

2024  
**SUPPLEMENTAL  
HEALTH, DI & LTC  
CONFERENCE**

The Winning  
Trifecta

**Supplemental Health Broker  
Panel on Experience and  
Views to Remain Relevant**





**Ashlee Mouton Borcan**  
*(Moderator)*  
*Principal and Consulting Actuary*  
Milliman



**Heather Garbers**  
*Senior Vice President - Voluntary Benefits*  
Hub International



**Trevor Garbers**  
*Senior Vice President, Practice Leader*  
Hub International



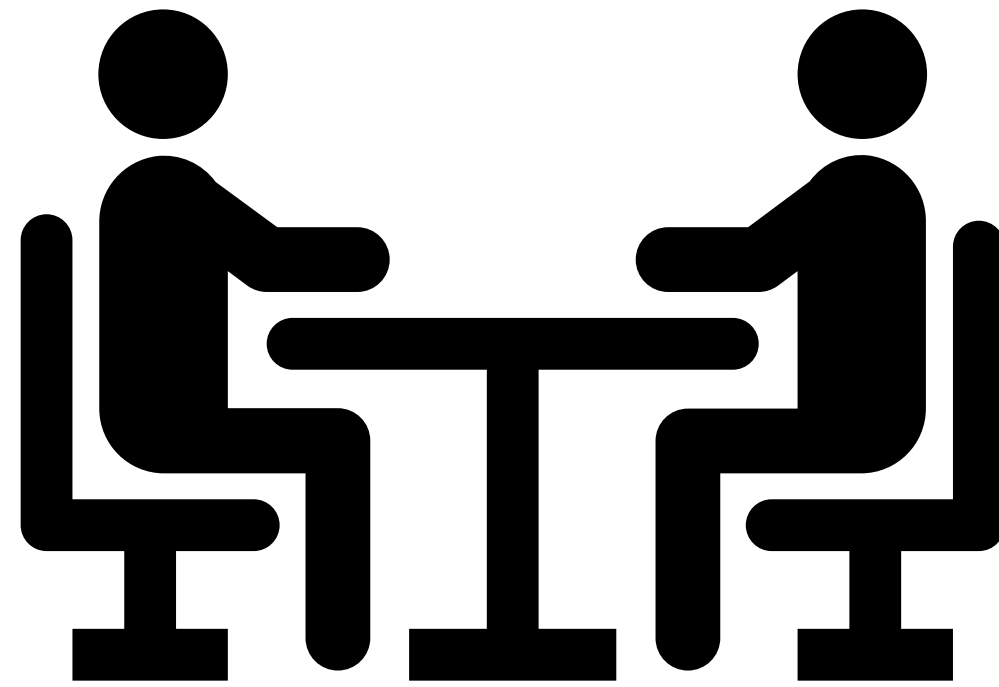
**Lou Pantalone**  
*Executive Vice President*  
Aon – Consumer Benefit Solutions



## What is the most important topic addressed at Stewardship Meetings?

- A. Customer Service
- B. Implementation
- C. Benefit Offering
- D. Enrollment Results/Plans for Enrollment
- E. Loss Ratios

