Fund</td>
<td>70.2 million</td>
<td>261.8 million (1.1%)</td>
</tr>
</tbody>
</table>
Another chart of potential interest in looking at state budgeting is by the number of job slots and their changes. Keep in mind that slots do not necessarily mean filled positions. Generally, this budget holds the line on jobs or continues Gov. Rendell’s stated goal of shrinking the size of government. Selected agencies include:

<table>
<thead>
<tr>
<th>Departments</th>
<th>FY 2004-05</th>
<th>FY 2005-2006</th>
<th>Change + or -</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance</td>
<td>408 in</td>
<td>391 in</td>
<td>-17</td>
</tr>
<tr>
<td>DPW</td>
<td>20,536</td>
<td>19,850</td>
<td>-686</td>
</tr>
<tr>
<td>L&amp;I</td>
<td>5,856</td>
<td>5,840</td>
<td>-16</td>
</tr>
<tr>
<td>DCED</td>
<td>358</td>
<td>348</td>
<td>-10</td>
</tr>
<tr>
<td>Agriculture</td>
<td>629</td>
<td>637</td>
<td>+8</td>
</tr>
<tr>
<td>Aging</td>
<td>109</td>
<td>109</td>
<td>N/C</td>
</tr>
<tr>
<td>Governor’s Office</td>
<td>91</td>
<td>77</td>
<td>-14</td>
</tr>
</tbody>
</table>

**Insurance Department**

Following are a number of program measures for the Insurance Department:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Liquidations</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>Admin. Hearings</td>
<td>170</td>
<td>175</td>
</tr>
<tr>
<td>Rate Filings Reviewed</td>
<td>6,800</td>
<td>6,800</td>
</tr>
<tr>
<td>Form Filings Reviewed</td>
<td>10,300</td>
<td>10,300</td>
</tr>
<tr>
<td>Enforcement Invest. Completions</td>
<td>328</td>
<td>328</td>
</tr>
<tr>
<td>Company Market Conduct Exams</td>
<td>32</td>
<td>35</td>
</tr>
<tr>
<td>Company Financial Filings Rev’d</td>
<td>2,900</td>
<td>2,900</td>
</tr>
<tr>
<td>CHIP Enrollment</td>
<td>136,015</td>
<td>146,021</td>
</tr>
<tr>
<td>AdultBasic Enrollment</td>
<td>36,117</td>
<td>41,611</td>
</tr>
</tbody>
</table>

In addition, there are about 800,000 consumer/producer inquiries and complaints per year.

**Program Budget**

| General Gov’t                        | 23.042 million | 23.042 million |
| CHIP Admin. (state share)            | 1.758 million  | 1.944 million  |
| AdultBasic Admin. (state share)      | 2.681 million  | 2.677 million  |
| AdultBasic Program                   | 103.080 million| 127.783 million|
|CHIP (federal)                        | 157.752 million| 153.171 million|
|CHIP (state)                          | 30.7 million   | 32.149 million |
|MCARE (General Operations)            | 23.537 million | 23.623 million |
|MCARE Claims Pay Out                  | 390 million    | 320 million    |

*(This does not include a new Blues subsidy to reduce the waiting list.)*

Note: Insurance producers may be interested to know that their license fees generate $26.5 million per year; or more than the Insurance Department’s operating budget. Fees paid to the PA Securities Commission by Investment Advisors, Securities Brokers, and for filings are expected to generate $23 million in FY 2005-2006 for the General Fund.

In order to fund additional AdultBasic recipients, the Budget proposal calls for a reduction in the share of the Tobacco Settlement going to research funding from 19% to 13%. Cessation’s share will drop from 12% to 10%.

Other Departments’ budgets have some insurance implications:

- Department of Aging did not see a significant budget level change despite a reduction from $17.6 to $7.9 million. The reason is that some operating budget expenses in PACE were transferred to funding by the Lottery. Long-Term Care budget emerged unscathed. PACE and PACENET expect to see an increase of $31.225 million between the two of them.
- Dept. of Environmental Protection’s Coal Mine Subsidence Insurance program does not receive General Fund appropriations. Mine Subsidence Insurance Fund available funds are expected to total 45 million in FY 2005-2006 with insurance premiums to total $5 million.
- A $2 million Crop Insurance state subsidy would be zeroed out in this proposed budget.
- Funding of Worker’s Compensation in the L&I budget is $1.684 million vs. $1.989 million currently.
- Securities Commission General Fund total for FY 2005-2006 is $7.9 million compared to $7.231 million this FY.
- Department of Public Welfare is trying to trim Medicaid expenditures by administrative fine-tuning and use of co-pays by families with higher incomes with children having severe disabilities ($21 million). PDW also anticipates $20.5 million from third party recovery (other insurers).

**Available Resources from Insurance-Oriented Specialized Funds**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CAT Fund (auto fee)</td>
<td>118.6 million</td>
<td>108.4 million</td>
</tr>
<tr>
<td><em>(used for MCARE abatement fund)</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ins. Fraud Prevention Auth.</td>
<td>13.2 million</td>
<td>12.5 million</td>
</tr>
<tr>
<td>MCARE</td>
<td>696.7 million</td>
<td>592.1 million</td>
</tr>
<tr>
<td>Self Ins. Guaranty Fund (WC)</td>
<td>25.6 million</td>
<td>22.8 million</td>
</tr>
<tr>
<td>SWIF</td>
<td>1.9 billion</td>
<td>2.0 billion</td>
</tr>
<tr>
<td><em>(State Workers Insurance Fund is the state Workers’ Compensation insurer of last resort. Premiums received for FY 2004-05 expected to be $340.0 million and $330.0 million for 05-06)</em></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WC Supersedes Fund</td>
<td>21.4 million</td>
<td>22.3 million</td>
</tr>
<tr>
<td>USTIF</td>
<td>178.2 million</td>
<td>143.4 million</td>
</tr>
<tr>
<td><em>(Underground Storage Tank Indemnification Fund)</em></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
PAHU CONVENES SIXTH ANNUAL STAFF BRIEFING ON CAPITOL HILL

