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# New York Metropolitan Area Chapter-ISCEBS



*Quarterly e-Newsletter • November 2008*

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## A MESSAGE FROM THE PRESIDENT...

Electing to get ahead.

I just got back from attending my first Symposium in Florida and first visit to Disney World and must say that it was unbelievable. Aside from being in the company of fellow professionals, I also had the honor to moderate two panel sessions. It was really exciting to sit on stage and observe the presenters and keep the sessions "in line". As a side note, the Disney Yacht Club setting was well worth the ticket and attendees at the Fellowship Recognition Luncheon were entertained with inside Disney trivia provided by Louis Mongello who is the founder of Dream Team Project that lends support to sending seriously ill children to Walt Disney World. A visit to Magic Kingdom also provided much needed diversion from the everyday distractions that block creative genius!

Congratulations were in order for Erika Kirchner from Bertelsmann and Dianne A. Murphy from Mastercard who were sworn in during the CEBS conferment ceremony along with the other newly minted CEBS attendees. Congratulations are also in order for our Fellows: Louis F. Librandi, CEBS from McDermott Will & Emery LLP, Helen H. Myers, CEBS

from White and Case and Eric R. Jacobson, CEBS from Willis of New York, Inc. who were recognized at the Fellowship Recognition Luncheon. I'd also like to thank the following members who attended the Chapter dinner in Downtown Disney: Louis LiBrandi, CEBS; Linda Franklin, CEBS; Helen Myers, CEBS; Janine Keehan, CEBS; Lee Doble, CEBS; Joseph Remeika, CEBS; Eric Jacobson, CEBS; Vinni LoPresti, CEBS; Maureen Kilkelly, CEBS; Shirelle Pearson; Milagros Vega; and Stacy Roger-Gordon. Hope to see you all at the next Symposium, which is scheduled for Las Vegas in August 2009.

With the elections around the corner, keep your eyes posted for the Chapter board slate, which requires your return by November 24, 2008. Also, mark your schedule for the annual Holiday Recognition Party which is scheduled for Wednesday, December 3<sup>rd</sup> 2008 at 6 PM which will be hosted by Willis at their World Financial Center office location. Further information will be provided.

Speaking of elections, be sure to nominate yourself for a professional promotion in 2009 through your involvement in the CEBS program. Employers are constantly searching for the brightest and best.

Openings are available for students to enroll in courses at [www.cebs.org](http://www.cebs.org) or call (262) 786-6710, Option 3. Is this the year to get your RBA, CMA, RPA, or CEBS? For you CEBS members, is this the year to obtain or renew your Fellow designation?

Your networking opportunities await you by getting involved with Chapter activities, which can take as little as 1-2 hours of your time per month. For you future leaders, is this the time to help out on the Board or commit to one of our fundamental or monthly meetings? Time to give yourself that promotion you have been waiting for!

Carpe Diem!

Ed Buehner, CEBS  
2008 Chapter President

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## ASK A COLLEAGUE

### How to Assess Your Health and Welfare Consultant

by Janine Keehan

During the ISCEBS Symposium this year at Walt Disney World, I sat down with my friend, Lee Doble of Frank Crystal & Company and asked for his advice on how to assess a Health and Welfare Consultant. Lee has been a broker/consultant for 8 years and has been instrumental to the New York Metro ISCEBS chapter for 16 years including serving as president in 1999. He has recruited and mentored many New York Metro ISCEBS board members (i.e. our past president, Pam Lee).

Below are some points that Lee suggested that a potential client of a Health and Welfare consultant should keep in mind when assessing a Health and Welfare consultant:

- What is most important in a Health and Welfare consultant is that they should be able to bring more to the table than you!
- Equally as important is experience working with same size companies and similar industries.
- The Health and Welfare consultant should be interested in build a partnership with you as their customer.

- The consultant should not be just interested in being a broker. The consultant should focus on corporate needs as well as employee needs. We're all trying to get the biggest bang for our benefits buck!
- The consultant should advise appropriate forms of coverage. For example, Long Term Care insurance is being considered by many employers, but if your company has lower income employees, a Long Term Care policy may not be appropriate – perhaps short term disability beyond the lower levels of coverage mandated in NY would be a better fit.
- A Health and Welfare consultant should shop the full market and not just their favorite carriers. The consultant should keep the client's best interest as their first priority.
- A potential client may want to consider if the Health and Welfare consultant offers additional services, such as communications, legal compliance, completion of Form 5500s, and electronic enrollment administration systems.
- Don't be afraid to negotiate fees with the Health and Welfare consultant.
- Finally, personal fit is always important. Most of us want to work with people who compliment or mesh with our own personal style.

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## THIRD QUARTER 2008 IN REVIEW

August 21<sup>st</sup>

On August 21, 2008, the New York Metro Chapter of ISCEBS hosted a seminar titled: **The Duty of Care: Protecting Business Travelers and Cross Border Assignees.** The following topics were covered:

- Global Concerns Like Avian Flu
- International Health Care for Business Travelers
- Overseas Health Care Challenges
- Types of coverage: Medical, Disability, War Risk
- Global Compliance: China, India, Iraq and Others
- Inpatriates to the United States

This informative helpful seminar was presented by **Alan Koski from CIGNA International.**

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# Congratulations Are In Order...

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Lizette Alvarez, <b>GBA</b> Skadden Arps Slate Meaghe & Flom	Marie B. Austensen, <b>GBA</b> Sumitomo Mitsui Banking Corp.
Jacqueline Azoulay, <b>RPA</b> Diversified Investment Advisors	Debra Lynn Carp, <b>CEBS</b> AXA Art Insurance Corp.
William D. Chase, <b>CMS</b>	Luz M. Ciccirella, <b>RPA</b> Diversified Investment Advisors
Runofer R. Coombs, <b>RPA</b> Diversified Investment Advisors	Michelle T. DeLucia, <b>GBA</b> Morgan Stanley
Mikki L. Dumas, <b>RPA</b> Diversified Investment Advisors	Albert J. Frazia, <b>CMS</b>
Judisel Garcia, <b>RPA</b> Diversified Investment Advisors	George S. Luna, <b>RPA</b>
Abraham O. Monis, <b>RPA</b> Diversified Investment Advisors	Teresa J. Rodriguez, <b>CEBS, CMS</b> Mercer
Anmarie Santucci, <b>RPA</b> Diversified Investment Advisors	Janice E. Scherwitz, <b>GBA</b>
Charles A. Sternberg, <b>GBA</b> Lockton Cos.	Gwendolyn D. Thigpen-Broughton, <b>RPA</b>
Alberto Valentin, <b>CMS</b>	Carey R. Wooton, <b>CEBS</b> IUE-CWA Pension Fund

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