

# ***Texas Association of Health Underwriters***



***2010 - 2011 Membership Directory***



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**800-914-3248**

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**Fran@AmericanHealthValue.com**  
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- **MOST ECONOMICAL:** Our HSA has the **LOWEST OVERALL COST** with no hidden transaction fees.
- **BEST CUSTOMER SERVICE:** Talk with our **LIVE, KNOWLEDGEABLE HSA SPECIALISTS** and get your questions answered immediately!
- **MOST LUCRATIVE:** We pay the **HIGHEST COMMISSIONS** monthly including residuals!
- **OUR HSA WORKS WITH ALL QUALIFIED PLANS**



**Texas  
Association  
of  
Health  
Underwriters**

P.O. Box 381506  
Duncanville, Texas  
75138-1506

Phone  
972-780-0066

Fax  
972-709-0611

Email  
[admin@tahu.org](mailto:admin@tahu.org)

Website  
[www.tahu.org](http://www.tahu.org)

**Mission  
Statement**

*The mission of the  
Texas Association of  
Health Underwriters  
is to inform and  
protect the consumer  
by enhancing the  
professional growth  
of its members.*

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## Texas Association of Health Underwriters Code of Ethics

The National Association of Health Underwriters...

- To hold the selling, service and administration of health insurance and related products and services as a professional and public trust and do all in my power to maintain its prestige.
- To keep paramount the needs of those whom I serve.
- To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.
- To give all service possible when service is needed.
- To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.
- To use no advertising which I know may be false or misleading.
- To consider the sale, service and administration of health insurance and related products and services as a career, to know and abide by the laws of any jurisdiction Federal and State in which I practice and seek constantly to increase my knowledge and improve my ability to meet the needs of my clients.
- To be fair and just to my competitors, and to engage in no practices which may reflect unfavorably on myself or my industry.
- To treat prospects, clients and companies fairly by submitting applications which reveal all available information pertinent to underwriting a policy.
- To extend honest and professional conduct to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.



## Texas Association of Health Underwriters Objectives

- To place the sale and service of insurance upon the highest possible standard.
- To advance public knowledge for the need and benefit of the insurance industry.
- To provide and/or promote continuing education, legislative activity and guidance, regulations, practices and self improvement which is in the best interest of the insurance industry, the public and our members.
- To be active as an association in public services and to encourage its members to support and contribute to community activities.
- To promote the CODE OF ETHICS of the National Association of Health Underwriters (NAHU).
- To promote the common business interest of those engaged in the insurance industry.



## **President, 2009–2010**

# **Russell L. (Rusty) Rice**

Rusty entered the insurance industry after an 11 year career with H.E.B. Grocery Company. He started his insurance career in 1993 as a Medicare HMO sales representative for Secure Horizons, a PacifiCare Company in San Antonio, TX. In 1995 he was given an opportunity to develop and implement a HMO vision plan for Eye Care Centers of America. He utilized his retail and insurance background and developed several vision products for ECCA, secured underwriting and filed the products with the Texas Department of Insurance as a Single Service Vision HMO. He also secured a TPA license for ECCA, which provided them the ability to bill employers direct, pay claims and broker commissions. In 2000 as the National Sales Manager, he developed a national vision product for ECCA using the entire network of company owned stores. In 2003 Rusty took a position with Avesis Incorporated as a Regional Vice President of Sales and is responsible for Employer Group and Health Plan sales in Texas, Oklahoma and Arkansas. Avesis took over administration of the ECCA vision plans in 2003 and he was able to convert over 95% of these groups to Avesis Advantage vision care plans.

Rusty joined the San Antonio AHU in 1998 as a way of developing broker relationships but quickly learned that there was more to be gained from his involvement. In 1999 he began his board involvement by helping our with the local chapters golf tournament and in 2000 took on the role as Public Service Chair. He served that capacity for two years and raised over \$20,000 for local charities in San Antonio. Through these efforts he was given a Certificate of Achievement for Public Service in 2002, as well as the William F. Flood Public Service Award at the NAHU Convention. In 2002 he decided to begin moving towards his goal of becoming a chapter president and accepted the position of 1st Vice President. He served as President in 2005 when the San Antonio Chapter was awarded the TAHU Public Service Award & NAHU Pacesetter award. SAAHU also won NAHU's Highest Growth Rate award for Large Chapter and was crowned as National Membership Champion for Large Chapters. He also started an adopt a school program for his association which has delivered over 13,000 school supply items, 500 Library books and 350 school uniforms. The Adopted School program is still in place today and has delivered over 50,000 school supply items and over 1000 books to inner city schools. In addition to serving on the local chapter Rusty has served on the TAHU Board as Chapter President, Membership Retention Chair, 2nd Vice President, 1st Vice President, President Elect and is Currently serving as President of TAHU for the 2009-2010 plan year. Rusty was instrumental in bringing the Region VI meeting to San Antonio in 2005 with an all time high attendance. Rusty has been and continues to be involved in TAHU and NAHU conventions as well as attending NAHU CAP conferences serving as a Delegate for TAHU and SAAHU. In 2007 Rusty was awarded the SAAHU Underwriter of the Year award for his efforts and continued involvement on the board.

Rusty has been married to his College Sweetheart Lori for the past 20 years. They have two children, Skyler 12 and Quinten 7. Rusty is very involved in his neighborhood having served on his housing development's restrictions committee and on the Faith Formation board of his church and is still active in CYO activities coaching Soccer, Basketball and Baseball. He has also served on the ECCA Quality Assurance and Utilization Review board, PacifiCare of Texas Foundation Allocation Committee and DECA Scholarship Steering Committee. Rusty also participated in the PacifiCare Role Model Program, San Antonio District III Toastmasters Club and was a Player/Coach for the UTSA Intercollegiate Softball team where he received his Bachelor of Science degree in 1988.





## 2009-2010 TAHU Executive Committee

**PRESIDENT**

Rusty Rice

**2ND VICE PRESIDENT**

Misty Baker

**IMMED PAST PRESIDENT**

Ron Buffum

**PRESIDENT ELECT**

Louanne Trebing RHU

**TREASURER**

Kelly Fristoe, LUTCF

**EXECUTIVE DIRECTOR**

Laura Firestone, CPA

**1ST VICE PRESIDENT**

Joanna Antongiovanni

**SECRETARY**

Travis Middleton



## 2009-2010 TAHU Trustees

**TRUSTEE**

Carolyn Goodwin, CBC

**TRUSTEE**

Colleen Pruitt

**TRUSTEE**

Mike Rivera, RHU, REBC, CLU, ChFC



## 2009-2010 TAHU Committee Chairs

**AWARDS**

Luann Yarberry

**MARKETING**

Nedra Clingan

**TECHNOLOGY**

Rob Wendling

**EDUCATION**

Jennifer Davault

**MEMBERSHIP GROWTH**

Susan Burdette

**SYSOP**

Sandra Johnson, RHU, REBC

**NEWSLETTER**

Darrel Delgado

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Mary Lou Hudman  
Sandra Johnson, RHU, REBC

**MEDIA/PR**

Mark Bellman

**HOLLIS ROBERSON**

Linda New, LUTCF

**MEMBERSHIP CHAPTER**

Mike McLaughlin, RHU CLU CIC ChFC

**CARE CHAIR**

Denise Villagran

**STATE CONVENTION**

Tom Cottar

**TAHU ENews**

Gentrie Reisinger



## 2009-2010 TAHU Legislative Council

**DIR OF LEGISLATIVE AFFAIRS**

Tamela Southan, CBC

**GOVERNMENT AFFAIRS CONSULTANT**

Shirley Hutzler

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Lee Manross

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John Simmang

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Cheryl Clark

**DIR OF LEGISLATIVE FUND RAISING**

Will Haff, LHIC

**DIR OF FEDERAL AFFAIRS**

Jacqueline St. Hilaire



## 2009-2010 TAHU Chapter Presidents

**AUSTIN**

Tanya Haught

**FORT WORTH**

Tonya Booth

**SAN ANTONIO**

John Bock

**COASTAL BEND**

Tina Durand RHU LPRT ACBC

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Lisa Martinez

**TEXOMA**

Stuart Wade

**DALLAS**

Mike Ryan

**HOUSTON**

Lonnie Klene FLMI ACS CBC

**WEST TEXAS**

Mike Avery

**EAST TEXAS**

Beverly Davis

**LUBBOCK**

Becky Allaire

**EL PASO**

Elisa Holguin

**PANHANDLE**

Jack Knight



# Membership Listing By Chapter

## Austin Association of Health Underwriters

### JERRY ACHILLES

Achilles & Associates  
7756 Northcross Dr., Suite 204  
Austin, TX 78757-1725  
512-451-2093  
Email: [jerry@achillesins.com](mailto:jerry@achillesins.com)

### JOHN ADRIAN

AlphaStaff  
5003 Valley Oak Dr.  
San Antonio, TX 78231  
512-426-4297 • FAX 512-426-4297  
Email: [jadrian@alphastaff.com](mailto:jadrian@alphastaff.com)  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Retirement, Small Group

### DOUGLAS AHART

Brokers National Life  
7010 W. Highway 71, Suite 100  
Austin, TX 78735-8331  
512-383-0220 x1602 • FAX 512-383-8596  
Email: [doug@bnlac.com](mailto:doug@bnlac.com)

### ERICA ALEJANDRO MBA, CHA, HIA, MHP

Gallagher Benefit Services  
221 W. 6th St., Suite 1980  
Austin, TX 78701  
512-347-2760 • FAX 512-347-2659  
Email: [ericalejandro@hotmail.com](mailto:ericalejandro@hotmail.com)

### HEATHER ALPARD

Humana  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
512-338-6107 • FAX 210-200-5056  
Email: [halpard@humana.com](mailto:halpard@humana.com)

### CHARLES G. ANDERSON CLU, CHFC

State Farm Life  
1270 Research Blvd., Suite 210  
Austin, TX 78759  
512-258-2231 • FAX 512-258-7055  
Email: [charlie@charlesandersonagency.com](mailto:charlie@charlesandersonagency.com)

### LUIS ARIAS

Humana  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
512-338-2502 • FAX 512-338-2588  
Email: [larias@humana.com](mailto:larias@humana.com)  
Areas of Practice: Dental, Large Group, Small Group, Worksite Marketing

### SHERRILL BAEBLER

Insurance Options Inc.  
P.O. Box 885  
San Marcos, TX 78667  
512-392-3545 • FAX 512-392-8522  
Email: [sherrill@insuranceoptions.com](mailto:sherrill@insuranceoptions.com)

### KATHERINE BAILEY RHU, REBC

The Summit Agency, Inc.  
4200 Burney Dr.  
Austin, TX 78731  
512-451-7066 • FAX 512-451-2804  
Email: [kathyb@summitagency.com](mailto:kathyb@summitagency.com)  
Areas of Practice: Dental, Disability, Individual, Long Term Care, Medicare Supplement, Small Group

### MISTY J. BAKER

Lonestar Benefit Solutions  
1501 W. Ave., Suite B  
Austin, TX 78701  
512-472-6733 • FAX 512-476-9161  
Email: [misty@mistybaker.com](mailto:misty@mistybaker.com)  
Areas of Practice: Individual, Small Group

### MICHAEL BAKONYI RHU, REBC

Employer Solutions Group  
3301 Northland Dr., Suite 500  
Austin, TX 78731  
512-419-0900 • FAX 512-366-7236  
Email: [michaelb@esgtexas.com](mailto:michaelb@esgtexas.com)

### BRADY BARHAM

The Legend Group  
P.O. Box 5489  
Waco, TX 76708  
254-652-4588 • FAX 512-755-0215  
Email: [brady\\_barham@msn.com](mailto:brady_barham@msn.com)

### MARK BELLMAN

United Healthcare  
1250 S. Capital of Texas Hwy.  
Building 1, Suite 360  
Austin, TX 78746  
512-347-2764 • FAX 512-347-2659  
Email: [mark\\_bellman@uhc.com](mailto:mark_bellman@uhc.com)

### B J BLUDAU RN

Ashley Cole Benefits LLC  
4131 Spicewood Springs Rd., Suite K-2  
Austin, TX 78759  
512-327-3456 • FAX 512-527-9690  
Email: [bj@acbenefits.com](mailto:bj@acbenefits.com)  
Areas of Practice: Dental, Individual, Long Term Care, Medicare Supplement, Small Group

### DAVIDICA BLUM

Scott & White HP  
204 S. IH35, Suite 100  
Georgetown, TX 78628  
512-930-6060 • FAX 512-930-6055  
Email: [dblum@swmail.sw.org](mailto:dblum@swmail.sw.org)

### CLARENCE R. BROWN

United Healthcare  
1250 Capital of Texas Hwy., Blvd. 1, Suite 360  
Austin, TX 78746  
512-347-2792 • FAX 866-584-0500  
Email: [cbrown@uhc.com](mailto:cbrown@uhc.com)

### PEGGY BRUBECK

Benefits for Seniors  
8310 Summerwood Dr  
Austin, TX 78746  
512-327-3925  
Email: [pegrubrbeck@sbcglobal.net](mailto:pegrubrbeck@sbcglobal.net)

### RONALD S. BUFFUM SR.

The Buffum Group  
603 S. Mays, Suite 7  
Round Rock, TX 78664  
512-671-8400  
Email: [buffpru@aol.com](mailto:buffpru@aol.com)  
Areas of Practice: TPA

### CHAD BURNETT

Rogers Benefit Group  
7122 Woodhollow Dr., Suite 72  
Austin, TX 78731  
512-794-8444 • FAX 512-794-0836  
Email: [cburnett@rogerbenefit.com](mailto:cburnett@rogerbenefit.com)

### RON W BYRD

Brokers National Life  
7010 Hwy. 71 W, Suite 100  
Austin, TX 78709  
800-798-1125 x1609 • FAX 515-383-8596  
Email: [ron@bnlac.com](mailto:ron@bnlac.com)

### HENRY P. CALDERON

New York Life  
3304 Gallop Cove  
Austin, TX 78745  
512-329-4251  
Email: [hcalderon@newyorklife.com](mailto:hcalderon@newyorklife.com)

### ROBERT J. CALVISI

HealthCare Strategies  
9841 Broken Land Pkwy.  
Columbia, MD 21046  
443-745-8526 • FAX 512-244-6809  
Email: [robert.calvisi@hcare.net](mailto:robert.calvisi@hcare.net)  
Areas of Practice: Large Group, Self Insured, TPA

### KEITH CARMICHAEL

McQueary Henry Bowles Troy  
301 Congress Ave., Suite 1000  
Austin, TX 78701  
512-226-7901 • FAX 512-226-7999  
Email: [keith\\_carmichael@mhb.com](mailto:keith_carmichael@mhb.com)

### KERRY CARPIO

Blue Cross Blue Shield of TX  
9442 N. Capital of Texas Highway, Suite 1-500  
Austin, TX 78759  
512-349-4805 • FAX 512-349-4884  
Email: [kerry\\_carpio@bcbsbx.com](mailto:kerry_carpio@bcbsbx.com)

### RICHARD J. CARROLL CLU, LUTCF

Prudential  
1102 Sugarberry Dr.  
Cedar Park, TX 78613  
512-331-8300 • FAX 512-335-0928  
Email: [richard.carroll@prudential.com](mailto:richard.carroll@prudential.com)

### CARROLL EDDIE CARTER

Texas Benefit Solutions  
410 Lott St.  
Yoakum, TX 77995  
361-293-9090 • FAX 361-293-2122  
Email: [eddiec@tbs.com](mailto:eddiec@tbs.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Small Group

### LINDA CARTER

Texas Benefit Solutions, Inc.  
427 Saint George St., Suite 101  
Gonzales, TX 78629  
830-672-0000 • FAX 830-672-0018  
Email: [lindac@texasbenefits.net](mailto:lindac@texasbenefits.net)

### THOMAS C. CHALFANT

Assurant Employee Benefits  
7600 Burnett Rd., Suite 330  
Austin, TX 78757-1280  
512-454-7685 • FAX 512-454-9042  
Email: [tom.chalfant@assurant.com](mailto:tom.chalfant@assurant.com)

### KEN CHAPMAN LUTCF

Bigham-Kliewer-Chapman-Watts  
P.O. Box 996  
Killeen, TX 76540  
254-699-7100  
Email: [chapman@bkcw.com](mailto:chapman@bkcw.com)

### KEN C. CHEW LUTCF, CIC

Siegeler Insurance Agency, Inc  
172 W. Austin St.  
Giddings, TX 78942  
979-542-3449 • FAX 979-542-0469  
Email: [kchew@siegins.com](mailto:kchew@siegins.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Medicare Supplement, Small Group

### ANNA CHIN

CIGNA Healthcare  
7600B N. Capital of Texas Hwy., Suite 335  
Austin, TX 78731  
512-809-3424  
Email: [anna.chin@cigna.com](mailto:anna.chin@cigna.com)  
Areas of Practice: Individual, Small Group

### LINDA CLAUNCH CFP

Insurance Unlimited  
1825 Fortview Rd, Suite 108  
Austin, TX 78704  
512-326-2258 • FAX 512-326-2289  
Email: [insurunlimit@msn.com](mailto:insurunlimit@msn.com)

### ANN T. CLOYD

A C Insurance Agency  
P.O. Box 9037  
Austin, TX 78766  
512-873-9402 • FAX 512-873-9472  
Email: [acins@austin.rr.com](mailto:acins@austin.rr.com)

### JAMES E. COBB

Insurance Network of Texas  
893 N. I-35, Suite 120  
Round Rock, TX 78664  
512-244-1779 • FAX 512-863-7713  
Email: [jimc@intonline.com](mailto:jimc@intonline.com)

### LEWIS COCHIUS

Guardian Life Ins Co  
7000 N. Mopac  
Austin, TX 78731  
512-652-1394 • FAX 512-343-8613  
Email: [lewis\\_cochius@glic.com](mailto:lewis_cochius@glic.com)

### LEANN COOK

Combined Benefits Group  
1202 Lakeway Dr., Suite 6  
Austin, TX 78734  
512-261-6458  
Email: [leann.cook@cbg-online.com](mailto:leann.cook@cbg-online.com)  
Areas of Practice: TPA

### DON S. CROOK LUTCF

P.O. Box 164195  
Austin, TX 78716  
512-261-6458 • FAX 512-261-6975  
Email: [dcrook@austin.rr.com](mailto:dcrook@austin.rr.com)

### JAMES CROOK

Combined Benefits Group Inc.  
P.O. Box 164195  
Austin, TX 78716  
512-261-6458 • FAX 512-261-6975  
Email: [james@cbg-online.com](mailto:james@cbg-online.com)

### DAVID WILLIAM CRUMP

Ross Gray Ins Agency  
2404 S. IH-35  
Austin, TX 78704-5701  
512-444-3366 • FAX 512-447-6226  
Email: [david.wgray@farmersagency.com](mailto:david.wgray@farmersagency.com)

### AARON DANIELS

7613 Rustling Rd.  
Austin, TX 78731  
Email: [aaron\\_r\\_daniels@uhc.com](mailto:aaron_r_daniels@uhc.com)

### CRAYTON DAVIDSON

MetLife  
8303 Mopac, Suite 100-A  
Austin, TX 78759  
512-791-1728  
Email: [cdavidson@metlife.com](mailto:cdavidson@metlife.com)

### BROOKS EUGENE DAVIS

State Bar of Texas Insurance Trust  
P.O. Box 12487  
1601 Rio Grande, Suite 331  
Austin, TX 78701  
512-479-0941 • FAX 512-479-4109  
Email: [bdavis@sbotit.com](mailto:bdavis@sbotit.com)

### TODD A. DAVIS

Texas Capital Ins Managers Inc  
3534 Bee Caves Rd., Suite 214  
Austin, TX 78746-1920  
512-306-9691  
Email: [jontdavis@bellsouth.net](mailto:jontdavis@bellsouth.net)

### TROY ALAN DAVIS

7600 W. Tidwell Rd., Suite 111  
Houston, TX 77040  
Email: [t43davis@sbcglobal.net](mailto:t43davis@sbcglobal.net)

**JUDY DECK**

Mutual of Omaha  
9600 Great Hills Trail, Suite 150W  
Austin, TX 78759  
512-502-1740 • FAX 512-502-1741  
Email: judy.deck@mutualofomaha.com

**ANDREW DEGUISE**

Reliance Standard Life  
10407 Cobalt Falls Dr.  
Houston, TX 77040  
Email: andrew.deguise@rsl.com

**MARIO P. DI BLASI CEBS**

APEX Global Partners  
7300 FM 2222  
Building I, Suite 210  
Austin, TX 78730  
512-533-9946 • FAX 512-533-9946  
Email: mdiblasi@agpins.com

**SUE F. DICRISTOFARO**

Frost Insurance  
401 Congress Ave., 14th Floor  
Austin, TX 78701  
512-473-4527 • FAX 512-473-4515  
Email: suefd@frostinsurance.com

**KENNETH M. DODGE**

Guardian Life Insurance Company  
7000 N. Mopac, Suite 140  
Austin, TX 78731-2627  
800-436-5866 • FAX 512-343-8613  
Email: ken\_dodge@glic.com

**TAMI DOVE**

Dove Insurance Solutions  
12012 Technology Blvd.  
Austin, TX 78727  
512-203-3698 • FAX 800-530-8321  
Email: tamidove@doveinsure.com

**TERRY A. ETHUN**

Terry Ethun Insurance  
8705 Shoal Creek Blvd, Suite 111  
Austin, TX 78757-6839  
512-452-5653 • FAX 512-338-1403  
Email: tethun@sbcia.com

**PHILIP EUFRACIO LUTCF**

Prudential  
8415 Big View Dr.  
Austin, TX 78730  
512-241-1584 • FAX 512-418-8453  
Email: eufraciofinancial@gmail.com

**PAULA B. FAUGHT**

Faught Insurance Services  
P.O. Box 160355  
Austin, TX 78716  
512-261-6583  
Email: p1944@msn.com

**ELIZABETH FEGLEY**

William Gammon Benefits Insurance  
3105 Honey Tree Ln.  
Austin, TX 78746  
512-583-1538 • FAX 512-469-0443  
Email: efegley@gammoninsurance.com

**BARRY FIKES**

Broker CEO  
103 S. Hall  
Richland Springs, TX 76871  
325-372-7450 • FAX 817-717-6377  
Email: bffikes@brokerceo.com

**PATRICK JAMES FLANAGAN**

IPS Advisors Inc.  
901 S. Mopac, Suite 300  
Austin, TX 78746  
512-347-9930  
Email: pflanagan@ipsadvisors.com

**BOB FLETCHER**

Rogers Benefit Group  
3508 Far West, Suite 180  
Austin, TX 78731  
512-794-0836 • FAX 512-794-8444  
Email: bob@rbgtx.com

**SAN JUANITA FLORES-ZAPATA**

SBIT Insurance Agency  
1824 Chincoteague Way  
Round Rock, TX 78681-7103  
512-479-0941 • FAX 512-479-4109  
Email: juanita@sbitit.com

**LESLIE A. FRENCH BBA**

100 Rustle Cove East  
Georgetown, TX 78628  
512-965-5569  
Email: la\_french@yahoo.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Managed Care, Self Insured, Small Group, TPA, Worksite Marketing

**BRUCE L. GARDNER**

Bruce Gardner Ins & Investments  
1502 W. Ave  
Austin, TX 78701-1530  
512-472-1130 • FAX 512-472-6576  
Email: bgardner@lrc4texans.com

**VICKIE GARRETT**

Austin Brokerage Company  
P.O. Box 2119  
Pflugerville, TX 78691-2119  
512-627-1410 • FAX 512-973-9459  
Email: vickie@austinbrokerage.co.

**TRACY R. GILLIES RHU**

The Benefit Group, LLC  
P.O. Box 204014  
Austin, TX 78720  
512-335-5486 • FAX 512-335-0487  
Email: tgillies@thebenefitgroup-tx.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Managed Care, Retirement, Small Group

**TODD GILMOUR RHU, CEBS**

William Gammon Benefits Insurance  
1615 Guadalupe St.  
Austin, TX 78701  
512-583-1533 • FAX 512-338-0927  
Email: ctg@austin.rr.com

**STEVE GONZALES**

Gonzales Insurance Group  
P.O. Box 628  
Cedar Park, TX 78630-0628  
512-335-0077 • FAX 512-233-0627  
Email: slgonzales@austin.rr.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Retirement, Small Group, Worksite Marketing

**LEE B. GREEN**

Scott & White Health Plan  
2401 S. 31st St.  
Temple, TX 76508  
254-298-3424 • FAX 254-298-3385  
Email: lgreen@swmail.sw.org

**RODNEY M. GREEN LUTCF**

William Gammon Benefits  
1615 Guadalupe  
Austin, TX 78701  
512-583-1528 • FAX 512-338-0927  
Email: rgreen2@gammoninsurance.com

**ERNEST MARTIN GROOS IV MBA, MPAFF, CIC**

Cuatro Groos Ins. Services  
1518 W. Koenig, Suite 100  
Austin, TX 78756  
512-465-9007 x208 • FAX 512-532-6883  
Email: cuatro@acadiah.com

**LESLIE ANN HAMELIN**

Humana  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
512-338-2549  
Email: lhmelin@humana.com  
Areas of Practice: Small Group

**FRANCES B. HAMM M.A.**

F. Hamm & Associates  
4801 Laguna Ln.  
Austin, TX 78746  
512-750-2761 • FAX 512-444-0865  
Email: fhamm@austin.rr.com  
Areas of Practice: Worksite Marketing

**JOHN E. HAND**

Guardian Life Insurance  
7000 N. Mopac, Suite 140  
Austin, TX 78731  
512-6521324 • FAX 512-3438613  
Email: john\_hand@glic.com

**RON H. HARGIS**

Bill Russell Insurance Agency Inc  
P.O. Box 9588  
Austin, TX 78766  
512-343-1106  
Email: ron@bria.com

**JEFFREY HARTNETT**

FCE Benefit Administrators  
1917 Cullen Ave.  
Austin, TX 78757  
202-436-2283 • FAX 210-893-2040  
Email: jhartnett@fcebenefit.com

**TANYA HAUGHT**

United HealthCare  
1250 Capital of Texas Hwy. South, Suite 360  
Austin, TX 78746  
512-347-2629  
Email: tanya\_haught@uhc.com

**JANE HAYS**

Texas Insurance Benefits  
P.O. Box 276  
Temple, TX 76503  
915-365-5080  
Email: janehays@sbcglobal.net

**TRELLE HEDDERMAN**

The Principal Financial Group  
6034 W. Courtyard Dr., Suite 260  
Austin, TX 78730  
512-346-4479 • FAX 512-346-4503  
Email: hedderman.trelle@principal.com

**VERONICA HERNANDEZ RHU, CBC, PAHM**

USI Southwest  
7600 N. Capital of Texas Hwy., Suite 200  
Austin, TX 78731-1184  
512-651-4121 • FAX 610-537-2757  
Email: veronica.hernandez@usi.biz  
Areas of Practice: Dental, Disability, Large Group, Self Insured, Small Group, TPA, Worksite Marketing

**MEREDITH HIGHTOWER**

United Healthcare  
1713 B Cinnamon Path  
Austin, TX 78704  
512-247-2221 • FAX 512-347-2659  
Email: meredith\_r\_hightower@uhc.com

**KRISTIN HOLLEY**

Humana  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
Email: kholley@humana.com

**VINCENT HUMPHRIES**

Humana, Inc.  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
512-338-2532 • FAX 512-338-2588  
Email: vhumphries@humana.com

**SHIRLEY H. HUTZLER**

8106 Exmoor Dr., Suite B  
Austin, TX 78757  
512-454-1583  
Email: shutzler@austin.rr.com

**KEVIN KAY JAQUES**

UHC  
1250 S. Capital of Texas Hwy.  
Building 1, Suite 360  
Austin, TX 78746  
512-3472755 • FAX 512-3472659  
Email: kevin\_k\_jaques@uhc.com  
Areas of Practice: Small Group

**TIMOTHY W. JARVIS**

Stateside Insurance Services, LLC  
3301 Bridle Path  
Austin, TX 78703-2711  
512-542-9760 • FAX 512-542-9767  
Email: tim@texasplans.com  
Areas of Practice: Individual, Managed Care, Medicare Supplement

**TERRY W. JESTER LUTCF**

Terry Jester Associates  
P.O. Box 944  
San Marcos, TX 78667-0944  
512-392-8181  
Email: terry@tjesterinsurance.com

**DANIEL BRADLEY JOHNSON**

Principal Financial Group  
6034 W. Courtyard Dr., Suite 260  
Austin, TX 78730  
512-346-4479 • FAX 512-788-7638  
Email: johnson.daniel@principal.com

**HARRIS L. JOHNSON RHU**

Harris L. Johnson & Associates  
P.O. Box 2112  
Austin, TX 78768-2112  
512-452-9555 • FAX 512-452-9566  
Email: harrisjl@sbcglobal.net

**ROBIN JOHNSTON**

National Financial Partners  
1250 Capital of Texas Hwy. South, Bldg 2, Suite 125  
Austin, TX 78752  
512-697-6340 • FAX 512-697-5340  
Email: rjohnston@nfp.com

**ED JONES LUTCF**

Covenant Benefits  
P.O. Box 3428  
Cedar Park, TX 78630  
512-506-8760 • FAX 512-506-8783  
Email: ed.jones@covenantbenefits.com

**JACK W. JOYCE**

Frost Insurance  
401 Congress Ave., Suite 1400  
Austin, TX 78701  
512-473-4520  
Email: jack.joyce@frostinsurance.com

**IDA KELLY**

Delta Dental  
317 RR 620 South, Suite 301  
Austin, TX 78734  
FAX 512-306-9513  
Email: idakelly@delta.org

**RENEE KELLY**

Ameritas Life Insurance Corp.  
7000 N. Mopac, 2nd Floor  
Austin, TX 78731  
512-514-6193 • FAX 888-270-8090  
Email: rkelly@ameritas.com  
Areas of Practice: Dental, Small Group

**KAY KOOKER LUTCF**

3961 Sendero Dr.  
Austin, TX 78735  
512-750-2836  
Email: khkins@aol.com

**MACK LAMBERT LUTCF**

Lambert & Associates  
2101 S. IH-35, Suite 205  
Austin, TX 78741  
512-326-3663 • FAX 512-326-4696  
Email: mlambert@lambertandassociates.net  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Retirement, Small Group, Worksite Marketing



**JOHN W. LEDBETTER**

Efg&m Benefits  
614 Capital of Texas Hwy. South  
Austin, TX 78746  
512-328-9801 • FAX 512-328-4935  
Email: john@efgmbenefits.com

**GARY LICHTENSTEIN RFC, CBC, LUTCF**

The Lichtenstein Group  
2907 Vallarta Ln.  
Austin, TX 78733  
512-263-1821  
Email: gary@lichgroup.com

**PENNY LYNN LILLY ACSR**

Principal Financial Group  
6034 W. Courtyard Dr., Suite 260  
Austin, TX 78730  
512-346-4479 x203 • FAX 512-346-4503  
Email: lilly.penny@principal.com  
Areas of Practice: Dental, Disability, Large Group, Small Group