The Pennsylvania Association of Health Underwriters’ sixth annual briefing with legislative staff on January 26, 2005 focused on the need for policymakers to better understand the dynamics of the uninsured population in Pennsylvania. Presenters included NAHU's Jessica Waltman who did the research with supporting comments from PAHU President Chub Neiman, Legislative Chairman Bill Raab, and Lobbyist Vince Phillips.

Those who attended the meeting on January 26, 2005 included:

LEGISLATORS
Rep. Glen Grell (R-Cumberland) Rep. Dan Frankel (D-Allegheny)

STAFF
Gregory Bechenbaugh, Office of Sen. Michael Waugh (R-York)
Owen Thomas, Office of Sen. Jane Earll (R-Erie) [Chair, Finance Comm.]
Linda E. Householder, Office of Rep. Kathy Watson (R-Bucks)
Darren Smith, House Republican Policy Committee
Erica Godsey, House Republican Policy Committee
Mike Murphy, Office of Sen. Robert J. Mellow (D-Lackawanna) [Sen. Minority Leader]
Joanne McGreevy, Office of Sen. Jane Orie (R-Allegheny) [Chair, Aging & Youth Comm.]
David M. Vandegrift, Office of Rep. Frank Dermody (D-Allegheny)
Kathy P. McCormac, House Insurance Committee
Sharon Schwartz, House Aging and Older Adult Services Committee
Kathy Seidl, Office of Rep. Frank Pistella (D-Allegheny) [Min. Chair, Aging & Older Adult]
Alycia Laureti, Office of Rep. Frank Pistella (D-Allegheny)
Michael Sarfert, Office of Sen. Jeffrey Piccola (R-Dauphin) [Senate Majority Whip]
Michele Hansarick, Office of Sen. Jane Orie (R-Allegheny)
Alan D. Berlin, Senate Republican Policy Development and Research
Nia M. Wilson, Executive Director, House Democratic Policy Committee
Matt Franchak, Office of Sen. Michael Stack (D-Phila.) [Min. Chair, Banking & Ins. Comm.]
Lawrence Clark, Office of House Dem. Whip Rep. Mike Veon (D-Beaver)
Diane Hain, Office of Rep. Frank Pistella (D-Allegheny)
Carlotta Johnson-Pugh, Office of Rep. Harold James (D-Phila.)
Mike Mullen, Office of Rep. Tom Caltigirone (D-Berks)
Jennifer Haines, Office of Rep. Larry Sather (R-Huntingdon)
Mark Ryan, Office of Sen. Pat Vance (R-Cumberland)
Nicole Shaffer, House Judiciary Committee
Karen Shaffer, Office of Rep. Frank Oliver (D-Philadelphia) [Min. Chair, HHS Comm.]

SCHEDULE CONFLICT: RECEIVED MATERIALS
Rep. Bob Bastian (R-Somerset)
Senator Gib Armstrong (R-Lancaster) [Chair, Sen. Banking & Ins. Comm.]
Rep. Thomas Quigley (R-Montgomery)
Rep. Sandra Major (R-Sullivan)
Rep. Rob Kaufman (R-Franklin)
Shelley Lindner, Office of Rep. Steven R. Nickol (R-York)
Sen. Bob Robbins (R-Mercer)
Rep. Carole Rubley (R-Montgomery)
Rep. Mike Turzai (R-Allegheny)
Rep. Pat Browne (R-Lehigh)
Stephen Bruder, Office of Sen. Jim Ferlo (D-Allegheny)
Scott Sikorski, Office of Sen. Rob Wonderling (R-Lehigh)
Kirsten Kenyon, Office of Senator Joe Conti (R-Bucks)
Sharon Cole, House Health & Human Services Comm.
Sam Marshall, Insurance Federation of PA
Association Health Plans. Congressman Sam Johnson (R-TX) and Congresswoman Nydia Velazquez (D-NY) introduced the Small Business Health Fairness Act of 2005. The bill, H.R. 525, is similar to the legislation that passed the House during the 108th Congress. It would create Association Health Plans through the Department of Labor and allow small businesses to band together to increase their purchasing power. NAHU remains opposed to AHPs and supports solutions that will allow all small employers to purchase affordable coverage without creating an unlevel playing field or damaging the existing small group health insurance marketplace.

Medicare. The Bush Administration issued final regulations on the Medicare prescription drug benefit on January 21. Enrollment is scheduled to begin in November with benefits commencing January 1, 2006. Beneficiaries will pay a $35 monthly premium, be subject to a $250 annual deductible, and receive benefits at 75% (up to $2,000) in prescription drug costs. Once a beneficiary reaches $5,100 in annual prescription drug benefit expenditures, catastrophic coverage will begin. Individuals eligible for both Medicare and Medicaid will be automatically enrolled in the fall of this year, will not be subject to an annual deductible or monthly premium, and will have co-payments limited to no more than $3 per prescription.

Reimportation. Several bills have been introduced to allow for the reimportation of prescription drugs. Senators David Vitter (R-LA) and Ken Salazar (D-CO) have sponsored S. 109, the Pharmaceutical Market Access Act of 2005. The bill would allow pharmaceuticals to be imported from a designated permitted country.