# Stewardship Meetings

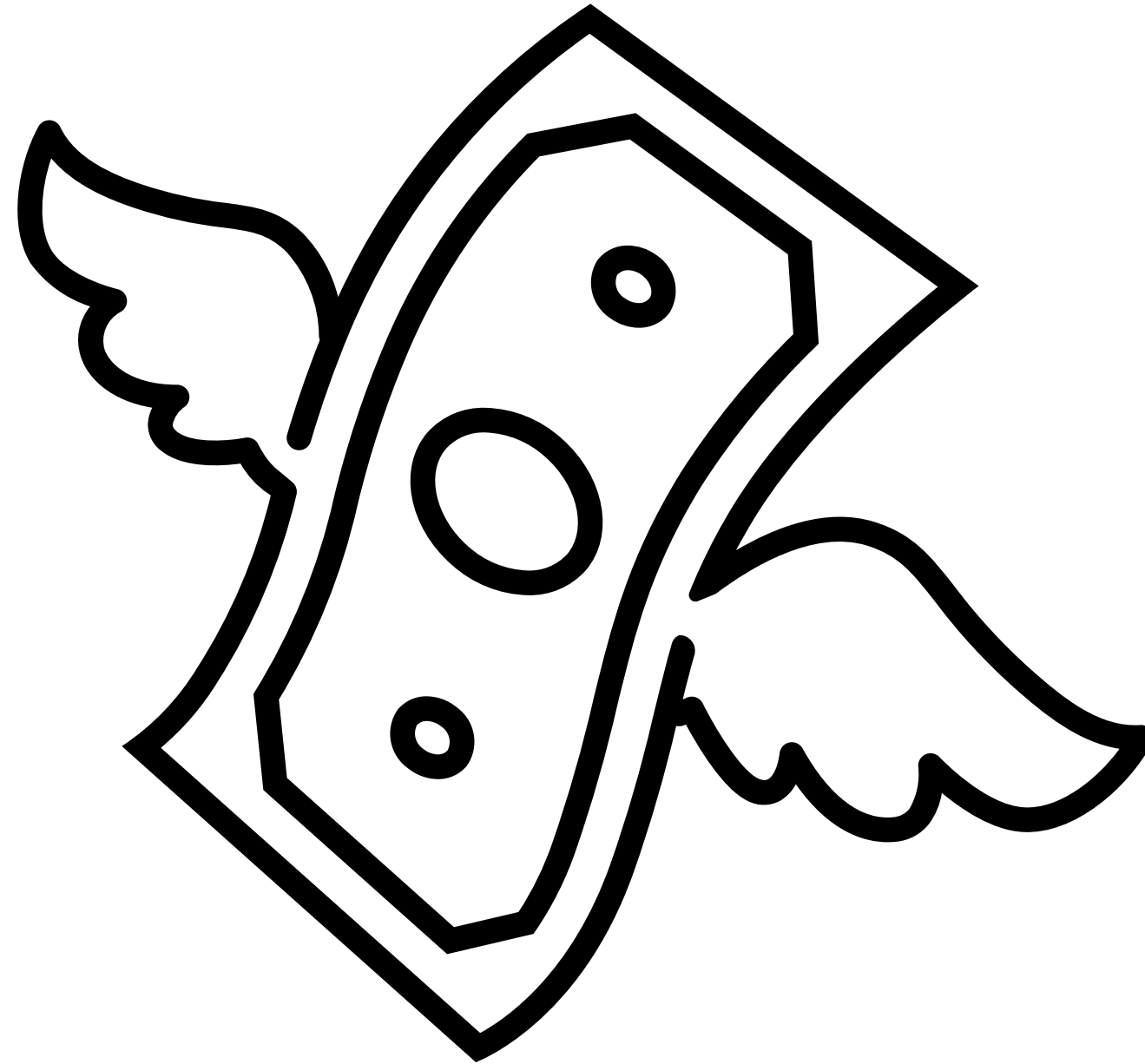


## How often do you receive requests for re-heaping commissions?

*Re-heaping Commissions – defined as when an in-force case is receiving renewal year commissions (on insureds in year 3 or later of coverage) and a request is made to repay first year commission on those in year 3 or later of coverage.*

- A. Frequently – 50% or more of our in-force block
- B. Occasionally – only upon request from certain brokers
- C. Implementation
- D. Benefit Offering
- E. Enrollment Results/Plans for Enrollment