**SUZANNE MAJORS DAVIS**

Texas Capital Insurance  
4109 Benedito Ln.  
Austin, TX 78746  
512-306-9688 • FAX 512-306-9691  
Email: sdavis1427@aol.com

**LEE MANROSS**

206 E. 15th  
Austin, TX 78701  
512-322-9787 • FAX 512-481-1858  
Email: lmanross@aol.com

**ROBYN MARTIN**

Principal Financial Group  
6034 W. Courtyard Dr., Suite 260  
Austin, TX 78730  
512-346-4479 x201 • FAX 512-346-4503  
Email: martin.robbyn@principal.com

**LEIGH-ANNA MARTINETTS**

The BeneTex Group  
711 E. University Ave.  
Georgetown, TX 78626  
512-930-7700 • FAX 512-930-7701  
Email: leigh-anna@benetex.com

**ELAINE MASON**

650 S. FM 1626  
Buda, TX 78610  
512-312-1518 • FAX 512-312-1524  
Email: mason1626@aol.com

**JOHN MCCLARY**

AFLAC  
3408 Doe Run  
Austin, TX 78748  
512-431-9940 • FAX 512-532-6687  
Email: jimccclary@hotmail.com

**MARSHA MCGRATH**

Marsha McGrath Insurance  
9106 Marybank Dr.  
Austin, TX 78750  
512-250-0933 • FAX 512-250-0163  
Email: mlmcgrath@austin.rr.com

**RAMON MENDOZA**

The Boon Group  
6300 Bridgepoint Pkwy.  
Building 3, Suite 500  
Austin, TX 78730  
512-652-7523  
Email: rmendoza@boongroup.com

**CRAIG MILLER**

Ameritas Group  
8502 Tallwood Dr.  
Austin, TX 78759  
512-502-0217 • FAX 512-502-0240  
Email: craig.miller@ameritas.com

**JOE MORALES**

Capitol City Insurance  
8030 N. Mopac  
Austin, TX 78759  
512-343-0280 • FAX 512-343-0352  
Email: joem@ccinsurance.com

**RIG MORGAN**

Association Insurance Services, Inc.  
P.O. Box 202438  
Austin, TX 78720-2438  
512-219-1911  
Email: rigmorgan@yahoo.com

**JARED MOSS**

McQueary Henry Bowles Troy  
301 Congress Ave., Suite 1000  
Austin, TX 78701  
512-226-7902 • FAX 512-226-7999  
Email: jared\_moss@mhbt.com

**DON MUNFORD**

The Romine Group, Inc.  
221 W. 6th St, Suite 1980  
Austin, TX 78701  
512-499-8005  
Email: don\_munford@ajg.com

**GRANT MURRAY**

United Healthcare  
1250 Capital of Texas Hwy., Suite 360  
Austin, TX 78746  
830-778-5351  
Email: grant\_m\_murray@uhc.com

**GREG N. MYERS MS**

P.O. Box 1270  
Wimberley, TX 78676  
512-847-3164 • FAX 512-847-3663  
Email: greg@healthquotes.com

**JAMES MYERS**

Margaret Myers Insurance  
921 Vanguard St.  
Austin, TX 78734-5128  
512-345-1963 • FAX 513-345-8931  
Email: jwmyer1@attglobal.net

**MARGARET S. MYERS**

Margaret Myers Insurance  
921 Vanguard St.  
Austin, TX 78734  
512-345-1963 • FAX 512-345-8931  
Email: Margaret@myers-ins.com

**MAUREEN NAGLE**

Humana  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
512-338-2515 • FAX 512-338-2588  
Email: mnagle@humana.com

**LINDA J. NEW LUTCF**

Northwestern Mutual / Strategic Employee Benefit Services  
2705 Bee Caves Rd., Suite 150  
Austin, TX 78746  
512-330-1826 • FAX 512-857-0724  
Email: linda.new@nmfn.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Small Group, Worksite Marketing

**LINDA NICOLE NORTHCUTT**

Resource Financial Group  
1700 W. 6th St, Suite 300  
Austin, TX 78703  
512-478-8779  
Email: lnorthcutt@rfg.com

**LARRY S. OGDEN**

TriCore, Inc.  
9433 Bee Caves Rd., Bldg II, Suite 102  
Austin, TX 78733  
512-225-6700  
Email: lodgen@tricoreonline.com

**ERIC OLIVO**

Di Sales Center  
2121 S. Lamar  
Austin, TX 78704  
800-511-8330  
Email: eolivo@disalescenter.com  
Areas of Practice: Disability

**HILARY OWEN PHR**

Wortham  
221 W. 6th St., Suite 1400  
Austin, TX 78701  
512-485-7683  
Email: howen@wortham-austin.com

**MIKE PACE**

Humana  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
512-338-6117 • FAX 512-338-2588  
Email: mpac1@humana.com

**REBECCA R. PARKER**

MHBT  
301 Congress Ave., Suite 1000  
Austin, TX 78701  
512-226-7914 • FAX 512-226-7984  
Email: becky\_parker@mhbt.com  
Areas of Practice: Small Group

**DENNIS PASSOVOY**

Resource Financial Group  
1700 W. 6th St.  
Austin, TX 78703  
512-478-8779 • FAX 512-478-8786  
Email: dpassovoy@rfg.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Large Group, Long Term Care, Retirement, Self Insured, Small Group, Worksite Marketing

**TODD PATCH**

McQueary Henry Bowles Troy  
301 Congress Ave., Suite 1000  
Austin, TX 78701-2961  
512-226-7904 • FAX 512-226-7999  
Email: todd\_patch@mhbt.com

**JAN PATTERSON RHU, REBC**

Guaranty Insurance Services, Inc.  
3721 Executive Center Dr., Suite 200  
Austin, TX 78731  
512-381-8369 • FAX 866-262-0005  
Email: jpatterson@texcal-ins.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Retirement, Self Insured, Small Group, Worksite Marketing

**MICHAEL PAYNE**

THA Insurance Agency, Inc.  
1108 Lavaca St., Suite 700  
Austin, TX 78701  
512-465-1542 • FAX 512-692-2709  
Email: mpayne@tha.org

**JULIE L. PENA**

Humana #1 Sales Division  
1221 S. Mopac, Suite 200  
Austin, TX 78746-7625  
512-338-6121 • FAX 210-582-3900  
Email: jpena@humana.com  
Areas of Practice: Dental, Large Group, Small Group

**NATHANIEL PENISTON**

Humana  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
512-338-6115 • FAX 512-338-2588  
Email: npeniston@humana.com

**MICHELLE PENN**

Global Benefit Solutions  
4406 Manzanillo Dr  
Austin, TX 78749  
512-533-9936 • FAX 512-533-4946  
Email: penn@globalbenefitsolutions.com

**MELISSA J. PERRYMAN**

Janko, Inc.  
7315 Oak Shores  
Austin, TX 78730  
512-918-9095 • FAX 512-918-9565  
Email: mjanko@earthlink.net

**AARON T. PRATT**

Insurance Options  
102 Suttles Ave  
San Marcos, TX 78666  
512-392-3545 • FAX 512-392-8527  
Email: aaron@insuranceoptions.com

**KIM A. PRICE**

Delta Dental Insurance Company  
317 RR 620 South, Suite 301  
Austin, TX 78734  
512-306-9572 • FAX 512-306-9573  
Email: kprice@pmi.delta.org

**BROCK B. PURSLOW**

Humana  
1221 S. Mopac, Suite 200  
Austin, TX 78746-7625  
512-338-2552 • FAX 512-338-2588  
Email: bpurslow@humana.com

**LEE RABBITT**

Watkins Insurance Group  
3834 Spicewood Springs, Suite 100  
Austin, TX 78759  
512-637-4145 • FAX 512-452-0999  
Email: lrabbitt@watkinsinsurancegroup.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**JAY REX**

Aflac  
3710 Caney Creek Rd.  
Austin, TX 78732  
512-394-3155 • FAX 512-266-5676  
Email: jay\_rex@us.aflac.com

**ANN REYES**

Colonial Life  
1106 Clayton Ln., Suite 285W  
Austin, TX 78723  
512-420-9911 • FAX 512-420-9914  
Email: ann.reyes@coloniallife.com

**MARIA V. REYNA RHU**

Humana, Inc.  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
512-338-2513 • FAX 512-338-2588  
Email: mreyna@humana.com  
Areas of Practice: Small Group

**BRIAN ROBERTSON**

Fringe Benefit Group  
11910 Volente Rd.  
Austin, TX 78726  
512-349-4760 • FAX 512-349-4765  
Email: brobertson@fibi.com  
Areas of Practice: Large Group, Small Group, TPA, Worksite Marketing

**BRUCE ROMINE**

Gallagher Benefit Services  
221 W. 6th St, Suite 1980  
Austin, TX 78701  
512-499-8005 • FAX 512-499-0412  
Email: bruce\_romine@ajg.com

**APRIL SANCHEZ**

Block Vision of Texas Inc.  
6836 Bee Caves, Suite 277  
Austin, TX 78746  
512-617-6309 • FAX 512-617-6304  
Email: asanchez@blockvision.com

**CHRISTOPHER SCHAEFER**

Capitol Advisors  
1505 Mangrum St.  
Pflugerville, TX 78660  
512-231-0890 • FAX 512-990-1010  
Email: chris@capitoladvisors.us

**CLINT SCOTT**

CLScott+Partners  
806 Rock Creek Dr.  
Austin, TX 78746  
512-656-7307  
Email: clint@clscottpartners.com

**SHANNON C. SCOTT**

Resource Financial Group Inc.  
1700 W. 6th St., Suite A  
Austin, TX 78703  
512-617-8721 • FAX 512-478-8786  
Email: sscott@rfg.com  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Small Group

**JUDY L. SCOTT - MOSS RHU**

McQueary Henry Bowles Troy, LLP  
301 Congress Ave., Suite 1000  
Austin, TX 78701  
512-226-7903 • FAX 512-226-7999  
Email: judy\_moss@MHBT.com

**GEOFFREY SCOTT SEIBEL**

Advanced Benefit Solutions  
11111 S. IH-35, Suite 105  
Austin, TX 78747  
512-291-9300 • FAX 512-291-9323  
Email: geoff@abenefitsolutions.com  
Areas of Practice: Dental, Disability, Individual, Retirement,  
Small Group

**RONALD E. SEIBEL**

Advanced Benefit Solutions, Inc.  
P.O. Box 317  
Driftwood, TX 78619  
512-291-9300 • FAX 512-291-9323  
Email: info@abenefitsolutions.com  
Areas of Practice: Individual, Life Insurance Planning

**MICHAEL J. SIMMANG JR.**

Insurance Network of Texas  
143 E. Austin St  
Giddings, TX 77842-3299  
979-540-2259 • FAX 253-660-3451  
Email: JohnS@INTonline.com  
Areas of Practice: Dental, Disability, Large Group, Self Insured,  
Small Group, Worksite Marketing

**MALCOLM B. SIMMONS M.A.**

SelectSmart Health Insurance  
P.O. Box 1509  
Cedar Park, TX 78630-1509  
512-925-2595 • FAX 512-331-7589  
Email: mbsimmons@sbcglobal.net

**STACIE SMALL**

BenefitMall  
4401 Westgate Blvd., Suite 320  
Austin, TX 78745  
512-892-0873 • FAX 512-892-8605  
Email: stacie.small@benefitmall.com  
Areas of Practice: Dental, Disability, Individual, Large Group,  
Small Group

**DEBRA R. SPELLINGS**

Spellings & Humphries, LLP  
405 W. Main Ave.  
Round Rock, TX 78664-5831  
512-502-0980 • FAX 512-502-0983  
Email: debra@spellings.com  
Areas of Practice: Dental, Disability, Large Group, Managed Care,  
Self Insured, Small Group, TPA, Worksite Marketing

**TRACY SPELLINGS**

Spellings & Humphries, LLP  
405 W. Main St.  
Round Rock, TX 78664-5831  
512-502-0980 • FAX 512-502-0983  
Email: tracy@spellings.com

**JAY SPENCE**

American Community Mutual  
12445 Alameda Trace Circle, Apt. 915  
Austin, TX 78727  
937-369-9343 • FAX 734-853-3167  
Email: birdie1231@msn.com  
Areas of Practice: Individual

**MELINDA SPENCER**

BenefitMall  
4401 W. Gage Blvd., Suite 320  
Austin, TX 78745  
512-892-0873 • FAX 512-892-8605  
Email: melinda.spencer@benefitmall.com

**B. GENE STAIR ACBC**

P.O. Box 91316  
Austin, TX 78709  
512-947-9697 • FAX 309-216-2380  
Email: gene@genestair.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Long Term Care, Medicare Supplement, Retirement,  
Self Insured, Small Group, Worksite Marketing

**ISABELLA STEWART**

LISI Southwest  
7600-B Capitol of Texas Hwy. N, Suite 200  
Austin, TX 78731  
512-415-7555 • FAX 512-467-0113  
Email: isabellastewart1@aol.com

**MARY STUHR**

Humana  
1221 S. Mopac, #200  
Austin, TX 78746  
512-338-6107 • FAX 512-338-2588

**RODNEY TAYLOR LUTCF**

Centex Health & Life  
P.O. Box 201391  
Austin, TX 78720-1391  
512-828-5203 • FAX 512-388-1368  
Email: centexhl@sbcglobal.net  
Areas of Practice: Small Group

**ANGELA A. THEESFELD**

Resource Financial Group  
1700 W. 6th St.  
Austin, TX 78703  
512-617-8736 • FAX 512-478-8786  
Email: atheesfeld@rfg.com  
Areas of Practice: Dental, Disability, Large Group, Self Insured,  
Small Group

**ROBLYN THORNE**

Roblyn Thorne, Agent  
P.O. Box 91655  
Austin, TX 78709-1655  
512-415-6368 • FAX 512-394-9013  
Email: thomer@prodigy.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Long Term Care, Medicare Supplement, Retirement,  
Small Group

**MICHAEL TUCKER**

CIGNA Healthcare of Texas  
7600 N. Capital of Texas Hwy., Suite 8335  
Austin, TX 78731-3054  
512-338-7100 • FAX 512-342-8535  
Email: michael.tucker@cigna.com

**TIM TUCKER**

Benefitmall  
4401 Westgate Blvd., Suite 320  
Austin, TX 78745  
512-892-0873 • FAX 512-892-8605  
Email: timt@benefitmall.com

**DUDLEY E. VICKERS RHU, LUTCF**

Mutual Of Omaha  
4810 Wallis Rd.  
Bryan, TX 77808  
915-822-1321  
Email: devicke@att.global.net

**FRED VIEHWEG CLU**

New York Life  
6204 Green Oaks Dr.  
Austin, TX 78746-5130  
512-327-5721 • FAX 512-306-8106  
Email: fviehweg@sbcglobal.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Long Term Care, Medicare Supplement, Small Group,  
Worksite Marketing

**REYNALDO VILLAREAL JR.**

United Healthcare  
1530 Branell Cr.  
Kyle, TX 78640  
512-698-4528

**BROOKS WATSON**

Brooks Watson - A Benefit Advisory Firm  
P.O. Box 302710  
Austin, TX 78703  
512-320-0123 • FAX 512-320-0130  
Email: brooks@bwatsonbenefits.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Large Group, Small Group

**THRESSA G. WEBB ACSR, RHU**

Watkins Insurance Group  
3834 Spicewood Springs, Suite 100  
Austin, TX 78759  
512-637-4109 • FAX 512-342-1820  
Email: twebb@watkinsinsurancegroup.com

**GLORIA WHITE**

Colonial Supplemental Insurance  
1106 Clayton Ln., Suite 448E  
Austin, TX 78723  
512-420-9911 • FAX 512-420-9914  
Email: gloria.white@coloniallife.com

**PATRICK WILSON**

Centurymark  
3307 Northland Dr., Suite 105  
Austin, TX 78731  
512-617-1967  
Email: pwilson@centurymarkusa.com

**TAMMY WINN RHU**

Pro Insurance Services  
2110-A Boca Raton, Suite 103  
Austin, TX 78747  
512-438-1345 • FAX 512-438-1398  
Email: tammy.w@profg.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long  
Term Care, Small Group

**ASHLEE WINNER**

Humana  
1221 S. Mopac, Suite 200  
Austin, TX 78746  
Email: awinner@humana.com

**KAREN WINRICH**

Colonial Supplemental Insurance  
P.O. Box 500103  
Austin, TX 78750  
512-452-8205 • FAX 512-418-1110  
Email: karen.winrich@coloniallife.com

**MONICA J. WINSTON CPHT**

Capitol City Insurance  
8030 N. Mopac  
Austin, TX 78759  
512-343-0280 • FAX 512-343-0352  
Email: monicaw@ccinsurance.com

**YVETTE M. WOHLERS**

Insurance Network of TX  
1043 E. Austin  
Giddings, TX 78942  
979-540-2274 • FAX 800-615-6590  
Email: yvettew@intonline.com

**PHYLLIS WOLJEVACH**

Woljevach & Assoc  
2004-A S. 57th St.  
Temple, TX 76504  
254-760-3339 • FAX 254-939-9361  
Email: woljevach@sbcglobal.net

**GREG WOMBLE**

Allstate  
801 Billie Brooks  
Driftwood, TX 78619  
512-923-7327 • FAX 512-847-7018  
Email: gwomble@allstate.com

**GAIL N. YANTIS CLTC, FLMI**

Brown & Brown, Associates  
124 Copperwood Loop  
Round Rock, TX 78665  
512-970-9319 • FAX 877-747-4445  
Email: gail@brownbrown-assoc.com

**CAROL YARBROUGH**

Independent  
6205 Tasajillo Trail  
Austin, TX 78739  
512-346-0931 • FAX 512-301-3131  
Email: cyarbrough@austin.r.com  
Areas of Practice: Dental, Disability, Individual, Medicare  
Supplement, Small Group

**RICHARD YAX**

Aon Consulting  
9500 Arboretum Blvd., Suite 100  
Austin, TX 78759  
512-241-2118 • FAX 866-321-0902  
Email: richard\_yax@aon.com

**MICHAEL YUAN**

Ringful Health  
7020 Covered Bridge Dr.  
Austin, TX 78736  
512-300-6828  
Email: info@ringful.com

## Coastal Bend Association of Health Underwriters

**RAE MICHELLE BAILEY**

Blue Cross Blue Shield  
4444 Corona, Suite 120  
Corpus Christi, TX 78411  
361-878-1617  
Email: rbailey729@yahoo.com

**LEO R. BARRERA JR.**

Business Administrators & Consultants, Inc  
P.O. Box 271528  
Corpus Christi, TX 78427-1528  
361-857-5805 • FAX 361-857-5806  
Email: Leo.Barrera@bactpa.com  
Areas of Practice: Dental, Individual, Large Group, Managed Care,  
Self Insured, Small Group, TPA, Worksite Marketing

**ROLANDO G. BARRERA**

Roland Barrera  
1016 Santa Fe St., Suite 205  
Corpus Christi, TX 78404  
361-299-7373 • FAX 361-814-8564  
Email: barrerarg@gmail.com

**MURRAY BASS III**

Borden Insurance  
210 S. Carancahua, 4th Floor  
Corpus Christi, TX 78401  
361-693-1779  
Email: mbass@bordenins.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Large Group, Long Term Care, Managed Care,  
Medicare Supplement, Retirement, Self Insured, Small Group,  
Worksite Marketing

**JESSIE BATTLE**

J Battle Insurance  
635 E. King, Suite 127  
Kingsville, TX 78363  
361-516-1044 • FAX 361-516-1042

**ROBBI M. BURGESS B.A.**

United Healthcare  
400 Mann St., Suite 901  
Corpus Christi, TX 78401  
361-693-3021  
Email: rburgess@uhc.com  
Areas of Practice: Small Group

**NORMA RAE BURKE**

AllState  
4613 Nicholson  
Corpus Christi, TX 78415-5047  
361-549-7846  
Email: normaburke1@yahoo.com

**GAE CALLAWAY**

The Insurance Center  
6918 Roseland Dr.  
Corpus Christi, TX 78411-3995  
361-855-3261 • FAX 361-854-6245  
Email: gaecallaway@yahoo.com

**KELLI CAMPION HIA**

Campion-Lee Benefit Group  
710 Buffalo St., Suite 205  
Corpus Christi, TX 78401  
361-882-7631 • FAX 361-882-7635  
Email: campionins@aol.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning,  
Individual, Life Insurance Planning, Large Group, Long Term Care,  
Managed Care, Medicare Supplement, Retirement, Self Insured,  
Small Group, TPA

**ANNIE J. CASTRO CLU, LUTCF**

Annie Castro Insurance  
5350 S. Staples St., Suite 101  
Corpus Christi, TX 78411-4654  
361-986-1321 • FAX 361-986-1448  
Email: anniecastro@sbcglobal.net  
Areas of Practice: Small Group

**THERESA ANN CHAVARRY**  
Independent Agent  
15133 Guadalupe River Dr.  
Corpus Christi, TX 78410-5710  
361-960-3649 • FAX 361-852-2966  
Email: [tchavarry@stx.rr.com](mailto:tchavarry@stx.rr.com)  
Areas of Practice: Financial/Estate Planning

**ANDREA CHISOLM**  
Douglas F Ocker, PC  
5350 S. Staples St., Suite 208  
Corpus Christi, TX 78411  
361-985-2444

**NEDRA C. CLINGAN**  
Humana, Inc.  
802 N. Carancahua, Suite 1700  
Corpus Christi, TX 78470  
361-866-2243  
Email: [nclingan@humana.com](mailto:nclingan@humana.com)

**ROBERT N. CORRIGAN, JR. BBA & JD**  
Corrigan Benefits L.L.P.  
P.O. Box 2504  
Corpus Christi, TX 78403  
361-882-8291 • FAX 361-887-0407  
Email: [bob@corrigan-ins.com](mailto:bob@corrigan-ins.com)  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Retirement, Self Insured, Small Group, Worksite Marketing

**JOHN DEBLER RHU**  
GSM Insurers  
P.O. Box 1478  
1102 E. Laurel St.  
Rockport, TX 78381  
361-729-5414 • FAX 361-720-3817  
Email: [jdebler@gsminsurers.com](mailto:jdebler@gsminsurers.com)  
Areas of Practice: Large Group, Small Group

**SHARON ANN DISANTIS HIA**  
Texas Insurance Managers, Inc.  
410 E. Harrison  
Harlingen, TX 78550  
956-423-6986 • FAX 956-412-2129  
Email: [sharon@txinsmgr.com](mailto:sharon@txinsmgr.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Self Insured, Small Group

**TINA DURAND ACBC, RHU, LPRT**  
Heavin & Associates Insurance Agency, Inc.  
4444 Corona, Suite 212  
Corpus Christi, TX 78411  
361-852-8005 • FAX 361-853-0137  
Email: [tina@heavininc.com](mailto:tina@heavininc.com)  
Areas of Practice: Dental, Disability, Large Group, Self Insured, Small Group, Worksite Marketing

**ERIKA ELIZABETH ESCOBEDO-BENSON**  
Butch Escobedo Insurance Agency, Inc  
5333 Yorktown Blvd., Suite B  
Corpus Christi, TX 78413  
361-852-2962 • FAX 361-852-2966  
Email: [Erika@BEInsures.com](mailto:Erika@BEInsures.com)  
Areas of Practice: Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Retirement, Self Insured, Small Group, Worksite Marketing

**SHANNON ESSEX**  
Humana  
1503 Windy Oaks Dr.  
Aransas Pass, TX 78336  
FAX 361-866-2299  
Email: [sessex1@humana.com](mailto:sessex1@humana.com)

**SCOTT ALLEN FERGUSON**  
UnitedHealthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-871-3009 • FAX 713-993-0859  
Email: [sferg@uhc.com](mailto:sferg@uhc.com)  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Self Insured, TPA

**TRACY GIDDINGS FRAICHE CBC, ACBC**  
Swantner & Gordon  
500 N. Shoreline, 12th Floor  
Corpus Christi, TX 78471  
361-883-1711 • FAX 361-844-0122  
Email: [traiche@s-gins.com](mailto:traiche@s-gins.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Self Insured, Small Group, Worksite Marketing

**ELSIE FONTAINE GAERTNER CHFC, CLU, LUTCF, FLMI**  
Rick Ott & Co.  
P.O. Box 2020  
418 Peoples St., Suite 301  
Corpus Christi, TX 78403  
361-887-7688 • FAX 361-887-0719  
Email: [elsiefg@swbell.net](mailto:elsiefg@swbell.net)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Small Group

**RICHARD L. GALEN**  
Richard Galen & Asso  
P.O. Box 331243  
3649 Leopard, Suite 414  
Corpus Christi, TX 78463  
361-888-4008 • FAX 361-888-5653  
Email: [rlgalen@att.net](mailto:rlgalen@att.net)

**EDDIE L. GARCIA MBA, CLU**  
E. L. Garcia Insurance Associates  
4133 Golihar Rd.  
Corpus Christi, TX 78411  
361-854-4500 • FAX 361-854-6235  
Email: [elgarcia1@sbcglobal.net](mailto:elgarcia1@sbcglobal.net)  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, TPA, Worksite Marketing

**CRAIG GEHRELS CSA**  
Gehrels & Associates  
P.O. Box 489  
Winters, TX 79567-0489  
325-754-4818 • FAX 325-754-3024  
Email: [gehrels@wbx.net](mailto:gehrels@wbx.net)

**PAUL E. GERNAND LUTCF, CBC**  
Heavin and Associates Insurance Agency, Inc.  
4444 Corona, Suite 212  
Corpus Christi, TX 78411  
361-852-8005 • FAX 361-853-0137  
Email: [paul\\_gemand@yahoo.com](mailto:paul_gemand@yahoo.com)

**ROSIE GONZALEZ ACSR**  
Swantner & Gordon Ins Agency  
P.O. Box 870  
Corpus Christi, TX 78403  
361 533-1411 • FAX 361-844-0122  
Email: [rgonzalez@s-gins.com](mailto:rgonzalez@s-gins.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Self Insured, Small Group, Worksite Marketing

**HOWARD BERT GOODE JR. CLU, CHFC, CFS**  
LodeStone Financial Services, Inc.  
5103 E. Airline Rd.  
Victoria, TX 77904  
361-573-0701 • FAX 361-573-6032  
Email: [hgoode@lodestonergroup.com](mailto:hgoode@lodestonergroup.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**ARTHUR GRANADO**  
The Granado Group  
418 Peoples, Suite 401  
Corpus Christi, TX 78401  
361-249-4501  
Email: [thegranadogroup@earthlink.net](mailto:thegranadogroup@earthlink.net)

**LARRY GROVE**  
IBC Insurance Agency, Inc.  
5444 S. Staples St., Suite 100  
Corpus Christi, TX 78411  
361-985-1900 • FAX 361-985-7400  
Email: [lgrove@ibc.com](mailto:lgrove@ibc.com)

**NIDIA HAFER**  
The Arvak Insurance Group  
414 S. Tanchahua  
Corpus Christi, TX 78401-3423  
361-855-2500 • FAX 361-854-3133  
Email: [nidia@arvakinsurancegroup.com](mailto:nidia@arvakinsurancegroup.com)  
Areas of Practice: Dental, Individual, Large Group, Small Group

**POLLY HARRIS**  
Polly Harris Insurance Agency  
4444 Corona, Suite 100  
Corpus Christi, TX 78411  
361-852-9000 • FAX 361-852-9001  
Email: [polly@pollyharrisins.com](mailto:polly@pollyharrisins.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group

**MELISSA HARRISON**  
Swantner & Gordon Insurance  
P.O. Box 870  
Corpus Christi, TX 78403  
361-833-1711 x288 • FAX 361-844-0122  
Email: [mharrison@s-gins.com](mailto:mharrison@s-gins.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Self Insured, Small Group

**WILLIAM H. HEAVIN, JR. LUTCF, CBC**  
Heavin & Associates  
4444 Corona, Suite 212  
Corpus Christi, TX 78411  
361-852-8005 • FAX 361-853-0137  
Email: [willheavin@yahoo.com](mailto:willheavin@yahoo.com)

**LAURA HEBERT**  
Hebert Insurance Group  
935 Graham Rd  
Corpus Christi, TX 78418  
361-939-9344 • FAX 361-939-9585  
Email: [hebertins@sbcglobal.net](mailto:hebertins@sbcglobal.net)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Managed Care, Self Insured, Small Group, Worksite Marketing

**CHRISTINE HIGGINBOTHAM CIC**  
RGV Employee Benefits of Texas, LLC  
P.O. Box 58  
Weslaco, TX 78599-0058  
956-447-4581 • FAX 956-447-4713  
Email: [chris-ebot@bizrgv.rr.com](mailto:chris-ebot@bizrgv.rr.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Self Insured, Small Group

**PEDRO JASSO**  
Jasso Insurance Agency Ltd  
P.O. Box 745  
Alice, TX 78333  
361-664-4186 • FAX 361-664-1004  
Email: [pjasso1@sbcglobal.net](mailto:pjasso1@sbcglobal.net)  
Areas of Practice: Dental

**CLIFFORD JOHNSTONE CLU, CHFC**  
Swantner and Gordon Insurance Agency  
500 N. Shoreline Dr.  
Corpus Christi, TX 78403  
361-698-3072 • FAX 361-980-4210  
Email: [cjohnstone@s-gins.com](mailto:cjohnstone@s-gins.com)

**STEVE KEEVAN MHP-HIA**  
Blue Cross Blue Shield of Texas  
4444 Corona, Suite 120  
Corpus Christi, TX 78411  
361-878-1600 • FAX 361-878-1619  
Email: [steve\\_keevan@bcbstx.com](mailto:steve_keevan@bcbstx.com)

**JOSEPH J. KESSLING**  
Kessling Services  
4437 Dolphin Place  
Corpus Christi, TX 78411-3009  
361-857-6789 • FAX 361-225-4481  
Email: [kessling@trip.net](mailto:kessling@trip.net)

**DIANE C. LEE MHP**  
Campion-Lee Benefit Group  
710 Buffalo St., Suite 205  
Corpus Christi, TX 78401  
361-882-7630 • FAX 361-882-7635  
Email: [rdlee2@aol.com](mailto:rdlee2@aol.com)

**JOANNE LINDEMAN**  
Keetch & Associates  
1718 Santa Fe  
Corpus Christi, TX 78404  
361-883-3803 • FAX 806-747-7897  
Email: [joannelindeman@yahoo.com](mailto:joannelindeman@yahoo.com)

**LEO LINDEMAN**  
Care Improvement Plus  
13822 Mizzen St.  
Corpus Christi, TX 78418  
361-779-2212 • FAX 361-949-1566  
Email: [Leolindeman07@yahoo.com](mailto:Leolindeman07@yahoo.com)

**SHELLEY SWARTZ LOVE**  
Shelley Love Insurance Agency  
921 N. Chaparral St, Suite 220  
Corpus Christi, TX 78401  
361-885-0525 • FAX 361-885-0544  
Email: [shelley.love@sbcglobal.net](mailto:shelley.love@sbcglobal.net)