Senator Judd Gregg (R-NH) introduced S. 184, the Safe Import Act of 2005. The bill would allow prescription drugs to be reimported from Canada within one year of enactment and from countries in the European Union designated as permitted countries within three years of enactment.

The Senate Special Committee on Aging is reviewing Internet pharmacies and their role in the purchase of drugs from other countries.

Class Action Reform. On Friday, February 18, President Bush signed into law the Class Action Fairness Act of 2005, which discourages multimillion-dollar class-action lawsuits by moving most class-action suits from state courts to federal courts. Under this law, class-action suits seeking $5 million or more would be heard in state court only if the primary defendant and more than one-third of the plaintiffs are from the same state.

Other News. Senator Jim DeMint (R-SC) has introduced S. 309, a bill that would allow individuals to roll over up to $500 from a Flexible Spending Account to the following year. Similar legislation was introduced during the 108th Congress during DeMint’s term as a member of the House.

Congressman Christopher Cox (R-CA) has sponsored H.R. 534, the Help Efficient, Accessible Low-Cost, Timely Healthcare Act of 2005 (HEALTH). The bill is identical to the medical liability reform legislation sponsored by Congressman Jim Greenwood (R-PA) during the 108th Congress, which passed the House twice. H.R. 534 would cap non-economic damages at $250,000, limit punitive damages to $250,000 or two times the amount of economic damages, and appropriately limit liability based on each party’s degree of fault.

Senators Gregg and Max Baucus (D-MT) have sponsored S. 288, the High-Risk Pool Funding Extension Act of 2005. The bill would provide $15 million to states for high-risk pool funding for fiscal years 2005-2006 and $75 million for fiscal years 2005-2009. This bill has been passed from the HELP committee and final passage by the Senate is expected soon.

Congressman Cliff Stearns (R-FL) has introduced H.R. 218, the Health Care Tax Deduction Act of 2005. The bill would allow a tax deduction for amounts paid for health insurance and prescription drug costs of individuals.

The Genetic Information Nondiscrimination Act of 2005, sponsored by Sen. Olympia Snowe (R-ME), passed the Senate on February 17. This bill expands the prohibition against discrimination by group health plans and health insurance issuers in the group and individual markets on the basis of genetic information.

NAHU’s 2005 Capital Conference was February 7-9 in Washington, DC. Speakers included this year’s winner of the Spirit of Independence Award, CMS Administrator Mark McClellan, Senator Jim DeMint (R-SC), chairman of the Senate HELP Committee, Senator Michael Enzi (R-WY),

continued on next page
House deputy majority whip, Congressmen Eric Cantor (R-VA), Congressman John Shadegg (R-AZ), Congressman Earl Pomeroy (D-ND), Special Advisor to the Department of Treasury Roy Ramthun, Senior White House Health Advisor Doug Badger, and Chairwoman of the House Ways and Means Health Subcommittee Congresswoman Nancy Johnson (R-CT). Also speaking were Mary Grealy, president of the Healthcare Leadership Council, Stuart Butler of the Heritage Foundation, Jeff Lemieux of America’s Health Insurance Plans, Neil Crosby of LISI, and various NAHU staff, legislative council and Board members. Information is available at www.nahu.org/meetings/CAPITAL/INDEX05.HTM.

We hope to see you at next year’s conference!

* * * *

For more in-depth information on any of the above bills, please visit www.capwiz.com/nahu.

If you have questions about any of these issues please contact: Janice Kupiec, Legislative Director of State Affairs, jkupiec@nahu.org; Janet Stokes Trautwein, Vice President of Government Affairs, at jtrautwein@nahu.org; Tom Bruderle, Vice President of Congressional Affairs, at tbruderle@nahu.org; Jessica Waltman, Legislative Director of Policy Research, at jwaltman@nahu.org; John Greene, Legislative Director of Federal and Regulatory Affairs, at jgreene@nahu.org; Jennifer Boulware, Legislative Manager of Grassroots Initiatives, at jboulware@nahu.org; or Megan Mamarella, Legislative Manager of State Affairs, at mmamarella@nahu.org.

Caught on Camera

U.S. Senator Joe Lieberman and State Representative Josh Shapiro take time for a photo with GPAHU member and Past PAHU Legislative Chair Ross Schriftman RHU, LUTCF, CBC.
SUMMARY OF THE EVENT
This is the Annual Meeting of the Pennsylvania Association of Health Underwriters (PAHU), an association whose members are insurance producers specializing in health insurance and employee benefits. In addition to the Annual Luncheon, there will be Continuing Education, Golf (on May 16), Legislative and Political Updates, and honored guest NAIC President and PA Insurance Commissioner Hon. M. Diane Koken at our Luncheon May 17.

REGISTRATION INFORMATION
Registration for the complete Annual Meeting is $ 100.00 including Reception on May 16, CE seminars, breakfast and lunch on May 17 and admission to the exhibition area. State-mandated Continuing Education filing fees are included. Spouse registration of $ 25.00 includes meals and the tour. Day registrations for Continuing Education only are accepted at $ 50.00. Golf registration is handled separately but will be held at the Felicita Golf Resort north of Harrisburg at $ 125.00 per person or $ 450.00 per foursome.

EXHIBITOR INFORMATION
A maximum of 25 exhibitors will be accepted for the PAHU Convention. Each exhibitor receives a draped table with access to electricity if requested and two registrations to the Annual Meeting. Exhibitors also receive recognition in the Program Book and appropriate signage. Exhibitor fee is $ 500.00. A separate registration form is required. It will have full details.