# Commissions

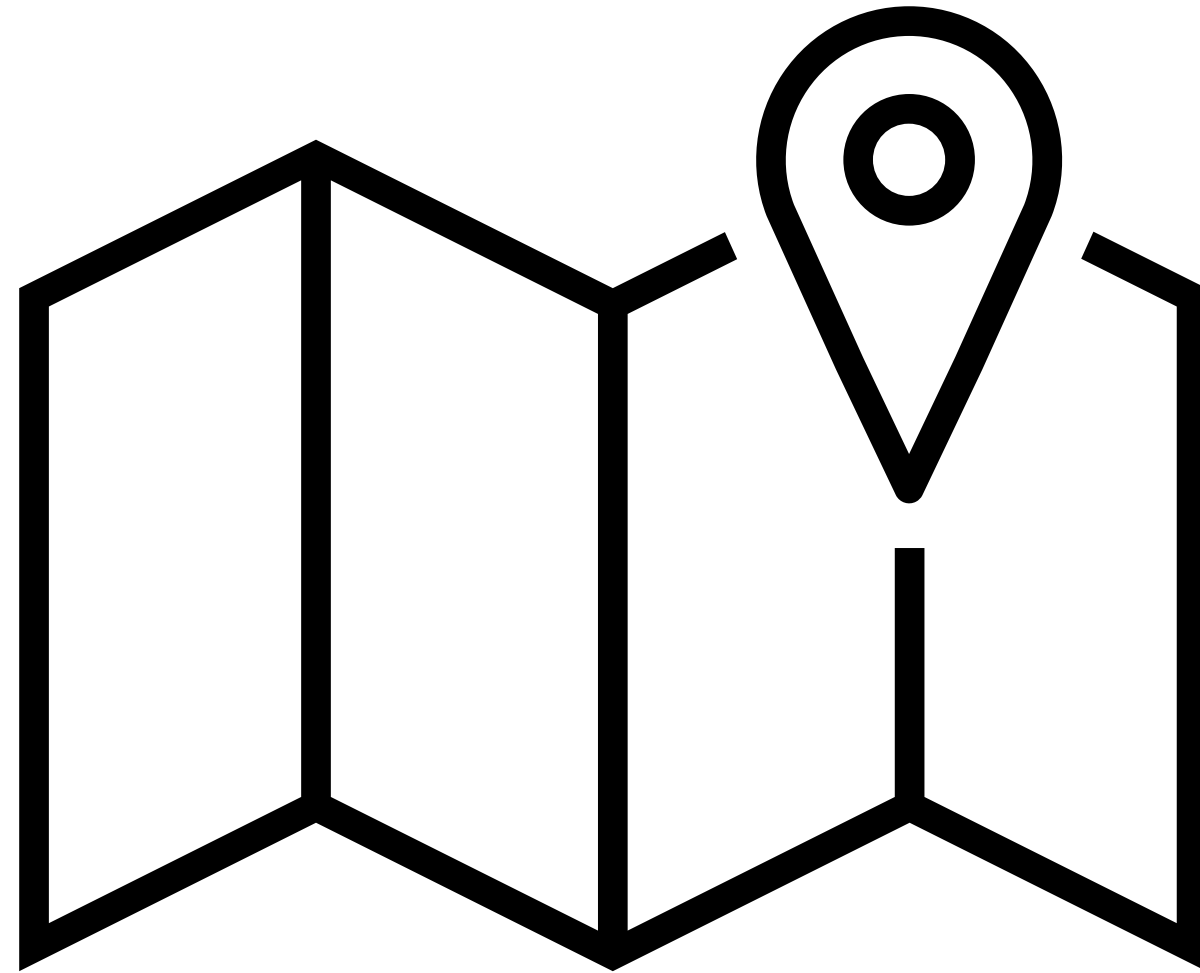


# State Variations – Polling

## How often are state variations a barrier to meeting broker/client expectations

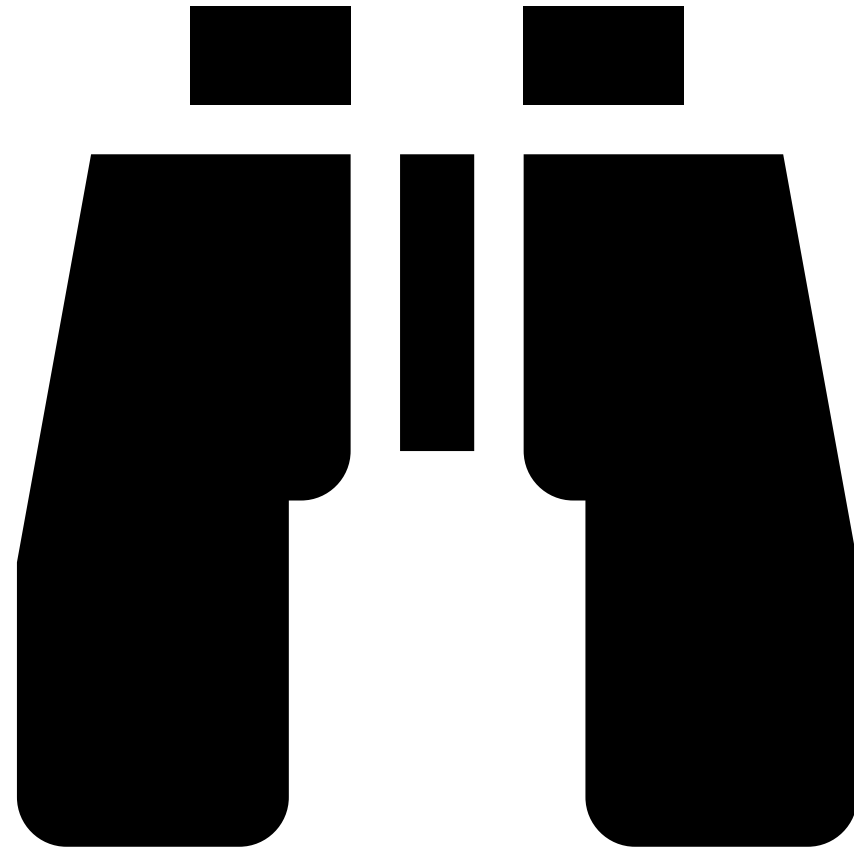
- A. Frequently
- B. Occasionally – depends on the state
- C. Hardly ever – we use a trust!
- D. Hardly ever – our filings are consistent across all of our state lines.

