

Our Dan Wyman: Maine's Health Care Reform & Chamber Blue Options Insurance

Join Eric Jermyn from Anthem and Dan Wyman from Allen Insurance & Financial to learn more about the rapidly changing world of health insurance and how your Chamber Blue Options membership benefit might be the perfect solution for your business.

With the recent passage of Maine's health insurance reform bill LD1313 and the ongoing reforms to health insurance at the Federal level through the 2010 Affordable Care Act, there's no better time to learn about the state of the health insurance market and how to make benefits work for small and medium sized businesses as well as sole proprietors.

In partnership with the Maine State Chamber of Commerce, Anthem Blue Cross and Blue Shield developed "Chamber Blue Options" in 2007 as a chamber-members only program designed to help members of Maine's many Chambers of Commerce access affordable insurance options for employees and owners alike.

For more than five years, an innovative collaboration between the Maine State Chamber of Commerce and Anthem Blue Cross and Blue Shield in Maine has enabled small businesses (groups 2-50 and self-employed) across the state to purchase health plans which were previously only available to larger employers. Combine that with a lower required eligible employee participation threshold (60% of eligible employees need to enroll vs. 75% for most other plans), along with wellness incentives, and the program has sustained momentum, enrolling approximately 3,500 members (representing about 500 small businesses) to date. Well worth noting, approximately 20% of those businesses were previously not offering health insurance to their employees.

Chamber BlueOptions, a joint offering of the Maine State Chamber of Commerce, local chambers and Anthem Blue Cross and Blue Shield in Maine, now provides employees of small businesses with a choice of eight health plans as well as a 3% premium discount for businesses from 15-50 employees enrolled who participate in a wellness program and achieve certain levels of activity. This seminar is free. To register email Dan Bookham at dbookham@camdenme.org or call 236-4404. [Click to learn more about Dan Wyman.](#)

Thank You! OneBeacon Charitable Foundation Supports Our Relay for Life Team



From left, Matthew Pedersen of OneBeacon recently delivered a \$1,500 check from the OneBeacon Charitable Trust to Karen Reed and Trisha Hill, Allen Insurance and Financial's Relay for Life Team Captains. The American Cancer Society's Relay for Life will be June 24-25 at Camden Hills Regional High School. For more information about Relay or to make a donation to the any Relay for Life team, visit relayforlife.org/midcoastme.

Relay for Life: 50/50 Raffle

We are a strong supporter of the American Cancer Society's Relay for Life. We are conducting a 50/50 raffle to our fundraising efforts for 2011. Tickets will be sold until the Relay For Life Event June 24 and the winner will be drawn that evening.

If you need tickets or more information, please contact Karen Reed at 236-4311 or [kreed\(at\)alleninsuranceandfinancial.com](mailto:kreed(at)alleninsuranceandfinancial.com)

Linda St Clair achieves CPCU designation



Linda St Clair, an Allen Insurance and Financial business insurance specialist, was recently awarded the designation of Chartered Property Casualty Underwriter, one of the most prestigious designations in the insurance industry and held by less than 5 percent of insurance professionals.

The CPCU designation is conferred by The Institutes, founded in 1942. Insurance professionals who earn the CPCU designation must pass eight rigorous undergraduate- and graduate-level

examinations, meet experience requirements, and agree to be bound by a strict code of professional ethics.

St. Clair, of South Thomaston, joined Allen Insurance and Financial in 2003. She serves business clients from the company's Camden office. When she's not at work, St Clair enjoys traveling, camping or spending time with her grandchildren.

Linda can be reached at 236-4311 or by email: [lstclair\(at\)allenif.com](mailto:lstclair@allenif.com)

Weekly Market Summary – 6/8/11

Equity markets started strong in the holiday-shortened week, but they fizzled quickly after weak economic reports were released. The S&P 500 declined 2.30 percent

to rest just above 1,300. Last week's declines marked the fifth consecutive week in which most domestic equity indices have lost ground. [Read more in our Weekly Market Summary.](#) (PDF, new window)

Weekly Market Summary – 6/1/11

The European debt crisis, combined with somewhat disappointing economic numbers that point to a slowdown in the second half of the year, contributed to a Treasury rally. The 10-year was as low

as 3.04 percent early Friday morning, its lowest point since Dec. 7, 2010. [Read more in our Weekly Market Summary.](#) (PDF, new window)

Weekly Market Summary, May 23, 2011

Last week, two-year Treasuries ended at 0.521 percent, close to this year's lows. The 10-year began last week with a strong rally, as yields dipped below 3.10 percent for the first time in 2011. [Read more](#) in our Weekly Market Summary.

Weekly Market Summary, May 16, 2011

Domestic equity markets were mostly flat last week while international markets were relatively weaker due, in large part, to a stronger dollar.

Also, treasuries' strong performance slowed last week, as the 2-year, 10-year, and long bond came off their lowest levels in a month. Read more in our [Weekly Market Summary](#).

Weekly Market Summary, May 9, 2011

The anticipated relief rally in equities after the news of Osama Bin Laden's death never really materialized, and markets slid lower last week on poor economic news.

A much better-than-expected jobs number on Friday gave equity markets a boost, but it was not enough to offset weakness from earlier in the week. [Read more](#) in this week's Market Summary (PDF, new window)

Weekly Market Summary, May 2, 2011

For the first time ever, the chairman of the Federal Reserve spoke last week to a national audience regarding the Federal Open Market Committee's (FOMC) monetary policy.

Equity markets shrugged off the press conference as a nonevent, but they did move sharply higher on strong earnings results. 2011 estimates for the S&P 500 have been slowly creeping toward \$100 per share.

[Read more in our Weekly Market Summary.](#) (PDF, new window)