

WAHUNEWWS

Vol. 8 No. 1



Wisconsin Association of Health Underwriters Quarterly Newsletter

January/February 2000

<http://nahuregion5.org/wahu.html>

Policy and Politics Highlight WAHU February Quarterly

This year's February Quarterly Sales Meeting gives all WAHU members the opportunity to be updated on the latest in policy issues and the politics of a new legislative session following the Fall elections. We encourage all members to plan to attend and hear from the key legislators chairing the health and insurance committees in both the state assembly and state senate. We will also have the latest information on the new state small employer group health insurance pool, and the latest from the Office of the Commissioner of Insurance.

On the Continuing Education front, WAHU members will have the opportunity to obtain 6 hours of approved Continuing Education dealing with the subjects of COBRA and Medical Expense Reimbursement Accounts. The first day of the meeting, Wednesday February 7th, includes a COBRA Compliance Update taught by Mr. Dan Taylor, of COBRA Compliance Systems, Inc. For those of you who have attended similar courses presented by COBRA Compliance Systems, Inc., you will remember the outstanding course with the exceptional workbook which is a part of your registration for the program. Many have said that the Workbook itself is worth the price of admission! On Thursday Afternoon, February 8th, following lunch, Tom Jacobs/Ric Joyner will present a 2 hour CE Program entitled "Medical Expense Reimbursement Plans". This program will highlight the hottest fringe benefit option for most employers, be they small or large in terms of number of employees.

The WAHU Legislative Leadership will also share with you what the "hot issues" will be during the new legislative session. You will be armed with the information needed to visit with your legislators and all are encouraged to walk over to the Capitol from The Concourse Hotel to meet with your elected leaders. WAHU will make appointments with legislators for all those attending the WAHU meetings on Thursday morning and our noon luncheon. Please be sure to fill out the info on the registration form indicating your home address, your state senator and state representatives name if you know them. Don't worry, if you don't know who they are, your home address will allow us to let you know who they are!

Phil Bordon, the Director of Private Employer Health Care Coverage Board, in the Division of the Department of Employee Trust Funds, will discuss the progress of the State's small group health insurance pool which will soon be available to private employers. He will discuss how agents can participate in the program.

Representative Phil Montgomery, the new Republican Chair of the Assembly Committee on Insurance will outline the issues he expects to tackle in his new position. Representative Gregg Underheim, Republican Chair of the Assembly Health Committee will also provide his unique insights on what could happen impacting the health insurance industry in the next two years. Anything that is related to the health insurance arena will likely have to pass through either Phil or Gregg's committee.

Senator Judy Robson, a Democrat who chairs the Senate Democratic Caucus and is part of the Senate Democratic Leadership, will share her insights on health issues. She has been a long time member of the Senate Health Committee and has a history of involvement in health issues. Representative Robson also serves as Co-Chair of the Joint Committee for the Review of Administrative Rules, which reviews all rules written by any regulatory body. This is a very critical position, since she and her committee have oversight on rules written by both the Office of the Commissioner of Insurance and the Department of Health and Human Services.

Your WAHU Legislative Leadership will prepare all of the WAHU members with information needed to intelligently discuss the most critical health issues during the next two years and beyond.

At lunch we have invited the new Governor of Wisconsin, former Lt. Governor Scott McCallum, who will likely be able to give us his thoughts, not only on his becoming Governor after 14-plus years As Lt. Governor, but also what he sees as the major health care challenges in the next two years.

You won't want to miss this outstanding program designed to educate and inform the health and disability agents throughout the state.

Register today!

**January and February
Registration forms inside**

From the Boardroom...

The President's Message

Friends and Colleagues:

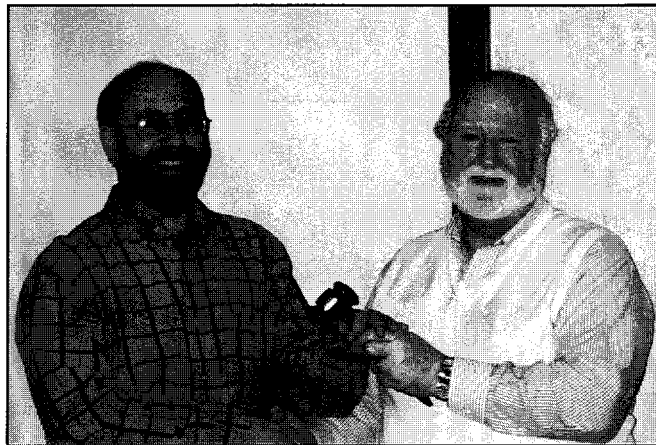
Each year NAHU's new president begins his term by establishing a theme. This year it's **MISSION: Possible**. Last year it was *Insuring the Future*.

