



Special points of interest:

- New Agent Appreciation Program—Details on Page 2
- Download the Sample Application available in the application section of the download area on American Select Online.
- Submit applications online 24 - 7 with Select Xpress at www.amersel.com!



- Find out the status of cases submitted by logging on to www.amersel.com.

In this issue:

Additional New PPO Networks in Georgia	1
HSA NEWS	1
Online Quotes & Application Tips	2
Complete Applications Get Processed Faster	2
2005 Agent Appreciation Reward Program	2

Additional New PPO Networks in Georgia

As of October 15, 2004 the following NEW networks will be available with Empire plans.

ProCare - founded in July 2002 has service in the following counties: Appling, Bacon, Bryan, Bullock, Candler, Chatham, Coffee, Effingham, Emanuel, Evans, Glynn, Liberty, Long, McIntosh, Screven, Tattnall, Toombs and Wayne Counties in GA. ProCare offers high quality, full-service benefits. They can be reached at 912-350-6729.

PMCO - The Physician's Managed Care Organization is an exclusive provider organization that is affiliated with and managed by Georgia Healthcare Partnership. It is comprised of a small network of physicians. Like the other network options, PMCO is a full-service, quality PPO network. They can be reached at 912-350-6435.

Memorial Health Partners is a full-service Managed Care Organization that provides services in 34 counties throughout GA. The network currently provides services in 23 hospitals with over 1,700 physician providers as well as 500 ancillary providers in several locations and specialties. One of the largest provider networks in Southeast GA, the network currently has over 60,000 covered lives in its organization. You can get more information on their website at www.memorialhealth.com.

HSA NEWS

Release of HSA Qualified Plans in Florida -

American Select was happy to announce last month the release of the \$aver One and Qual\$aver plans in Florida for October 1st writing dates. \$aver One and Qual\$aver are now available in: AL, AR, AZ, CO, FL, GA, IL, IN, MI, MO, MS, NE, OH, PA, SC, TN, TX, VA, WI, WV.

Rate Reduction-

Also in October we were able to lower rates on the \$aver One and Qual\$aver 100% coinsurance option plans by 10% on individual deductibles of \$1,000 and \$1,750 and on the family deductibles of \$2,000 and \$3,500. All other plan deductible rates remain unchanged. Updated quoting software is available through American Select Online at www.amersel.com.

Brochure Update-

We have also recently updated our \$aver One and Qual\$aver brochures to more accurately reflect the Calendar Year Out-of-Pocket Maximums based on the client's elected deductible and coinsurance option so that it should be easier to explain to a client. These updated brochures, as well as the brochure insert to be used with the pre 10/04 brochures, are available on American Select Online download section.

HSA Tools-

American Select has developed a **HSA Calculation Worksheet** which is available online in the download area of **American Select Online** at www.amersel.com. It was created as a helpful sales tool to demonstrate the amount of savings an insured could realize in a HSA account. To use the worksheet you need to download it, save it to your computer and then reopen it to use. Then plug in the numbers and show your clients how much they can save!

Online Quotes and Application Tips

Select-Xpress will now allow you to quote rates in any available state. However, the "Apply Now" button will only show if you are appointed in the state for which rates are being quoted. If you are quoting rates in a state that you're not appointed in, a message will appear stating that you need to contact the American Select Licensing Department. You may contact Licensing at 800-723-6493 or email to licensing@amersel.com for more information.

Complete Applications Get Processed Faster

Below are excerpts from the Medical Questions and Medical History Detail sections of our "Sample Application" reference document. As noted in the Field Underwriting Guide, we **DO NOT** order medical records (APS) on all submitted applications. Therefore, it is **IMPERATIVE** to make sure that all submitted applications are complete and all questions are answered either YES or NO. If answered YES it is also important to provide complete details for those medical questions in the Detail section.



American Select Insurance Management Corporation

PO Box 150489
Lakewood, CO 80215
Tel: 303-232-5141
Toll Free: 800-723-6493
Fax: 303-232-4758
E-mail: respond@amersel.com

**INNOVATIVE INDIVIDUAL
& ASSOCIATION GROUP
HEALTH INSURANCE**



"The Pulse" is a newsletter for agent's use only. It is not intended for consumer solicitation purposes.

If "YES" answer here....

15. Has any applicant, in the last 12 months, taken or been prescribed any prescription drug, whether or not taken, including refills, for any illness or condition? Yes No

16. Has any applicant, in the last 5 years, had any symptoms, or consulted with, received medical advice from, been diagnosed, treated, or prescribed any medication by a member of the medical profession for any condition or illness not listed above? Yes No

All medical information, including prescription drugs, must be provided regardless of how insignificant or routine the condition or treatment may seem.

Put detail here....

Medical History Details

Please supply complete details for answers to questions in section E. If additional space is needed, please use the Supplement to Application Form on a separate sheet of paper. Please sign and date such attachments.

Question No. (e.g. 14A)	Name of Person Treated	Dates of Treatment From To Mo/Yr Mo/Yr	Name of Condition and Diagnosis (Explain Treatment including hospitalizations, surgery and results of any tests)	Name of Drugs & Dosage Prescribed, If Any	Degree of Recovery (Full Recovery or Ongoing)	Treating Physician's Name, Address and Phone Number
16	Heraldo T. Jones	From: 05/2000 To: 07/2000	Tonsilitis - 2 weeks of prescription medication - when problem persisted a Tonsilectomy was performed at Mercy Hospital in Evergreen, IL 60523 in July of 2000.	Amoxicillon 250mg 2x/day for 2 weeks - discontinued use after surgery	Full recovery	Dr. Phil Anthropist, 54 Swallow Street, Nearsville, IL 62426 555-987-3421

This is Important because we do NOT order medical records on all applications.

2005 Agent Appreciation Reward Program

Starting in November American Select Marketing has a new Agent Appreciation Reward Program that will reward you every month for submitted applications. This program applies to all Empire plans, including Short Term. Each month we will reward those who have submitted the most applications. The program highlights are as follows:

1. Top Submitting Agent each month will receive \$250.
2. The 2nd, 3rd, and 4th place agents each month will receive \$100.
3. The 5th through 10th place agents each month will receive a \$20 Office Depot gift Card.
4. All ten agents each month will then be entered into a quarterly drawing for a \$500 Office Depot gift card.
5. If there is ever a tie in submitted applications the reward will go to the agent with the most premium issued.
6. We will announce the top agents every month in The Pulse Newsletter.