# State Variations

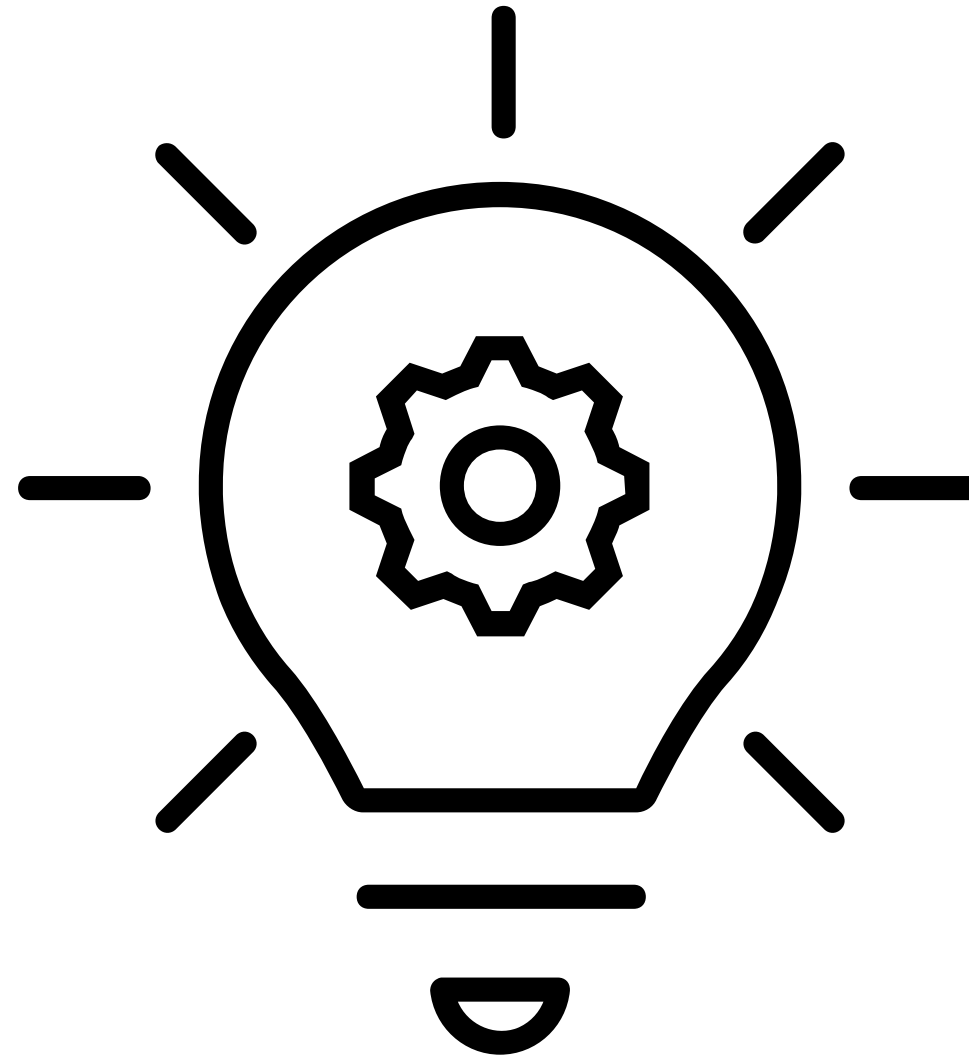


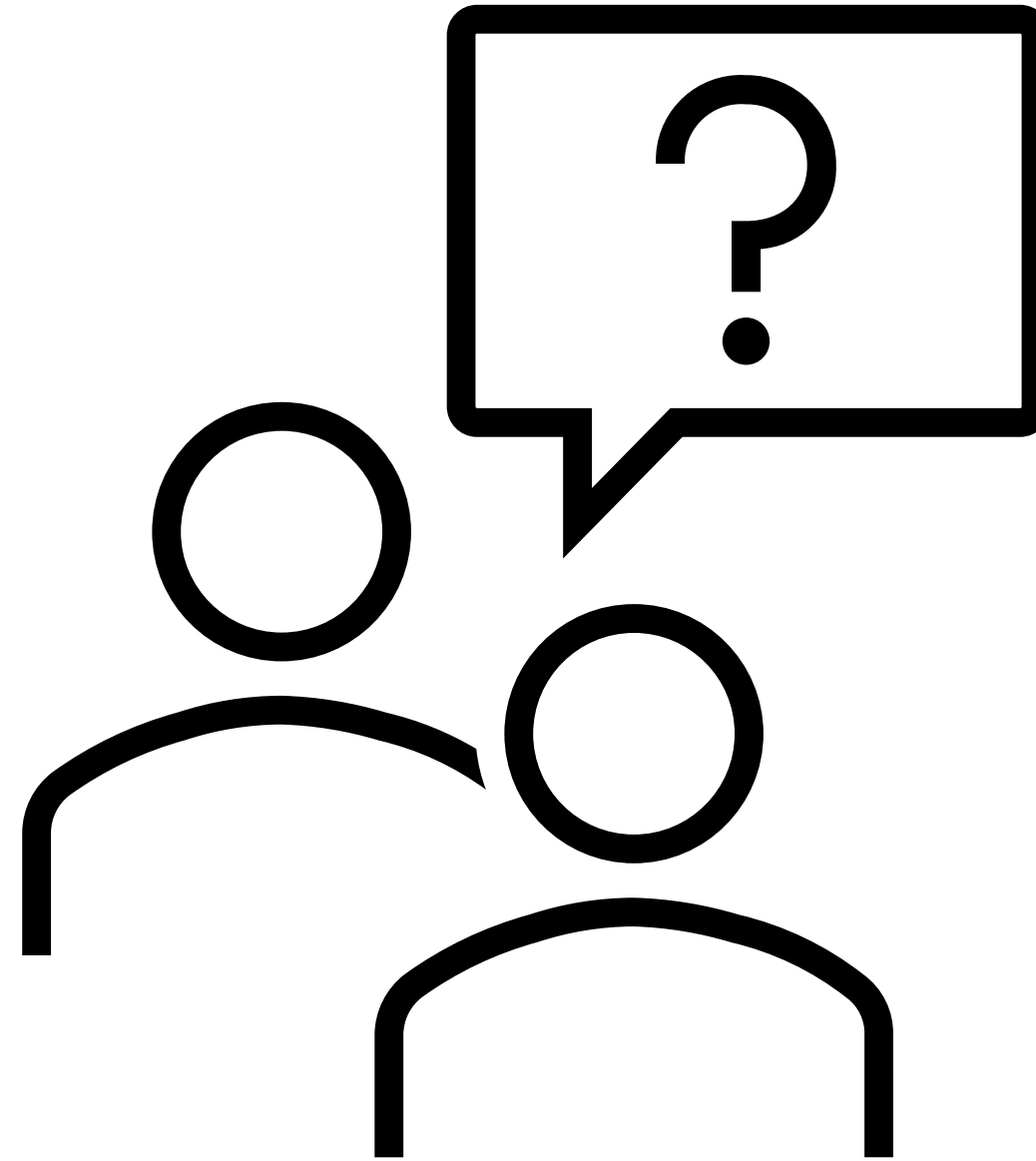


