

# **NAS**

## **FINANCIAL**

### **2010**

**“Whole-Sale or No-Sale”**

**Helping Producers Grow Their Block of Business**



**Phone— 1-800-822-6272 (233)**

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**Email— KJF@nas-info.com**

**Address- 268 South Street  
Morristown NJ, 07960**


**[WWW.NAS-INFO.COM](http://WWW.NAS-INFO.COM)**

**SERVICING BROKERS IN**

**New Jersey**

**New York**


**Pennsylvania**

<b>Ken French</b>	
	<b>NAS President/ CEO</b> Ext 221




# NAS

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**Phone 1-973-538-8700**

<b>Jim Stenger</b>	
	Ext 243

**Broker Support**

<b>Ken French Jr</b>		<b>Barbara Cooley</b>		<b>Lorraine Messiah</b>	
	<b>Director of Operations</b> Ext 250		<b>External Broker Support</b> Ext 210		<b>Internal Broker Support</b> Ext 233

**New Business Submissions**




<b>Maria Collito</b>		<b>Maria Fernandez</b>		<b>Tonya James</b>		<b>Robyn Keefe</b>		<b>Alanna Sarti</b>	
	<b>Manager</b> Ext 217		Ext 231		Ext 257		Ext 256		Ext 252

**Renewals / Plan Changes**

**New Business Quotes**


<b>Angela Del Plato</b>		<b>Sarah Burke</b>		<b>Claire Donovan</b>		<b>Jenna Marcus</b>		<b>Tiffany Strobino</b>	
	<b>Manager</b> Ext 253		Ext 227		Ext 209		Ext 230		Ext 251

**Commissions / BOR's**

<b>Keri French</b>		<b>Jackie Blonstein</b>		<b>Theresa Hinton</b>	
	<b>Manager</b> Ext 247		Ext 255		Ext 254




**51+ Medical / Non-Medical**

**Individual / Medicare**

<b>Janet Gillespie</b>		<b>Len Pergentile</b>		<b>Mary Kehoe</b>		<b>Denise Delle Donne</b>	
	Ext 214		Ext 220		Ext 219		Ext 226

**Horizon BCBS In-Force Issues**

**Reception**










<b>Kate Bostory</b>		<b>Michele Fresolone</b>		<b>Sandra Tirone</b>	
	Ext 223		Ext 248		Ext 200

# **NAS** **ADVANTAGES**

<b>Commissions</b>	<b>NAS Pays 100% of The Carrier Broker Commission!</b> <b>(Some GA's Do Not!)</b>
<b>Bonus \$\$\$</b>	<b>NAS Pays 100% of All Carrier Bonus Programs + Has A VIP Bonus!</b>
<b>Service Guarantees</b>	<b>NAS Doesn't Compete Against You!</b> <b>(Most GA's Do!)</b>
<b>Training</b>	<b>1. NAS School of Insurance (CE Credits)</b> <b>2. Weekly Product Training</b> <b>3. On-Line CE Courses</b>
<b>MyNAS Cases</b>	<b>View Your Entire Book of Business From Any Computer In The World That Has The Internet!</b>
<b>Active Ownership</b>	<b>In-House Everyday To Solve Major Problems!</b>

**[WWW.NAS-INFO.COM](http://WWW.NAS-INFO.COM)**

# NAS COMMISSIONS

Carrier	NEW JERSEY		NEW YORK		PENNSYLVANIA	
	1st Year	2nd	1st Year	2nd	1st Year	2nd
 Aetna	5.5%	4.5%	MC 5.0% HMO 4.0%	4.0%	5.5%	5.5%
 AmeriHealth	5.0%	5.0%	NA	NA	NA	NA
 CIGNA	5.0%	5.0%	4.0%	4.0%	NA	NA
 Health Net <sup>n</sup>	5.0%	5.0%	4.0%	4.0%	NA	NA
 Horizon <small>Horizon Blue Cross Blue Shield of New Jersey</small>	4.82%	4.82%	NA	NA	NA	NA
 Oxford Health Plans	5.5%	4.5%	4.0%	4.0%	5.5%	4.5%
 Independence Blue Cross	NA	NA	NA	NA	5.0%	5.0%
 Empire <small>BLUECROSS BLUESHIELD</small>	NA	NA	3.0%	3.0%	NA	NA
 EmblemHealth	NA	NA	4.0%	4.0%	NA	NA

AmeriHealth, Empire, and Horizon BCBS NJ commissions paid by **NAS** Financial Services, others are paid directly from the carrier.

Please Note..... Commission checks less that \$50.00 will not be processed or paid until you have accumulated at least \$50.00 in commissions. This includes individual health products.