SPONSOR INFORMATION
There are several sponsorship levels.

PLATINUM ($3,000) GOLD ($2,500) SILVER ($1,500) BRONZE ($1,000)

BREAK SPONSOR ($500)

HOTEL REGISTRATION INFORMATION
The Harrisburg Hilton and Towers is located at the corner of Second and Market Streets in downtown Harrisburg. A block of rooms has been reserved in PAHU's name (Use the group name ‘PAHU”) when registering to receive the discounted rate of $ 114.00 per single or double occupancy. 717/233-6000 or 1(800)445-8667. Cut off date for the group rate is April 16, 2005. At this time, reservations will be accepted upon availability at prevailing hotel rates.

Overnight parking is available in the connecting Walnut Street garage at a reduced rate of $6.00 (unlimited exits) or $4.00 per day for day-only attendees.
GOLF TOURNAMENT INFORMATION
A Golf Outing at Felicita Golf Resort has been scheduled for Monday May 16 at 11:00 p.m.
shotgun start with box lunches provided.

If you decide to go to the hotel first, you can take a limited space shuttle to the course at 9:45
and 10:15 a.m.. Alternatively, E-mail your request for directions to xenobun@aol.com and
include a fax number. Shuttle returning to the hotel leaves the golf course at 3:30 and 4:00 p.m.

Cost per golfer is $ 125.00 per golfer or $ 450.00 for a foursome. It includes greens fees, cart
fee, beverages, and the luncheon. Hole sponsorships are available at a cost of $ 150.00. Hole
sponsors receive free Mulligans and appropriate signage. Additional Mulligans are available on-
site for $ 5.00 each. There will also be skill contests including a Hole in One. (Contest sign-up
will take place on-site) Lunch only is $30.00.

CONTINUING EDUCATION INFORMATION
You may receive three PA Continuing Education credits at the PAHU Annual Meeting. These
include courses on the Uninsured Population, Ethics, and Consumer-Driven Health Care. In
addition, there will be a non-credit course on Worksite Marketing.

SPOUSE PROGRAM
Spouses and guests will also have opportunities to relax with a walking tour of the classically
beautiful Capitol in the morning and a riverboat ride on the Pride of the Susquehanna in mid
afternoon.

SCHEDULE
Sunday May 15
7:00 p.m. PAHU Board and PAHU-PAC Board meetings

Monday May 16
11:00 a.m. Golf at Felicita Golf Resort
Shuttle from hotel to golf site leaves at 9:45 and 10:15 a.m.
3:00 p.m. Awarding of Golf Prizes
Approximate return time to hotel
Shuttle from golf site to hotel at 3:30 and 4:00 p.m.
5:00 p.m. Picnic at City Island with Harrisburg Senators Minor League Baseball game
against New Britain’s Rock Cats (MN Twins) at 6:05 p.m.
8:30 p.m. Informal Reception in the Exhibit Hall
Open to all attendees

Tuesday May 17
7:00 a.m. Informal Exhibitor Time Seating begins for breakfast at 7:30 a.m.
8:00 a.m. Pledge of Allegiance
Patriotic Medley: Abby Snook and Katie Woodbury
Welcome from Harrisburg
Invocation
Honorable Gib Armstrong (R-Lancaster)
Legislative and PAHU-PAC Reports
Morning Remarks and Q&A by Hon. Jeff Piccola (R-Dauphin)
PA Senate Majority Whip and leading advocate for tort reform
9:00 a.m.  Exhibit Time
9:30 a.m.  Morning Continuing Education
          “Ethics 101” (one hour)
9:50 a.m.  Morning Break
10:50 a.m. Morning Continuing Education
          “Who Are the Uninsured?” NAHU Research Findings (one hour)
11:45 a.m. Seating Begins for Lunch; Informal Exhibitor Time
12:00 p.m. Luncheon and Program
          Invocation: Ross Schriftman
          Installation of Officers
          Honorable M. Diane Koken
          Insurance Commissioner
          Remarks
          Charles ‘Chub’ Neiman, PAHU President
          National Report
          Mark Shaffer, NAHU Region 1 Vice President
          Remarks
          Erica Hain, PAHU President-Elect
1:30 p.m.  Luncheon ends
1:45 p.m.  Afternoon Continuing Education (concurrent choices)
          “Future of Consumer-Driven Health Care” (one hour)
          OR
          “Worksite Marketing” (non-credit)
2:45 p.m.  CE concludes; Afternoon Break
3:15 p.m.  Honorable Robert Casey (INVITED)
           Pennsylvania State Treasurer
4:00 p.m.  General Meeting and Presentation of Exhibitor Prizes
           Two additional cash prizes of $500 will be awarded but winner must be present.
4:30 p.m.  Convention concludes

Please Make Your Reservations Early and Join Us!

For more information visit the PAHU website at
http://www.pahu.org/meetings
Destination Harrisburg – PAHU 2005 State Convention  
PENNSYLVANIA ASSOCIATION OF HEALTH UNDERWRITERS  
Harrisburg Hilton Towers, Harrisburg, Pennsylvania  
May 16 – 17, 2005

REGISTRATION FORM

NAME _________________________________  DESIGNATION(S) _____________________

FIRST NAME OR NICKNAME FOR BADGE ________________________________________
AGENCY/COMPANY __________________________________________________________
ADDRESS __________________________________________________________

PHONE/FAX _____________________________ / _________________________________
E-MAIL ________________________________________________________________

Please register me as follows:

____  Full Registration  $100.00  $ _________  
(Includes all meal and break functions on 5/16 and 5/17/05. It includes CE and state-mandated Continuing Education filing fees.)

