

**Insurance Marketing Center**  
1101 Wootton Parkway  
Suite 820  
Rockville, MD 20852  
Phone: 301-468-8888  
Fax: 301-881-3782  
Email: [info@imctr.com](mailto:info@imctr.com)  
Website: [www.imctr.com](http://www.imctr.com)

Volume 13, Issue 5  
May 2017

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**June Case Submission  
Deadlines:**

- Aetna: May 5th
- Anthem: May 5th
- CareFirst: May 19th
- CareFirst Renewal:  
May 10th
- Dominion National:  
May 15th
- Evergreen Health:  
May 10th
- Innovation Health:  
May 5th
- Kaiser: May 10th
- UHC: May 10th

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**July Case Submission  
Deadlines:**

- Aetna: June 5th
- Anthem: June 5th
- CareFirst: June 9th
- CareFirst Renewal:  
June 9th
- Dominion National:  
June 15th
- Evergreen Health:  
June 9th
- Innovation Health:  
June 9th
- Kaiser: June 9th
- UHC: June 9th



"Marketing is Our Middle Name"

**I M C N e w s l e t t e r**

## **Free CE: Win More Ancillary Business**

The industry is on a policy roller-coaster right now. In its wake, employers are wondering what is to become of their health care coverage.

While the fate of health care reform hangs in the balance, you are presented with a renewed opportunity to show your value and build your business.

No one thinks that they will become disabled. But despite our best efforts, disabilities happen.

According to the Council of Disability Awareness, over 1 million Americans have experienced a disabling injury or illness in 2017 alone!

The two most important discussion points with disability insurance are:

- 1) The ability to qualify
- 2) How much benefit is paid.

Through our partnership with Mutual of Omaha, we will show you how to make it easier for your clients to qualify and to maximize the potential benefit.

Mutual of Omaha understands that all disability insurance policies are not created equal.

Backed by an A.M. Best rating of A+, Mutual of Omaha offers both employer paid and voluntary Life/AD&D, short-term disability, and long-term disability.

Mutual of Omaha is owned by its policyholders. Its structure allows it to ensure that every investment has the long-term benefit of its policyholders in mind.

Join Mutual of Omaha at IMC on Tuesday, May 23rd at 10 am for a free two-hour CE workshop. We will discuss what to look for in LTD contracts for highly-compensated clients.

This fast-paced CE will offer seasoned sales information to help up your ancillary sales game.

IMC is ready to help you win more ancillary business. Are you?

Visit our website to register for the Mutual of Omaha's free CE two-hour CE now: [www.imctr.com](http://www.imctr.com)

## IMC University

IMC trainings are open to active and producing IMC brokers.  
Please visit [www.imctr.com](http://www.imctr.com) to RSVP.

**Event: CareFirst Broker Forum**

### Baltimore Metro Area

**May 15, 2017, 9 a.m. – noon\***

Turf Valley Country Club  
2700 Turf Valley Road, Ellicott City, MD 21042  
**RSVP to:** [gail.lippy@carefirst.com](mailto:gail.lippy@carefirst.com)

### DC/Virginia Area

**May 17, 2017, 9 a.m. – noon\***

Martin's Crosswinds  
7400 Greenway Center Drive, Greenbelt, MD 20770  
**RSVP to:** [harolyn.brown@carefirst.com](mailto:harolyn.brown@carefirst.com)

### Eastern Shore

**May 23, 2017, 10 a.m. – noon\***

The Fountains 1800 Sweetbay Drive, Salisbury, MD 21804  
**RSVP to:** [robin.horvath@carefirst.com](mailto:robin.horvath@carefirst.com)

**Event: Group LTD Solutions for Highly Compensated Employees**

**Location:** Insurance Marketing Center

**Date & Time:** Tuesday, May 23rd - 10 AM to 12:30 PM

**Agenda:** Correcting reverse discrimination, own occupation vs. any occupation, earnings test, pre-existing conditions, provisions that can improve LTD policies, and more!

## May 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9 IHC	10	11	12	13
14	15 CF	16	17 CF	18	19	20
21	22	23 CE/ CF	24	25	26	27
28	29 IMC Closed	30	31			

## June 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22 ACA	23	24
25	26	27	28	29	30	