In considering this coming year, and the challenges presented to us, I've looked at many issues. The continuing debate on the Patient's Bill of Rights (the Lawyer's Right to Bill?), more mandates, confidentiality, higher rate increases, and fewer competitors in the market - - all of which are major issues. During last fall's presidential campaign, the Vice President of the United States called those of us in this business who are fighting for our customers every day, 'The rats in the barn', and promised as part of his rhetoric to 'get us'.

In view of this environment and the stresses we all deal with every day, I've selected a theme that is a take off on NAHU's 1999-2000 President Alan Katz's theme "Insuring the Future". Our theme for 2001 will be one we can all rally around. It's what we do every day. **Insuring Freedom!**

Freedom is the ability to make choices. We provide the means for people to determine for themselves how their healthcare will be handled. Frankly, we facilitate on a daily basis the freedom of individuals to determine how, where, and when they obtain healthcare services. It's one of the unique liberties American's enjoy - - and you make it possible!

Every time you invest your time, talent and money to participate in WAHU/NAHU events, you are fighting the battle to preserve America's freedom. I hope you will take the time to join us in Madison on February 7th and 8th and Washington in March. Make it your new year's resolution to act in the manner of the great patriots who have made America what it is. Take some time to stand tall with your colleagues to fight for the consumers right to make their own healthcare choices.



Freedom means giving individuals power. Many groups want to take that power for their own political gain. You are the consumer's voice. Our legislators need to hear from you. Be there - - Help us in our mission - - **Insuring Freedom!**

Finally, I want to thank all of our past WAHU leaders, especially Team 2000. Under Dale's devoted leadership this organization has grown in size, influence and credibility. In 2001 we will continue on that track. Our new Legislative Co-Chairs, Ann Blomquist and Jacki Seversen are committed to lead our fight, **Insuring Freedom!**. Your officers and board members are similarly dedicated. Join us!

Jim Vogel
WAHU President

WAHU Team 2001

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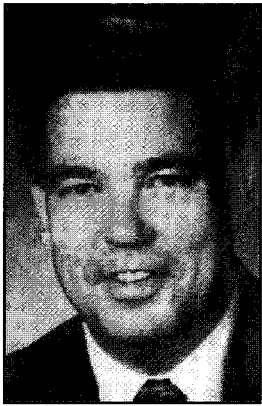
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WAHU 2001 Committees

Awards	Dale Petretti	Chair
Communication	open	Chair
Corporate Sponsors	Jim Vogel Dale Petretti Ric Joyner	Chair
Education	Open Jim Krogstad Dan Martin Leah Mott	Chair
Legislative	Ann Blomquist (Co-Chair) Jacki Seversen (Co-Chair) Dan Schwartzer Tom Sanders JoAnn Burris	Chair
Membership	Dean Hoffman Mike Ashworth Kim Hurtz Christine Meyer Sue Nelson Fred Wilmsen	Chair
Nominations	Jim Vogel Ric Joyner Dale Petretti	Chair
Programs	Ric Joyner	Chair
Public Relations	Scott Winkel Tim Byrne John Wicker Deb Peterson Elizabeth Dye Katie Beals Dale Petretti	Chair
Technology	Dean Hoffman	Chair



Dave's Dialogue

*Views expressed by
WAHU Executive Director
David Glomp*



Support Your President's Year 2001 Theme

I trust that all of you have read your WAHU President's Column in this Newsletter which talks about freedom and the need to "insure" it continues in our everyday life! If you haven't read it go back to it now and read it not once but twice! Last month in this editorial space I wrote about the very close election and how we as citizens of the greatest democracy in the world should be pleased that we were able to "vote" and elect a new leader not only for our country, but as the leader of the free world.

