

Coastal News

Coastal Association of Health Underwriters

President's Message

Connette Bradley

October 2007



Coastal is riding wave after wave toward better health. Our September meeting had 39 attendees to learn about heart disease from cardiologist, Rob Harper, MD, and the importance of walking. We saw video of actual catherizations performed by Dr. Harper. And October 20, several of Coastal's members will participate in the Cape Fear Heart Walk. Did you know that 30 minutes a day of physical activity can lead to a stronger, healthier life? And even if we are active for just 10 minutes, three times per day, we will improve our health.

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The Russians came! What an opportunity to share with the 11 Russian insurance executives and the interpreter about our association and the benefits for agents. NAHU provided us a most informative PowerPoint "Who We Are and What We Do" which was presented by Tim Walsh and Hughes Waren. Sam Carr brought Natasha Singur, a Russian Wilmington resident, to the delight of our visitors. The Russians do have a base universal health plan with supplemental insurance that can be purchased. If you are a government doctor in Russia, you and teachers are the lowest paid professions according to our guests. Having the opportunity to ask questions and learn about their healthcare system was quite informative and eye-opening. And they gave us souvenirs. Our October 25 meeting should be particularly interesting with Pat Pane, Certified Claims Assistant Professional sharing her knowledge and claims experiences. Pat was recently featured on the Retirement Living TV show.

Programs - Wilson's, 11:45 am, 4th Thurs monthly

Barbara Flemming

October 25, 2007— Pat Pane - Medical Insurance Assistance

Ms. Pane works with individuals who experience problems with filing health and Medicare claims. She has been featured on numerous talk shows and has written numerous articles for Kiplinger's Financial Magazine. Come hear how we are doing from her perspective and pick up tips on how to improve our process.

FREE CE at this meeting!

See next page

November 15, 2007 (One week early) — Dept of Insurance—"2008 CE Requirement Changes"

Are you aware of the CE changes to take effect January 1, 2008? A LOT of changes are about to occur with CE hours, fees, mandated courses, exemptions, licenses, etc which will take effect January 1st! Since we cannot work with clients without being licensed, we felt it important to have Etta Maynard with the Dept of Insurance speak to us to be sure we understand what is about to occur.

December 7, 2007 - Annual Christmas Party & Silent Auction

Are you ready for some good oysters and fried turkeys? Put this date on your calendar right away before you schedule any other Christmas party! Proceeds benefit the Tileston Outreach Clinic. Spouse or significant other are welcome! We will hold this at the home of Dennis & Sharon Stokley, 708 Tree Swallow Ln, 28411.

Domestic Violence Shelter:

Remember to collect the hotel soaps and shampoos to our monthly meetings for the Domestic Violence Shelter kits!

Coastal Assoc of Health Underwriters



Continuing Education Invitation

WHEN: Thursday, October 25th

TIME: 1:15pm—4:15pm

WHERE: Wilson's Restaurant (next to Wal-Mart)

TOPIC: "Things to Know Before Selling LTC Insurance"

Course # 13958 (3 hours credit)

INSTRUCTOR: Barclay Sisk

About the Instructor

Barclay G. Sisk has been selling long-term care insurance for 12+ years and has been a CE instructor for the past 6 years. His firm, Senior Care Concepts Brokerage, specializes in individual and group long-term care planning. Barclay was recently appointed to NAHU's Long-Term Care Advisory

Public Service

Evan Sherbine



American Heart
Association



Learn and Live®

HEART WALK®

Saturday, October 20th

Wrightsville Beach Loop

Walker Registration: 9:00 a.m.

Walk Begins: 10:00 a.m.

Lunch provided by Subway after the walk!

Proceeds benefit research by the
American Heart Association.

Coastal Association of Health Underwriters will sponsor a team in this year's walk! Contact Evan Sherbine, evan_sherbine@uhc.com to sign up TODAY! Our team goal is to raise \$1,500!

FACT: Cardiovascular diseases rank as American's number 1 killer, claiming the lives of nearly 39 percent of more than 2.4 million Americans who die each year. Cancer follows, killing 23 percent.

(Information compiled 2004 by the American Heart Assoc)

September Meeting Photos - James "Rob" Harper, MD - "Heart Disease Prevention"



Charity Golf Tournament - Castle Bay - June 5th, 2007



Heart Attack Warning Signs

Heart Attack Symptoms and Warning Signs

If you think you're having a heart attack, call 9-1-1 or your emergency medical system immediately.

Some heart attacks are sudden and intense — the "movie heart attack," where no one doubts what's happening. But most heart attacks start slowly, with mild pain or discomfort. Often people affected aren't sure what's wrong and wait too long before getting help. Here are signs that can mean a heart attack is happening:

- **Chest discomfort.** Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.
- **Discomfort in other areas of the upper body.** Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.
- **Shortness of breath.** May occur with or without chest discomfort.
- **Other signs:** These may include breaking out in a cold sweat, nausea or lightheadedness

As with men, women's most common heart attack symptom is chest pain or discomfort. But women are somewhat more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting, and back or jaw pain.

If you or someone you're with has chest discomfort, especially with one or more of the other signs, don't wait longer than a few minutes (no more than 5) before calling for help. Call 9-1-1... Get to a hospital right away.

Calling 9-1-1 is almost always the fastest way to get lifesaving treatment. Emergency medical services staff can begin treatment when they arrive — up to an hour sooner than if someone gets to the hospital by car. The staff are also trained to revive someone whose heart has stopped. You'll also get treated faster in the hospital if you come by ambulance.

If you can't access the emergency medical services (EMS), have someone drive you to the hospital right away. If you're the one having symptoms, don't drive yourself, unless you have absolutely no other option.

For more information, go to www.heart.org.

CAHU.INFO

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