**DEBORAH K. MASSEY-NICHOLS LUTCF**  
D. Nichols Insurance Agency, Inc  
1305 State Highway 361, Suite D  
Port Aransas, TX 78373-4835  
361-749-7871 • FAX 361-749-7889  
Email: [dknicholsinsurance@hotmail.com](mailto:dknicholsinsurance@hotmail.com)

**LAURA L. MCCLELLAND**  
United Healthcare  
400 Mann St., Suite 901  
Corpus Christi, TX 78401  
361-693-3022  
Email: [lmcclel@uhc.com](mailto:lmcclel@uhc.com)

**RUSSELL RAY MEDLEY II**  
Assurant Employee Benefits  
9800 Richmond Ave., Suite 350  
Houston, TX 77042  
713-830-3614  
Email: [russell.medley@assurant.com](mailto:russell.medley@assurant.com)

**BART MING**  
Humana  
802 N. Carancahua, Suite 1700  
Corpus Christi, TX 78470  
361-866-2271 • FAX 210-991-9130  
Email: [bming@humana.com](mailto:bming@humana.com)

**ISAAC MIRELES CBC**  
Heavin & Associates Ins. Agency, Inc.  
4322 Aspen Grove Dr.  
Corpus Christi, TX 78413  
361-653-3051 • FAX 361-853-0137  
Email: [isaacheavininc@yahoo.com](mailto:isaacheavininc@yahoo.com)

**PATRICIA O'BRIEN**  
Corpus Christi Medical Center  
P.O. Box 8991  
Corpus Christi, TX 78468  
361-761-1453 • FAX 361-857-5960  
Email: [patricia.o'brien1@hcahealthcare.com](mailto:patricia.o'brien1@hcahealthcare.com)  
Areas of Practice: Managed Care

**RICK OTT CLU, LUTCF**  
Rick Ott Insurance dba: TLC Insurance Agencies, Inc.  
418 Peoples St., Suite 301  
P.O. Box 2020  
Corpus Christi, TX 78401  
361-887-7688 • FAX 361-887-0719  
Email: [rickott@swbell.net](mailto:rickott@swbell.net)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**JOHN E. OTTO CLU, LUTCF**  
Arvak Insurance Group  
414 S. Tanchahua  
Corpus Christi, TX 78401-3423  
361-855-2500 • FAX 361-854-3133  
Email: [john@arvakinsurancegroup.com](mailto:john@arvakinsurancegroup.com)

**ELIZABETH T. PEREZ MHP, HIA**  
Humana, Inc.  
1400 N. McColl, Suite 203  
McAllen, TX 78501  
956-688-5738 x38  
Email: [eperez@humana.com](mailto:eperez@humana.com)

**GILBERT PEREZ**

Perez Insurance Services  
P.O. Box 67  
Refugio, TX 78377-0067  
361-526-4465 • FAX 361-526-4836

**DAVID J. PERRY CLU**

David Perry & Associates  
P.O. Box 72477  
Corpus Christi, TX 78472  
361-853-7272 • FAX 361-853-6891  
Email: djperclu@aol.com  
Areas of Practice: Dental, Disability, Individual, Long Term Care, Medicare Supplement, Retirement, Small Group

**TIFFANY PHARIS**

Kelly, Honeycutt & Price, Inc.  
4455 S. Padre Island Dr., Suite 25  
Corpus Christi, TX 78411-5145  
361-225-2454 • FAX 361-225-0166  
Email: tiffany@khinet.com

**SHANNAN PHILLIPS**

Humana  
802 N. Carancahua, Suite 1700  
Corpus Christi, TX 78470  
361-866-2260 • FAX 361-866-2299  
Email: sphillips4@humana.com  
Areas of Practice: Small Group

**BARBARA F. PRICE CLU, LUTCF**

Kelly, Honeycutt & Price Inc.  
5151 Flynn Pkwy., Suite 310  
Corpus Christi, TX 78411-5145  
361-225-4200 • FAX 361-225-0166  
Email: barbara@khinet.com

**TAMMY RIMBEY**

AFLAC  
2101 Capeheart Circle  
Ingleside, TX 78362-6220  
361-774-6273  
Email: thelmarimbey@yahoo.com

**ANGELA RIVERA**

RGA Galen Inc.  
3649 Leopard St, Suite 414  
Corpus Christi, TX 78408  
361-888-4008 • FAX 361-888-5653  
Email: amr6483@yahoo.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Small Group

**ESMERALDA SILVA**

Humana  
802 N. Carancahua, Suite 1700  
Corpus Christi, TX 78470  
361-866-2252  
Email: esilva@humana.com

**CAROLEE SMITH**

GSM Insurors  
131 N. Virginia St., Suite G  
Port Lavaca, TX 77979  
361-552-6773 • FAX 361-552-6774  
Email: csmith@gsminsurors.com

**JUDITH A. SMITH**

Humana Insurance  
802 N. Carancahua, Suite 1700  
Corpus Christi, TX 78470-0182  
361-866-2209 • FAX 361-866-2299  
Email: jsmith3@humana.com  
Areas of Practice: Dental, Large Group, Self Insured

**LEO H. STAKEMILLER JR. LUTCF**

Stakemiller Insurance  
4925 Everhart, Suite 112  
Corpus Christi, TX 78411  
361-855-3261 • FAX 361-854-6245  
Email: stakemillerins@grandecom.net  
Areas of Practice: Worksite Marketing

**DANA L. STUMP CLU**

Southwestern Chamber Plan, Inc  
14493 S. Padre Island Dr., Suite A-280  
Corpus Christi, TX 78418  
512-949-9788 • FAX 512-949-8109

**PAMELA J. TAYLOR**

Humana  
207 Indiana St.  
Corpus Christi, TX 78470  
361-866-2240  
Email: pamjtaylor3@humana.com

**E. HOPE TORRES LUTCF**

Hope Torres Insurance  
1118 N. Bentsen  
McAllen, TX 78501  
956-631-9181 • FAX 956-631-9182  
Email: hopetorres@yahoo.com

**DENISE S. VILLAGRAN MBA**

E.B.C.  
434 Carmel Pkwy.  
Corpus Christi, TX 78411  
361-877-1133 • FAX 361-225-0906  
Email: denisev@stx.rr.com

**URBAN VILLAGRAN JR.**

Allstate Workplace Division  
434 Carmel Parkway  
Corpus Christi, TX 78411  
361-225-0907 • FAX 361-225-0907  
Email: uvillagran@stx.rr.com  
Areas of Practice: Worksite Marketing

**SUZANNE WOOD**

Bevill & Wood Financial Services  
101 N. Shoreline Dr., Suite 330  
Corpus Christi, TX 78401  
361-888-8700 • FAX 361-883-3030  
Email: suzanne.wood@plantoroe.com

**Dallas  
Association of Health Underwriters**

**BOBBY AGA LUTCF**

Rowden Hendrickson Shipley Rymor  
P.O. Box 279  
Kaufman, TX 75142  
972-962-5330 • FAX 972-932-7863  
Email: baga@rthsinsurance.com

**ANA ALLEN ACSR**

Higginbotham & Associates  
12720 Hillcrest Rd., Suite 450  
Dallas, TX 75230  
214-346-4444 • FAX 972-647-3558  
Email: aallen@higginbotham.net

**JENNIFER ALLEN**

Boley Featherston  
P.O. Box 292008  
Lewisville, TX 75029  
940-497-3574 • FAX 940-321-0796  
Email: jallen@advbenefits.net

**ALAN ALSAUGH CLTC**

New York Life  
2535 E. Southlake Blvd., Suite 140  
Southlake, TX 76092  
817-226-3900 • FAX 817-887-5700  
Email: maalspaugh@ft.newyorklife.com  
Areas of Practice: Small Group

**DAWN M. AMBROSE MHP**

IPS Advisors, Inc.  
8080 N. Central Expy., Suite 1500  
Dallas, TX 75206-3785  
214-443-2400 • FAX 214-443-2424  
Email: dambrose@ipsadvisors.com  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Self Insured, Small Group, TPA, Worksite Marketing

**DEBORA ANDERSON**

Diversified Benefit Services  
7930 W. Main St.  
Frisco, TX 75034  
972-826-1400 • FAX 972-826-1402  
Email: deb@dbstx.com  
Areas of Practice: Dental, Disability, Individual, Retirement, Small Group, Worksite Marketing

**CHARLES ANDOLINA**

Principal Financial Group  
5080 Spectrum Dr., Suite 700E  
Addison, TX 75001  
214-498-3097 • FAX 972-701-9735  
Email: chuckandolina@yahoo.com  
Areas of Practice: Large Group, Small Group

**WENDY AVERY**

Innovative Insurance Solutions  
2201 Harwood Rd.  
Bedford, TX 76021  
817-399-8822  
Email: Wendy@usbtx.com

**CAROL BAILEY RHU**

Action Rx  
3825 Trailview Dr.  
Carrollton, TX 75007-6286  
972-395-7757 • FAX 972-939-7372  
Email: cbailey@action-rx.com

**JAMES BAIRD**

3617 Bellaire Dr.  
Garland, TX 75040  
Email: jlbaIRD@tx.rr.com

**LINDA BAIRD**

Benefit Services  
P.O. Box 450088  
Garland, TX 75045-0088  
972-414-5737 • FAX 972-675-5619  
Email: jolinda.baIRD@comcast.net

**JILL BALBONI MBA, CHC**

Delta Dental Insurance Company  
700 Parker Square, Suite 150  
Flower Mound, TX 75028-7453  
972-580-1616 • FAX 972-580-1333  
Email: jbalboni@pmi.delta.org

**JEFF BALOGA**

Principal Financial Group  
5080 Spectrum Dr., Suite 700E  
Addison, TX 75001  
972-233-5088 x3211 • FAX 972-701-9735  
Email: baloga.jeff@principal.com

**BOURDON BARFIELD CLU**

Higginbotham  
103 S. Church  
McKinney, TX 75069  
972-529-9111 • FAX 972-529-1909  
Email: bbarfield@higginbotham.net

**GREGORY KEITH BARNES**

Aetna  
2777 Stemmons Fwy., 4th Fl  
Dallas, TX 75207  
214-200-8982 • FAX 214-200-8031  
Email: bamesg@aetna.com

**JOHN E. BARNES CLU, CHFC, REBC**

Barnes & Barnes  
4570 Westgrove, Suite 145A  
Addison, TX 75001  
972-818-0379  
Email: jay@barnesria.com  
Areas of Practice: Life Insurance Planning

**AARON BARNETT**

Summit Financial Group  
5400 LBJ Fwy., Suite 1425  
Dallas, TX 75227  
Email: abarnett@yoursummit.com  
Areas of Practice: Large Group

**JASON BARNETT**

Summit Financial Group  
5400 LBJ Fwy., Suite 1425  
Dallas, TX 75240  
972-341-2214  
Email: jbarnett@yoursummit.com  
Areas of Practice: Individual, Self Insured, Small Group

**DEE A. BEASLEY-HAYDEN**

Brinson Benefits  
12720 Hillcrest Rd., Suite 910-B  
Dallas, TX 75230  
972-434-3571 • FAX 214-447-9421  
Email: dee@brinsonbenefits.com

**SAUNDRA K. BEATY CLU**

Tate Financial Group  
2111 Eldorado Pkwy., Suite 100  
McKinney, TX 75070-7507  
972-529-3888 • FAX 972-529-9992  
Email: saundra@tatefinancialgroup.com  
Areas of Practice: Individual, Medicare Supplement, Small Group

**KATHLEEN BIEVENOUR**

The Insurance Exchange  
15770 Dallas Pkwy., Suite 925, LB7  
Dallas, TX 75248-1909  
972-991-6500 • FAX 972-991-2110  
Email: kbievenour@insxch.com

**JOE BITTNER CLU, RHU, CHFC**

Brooks, Bittner & Assoc  
7557 Rambler Rd., Suite 765  
Dallas, TX 75231-4142  
214-363-7188 • FAX 214-363-1042  
Email: jbittner@brooksbittner.com

**MONICA BLACK**

Humana  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251  
972-643-1781 • FAX 972-701-9735  
Email: mblack3@humana.com  
Areas of Practice: Dental, Disability, Small Group

**DAVID G. BLANCHARD CLU, CHFC**

P.O. Box 850306  
Richardson, TX 75085-0306  
972-690-7678 • FAX 972-690-9141  
Email: dgblanch@airmail.net

**BERTA BLANKENSHIP**

Foster Benefit Resources, Inc  
15851 Dallas Pkwy., Suite 205  
Addison, TX 75001  
972-960-8718 • FAX 972-960-8854  
Email: berta.blankenship@fosterbenefits.com  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Small Group

**MARY L. BOGGS BA**

Benefits Plus Services  
P.O. Box 293865  
Lewisville, TX 75029-3865  
972-315-7431 • FAX 972-315-6199  
Email: mary@benefitsplusservices.com  
Areas of Practice: Dental, Disability, Individual, Small Group

**ERIC BOLT**

1340 Monticello Dr.  
Prosper, TX 75078  
214-697-9877 • FAX 214-291-2585  
Email: eqb629@sbcbglobal.net

**BRIAN BOROVAY**

Prescott Pallet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251  
214-739-5442 • FAX 214-739-5625  
Email: bborovay@palletfinancial.com

**EVA MARIE BOUCHER CCEP**

CONEXIS  
6191 N. State Highway 161, Suite 400  
Irving, TX 75038  
214-569-7959 • FAX 214-492-8721  
Email: eva@conexis.com

**STUART BOWIE**

Block Vision of Texas  
4100 Alpha Rd.  
Dallas, TX 75244  
972-991-8816 • FAX 972-991-4704  
Email: sbowie@blockvision.com  
Areas of Practice: Large Group, Managed Care, Self Insured, Small Group

**DEBI W. BOWMAN**

Bowman & Bowman Consultants, Inc.  
2701 W. 15th St., Suite 554  
Plano, TX 75075  
972-578-5095 • FAX 972-578-6687  
Email: debi@bowmanbenefits.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Medicare Supplement, Self Insured, Small Group

**JIM BOWMAN**

Bowman & Bowman Consultants, Inc.  
2701 W. 15th St., Suite 554  
Plano, TX 75075-7523  
972-578-5095 • FAX 972-578-6687  
Email: jim@bowmanbenefits.com  
Areas of Practice: Dental, Individual, Long Term Care, Medicare Supplement, Small Group

**TANYA RENEE BOYD CBC**

Tanya Boyd, CBC  
2611 N. Beltline Rd., Suite 129  
Sunnyvale, TX 75182  
972-898-6908 • FAX 972-270-8200  
Email: tanya@save-usa.com

**LORRIE BRANDT**

Texcap Concord Insurance Services  
4100 McEwen Rd., Suite 270  
Dallas, TX 75248  
972-720-5360 • FAX 972-934-8226  
Email: lbrandt@texcap-concord.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**SUSAN BRENNER**

BenefitMall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
469-791-3446 • FAX 866-277-0858  
Email: susan.brenner@benefitmall.com

**DALE BRICKERT**

The Plexus Groupe Inc.  
14755 Preston Rd., Suite 425  
Dallas, TX 75254  
972-770-5010 • FAX 972-770-5011  
Email: ckligore@plexusgroupe.com

**WILLIAM M. BROOKS RHU**

John Alden Life Insurance  
6116 N. Central Expy., Suite 410  
Dallas, TX 75206-5172  
214-891-2322 • FAX 214-692-9601  
Email: bill.brooks@assurant.com  
Areas of Practice: Dental, Individual, Life Insurance Planning, Small Group

**ALYSE M. BROWN**

Benetrac  
225 San Diego Ave, Suite A  
San Diego, CA 92110  
972-899-3995 • FAX 972-899-3995  
Email: abrown@benetrac.com

**SANDRA BROWN**

McGriff, Seibels & Williams  
5080 Spectrum Dr., Suite 900E  
Addisohn, TX 75001  
469-232-2174 • FAX 469-232-2105  
Email: sbrown@mcgriff.com  
Areas of Practice: Dental, Disability, Large Group, Medicare Supplement, Retirement, Self Insured, Small Group

**BERTINA LYNN BRYANT**

Principal Financial Group  
5080 Spectrum Dr., Suite 700E  
Addison, TX 75001  
972-233-5088 x3214 • FAX 972-701-9735  
Email: bryant.lynn@principal.com

**TIFFANY BULLOCK**

Ameritas Group  
12655 N. Central Expy., Suite 910  
Dallas, TX 75243  
972-726-7700  
Email: tbullock@ameritas.com

**VICKI BURGESS**

HCC Life Insurance Company  
16415 Addison Rd., Suite 700  
Addison, TX 75001  
972-248-7130 • FAX 972-248-7157  
Email: vburgess@hcclife.com

**JACKIE BURSTYNE**

1009 Valley Creek Dr.  
Plano, TX 75075  
214-649-1822 • FAX 972-385-3791  
Email: jackieburstyne@gmail.com

**KENT T. CALHOUN CBC**

Kent Calhoun Insurance Services  
101 W. Louisiana, Suite 205  
McKinney, TX 75069  
214-544-3300  
Email: kentcalhoun@sbcglobal.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Medicare Supplement, Small Group, Worksite Marketing

**DICK CAPLINGER**

Prescott Paillet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251-2203  
972-455-4355 • FAX 972-661-1892  
Email: dcaplinger@pailletfinancial.com

**NORMA V. CARDENAS**

Delta Dental Ins Co  
700 Parker Square, Suite 150  
Flower Mound, TX 75028-7428  
972-410-3700 x3343 • FAX 972-410-3701  
Email: ncardenas@delta.org

**BETH CARLINO PHR, CEBS**

McGriff, Seibels & Williams  
5080 Spectrum Dr., Suite 900  
Addison, TX 75001  
469-232-2189 • FAX 469-232-2105  
Email: ldehn@mcgriff.com

**DOUGLAS J. CARLISLE RHU**

Mutual of Omaha  
5425 Barcelona Dr.  
Garland, TX 75043-5110  
972-279-7286 • FAX 972-424-0307  
Email: dcarl46870@aol.com

**KEVIN CATE**

IPS Advisors Inc.  
8080 N. Central Expy., Suite 1500  
Dallas, TX 75206-3785  
214-525-3898 • FAX 214-443-2424  
Email: kcate@ipsadvisors.com

**ROB CAUSEY**

Higginbotham & Associates  
12720 Hillcrest Rd., Suite 450  
Dallas, TX 75230  
214-346-4446 • FAX 972-647-3558  
Email: rcausey@higginbotham.net

**JOANN MARIE CHARRON**

Benefits Dallas  
11325 Pegasus St., Suite S-117  
Dallas, TX 75238-5201  
214-340-0115 • FAX 214-343-2534  
Email: jcharron@benefitsdallas.com

**DAVID M. CHEEK B.S.**

Pan American Life Insurance Company  
3701 W. Plano Pkwy., Suite 241  
Frisco, TX 75034  
214-634-9888 • FAX 972-599-3881  
Email: dcheek@panamericanlife.com

**DIANE CHILDRESS**

Lockton Dunning Benefits  
717 N. Harwood St., Suite 2500  
Dallas, TX 75201  
214-969-6163  
Email: dchildress@lockton.com

**DAVID W. CLAMPITT**

United Healthcare  
6816 Century Circle  
Plano, TX 75023  
972-618-0223  
Email: dw2c@verizon.net

**ERIK CLARK**

Humana  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251  
972-643-1722  
Email: eclark2@humana.com

**MARGARET J. CLARK**

LMMC  
P.O. Box 560847  
The Colony, TX 75056  
972-529-0033 • FAX 972-625-9166  
Email: reeseclark@gmail.com

**ROBERT S. CLARK**

Clark Insurance Associates PLLC  
7548 Preston Rd.  
Frisco, TX 75034  
214-534-8929 • FAX 972-377-6288  
Email: bob@insurancemakesmecrazy.com

**HOWARD S. COHEN CLU, CFS**

Waldman Bros., LLP  
6200 LBJ Fwy., Suite 200  
Dallas, TX 75240-6331  
972-458-8700 • FAX 972-458-8755  
Email: hcohen@waldmanbros.com

**GARY M. COLE**

Independent Medical Systems  
12221 Merit Dr., Suite 1950  
Dallas, TX 75251  
214-269-8400 • FAX 214-269-8401  
Email: gmcole47@att.net

**ASHLEY COLLINS GBA**

Frost Insurance  
5710 LBJ Fwy., Suite 460  
Dallas, TX 75240  
214-515-4153  
Email: acolins@frostinsurance.com  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Self Insured, Small Group, TPA, Worksite Marketing

**LINDA JO COMPTON**

Holmes Murphy & Assoc  
3333 Lee Pkwy., Suite 900  
Dallas, TX 75219  
214-363-4433 • FAX 214-691-4639  
Email: lcompton@holmesmurphy.com

**MIKEL COOK**

Morgan White Group  
1401 Brimwood Dr.  
McKinney, TX 75070  
214-934-0240 • FAX 972-569-8139  
Email: mikel@morganwhite.com

**JACQUELINE CRAIN**

Benefits Corporation of Texas  
12221 Merit Dr., Suite 160  
Dallas, TX 75251  
972-385-1046 • FAX 972-663-7362  
Email: jaki.crain@nmfn.com

**HOWARD DRAKE CRISSEY CLU, CHFC, RFC**

Benefit Resource Group of Texas  
6211 W. Northwest Hwy., Suite 151  
Dallas, TX 75225  
214-750-7557 • FAX 214-750-6101  
Email: hcrissey@brg-bx.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Long Term Care, Medicare Supplement, Small Group

**LINDA DAHLKE ACSR**

Compass Insurance Agency  
9101 LBJ Fwy., Suite 300  
Dallas, TX 75243  
972-889-6025 • FAX 972-889-6093  
Email: ldahlke@compassinsurance.com  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Small Group

**GARY R. DAIGLE RHU, CLU**

Teladoc-Gateway  
12770 Merit Dr., 2nd Floor  
Dallas, TX 75251  
972-744-2594  
Email: garyd@teladoc.net

**MAX A. DANIEL III LUTCF**

Dexter & Company Benefit Services Inc  
3601 Cedar Springs  
Dallas, TX 75219  
214-526-5646 • FAX 214-528-2853  
Email: mdaniel@dextercompany.com

**DON E. DAVIS**

Davis Insurance  
14902 Preston Rd., Suite 404-511  
Dallas, TX 75254  
972-386-3232 • FAX 972-386-3222  
Email: davidson@flash.net  
Areas of Practice: Medicare Supplement

**GARY L. DAVIS**

A.I.M. Resources  
2609 Kimberly Dr.  
Grapevine, TX 76051  
817-424-1113 • FAX 817-887-5175  
Email: aimresources@comcast.net  
Areas of Practice: Dental, Individual, Life Insurance Planning, Large Group, Self Insured, Small Group

**HENRY M. DAWSON RHU, CLU**

HD Agency  
2005 Drake Dr.  
Richardson, TX 75081  
972-234-8318 • FAX 972-671-5625  
Email: HenryDawson@prodigy.net

**ROSEMARY DEININGER HIA, RHU**

6703 Fox Glen Dr.  
Arlington, TX 76001  
FAX 866-700-9053  
Email: planoirish@sbcglobal.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**BRENT DEPEPPE**

BenefitMall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
Email: depeppeb@benefitmall.com

**LAUREN E. DEVENNEY**

Tanya Boyd & Associates  
2611 N. Beltline Rd., Suite 129  
Sunnyvale, TX 75182  
972-203-0180 • FAX 972-294-3379  
Email: lauren@tanyaboynassociates.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group, Worksite Marketing

**PAMELA J. DEVOS CBC**

5437 Breckenridge Ct  
Frisco, TX 75034  
972-335-2134 • FAX 972-377-8780  
Email: pjdevos@tx.rr.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group

**RONALD DOBERVICH MA, CBC**

Sage Benefit Group  
968-38th Ln.  
Anoka, MN 55303  
763-712-5352 • FAX 214-279-0856  
Email: dfmg123@visi.com

**DODD DORSEY**

McGriff, Seibels & Williams  
5949 Sherry Ln., Suite 1300  
Dallas, TX 75225  
469-232-2168 • FAX 469-232-2105  
Email: ddorsey@mcgriff.com

**CAROLINE DOYLE**

Doyle Ins Agency  
505 E. Boydston  
Rockwall, TX 75087  
972-722-0777 • FAX 214-722-0663  
Email: cdoyle@doyle-insurance.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Small Group, Worksite Marketing

**MICHELLE G. DRESCHER**

Bancorp Bank  
10841 Virginia Pkwy., Suite 103  
McKinney, TX 75070  
469-632-7140 • FAX 302-791-5786  
Email: mdrescher@thebancorp.com

**HEATH DRULMAN**

Trustmark Insurance  
700 Central Expy. South, Suite 200  
Allen, TX 75013  
972-649-6000 • FAX 972-649-6029  
Email: hdrulman@trustmarkins.com

**JOHN A. DUBAS**

United Healthcare  
5800 Granite Pkwy., Suite 900  
Plano, TX 75024  
972-963-4381 • FAX 972-963-4377  
Email: john.dubas@unc.com

**MARILYN DUCKWORTH**

Health Insure Plus  
4287 Belt Line Rd., Suite 354  
Addison, TX 75001-4510  
972-733-0878 • FAX 972-323-2522  
Email: marilyn@healthinsureplus.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Long Term Care, Medicare Supplement, Small Group,  
Worksite Marketing

**STU DUNKLE CEBS**

Colonial Supplemental Ins.  
1401 N. Central Expy., Suite 380  
Richardson, TX 75080  
972-839-6855 • FAX 877-419-6504  
Email: stuart.dunkle@coloniallife.com

**SARA EDWARDS**

2706 Woodstream  
McKinney, TX 75070  
972-978-1340  
Email: saraedwards@mac.com  
Areas of Practice: Individual, Small Group, Worksite Marketing

**KATHY ENOCHS**

Group & Pension Administrators  
12770 Merit Dr., 2nd Floor  
Park Central 8  
Dallas, TX 75251  
972-744-2445 • FAX 972-744-2410  
Email: KathyE@gpatpa.com

**MICHAEL E. EVANS CLU, CHFC**

Union Central Life Insurance Co.  
549 E. Sandy Lake Rd., Suite 100  
Coppell, TX 75019  
972-834-4199  
Email: mevans@unioncentral.com  
Areas of Practice: Disability

**HEATHER FAGAN**

The Guardian  
13355 Noel Rd., Suite 1555  
Dallas, TX 75240  
214-414-2260 • FAX 972-458-0144  
Email: heather\_m\_fagan@glic.com

**JANICE FAGEN**

Wellcare  
7800 N. Stemmons  
Dallas, TX 75247  
214-879-1122  
Email: janice.fagen@wellcare.com

**KESA FARRELL**

The Plexus Groupe Inc.  
14755 Preston Rd., Suite 425  
Dallas, TX 77254  
972-770-5010 • FAX 972-770-5111  
Email: kfarrell@plexusgroupe.com

**CRAIG R. FILIP LUTCF, CLU**

Filip Insurance Services  
532 Crestridge Rd.  
Rockwall, TX 75082  
972-771-6043 • FAX 972-771-9807  
Email: rick@filipinsurance.com

**ROBERT FIORENDINO**

Group Benefits  
1814 Justin Rd.  
Highland Village, TX 75077  
972-966-8383 • FAX 972-966-2248  
Email: robert.fiorendino@groupbenefitsrfl.com

**BRIAN J. FISHER**

Fisher & Associates  
16801 Addison Rd., Suite 124  
Addison, TX 75001  
214-774-2450 • FAX 972-380-5635  
Email: fisher.assoc@gmail.com

**DEBORAH L. FLECK**

The Diamond Benefit Group  
2416 Warwick Ave.  
Flower Mound, TX 75028  
972-355-2205 • FAX 972-355-1805  
Email: diamond.benefit@verizon.net

**RUSSELL P. FOREMAN JR. LUTCF, RHU, CLU**

The Prudential  
203 Sparrow Hawk  
McKinney, TX 75070-5849  
972-529-5792 • FAX 972-529-5792  
Email: russ.foreman@juno.com

**KIM FOSTER**

Foster Benefit Resources Inc.  
5721 Woodmont Court  
Plano, TX 75093  
972-964-6446 • FAX 972-960-8854  
Email: kimfst@aol.com

**KIM J. FOWLER**

106 N. Denton Tap Rd., Suite 210-357  
Coppell, TX 75019  
214-697-5744  
Email: kim.j.fowler@tx.rr.com

**LINDA FRALEY**

DSG Benefits Group LLC  
7616 LBJ Fwy., Suite 620  
Dallas, TX 75251  
972-241-0044 • FAX 972-241-4802  
Email: lfraley@dsgbenefits.com

**LARRY P. FRENCH**

Benefits Consulting Resources  
6028 Highplace Circle  
Dallas, TX 75254-8516  
214-354-7486  
Email: frenchindal@tx.rr.com  
Areas of Practice: Disability, Small Group

**BARRY FRIEDMAN CFP**

AmeriPlan USA  
5700 Democracy Dr.  
Plano, TX 75024  
469-229-4003 • FAX 469-229-4103  
Email: baryf@ameriplanusa.com

**LISA R. GAJDICA**

Foster Benefit Resources, Inc.  
15851 Dallas Pkwy., Suite 205  
Addison, TX 75001  
972-960-8718 • FAX 972-960-8854  
Email: lisa.gajdica@fosterbenefits.com

**DANIEL GANN**

Dillard & Gann  
109 East Main St.  
Whitesboro, TX 76273  
903-564-6472 • FAX 903-564-1592  
Email: dgann@dillardgann.com  
Areas of Practice: Individual, Small Group

**RAYMOND H. GANN RHU**

Dillard & Gann Insurance  
109 E. Main St.  
Whitesboro, TX 76273  
903-564-6472 • FAX 903-564-1529  
Email: rhgann@cox-internet.com

**JENNIFER GARCIA**

BenefitMall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
469-791-3372 • FAX 866-821-3530  
Email: jennifer.garcia@benefitmall.com

**KELLI GARCIA**

Trustmark  
2435 N. Central Expy., Suite 950  
Richardson, TX 75080  
972-490-6202 • FAX 972-490-0236  
Email: kgarcia@trustmarklife.com  
Areas of Practice: Large Group

**RANDALL K. GARDNER RHU**

Healthnow Administrative Services  
1000 Texan Trail, Suite 201  
Temple, TX 76501  
817-328-6140  
Email: randy.gardner@bcitpa.com  
Areas of Practice: Large Group, Self Insured, Small Group, TPA

**ALLAN GARRISON CBC**

Insurance Connection  
1204 W. University, Suite 206  
Denton, TX 76201  
940-382-4700  
Email: bob@argarrison.com

**A. ALLEN GEHRKI**

CONEXIS  
6191 N. State Hwy. 161, Suite 400  
Irving, TX 75038-2220  
214-492-8731 • FAX 877-353-2948  
Email: agehrki@conexis.com