# VIP **BROKER BONUS PLAN**

**New Business = New Money**

<b>Small Group Medical (2-50)</b>	<b>Large Group Medical (51+)</b>
<b>60 New Lives = \$1,000 Bonus</b>	<b>(2) New Cases = \$2,000 Bonus</b>
<b>85 New Lives = \$2,000 Bonus</b>	<b>Small + Large Group Combo</b>
<b>110 New Lives = \$3,000 Bonus</b>	<b>60 enrolled lives of Small Group Sales and Two 51 + Large Group Sales will qualify for an additional cash bonus of \$2,000.00</b>
<b>160 New Lives = \$5,000 Bonus</b>	

## **Bonus Rules**

- Cases must be NJ/NY/PA small group cases and must be approved with effective dates of **(1/1/10 thru 6/30/10)**.
- Cases must be new business with NAS, renewals or Carrier changes don't count.
- This bonus cannot be combined with any other NAS bonus and producers covered under special marketing agreements are not eligible. BOR's do not count towards this bonus!

# **NAS**

## **INSURANCE PRODUCTS OFFERED**

Officially Licensed NJ/NY General Agent (1-500 Lives)

<b>GROUP HEALTH</b>	<b>INDIVIDUAL HEALTH</b>
<b>Aetna</b>	<b>AmeriHealth</b>
<b>Atlantis</b>	<b>Horizon BCBS NJ</b>
<b>AmeriHealth</b>	<b>Oxford Health Plans</b>
<b>CIGNA</b>	<b>NON-MEDICAL</b>
<b>Emblem</b>	<b>AIG</b>
<b>Health Net</b>	<b>Great-West</b>
<b>Health Pass (NY)</b>	<b>Harleysville</b>
<b>Horizon BCBS NJ</b>	<b>The Hartford</b>
<b>Independence BCBS(PA)</b>	<b>Horizon BCBS NJ</b>
<b>Oxford Health Plans</b>	<b>Jefferson Pilot</b>
<b>United Healthcare</b>	<b>The Principle</b>

**Group Quotes**

- Health
- Life
- Dental
- LTD

**Fast & Simple  
Within 48 Hours!**

**Simplify**

Get quotes fast with our one stop shop fax-email service or if you want to do your own quotes, @ NAS-INFO.com

**Key (Dependent Status)**

- (S) Single
- (H\W) Two Adults
- (P\C) Parent Child
- (F\F) Full Family

Fax Your Census To  
**973-538-7752**

Or

Enter Your Census on  
our Website Quoting  
**WWW.NAS-INFO.COM**

**Fill In This Census Information  
For FAST Group Quotes**



Today's Date \_\_\_\_\_ Requested Effective Date \_\_\_\_\_

Producer \_\_\_\_\_ Email \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client Name \_\_\_\_\_

City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Nature of Business \_\_\_\_\_

Date Quote Needed By \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

(48 Hour Turnaround)

	Date of Birth	Sex	Dep. Status	Home Zip Code	Total Number of Full Time Employees
1.	_____	_____	_____	_____	
2.	_____	_____	_____	_____	
3.	_____	_____	_____	_____	
4.	_____	_____	_____	_____	
5.	_____	_____	_____	_____	
6.	_____	_____	_____	_____	
7.	_____	_____	_____	_____	
8.	_____	_____	_____	_____	
9.	_____	_____	_____	_____	
10.	_____	_____	_____	_____	
11.	_____	_____	_____	_____	
12.	_____	_____	_____	_____	
13.	_____	_____	_____	_____	
14.	_____	_____	_____	_____	
15.	_____	_____	_____	_____	

**Group Quoting Option**

**Medical Carriers**

- Aetna \_\_\_\_\_
- AmeriHealth \_\_\_\_\_
- CIGNA \_\_\_\_\_
- Emblem (NY Only) \_\_\_\_\_
- Health Net \_\_\_\_\_
- Horizon BCBS NJ \_\_\_\_\_
- Oxford/United \_\_\_\_\_
- IBC (PA Only) \_\_\_\_\_

**Plan Design**

- PPO \_\_\_\_\_ HSA \_\_\_\_\_
- POS \_\_\_\_\_ O/A \_\_\_\_\_
- HMO \_\_\_\_\_ O/A \_\_\_\_\_
- RX Card \_\_\_\_\_
- Copay(s) \_\_\_\_\_
- Hos. Copay \$ \_\_\_\_\_
- Deductible **IN** \_\_\_\_\_ **OUT** \_\_\_\_\_
- Co Insurance **IN** \_\_\_\_\_% **OUT** \_\_\_\_\_%
- Max out of pocket \$ \_\_\_\_\_
- Life: \_\_\_\_\_
- Dental: \_\_\_\_\_
- LTD: \_\_\_\_\_ (need salary)
- Vision \_\_\_\_\_

**Current Plan Info**

Current Carrier \_\_\_\_\_

Current Plan \_\_\_\_\_

Current Premium \_\_\_\_\_

Renewal Premium \_\_\_\_\_

**Notes/Comments**