My main point in that article was that it finally took a very close election to prove the obvious, that everyone's vote does count! And just as predicted, we finally have a newly elected U.S. President. Oh sure, it took some weeks of challenges, ballot examining, court fights and legal maneuvering, but we were as a nation able to resolve our changing of the guard without any rioting or bloodshed which marks many other countries when they change leadership.

In this article I wish to capitalize on WAHU President Jim Vogel's theme of "**Insuring Freedom**". We have already done that with our recent election of not only a President, but also a new Congress and Senate on the national level and a new state legislature on the state level. Did your state representative and State Senator win re-election? Were they up for election this time? Maybe, you have a new state representatives and/ or state senator? Do you even know who your elected leaders are in the Legislature, the U.S. Congress and U.S. Senate? I hope that you were all able to answer "YES" the last of the series of questions.

The reason that your knowing your elected leaders is so important from the local to the state and national levels is that we here in the U.S. have what is called a "representative form of democratic government." What this means is that we vote for individuals who we believe will best represent us, whether that is in the city council, town board, county board, state legislature, or the U.S. House of Representatives or U.S. Senate.

A pure democracy would be one where our president for example, would be voted for based upon only the popular vote, not the electoral college. I will not go into that debate further since it takes me away from what the point of this editorial. We have just as much an obligation to inform our elected representatives of our views and what we believe is important to us and mankind as a whole as we do to vote in the first place. Most elected leaders have some idea of what they wish to accomplish when they run for office; however, they do need to know that they are doing the peoples will throughout their term when they are asked to vote on a wide array of issues affecting the lives of people throughout their elective district and in some cases beyond. Elected leaders who do not listen to you, and your neighbors, their constituents, ect. likely will not succeed in any future re-election bid.

Your two health and disability insurance associations are providing you with a real opportunity in the next few months to have a chance to make a difference and that you are insuring the freedom of your job as an insurance agent and the freedom of your customers to choose the kind and scope of insurance that they deserve. On February 7th and 8th you have the opportunity to join all of your health and disability insurance colleagues in Madison, and to visit with your elected officials to share your views on issues related to the freedoms we enjoy as citizens of the greatest country on earth. WAHU is sponsoring the event just for you and the industry from which you derive your livelihood. You should plan to come to Madison to discuss the issues facing you as a both an agent and a citizen of the State of Wisconsin. Talk to them about your insurance issues, but plan to also tell them how you feel on other issues you know they will be facing during this session of the legislature. It is a golden opportunity for you to be a part of our representative democracy.

A second opportunity to be a part of representative government and democracy is offered by your national association, NAHU, from March 18-20 in Washington D.C. Again you can share your thoughts, needs, and desires, not only as they relate to the health and disability insurance industry nationally, but those issues you feel strongly about which may also impact on you, your family, and your friends, both individually and collectively. I can assure you that many of our nations leaders will be wanting to hear from you on such things as Campaign Finance Reform, keeping or abolishing the Electoral College, the economy, inflation and many more issues too numerous to mention, much less think of at this time.

So, as has been said many times and in many different places "There is no time like the present", to get involved in YOUR government and be an active vocal participant, not simply a spectator. We will be looking for all of you in Madison, and for as many as can make it in Washington. Remember, we can't complain about government if we aren't ready to take part in the process even after the elections have taken place. Your actions will be INSURING FREEDOM!

TWO COMMITTEES HEAD IN OPPOSITE DIRECTIONS

Two committees -- taking off in dramatically different directions -- hope to find ways to reduce the cost of health insurance for small employers.

The Private Employer Health Care Coverage Board (PEHCCB), sometimes called the small employer pool board, intends to reduce costs within the confines of all rules and regulations currently applicable to the insurance market.

At 180 degrees from the PEHCCB, the Small Employer Task Force of the Office of the Commissioner of Insurance seems to be looking for cost reduction options outside of the current rules and regulations . . . or, ways to change the laws to allow more flexibility in what carriers can offer small groups.

The small employer pool board came to life in the last legislative session, primarily because the National Federation of Independent Business convinced legislators that health insurance costs could be reduced by pooling small employer groups into a program run by the Department of Employee Trust Funds, the agency that runs the state employee health benefits plan. It's life may be shorter than anyone expected. The board issued an RFP to solicit an administrator for the pool and got no proposals!