____  Spouse Registration Name: __________________  $ 25.00  $ _________
(Includes evening reception 9/29/03, all meals and spouse tour on 9/30/03)

____  Lunch Only Registration  $ 30.00  $ _________

____  Continuing Education AM and PM sessions  $ 50.00  $ _________
(Includes courses, breaks, and state-mandated CE filing fees but no meals)

____  GOLF on 5/16/05  Your Handicap ______  $125.00 / $450.00 $ _________

2nd Player                        Hdcp                      3rd Player                        Hdcp                          4th Player                       Hdcp

TOTAL $ _________

Please make checks payable to PAHU and remit to PHILLIPS ASSOCIATES, 3610 Kent Drive, Mechanicsburg, PA 17050. FAX 717/732-7255 Questions? 717/728-1217.

Payment is by Check:  ____ Enclosed  ____ Being Mailed Separately  ____ Will Pay On-Site

Payment is by Credit Card:  (Please Circle):  Visa or MasterCard or Amex

Card Number:   
Exp. Date  

26
SPONSOR REGISTRATION

Thank you for supporting the Pennsylvania Association of Health Underwriters. Please return this form with your check. Please make checks payable to PAHU c/o PHILLIPS ASSOCIATES, 3610 Kent Drive, Mechanicsburg, PA 17050. FAX 717/732-7255. Questions? 717/728-1217

PLEASE SELECT A LEVEL OF SUPPORT? (circle your choice)

PLATINUM ($3,000)  GOLD ($2,500)  SILVER ($1,500)  BRONZE ($1,000)

BREAK SPONSOR ($500)

Sponsor Level Descriptions

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CONTACT ____________________________________________

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PHONE/FAX ( ) ________________ ( ) ________________ E-mail ___________________

NAME __________________________

DESIGNATION(S) ________________  FIRST NAME for badge ______________

NAME __________________________

DESIGNATION(S) ________________  FIRST NAME for badge ______________

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NAME __________________________

DESIGNATION(S) ________________  FIRST NAME for badge ______________

NAME __________________________

DESIGNATION(S) ________________  FIRST NAME for badge ______________
Exhibitor Registration

Please return both pages to PAHU
Exhibitors receive two full registrations. This includes CE filing costs, if applicable.

NAME ____________________________________________

DESIGNATION(S) __________________  FIRST NAME for badge ______________

NAME ____________________________________________

DESIGNATION(S) __________________  FIRST NAME for badge ______________

AGENCY/COMPANY ____________________________

ADDRESS ________________________________________

____________________________________

PHONE/FAX___________________________  _______________________________

E-MAIL___________________________  ELECTRICITY NEEDED _______

IMPORTANT EXHIBITOR INFORMATION

PLEASE COPY both pages & RETAIN FOR YOUR RECORDS

Please note the following information regarding exhibitors.

- Exhibitors receive a draped table and two chairs located in the Harrisburg Hilton & Towers. (We'll send you the room location closer to the Convention.)
- Exhibit times are at the 8:30 p.m. Monday Reception and on Tuesday before Breakfast, and at several other times during the day. Since the Exhibit area is adjacent to CE and meal functions, there will be informal access during breaks and non-program meal time as well.
- **Reservations for electricity are on a first come, first serve, basis as are corner locations.**
- Please consider setting up Monday afternoon as the Monday Reception takes place in the Exhibitors area at 8:30 p.m.
• Announcement of exhibitor prizes will take place at Convention’s end. You will be asked to draw a back-up winner in the event that the winner is not present. Exhibitors are eligible for the two $500 cash drawings but must be present at 4:00 p.m. to win.

• Exhibitors are asked not to tear down their booths until 4:00 p.m. out of courtesy to the speaker.

• **Exhibitors receive two full registrations to the Annual Meeting. This includes admission to all meals and programs, including the Continuing Education and the state-mandated CE filing fee. (See first page for cost.)**

• A group hotel rate is available from the Hilton for $ 114.00 for single or double. Registrations must be made before April 16 in order to receive this rate. Call 717/233-6000 or 800/445-8667 and reference PAHU or the Health Underwriters.

• Overnight guests receive discounted parking.

• Exhibitors receive recognition in the Program Book and through signage.

***

**RECORD OF REGISTRATION**

Please register our company as follows:

_____ **Exhibitor Registration** $ 500.00

Includes two full registrations to the Annual Meeting: evening meal and reception 5/16/05, all meal and break functions on 5/17/05. It includes state-mandated Continuing Education filing fees should you wish to receive CE credits.

_____ **Lunch Only Registration (for additional exhibit workers)** $ 30.00

Additional Name ____________________________

Additional Name ____________________________

**ELECTRICITY HOOK-UP (Hotel Charge) $ 25.00**

DATE FORM SENT TO PAHU___________ TOTAL AMOUNT $ ___________

Please make checks payable to PAHU and remit to PHILLIPS ASSOCIATES, 3610 Kent Drive, Mechanicsburg, PA 17050. FAX 717/732-7255 Questions? 717/728-1217.