**SCOTT GIBBS**

McGriff, Seibels & Williams Inc.  
5949 Sherry Ln., Suite 1300  
Dallas, TX 75214  
469-232-2188 • FAX 469-232-2105  
Email: sgibbs@mcgriff.com

**LORI A. GIBSON MHP, HIA**

BenefitMall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
972-866-1813 • FAX 972-866-1650  
Email: lori.gibson@benefitmall.com

**CHRISTOPHER GILBERT**

ING Employee Benefits  
15455 Dallas Pkwy., Suite 1250  
Addison, TX 75001  
972-419-5765 • FAX 972-419-5781  
Email: chris.gilbert@us.ing.com

**TIM GLEBUS**

The Insurance Exchange  
15770 Dallas Pkwy., Suite 925  
Dallas, TX 75248  
972-991-6500  
Email: tglebus@insexch.com

**JEANNIE R. GOADE**

Benefits By Design  
3541 Pebble Beach Dr.  
Farmers Branch, TX 75234  
972-243-7172 • FAX 972-243-4471  
Email: jgoade@tx.rr.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Large Group, Long Term Care, Self Insured, Small  
Group

**JOHN F. GOLDEN CLU, CHFC, CBC**

Vantage Benefit Administrators  
1817 Windsong Circle  
Keller, TX 76248  
951-760-7066  
Email: jgolden@vantagebenefits.com

**DAVID SAMUEL GOLDFARB CBC**

DSG Benefits Group LLC  
11937 Denton Dr.  
Dallas, TX 75234  
972-241-0044 • FAX 972-241-4802  
Email: dgoldfarb@dsgbenefits.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning,  
Individual, Life Insurance Planning, Large Group, Long Term Care,  
Managed Care, Medicare Supplement, Retirement, Self Insured,  
Small Group, TPA, Worksite Marketing

**MICHAEL GOMES**

BenefitMall, Inc.  
4581 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
469-791-3326 • FAX 469-791-3434  
Email: michaelg@benefitmall.com

**MICHAEL J. GONZALES**

Source 1 Financial Services  
1715 H Ave., Suite B  
Plano, TX 75074  
972-881-5511 • FAX 972-881-5581  
Email: mg.source@gte.net  
Areas of Practice: Disability, Financial/Estate Planning, Individual,  
Life Insurance Planning, Retirement, Small Group

**DIANE E. GONZALEZ-VICKERS**

Benefit Writers  
P.O. Box 651  
Rockwall, TX 75087-0651  
214-607-1101 • FAX 214-607-1107  
Email: diane@benefitwriters.com

**WES GOODE**

Metlife  
5400 LBJ Fwy., Suite 1100  
Dallas, TX 75240  
972-246-1721 • FAX 972-934-8723  
Email: wgoode@metlife.com

**CHRIS GOODSPEED**

The Goodspeed Insurance Agency  
2815 Valley View, Suite 115  
Dallas, TX 75234  
972-241-0440 • FAX 972-241-0880  
Email: chris@goodspeedinsurance.com

**CAROLYN L. GOODWIN CBC**

Goodwin Benefits Group, LLC  
12740 Hillcrest Rd., Suite 275  
Dallas, TX 75230  
972-503-4248 • FAX 972-503-4241  
Email: cgoodwin@goodwinbenefits.com  
Areas of Practice: Dental, Disability, Individual, Large Group,  
Medicare Supplement, Retirement, Self Insured, Small Group

**A. ANDRA GRAVA RHU, CLU**

Union Central-Dallas Agency  
17000 N. Dallas Pkwy., Suite 226  
Dallas, TX 75248  
972-774-9663 • FAX 972-774-1792  
Email: agrava@ucdallas.com

**VANESSA GRAY**

Preferred Insurance Connection  
2645 Magnolia Dr.  
Irving, TX 75062  
972-659-9707 • FAX 972-570-1376  
Email: vanny2@verizon.net

**JODI GREEN**

The Insurance Exchange  
15770 Dallas Pkwy., Suite 925 LB7  
Dallas, TX 75248  
972-991-6500 x124 • FAX 972-991-2110  
Email: jgreen@insxch.com

**SUZANNE J. GREGORY**

Health Insurance Texoma  
1402 W. Houston St.  
Sherman, TX 75092  
903-892-8628 x2 • FAX 214-291-5824  
Email: Sue@hitexoma.com

**HENRY GRISMORE JR.**

Grismore Insurance Services  
15621 Appaloosa Dr.  
Frisco, TX 75035  
972-540-7540 • FAX 972-984-1443  
Email: grismoreinsurance@hotmail.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Long Term Care, Small Group

**LUKE MICHAEL GRIZZAFFI**

Grizzaffi Darby LLC  
319 W. Oak St.  
Denton, TX 76201  
817-366-1421  
Email: luke@grizzaffibenefitmanagement.com

**KATHRYN GRUBBS**

Wetle & Associates  
6434 Maple Ave., Suite 450  
Dallas, TX 75235-5514  
214-350-9570 • FAX 214-350-8745  
Email: k.grubbs@sbcglobal.net

**TOM GUEST CLU, CHFC, RHU**

P.O. Box 601534  
Dallas, TX 75205  
214-205-8518  
Email: tmgnc@mac.com

**FERNANDO GUZMAN**

Benefitmall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
800-350-0500 • FAX 800-675-1726  
Email: fredg@benefitmall.com

**LYNN HAILSTONE**

Hailstone Insurance Group  
14881 Quorum Dr., Suite 100  
Dallas, TX 75254  
972-661-9992 • FAX 972-239-1242  
Email: lynn@hailstonegroup.com  
Areas of Practice: Dental, Disability, Managed Care, Small Group

**GENEVA HAMILTON MBA**

The Benefit Source LLC  
555 Republic Dr., Suite 200  
Plano, TX 75074  
972-516-4226 • FAX 972-422-9142  
Email: geneva.hamilton@comcast.net

**GREGORY W. HAMMONS**

Southwest Health and Life  
P.O. Box 821541  
Dallas, TX 75382  
214-289-6314 • FAX 214-343-9991  
Email: grextex@sbcglobal.net

**ROXANA HANDAL**

Principal Financial Group  
5080 Spectrum Dr., Suite 700E  
Addison, TX 75001  
972-233-5088 x3209 • FAX 972-701-9735  
Email: handal.roxana@principal.com

**BONNIE J. HARDESTY**

EWI Risk Services  
5400 LBJ Fwy., Suite 1060  
Dallas, TX 75240  
972-560-0685 • FAX 972-566-6801  
Email: bhardesty@ewirisk.com  
Areas of Practice: Disability, Life Insurance Planning, Large Group, Self Insured

**ANN HARRIS**

American General Life Company  
514 W. Hunt St.  
McKinney, TX 75069  
214-654-6670 • FAX 214-654-6370  
Email: ann.harris@aig.com  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Worksite Marketing

**STEPHEN L. HARRIS CLU, CHFC**

Stephen L. Harris CLU & Assoc  
1701 N. Collins Blvd., Suite 215  
Richardson, TX 75080-3554  
972-680-2777 • FAX 972-680-2780  
Email: slhassoc@aol.com

**HEATHER HENDERSON**

Prescott Paillet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251  
214-739-5442  
Email: hhenderson@prescottpaillet.com  
Areas of Practice: Large Group, Self Insured, Small Group

**LIZETTE HENSLEY**

Insurance Team  
2311 Texas Dr., Suite 100  
Royse City, TX 75189  
972-252-9999 • FAX 972-252-9363  
Email: lizette@insteam1.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Small Group, TPA

**LESLEY HENSON**

Unicare  
3820 American Dr.  
Plano, TX 75075  
972-599-6021 • FAX 972-599-6267  
Email: lesley.henson@wellpoint.com

**CHRISTOPHER D HIGMAN CIC, CPCU**

Devine-Higman Insurance  
5250 Hwy. 78, Suite 750-234  
Sachse, TX 75048  
214-517-8762  
Email: cd.higman@gmail.com  
Areas of Practice: Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Retirement, Small Group, Worksite Marketing

**NANCY HILL**

Northern Star Insurance Services  
P.O. Box 1359  
Frisco, TX 75034  
866-830-3245 x101 • FAX 866-832-3249  
Email: nhill@northernstards.com

**BRENDA CROWE HOBSON**

Gallagher Benefit Services  
17304 Preston Rd., Suite 450  
Dallas, TX 75252  
214-466-1254 • FAX 214-466-1255  
Email: brenda\_hobson@ajg.com

**DEANNA MARIE HOGENBOOM**

VSP  
3333 Quality Dr.  
Rancho Cordova, CA 95670  
800-852-7600 • FAX 916-463-3928  
Email: deanna.hogenboom@vsp.com

**LAURA HOLLAND**

Cigna  
11529 Las Polamas Dr.  
Frisco, TX 75034  
972-582-7644  
Email: laura.holland@cigna.com

**RYAN K. HOLLOWAY**

Higginbotham & Associates  
12720 Hillcrest Rd., Suite 450  
Dallas, TX 75230  
214-346-4113 • FAX 972-647-3558  
Email: rholloway@higginbotham.net  
Areas of Practice: Dental, Disability, Large Group, Self Insured, Small Group

**DELISIA HOLMAN**

Unicare  
3820 American Dr.  
Plano, TX 75075  
214-242-8004  
Email: delisia.holman@wellpoint.com  
Areas of Practice: Individual

**J. ROSS HOPKIN**

The Brokerage, Inc.  
P.O. Box 1139  
Lewisville, TX 75067-1139  
469-635-6000 • FAX 469-635-6001  
Email: ross@thebrokerageinc.com

**RACHEL M. HORTON**

The Insurance Exchange  
15770 Dallas Pkwy., Suite 925  
Dallas, TX 75248  
972-991-6500 x103 • FAX 972-991-6500  
Email: rhorton@insxch.com

**DEBBIE HUBBELL**

Q Temps  
17300 Preston Rd., Suite 350  
Dallas, TX 75252  
972-960-1305 x115  
Email: dhubbell@q-temps.com

**MARY LOU HUDMAN**

A Benefit Source  
5330 Bent Tree Forest Dr., Suite 313  
Dallas, TX 75248  
972-387-9601 • FAX 972-490-1018  
Email: mlhudman@sbcglobal.net  
Areas of Practice: Dental, Disability, Individual, Long Term Care, Medicare Supplement, Small Group, Worksite Marketing

**FORREST HUGGINS**

Southwestern Benefit Designs  
3860 W. Northwest Highway, Suite 230  
Dallas, TX 75220-5155  
972-380-4044 • FAX 972-380-4204  
Email: fhuggins@southwesternbenefit.com

**LARRY W. HUGHEY**

Warren Employee Benefits Company  
2701 N. Dallas Pkwy., Suite 460  
Plano, TX 75093  
972-473-4600  
Email: larry@webcoinsurance.com

**JAY A. HUMINSKY RHU REBC**

IPS Advisors, Inc.  
8080 N. Central Expy., Suite 1500  
Dallas, TX 75206-3785  
214-443-2486 • FAX 214-443-2424  
Email: jhuminsky@ipsadvisors.com

**JENNIFER HUNTER**

P5e Health Services  
1640 W. Chapman, Suite 250  
Sanger, TX 76266  
940-458-7647 • FAX 940-458-6636  
Email: jhunter@p5health.com

**BOB HURST**

UnitedHealthcare  
5800 Granite Pkwy., Suite 710  
Plano, TX 75024-6612  
972-233-2566 • FAX 972-233-2350  
Email: bhurst@uhc.com

**JAMES R. HUSSEY**

Higginbotham Ins Agency  
12720 Hillcrest Rd., Suite 450  
Dallas, TX 75230  
214-739-9552 • FAX 214-987-2834  
Email: jhussey@higginbotham.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Retirement, Self Insured, Small Group, TPA, Worksite Marketing

**COLLEEN L. HYLTON**

1009 Remington Trail  
Mesquite, TX 75181  
214-668-6170  
Email: jamericanchica@yahoo.com

**MARGARET ISOM**

BCBS  
14643 Dallas Pkwy., Suite 850  
Dallas, TX 75240  
972-855-9034 • FAX 972-855-9060  
Email: margaret\_isom@bcbsx.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Small Group

**BRYAN C. JACKSON**

GEI Group  
545 E. John Carpenter Fwy., Suite 300  
Richardson, TX 75082  
972-719-9146 • FAX 972-719-9147  
Email: bjackson@geygrp.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Self Insured, Small Group, Worksite Marketing

**LANNIE D. JACKSON**

Jackson Benefits Group  
702 S. Denton Tap Rd., Suite 110  
Coppell, TX 75019-4541  
214-245-4299 • FAX 214-224-0540  
Email: lannie@jacksonbenefits.net

**JEFF JACOBY**

Boston Mutual  
14651 Dallas Pkwy., Suite 407  
Dallas, TX 75240  
800-959-9575 • FAX 214-224-0540  
Email: jeff\_jacoby@bostonmutual.com

**MIKE JENNINGS**

QCD of America  
12222 Merit Dr., Suite 1070  
Dallas, TX 75251  
972-726-0444 • FAX 972-726-0448  
Email: mjennings@qcdofamerica.com

**BRIAN JONES RSM**

Digital Insurance  
16475 Dallas Pkwy., Suite 550  
Addison, TX 75001  
972-335-7060  
Email: bjones@digitalinsurance.com

**CARRIE LYNN JONES**

Benefitmall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
469-791-3300 • FAX 800-675-1726  
Email: carrie.jones@benefitmall.com

**STEVEN W. JONES BA**

Humana Inc.  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251  
972-643-1661 • FAX 210-582-5474  
Email: sjones11@humana.com  
Areas of Practice: Dental, Large Group, Managed Care, Medicare Supplement, Self Insured

**KAREN JOST**

E & J Benefits, Inc.  
9032 Green Oaks Circle  
Dallas, TX 75243  
214-533-2268 • FAX 214-340-7799  
Email: kjeanwood@aol.com

**IQBAL KAMDAR**

2134 Wheaton Dr.  
Richardson, TX 75081  
972-994-9887 • FAX 972-994-0788  
Email: kamdar617@aol.com

**CLIFF KAMMERDIENER MHP**

Trustmark  
700 Central Expy. South, Suite 200  
Allen, TX 75013  
972-649-6005 • FAX 972-649-6029  
Email: cliff.kammerdiener@trustmarkins.com  
Areas of Practice: Dental, Disability, Life Insurance Planning, Small Group

**BARBARA KELLY**

7118 Stone Meadow Circle  
Rowlett, TX 75088  
972-202-9600  
Email: bk@barbarakelly.com

**LAURA A. KELLY**

American Community  
39201 Seven Mile Rd.  
Livonia, MI 48152  
800-233-3444 x4168  
Email: lkelly@american-coomunity.com

**JACQUELINE KIM**

14181 Noel Rd., Suite 5203  
Dallas, TX 75254  
Email: jackiehkim@hotmail.com  
Areas of Practice: Dental, Disability, Large Group, Small Group

**STEPHANIE F. KINNUNEN**

Ameriprise Financial  
6860 N. Dallas Pkwy., Suite 500  
Plano, TX 75024  
972-244-5800 • FAX 469-229-0315  
Email: stephanie.f.knunen@ampf.com

**JOE KIPP**

HCC Life Insurance Company  
16415 Addison Rd., Suite 700  
Addison, TX 75001  
972-381-4854 • FAX 972-248-7157  
Email: jkipp@hcclife.com  
Areas of Practice: Life Insurance Planning, Large Group, Self Insured

**G SCOTT KLEIN ACBC, CBA**

Grizzaffi Darby  
319 W. Oak St.  
Denton, TX 76201  
940-380-1245 • FAX 940-591-6556  
Email: sklein@grizzaffidarby.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, TPA, Worksite Marketing

**GARY KLEIN**

3211 San Sebastian Dr.  
Carrollton, TX 75006  
Email: garyklein98@gmail.com

**BARRY A. KNIGHT**

BK & Associates  
P.O. Box 898  
Quitman, TX 75783  
903-967-2491 • FAX 903-967-2492  
Email: barry@bkinsuranceolutions.com

**BRENDA KOERTGE**

Merit Insurance Services Inc.  
2601 Network Blvd., Suite 200  
Frisco, TX 75034  
214-618-5101 • FAX 214-618-5111  
Email: bkoertge@merit-ins.com

**MICHAEL D. KOLACZ CEP, LUTCF**

Chase Warner Financial LLC  
6860 N. Dallas Pkwy., Suite 200  
Plano, TX 75024  
972-404-9300 • FAX 972-404-0048  
Email: Golf@flash.net

**STEPHEN KOWALSKI RHU**

2323 N. Field St., Suite 2347  
Dallas, TX 75201  
214-999-0608 • FAX 214-999-0608  
Email: skowalski@sbcglobal.net  
Areas of Practice: Life Insurance Planning

**JOHN H. KRANTZ III**

McLaughlin Brunson  
6600 LBJ Fwy., Suite 220  
Dallas, TX 75240  
214-503-1212 • FAX 214-503-8899  
Email: john@mcLaughlinbrunson.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group

**ROBERT A. KUCERA RHU, CLU**

QCD of America  
15770 Dallas Pkwy., Suite 925, LB 7  
Dallas, TX 75248  
972-991-6500 • FAX 972-991-2110  
Email: rakre@verizon.net

**SUSAN KUDES**

United Healthcare  
5800 Granite Pkwy.  
Plano, TX 75024  
972-740-9610 • FAX 972-740-9610  
Email: susan.kudes@uhc.com

**LAURIE KUHLEWEIN**

9449 Estate Lane  
Dallas, TX 75238  
214-534-6568  
Email: lauriek831@gmail.com  
Areas of Practice: Large Group

**MITCHELL KUHN**

National Health Administrators  
5000 Quorum Dr., Suite 560  
Dallas, TX 75254  
469-341-3710 • FAX 469-341-3711  
Email: mitchell.kuhn@nha.net  
Areas of Practice: Individual, Large Group, Long Term Care, Small Group

**SHARON KUSHNER**

Prescott Pallet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251-2203  
972-455-4388 • FAX 972-661-1892  
Email: skushner@palletfinancial.com

**DANIEL CLIFFORD LABROAD**

Ovation Health & Life Services, Inc.  
6315 Crested Butte Dr.  
Dallas, TX 75252  
972-407-9959 • FAX 972-407-1403  
Email: daniel@ovationlife.com

**MARK WINSTON LAFAYRE**

Universal Benefits (UBP)  
4341 Southern Ave.  
Dallas, TX 75205  
210-829-7681 • FAX 214-219-6601  
Email: mlafavre@charter.net

**LESLI LANDIN**

CVS/Caremark  
750 W. John Carpenter Fwy.  
Irving, TX 75039  
469-524-5743 • FAX 469-524-7186  
Email: lesli.landin@caremark.com  
Areas of Practice: Self Insured, TPA

**SHANNON D. LANE**

Higginbotham & Associates  
12720 Hillcrest Rd., Suite 450  
Dallas, TX 75230  
214-346-4114 • FAX 972-647-3558  
Email: slane@higginbotham.net  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Self Insured, Small Group, TPA

**JERRY DUANE LEFTWICH**

Gallagher Benefit Services, Inc.  
14241 Dallas Pkwy., Suite 300  
Dallas, TX 75254  
972-663-6116 • FAX 972-991-4061  
Email: duane\_leftwich@ajg.com  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, TPA, Worksite Marketing

**JO LESTER CBC**

Group Resources Inc.  
2100 Ross Ave., Suite 900  
Dallas, TX 75201  
214-922-8880 • FAX 214-922-9802  
Email: jlester@groupresources.com

**MICHELLE LEWIS**

IPS Advisors  
4308 Ridge Point Ln.  
Plano, TX 75024  
214-443-2488 • FAX 214-443-2424  
Email: mlewis@ipsadvisors.com

**LISA LILLEY**

The General Agency  
1525 N. I-35 E, Suite 125  
Carrollton, TX 75006  
972-466-2915 • FAX 972-466-2965  
Email: lisa@echp.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Small Group

**PHIL LIVELY LAH**

Lively Insurance Services  
2504 Waterford Dr.  
Irving, TX 75063  
214-228-3139  
Email: phil.lively.ins@sbcglobal.net  
Areas of Practice: Disability, Individual, Medicare Supplement, Small Group

**SANDRA KAYE LONGACRE RHU, REBC**

Longacre Benefits Group  
101 W. Renner Rd., Suite 160  
Richardson, TX 75082  
214-373-6380 • FAX 214-575-4883  
Email: slongacre@longacrebenefits.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group

**JULIE M. LOVERN**

PHCS/MultiPlan Inc.  
1501 LBJ Fwy., Suite 650  
Dallas, TX 75234  
972-884-1422 • FAX 972-484-8437  
Email: julie.lovern@multiplan.com  
Areas of Practice: Managed Care

**SHALIMAR LOWE**

Independent Insurance Group Benefits Inc.  
3010 LBJ Fwy., Suite 920  
Dallas, TX 75234  
972-231-8277 • FAX 972-241-2504  
Email: shalimar@indinsgrp.com

**JEREMY MAHONEY**

BenefitMall  
4851 LBJ Fwy., Suite 100  
Dallas, TX 75244  
Email: mahoneyj@benefitmall.com

**MARK MANSON**

Wellcare  
2717 Stonepointe  
McKinney, TX 75070  
214-879-1105  
Email: mark.manson@wellcare.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group, TPA, Worksite Marketing

**MARC S. MARACCINI**

Corvel  
801 Cherry St., Suite 2400  
Fort Worth, TX 76102  
817-390-1610 • FAX 866-392-2561  
Email: marc\_maraccini@corvel.com

**CINDI MARSH**

Diversified Benefit Services  
P.O. Box 2462  
Frisco, TX 75034  
972-826-1400 • FAX 972-826-1402  
Email: sales@diversifiedbenefitservices.com

**RANDALL MARTELL HIA, MHP**

IPS Advisors, Inc.  
8080 N. Central Expy., Suite 1500  
Dallas, TX 75206-3785  
214-443-2400 • FAX 214-443-2424  
Email: rmartell@ipsadvisors.com  
Areas of Practice: Large Group

**CRAIG D. MARTIN RHU, MHP**

United Concordia Dental  
8214 Westchester Dr., Suite 600  
Dallas, TX 75225  
214-346-2590 • FAX 214-378-6306  
Email: craig.martin@ucci.com

**MICHELE E. MARTIN**

Prescott Pallet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251  
214-739-5442 • FAX 214-739-5625  
Email: mmartin@prescottpallet.com

**PHILIP N. MARTIN**

Principal Financial Group  
5080 Spectrum Dr., Suite 700E  
Addison, TX 75001-4636  
972-980-9990 x449 • FAX 972-701-9735  
Email: martin.philip@principal.com  
Areas of Practice: Large Group, Small Group

**RANDY SCOTT MARTIN CBC**

Prudential Financial  
8117 Preston Rd., Suite 600  
Dallas, TX 75225  
214-750-5060 • FAX 214-750-5080  
Email: randy.martin@prudential.com

**GRANT S. MATHEWS CLTC, CBC**

Genworth  
2826 Forestwood Dr.  
Arlington, TX 76006  
817-652-0038  
Email: grantmathews@genworth.com

**ALLYSON MCBRIDE**

Rogers Benefit Group  
12222 Merit Dr., Suite 1780  
Dallas, TX 75251  
972-233-3366 • FAX 972-233-3381  
Email: amcbride@rogersbenefit.com  
Areas of Practice: Small Group

**STEPHEN L. MCBRIDE CEBS, CLU, CHFC**

115 Bristol Court  
Coppell, TX 75019  
214-325-4870  
Email: smcbride70@aol.com  
Areas of Practice: Large Group

**FRANK MCCAFFREY**

Humana  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251  
972-643-1741 • FAX 210-991-9107  
Email: fmccaffrey@humana.com

**JULIE MCCLAIN**

Principal Financial Group  
5080 Spectrum Dr., Suite 700E  
Addison, TX 75001  
972-233-5088 • FAX 972-701-9735  
Email: mcclainjulie@principal.com

**DONNA MCCRIGHT CBA, LTCP**

Texans Insurance Group  
5050 Quorum Dr., Suite 500  
Dallas, TX 75254  
214-432-1280 • FAX 972-991-6679  
Email: dmccright@texansinsurance.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Self Insured, Small Group, TPA, Worksite Marketing

**ROBBIE MCCULLOUGH CEBS**

Frost Insurance  
5710 LBJ Fwy., Suite 460  
Dallas, TX 75240  
214-515-4138 • FAX 214-515-4199  
Email: mmcullough@frostinsurance.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Retirement, Self Insured, Small Group, Worksite Marketing

**JASON MCGINTY**

Principal Financial Group  
5080 Spectrum Dr., Suite 700E  
Addison, TX 75001  
FAX 972-701-9735  
Email: mcginty.jason@principal.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Small Group

**HALEY MCGUIRE CEBS**

Frost Insurance  
5710 LBJ Fwy., Suite 460  
Dallas, TX 75240  
214-515-4141  
Email: hmcguire@frostinsurance.com  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Long Term Care, Self Insured, TPA, Worksite Marketing

**SUSAN E. MCGUIRE ACSR**

Compass Insurance Agency, Inc.  
9101 LBJ Fwy., Suite 300  
Dallas, TX 75243  
972-889-6026 • FAX 972-889-6093  
Email: smcguire@compassinsurance.com  
Areas of Practice: Small Group

**DAVID MCINTIRE**

The Benefit Source  
P.O. Box 631307  
Irving, TX 75063  
972-910-8802 • FAX 972-373-0935  
Email: david@thebenefitsourcectx.com

**JERRY L. MCPETERS**

Group & Pension Administrators Inc  
Park Central 8, 12770 Merit Dr., Second Floor  
Dallas, TX 75251  
972-744-2444 • FAX 972-238-8924  
Email: jerrym@gpapta.com  
Areas of Practice: TPA

**RADIKA MEDAPPA**

American General  
8144 Walnut Hill, Suite 1200  
Dallas, TX 75231  
214-709-5764  
Email: radika.medappa@aig.com  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Long Term Care, Small Group, Worksite Marketing

**CHUCK MISASI**

Careington International Corp  
7400 Gaylord Pkwy.  
Frisco, TX 75034  
972-335-6970 • FAX 972-335-6620  
Email: misasi@careington.com

**AARON MITCHELL**

One Source Benefits Solutions  
204 N. Ector Dr.  
Euless, TX 76039  
817-308-7420 • FAX 817-508-7421  
Email: amitchell@odysseyonesource.com



**LISA C. MIZELL**  
Benefit Seminars Plus  
4325 Avondale Ave.  
Dallas, TX 75219-3116  
214-520-9605 • FAX 214-522-8060  
Email: [lisa@bsplus.com](mailto:lisa@bsplus.com)

**HARRY N. MOORE**  
Strata1 Healthcare  
400 Chisholm Place, Suite 106  
Plano, TX 75075  
972-740-1079 • FAX 972-578-0414  
Email: [hmoore@strata1hc.com](mailto:hmoore@strata1hc.com)  
Areas of Practice: Large Group, Small Group, Worksite Marketing

**DAWN RENE MORGAN**  
Colonial Supplemental Insurance  
4500 Ratliff Ln., Suite 112  
Addison, TX 75001  
972-248-9030 • FAX 877-419-6504  
Email: [dawn.morgan@coloniallife.com](mailto:dawn.morgan@coloniallife.com)

**JARED MORRIS**  
Met Life  
5400 LBJ Fwy., Suite 1100  
Dallas, TX 75240  
972-246-1626  
Email: [jmorris@metlife.com](mailto:jmorris@metlife.com)

**FRANCIS MOSES**  
Beacon Financial Group  
17300 Preston Rd., Suite 120  
Dallas, TX 75252  
972-239-2266 • FAX 972-866-7788  
Email: [fancifran@aol.com](mailto:fancifran@aol.com)

**JOHN MOSIER**  
Humana  
14160 Dallas Pkwy., Suite 725  
Dallas, TX 75254  
972-943-0325 • FAX 972-385-3791  
Email: [jmosier5@humana.com](mailto:jmosier5@humana.com)

**ANDREA NEEL**  
Bravo Health  
6801 Gaylord Pkwy., Suite 401  
Frisco, TX 75034  
214-436-4203  
Email: [andrea.neel@bravohealth.com](mailto:andrea.neel@bravohealth.com)  
Areas of Practice: Individual, Long Term Care, Medicare Supplement, Small Group

**BLYE J. NEMETH**  
Prescott Paillet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251-2203  
972-455-4381 • FAX 972-661-1892  
Email: [bnemeth@paillet.com](mailto:bnemeth@paillet.com)

**JEFF NESRSTA**  
Colonial Life  
2125 Hunters Ridge  
Carrollton, TX 75006  
214-537-4714  
Email: [jeffnes1@verizon.net](mailto:jeffnes1@verizon.net)

**TERRI L. NESRSTA**  
Essilor USA  
13515 N. Stemmons Fwy.  
Dallas, TX 75234  
972-364-5085 • FAX 972-364-5015  
Email: [tnesrsta@earthlink.net](mailto:tnesrsta@earthlink.net)

**COLLEEN NEUMAYER**  
Aetna  
2777 Stemmons Fwy., 3rd Floor  
Dallas, TX 75207-2277  
214-200-8000 • FAX 214-200-8916  
Email: [neumayerc@aetna.com](mailto:neumayerc@aetna.com)  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Self Insured

**STEVEN DOUGLAS NEUNER**  
Crux Business Group LLC  
4712 Breckinridge Blvd.  
Richardson, TX 75082  
972-744-0404 • FAX 972-671-3035  
Email: [steve@cruxbiz.com](mailto:steve@cruxbiz.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**DENISE NEWPORT-GOLDSTEIN**  
Goldstein Benefit Services  
116 Harwood Rd., Suite B  
Hurst, TX 76054  
817-520-2004 • FAX 817-520-2006  
Email: [lgold1@flash.net](mailto:lgold1@flash.net)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group

**DARCEY NEWSUM**  
The Guardian Life Insurance Company  
13355 Noel Rd., Suite 1555  
I Galleria Tower, LB13  
Dallas, TX 75240  
214-414-2247 • FAX 972-458-0144  
Email: [Darcey\\_newsun@glic.com](mailto:Darcey_newsun@glic.com)

**CLAUDIA K. NICHOLS**  
BCBS  
1001 E. Lookout Dr., Tower B  
14th Floor  
Richardson, TX 75082  
214-402-5857 • FAX 800-457-4990  
Email: [claudia\\_k\\_nichols@bcbs.tx.com](mailto:claudia_k_nichols@bcbs.tx.com)  
Areas of Practice: Large Group

**GREGORY NIEMEYER**  
North Dallas Bank  
12900 Preston Rd.  
Dallas, TX 75230  
214-716-7100 • FAX 972-716-7170  
Email: [geniemeyer@ndbt.com](mailto:geniemeyer@ndbt.com)

**YUN NIENKE**  
BenefitMall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
469-791-3300 • FAX 866-867-1986  
Email: [yun.nienke@benefitmall.com](mailto:yun.nienke@benefitmall.com)