What happens if you issue an RFP and no bidders show up? "I've spent the last few days contacting the administrators we had expected to bid," said program manager A.B. Orlik, "asking what precluded them from responding. I'm getting some interesting answers."

He continued in a recent e-mail, "The next step is putting that information together into a strategy for going forward. Do we tweak the RFP and re-issue it? Do we go back to the Legislature for more money? Do we need statutory changes to the program's design before vendors will be interested?"

No one has a ready answer, so Orlik expects to keep busy looking for them over the holidays.

Bidders may have been discouraged by the recent collapse of the programs offered to small employers in Green and Dane counties by Madison-based Group Health Cooperative (GHC). In collaboration with the Employer Health Care Alliance Cooperative, GHC tried to operate on the same principles of the proposed small employer pool. The venture lost money, and GHC pulled the plug.

By contrast, the Small Employer Task Force may not want to operate within the same principles and regulations that doomed GHC and could possibly kill the small employer pool.

If the Task Force's recommendations continue to operate within the current system, small employer health insurance costs won't go down, argued Joe Decker, vice president of Blue Cross Blue Shield, at the group's first meeting. Other Task Force members seemed to agree, though a "mandate-free" small group policy was the only suggestion informally tossed onto the table.

More ideas will emerge as the Task Force continues to meet after the first of the year. And, maybe the new year will help Orlik learn why bidders didn't follow in the direction set by the small employer board.

Rules Pending on External Review and Point of Service

OCI released a draft of administrative rules to implement new statutes requiring insurers to establish procedures for independent external review of any "adverse determination," which include "admission to a health facility, the availability of care, the continued stay or other treatment that is a covered benefit." WAHU will make a statement on the draft at OCI's public hearing on January 10.

By contrast, OCI has not yet released details on an administrative rule to implement point-of-service requirements, which require employers to offer a point-of-service option under certain circumstances.

Legislative Day Shaping Up

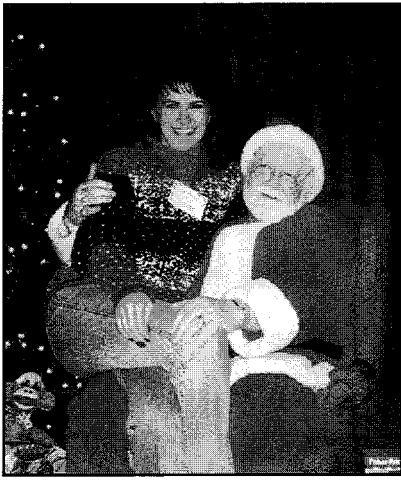
New Assembly Insurance Chairman Phil Montgomery will join other legislators and OCI speakers at WAHU's always popular Legislative Day at the Concourse Hotel in Madison on February 7 and 8.

Bush Signals Interests

NAHU's legislative staff recently reported that members of President-elect Bush's transition team solicited ideas from NAHU on possible health-care reforms the new administration might pursue in the next four years.

WAHU'S ANNUAL HOLIDAY PARTY

2000



TOYS FOR TOTS

The WAHU Toys for Tots Spectacular was exactly that - SPECTACULAR. Almost 200 toys came in and almost \$1000 was raised, in addition, from Santa and Marine pictures as well as our auction.

A special thanks needs to go to Debra Peterson of Medical Benefit Administrators (MBA), our Toys for Tots chair person, for putting everything together and making this event a real success. In addition MBA and its employees brought in 50 toys themselves and provided items for our auction to help raise additional cash.

Employee Benefits Cooperative (EBC) John Wicker organized an employee toy drive also, and brought in many toys as well. Superior Health Services and Total Administrative Services Corp (TASC) also provided some excellent items for our auction. Mike Dolan of WPS even gave back a great putter he won, from our auction, so we could auction it off again and raise even more dollars.

Santa, Mrs. Santa, and the Marines all say thank you to all who participated in our cash for pictures. There were some great pictures. Watch the WAHU website for them (<http://nahuregion5.org/wahu.html>).

While the weather may have kept the attendance down, it was not evident in the generosity of the attendees as stated above. A lot of children will have a Merry Christmas thanks to the good little boys and girls of WAHU.

Ho, ho, ho! — Santa



Platinum Sponsors

Associates for Health Care

Blue Cross/Blue Shield

Delta Dental

Humana

Multiplan/W.P.P.N.

