



The GBP Bridge

Bridging the Gap with Communication

December



December 2007

- 1 World AIDS Day
- 2 Bluegrass Music Jams at Udall Rec Center
- 7-9 4th Avenue Street Fair
- 13 Happy Anniversary Larry Beach 21 Years w/GBP !
- 16 Festival of Trees SAAVI Benefit at Foothills Mall
- 16 Happy Birthday Rick Gregson!
- 23 Happy Birthday Crista Goodwin!
- 27 Thunder in the Desert Rillito Race Track
- DEC Zoo Lights - Every Fri, Sat & Sun in December Reid Park Zoo
- JAN GBP CHILI COOK OFF!!
19 >>>GET READY!!<<<

Contact GBP Risk Solutions

Giving Better Perspective on Risk Solutions

Headquarters
4544 E. Camp Lowell Drive
Tucson, AZ 85712
520-571-7737
Metro Phoenix
1201 S. Alma School Road,
Suite 10550
Mesa, AZ 85210
480-775-1811

Specializes in Risk Reduction Services:
Business Insurance Solutions
Employee Benefits
Fidelity & Surety Bonding
Home, Auto & Lifestyle Exposures



Share significant dates with us!
Email liz@gbprs.com

Community Corner

By Liz Parker

Our Charity Yard Sale was a success!! A HUGE THANK YOU to everyone that donated their yard sale items! We started sorting and pricing weeks in advance. Parent Aid employees, GBP employees, Borden Physical Therapy and many others filled our entire storage room with boxes, even truck loads of items for the sale!



GBP's Cindy Kightlinger (Murphy) and her husband as well as Kellie Lahr and her boyfriend were at the office for set up at 5am Saturday morning. Rick Gregson and Mary Keysor were also among the early birds



Dear GBP Benefits Team

By Thelma Ghigliotti Diaz

Dear GBP Benefits Team:

My daughter will be graduating from the UofA this Fall and will be taking some time off before seeking employment. We currently have a \$1,000 deductible PPO which is an employer-sponsored medical plan. According to our HR Manager, the plan will cover her only until graduation and our company is not COBRA mandated to offer



her continuation of coverage once terminated. What do we do about medical benefits after that?

- Worried Mom

Dear 'Worried Mom':

Worry no more! Your daughter has two options, Standard Individual Medical or Short Term Medical (STM) coverage.

that came early to move boxes, furniture and set items out for display.



We would like to give a healthy (full bellied) THANK YOU to Rick Gregson and Pam Parry for a freshly cooked fabulous pancake, bacon and sausage breakfast at 6am!! By 12:00 noon the yard sales were shopped out. Jynessa Kokot, Dee Alfson and Thelma Ghigliotti-Diaz packed up the



remaining items to be donated to Assistance League of Tucson.

Sean Young from Parent Aid joined us in our Monday morning all staff meeting to accept a check for \$750 from GBP. In addition Parent Aid raffle tickets and awareness bracelets were sold at the yard sale.



For more information please call **Parent Aid Child Abuse Prevention Center, Inc.** 520-798-3304 or visit parentaid.org.

The Standard Individual Medical coverage will be similar to your current group medical PPO plan. It will have an annual deductible as well as co-pays for services such as doctor's office visits, urgent care, and prescriptions. Services which would apply to the annual deductible would be services such as inpatient hospitalization, outpatient surgery and complex diagnostic imaging.

Unlike your group medical coverage which cannot decline someone enrolling for benefits, your daughter can be declined coverage depending on her medical history. Examples of carriers who offer PPO plans as individual medical insurance are Aetna, BlueCross BlueShield, HealthNet, and LifeWise, to name a few.

(Continued on page 2)

(Continued from page 1)

Short Term Medical (STM) insurance provides coverage for six or twelve months. This coverage is just right for those who are recent college graduates, between jobs, waiting to be covered by their employer-sponsored medical plan, or for seasonal / temporary employees. The coverage is what most call "major medical" and will not cover pre-existing conditions. For this reason, premium coverage is affordable.

Should your daughter have significant health issues she does have a third option. She can apply for an individual guaranteed-issue medical plan under the Health Insurance Portability and Accountability Act (HIPAA). The application for such coverage must be submitted to the carrier no later than 63 days from date of losing her group medical coverage (as your covered dependent).



If you would like a quote for individual medical insurance, or to just get a better understanding of the options noted above, please don't hesitate to call Thelma Ghigliotty Díaz, Account Manager at 520-901-3814.



Trusted Advisors

By Tom Scrivner



Did you know...

Did you know, that many businesses have been affected by errors on dividend calculations and information reporting for Worker's Compensation experience modification?

Did you also know that GBP has a specialty service available when it comes to Worker's Compensation? Our trouble-shooting procedure has uncovered reporting errors that result in refunds from a few hundred dollars to several hundred thousand! Our largest single recovery for a Worker's Compensation so far was over \$308,000. With a recent computer problem by the state's largest worker's compensation company which nearly caused a 100% error rate with its clients, it is probably worth a quick phone call to GBP.

We would be happy to discuss your Worker's Compensation rating concerns. Please contact Work Comp Specialist Tom Scrivner at 480-775-1811x15 to schedule a review.

The GBP Bridge Staff

This issue of The GBP Bridge was collaborated by the noted contributors, writers and GBP's Bridge Team. This publication does not discriminate against people of race, color or creed and abides by copyright regulations. © 2007 The GBP Bridge.



Rick's Pick™

By Rick Gregson <rick@gbprs.com>

Holiday season is near and that means wine! Come to think of it wine is the answer for most holidays, don't you think? Parties will be everywhere and the appropriate thing to do is bring a bottle as a gift to the hosts. I have a sparkling wine recommendation that will make you look

like a big spender SEGURA VIUDAS BRUT RESERVA, the bottle is decorated in what looks like a pewter trim that must cost \$100+ when you really spent \$20. By the way it's nice wine too. Next article will be killer wines for the New Years! Cheers.



Halloween!!

By Liz Parker

Our GBP Staff got into the Halloween spirit this year. The lobby was spooky and the costumes were crazy! Among the contestants were two pumpkins, a cute 50's chic, a pirate wench, the three stages of Britany Spears, two scarecrows, a Navy gal, a barrel racer and a little monkey named Mac.



Lizzy, Thelma, Tina, Melanie, Kellie, Jynessa, little Mac Tronsdal, Cindy, Sharon, JulieJ, Marilyn, Dee.

Eskimo Snowball no-bake cookies

- | | |
|-------------------------------------|----------------------------|
| 1 cup butter or margarine, softened | 1-1/2 cup granulated sugar |
| 4 tablespoons water | 4 cups quick-cooking oats |
| 1 teaspoon vanilla extract | powdered sugar |
| 6 tablespoons cocoa powder | flaked coconut |



Cream butter with water and vanilla. Add sugar, cocoa, and oatmeal, mix well. Roll into 1-inch balls. Add more water if necessary to make the dough stick together. Divide the balls in half. Roll half the balls in confectioners sugar and coconut, then roll the other half in the chopped nuts. Refrigerate until serving.

GO Team GBP!

By Liz Parker

Our fellow employees completed the Tucson Marathon Relay on Sunday December 2nd with an impressive time of 4:37!!

Cindy Kightlinger started our team off running the first 6.1 miles. Tom Tronsdal energetically carried the baton the next 7.5 miles. The next leg was 5.7 miles, Julie Johnson ran it with style and then passed the baton to Tina Tighe for the triumphant 6.9 mile finish! Congratulate these awesome GBPers the next time you call!



Left to Right: Cindy, Julie J, Tina & Tom