Payment is by Check: _____ Enclosed _____ Being Mailed Separately

Payment is by Credit Card: **(Please Circle):** Visa or MasterCard or Amex

Card Number: ____________________________

Exp. Date

Thank you for supporting the Pennsylvania Association of Health Underwriters!
WELCOME NEW PAHU MEMBERS

New Members From November 1, 2004 through February 24, 2005

Charles Baxter
Kistler Tiffany Benefits
Wayne - PAPHILADELPHIA

Craig M. Kilmer
Hancock Associates Inc.
Altoona - PACTRLHIGHLANDS

Katrina M. Price
Marsh
Harrisburg - PACENTRAL

Diana Corson
USI Affinity
Philadelphia - PAPHILADELPHIA

Joseph E. Lorini
JLI Associates
Concordville - PAPHILADELPHIA

David Ranck
ARS Solutions Inc
Ephrata - PACENTRAL

Robert Dondes
Gettysburg Health Administrators Inc.
Gettysburg - PACENTRAL

David Christopher Lupo
Allstate
Camp Hill - PACTRLHIGHLANDS

Daniel L. Reaman
Highmark
Johnstown - PACTRLHIGHLANDS

Stephen H. Duncan
Gallagher Benefit Administrators
Huntingdon Valley - PAPHILADELPHIA

Melissa Louise McNally
Health America and Health Assurance
New Cumberland - PACTRLHIGHLANDS

Michael Reece, LUTCF
Best Insurance Agency Inc.
Butler - PAPITTSBURGH

Mia S. Farrell
Independence Blue Cross
Philadelphia - PAPHILADELPHIA

Robert A. Michael
Allstate Workplace Division
Plymouth Meeting - PAPHILADELPHIA

Eben H. Sales, CLTC
Eben H. Sales & Associates
Easton - PAPHILADELPHIA

Michael L. Feinman
The Feinman Group LLC
King of Prussia - PAPHILADELPHIA

Patrick Myers
Beaver & Vellone Insance Agency
Altoona - PACTRLHIGHLANDS

Jennifer S. Schaefer, MBA, CFS, CLU
Independence Financial Associates
Conshohocken - PAPHILADELPHIA

Dale Hood
Kistler Tiffany Benefits
Wayne - PAPHILADELPHIA

Karen Ott
HealthAmerica
Harrisburg - PACENTRAL

Jason Scheer
HealthAmerica/HealthAssurance
Pittsburgh - PAPITTSBURGH

Mark J. Izzo
AJR Associates Inc.
Bala Cynwyd - PAPHILADELPHIA

Gail Ann Parry
New Tripoli - PANORTEAST

Tricia Shannon
Flexible Benefit Plans
Valley Forge - PAPHILADELPHIA

Steven Jackson
PrimePay Inc.
Malvern - PAPHILADELPHIA

Robert E. Petcove
Wachovia Insurance Services
Haddon Township NJ - PAPHILADELPHIA

George R. Violand, CLU, ChFC
Violand & Associates
Reading - PAPHILADELPHIA

Shari Janovsky
USI Colburn Insurance Services
Philadelphia - PAPHILADELPHIA

Frank Prasalowicz
Leon L. Levy & Associates
Philadelphia - PAPHILADELPHIA

Jill Wilcox Still, CEBS
The Savitz Organization Inc.
Philadelphia - PAPHILADELPHIA
NAHU Membership Application

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Local Association (see other side of this application)

Form of Payment Enclosed: Amount: ____________

[ ] Monthly Draft (please select one) [ ] Checking Account [ ] Credit Card
[ ] Check (payable to NAHU) [ ] Annual Credit Card (please select one) [ ] Visa [ ] MasterCard [ ] Am Ex [ ] Discover

Bankdraft / Credit Card Authorization Form:
I (we) hereby authorize NAHU to initiate debit entries to my (our) account as indicated.
- Monthly debits will equal one-twelfth of any current applicable national, state or local dues.
- (Please include a voided check from the account to be drafted, or write credit card number below)

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Please Mark the Box or Boxes For The Areas of Your Practice:

- Long Term Care
- Disability
- Managed Care
- Retirement
- Individual
- Large Group
- Small Group
- Worksite Mktg.
- TPA
- Self Insured
- Medicare Supplement
- Dental

Mail To: NAHU, 2000 N. 14th Street, Suite 450, Arlington, VA 22201
Fax to: 703 841-7797

If you have questions, please contact Illana Maze, NAHU VP of Membership, at 703-276-3810
GPAHU 2005 Spring Conference
at the
Independence Seaport Museum

You are cordially invited to attend this year’s event at

THE INDEPENDENCE SEAPORT MUSEUM AT PENN’S LANDING ON APRIL 13, 2005

Featuring:

Special keynote speaker
Bryan Dodge
Author of two professional development programs How To Build A Better You and How To Build A Complete Sales Person

Plus...Are you offering the TOTAL benefits package to your clients? Let the GPAHU provide you with the information to show you how!

Keep Out the Competition:
Learn How to Make the TOTAL Benefit Sale
Special panel discussion featuring guests from AFLAC, American Workers Plan, CIGNA Dental, Colonial Supplemental Insurance and MetLife.

Date: Wednesday, April 13, 2005
Time: 1:30pm Registration
      2:00pm Program promptly begins
      5:00pm Reception
Place: Independence Seaport Museum
      Penn’s Landing, Philadelphia, PA
      Parking available at Columbus Blvd. at Walnut Street
      For directions: www.phillyseaport.org/visitorinfo/index.html
Cost: $30.00 GPAHU MEMBERS
      $45.00 NON-MEMBERS

SPECIAL OFFER FOR NEW MEMBERS... Join GPAHU and attend at no cost!

For more information about the conference or membership, contact Karen Mardis at kwpardis@gpahu.net. Registration required. RSVP by April 1, 2005. No refunds given after April 5th.

Please complete the form below and fax your registration to 610-903-4448 or mail it with payment to GPAHU, 425 Shelbourne Lane, Philadelphia, PA 19460.