# Regulatory Viewpoint



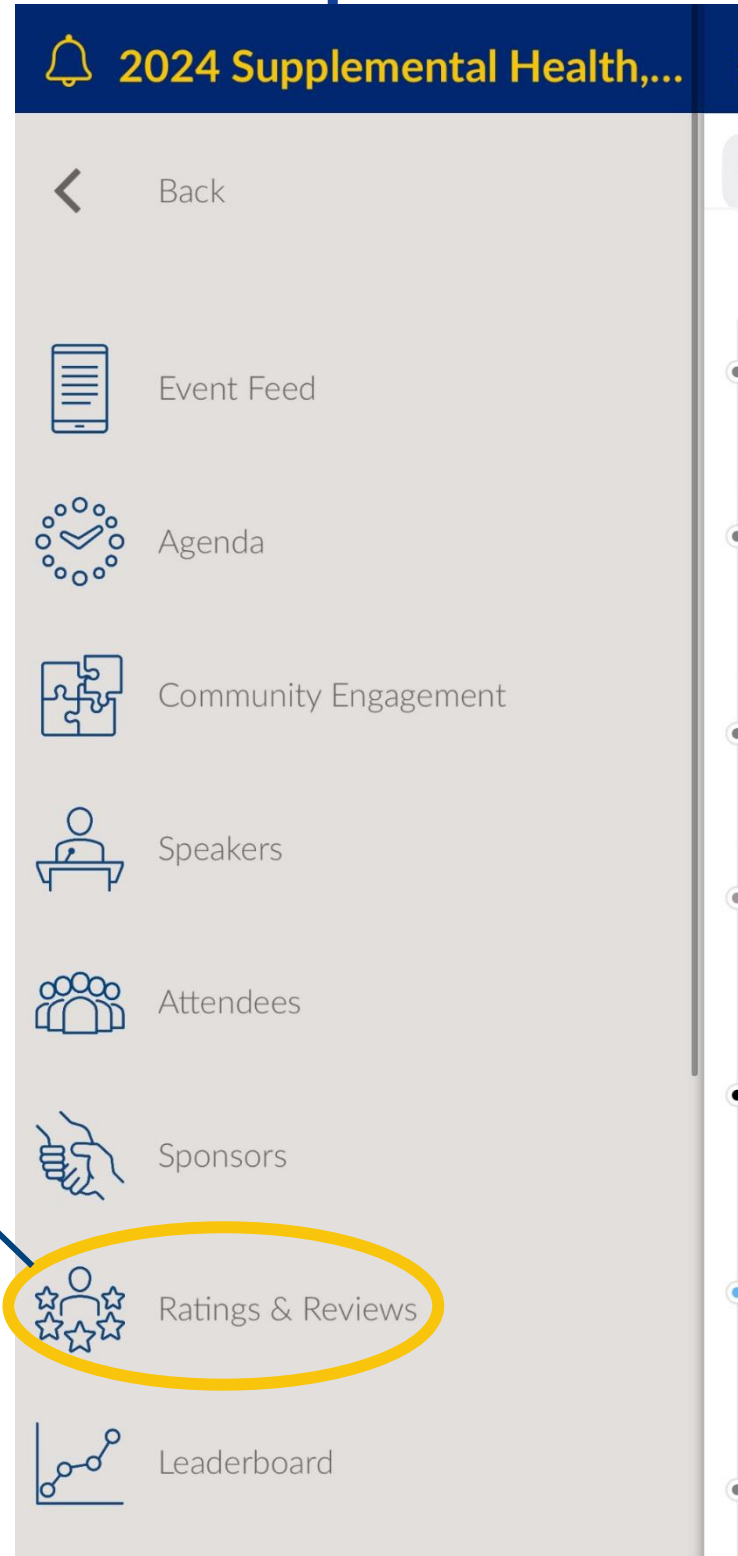
