



From the Desk of... Mark Reynolds, RHU

Greetings:

March 3, 2008

The appeal to Chambers of Ben-e-lect's Chamber Affinity Program is really gaining momentum. So, we thought it would be a good idea to send out a monthly update to Chamber Exec's and to the brokers supporting each Chamber.

Here we go with the first edition of your Chamber-Agent-Ben-e-lect Update.

May 1st, Blue Cross will adjust its rates (big opportunity!)

Every broker on the planet knows about the Blue Cross focal renewal. This could be a very productive time for you. If we can motivate the Chambers to send out the letter we have provided, it will open doors for your marketing efforts.

I suggest each broker follow up with your Chamber to discuss this issue and how you and BEN-E-LECT might assist their members. Let's face it, more than likely the rates will go up. Blue Cross adjusts its rates every May 1st and estimates are that it affects 50-70% of Blue Cross' small employers. This means a huge percentage of small employers, possibly 30-50% of covered groups within each Chamber, will see their rates change on May 1. That's opportunity!!

Do not be overwhelmed by this or your own personal focal activity. I view the focal as a 3-4 month window of opportunity including April, May, June, and possibly even July. We have a sample letter for Execs to use to notify members that they do not have to accept a rate increase. Give me a call to discuss.

New & Pending Chambers Endorsing Ben-e-lect

In the Exec update you read about the new Chambers joining the plan and that 15 are pending. Actually we have a few more than 15 pending but are in the early stage of endorsing. Each month as Chambers join we will communicate this out to all. This should improve your chances of success within your Chamber. That is...if you are persistently working it. Success breeds success.

Blue Print for Installation

I discussed the Blue Print for Installation in the Exec update. This has proven to be invaluable in getting a Chamber started off quickly and in the right direction. I suggest two things.

- First, if we did not use the Blue Print with your Chamber we should start over.
- Second, meet with the Chamber quarterly to review the Blue Print. This will refresh the Chamber's effort to support you and increase your chances of writing business.

Products

Don't overlook the other products from Ben-e-lect that you can use for Chamber members. We have discovered that our Freedom Dental Plans are effective when a group has no benefits or is not ready for EDHPs. It is a great way to get your foot in the door. Freedom Dental can be 100% Voluntary or Employer Paid, goes down to 2 EEs but can write any size up to 1500, or more.

Medical is certainly the hot topic but you want to increase your chances with each prospect so don't forget about the freedom Plan.

Input from You

I will welcome any creative, constructive input that might improve our chances of success with the Chamber program. Please remember, we are in this together. The more we do together the more successful you and the Chamber program will be.

Finally

Ok that's it for the first edition. Let me know what we can do to help you with your Chamber. Ben-e-lect wants to assist you in building the Chamber Program into a success against which all others are compared.

A bit corny, I agree, but together we can do just that.

Thanks for your confidence and your business.

Sincerely,
Mark Reynolds, RHU