**CHUCK NORSCH**  
Insurance Partners Southwest  
8080 N. Central Expy., Suite 1500  
Dallas, TX 75206-3785  
214-443-2405 • FAX 214-443-2424  
Email: [cnorsch@psw.com](mailto:cnorsch@psw.com)

**DEBBIE NORTH**  
Jackson Benefits  
600 S. Denton Tap Rd., Suite 110  
Coppell, TX 75019  
214-245-4299 • FAX 214-224-0540  
Email: [admin@jacksonbenefits.net](mailto:admin@jacksonbenefits.net)

**DANIEL JOSEPH O'CONNELL SR. M.B.A.**  
Benefit Resource Group  
6211 W. Northwest Hwy., Suite 151  
Dallas, TX 75225  
214-750-7557 • FAX 214-750-6101  
Email: [doconnell@brg-tx.com](mailto:doconnell@brg-tx.com)

**MONA GAIL PORTWOOD ODOM**  
Odom Solutions  
4729 Mira Vista Dr.  
Frisco, TX 75034  
469-525-2936 • FAX 972-704-3874  
Email: [mona@odomsolutions.com](mailto:mona@odomsolutions.com)

**MICHAEL A. OLAIZ**  
HSA Bank  
605 N. 8th St.  
Sheboygan, TX 53081  
972-358-7869 • FAX 920-803-4200  
Email: [molaiz@hsabank.com](mailto:molaiz@hsabank.com)

**EDWARD OLEKSIK ESQ**  
Holmes Murphy & Assoc  
3333 Lee Pkwy.  
Dallas, TX 75219  
214-265-6328  
Email: [eoleksiak@holmesmurphy.com](mailto:eoleksiak@holmesmurphy.com)  
Areas of Practice: Disability, Individual, Self Insured, Small Group, TPA

**KIM O'NEILL**  
UniCare  
3820 American Dr.  
Plano, TX 75075  
972-599-6228 • FAX 972-599-6267  
Email: [kim.oneill@wellpoint.com](mailto:kim.oneill@wellpoint.com)

**LIZ O'QUIN**  
Roberts & Crow  
12221 Merit Dr., Suite 1350  
Dallas, TX 75251-2215  
972-770-4475 • FAX 972-770-4451  
Email: [liz.oquin@robertsandcrow.com](mailto:liz.oquin@robertsandcrow.com)

**W. KEITH OSBORN CIC**  
Lord & Osborn Ins Services Inc.  
P.O. Box 117133  
Carrollton, TX 75011-7133  
972-492-3264  
Email: [keith@lordandosborn.com](mailto:keith@lordandosborn.com)

**BILL OSTROM**  
1111 Sundial Dr.  
Richardson, TX 75081  
972-231-6036  
Email: [bill.ostrom@att.net](mailto:bill.ostrom@att.net)  
Areas of Practice: Self Insured, TPA

**ROBERT L. OTTOMAN**  
Robert L Ottoman & Associates  
2825 Panorama Dr  
Carrollton, TX 75007  
972-446-1665 • FAX 972-446-1665  
Email: [rottoman@tx.rr.com](mailto:rottoman@tx.rr.com)

**MICHAEL K. OWENS JR.**  
America's Health Care Plan  
4929 W. Royal Ln., Suite 200  
Irving, TX 75063  
972-915-3202 • FAX 972-915-3290  
Email: [mowens@AHCPsales.com](mailto:mowens@AHCPsales.com)

**KEVIN M. PAILET RHU**  
Prescott Paillet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251-2203  
214-739-5442 • FAX 214-739-5625  
Email: [kpaillet@prescottpaillet.com](mailto:kpaillet@prescottpaillet.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**LYNN PALMER CPCU, RHU**  
Lockton Dunning Benefits  
717 N. Harwood St., Suite 2500  
Dallas, TX 75201  
214-969-0375 • FAX 214-969-6199  
Email: [lpalmer@lockton.com](mailto:lpalmer@lockton.com)

**WALTER PARKER**  
Insurance Makes Me Sick  
2621 Elm Grove Rd  
Wylie, TX 75098  
572-463-3833 • FAX 372-463-5885  
Email: [walt@insurancemakesmesick.com](mailto:walt@insurancemakesmesick.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Retirement, Small Group

**J DONALD PATE LUTCF, RHU**  
1st Odyssey Group  
204 N. Ector Dr.  
Euleless, TX 76039  
817-508-7572 • FAX 817-508-7573  
Email: [dpate@1stodyssey.com](mailto:dpate@1stodyssey.com)

**ELIZABETH A. PATTERSON**  
Texas Express Insurance  
9115 Wesley St., Suite 4  
Greenville, TX 75402  
FAX 214-291-5559  
Email: [liz@getapolicyonline.com](mailto:liz@getapolicyonline.com)

**MICHAEL PATTISON**  
Prescott Paillet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75240-6815  
800-749-2234 x206 • FAX 972-789-1907  
Email: [mpattison@prescottpaillet.com](mailto:mpattison@prescottpaillet.com)

**LINDA PEDIGO**  
Principal Financial Group  
5080 Spectrum Dr., S-700E  
Addison, TX 75001-4636  
972-233-5088 x3226  
Email: [lpedigo.linda@principal.com](mailto:lpedigo.linda@principal.com)

**JANET PENNINGTON**  
Blue Cross Blue Shield  
14643 Dallas Pkwy., Suite 850  
Dallas, TX 75252  
972-855-9019  
Email: [janet\\_pennington@bcbs.tx.com](mailto:janet_pennington@bcbs.tx.com)  
Areas of Practice: Dental, Disability, Large Group, Self Insured

**ROBB PETERSON**  
Humana  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251  
972-643-1710 • FAX 972-643-1779  
Email: [rpeterson3@humana.com](mailto:rpeterson3@humana.com)

**RICHARD PHILLIPPE**  
RP Strategy Group Inc  
5924 Royal Ln., Suite 166  
Dallas, TX 75230  
214-696-4411 • FAX 214-696-3322  
Email: [rp@rpstrategygroup.com](mailto:rp@rpstrategygroup.com)

**JAMES A. PIPKIN CLU, RHU, LUTCF**  
Pipkin Life & Health  
P.O. Box 117747  
Carrollton, TX 75011-7747  
214-731-0100 • FAX 214-731-0111  
Email: [jpipkin@jpipkin.com](mailto:jpipkin@jpipkin.com)

**LARRY D. PITTMAN RHU**  
Roach Howard Smith & Barton  
8750 N. Central Expy., Suite 1500  
Dallas, TX 75231  
972-744-2717 • FAX 972-744-2817  
Email: [lpittman@rhsb.com](mailto:lpittman@rhsb.com)  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, TPA, Worksite Marketing

**JONATHAN POTOTSCHNIK**  
Broker CEO  
P.O. Box 630585  
Irving, TX 75063  
817-717-6377 • FAX 817-717-6377  
Email: [jonathan@brokerceo.com](mailto:jonathan@brokerceo.com)  
Areas of Practice: Small Group

**DANIEL PRESCOTT**  
Prescott Paillet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251  
214-739-5442 • FAX 214-739-5625  
Email: [dprescott@pailletfinancial.com](mailto:dprescott@pailletfinancial.com)

**MATT PRESCOTT**  
Prescott Paillet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251  
214-739-5442 • FAX 214-739-5625  
Email: [mprescott@prescottpaillet.com](mailto:mprescott@prescottpaillet.com)

**STUART PRESCOTT**  
Prescott Paillet Benefits LP  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251  
214-739-5442 • FAX 214-739-5625  
Email: [sprescott@pailletfinancial.com](mailto:sprescott@pailletfinancial.com)

**CINDY L. PRICE**  
Humana  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251  
972-643-1762 • FAX 281-991-9434  
Email: [cprice@humana.com](mailto:cprice@humana.com)

**REID RASMUSSEN**  
Benefit Brainstorm  
1517 Hackett Creek Dr.  
McKinney, TX 75070  
972-814-7887 • FAX 888-286-2194  
Email: [reid@benefitbrainstorm.com](mailto:reid@benefitbrainstorm.com)  
Areas of Practice: Individual, Large Group, Medicare Supplement, Self Insured, Small Group, TPA

**KENNY RASSI**  
Fort Dearborn Life  
14643 Dallas Pkwy., Suite 850  
Dallas, TX 75254  
972-855-9024 • FAX 972-455-9058  
Email: [kenny\\_rassi@fdlc.com](mailto:kenny_rassi@fdlc.com)  
Areas of Practice: Dental, Disability, Large Group, Small Group

**JACK D. REAVES CLU**  
The Reaves Agency  
1401 N. Central Expy., Suite 230  
Richardson, TX 75080-4461  
972-669-2435 • FAX 972-235-9604  
Email: [jack@reavesagency.com](mailto:jack@reavesagency.com)  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Self Insured, Small Group, Worksite Marketing

**JONATHAN REAVES CBC**  
The Reaves Agency  
1401 N. Central Expy., Suite 230  
Richardson, TX 75080  
972-669-2435 • FAX 972-235-9604  
Email: [jonathan@reavesagency.com](mailto:jonathan@reavesagency.com)

**GAY T. REKERDRES**  
Rekerdres Insurance  
11300 N. Central Expy., Suite 305  
Dallas, TX 75243-6711  
214-265-1221 • FAX 214-265-1204  
Email: [gay@rekerdresinsurance.com](mailto:gay@rekerdresinsurance.com)

**CHRIS RENFRO**  
Copeland Group  
329 Oaks Trail, Suite 215  
Garland, TX 75043  
214-385-0220  
Email: [chris@copelandgroupusa.com](mailto:chris@copelandgroupusa.com)

**MATTHEW RENZ**  
United HealthCare  
5800 Granite Pkwy., Suite 900  
Plano, TX 75024  
469-633-8552 • FAX 469-633-8542  
Email: [mrenz@uhc.com](mailto:mrenz@uhc.com)

**ROBERT S. RICE**  
Blue Cross Blue Shield of Texas  
1001 E. Lookout Dr.  
Mail Drop 14.300  
Richardson, TX 75082  
972-766-9371 • FAX 972-789-0224  
Email: [bob\\_rice@bcbstx.com](mailto:bob_rice@bcbstx.com)  
Areas of Practice: Managed Care, Small Group

**DREW M. RICHARDS**  
Trinity Health & Life  
1537 Kings Hwy., Suite G202  
Dallas, TX 75208  
214-941-3739  
Email: [drew@trinityhl.com](mailto:drew@trinityhl.com)

**JUDITH LEA RILEY**  
United Concordia Dental  
8214 Westchester Dr., Suite 600  
Dallas, TX 75225  
214-346-2581 • FAX 214-378-6306  
Email: [judith.riley@uccl.com](mailto:judith.riley@uccl.com)

**LORI RINGHOUSE GBA**  
Frost Insurance  
5710 LBJ Fwy., Suite 460  
Dallas, TX 75240  
214-505-4152 • FAX 214-515-4199  
Email: [lori@scarbrough-medlin.com](mailto:lori@scarbrough-medlin.com)  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, TPA, Worksite Marketing

**CELESA ROACH**  
Humana  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251  
972-643-1615 • FAX 210-991-9055  
Email: [croach2@humana.com](mailto:croach2@humana.com)

**B L (SKIP) ROARK**  
Roark Insurance Agency  
12720 Hillcrest Rd., Suite 810  
Dallas, TX 75230  
972-788-9119 • FAX 972-991-9762  
Email: [skip@roarkinsurance.com](mailto:skip@roarkinsurance.com)

**LOUISE ROBERSON**  
Humana, Inc.  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251-1351  
972-643-1736 • FAX 210-528-1296  
Email: [lroberson@humana.com](mailto:lroberson@humana.com)

**KEVIN W. ROBERTS RHU**  
Davis-Dyer-Max, Inc.  
3200 Broadway, Suite 400  
Garland, TX 75043  
972-864-0400 • FAX 972-278-8400  
Email: [kevinroberts13@yahoo.com](mailto:kevinroberts13@yahoo.com)

**MARK ROBERTSON JR.**  
Blue Cross Blue Shield of Texas  
14643 Dallas Pkwy., Suite 850  
Dallas, TX 75254  
972-907-1112 • FAX 972-907-1350  
Email: [mark\\_robertson@bcbstx.com](mailto:mark_robertson@bcbstx.com)

**MARLO ROBERTSON**  
ADP Insurance Agency  
2735 N. Stemmons Fwy.  
Dallas, TX 75207  
214-418-7046  
Email: [marlo.robertson@adp.com](mailto:marlo.robertson@adp.com)  
Areas of Practice: Small Group

**LYNN ASHLEY RODEN**  
Wood Wilson Co  
8131 LBJ Fwy, Suite 220  
Dallas, TX 75251  
972-783-4915 • FAX 972-783-0583  
Email: [aroden@woodwilson.com](mailto:aroden@woodwilson.com)

**CELINA RODRIGUEZ**  
Texcap Concord Insurance  
13465 Midway Rd., Suite 200, LB9  
Dallas, TX 75244  
972-720-5373 • FAX 972-934-8226  
Email: [crodriguez@texcap-concord.com](mailto:crodriguez@texcap-concord.com)

**JIM ROMAINE**  
WellPoint  
3820 American Cir.  
Plano, TX 75075  
972-599-6298 • FAX 972-599-6267  
Email: [jim.romaine@wellpoint.com](mailto:jim.romaine@wellpoint.com)

**JOHN M. ROSSETTI**  
1401 N. Central Expy., Suite 380  
Richardson, TX 75080  
972-406-8081 • FAX 972-484-8547  
Email: [john.rossetti@employeebenefitresources.com](mailto:john.rossetti@employeebenefitresources.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Self Insured, Small Group, Worksite Marketing

**KATHEY RUELLE**  
Brinson Benefits Inc.  
12720 Hillcrest Rd., Suite 910-B  
Dallas, TX 75230  
972-788-9118 • FAX 972-991-9762  
Email: [kathey@brinsonbenefits.com](mailto:kathey@brinsonbenefits.com)

**GREG TATE RUDISILL**  
Careington, International  
7400 Gaylord Pkwy.  
Frisco, TX 75034  
972-335-6970 • FAX 972-335-3959  
Email: [rudisill@careington.com](mailto:rudisill@careington.com)

**MIKE RYAN**  
7621 Madewood Ln.  
Plano, TX 75025  
Email: [mikegryan@verizon.net](mailto:mikegryan@verizon.net)  
Areas of Practice: Dental, Disability, Large Group

**CHERYL SAMBERG**  
BCBS  
14643 N. Dallas Pkwy.  
Dallas, TX 75254  
972-789-0230  
Email: [cheryl\\_samberg@bcbstx.com](mailto:cheryl_samberg@bcbstx.com)

**JASON SANDLER**  
DSG Benefits Group LLC  
11937 Denton Dr.  
Dallas, TX 75234  
972-241-0044 • FAX 972-241-4802  
Email: [jsandler@dsgbenefits.com](mailto:jsandler@dsgbenefits.com)

**ISABEL SANTOS**  
Foster Benefits Resources  
15851 Dallas Pkwy., Suite 205  
Addison, TX 75001  
972-960-8718 • FAX 972-960-8854  
Email: [isabel.santos@fosterbenefits.com](mailto:isabel.santos@fosterbenefits.com)

**TANJA K. SAVAGE**  
UNUM  
15455 Dallas Pkwy., Suite 700  
Addison, TX 75001  
972-892-1412 • FAX 972-892-1440  
Email: [tsavage@unum.com](mailto:tsavage@unum.com)  
Areas of Practice: Disability, Individual, Large Group, Long Term Care, Self Insured, Worksite Marketing

**ROBERT M. SAX CEBS**  
McQueary Henry Bowles Troy  
12700 Park Central Dr., 17th Floor  
Dallas, TX 75251  
972-770-7175 • FAX 972-376-8199  
Email: [bob.sax@sbcglobal.net](mailto:bob.sax@sbcglobal.net)  
Areas of Practice: Individual, Large Group, Small Group, Worksite Marketing

**REED H. SCHNITTKER RHU**  
Financial Group, LLC/Plus Group Texas  
2400 Dallas Pkwy., Suite 430  
Plano, TX 75093-4366  
972-943-9999 • FAX 972-943-9988  
Email: [reed@plusgroupptx.com](mailto:reed@plusgroupptx.com)

**TIM SCHROEDER**  
The Plexus Groupe Inc.  
14755 Preston Rd., Suite 425  
Dallas, TX 75254  
972-770-5010 • FAX 972-770-5011  
Email: [tschroeder@plexusgroupe.com](mailto:tschroeder@plexusgroupe.com)

**MARK SEEBERGER**  
Frost Insurance  
5710 LBJ Fwy., Suite 460  
Dallas, TX 75240  
214-515-4137  
Email: [mseeberger@frostinsurance.com](mailto:mseeberger@frostinsurance.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group

**KELLEY M. SHEA**  
Grayhawk Financial  
1740 N. Collins Blvd., Suite 200  
Richardson, TX 75080-3648  
972-671-9105 • FAX 972-671-9804  
Email: [ks@grayhawkins.com](mailto:ks@grayhawkins.com)

**CHERIE SHELTON**  
Leggette Actuaries  
4131 N. Central Expy., Suite 1100  
Dallas, TX 75204-2122  
214-528-8850 • FAX 214-528-8867  
Email: [cherie.shelton@leggette.com](mailto:cherie.shelton@leggette.com)

**THERESA SIMONSEN**  
HealthNow Administrative Services  
1000 Texan Trail, Suite 201  
Grapevine, TX 76051  
817-328-6140  
Email: [theresa.simonsen@bcitpa.com](mailto:theresa.simonsen@bcitpa.com)

**PATRICK SKINNER CLU, CHFC**  
J. Patrick Skinner & Associates  
2739 Brookside Ln.  
McKinney, TX 75070-4213  
469-767-2929 • FAX 469-519-0330  
Email: [patrickskinner@tx.nc.com](mailto:patrickskinner@tx.nc.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**ANNE K. SMITH**  
Goodwin Benefits  
12740 Hillcrest Rd., Suite 275  
Dallas, TX 75230  
972-503-4248 • FAX 972-503-4241  
Email: [asmith@goodwinbenefits.com](mailto:asmith@goodwinbenefits.com)

**JESSICA SMITH**  
Frost Insurance  
5710 LBJ Fwy., Suite 460  
Dallas, TX 75240  
214-515-4127  
Email: [jsmith@frostinsurance.com](mailto:jsmith@frostinsurance.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group

**MARCIA SNELL**  
HealthSmart Healthcare Solutions  
222 W. Las Colinas Blvd., Suite 500N  
Irving, TX 75039  
214-574-2310 • FAX 214-574-2338  
Email: [marcia.snell@healthsmart.com](mailto:marcia.snell@healthsmart.com)  
Areas of Practice: Dental

**TAMELA L. SOUTHAN CBC**  
Benefit Solutions by Design  
381 Casa Linda Plaza, Suite 303  
Dallas, TX 75218-4320  
214-532-9442 • FAX 214-324-1459  
Email: [tamela@benefitsolutionsbydesign.com](mailto:tamela@benefitsolutionsbydesign.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**H. LEE SPEIR**  
United Health Care  
5800 Granite Pkwy., Suite 900  
Plano, TX 75024-6619  
469-633-8559 • FAX 469-633-8782  
Email: [harold\\_l\\_speir@uhc.com](mailto:harold_l_speir@uhc.com)

**DENAZE M. SPRINGER**  
255 N. I-35E  
DeSoto, TX 75115  
972-223-7979 x210 • FAX 972-223-9797  
Email: [d.springer@rdsinsure.com](mailto:d.springer@rdsinsure.com)

**JACQUELINE ST. HILAIRE**  
Ameritas Dental & Eye Care  
12655 N. Central Expy., Suite 910  
Dallas, TX 75243  
972-726-7700  
Email: [jsthillaire@ameritas.com](mailto:jsthillaire@ameritas.com)  
Areas of Practice: Dental, Large Group, Self Insured

**JOHN STACY**  
Financial Necessities  
2621 Elm Grave Rd.  
Wylie, TX 75098  
972-463-3833 • FAX 972-463-5885  
Email: [john@insurancemakesmesick.com](mailto:john@insurancemakesmesick.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Small Group

**KATHERINE STAMPER**  
Stamper-Lauderback Co Inc.  
2901 Cedar Wood Dr.  
Frisco, TX 75034  
214-387-9851 • FAX 214-387-9856  
Email: [kstamper@tmstore.com](mailto:kstamper@tmstore.com)

**CHERI STANWIX**  
5044 Crawford Dr.  
The Colony, TX 75056  
214-455-6623  
Email: [stanwix@airmail.net](mailto:stanwix@airmail.net)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Small Group

**WANDA STARKS RHU**  
Hotchkiss Insurance Agency, LLC  
4120 International Pkwy., Suite 2000  
Carrollton, TX 75007-1960  
972-512-7791  
Email: [wstarks@hiallc.com](mailto:wstarks@hiallc.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group, TPA, Worksite Marketing

**TARYN MERES STARLING**

AETNA, Inc.  
4300 Centway Place 2nd Floor  
Arlington, TX 76018-1095  
214-287-3575  
Email: [StarlingT@aetna.com](mailto:StarlingT@aetna.com)

**RANDY LYNN STARNES**

BlueCross BlueShield of TX  
P.O. Box 833922  
Richardson, TX 75083  
972-766-1920 • FAX 972-766-8390  
Email: [randy\\_starnes@bcbsbx.com](mailto:randy_starnes@bcbsbx.com)

**CAROLYN J. STEWART**

Total Plan Services, Inc.  
14001 N. Dallas Pkwy., Suite 700  
Dallas, TX 75240  
469-791-5900 • FAX 469-791-5941  
Email: [carolynj@totalplan.com](mailto:carolynj@totalplan.com)

**SHAWNA STEWART**

Humana  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251  
972-643-1624 • FAX 210-582-5441  
Email: [sstewart10@humana.com](mailto:ssstewart10@humana.com)  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Self Insured, Small Group

**JENNIFER ANN STINSON**

HRT Advisors  
428 W. Anita  
Sherman, TX 75092  
903-819-4364  
Email: [jstinson@hrtadvisors.com](mailto:jstinson@hrtadvisors.com)  
Areas of Practice: Large Group, Managed Care, Self Insured, Small Group

**LATRICIA LEANN STRUTTON**

Alt Benefit Consultants  
6410 Southwest Blvd., Suite 204  
Fort Worth, TX 76109  
817-731-6258 • FAX 817-731-9029  
Email: [lstrutton@altbenefits.com](mailto:lstrutton@altbenefits.com)  
Areas of Practice: TPA

**KARLA JAN STRYNADKA**

Platinum Crest Insurance & Financial  
1462 Blue Lake Dr.  
Frisco, TX 75034  
972-335-2646 • FAX 972-335-2116  
Email: [strynaska@sbcglobal.net](mailto:strynaska@sbcglobal.net)

**CALVIN R. SULAK**

INS Marketing Systems, Inc.  
255 N. IH-35E  
DeSoto, TX 75115-5225  
972-223-7979 • FAX 972-223-9797  
Email: [calvin@bestgacontracts.com](mailto:calvin@bestgacontracts.com)

**JOSH SULLIVAN**

Reliance Standard  
14881 Quorum Dr., Suite 420  
Dallas, TX 75254  
214-432-1321 • FAX 972-661-3258  
Email: [joshua.sullivan@rsl.com](mailto:joshua.sullivan@rsl.com)  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Small Group

**BARBARA SVOBODA**

Svoboda & Associates  
207 W. Main St.  
Allen, TX 75013  
214-495-9000 • FAX 214-495-3939  
Email: [bsvoboda@svobodaassociates.com](mailto:bsvoboda@svobodaassociates.com)

**TOM SVOBODA**

Svoboda & Associates  
207 W. Main St.  
Allen, TX 75013-2776  
214-495-9000 x103 • FAX 214-495-3939  
Email: [tsvoboda@svobodaassociates.com](mailto:tsvoboda@svobodaassociates.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Retirement, Self Insured, Small Group, Worksite Marketing

**MICHAEL SYMONS**

Unicare  
3820 American Dr.  
Plano, TX 75075  
214-924-4500 • FAX 214-599-3881  
Email: [michael.symons@wellpoint.com](mailto:michael.symons@wellpoint.com)  
Areas of Practice: Small Group

**PHILLIP W. SYMONS**

Mike Symons Ins Agency  
4811 Broadway St.  
Addison, TX 75001-4628  
972-701-8270 • FAX 972-701-0587  
Email: [mike@mikesymonsinsurance.com](mailto:mike@mikesymonsinsurance.com)

**ERICA TATE**

Tate Financial Group  
2111 Eldorado Pkwy., Suite 100  
McKinney, TX 75070  
972-529-3888 x7 • FAX 972-529-9992  
Email: [erica@tatefinancialgroup.com](mailto:erica@tatefinancialgroup.com)

**LINDA TAYLOR RHU**

BenefitMall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
469-791-3365 • FAX 866-804-4025  
Email: [linda.taylor@benefitmall.com](mailto:linda.taylor@benefitmall.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Small Group

**JOHN R. THOMAS**

7018 Chevy Chase Ave.  
Dallas, TX 75225-2417  
214-395-9717 • FAX 214-739-9445  
Email: [Jrt1942@sbcglobal.net](mailto:Jrt1942@sbcglobal.net)

**KAREN A. THOMAS**

Trustmark Group Benefits  
2435 N. Central Expy., Suite 950  
Richardson, TX 75080  
972-490-6202 • FAX 972-490-0236  
Email: [kthomas@trustmarklife.com](mailto:kthomas@trustmarklife.com)

**DAMON BRUCE THOMPSON AFM**

G&A Partners  
545 E. Hwy. 114, Suite 101  
Irving, TX 75062  
214-213-2666 • FAX 800-878-9779  
Email: [dthompson@gnapartners.com](mailto:dthompson@gnapartners.com)

**LAWRENCE THOMPSON**

HealthNow, Inc  
257 Genesee St.  
Buffalo, NY 14202  
716-887-7524  
Email: [lft524@hotmail.com](mailto:lft524@hotmail.com)

**JULIE ANNE TIPPS**

6447 Woodcrest Ln.  
Dallas, TX 75214  
Email: [julie.tipps@sbcglobal.net](mailto:julie.tipps@sbcglobal.net)

**KATHY TOLLE**

Aetna  
2777 Stemmons Fwy., Suite 300  
Dallas, TX 75207  
Email: [tollekl@aetna.com](mailto:tollekl@aetna.com)

**NORA TORRES**

All Affordable Insurance  
1030 Irene St.  
Seagoville, TX 75159  
214-295-7735  
Email: [nora@all-affordableinsurance.com](mailto:nora@all-affordableinsurance.com)

**VALERIE TOUPS**

2311 Aspen St.  
Richardson, TX 75082  
469-231-9291  
Email: [vtoups@tx.rr.com](mailto:vtoups@tx.rr.com)  
Areas of Practice: Dental, Individual, Large Group, Managed Care, Medicare Supplement, Small Group

**C LOUANNE TREBING RHU**

Trebing Insurance Services  
1806 Patton Dr.  
Garland, TX 75042-8205  
972-271-8717 • FAX 972-271-5512  
Email: [louannet@verizon.net](mailto:louannet@verizon.net)  
Areas of Practice: Dental, Disability, Individual, Medicare Supplement, Small Group, Worksite Marketing

**WILLIAM J. TREES CLU, CHFC, REBC, RHU**

Blue Cross Blue Shield of TX  
901 S. Central Expy.  
Richardson, TX 75080-7302  
888-796-8470 • FAX 972-766-7642  
Email: [william\\_trees@bcbsbx.com](mailto:william_trees@bcbsbx.com)

**TERRY TUNKS**

CT Benefits Inc.  
P.O. Box 181024  
Dallas, TX 75218  
214-394-0810 • FAX 214-324-7570  
Email: [terry@ctbenefits.com](mailto:terry@ctbenefits.com)  
Areas of Practice: Dental, Disability, Large Group, Worksite Marketing

**RONDA A. TURNER**

BenefitMall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
469-791-3320 • FAX 800-675-1726  
Email: [ronda.turner@benefitmall.com](mailto:ronda.turner@benefitmall.com)

**BETTY VASCIL**

Navigation Financial Group  
15770 Dallas Pkwy.  
Dallas, TX 75248  
214-712-1427 • FAX 214-217-5801  
Email: [bvascil@navigationfinancial.com](mailto:bvascil@navigationfinancial.com)

**DIANE ELIZABETH VICKERS**

Benefit Writers  
P.O. Box 651  
Rockwall, TX 75087-0651  
972-771-0100 • FAX 469-698-4053  
Email: [sales@benefitwriters.com](mailto:sales@benefitwriters.com)

**CHARMAE WALDEN**

BeneScript  
3773 Rockdale  
Dallas, TX 75220  
214-366-0446 • FAX 214-366-0403  
Email: [cwalden@benescript.com](mailto:cwalden@benescript.com)

**MICHAEL A. WALDMAN**

Waldman Bros., L.L.P.  
6200 LBJ Fwy., Suite 200  
Dallas, TX 75240-6359  
972-458-8700 • FAX 469-916-3252  
Email: [mwaldman@waldmanbros.com](mailto:mwaldman@waldmanbros.com)

**GARY WALDRON**

Prescott Pallet Benefits  
12222 Merit Dr., Suite 1230  
Dallas, TX 75251  
214-739-5442 • FAX 214-739-5625  
Email: [gwaldron@prescottpallet.com](mailto:gwaldron@prescottpallet.com)

**DONALD HAASE WALKER**

The Walker Group  
10210 N. Central Expy., Suite 212  
Dallas, TX 75231  
214-908-7335 • FAX 214-292-8850  
Email: [don@andrewalex.com](mailto:don@andrewalex.com)

**DORIS WALLER**

Pan-American Life Insurance Group  
3701 W. Plano Pkwy., Suite 250  
Plano, TX 75075  
972-804-9663 • FAX 214-291-8929  
Email: [dwaller@panamericanlife.com](mailto:dwaller@panamericanlife.com)

**GREG WARD**

Alliance Benefit Services  
7557 Rambler Rd., Suite 906  
Dallas, TX 75231-2393  
214-692-9800 • FAX 214-368-7545  
Email: [greg@allbenefits.net](mailto:greg@allbenefits.net)

**LEA WEBB**

8001 Prestwick Ct.  
Rowlett, TX 75089  
469-298-2355  
Email: [leanwebb31@aol.com](mailto:leanwebb31@aol.com)

**DAVID R. WEBER**

Uniplan Financial Svcs Inc  
14901 Quorum Dr., Suite 465  
Dallas, TX 75254-6707  
972-991-8814 • FAX 972-991-6813  
Email: [drw@uniplanfinancial.com](mailto:drw@uniplanfinancial.com)

**MISTY WEDDLE**

Frost Insurance  
5710 LBJ Fwy., Suite 460  
Dallas, TX 75240  
214-515-4141  
Email: [mweddle@frostinsurance.com](mailto:mweddle@frostinsurance.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group, Worksite Marketing