Name ______________________________ Company __________________________
Address ________________________________________________________________
City __________________________ State ____________ ZIP ________________
Phone ( ) __________________ Fax ( ) ______________ GPAHU Member □ Yes - $30.00 □ No - $45.00
Email _____________________________ Credit Card: □ Visa □ Master Card □ American Express
Credit Card No. __________________________ Exp. Date __________________________
Signature if paying by Credit Card __________________________________________

SUPPORT THE ASSOCIATION THAT SUPPORTS YOUR LIVELIHOOD
PA Insurance Department Encourages Consumers to ‘Get Smart About Insurance’

HARRISBURG, PA (PRNewswire). “When it comes to insurance, knowledge is the consumer’s best policy,” Pennsylvania Insurance Commissioner and NAIC President Diane Koken said. “Get Smart is about educating consumers to be smart insurance shoppers and empowering them with the knowledge they need to make informed decisions about their insurance policies.” Consumers may test their insurance knowledge about automobile, life, health and property insurance with an interactive quiz at http://www.insurance.state.pa.us.

Employees Overwhelmed by Benefit Choices and Greater Responsibility


The American College Announces Enhancement To Its Core Financial Planning Course Curriculum

Bryn Mawr, PA. The American College recently announced that it will divide the content of its largest volume course, HS 318 Insurance and Financial Planning into two new courses, HS 300 Financial Planning Process and Environment and HS 311 Fundamentals of Insurance. This new course structure will enhance The College’s ability to effectively deliver education to students working toward their CFP Certification or CLU and ChFC designations. www.TheAmericanCollege.edu

Brokers School Employers On Benefits Purchasing

Source: Employee Benefit News, 01-26-2005. Brokers may want to recommend their clients attend a two-day workshop sponsored by HR Benefits Coach (HRBC), a group of HR and benefits brokers and consultants, which aims to give employers insider knowledge on benefits purchasing. The workshop will be in May in Atlanta, although the dates have not yet been finalized. For additional information, contact Roger Schultz at rschultz@jsmithlanier.com or (770) 622-4689.

Health ‘WEALTH?’

Source: PlanSponsor.com News Dash. Nearly half (48%) of US workers believe they and their families benefit most financially from wellness programs offered through their employer, according to the most recent Principal Financial Well-Being Index. Most (78%) employees said if offered health screenings they would accept them, and 84% of employees with access to health screenings participated, according to the report. Of the employees who participated in health screenings, 47% eat healthier, 45% exercise more, and 42% say they think about healthier options more often, according to the survey of 1,700 employees of companies ranging in size from 10 to 1,000 employees. The survey found that wellness benefits are more prevalent among mid-sized companies (501-1,000 employees), with 19% offering such programs, compared with just 7% of those with 10-500 employees.

Insurance Consumer Liaison Appointed

The Rendell Administration has appointed Cindy Fillman to the position of Consumer Liaison at the PA Insurance Department. Fillman, an attorney with the Department of Public Welfare, is the first person to fill this post. It was created for FY 2004-2005 by the General Assembly. According to press reports, she focused on HIPAA compliance/protection while at DPW and has experience in casework for the mental health/mental retardation communities. Three regional consumer advisory groups will be created to provide advice and present concerns. Her office will then bring these concerns to the attention of regulators as well as intervening in insurance company rate increase appeal hearings.
I want to support the legislative activities of the Pennsylvania Association of Health Underwriters!

My contribution to PAHU-PAC is enclosed:

☐ $1000  ☐ $500  ☐ $250  ☐ $100  ☐ $50  ☐ $25  $_________ Other

☐ Personal check made payable to PAHU-PAC

Remind Me:  ☐ Annually  ☐ Semi-Annually  ☐ Quarterly

*Please forward a check with this contribution form to Robert Ziff, Treasurer at the address above.*

Please type or print

Name________________________________________ Local PAHU Chapter

Company/Organization/Agency_____________________________________________________

Address___________________________________________________________________________

City________________________ State______________ Zip___________________________

Business Phone____________________ E-Mail______________________________

☐ I want to make a $______ ONE-TIME contribution with a PERSONAL check/credit card (please circle one)

☐ I want to make a $______ MONTHLY contribution using my PERSONAL credit card (please provide the information below)

☐ I want to INCREASE MY MONTHLY contribution $______ using my PERSONAL check/credit card (please circle one and provide the information below)

☐ Visa  ☐ Master Card  ☐ Discover  ☐ American Express

Credit Card Number ________ - ________ - ________ - ________ Expiration Date____/____/____

Name as it appears on PERSONAL credit card________________________________________

Signature _________________________________________________________________________

PAYPAL secure online transaction. Go to www.pahu.org and click to PAHU-PAC link at: www.pahu.org

Contributions to PAHU-PAC are strictly voluntary and not a prerequisite for membership in PAHU/NAHU. Only NAHU members and their immediate family members may contribute to PAHU-PAC. Contributions are not deductible as charitable contributions for state or federal income tax purposes. PAHU-PAC can accept only PERSONAL contributions. Federal law prohibits corporate contributions.

Rev. (9/22/04)
NAHU’s 2005 ANNUAL CONVENTION AND EXHIBITION
Miami Beach, Florida • June 26–29

HOW TO REGISTER

1. Please complete all sections of the registration form, including education workshop selection and on-site emergency notification information. We will not be able to process incomplete registration forms.

2. Fax this completed 2-page registration form with credit card information to 1-703-841-7797. You may only register via fax if you are paying the entire amount via credit card. Registrations using NAHU Bucks or paid by check must be mailed. If you are faxing, please do not mail the original registration form.

3. Mail this completed registration form with check or credit card information and NAHU Bucks (if using) to:

   NAHU Convention Registration, 2000 N. 14th Street, Suite 450, Arlington, VA 22201

Registration deadline information:
Mailed registration forms must be postmarked by the deadline date. Faxed registration forms (with credit card information) must be received by NAHU by 9:00 p.m. Eastern Time on the deadline date.