United Healthcare of Wisconsin

Wisconsin Physicians Service

Gold Sponsors

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Mortenson Matzelle & Meldrum

Professional Insurance Management

The Rauser Agency, Inc.

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Thank you for your sponsorship!

WAHU Continuing Education (CE) Day

Tuesday January 23, 2000

Rocky Rococo Educational Center
1753 Their Road
Madison, WI 53704
Phone (608) 241-8001

Complete Your
99-2000 required
CE hours or Bank
hours toward
2001-2002
requirements

Courses will be
in 2 hr. segments
so you can
obtain either
2, 4, 6, or 8 hrs
of CE in one day.

CE Day Schedule Tuesday Jan 23, 2000

7:30 AM - 8 AM	Registration & Continental Breakfast
8 AM - 10 AM	Intermediate Section 125 (Cafeteria Plans) - Instructor - Ric Joyner
10 AM - NOON	Advanced Section 125 (Cafeteria Plans) - Instructor - Kent Smith
Noon - 1 PM	Pizza Lunch Buffet
1 PM - 3 PM	COBRA - Instructor - Tom Jacobs
3 PM - 5 PM	Family Medical Leave Act (FMLA) - Instructor - Tom Jacobs

(Each of the above courses are certified for 2 credit hours). Registrants MUST designate how their hours are to be credited, either to the 1999-2000 or the 2001-2002 biennial period.

Circle the course name, amount, and years to be credited below for each course for which you wish to register, include lunch if desired and then total. ON SITE REGISTRATION ON JAN. 23, 2000 will be \$10 more than each of all of those amounts listed below. SPACE IS LIMITED SO REGISTER TODAY!

Pre-Registration	Intermediate Flex	Advanced Flex	COBRA	FMLA	Lunch
Member	\$30	\$30	\$30	\$30	\$10
Non-Member	\$50	\$50	\$50	\$50	\$10
Years to be credited (Circle Years)	99-2000 2001-02	99-2000 2001-02	99-2000 2001-02	99-2000 2001-02	TOTAL \$



DIRECTIONS: The Rocky Rococo Educational Center is located inside of the Rocky Rococo Pizzeria at 1753 Their Road. Their Road intersects Highway 151 (East Washington Ave) just about one block west of EAST TOWNE MALL. It sits just behind the CUNA CREDIT UNION Building which you can see from East Washington Ave. at Their Rd. Attendees can take the Interstate 90/94 and exit at Highway 151 and then travel east (toward downtown Madison and the Capitol) to Their Rd. which goes south off of 151. The telephone number at Rocky's is : 1-(608) 241-8001.

Name _____ Business Phone _____

SSN (for CE credits) _____ Agent License # (for CE credits) _____

Company _____ Address _____

City _____ State _____ Zip _____

Credit card # _____ Exp. Date _____

Amount _____ Signature _____

Circle One

Please make check payable to
WI Assoc. of Health Underwriters
1123 North Water Street
Milwaukee, WI 53202
Phone: (414) 276-7377
Fax: (414) 276-7704
E-mail: wahu@svinicki.com
<http://www.nahuregion5.org/wahu.html>

Membership Lead

Provide the name, company, address, and phone number of a potential WAHU member with your meeting registration, and WAHU will give you \$5 WAHU Bucks! If that person joins, WAHU will give you an additional \$5 WAHU bucks. WAHU Bucks may be spent on any costs relating to WAHU.

Name _____ Company _____ Phone _____

Address _____ City _____ State _____ Zip _____

Invitation

Quarterly Sales Meeting

February 7 & 8, 2001

Concourse Hotel

Madison, WI

Daily Agenda

Wednesday, February 7, 2001

9:00 am-1:00 pm **WAHU Board Meeting**
 1:30 am-5:30 pm **CE Program - COBRA Compliance Update (4-credits)**
Instructor Dan Taylor - COBRA Compliance Systems, Inc.
 6:00-7:30 pm **WAHU Legislative Reception & Cocktail Party**

