

BROKERS BULLETIN

Brokers National Life Assurance Company

November 2004

Seeing is believing

The VSP Voluntary Vision plan that we introduced earlier this year is proving to be extremely popular with both new and existing groups. Being familiar with this plan will help increase your sales!

- ☞ Voluntary
- ☞ Guaranteed issue
- ☞ Only 3 enrollees required
- ☞ No waiting periods
- ☞ EE premium under \$10
- ☞ 12-month lens benefit
- ☞ Exam co-pay is \$15
- ☞ Materials' co-pay is \$25
- ☞ Approved in all states.

Order your supplies for the new VSP Voluntary Vision plan now. We have several avenues for ordering supplies.

Use the one that suits you best:

website: www.bnlac.com

fax: 512-383-8596

phone: 800-798-1125 ext. 1510

If you need supplies immediately, download brochures and forms from our website: www.bnlac.com. Simply log-in to the brokers page, click on supply map, and then your state. Find the VSP Voluntary vision brochure on the list, and *voila!* instant brochure.



On the web....

Online Enrollment quick and easy

We want to THANK YOU for using online enrollment to enroll new Dental and VSP Vision groups! Online enrollments receive 1st priority when processing new business. Using online enrollment benefits you and your clients - it helps expedite eligibility and the group's packets are mailed faster.

For those of you who have not tried it, let us walk you through it step-by-step...

- ▶ Logon to www.bnlac.com
- ▶ Click on *Online Enrollment*
- ▶ Click on *Broker Enrollment Login*

Our online enrollment is a secure site. First-time users will need to create a password by clicking on *Set Up a New Account* and following the directions.

Once your password has been set up:

- ▶ Enter agent number and password
- ▶ Select *Begin New Enrollment Process*
- ▶ Select product(s) sold
- ▶ Complete Master Application, if applicable
- ▶ Complete New Business Transmittal
- ▶ Complete an Enrollment Form for each EE enrolling

After each enrollment is submitted, you will receive immediate confirmation. (Please note that the group number is automatically assigned once the first enrollment is submitted. If you need a confirmation sheet, please print this page.)

Questions? Contact our New Business Department, nbd@bnlac.com or call (800) 798-1125, ext. 4560.

It's fast, easy, and no signatures are required. Try it...you'll like it!



Don't forget....

BNL's Individual Dental insurance plan has changed. As we announced last month, trend in loss ratios dictated changes in the plan and rates. If approved for your state, new brochures are available and you should be using them now. The new plan went into effect November 1, 2004. If you haven't already ordered your supply, order them from our website: www.bnlac.com or call 800-798-1125 ext. 1510 or email: supplies@bnlac.com.

Check the website for approval in your state.

Of all the things you wear, your expression is the most important.

Janet Lane



Phone: 800.798.1125

Fax: 512.383.8596

The Brokers' Choice for:

- | | |
|-------------------------|----------------------|
| ☞ Dental | ☞ AD&D |
| ☞ Short Term Disability | ☞ Hospital Indemnity |
| ☞ Vision | ☞ Cancer |
| ☞ Term Life | |

brokerschoice@bnlac.com

www.bnlac.com

In our inbox...

(Editors Note: The following e-mail, originally sent to the NAHU listserv, was forwarded to us. We received permission to share its contents with you.)

To all:

First, this is not an advertisement for a particular carrier, although it may come off that way. If so, I apologize in advance.

I know that various carriers support NAHU in different ways. I just wanted to give kudos to one such carrier for the ease in which they have made membership in NAHU even more attractive.

Several years ago I posted a request on NAHUnet for a voluntary dental product for small groups; many carrier reps and brokers replied (and all of the products were good). I decided to go with Brokers National Life Assurance Company for my client (a 9-employee group), and have since placed quite a few clients with Brokers. The company is first rate, the products are extremely easy to understand, administration is a snap, and the folks at Brokers (including my contact, Jeff Ewell) have been awesome.

However, they just sweetened the pot - and did it in a way that should be emulated by all of the carriers with which we work. I received a simple one-page letter stating: "Congratulations! You did it!" The letter went on to inform me that, through their "Membership Bonus Program", I have

qualified for new or renewal dues reimbursement of up to \$150 for industry association memberships such as NAHU, NAIFA and NAPES.

It is not only the reimbursement that is excellent; it is the ease with which it was communicated.

The letter, all of one page, informs me of the sales volumes I met to qualify, the amount of the reimbursement, the reason for the reimbursement, and the organizations for which the reimbursement is available. Finally, it gives me clear and very simple instructions on how to obtain the reimbursement.

All of this is proactive on the part of Brokers; I didn't need to do anything but what I do already (sell and service their products). No tracking of sales volume on my end, no worrying about what I need to do to qualify, no complicated internet signups, no 20-page form to complete, nothing.

Again, my hat is off to Brokers National... (This is the first time any carrier has offered to reimburse me as an independent broker for industry association membership).

John Sinibaldi
Seminole, FL



Avoid voided checks

For those of you who still opt to receive your commissions by check each month, you should know that our bank requires all outstanding commission checks to be voided after six months. When this hap-



pens, the amount of the voided check will be added back into your next commis-

sion check. If you find the check at a later date, just tear it up. Better still, have your check automatically deposited into your account each month. Contact the Agency Department for EFT information, or download the required form from our website, www.bnlac.com.

BNL keeps growing

We recently received a certificate of authority to operate in our 36th state - New Mexico! Product filings are underway, and we'll let you know as products receive approval. Keep checking the Supply Map on our website as products receive approval, and watch it grow as we grow!



The staff of Brokers National wish you and yours a very happy Thanksgiving.

Quote request form redesigned

Remember that next time you have a group you'd like to have quoted, you can simply go to our website, www.bnlac.com, and fill out an online quote request form. If you'd prefer paper though, you may also download and print the newly redesigned quote request form from the website. If you're not web savvy, contact the Marketing Department at (800) 798-1125, ext. 4530 and we can fax or e-mail you the new form, or you can order some the next time you request supplies.

Dental

Short Term Disability

Vision

Term Life

AD&D

Hospital Indemnity

Cancer