

# San Antonio

## Association of Health Underwriters

### *President's Message*

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I hope this newsletter finds you surviving the fourth quarter hustle. We have open enrollment in full swing, and many of us are renewing a large block of our group business for 12.1. While things are hectic at work, I hope each of you take the time to reflect on what you are thankful for this holiday season.

I am very thankful for my wonderful family who has supported me 110% in my career as well as my professional organization activities. There have often been times where I missed one of the girl's school events due to travel for work or Health Underwriters and rather than being upset, they made sure I was included in some way, whether that was through pictures, texts with play by plays, or detailed accountings when I got home. Having their support is invaluable, as it has allowed me to focus on representing this organization.

I can honestly say I have the best SAAHU board ever!! I am very thankful for each and every board member who has been going above and beyond for our chapter and has made it look easy. When I reflect on what we have accomplished in the past 4 months, I am so proud of our board and hope you, as our members, have seen the value in their efforts.

I know the board will join me in thanking our SAAHU members. Your support at each event makes our jobs easier. Without you, our activities would not be successful, no matter how wonderful our ideas, venues, or speakers.

Lastly, I am thankful for the men and women of our armed forces who have sacrificed for all of us to have the freedom we enjoy today. For those members who have served, THANK YOU. Also, there are many of our members who have supported their loved ones in the armed forces and to you a great many thanks are also due. Your support allows our military to fight the good fight on our behalf because of your support.

- Nedra C. Clingan, CHRS, GBDS, SGS



**Special points of interest:**

- Interesting facts on SAAHU Treasurer
- Legislative Update
- Upcoming Events
- Member Discount

# Legislative Update

*Contributed by Michael Grossman c/o NAHU Government Affairs*

## Senator Jose Menendez Visits SAAHU

Our October luncheon was highlighted by a visit with Texas State Senator Jose Menendez. The Senator laid out an insider's view of the last State Session, and the perspective was very interesting.

Senator Menendez is committed to improving the state's public education system, utilities and energy infrastructure, housing and economic development issues, health and human services matters and the state's operating budget.

He was appointed to the Intergovernmental Relations, Criminal Justice, and Higher Education Committee. Senator Menéndez passed 38 bills that benefited seniors, veterans, and San Antonio families and secured millions of dollars for the renovation of the Alamo complex.

### Great article with SAAHU members quoted:

#### PPO plans drastically reduced in HealthCare.gov's 2016 lineup

"We have a lot of unhappy people," said Loretta Camp, co-owner of Davidson Camp Insurance Services and spokeswoman for SAAHU. "We have a lot of people demanding that we find something better for them. We can only provide them ... the options that are available. PPOs are being pared down nationwide, Camp said. "It's all strictly dollar driven," she said. "Individual plans that had out-of-network benefits took huge losses."

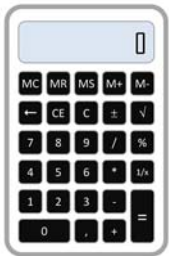


<http://www.expressnews.com/business/health-care/article/PPO-plans-dramatically-reduced-in-6601150.php?t=897ee03b1caf6080ea&cmpid=email-premium>

## GET TO KNOW YOUR SAAHU BOARD

Valerie Ramirez, SGS, Treasurer

1. Graduated as Valedictorian of my high school class



2. Have a Bachelor's Degree in Accounting from the University of Incarnate Word

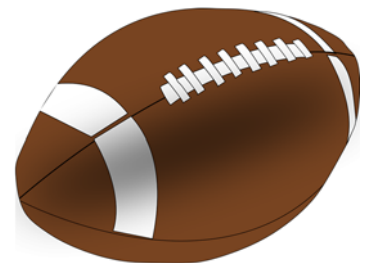
3. Interned for the Department of Commerce in Washington, DC for one summer



4. My favorite TV show is Law & Order



5. I love watching college football



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## *Are you working on a designation?*

We would love to recognize your efforts if you are currently pursuing one of the following designations:

<b>CEBS</b>	<b>CBA</b>	<b>CBC</b>
<b>CLTC</b>	<b>CLU</b>	<b>CSA</b>
<b>DIA</b>	<b>HIA</b>	<b>LTCP</b>
<b>MHP</b>	<b>RHU</b>	<b>REBC</b>
<b>SGS</b>		



NAHU recognizes many designations including the **RHU, REBC, ChHC, DIA, CLTC, CEBS, and CSFS.**

For more information, please visit the NAHU website at <http://www.nahu.org/education/designations/index.cfm> or contact Farren Baer at [faer@nahu.org](mailto:faer@nahu.org)

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## *Leading Producers Round Table*



The Leading Producers Round Table formed in 1942 to recognize the successful underwriters of Accident & Health Insurance.

Today, the LPRT committee is committed to making LPRT the premier program for top Health, Disability, Long-Term Care and Worksite Marketing Insurance producers, carrier reps, carrier management, and general agency/agency managers.

For more information about LPRT visit the NAHU website at: <http://www.nahu.org/members/LPRT/awards-lprt.cfm>

# San Antonio

Association of Health Underwriters

*Thank you to UHC for being our  
lunch sponsor!*



We are on the Web!

[www.sanantonioahu.org](http://www.sanantonioahu.org)

Look for updates on Facebook and LinkedIn!



## *Upcoming Events:*

◆ [Wednesday, November 11th](#)

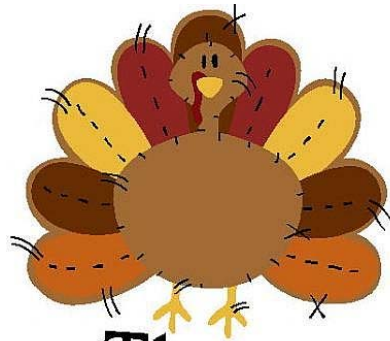
Veterans' Day

◆ [Wednesday, November 18th](#)

Luncheon

◆ [Friday, December 4th](#)

Board Meeting



# Happy Thanksgiving

## Member Benefit's Corner

### Tax Deductible– Membership Dues

Here is the breakdown of tax deductible portion of your membership dues for the end of this year and the first part of 2016:

NAHU Dues - \$270 (75% is tax deductible)

TAHU Dues - \$100 (55% is tax deductible)

SAAHU Dues – \$30 (100% is tax deductible)