Thursday, February 8, 2001

7:30-8:05 am **Continental Breakfast**
 8:05-8:35 am **WAHU Business Meeting**
 8:35-9:20 am **Small Group Insurance Pool - Phil Bordon, Director, Private Employer Health Care Coverage Board**
 9:20-9:30 am **Break**
 9:30-11:00 am **Policy & Politics Round-Up - OCI Commissioner, Connie O'Connell, Representative Phil Montgomery, Representative Gregg Underheim, Senator Judy Robson, & WAHU Legislative Leaders, Ed Blume, Jacki Severson, Ann Bloomquist, & Dan Schwartzer**
 11:00 am-12:00 pm **Visit to State Capitol** to talk to individual members' legislators
 12:15-1:15 pm **Lunch**
 1:30-3:30 pm **CE Program - Medical Expense Reimbursement Plans (2-credits)**
Instructors Tom Jacobs & Ric Joyner



**Call Today!!
 Madison Concourse**

**(800) 356-8293
 or (608) 257-6000**

Mention WAHU for Special Room Rates

**Single \$92
 Double \$102**

Deadline is 1/20/2001

Make your hotel reservations by January 20, 2001 to insure access with the special WAHU room rate of \$92 single and \$102 double. Rooms after that date will be on a first come/first serve basis.

Registration deadline for the Quarterly Sales Meeting & Continuing Education courses is February 2, 2001.

<u>Pre-registration</u>	<u>Sales Meeting</u>	<u>Cocktail Party</u>	<u>COBRA Update (4 cr.)</u>	<u>Lunch</u>	<u>Medical Exp. (2 cr.)</u>
Member	\$35	\$5	\$75	\$8	\$30
Nonmember	\$50	\$5	\$110	\$12	\$50
<u>On-site</u>					
Member	\$45	\$5	\$95	\$16	\$40
Nonmember	\$60	\$5	\$145	\$20	\$60

Registration for the sales meeting includes the Continental Breakfast. The Legislative Cocktail Party and the Luncheon are separate costs.

Please check if attending Cocktail Party Breakfast Lunch

WAHU will set up appointments with your legislators for all registrants for WAHU Meeting & Lunch. Plan to go to the capitol!

My Senator is: _____ My Representative is: _____

Name: _____

Social Security # (needed for CE Credits) _____

Agent License # (needed for CE Credits) _____

Address _____ City _____ State _____ Zip _____

Phone _____ My Home Address is: _____

City _____ Zip _____

Card Number and Exp. Date _____

Amount _____ Signature _____

If you are registering for multiple people, PLEASE submit a separate form for each person to be registered.

This will help to eliminate confusion.



Please make check payable to WAHU • 1123 N. Water Street • Milwaukee, WI • 53202

Phone: (414) 276-7377

Fax: (414) 276-7704



Membership Memo

by: *Dean M. Hoffman*

THANK YOU!

The Wisconsin Association of Health Underwriters (WAHU) enjoyed an impressive year in many ways, especially in membership growth. Since January 1, 2000, WAHU has added over 80 new members. Your hard work and effort has paid off and TEAM 2000 would like to thank you for your help in referring other insurance professionals to your association. Membership growth is vital to any association and we need to continue this extra effort into 2001.



As you already know, there are many benefits to being a member of WAHU. Please share them with someone who would gain from membership. This WAHU Newsletter, the Quarterly Meetings and the Annual Sales Conference allow you to keep in touch with others in your field. Your association keeps a watchful eye on legislative changes, both local and national, and how they may have an effect on you and our industry. It also provides suggestions on what you can do to make sure these legislative changes head in a sensible direction. Lastly, WAHU continues to be an excellent source for Continuing Education, something all of us need.

The WAHU web site, <http://nahuregion5.org/wahu.html>, continues to evolve since it was first released. It has become a quick and easy source for the dates and locations of WAHU Quarterly Meetings, Continuing Education Courses or to keep current on the Legislative front. Visit the site, bookmark it and link it to your associates. The web site will include many additional features in 2001; follow it as it continues to evolve.

By the time this WAHU News letter reaches you, TEAM 2000 will have concluded a membership contest. The winners will be announced on the web site the first week of January 2001 and prizes awarded to the leading recruiters at the Quarterly Meeting in Madison on February 7-8, 2001. There will be no recount, there will be no chads, the Supreme Court will not be asked for an opinion and you will not hear a concession speech from anyone. What you will see and hear is benefit professionals who have volunteered their valuable time and effort for the success of your association. Please offer your congratulations to the winners as well as those who did not make it to the final three (3). As you know, we all win when your association grows. You will also find within this publication a one (1) page overview of the values of WAHU Membership. Take a second and send or fax it to your associates or even a competitor, I would appreciate it very much.