STEP 1—REGISTRATION INFORMATION

<table>
<thead>
<tr>
<th>First Name (Please print)</th>
<th>Last Name</th>
<th>Designations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nickname for Badge</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company Name</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Address</td>
<td>City, State, Zip</td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
<td>Fax</td>
<td>E-mail</td>
</tr>
<tr>
<td>Chapter Name (no acronyms, please)</td>
<td>Leadership Position in Chapter</td>
<td></td>
</tr>
</tbody>
</table>

Spouse/Guest Registration
(Guests may not be health insurance professionals or NAHU members. Fee required for guests 17 and older. Food functions not included for guests under 17.)

<table>
<thead>
<tr>
<th>Guest’s First Name</th>
<th>Last Name</th>
<th>Nickname for Badge</th>
</tr>
</thead>
</table>

In case of on-site emergency, NAHU should notify:
Name: __________________________________________ Daytime Phone: __________________ Evening Phone: _________________

☐ Please check here if you have any special needs or require special services to fully participate in NAHU’s 2005 Convention. Please attach a list of your specific needs.

STEP 2—SELECT BREAKOUT SESSIONS

Please indicate which breakout sessions you plan to attend. Choose only one for each time period.

Sunday, June 26  1:30 – 2:30 p.m. (Select one)
☐ Selling HSA Plans (advising clients)
☐ Senior Care—Retirement and End-of-Life Issues
☐ Where the Future of Health Care is Going (rates and plan designs)
☐ Agency Practice Management
☐ Will not attend a breakout session from 1:30-2:30 p.m.

Sunday, June 26  2:45 – 3:45 p.m. (Select one)
☐ Selling HSA Plans (advising clients) (repeat)
☐ Senior Care—Retirement and End-of-Life Issues (repeat)
☐ Where the Future of Health Care is Going (rates and plan designs) (repeat)
☐ Agency Practice Management (repeat)
☐ Will not attend a breakout session from 2:45-3:45 p.m.

Monday, June 27  1:30 – 3:00 p.m. (Select one)
☐ Selling Disability Income Insurance with Conviction
☐ Sales in the Customer Advocate Culture
☐ Creating Lifetime Value for both the Customer and Agent
☐ Will not attend a breakout session from 1:30-3:00 p.m.

Tuesday, June 28  1:15 – 3:00 p.m. (Select one)
☐ Incoming Chapter Presidents Workshop
☐ Incoming Membership Chairs Workshop
☐ Incoming Legislative Chairs Workshop
☐ Incoming Education/Program Chairs Workshop
☐ Incoming Chapter Treasurers Workshop – New!
☐ Working with the Media
☐ Will not attend a breakout session from 1:15-3:00 p.m.
### Step 3—Select Events

The President’s Reception, Awards Breakfast and Gordon Memorial Dinner are included in your registration fee. However, to help us estimate attendance, please check only those events you will attend:

- [ ] President’s Reception (Sunday)
- [ ] Gordon Memorial Dinner (Tuesday)
- [ ] Awards Breakfast (Monday)

### Step 4—Calculate Registration Fees

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>By May 6</td>
<td>$450.00</td>
</tr>
<tr>
<td>From May 7 - May 27</td>
<td>$475.00</td>
</tr>
<tr>
<td>On Site (after May 27)</td>
<td>$525.00</td>
</tr>
<tr>
<td>Non NAHU Member Surcharge</td>
<td>$200.00</td>
</tr>
<tr>
<td>Spouse/Guest (Age 17 &amp; over)*</td>
<td>$150.00</td>
</tr>
<tr>
<td>Child (under age 17)**</td>
<td>$50.00</td>
</tr>
<tr>
<td>One-Day Registrants/Non-Registered Guests</td>
<td>$125.00</td>
</tr>
</tbody>
</table>

Please note that one-day registrations are valid for one day only; you must indicate which single day you plan to attend. One-day registrations exclude major meal functions (Sunday’s Reception, Monday’s Breakfast and Tuesday’s Dinner).

### Total Amount Due

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Total Amount Due: $125.00  

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</table>

Total Amount Due: $450.00  

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Total Amount Due: $475.00  

<table>
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</tbody>
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Total Amount Due: $525.00  


**NOTE:** Full registration fee includes one continental breakfast, coffee and soda breaks, Awards Breakfast, President’s Reception and Gordon Memorial Dinner.

**CHILDREN’S FEE:** Children’s fee includes access to Exhibit Hall, President’s Reception. Awards Breakfast and Gordon Memorial Dinner are not included.

### Step 5—Payment Information

My check made payable to NAHU is enclosed.  

Please charge my registration fee to:  
- [ ] Mastercard  
- [ ] Visa  
- [ ] American Express  
- [ ] Discover  

Account Number ____________________________  
Expiration Date ________________

Signature ________________________________

NOTE: You may pay all or any portion of your registration with NAHU Bucks. Registrations using NAHU Bucks must be mailed. Mail registration with payment to: NAHU Convention Registration, 2000 N. 14th Street, Suite 450, Arlington, VA, 22201. Registration forms may be faxed to (703) 841-7797 but must include credit card information and authorization.

Cancellation Policy: There will be a $50 processing fee per registered member and/or guest for cancellations received by May 6; A $75 processing fee per registered member and/or guest for cancellations received between May 7 and May 27; and no refunds for cancellations received after May 27. (Note: All cancellations must be in writing or by fax: no telephone cancellations accepted.)