**PAULA WELBORN**

Group & Pension Administrators Inc.  
12770 Merit Dr., 2nd Floor  
Park Central 8  
Dallas, TX 75251  
972-744-2461 • FAX 972-587-1448  
Email: [paulaw@gpatpa.com](mailto:paulaw@gpatpa.com)  
Areas of Practice: Small Group

**AMY WESTENDORF**

Blue Cross Blue Shield of Texas  
14643 Dallas Pkwy., Suite 850  
Dallas, TX 75254  
Email: [Amy\\_Westendorf@bcbsbx.com](mailto:Amy_Westendorf@bcbsbx.com)  
Areas of Practice: Dental, Disability, Large Group, Small Group

**KENNETH D. WETHE**

Wethe & Associates, Inc.  
6434 Maple Ave., Suite 450  
Dallas, TX 75235  
214-350-9570 • FAX 214-350-8745  
Email: [kenwethe@swbell.net](mailto:kenwethe@swbell.net)

**GERMAINE WHITE**

Arbuckle & Cornelius, LLC  
5930 Royal Ln., Suite 265  
Dallas, TX 75230  
972-922-8312  
Email: [germaine.white@yahoo.com](mailto:germaine.white@yahoo.com)  
Areas of Practice: Dental, Individual, Managed Care, Medicare Supplement, Small Group

**KATHERINE E. WHITE RHU**

Corporate Insurance Strategies  
6028 Lloyd Court, Suite 200  
Dallas, TX 75252  
972-733-3939 • FAX 972-733-3007  
Email: [pepkat@msn.com](mailto:pepkat@msn.com)

**TREI WILD**

2745 N. Dallas Pkwy., Suite 500  
Plano, TX 75093  
972-202-4061  
Email: [trei.wild@assurant.com](mailto:trei.wild@assurant.com)

**RHONDA Y. WILLIAMS**

RY Williams & Associates  
2240 Trinity Mills, Suite 117  
Carrollton, TX 75006  
972-999-6015  
Email: [mrsrywilliams@hotmail.com](mailto:mrsrywilliams@hotmail.com)  
Areas of Practice: Dental, Disability, Individual, Long Term Care, Medicare Supplement, Retirement, Small Group

**RON WILLIAMS**

Williams Insurance Innovations  
P.O. Box 940426  
Plano, TX 75094  
972-578-1828 • FAX 888-323-6604  
Email: [rwilliams@win-1.com](mailto:rwilliams@win-1.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Retirement, Small Group

**ELIZABETH W. WILMER BBA**

Evans & Wilmer, Inc.  
12900 Preston Rd., Suite 920  
Dallas, TX 75230-6302  
972-788-0464 • FAX 972-788-4915  
Email: [libbie@evanswilmer.com](mailto:libbie@evanswilmer.com)

**JUNE WILSON**

Foster Benefit Resources  
15851 Dallas Pkwy., Suite 205 LB115  
Addison, TX 75001  
972-960-8718 • FAX 972-960-8854  
Email: [june.wilson@fosterbenefits.com](mailto:june.wilson@fosterbenefits.com)

**E. MARK WISCHMEYER RHU**

Wischmeyer Benefit Partners  
5310 Harvest Hill Rd., Suite 164  
Dallas, TX 75230  
972-663-7293 • FAX 972-866-8201  
Email: [mark@wischmeyerbenefitpartners.com](mailto:mark@wischmeyerbenefitpartners.com)  
Areas of Practice: Dental, Disability, Long Term Care, Small Group

**TAMMY WOODARD RHU**

Woodard Benefits Group, Inc  
1301 Custer Rd., Suite 352  
Plano, TX 75075-9500  
972-612-1199 • FAX 972-612-3996  
Email: [tammy@woodardbenefits.com](mailto:tammy@woodardbenefits.com)

**KENNETH WORDEN**

Ken Worden Insurance Services  
1221 Abrams Rd., Suite 335  
Richardson, TX 75081  
972-231-3730 • FAX 972-231-1779  
Email: [ken@wordeninsurance.com](mailto:ken@wordeninsurance.com)

**JACKIE WYNN**

Benefitmall  
4851 LBJ Fwy., Suite 1100  
Dallas, TX 75244  
888-338-6293 • FAX 800-675-1726  
Email: [jackie.wynn@benefitmall.com](mailto:jackie.wynn@benefitmall.com)

**TRIPP YARBROUGH LUTCF, CLU**

13755 Hughes Ln.  
Dallas, TX 75240  
972-788-2989  
Email: [ty@a-aaa-agency.com](mailto:ty@a-aaa-agency.com)  
Areas of Practice: Disability, Individual, Life Insurance Planning, Long Term Care, Small Group

**JOAN YOUNGBLOOD**

Assurant Employee Benefits  
2745 N. Dallas Pkwy., Suite 500  
Plano, TX 75093  
972-689-1390  
Email: [jonathan.youngblood@assurant.com](mailto:jonathan.youngblood@assurant.com)  
Areas of Practice: Worksite Marketing

**JAMES ZANDER RHU**

James Zander & Associates  
4655 N. Central Expy., 2nd Floor  
Dallas, TX 75205-5588  
214-599-9837 • FAX 214-599-9813  
Email: [jzander@thebenefitplace.com](mailto:jzander@thebenefitplace.com)

**SHAUNA ZENN**

Humana  
8111 LBJ Fwy., Suite 200  
Dallas, TX 75251  
FAX 502-580-3454  
Email: [szenn@humana.com](mailto:szenn@humana.com)

**East Texas****Association of Health Underwriters****SARAH A. ANDERSON RHU, MHP**

Strategies In Employee Benefits  
P.O. Box 7648  
Tyler, TX 75711-7648  
903-534-5440  
Email: [sarah.strategies@sbcglobal.net](mailto:sarah.strategies@sbcglobal.net)  
Areas of Practice: Worksite Marketing

**MARY KATHRYN ANDERSON-HAUGHT**

Strategies In Employee Benefits, Inc.  
P.O. Box 7648  
Tyler, TX 75711-7648  
903-581-9811 • FAX 903-561-5119  
Email: [kathrynhaught@yahoo.com](mailto:kathrynhaught@yahoo.com)

**SANDRA J. BAILEY RHU, MHP**

HealthFirst TPA  
P.O. Box 130187  
Tyler, TX 75713-0187  
903-509-5712 • FAX 903-509-5725  
Email: [sbailey@hftpa.com](mailto:sbailey@hftpa.com)

**GILBERT BAKER**

Baker Insurance  
209 S. Ragsdale  
Jacksonville, TX 75766-4933  
903-586-5051 • FAX 903-586-2588  
Email: [gilbert@9035865051.com](mailto:gilbert@9035865051.com)

**J. MICHAEL BLACK**

John Black & Associates  
2110 Horseshoe Ln.  
Longview, TX 75605  
903-295-0868 • FAX 903-757-6015  
Email: [johnmichaelblack@sbcglobal.net](mailto:johnmichaelblack@sbcglobal.net)

**MARY ANN BLAIR RHU, REBC**

Hilliard Box Insurance  
4802 Kinsey Dr.  
Tyler, TX 75703  
903-509-8808 • FAX 903-509-8818  
Email: [mblair@hbins.com](mailto:mblair@hbins.com)  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Self Insured, Small Group

**JULIE BLAIR HALEY**

Hilliard Box Insurance  
4802 Kinsey Dr.  
Tyler, TX 75703  
903-509-8808 • FAX 903-509-8818  
Email: [jblair@hbins.com](mailto:jblair@hbins.com)

**MILI BOSE**

QuickHealthInsurance.Com Group, Inc.  
P.O. Box 251246  
Plano, TX 75025-1246  
800-959-9247  
Email: [mbose@quickhealthinsurance.com](mailto:mbose@quickhealthinsurance.com)

**KIMBERLY THOMPSON BRALY**

Threlkeld & Company Insurance  
515 W. Southwest Loop 323  
Tyler, TX 75701  
903-581-0077 • FAX 903-561-1058  
Email: [kbraly@threlkeld.com](mailto:kbraly@threlkeld.com)

**CHARLES E. BRASWELL**

Integrated Planning Services  
1937 Frostwood Dr., Suite 201  
Tyler, TX 75703-7559  
903-581-6699 • FAX 903-534-9545  
Email: [wareagle1980@sbcglobal.net](mailto:wareagle1980@sbcglobal.net)

**GREGORY A. BURCH**

Creative Benefit Solutions  
2531 S. FM 2869  
Hawkins, TX 75765  
903-769-9337 • FAX 866-741-2566  
Email: [gaburch@dpcomm.net](mailto:gaburch@dpcomm.net)

**NICHOL COOK**

P.O. Box 1188  
Mineola, TX 75773  
903-569-5115 • FAX 903-569-5110  
Email: [ncook@watkinsinsurancegroup.com](mailto:ncook@watkinsinsurancegroup.com)

**MEL COPELAND**

Copeland Insurance Group  
1203-A W. Loop 281  
Longview, TX 75604  
903-295-4300  
Email: [mel@copelandgroupusa.com](mailto:mel@copelandgroupusa.com)

**DAVID COTHAM LUTCF**

Cotham Insurance Agency  
1616 Judson Rd., Suite 6K  
Longview, TX 75601  
903-758-1966 • FAX 903-758-1966  
Email: [cotham75605@yahoo.com](mailto:cotham75605@yahoo.com)

**JENNIFER A. DAVAULT**

FD&S Insurance Agency  
1001 ESE Loop 323, Suite 350  
Tyler, TX 75701  
903-581-9935 • FAX 903-581-4939  
Email: [jdavault@fds-insurance.com](mailto:jdavault@fds-insurance.com)  
Areas of Practice: Dental, Individual, Life Insurance Planning, Medicare Supplement, Small Group, Worksite Marketing

**BEVERLY DAVIS**

Aetna  
1885 Trail Ridge  
Lewisville, TX 75077  
817-417-2368 • FAX 817-417-2393  
Email: [davisb@aetna.com](mailto:davisb@aetna.com)

**BRENDA JOYCE DAVIS**

5727 Thomas Nelson Dr.  
Tyler, TX 75707  
903-283-8595  
Email: [davis6117@sbcglobal.net](mailto:davis6117@sbcglobal.net)

**MIKE DAVIS JD**

Davis Life Insurance Agency, Inc.  
P.O. Box 152620  
3110 S. First, Lufkin, TX 75901  
Lufkin, TX 75915-2620  
936-634-2298 • FAX 936-634-1785  
Email: [mdavis@davisinsagency.com](mailto:mdavis@davisinsagency.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group, TPA, Worksite Marketing

**DIANE B. DODSON RN**

P.O. Box 879  
Canton, TX 75103  
903-479-1116 • FAX 903-479-3434  
Email: [dbdodson@earthlink.net](mailto:dbdodson@earthlink.net)

**PAUL L. DOUGLAS RHU**

Douglas & Associates Insurance  
100 Independence Pl., Suite 212  
Tyler, TX 75703-1327  
903-581-6998 • FAX 866-859-9547  
Email: [pldouglas@sbcglobal.net](mailto:pldouglas@sbcglobal.net)

**SANDRA A. DOUGLAS**

Douglas & Associates Insurance  
100 Independence Pl., Suite 212  
Tyler, TX 75703-1327  
903-581-6998 • FAX 866-859-9547  
Email: [sadouglas@sbcglobal.net](mailto:sadouglas@sbcglobal.net)

**PAMELA C. EBERLAN**

Bosworth & Associates  
P.O. Box 6620  
Tyler, TX 75711  
903-561-2621 • FAX 903-581-5369  
Email: [pam@bosworth-associates.com](mailto:pam@bosworth-associates.com)

**LEWIS W. ENSIGN CLU, RHU**

Creative Employee Benefits Inc  
100 E. Corsicana St., Suite 202  
Athens, TX 75751-2528  
903-675-2009 • FAX 214-242-4422  
Email: [woody@cebi-ins.com](mailto:woody@cebi-ins.com)  
Areas of Practice: Individual, Large Group, Medicare Supplement, Small Group

**MARK R. EVERETT**

Hilliard Box Insurance  
4802 Kinsey Dr.  
Tyler, TX 75703  
903-509-8808 • FAX 903-509-8818  
Email: [meverett@hbins.com](mailto:meverett@hbins.com)  
Areas of Practice: Individual, Long Term Care, Managed Care, Medicare Supplement, Small Group

**JOSE FELICIANO CLU, CHFC, LUTCF**

Feliciano Insurance  
1828 E. Southeast Loop 323, Suite 200  
Tyler, TX 75701-8340  
903-533-8585 • FAX 903-533-8686  
Email: [jose@felicianofinancial.com](mailto:jose@felicianofinancial.com)

**GILBERT GIBB LUTCF**

Gibb Agency Insurance  
13381 Hwy. 155 S.  
Tyler, TX 75703  
903-561-0009 • FAX 903-561-9688  
Email: [gilbert@gibbagency.com](mailto:gilbert@gibbagency.com)

**RICHARD O. HAYNIE LUTCF**

Haynie Insurance Services  
203 N. Prairieville  
Athens, TX 75751  
903-677-3104 • FAX 903-677-0757  
Email: [rhlife@mycvc.net](mailto:rhlife@mycvc.net)

**MIRIAM SUE HILL FLMI**

The R Brown Company  
208 Buffalo  
Gilmer, TX 75644  
903-843-5061 • FAX 903-843-3680  
Email: [rbrownhill@aol.com](mailto:rbrownhill@aol.com)

**MARK E. HOBGOOD**

130 Rutland Dr.  
Hallsville, TX 75650  
903-806-4217  
Email: [mhobgood642@gmail.com](mailto:mhobgood642@gmail.com)  
Areas of Practice: Managed Care, Self Insured, Small Group, TPA

**MARSHALL R. HOLLAND LUTCF**

Holland Insurance  
P.O. Box 9637  
Longview, TX 75608  
903-663-6540 • FAX 903-663-6575  
Email: [mholland9353@sbcglobal.net](mailto:mholland9353@sbcglobal.net)

**LARRY K. HOPKINS CBC**

Hibbs-Hallmark & Company  
P.O. Box 8357  
501 Shelley Dr.  
Tyler, TX 75702  
903-561-8484 • FAX 903-581-0361  
Email: [larry.hopkins@hibbshallmark.com](mailto:larry.hopkins@hibbshallmark.com)  
Areas of Practice: Dental

**RODGER K. JOHNSON CLU, CHFC**

The Johnson Agency  
5041 Kinsey Dr  
Tyler, TX 75703-3006  
903-581-2098 • FAX 903-581-5381  
Email: [rodgerj@johnsonfinancialgroup.net](mailto:rodgerj@johnsonfinancialgroup.net)

**ROBYN KAY**

Robyn Kay Insurance  
P.O. Box 6827  
Longview, TX 75608  
903-759-5244 • FAX 903-759-5244  
Email: [rkayinsurance@earthlink.net](mailto:rkayinsurance@earthlink.net)

**PATRICK O. KERL, JR.**

4312 Waterford Dr.  
Plano, TX 75024  
972-612-8902 • FAX 972-964-1565  
Email: [patrick.kerl@assurant.com](mailto:patrick.kerl@assurant.com)

**CAREY KINDER CHFC**

Kinder Financial Services  
2000 Wimberly St.  
Longview, TX 75601  
903-236-7721  
Email: [skk49@netzero.net](mailto:skk49@netzero.net)

**LOUIS J. LACROSSE BA, LNFA, AAMS**

Combined Agency, Inc.  
307 N. Glenwood  
Tyler, TX 75702  
Email: [llacros@aol.com](mailto:llacros@aol.com)

**KATHLEEN LANFRANKIE**

Hilliard Box Ins.  
4802 Kinsey Dr.  
Tyler, TX 75703  
903-509-8808 • FAX 903-509-8818  
Email: [klanfrankie@hbins.com](mailto:klanfrankie@hbins.com)

**SHERRY PURTLE LILE LUTCF**

Unicare  
3301 Richmond Rd.  
Texarkana, TX 75503-0707  
903-838-8898 • FAX 903-838-9318  
Email: [spilite@aol.com](mailto:spilite@aol.com)  
Areas of Practice: Small Group

**DEBORAH S. MARTIN LPRT**  
Feliciano Financial Group  
1828 ESE Loop 323, Suite 200  
Tyler, TX 75701  
903-533-8585 • FAX 903-533-8686  
Email: [debbie@felicianofinancial.com](mailto:debbie@felicianofinancial.com)  
Areas of Practice: Dental, Disability, Individual, Long Term Care, Medicare Supplement

**BRENDA L. MASSEY CBC**  
Hibbs Hallmark & Company  
501 Shelley Dr.  
Tyler, TX 75701  
903-561-8484 • FAX 903-581-0361  
Email: [brenda.massey@hibbshallmark.com](mailto:brenda.massey@hibbshallmark.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Self Insured, Small Group

**BEN MCFADDEN LUTCF**  
American National  
P.O. Box 480  
Tyler, TX 75710  
903-597-8302

**TONI C. MELTON**  
Capps Insurance Agency  
P.O. Box 1618  
Mount Pleasant, TX 75456-1618  
903-572-4366 • FAX 903-577-1467  
Email: [zebratoni@aol.com](mailto:zebratoni@aol.com)

**TRACI MEYER**  
Feliciano Financial Group  
1828 ESE Loop 323, Suite 200  
Tyler, TX 75701  
903-533-8585 • FAX 903-533-8686  
Email: [traci@felicianofinancial.com](mailto:traci@felicianofinancial.com)

**DERELLA ANN MILLER AAI, CLTC, CISR**  
Threlkeld & Company Insurance  
515 W. Southwest Loop 323  
Tyler, TX 75701-9455  
903-581-0077 x203 • FAX 903-561-1058  
Email: [dmiller@threlkeld.com](mailto:dmiller@threlkeld.com)

**EMILEA DEAN MILLSTEAD**  
Assurant Employee Benefits  
2745 N. Dallas Pkwy., Suite 500  
Plano, TX 75093  
972-202-4065  
Email: [emilea.millstead@assurant.com](mailto:emilea.millstead@assurant.com)  
Areas of Practice: Dental, Disability, Large Group, Self Insured, Small Group

**DIANN S. MORRIS**  
Colonial Life & Accident  
P.O. Box 1653  
205 Merri Ln.  
Whitehouse, TX 75791-0793  
903-839-2111  
Email: [diannsmorris@suddenlink.net](mailto:diannsmorris@suddenlink.net)  
Areas of Practice: Dental, Individual, Self Insured, Small Group, Worksite Marketing

**GAIL T. NORRIS**  
HealthFirst TPA  
P.O. Box 130187  
Tyler, TX 75713  
903-581-2600 • FAX 903-509-5725  
Email: [gnorris@hftpa.com](mailto:gnorris@hftpa.com)

**CHARLES PARKER**  
Hibbs-Hallmark & Company  
P.O. Box 8357  
Tyler, TX 75711  
903-561-8484 • FAX 903-561-0361  
Email: [charles.parker@hibbshallmark.com](mailto:charles.parker@hibbshallmark.com)

**ANGIE PASCUAL**  
HealthFirst TPA  
P.O. Box 130217  
Tyler, TX 75713  
903-509-5794 • FAX 903-509-5725  
Email: [apascual@hftpa.net](mailto:apascual@hftpa.net)  
Areas of Practice: Self Insured, TPA

**BOBBIE PAYNE MHP**  
Payne Insurance Sales  
1116 Kingspark Dr.  
Tyler, TX 75703  
903-561-1473  
Email: [bpayne@tyler.net](mailto:bpayne@tyler.net)

**TREVOR PEARSON**  
Assurant Health  
6116 N. Central Expy., Suite 410  
Dallas, TX 75206  
214-891-2330 • FAX 214-692-9601  
Email: [trevor.pearson@assurant.com](mailto:trevor.pearson@assurant.com)

**KRISTEN PETERSON**  
SafeGuard Dental & Vision  
5495 Bellline Rd., Suite 155  
Dallas, TX 75254  
972-364-5066 • FAX 972-364-5016  
Email: [kristenp@safeguard.net](mailto:kristenp@safeguard.net)

**JOE PHIFER RHU, REBC**  
Assurant Employee Benefits  
2745 N. Dallas Pkwy., Suite 500  
Plano, TX 75093  
972-202-4180 • FAX 972-202-4667  
Email: [joe.phifer@assurant.com](mailto:joe.phifer@assurant.com)  
Areas of Practice: Dental, Disability

**ADRIAN PHILLIPS**  
Principal Financial Grp  
5080 Spectrum Dr., Suite 700E  
Addison, TX 75001  
972-233-5088 x3105  
Email: [phillips.adrian@principal.com](mailto:phillips.adrian@principal.com)

**KATHY M. RAINWATER CIC, PIWT**  
Threlkeld & Company  
515 W. Southwest Loop 323  
Tyler, TX 75701-9455  
903-581-0077 • FAX 903-561-1058  
Email: [krainwater@threlkeld.com](mailto:krainwater@threlkeld.com)

**WALLACE D. REED**  
Wally Reed Insurance  
P.O. Box 44  
Athens, TX 75751  
903-675-3762 • FAX 903-677-5899  
Email: [wreed@mycvc.net](mailto:wreed@mycvc.net)

**JUDITH L. ROBINSON**  
Citizens National Bank  
107 Market Square Blvd.  
Tyler, TX 75703  
903-526-7300 x2423 • FAX 903-595-5761  
Email: [jrobinson@cfgtexas.com](mailto:jrobinson@cfgtexas.com)

**KAREN HELLER ROBINSON**  
Friesen-Strain Ins Assoc Inc.  
5028 Champions  
Lufkin, TX 75901  
936-637-3444 • FAX 936-632-9468  
Email: [karen@friesen-strain.com](mailto:karen@friesen-strain.com)

**ANDREW L. SCHOPPERT**  
The Standard  
2745 N. Dallas Pkwy., Suite 400  
Plano, TX 75226  
972-943-2906 • FAX 972-943-1617  
Email: [aschoppert@standard.com](mailto:aschoppert@standard.com)

**JOY K. SCHREIBER**  
Block Vision of Texas  
14228 Midway Rd., Suite 213  
Dallas, TX 75244  
972-991-8816 • FAX 972-991-4704  
Email: [jschreiber@blockvision.com](mailto:jschreiber@blockvision.com)

**LINDA SELLERS MHP**  
Sellers-Patterson & Associates  
5070 Kinsey Dr.  
Tyler, TX 75703-3005  
903-581-2400 • FAX 903-581-2206  
Email: [lsellers@sellerspatterson.com](mailto:lsellers@sellerspatterson.com)

**TRACE SHAPPELL**  
D & H Insurance Group  
914 Judson Rd  
Longview, TX 75601  
903-757-3760 • FAX 903-757-7421  
Email: [tshappell@dhisurance.com](mailto:tshappell@dhisurance.com)

**JEFFREY SHERROD RHU**  
Principal Life Insurance Company  
3810 Holly Ridge Dr  
Longview, TX 75605  
903-297-7971 • FAX 972-701-9735  
Email: [sherrodjeff@principal.com](mailto:sherrodjeff@principal.com)

**KEVIN SHIVELY MBA**  
Blue Cross Blue Shield  
3800 Paluxy, Suite 540  
Tyler, TX 75703  
903-535-0353 • FAX 903-535-0398  
Email: [kevin\\_shively@bcbsbx.com](mailto:kevin_shively@bcbsbx.com)

**TOM W. SLACK, JR.**  
HealthFirst TPA  
P.O. Box 130187  
Tyler, TX 75713  
903-581-2600 • FAX 903-509-5725  
Email: [tom.slack@hftpa.com](mailto:tom.slack@hftpa.com)

**CRAIG SMITH**  
Ark Assurance Group  
212 Grande Blvd., Suite A-214  
Tyler, TX 75703  
903-509-2292 • FAX 903-509-2299  
Email: [ark\\_craig@hotmail.com](mailto:ark_craig@hotmail.com)

**MARILYN K. SMITH**  
Marilyn K Smith Ins  
2814 Bill Owens, Suite 300  
Longview, TX 75605  
903-759-1112 • FAX 903-759-8015  
Email: [msmith1657@aol.com](mailto:msmith1657@aol.com)

**GAYLON SNIDER**  
Gaylon Snider Insurance  
2010 S. Lake Harris Rd.  
White Oak, TX 75693  
903-759-6119 • FAX 903-759-1212  
Email: [sniderg@prodigy.net](mailto:sniderg@prodigy.net)

**CYNTHIA SWANSON**  
Threlkeld Company  
515 W. Southwest Loop 323  
Tyler, TX 75763  
903-581-0077 • FAX 903-561-1058  
Email: [cswanson@threlkeld.com](mailto:cswanson@threlkeld.com)

**KENNETH THRELKELD**  
Threlkeld & Company  
515 W. Southwest Loop 323  
Tyler, TX 75701-9455  
903-581-0077 • FAX 903-561-1058  
Email: [kthrelkeld@threlkeld.com](mailto:kthrelkeld@threlkeld.com)

**DANIELLE M. TRAYLOR**  
Bockmon Insurance  
450 E. Loop, Suite C-1  
Longview, TX 75605  
903-234-8505 • FAX 903-234-8717  
Email: [michelletraylor@bockmoninsurance.com](mailto:michelletraylor@bockmoninsurance.com)

**WENDY VANDERWATER**  
Threlkeld & Company  
515 W. Southwest Loop 323  
Tyler, TX 75701-9455  
903-581-0077 • FAX 903-561-1058  
Email: [wvanderwater@threlkeld.com](mailto:wvanderwater@threlkeld.com)

**JACK WARD**  
The Ward Agency  
1800 NW Loop 281, Suite 207  
Longview, TX 75604-2516  
903-297-5546 • FAX 903-297-5549  
Email: [jack@thewardagency.com](mailto:jack@thewardagency.com)

**JAY WARD**  
The Ward Agency  
1800 W. Loop 281, Suite 302  
Longview, TX 75604  
Email: [jay@thewardagency.com](mailto:jay@thewardagency.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group, TPA, Worksite Marketing

**R. SCOTT WARD**  
The Ward Agency  
1800 NW Loop 281, Suite 302  
Longview, TX 75604  
903-297-5546 • FAX 903-297-5549  
Email: [scott@thewardagency.com](mailto:scott@thewardagency.com)

**JOHN WEBB**  
Reliance Health Benefits Inc.  
500 S. Beckham  
Tyler, TX 75702  
903-531-5076 • FAX 903-525-1206  
Email: [webbj@tmfhs.org](mailto:webbj@tmfhs.org)

**GREG WHITE**  
Achieve Financial Services  
119 W. Charnwood  
Tyler, TX 75701  
903-596-8211 • FAX 903-596-8288  
Email: [greg@achievefinancial.com](mailto:greg@achievefinancial.com)

**TRACEY YOUNG**  
Trinity Mother Frances Health System  
P.O. Box 7789  
Tyler, TX 75711  
903-531-5928 • FAX 903-531-5770  
Email: [youngt@tmfhs.org](mailto:youngt@tmfhs.org)

## El Paso Association of Health Underwriters

**SERGIO JESUS ACUÑA LUTCF**  
Sergio Acuña Insurance  
4130 Rio Bravo, Suite A-100  
El Paso, TX 79902  
915-543-5630 • FAX 915-543-5629  
Email: [sjacuna@yahoo.com](mailto:sjacuna@yahoo.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**MARIA ALMARAZ LUTCF**  
Almaraz Insurance  
9434 Viscount, Suite 149  
El Paso, TX 79925-7053  
915-591-2882 • FAX 915-591-2662  
Email: [almarazins@aol.com](mailto:almarazins@aol.com)

**SERGIO ARCHULETA**  
United Healthcare  
729 Portillo Ave.  
El Paso, TX 79932  
915-383-7509 • FAX 915-313-9292  
Email: [sergio\\_archuleta@uhc.com](mailto:sergio_archuleta@uhc.com)

**DEAN BALMER**  
Group Health Benefits  
481 N. Resler, Suite A  
El Paso, TX 79912-2742  
915-581-4949 • FAX 915-585-2886

**SOLEDAD BASOCO**  
Wells Fargo Insurance Services  
2505 East Missouri Ave.  
El Paso, TX 79902-3129  
915-534-9413 • FAX 915-534-9705  
Email: [soledad\\_basoco@wellsfargois.com](mailto:soledad_basoco@wellsfargois.com)

**JOE M. BERNAL LUTCF**  
Joe Bernal Insurance  
6414 Gateway E.  
El Paso, TX 79910  
915-545-0900  
Email: [joeb@joebernalinsurance.com](mailto:joeb@joebernalinsurance.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group, TPA, Worksite Marketing

**GUNNAR BORGE MBA, CSA**  
Borge Insurance  
230 Thunderbird, Suite M  
El Paso, TX 79912  
915-587-5600 • FAX 915-288-3800  
Email: [gunnar@BorgeInsurance.com](mailto:gunnar@BorgeInsurance.com)

**JIMENA CANTELLES LHIC**

JDW Insurance  
415 E. Yandell  
El Paso, TX 79902  
915-496-8456

**ALAN CARL RHU, REBC, LUTCF**

Farrell & Blackwell Inc.  
9440 Viscount, Suite 100  
El Paso, TX 79925  
915-598-1800 • FAX 915-598-1896  
Email: acarl@fnbagency.com

**RIGO CHAVEZ**

Insurance Solutions  
509 Canyon Springs  
El Paso, TX 79912  
915-329-3719  
Email: rigochavezep@hotmail.com  
Areas of Practice: Disability, Individual, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group

**CRAIG A. DELMAN CLU, CHFC, LUTCF**

GP Graham Capital  
9440 Viscount, Suite 101  
El Paso, TX 79925  
915-598-8885 • FAX 915-598-6116  
Email: craig.delman@gpgrahamcapital.com

**TOM ELLIS BA**

Tom Ellis Insurance  
3308 Diamond Dr.  
El Paso, TX 79904  
915-313-0030 • FAX 915-759-7557  
Email: tom@agenttom.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Small Group

**DEBORAH FALKNOR**

Rogers & Belding Life Insurance  
2505 East Missouri Ave.  
El Paso, TX 79903-3918  
915-534-9446 • FAX 915-534-9705  
Email: dfalknor@rogersandbelding.com

**VICKI L. GALYON MHP, HIA, LUTCF**

Wells Fargo Insurance Services of Texas, Inc.  
2505 E. Missouri  
El Paso, TX 79903  
915-534-9465 • FAX 915-534-9705  
Email: vicki\_galyon@wellsfargo.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Self Insured, Small Group, TPA, Worksite Marketing

**ARMIDA B. GARCIA**

Secure Horizons  
271 Hackberry Ct.  
Chapparral, NM 88081  
915-867-5199  
Email: armida\_garcia@uhc.com  
Areas of Practice: Managed Care, Medicare Supplement

**FRANCISCO A. GARCIA**

American Insurance Services  
6044 Gateway East, Suite 300  
El Paso, TX 79905  
915-772-8989 • FAX 915-772-8990  
Email: f242garcia@aol.com  
Areas of Practice: Individual