Please contact me at 1-800-967-8766 or at deanhoffman@trustmarkins.com with any membership referrals, questions or comments.

Best regards,
Dean M. Hoffman
Membership Chair

*"Winning is not everything—but making the effort to win is."
—Vince Lombardi*

FAX THIS TO AN ASSOCIATE

JOIN WAHU?

Without a fully unified private health/disability insurance industry, the chance of maintaining private sector insurance delivery is greatly diminished! We have all seen government attempts to take over health care delivery as we know it. There is little doubt that such proposals will continue to surface in the years to come. The survival of competitive individual sales of private health/disability depends on each member's strong affiliation, strong positive image, and representation before the public and public officials. Providing a unified message to all these opinion leaders is essential and best done by your association. WAHU is dedicated to helping each member control their destiny and that of their profession.

THE MISSION IS...

EDUCATION WAHU offers a wide variety of top quality continuing education programs throughout the state, year round, at extremely competitive prices. All courses are submitted for approval to meet the annual state continuing education requirements in order to maintain your health/disability license.

POLITICAL ACTION WAHU represents you and all of its members with one unified voice. Ongoing legislative and agency lobbying is a top priority of our association, and is designed to educate those who regulate and control the destiny of your industry.

WISCONSIN ASSOCIATION OF HEALTH UNDERWRITERS

Visit WAHU's Website at <http://nahuregion5.org/WAHU.html>

COMMUNICATIONS Communicating to the members and to the public are both important activities of WAHU. Our regular member mailings, legi-fax, and our quarterly newsletter, **WAHU NEWS**, keep you abreast of current industry trends, issues, and legislative activities. We also provide the media with current information on our industry so that they can better inform the public about our industry and the important role we play in the delivery of health and disability coverage.

NETWORKING Through regularly scheduled Quarterly Sales Meetings, and the Annual Sales Conference-Trade Show, WAHU presents agents and companies the opportunity to come together for informational programs as well as the chance to network with one another. Our annual convention allows attendees to interact with their colleagues and companies in business, educational, informational, and social settings.

NATIONAL AFFILIATION When you join WAHU, you also become part of NAHU (National Association of Health Underwriters). NAHU provides nationally the same representation WAHU does on the state level...plus a monthly magazine, informational mailings, meetings, seminars, and conferences.

MEMBERSHIP APPLICATION

BUSINESS

HOME

Name: _____

Address: _____

Address: _____

City: _____ State: _____ Zip: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Phone: _____ Fax: _____

E-Mail Address: _____

Company: _____

E-Mail Address: _____

Social Security #: _____

Sponsor Name (CT): _____

Agent License Number: _____

DUES INFORMATION

One time initiation fee	\$ 10	If paying by check,
NAHU portion of dues	\$ 125	make your check
State portion of dues	\$ 65	payable to NAHU for
Total amount due	\$ 200	total amount of dues.

Method of payment: Check MasterCard Visa

Card #: _____ Exp. _____

Signature: _____

NOTE: TO BE A MEMBER OF WAHU, YOU MUST BELONG TO NAHU

Mail application with payment to: WAHU, 1123 North Water St., Milwaukee, WI 53202 or Fax 414-276-7704
Any questions, please contact Dean M. Hoffman at 262-792-1350 or 800-967-8766

Wisconsin Association of
Health Underwriters
1123 North Water Street
Milwaukee, WI 53202

Look What's Happening

January 23, 2001

WAHU CE Day
Rocky Rococo Education Center
Madison, WI

Feb 7-8 2001

Winter/Spring Quarterly Sales Meeting
Concourse Hotel, Madison

March 18-20, 2001

NAHU's Capitol Conference
Washington, D.C.

May 3-4, 2001

Heidel House
Green Lake, Wisconsin

June 24-27, 2001

NAHU's Annual Convention
Minneapolis, Minnesota

September 12-14, 2001

WAHU's Annual Sales Conference
LaCrosse Convention Center/Raddison Hotel

Don't Miss Out!!