# Product Innovation



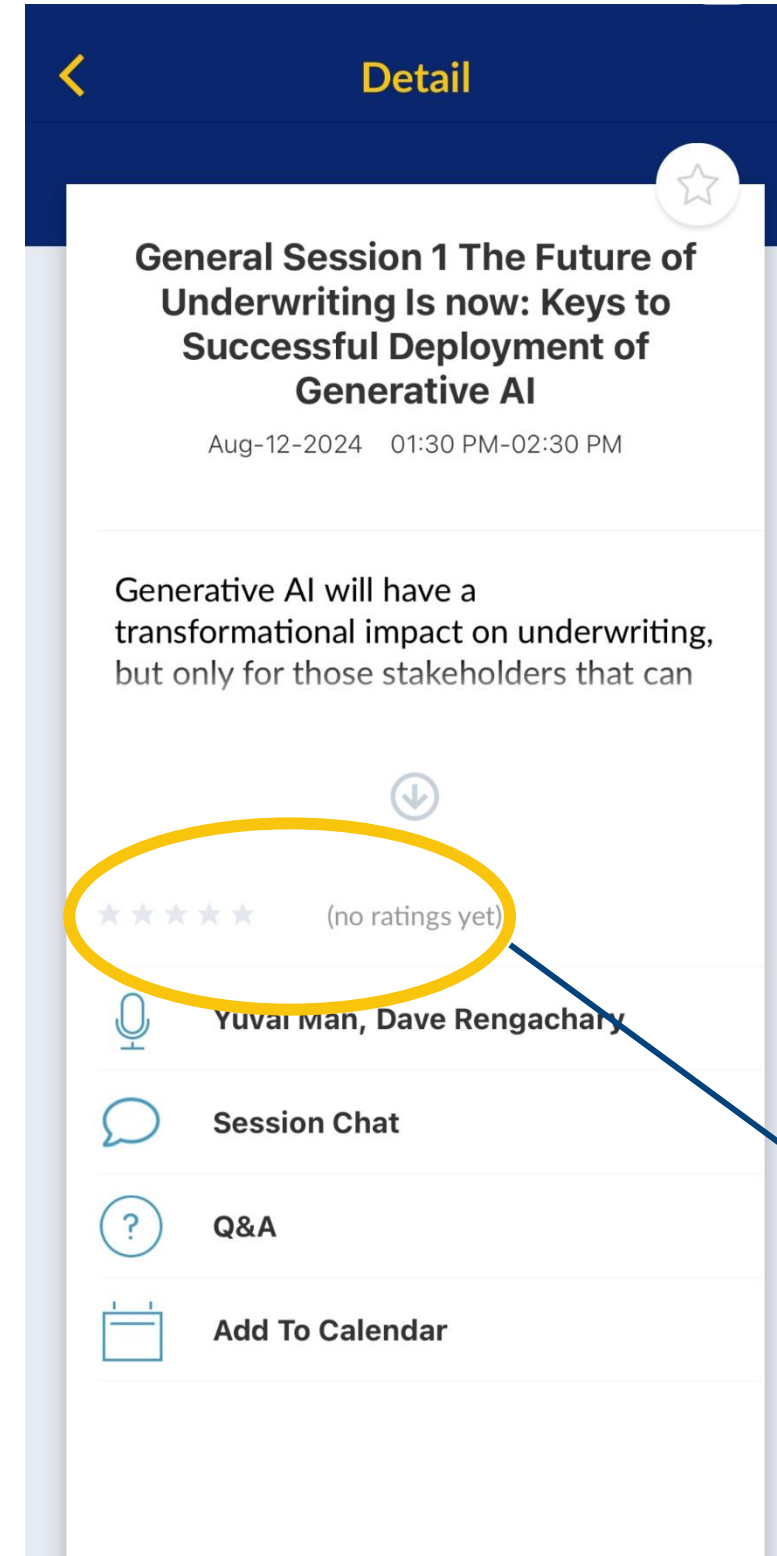


# We Want to Hear From You. Leave a Rating & Review.

## Module Option



## Agenda Option



# Thank You