**MICHAEL GRAHAM**

GP Graham Capital  
9440 Viscount, Suite 101  
El Paso, TX 79925  
915-598-8885 • FAX 915-598-6116  
Email: mike.graham@gpgrahamcapital.com

**FREDERICK M. HAVENS**

BCBS of Texas  
118 Mesa Park Dr.  
El Paso, TX 79912  
915-496-6777 • FAX 915-496-6772  
Email: frederick\_havens@bcbsbx.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Self Insured, Small Group, TPA

**JAMES L. HEARD**

James L. Heard Agency  
5929 Cromo Dr., Suite A  
El Paso, TX 79912  
915-581-7925 • FAX 915-584-4618  
Email: jlmheard@aol.com

**JOAN M. HEATH LUTCF**

Lincoln Financial Advisor  
4130 Rio Bravo, Suite A-100  
El Paso, TX 79902  
915-549-5630 • FAX 915-543-5629  
Email: joan.heath@lfg.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Medicare Supplement, Retirement, Small Group, Worksite Marketing

**MICHAEL HERNANDEZ**

P.O. Box 390  
Datil, NM 87821-0390  
915-581-3018 • FAX 915-581-3698  
Email: michael.hernandez@wellpoint.com

**ELISA HOLGUIN HIA, HCSA, LHIC**

Crest Benefits Consulting, A Division of JDW Insurance  
201 E. Main  
8th Floor  
El Paso, TX 79901  
915-496-8456 • FAX 915-496-8550  
Email: eholguin@jdw-insurance.com  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Self Insured, Small Group, TPA

**WILLIAM LENDERMAN III**

1855 Trawood, Suite 204  
El Paso, TX 79935-3109  
915-595-2751 • FAX 915-590-2157  
Email: wl3@whc.net  
Areas of Practice: Life Insurance Planning

**LAURA MAGEE**

Laura Magee Insurance Services  
4450 Shadow Willow  
El Paso, TX 79922  
915-820-3608 • FAX 915-833-1131  
Email: lauramagee@sbcglobal.net

**ROSENDO MARTINEZ JR.**

Physicians Health Choice  
7878 Gateway East, Suite 203  
El Paso, TX 79915  
915-594-6406 • FAX 915-595-4323  
Email: rmartinez@phyhc.com

**DON G. MCCORMICK CSA**

Affordable Insurance Group  
1055 Sunland Park Dr., Suite D  
El Paso, TX 79922  
915-231-9955 • FAX 888-823-2009  
Email: don@elpasoinurancegroup.com  
Areas of Practice: Individual

**RANDY MCGRAW CEBS**

Crest Benefits Consulting, Inc.  
9440 Viscount, Suite 101  
El Paso, TX 79925  
915-598-7900 x11 • FAX 915-598-7903  
Email: rmcgraw@jdw-insurance.com

**MIKE A. MURILLO LUTCF, RHU, EHBA**

Healthscope Benefits  
7430 Remcon Cir, Suite C  
El Paso, TX 79912  
915-231-4230 • FAX 915-581-7537  
Email: mike.murillo@healthscopebenefits.com  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Managed Care, Retirement, Self Insured, Small Group, TPA

**RICK PACHECO**

539 Regency Dr.  
El Paso, TX 79912  
915-760-8232  
Email: medlife\_benefits@yahoo.com  
Areas of Practice: Disability, Individual, Long Term Care, Medicare Supplement, Retirement

**ELIZABETH E. RIOS-CARL PIWT**

Goodman Financial Group  
124 Castillano, Suite 202  
El Paso, TX 79912  
915-543-5313 • FAX 915-544-1761  
Email: Liz@goodmanf.com

**CYNTHIA DIANE RIVAS CLTC**

Graham Capital Management Group, Inc.  
9440 Viscount, Suite 101  
El Paso, TX 79925  
915-598-8855 • FAX 915-598-6116  
Email: cindy.rivas@gpgrahamcapital.com  
Areas of Practice: Financial/Estate Planning

**GEORGE SAENZ LUTCF**

Cielo Vista Insurance  
1132 Geronimo  
El Paso, TX 79925  
915-772-1406 • FAX 915-775-1070  
Email: georgesr@cielovistains.com  
Areas of Practice: Individual, Small Group

**ANGELIC M. TELLES**

Secure Horizons By UHC  
4050 Rio Bravo  
El Paso, TX 79902  
915-585-4672 • FAX 915-313-9297  
Email: angelic\_m\_telles@uhc.com  
Areas of Practice: Managed Care

**LORENA VALENZUELA**

State Farm Insurance  
931 N. Resler, Suite 103  
El Paso, TX 79912  
915-505-9292 • FAX 915-585-8757  
Email: lorena.valenzuela760@statfarm.com

**Fort Worth  
Association of Health Underwriters****KATHLEEN AGUILAR**

Enrollment Solutions  
1808 Acton Highway  
Granbury, TX 76048  
817-573-7482 • FAX 817-573-0685  
Email: kathyj@enrollmentsolutions.biz

**LAVERA AIKEN**

Aiken Insurance  
1914 Acton Hwy.  
Granbury, TX 76049  
817-279-8000 • FAX 817-573-9398  
Email: lavera@lannyaiken.com

**JENNIFER LYNN ALT**

Sweeney Co/Farmers Insurance  
P.O. Box 8546  
Fort Worth, TX 76124  
817-457-6700 • FAX 817-457-7240  
Email: jen@thesweeneyco.com

**SHARON ALT CFCI**

Alt Benefit Consultants, Inc.  
6410 Southwest Blvd., Suite 204  
Fort Worth, TX 76109-3920  
817-731-6258 x225 • FAX 817-731-9029  
Email: sharonalt@altbenefits.com  
Areas of Practice: TPA

**JEFF C. ANDERSON**

Frost Insurance Agency  
P.O. Box 33528  
Ft. Worth, TX 76162-3528  
817-810-0900 • FAX 817-810-0915  
Email: jeff.anderson@frostinsurance.com

**ROBERT DREW ATTAWAY**

AGIA Inc  
6100 Western Place, Suite 1075  
Fort Worth, TX 76107  
817-737-9981 • FAX 817-731-1115  
Email: dattaway@gajainc.com

**JOSEPH A. BAHUN**

BenefitMall  
6100 Western Place, Suite 1050  
Fort Worth, TX 76107-4614  
817-731-3355 • FAX 817-731-8537  
Email: jbahun@benefitport.com

**MICHELE BALLERT**

CIGNA Healthcare  
6600 E. Campus Circle Dr., Suite 400  
Irving, TX 75063  
972-582-7612 • FAX 972-582-7618  
Email: michele.ballert@cigna.com

**PEGGY BASS RHU**

The Sweeney Company  
1121 E. Loop 820 South  
Ft. Worth, TX 76112-7825  
817-457-6700 • FAX 817-457-7246  
Email: peggy@thesweeneyco.com

**GUS BATES III CLU**

John Hancock  
2409 Forest Park Blvd.  
Ft. Worth, TX 76110-1774  
817-335-9547 • FAX 817-335-1422  
Email: gus@gusbates.com

**MIKE BILBREY**

Creative Insurance Concepts Inc.  
6100 Southwest Blvd., Suite 110  
Fort Worth, TX 76109  
817-377-8787 • FAX 817-377-2836  
Email: jamma@cicctx.com

**LUCINDA M. BOAZ**

Boaz Insurance Agency  
750 Pipeline Ct., Suite 103A  
Hurst, TX 76053-5782  
817-285-0311 • FAX 817-285-0331  
Email: lucinda\_boaz@flash.net  
Areas of Practice: Individual, Large Group, Small Group

**TONYA BOOTH**

Upshaw Insurance  
1801 Gateway, Suite 200  
Richardson, TX 75080-3562  
214-349-6067 • FAX 214-343-8184  
Email: tonyab@upshaw-insurance.com

**ANITA BRANUM**

BenefitMall  
6100 Western Place, Suite 801  
Fort Worth, TX 76107  
817-665-2412 • FAX 866-230-7451  
Email: anita.branum@benefitmall.com

**TANSEY BRIDGEMAN**

Blue Cross Blue Shield Of Tx  
9001 Airport Fwy., Suite 600  
Fort Worth, TX 76180-7774  
817-581-3860 • FAX 817-428-8736  
Email: tansay\_bridgeman@bcbsbx.com

**ELIDIA G. BRITO**

Strategic Employee Benefit Services  
1300 Summit Ave., Suite 200  
Fort Worth, TX 76102  
817-347-9160 • FAX 817-336-3155  
Email: elidia.bruto@nmfm.com

**VICKI BROUSSARD**

Blue Cross Blue Shield Of Tx  
9115 Shore Crest Dr  
Cedar Hill, TX 75104  
817-581-3860 • FAX 817-428-8736  
Email: vicki\_broussard@bcbsbx.com

**RONNY J. BRYANT**

Perry Hunter Hall, Inc.  
P.O. Box 1400  
Abilene, TX 79604  
325-673-6414 • FAX 325-673-4413  
Email: bryantr@perryhunterhall.com

**KASEY BUCKNER CSA**

Granite Financial Services  
1670 Keller Pkwy., Suite 200  
Keller, TX 76248  
817-379-9323 • FAX 817-431-9589  
Email: kasey@graniteeam.com

**J. SCOTT BURNECKE RHU**  
Guardian Life Insurance  
13355 Noel Rd., Suite 1555  
Dallas, TX 75240  
800-443-0330 • FAX 972-458-0144  
Email: scott\_burnecke@glic.com

**DONNA CARNALL RHU**  
Carnall Insurance Co.  
2202 Herons Nest Dr.  
Granbury, TX 76049  
817-776-3897  
Email: donnacarnall@hotmail.com

**MICHAEL CHAPMAN FLMI, HIA**  
Transamerica Worksite Marketing  
2150 Portwood Way  
Fort Worth, TX 76179  
817-201-3006 • FAX 817-394-2466  
Email: mchapman@aegonusa.com  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Small Group, Worksite Marketing

**ALMOND A. CLARK**  
Almond Clark Ph.D., State Farm Insurance  
2452 W. I-20  
Arlington, TX 76017  
817-468-3033 • FAX 817-468-2799  
Email: al.clark.b49@statefarm.com

**SHALYN S. CLARK**  
State Farm Insurance  
2000 Precinct Line, Suite S-100  
Hurst, TX 76054-3185  
817-788-1999 • FAX 817-788-1777  
Email: shalyn.clark.b4n9@statefarm.com

**JANAN CLINTON**  
3209 Greenbrook Dr.  
Arlington, TX 76016  
817-446-0091 • FAX 817-446-0697  
Email: janclinton@sbcglobal.net

**STACY COCHRAN RHU**  
Healthsmart Preferred Care  
222 Las Colinas Blvd. W., Suite 2000 North  
Irving, TX 75039-5440  
214-574-2336 • FAX 214-574-2306  
Email: stacy.cochran@healthsmart.com  
Areas of Practice: Managed Care

**ROY COOPER**  
Granbury Ins Agency  
4024 View Point Dr  
Granbury, TX 76048-6733  
817-578-4744

**MILTON E. CORDELL**  
Cordell & Co Insurance Agency  
P.O. Box 12129  
Ft. Worth, TX 76110-8129  
817-924-4236 • FAX 817-921-0170  
Email: cordell@flash.net

**DON LEE CORLEY JR.**  
Insurance Marketing Group  
3525 NW Loop 820  
Fort Worth, TX 76124-0546  
Email: doncorleyjr@hotmail.com

**ROBERT D. COWAN CLU, CHFC**  
Key Association Health Solutions, LLC  
P.O. Box 1659  
Burleson, TX 76097  
817-717-6377 • FAX 817-717-6377  
Email: rcowan@keyahs.com  
Areas of Practice: Self Insured, Small Group

**RODNEY CULP**  
Al Boenker Insurance Agency  
6030 Jacksboro Hwy.  
Fort Worth, TX 76135  
817-306-2334 • FAX 817-237-8461  
Email: rculp@thanksal.com

**CARLA J. DAUGHERTY**  
Higginbotham Insurance Agency, Inc.  
6305 Blackfoot Trl.  
Granbury, TX 76049-5309  
817-326-4468 • FAX 817-326-5201  
Email: carladaugherty@hotmail.com

**STEPHEN D. DAVIDSON RHU**  
Healthy America  
409 W. Vickery Blvd.  
Ft. Worth, TX 76104-1208  
817-332-3068 • FAX 817-332-6234  
Email: hapi\_ceo@yahoo.com  
Areas of Practice: Individual

**DARREL A. DELGADO**  
Aetna, Inc.  
4300 Centreway Place  
Arlington, TX 76018  
817-417-2345 • FAX 860-754-1390  
Email: delgadoda@aetna.com  
Areas of Practice: Dental, Individual, Large Group, Small Group

**CHIPLEY S. DICKEY**  
4150 International Plaza, Suite 600  
Fort Worth, TX 76109  
817-200-7469  
Email: chipdickey@dickeyadvisors.com

**TONY DILLARD**  
Transamerica Long Term Care  
1900 L. Don Dodson  
Bedford, TX 76021  
817-343-3398  
Email: tdillard@transamerica.com  
Areas of Practice: Long Term Care

**KELLY DILLS**  
1232 Comanche Dr.  
Allen, TX 75013  
214-636-5390  
Email: k.dills@att.net  
Areas of Practice: Managed Care, Medicare Supplement

**LESLIE DONOHUE**  
Principal Financial  
5080 Spectrum Dr., Suite 700E  
Addison, TX 75001-4636  
972-233-5088 x3216  
Email: donohue.leslie@principal.com  
Areas of Practice: Small Group

**KATHY DORSEY CLTC**  
Long Term Care Insurance Solutions  
777 Main St., Suite 600  
Fort Worth, TX 76102  
817-300-9478 • FAX 817-465-1556  
Email: kathydorsey@earthlink.net  
Areas of Practice: Long Term Care

**RODNEY DRYDEN**  
Wellspring Insurance Agency  
104 Houston St.  
Roanoke, TX 76262  
817-430-7102 • FAX 817-430-7105  
Email: rdryden@wellspringagency.com

**DON A. DUKE**  
Coble Cravens Financial Services Inc.  
P.O. Box 13464  
Arlington, TX 76094  
817-462-4264  
Email: dduke@coblecravens.com

**BRISCOE DUNN LPRT**  
Higginbotham and Associates  
P.O. Box 1087  
Granbury, TX 76048  
817-578-8855  
Email: bdunn@higginbotham.net  
Areas of Practice: Life Insurance Planning, Long Term Care, Medicare Supplement, Small Group

**DAVID L. EGERTON LUTCF**  
Egerton Insurance Agency  
805 Forest Ridge Dr., Suite 108  
Bedford, TX 76022-7251  
817-283-7900 • FAX 817-283-7915  
Email: egertoninsurance@msn.com

**COLEEN M. ELKINS**  
Elkins & Associates  
120 Yellowstone Dr.  
Whitney, TX 76692  
817-236-3800 • FAX 888-241-5192  
Email: coleen@24-7healthinsurance.com  
Areas of Practice: Dental, Individual, Small Group

**GINA ESCOBAR**  
BenefitMall  
1708 Crest Meadow Ln.  
Mansfield, TX 76063  
469-791-3372  
Email: gina.escobar@benefitmall.com

**DAVID EVERLY**  
Multiplan  
1250 East Copeland Rd., Suite 1200  
Arlington, TX 76011  
817-436-5114 • FAX 817-436-5397  
Email: david.everly@multiplan.com

**LARRY FABIAN CLU**  
The Sweeney Co.  
P.O. Box 8546  
Ft. Worth, TX 76124-0546  
817-457-6700 • FAX 817-457-7246  
Email: larry@thesweeneyco.com

**KEVIN FAHERTY LUTCF**  
Faherty Insurance Services  
7200 Francisco Dr.  
Fort Worth, TX 76133  
817-886-4668 • FAX 817-293-7477  
Email: kfaherty@hotmail.com

**DAVID FARRELL**  
Strategic Employee Benefit Services  
1300 Summit Ave., Suite 200  
Ft. Worth, TX 76102  
817-347-9138 • FAX 817-336-3155  
Email: david.farrell@nmfm.com

**AL FERRIULO**  
Ferriulo & Associates  
2605 Airport Fwy., Suite 1603  
Fort Worth, TX 76111  
817-834-1700  
Email: aferrulo@sbcglobal.net

**MICHELE C. FLOOD**  
Dental Select  
2504 W. Park Row Dr., Suite B5-103  
Pantego, TX 76013-2273  
817-274-0425 • FAX 800-945-9165  
Email: michelef@dentalselect.com  
Areas of Practice: Dental

**L. WESLEY FOSTER**  
BenefitMall  
4851 LBJ Fwy., Suite 100  
Dallas, TX 75244  
469-791-3352  
Email: wesley.foster@benefitmall.com

**LARRY L. FRIE**  
Frie Financial Group  
150 Westpark Way, Suite 306  
Eulless, TX 76040  
817-589-7607 • FAX 817-284-8164  
Email: lfrie@friefinancial.com

**STEVE GALLEGOS**  
Upshaw Insurance Agency  
1755 N. Collins, Suite 310  
Richardson, TX 75080  
214-349-6067  
Email: steveg@upshaw-insurance.com

**DEBRA E. GILBERT**  
Innovative Insurance Solutions  
2201 Harwood Rd.  
Bedford, TX 76021  
817-399-8822 • FAX 817-685-9889  
Email: debbie@usbt.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Small Group, Worksite Marketing

**GREG A. GRAHAM**  
Graham Insurance Agency  
P.O. Box 552  
Crowley, TX 76036  
817-293-0388 • FAX 817-293-7477  
Email: greg@graham-insurance.com

**DAVID M. GRANT**  
Grant Insurance Agency  
4146 Willman Ave.  
N. Richland Hills, TX 76180  
817-284-9397 • FAX 817-595-3718  
Email: david@grantinsagency.com

**J. B. GROSS II CLU**  
J B Gross Insurance  
1703 Santa Fe Dr.  
Weatherford, TX 76086  
817-613-1098 • FAX 817-594-3845  
Email: jbgross@jbgross.com

**LORELEI A. GROSS**  
J B Gross Insurance  
1703 Santa Fe Dr.  
Weatherford, TX 76086  
817-613-1098 • FAX 817-594-3845  
Email: lorigross@sbcglobal.net

**LESLIE L. GROUNDS**  
Grounds Insurance Agency  
P.O. Box 820364  
Fort Worth, TX 76182-0364  
817-577-0537 • FAX 817-577-0537  
Email: lesgrounds@charter.net  
Areas of Practice: Individual, Long Term Care, Medicare Supplement

**JIMMY GUINN**  
Allstate Workplace  
P.O. Box 1574  
Stephenville, TX 76401  
817-913-6071  
Email: jimmy.guinn@allstate.com

**LEO M. GUTIERREZ**  
Dental Select  
P.O. Box 1312  
Mansfield, TX 76063  
817-983-2560 • FAX 817-983-2561  
Email: leog@dentalselect.com

**KENNETH HARRIS**  
4908 Andalusia Trail  
Arlington, TX 76017  
Email: kennny50@yahoo.com

**MELANIE HAVIS**  
Aetna  
4300 Centreway Place  
Arlington, TX 76018  
817-417-2210 • FAX 866-530-8157  
Email: havism@aetna.com  
Areas of Practice: Individual

**SHELLEY HAWKINS**  
CSG of Texas Inc.  
101 Summit Ave., Suite 600  
Fort Worth, TX 76102  
817-877-4116 x107 • FAX 817-335-7062  
Email: shelleyh@csghullbenefits.com

**DANNY LEROY HENDRICKS**  
Insurance Marketing Group  
3525 NW Loop 820  
Fort Worth, TX 76106  
817-626-4800 • FAX 817-626-4802  
Email: danhendricks@hotmail.com

**GAYLAN KAY HENDRICKS**  
Insurance Marketing Group  
3525 N. W. Loop 820  
Fort Worth, TX 76106  
817-626-4800 • FAX 817-626-4802  
Email: gaylanhendricks@msn.com

**KELLY HERRERA**  
Aetna  
4300 Centreway Place  
Arlington, TX 76018  
817-417-2216 • FAX 860-975-9697  
Email: clarkk3@aetna.com

**GERALDINE HODGE**  
Universal American  
6004 Hillview Dr.  
Fort Worth, TX 76148  
706-627-6565 • FAX 866-430-2570  
Email: geraldine.hodge@yahoo.com

**DAVID WAYNE HONEYCUTT**

Capital Insurance Brokers  
512 Main St.  
Fort Worth, TX 76102  
817-332-8888 • FAX 817-332-8893  
Email: capitalinsbroker@aol.com

**DARREN DELANO HOOKER RHU**

AUL  
9140 High Oaks Dr.  
N. Richland Hills, TX 76180  
972-934-7800 x103 • FAX 972-934-7806  
Email: darren\_hooker@berkshirelife.com

**SHAREE HOOPER**

Colonial Supplemental Insurance  
4231 Shady Hill Dr.  
Dallas, TX 75229  
972-719-2507 • FAX 972-719-2508  
Email: shooper651@aol.com  
Areas of Practice: Small Group, Worksite Marketing

**AMIE HUGHES**

Rogers Benefit Group  
1701 River Run, Suite 1007  
Fort Worth, TX 76107  
817-335-2442 • FAX 817-336-0618  
Email: ahughes@rogersbenefit.com  
Areas of Practice: Dental, Disability, Large Group, Small Group

**REGINA M. HUNTER**

Aetna  
4300 Centraway Place  
Arlington, TX 76018  
817-417-2551 • FAX 860-754-0868  
Email: hunter1@aetna.com

**HEATHER DANIELLE ISMAILI BA**

Total Insurance Solutions  
602 Santa Barbara Dr.  
Keller, TX 76248  
817-431-4484  
Email: ismailhd@verizon.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Medicare Supplement, Small Group

**WANDA PAMELA JACKSON**

Universal American  
815 Trailwood Dr.  
Hurst, TX 76053  
214-470-9784 • FAX 866-430-2570  
Email: padrecyz@yahoo.com

**RONI JERNIGAN**

BenefitPort Southwest  
6100 Western Place, Suite 1050  
Fort Worth, TX 76107-4614  
817-731-3355 • FAX 817-731-1254  
Email: rjernigan@benefitport.com

**DOUG JOHNSON FLMI**

American Public Life  
P.O. Box 925  
Jackson, MS 39205-0925  
214-504-5408  
Email: doug.johnson@ampublic.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Small Group, Worksite Marketing

**ERIC JOHNSON**

First Horizon Msaver  
1321 W Randol Mill Road, Suite 103  
Arlington, TX 76102  
817-804-0434 • FAX 817-625-3120  
Email: eric.johnson@agentallies.com

**REYNOLD JONES**

Reynold Jones Insurance/Texas Life  
1909 Central Dr., Suite 101  
Bedford, TX 76021  
817-545-3900 • FAX 817-545-3905  
Email: rjpersonal@reynoldjones.com

**BRYAN C. KEATHLEY**

Safe Harbor Benefits, Inc.  
1321 W. Randol Mill, Suite 100  
Arlington, TX 76012  
817-226-3372 • FAX 817-277-4577  
Email: bryan@safeharborbenefits.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**EDNA R. KERN CLU, CHFC, RHU**

Kern & Associates  
6104 Plum Valley Pl.  
Ft Worth, TX 76116-8414  
817-377-2187 • FAX 817-377-2188  
Email: ekern@charter.net

**RISE' KIEREN**

JKJ Benefits, LLC  
P.O. Box 1597  
4150 International Plaza, Suite 560  
Fort Worth, TX 76109  
817 735 8488 203  
Email: rkieren@jkjbenefits.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Managed Care, Self Insured, Small Group, Worksite Marketing

**CASEY R. KILBORN**

United Benefit Concepts  
500 Chestnut, Suite 1820  
Abilene, TX 79602  
325-437-1270 • FAX 325-437-3477  
Email: k.kilborn@att.net  
Areas of Practice: Disability, Individual, Worksite Marketing

**DANIELLE KUNKLE MSA**

Consumer Benefits Group LLP  
412 Mercedes, Suite G  
Benbrook, TX 76126  
817-249-8600 • FAX 817-249-8608  
Email: danielle@consumerbg.com  
Areas of Practice: Dental, Individual, Long Term Care, Medicare Supplement, Small Group

**FRANK M. KYLE, JR.**

Frost Insurance Agency  
4200 S. Hulen St., Suite 330  
Ft. Worth, TX 76109-4912  
817-420-5700 • FAX 817-420-5750  
Email: frank.kyle@frostinsurance.com

**KIMBERLY LABORA**

Aetna Insurance  
4300 Centraway Place  
Arlington, TX 76018  
817-417-2062 • FAX 860-975-0763  
Email: laborak01@aetna.com

**WALTER H. LANDWEHR**

Mills Financial Group  
2929 W. Fifth St., Suite B  
Fort Worth, TX 76107  
817-332-3656 • FAX 817-332-8609  
Email: wlandwehr@millsfinancialgroup.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Retirement, Self Insured, Small Group, TPA

**ROBERT M. LAY**

Lay & Williams Insurance Services  
3112 Forest Ave.  
Fort Worth, TX 76112  
800-281-8783 • FAX 817-451-9553  
Email: bob@layandwilliams.com

**JOHN R. LLOYD**

Catalyst Insurance Services  
1420 Kingston Pl.  
Aubrey, TX 76227  
972-977-1451 • FAX 800-657-8236  
Email: Jr.lloyd@lloyd-ins.com

**JULIE LOCKE**

TASC (Total Administrative Services Corporation)  
11940 CR 1119  
Nemo, TX 76070  
800-422-4661 x4698 • FAX 608-663-2766  
Email: JulieL@tasconline.com  
Areas of Practice: TPA

**THOMAS E. MAHONY CLU, LUTCF**

TMA Insurance Services  
4808 Willow Run Court  
Fort Worth, TX 76132  
817-294-3437 • FAX 817-294-2146  
Email: insurussuccess@yahoo.com

**MELINDA MALONE**

Brinson Benefits  
5565 Preston Oaks Rd., Suite 147  
Dallas, TX 75254  
214-263-3798  
Email: melinda@brinsonbenefits.com  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Small Group, Worksite Marketing

**PAM MALONE**

Malone & Associates  
1837 Juniper Ln.  
Lewisville, TX 75077-2733  
972-221-5964 • FAX 972-219-5245  
Email: pam@malone-and-associates.com

**TAYLOR RUSSELL MARTIN CSA**

Senior Security Benefits  
3525 NW Loop 820  
Fort Worth, TX 76106  
817-626-4800 x102 • FAX 817-626-4802  
Email: taylor@insmg.com

**DALE MASON**

Mason Ins Group  
7702 Jefferson Cir.  
Colleyville, TX 76034  
817-770-8804 • FAX 817-428-7332  
Email: dale@masoninsurance.net  
Areas of Practice: , Individual, Medicare Supplement, Small Group

**SHARI ANNE MCCHRISTIAL**

Colonial Life & Accedent  
5919 Greenville, Suite 102  
Dallas, TX 75231  
817-371-5588  
Email: smcchristial@aol.com

**JERRI MCDONALD**

TSCRA Insurance Services  
1301 W. 7th St.  
Fort Worth, TX 76102  
817-916-7169 • FAX 817-336-5487  
Email: jmcdonald@texascatterraisers.org

**JEANETTE T. MCGEE**

Jeanette McGee, Agent  
9112 Hwy. 80 W, PMB 229  
Fort Worth, TX 76116  
817-244-2775 • FAX 817-336-1892  
Email: jtmcgee@charter.net

**WILLIAM R. MCGUIRE**

4940 Rector Ave.  
Fort Worth, TX 76133  
817-296-1482  
Email: mc007@charter.net

**MICHAEL F. MCKNIGHT RHU, REBC, MHP, HIA**

United Healthcare  
5800 Granite Pkwy., Suite 900  
Plano, TX 75024  
469-633-8874 • FAX 800-457-4990  
Email: michael.mcknight@phs.com

**ROYCE E. MCLAUGHLIN**

McLaughlin & Associates  
P.O. Box 10456  
Fort Worth, TX 76114-0456  
817-763-0350 • FAX 817-763-0350

**TRACY MCMILLAN**

McMillan Insurance Agency  
1125 Parkview Trail  
Kennedale, TX 76060  
817-896-6416 • FAX 817-478-7708  
Email: insurancebytracy@yahoo.com

**JOHN E. MERRIFIELD SR. MBA, CLU, RHU, REBC**

IFC Benefit Solutions, Inc.  
River Run Office Tower  
1701 River Run Rd., Suite 902  
Fort Worth, TX 76107-6553  
817-332-8956 • FAX 817-332-8510  
Email: john@ifcbenefitsolutions.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Retirement, Self Insured, Small Group, TPA

**HEATHER R.M. MERTZ**

Humana  
2255 Marilla Dr., Suite 3109  
Dallas, TX 75201  
972-643-1623 • FAX 210-200-5390  
Email: hmertz@humana.com

**DAVID C. MICHELL RHU, FLMI, REBC**

Michell & Associates  
P.O. Box 120068  
Arlington, TX 76012  
817-261-0108 • FAX 817-860-1434  
Email: david@michellassociates.com

**TODD MILLER**

Worth Benefits & Consultants, Inc.  
1020 Macon St, Suite 10  
Fort Worth, TX 76102  
817-988-8536 • FAX 877-647-6871  
Email: ToddM@worthbenefits.com

**RANDAL S. MITCHELL**

American Health Underwriters  
830 Taylor St.  
Ft. Worth, TX 76102  
817-877-5861 • FAX 817-338-0266

**ROBERTA MORENO**

AETNA  
4300 Centraway Place  
Arlington, TX 76018  
817-417-2172 • FAX 817-417-2391  
Email: morenor@aetna.com

**MATT MORRIS**

Gus Bates Company  
2409 Forest Park Blvd., 2nd Floor  
Fort Worth, TX 76110  
817-335-9547 x25 • FAX 817-338-1422  
Email: matt@gusbates.com

**ROBERT MORRISON**

Benefit Strategies Inc.  
4200 W. Vickery, Suite 200  
Fort Worth, TX 76108  
817-731-1940 x309 • FAX 800-595-7940  
Email: morrison@benefitstrategiesinc.com

**ROBERT S. MUNDLIN CLU**

Lifetime Benefits Insurance  
400 N. Main St., Suite 103  
Grapevine, TX 76051  
817-481-7133 • FAX 817-481-2761  
Email: bob@lbitx.com

**SHERRY LYNN NULL**

Bene-Facs Inc.  
P.O. Box 388  
Bedford, TX 76095  
817-355-0892 • FAX 817-795-0088  
Email: bene-facsinc@sbglobal.net

**PAULA PARR**

Benefitmall  
6100 Western Place, Suite 1050  
Fort Worth, TX 76126  
817-731-3355 • FAX 817-731-1254  
Email: pparr@benefitport.com

**STEPHEN C. PASSMORE LUTCF**

TxInsuranceDepot.com  
2912 S. E. Loop 820  
Fort Worth, TX 76140  
817-210-6097 • FAX 817-210-6217  
Email: stephen@TxInsuranceDepot.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**MALINDA PETERS**

The Boon Group  
P.O. Box 473  
Waverly, OH 45690  
740-947-8676 x102  
Email: mpeters@boongroup.com  
Areas of Practice: Large Group



**YVONNE PETERS**

Peters Ins. Agency  
P.O. Box 2328  
Brownwood, TX 76804  
325-643-1723 • FAX 325-646-5527  
Email: [ptrsins@web-access.net](mailto:ptrsins@web-access.net)

**CYNTHIA PITTMAN**

Lifetime Benefits  
400 N. Main St., Suite 103  
Grapevine, TX 76051  
817-481-7133 • FAX 817-481-2761  
Email: [cindy@lbtix.com](mailto:cindy@lbtix.com)  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Self Insured

**RACHELE POSEY**

244 Palomino Dr.  
Saginaw, TX 76179  
214-226-4665  
Email: [2poseys@sbcglobal.net](mailto:2poseys@sbcglobal.net)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Self Insured, Small Group, Worksite Marketing

**CHRISTOPHER PRATT**

Eyemed Vision Care  
4000 Luxottica Place  
Mason, OH 45040  
866-458-7378 • FAX 513-492-4238  
Email: [cpratt@eyemedvisioncare.com](mailto:cpratt@eyemedvisioncare.com)

**DEBBIE D. PREISSINGER BS**

Debbie Preissinger  
P.O. Box 101116  
Fort Worth, TX 76185  
817-271-1680 • FAX 817-644-1613  
Email: [debbie@iplcenter.com](mailto:debbie@iplcenter.com)

**DAVID B. PREWITT LUTCF, RHU, REBC, CSA**

428 Harwood Rd.  
Bedford, TX 76021  
817-268-1680 x316 • FAX 817-268-3108  
Email: [dprewitt3@sbcglobal.net](mailto:dprewitt3@sbcglobal.net)

**LISA A. PRICE**

Sunstone Employee Benefit Solutions, LLC  
P.O. Box 2738  
Keller, TX 76244  
817-542-1648  
Email: [lisa.price@SUNSTONEebs.com](mailto:lisa.price@SUNSTONEebs.com)

**DIXIE M. PURSELLEY**

Purselley Associates  
101 Summit Ave., Suite 306  
Ft. Worth, TX 76102  
817-335-4100 • FAX 817-335-7005  
Email: [dixie@purselley.com](mailto:dixie@purselley.com)

**PAMELA RANDALL**

PRS Insurance Solutions  
P.O. Box 6328  
Arlington, TX 76005  
817-608-0174 • FAX 817-608-0164  
Email: [pamela.r@prsinsurancesolutions.com](mailto:pamela.r@prsinsurancesolutions.com)

**JAN RAY**

Isgur Ins Group  
777 Main St., Suite 3300  
Fort Worth, TX 76102  
817-878-3217 • FAX 817-878-3270  
Email: [golferJray@sbcglobal.net](mailto:golferJray@sbcglobal.net)

**GENTRIE REISINGER RHU, CSA**

US Health and Life  
3003 Village Glen Tr.  
Arlington, TX 76016  
817-454-9304  
Email: [gentrie@yahoo.com](mailto:gentrie@yahoo.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group

**DANIEL RIDDLE**

Sr. Market Advisory Services  
3539 Red Mine Ln.  
Grand Prairie, TX 75052  
214-668-9931  
Email: [drumkey98@yahoo.com](mailto:drumkey98@yahoo.com)

**JONATHAN L. RIPLEY**

Aetna  
4300 Centreway Place  
Arlington, TX 76018  
817-417-2189  
Email: [ripleyj@aetna.com](mailto:ripleyj@aetna.com)  
Areas of Practice: Dental, Life Insurance Planning, Small Group

**BRYAN D. ROBERTS RHU**

Employer Planning Services  
1200 East Copeland Rd., Suite 503  
Arlington, TX 76011  
817-265-4820 • FAX 817-261-0482  
Email: [broberts@employerplanning.com](mailto:broberts@employerplanning.com)

**VICKI ROBERTS**

Humana Inc.  
8111 LBJ Fwy., Suite 1500  
Dallas, TX 75251  
972-643-1784 • FAX 972-437-9245  
Email: [vroberts@humana.com](mailto:vroberts@humana.com)

**HOLLY ROSS**

Ross Insurance Agency  
4312 Tamworth Rd.  
Fort Worth, TX 76116  
817-738-8966 • FAX 817-737-5511  
Email: [rossinsur@aol.com](mailto:rossinsur@aol.com)

**JUSTINE SAWYERS**

BenefitMall  
6100 Western Place, Suite 1050  
Forth Worth, TX 76107  
817-655-2434 • FAX 817-731-8537  
Email: [justine.sawyers@benefitmall.com](mailto:justine.sawyers@benefitmall.com)

**STEPHEN SCASTA**

Wells Fargo  
5800 Camp Bowie Blvd., Suite 100  
Forth Worth, TX 76116  
817-505-6993  
Email: [stephen.scasta@wellsfargo.com](mailto:stephen.scasta@wellsfargo.com)

**JAMES B. SCHMIDT RHU**

Employer Planning Services  
1200 East Copeland Rd., Suite 503  
Arlington, TX 76011  
817-265-4820 • FAX 817-261-0482  
Email: [jbschmidt@employerplanning.com](mailto:jbschmidt@employerplanning.com)

**JOHN SCHMIDT RHU**

Employer Planning Services  
1200 East Copeland Rd., Suite 503  
Arlington, TX 76011  
817-265-4820 • FAX 817-261-0482  
Email: [jlschmidt@employerplanning.com](mailto:jlschmidt@employerplanning.com)

**ANDREA S. SILVA**

Aon Consulting Inc  
301 Commerce St 2101  
Fort Worth, TX 76102-4140  
817-339-2007 • FAX 817-339-2016  
Email: [andrea\\_s\\_silva@aoncons.com](mailto:andrea_s_silva@aoncons.com)

**DAVID L. SMITH**

Smith Administrators  
3800 Sandshell Dr., Suite 260  
Ft. Worth, TX 76137  
817-335-2582 • FAX 817-335-9734  
Email: [dsmith@smithadmin.com](mailto:dsmith@smithadmin.com)

**KENNETH R. SMITH LUTCF**

Capital Insurance Agency  
P.O. Box 13250  
Arlington, TX 76094-0250  
817-460-7474 • FAX 817-987-1044  
Email: [ken@cia4007.com](mailto:ken@cia4007.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group

**MICHAEL SMITH LTCP**

The Brokerage, Inc.  
233 W. Main St.  
Lewisville, TX 75057-3863  
469-635-6000 • FAX 469-635-6001  
Email: [mike@thebrokerageinc.com](mailto:mike@thebrokerageinc.com)

**TREVIA SMITH**

Aetna  
4300 Centreway Place  
Arlington, TX 76018  
817-417-2215 • FAX 866-530-8157  
Email: [smittt14@aetna.com](mailto:smittt14@aetna.com)

**JOHNNY L. SNAPP RHU**

Perry-Hunter-Hall Inc.  
5417 Knollwood Dr.  
Abilene, TX 79606  
325-673-6414 • FAX 325-673-4413  
Email: [snappjoh@perryhunterhall.com](mailto:snappjoh@perryhunterhall.com)  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Self Insured, Small Group, TPA, Worksite Marketing

**PENNY SONNIER**

Benefitport SW  
6100 Western Place, Suite 1050  
Fort Worth, TX 76107  
817-731-3355 • FAX 817-731-8537  
Email: [psonnier@benefitport.com](mailto:psonnier@benefitport.com)

**BRADY SPEERS**

Equal Health & Life  
600 Six Flags Rd.  
Arlington, TX 76011  
817-635-5000 • FAX 702-447-7142  
Email: [jbrady@equalhealth.com](mailto:jbrady@equalhealth.com)

**BRIAN STEPHENS**

Stephens Bastian and Cartwright LP  
1451 W. SH 380 Bus., Suite 8  
Decatur, TX 76234  
940-627-8888 • FAX 940-627-8830  
Email: [bstephens@sbcinsurance.net](mailto:bstephens@sbcinsurance.net)

**BETH STEVENS**

Copeland Group  
4150 International Plaza, Suite 626  
Fort Worth, TX 76109  
682-203-6445 • FAX 817-349-4471  
Email: [beth@copelandgroupusa.com](mailto:beth@copelandgroupusa.com)

**MICHAEL K. STEVENS**

Farm & Ranch Healthcare Inc.  
8525 Highway 80 West  
Fort Worth, TX 76116-6204  
817-244-3949 • FAX 817-560-9857  
Email: [dgallant@farhc.com](mailto:dgallant@farhc.com)

**NANCY L. STEWART**

Baker Financial Services  
P.O. Box 120427  
1415 W. Randol Mill Rd  
Arlington, TX 76012  
817-861-7099 • FAX 817-861-8099  
Email: [nancy@bakerfinancial.net](mailto:nancy@bakerfinancial.net)

**CLIFTON STUBBS**

BenefitMall  
6100 Western Place, Suite 1053  
Fort Worth, TX 76107  
817-731-3355 • FAX 866-634-5716  
Email: [clifton.stubbs@benefitmall.com](mailto:clifton.stubbs@benefitmall.com)

**AUDRA SULLIVAN**

Granite Benefits Inc.  
1670 Keller Pkwy., Suite 200  
Keller, TX 76248  
817-339-0330 • FAX 817-337-8100  
Email: [audra@employersloveus.com](mailto:audra@employersloveus.com)

**BRIAN SUTHERLAND**

2921 Country Club Rd., Suite 102  
Denton, TX 76210  
Email: [bsutherland@higginbotham.net](mailto:bsutherland@higginbotham.net)

**CARYN TATE ACSR**

Hub International/Rigg  
777 Main St., Suite C50  
Fort Worth, TX 76102  
214-979-2440 • FAX 214-720-6039  
Email: [caryn.tate@hubinternational.com](mailto:caryn.tate@hubinternational.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Self Insured, Small Group

**ERIK CHARLES TAYLOR**

AllOne Health  
630 W. Germantown Pike, Suite 461  
Plymouth Meeting, PA 19462  
972-800-8864  
Email: [erik.taylor@allonehealth.com](mailto:erik.taylor@allonehealth.com)

**GAIL J. TOWNSEND**

Frost Insurance Agency, Inc.  
P.O. Box 33528  
Fort Worth, TX 76162  
817-420-5713 • FAX 817-420-5750  
Email: [gtownsend@frostinsurance.com](mailto:gtownsend@frostinsurance.com)

**SHALYN MARIE TRANTHAM**

Hub International Rigg  
777 Main St., Suite C-50  
Fort Worth, TX 76102-5333  
817-820-8250 • FAX 817-870-0310  
Email: [shalyn.trantham@hubinternational.com](mailto:shalyn.trantham@hubinternational.com)  
Areas of Practice: Dental, Disability, Individual, Long Term Care, Self Insured, Small Group, Worksite Marketing

**LORRAINE TUNE**

Foster Benefit Resources  
15851 Dallas Pkwy., Suite 205  
Addison, TX 75001  
972-960-8718 • FAX 972-960-8854  
Email: [ltune@fosterbenefits.com](mailto:ltune@fosterbenefits.com)  
Areas of Practice: Dental, Disability, Large Group

**JENNIFER TURPIN**

BlueCross and BlueShield of Texas  
14643 Dallas Pkwy., Suite 850 LB 84  
Dallas, TX 75254  
972-855-9037 • FAX 972-855-9060  
Email: [jennifer\\_turpin@bcbsbtx.com](mailto:jennifer_turpin@bcbsbtx.com)

**KIMBERLEE A. WALTERS**

Aetna  
2777 Stemmons Fwy., 3rd Floor  
Dallas, TX 75207  
214-200-8467 • FAX 214-200-8916  
Email: [waltersk@aetna.com](mailto:waltersk@aetna.com)

**BONNIE WASHBURN**

18901 Double Tree  
Justin, TX 76247  
940-648-4704  
Email: [dchart49@msn.com](mailto:dchart49@msn.com)

**ROB WENDLING**

Aetna Inc.  
4300 Centreway Place  
Arlington, TX 76018  
817-417-2329 • FAX 877-362-0870  
Email: [wendlingr@aetna.com](mailto:wendlingr@aetna.com)  
Areas of Practice: Small Group

**DANNY L. WHITT CLU**

W-2 Group Benefits LLC  
3701 S. University  
Fort Worth, TX 76109  
817-926-0467 • FAX 817-926-0854  
Email: [danny.whitt@sbcglobal.net](mailto:danny.whitt@sbcglobal.net)

**ELAINE WILLIAMS RHU, REBC, HIA**

The Gus Bates Company  
2409 Forest Park Blvd.  
Ft. Worth, TX 76110  
817-529-5331 • FAX 817-529-5390  
Email: [elaine@gusbates.com](mailto:elaine@gusbates.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Self Insured, Small Group, TPA, Worksite Marketing

**TED M. WILLIAMS**

Lay & Williams  
P.O. Box 24499  
Fort Worth, TX 76124  
817-451-8783 • FAX 817-451-9553  
Email: [ted@layandwilliams.com](mailto:ted@layandwilliams.com)

**CELIA WITTMAN**

2906 Meandering Way  
Granbury, TX 76049  
817-573-5575 • FAX 817-573-0685  
Email: [cdwittman@lakegranbury.com](mailto:cdwittman@lakegranbury.com)

**GARY L. WRIGHT CSA**  
Senior Care Insurance Network  
6300 Ridglea Pl, Suite 200  
Ft. Worth, TX 76116-5730  
817-737-6818 • FAX 817-737-9401  
Email: gary@safeadvice.com

**TONY ZAVALA**  
Frost Insurance  
4200 S. Hulien, Suite 330  
Fort Worth, TX 76109  
817-420-5700 • FAX 817-420-5750  
Email: tony.zavala@frostinsurance.com

**Heart of Texas  
Association of Health Underwriters**

**CURRIE E. BISHOP LUTCF CSA CBC**  
Currie Bishop Services  
7719 Chadwick  
Woodway, TX 76712  
254-772-8210 • FAX 254-776-8765  
Email: cbishop@curriebishopservices.com  
Areas of Practice: Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Long Term Care, Medicare Supplement, Retirement, Small Group

**BARBARA A. BOOKER**  
Synergy Insurance  
510 N. Valley Mills Dr., Suite 701  
Waco, TX 76710-6077  
254-761-3317 • FAX 254-772-6816  
Email: barbarab@synergyins.com

**DEBORAH E. BOYD LUTCF, CES**  
Colonial Life  
7543 Bosque Blvd., Suite E  
Woodway, TX 76712  
254-753-5317 • FAX 254-753-0774  
Email: debbie.boyd@coloniallife.com

**JACK BOYD LUTCF**  
Colonial Supplemental Insurance  
7543 Bosque Blvd., Suite E  
Waco, TX 76708  
254-399-0168 • FAX 309-431-6119  
Email: Jack.boyd@coloniallife.com

**CINDY BROWN**  
Higginbotham & Assoc  
1528 Bosque Blvd.  
Waco, TX 76712  
254-751-7384 • FAX 254-751-1715  
Email: cbrown@higginbotham.net  
Areas of Practice: Dental, Disability, Individual, Large Group, Managed Care, Self Insured, Small Group, TPA, Worksite Marketing

**PATRICIA A. DANIEL ACSR**  
Extraco Insurance Services Corporation  
1700 N. Valley Mills Dr.  
Waco, TX 76710  
254-761-2065 • FAX 254-761-2058  
Email: pdaniel@extracobanks.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Small Group

**SHELLEY DUNBAR**  
High and Associates Inc.  
105 Old Hewitt Rd., Suite 400  
Waco, TX 76712  
254-776-7283 • FAX 254-776-5200  
Email: Shelley@highandassociates.net  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group

**DENISE GAY**  
Colonial Life  
200 W. Hwy. 6  
Woodway, TX 76712  
254-741-5972 • FAX 254-741-5981  
Email: denise@coloniallife.com  
Areas of Practice: Small Group, Worksite Marketing

**JOEL BRANDON GAY**  
One Source Benefits  
9409 Mesquite Bend  
Waco, TX 76708  
254-379-3340  
Email: joby@onestamarketing.net

**HOWARD GLENN HANNA**  
New England Financial  
215 Mary St., Suite 307  
Waco, TX 76701  
254-757-2997 • FAX 254-757-2941  
Email: newwaco@ionex.net

**RANDI HARMS MHP**  
Blue Cross Blue Shield  
1205 N. Loop 340  
Lacy Lakeview, TX 76705  
254-296-7908 • FAX 254-296-7901  
Email: randi.harms@bcbsstx.com

**HEIDI HIGH**  
High and Associates, Inc  
105 Old Hewitt Rd., Suite 400  
Waco, TX 76712  
254-776-7283 • FAX 254-776-5200  
Email: Heidi@highandassociates.net

**CHARLIE JACKSON**  
Jackson Insurance & Financial Services, Inc.  
P.O. Box 436  
Hillsboro, TX 76645  
254-582-3565 • FAX 254-582-5585  
Email: charlie@bcbsstexas.com

**GARY KEAS**  
Keas Insurance & Financial Service  
P.O. Box 245  
Hillsboro, TX 76645-0245  
817-582-5597 • FAX 254-582-5597  
Email: kifs@keas.biz

**BARBARA S. KIDWELL RHU**  
Bailey Insurance & Risk Management  
P.O. Box 298  
Waco, TX 76703  
254-292-1900 x1930 • FAX 254-753-0774  
Email: barbara@baileyinsurance.com

**GEORGE KIDWELL**  
Bailey & Assoc  
P.O. Box 298  
Waco, TX 76703  
254-753-5317 • FAX 254-753-0774  
Email: george@baileyinsurance.com

**BRIDGETT LEWIS**  
Fidelity Benefits & Insurance Services  
4547 Lake Shore Dr.  
Waco, TX 76710  
254-296-7285 • FAX 254-756-4206  
Email: blewis@fbistx.com

**ELISA MARTINEZ**  
Higginbotham & Associates  
7528 Bosque Blvd.  
Waco, TX 76712  
254-741-6770 • FAX 254-751-1715  
Email: lmartinez@higginbotham.net

**ROSEMARY MAYES**  
Scott & White Health Plan  
200 Hwy. 6, Suite 300  
Woodway, TX 76712  
254-756-8015 • FAX 254-756-8088  
Email: rmayes@swmail.sw.org  
Areas of Practice: TPA

**DAN MAYFIELD**  
First Care Health Plan  
1105 Wooded Acres, Suite 404  
Waco, TX 76710  
254-761-5802 • FAX 254-761-5828  
Email: dmayfield@firstcare.com  
Areas of Practice: Dental, Individual, Large Group, Managed Care, Self Insured, Small Group, TPA

**LISA KAY MCCAIG**  
Insurors of Texas  
225 S. Fifth St.  
Waco, TX 76702  
254-759-3755 • FAX 254-750-8135  
Email: lmccaig@insurors.com

**JULIE MITCHELL**  
PB&H Benefits  
401 W. Highway 6  
Waco, TX 76710  
254-772-4901 • FAX 254-772-4920  
Email: jmitchell@pbhpcpa.com

**ASHLEE PEACOCK**  
Firstcare/ Health Plans  
1105 Wooded Acres, Suite 404  
Waco, TX 76710  
254-761-5809 • FAX 254-761-5828  
Email: apeacecock@firstcare.com

**CHRIS RAUP**  
AFLAC  
200 W. Hwy. 6, Suite 502  
Waco, TX 76712  
254-399-8832 • FAX 254-399-8879  
Email: john\_raup@us.aflac.com

**BEVERLY STIBA**  
Greater Waco Insurance Solutions  
111 Pleasant Grove Ln.  
Waco, TX 76712  
254-751-1254  
Email: bstiba@hot.rr.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Small Group, Worksite Marketing

**JULIE STULTZ ACSR**  
J & H Insurance Services, Inc.  
510 N. Valley Mills Dr., Suite 701  
Waco, TX 76710  
254-741-2884 • FAX 254-772-2381  
Email: JulieS@jandhins.com

**JACK TARTARO**  
Assurant Employee Benefits  
16775 Addison Rd., Suite 500  
Addison, TX 75001  
214-258-1052 • FAX 214-258-1100  
Email: jack.tartaro@assurant.com

**MARY J. VRANICH**  
The Deaton Agency  
8304 Old McGregor Rd., Suite B  
Woodway, TX 76712  
254-741-1299 • FAX 254-741-1289  
Email: mvrnich@hotmail.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Managed Care, Retirement, Small Group

**STACY WHITWELL**  
200 W. State Hwy. 6, Suite 300  
Woodway, TX 76712  
254-756-8017 • FAX 254-756-8088  
Email: swhitwell@swmail.sw.org

**Houston  
Association of Health Underwriters**

**DAVID I. ADAMS**  
First Continental Diversified Inc  
2508 W. Davis, Suite 200  
Conroe, TX 77304  
936-756-7940 • FAX 936-756-7941  
Email: firstcontinental@hotmail.com

**NELDIA AHLQUIST**  
Neldal Insurance  
P.O. Box 3651  
Lake Jackson, TX 77566  
979-848-8717  
Email: neldia@neldalinsurance.net

**BRANDY ALEXANDER**  
KBIG  
1207 Sherwood Forest  
Houston, TX 77043  
832-398-1207  
Email: brandy@kbigtx.com

**MIKE ALEXANDER SR.**  
ABM Insurance & Benefits  
340 N. Sam Houston Pkwy., Suite 185  
Houston, TX 77060  
281-448-3040  
Email: mike.alexander@cobensrv.com

**ROCKY ALEXANDER**  
Petra Benefits Financial Services, LP  
14015 Park Dr., Suite 107  
Tomball, TX 77377-6291  
281-357-8788 • FAX 281-357-8744  
Email: info@petrabenefits.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group

**JOSEPH C. ALLISON SR.**  
J Charles Allison  
1805 5th St., Suite 201  
Bay City, TX 77414  
979-244-3218  
Email: jca51349@swbell.net

**JAMES A. ANDERSON**  
BenefitMall  
5177 Richmond Ave., Suite 1050  
Houston, TX 77056-6749  
713-850-8203 • FAX 713-877-0111  
Email: jima@benefitmall.com

**MICHAEL ANDRADE**  
BlueCross BlueShield of TX  
2425 West Loop S, Suite 1000  
Houston, TX 77027-4210  
713-663-1191 • FAX 713-663-1184  
Email: michael\_andrade@bcbsstx.com

**MANUEL ARAGON**  
Prudential  
505 N. Sam Houston Pkwy. East, Suite 330  
Houston, TX 77060  
281-405-0760 • FAX 281-405-0762  
Email: manuel.aragon@prudential.com

**NELSON ARMSTRONG**  
Ameritas  
9 Greenway Plaza, Suite 3120  
Houston, TX 77046  
713-595-5017  
Email: namstrong@ameritas.com

**CYNTHIA ATCHISON**  
Principal Financial Group  
2603 Augusta Dr., Suite 1350  
Houston, TX 77057-5678  
713-781-5454 • FAX 713-781-5457  
Email: atchison.cynthia@principal.com

**HAROLD CLARK AUSTIN CLU**  
Austin & Associates  
13910 Champion Forest, Suite 103  
Houston, TX 77069  
888-345-7153 • FAX 888-345-7153  
Email: Clark@Austinaol.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**LIZ AUSTIN**  
ScriptCare  
22136 Westheimer Pkwy., Suite 406  
Katy, TX 77450  
713-202-0758 • FAX 281-647-0074  
Email: laustin@scriptcare.com

**WILLIAM W. AYERS CLU**  
Ayers-Patton & Associates  
2850 Toccoa  
Beaumont, TX 77703-4935  
409-898-3446 • FAX 409-898-2666  
Email: bill@ayerspatton.com

**LYNETTE KAY AZAR**

George W. Evans & Associates  
5904 Dolores St.  
Houston, TX 77057  
713-780-1116 • FAX 713-782-1113  
Email: lynette@gwevans.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Long Term Care, Managed Care, Medicare  
Supplement, Small Group

**JEFFREY PATRICK BACOT CBC**

Core Benefits  
14339 Torrey Chase Blvd., Suite F  
Houston, TX 77014  
713-869-6286  
Email: jbacot@corebenefits.net  
Areas of Practice: Dental, Disability, Financial/Estate Planning,  
Individual, Life Insurance Planning, Large Group, Long Term Care,  
Managed Care, Medicare Supplement, Retirement, Self Insured,  
Small Group, Worksite Marketing

**DAVID BALLARD**

CIGNA  
374 Lake View Dr  
Montgomery, TX 77356  
936-494-9165 • FAX 866-945-4638  
Email: david.ballard@cigna.com

**MAIME BALLARD**

Memorial Hermann Wellness  
7731 SW Fwy., Suite 201  
Houston, TX 77074  
713-456-4447 • FAX 713-456-4336  
Email: maime.ballard@memorialhermann.org

**THERESA BATES**

BCBS of Texas - Small Market Sales  
2425 West Loop S, Suite 1100  
Houston, TX 77027-4205  
713-663-1171 • FAX 713-663-1184  
Email: theresa\_bates@bcbstx.com

**MOSES BEDROSSIAN**

Principal Financial Group  
6464 San Felipe, Suite 2401  
Houston, TX 77057  
713-781-5454 • FAX 713-781-5457  
Email: bedrossian.moses@principal.com

**ELAINE H. BELL**

Rogers Benefit Group  
7202 Janet  
Houston, TX 77055-6931  
713-690-5400 • FAX 713-690-4651  
Email: ebell@rogersbenefit.com

**DIRK BLANKENSHIP LUTCF**

AFLAC  
P.O. Box 969  
Huffman, TX 77336  
713-622-9936 • FAX 713-622-3601  
Email: dirk\_blankenship@us.aflac.com  
Areas of Practice: Worksite Marketing

**HOWARD BLOCK**

5618 Evening Shore Dr.  
Houston, TX 77041  
713-937-4506 • FAX 713-937-6379  
Email: hrblock@sbcglobal.net

**TERRY A. BODKIN-AGRIS LUTCF**

Insgroup, Inc.  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-353-1074 • FAX 713-353-1078  
Email: tbodkin@businessinsurancegroup.com

**BRANDON BOEHM**

Americanized Benefits Consultants  
9545 Katy Fwy., Suite 340  
Houston, TX 77024-1482  
713-960-1006 • FAX 713-963-9666  
Email: brandon@americanizedbc.com

**LUKE BOHLMAN CLU**

Assurant  
9800 Richmond Ave., Suite 350  
Houston, TX 77042  
Email: lukebohlman@yahoo.com

**CHRISTIE BONCZEK**

United Healthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
FAX 713-961-1976  
Email: cbonccek@uhc.com

**LINDA BORNE**

Unicare  
2 Greenway Plaza, Suite 500  
Houston, TX 77046  
713-479-4207 • FAX 713-781-6113  
Email: linda.borne@wellpoint.com  
Areas of Practice: Managed Care

**BETTY LOU BORNEMAN LUTCF, RFC**

Benefit Analyzer Group  
15906 Acapulco Dr.  
Houston, TX 77040-2106  
713-466-0594 • FAX 713-466-5354  
Email: bettyborne@aol.com

**BROOKS BOYD**

Allstate  
720 N. Post Oak Rd., Suite 110  
Houston, TX 77057  
713-785-0832  
Email: brooks.boyd@allstate.com

**MICHAEL J. BRANDA CFP, CLU, CHFC**

Branda Financial Services  
702 Cortlandt  
Houston, TX 77007  
713-426-1870 • FAX 713-426-0333  
Email: michael@brandafinancial.com

**THOMAS BRANDA**

Branda Enrollment Services  
35 Merit Woods Place  
The Woodlands, TX 77382  
832-419-4500 • FAX 936-271-1572  
Email: tombranda@comcast.net

**JIM BRATSAKIS**

Core Benefits  
14339 Torrey Chase Blvd., Suite F  
Houston, TX 77014  
713-869-6286  
Email: jim@kleneandbratsakis.com

**BILL BRAY**

The Freeman Agency  
18514 Cypress Rosehill  
Cypress, TX 77429  
281-890-7069  
Email: bbray@whb-bs.com

**CHRIS BROCK CRPS**

One America  
1111 N. Loop West, Suite 715  
Houston, TX 77008  
832-971-8669  
Email: chris.brock@oneamerica.com

**FRED BROWN**

Fred Brown Insurance Brokerage  
8323 SW Fwy., Suite 475  
Houston, TX 77074  
713-541-5417 • FAX 713-541-1746  
Email: fredbrown@fredbrownins.com

**KAREN BROWN**

Karen Brown Insurance Group LLC  
1207 Sherwood Forest  
Houston, TX 77043  
832-358-1207 • FAX 832-358-1214  
Email: karen@kbigtx.com  
Areas of Practice: Small Group

**TERRY R. BROWN**

T. Ross Brown & Associates  
26002 Budde Rd.  
The Woodlands, TX 77380-2014  
281-363-1322 • FAX 281-363-1374  
Email: tbrown@trossbrown.com

**PAUL K. BROWNE LUTCF**

Benefit Insurance Consultants, Inc.  
11111 Katy Fwy., Suite 800  
Houston, TX 77079  
713-464-1460 • FAX 713-464-9016  
Email: pbrowne@bic-inc.biz

**BROCK BRUCE**

First Continental Life & Accident Ins Co  
12946 Dairy Ashford  
Sugar Land, TX 77478  
281-276-1010  
Email: bbruce@nstci.com

**MARTY BUDINSKY**

Lone Star Health Plans Ltd. LLP  
3003 Seagler Rd., Suite 1412  
Houston, TX 77042  
281-799-6298 • FAX 713-266-2997  
Email: marty@einsuranceguy.com

**RACHAEL R. BUELL**

United Healthcare Specialty Benefits  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-296-4953 • FAX 262-313-1628  
Email: rbuell@uhc.com

**MARTHA BUNCE RHU**

M J Murray RHU & Associates  
2600 S. Gessner, Suite 406  
Houston, TX 77063  
713-622-4867 x110 • FAX 713-622-8214  
Email: Marty@MJMurray.com

**SUSAN F. BURDETTE CEBS**

SBH & Associates  
7500 San Felipe, Suite 600  
Houston, TX 77063  
713-914-8036 • FAX 713-914-8037  
Email: susanbh@aimail.net

**KATHLEEN BURKE**

MetLife  
800 Gessner, Suite 350  
Houston, TX 77024  
281-543-8475  
Email: kburke@metlife.com

**LYNN BURKHARDT LIFE/HEALTH/ ACSR**

Brady, Chapman, Holland  
10055 W. Gulf Bank  
Houston, TX 77040  
713-684-5715 • FAX 713-684-5734  
Email: lynn.burkhardt@bch.insurance.com

**JANE B. BURNEY**

Brady Chapman Holland & Assoc  
10055 W. Gulf Bank  
Houston, TX 77040  
713-979-9713 • FAX 713-688-7967  
Email: jane.burney@bch-insurance.com

**BRANDEI NICHOLLE BURRIDGE CBC**

Burridge Insurance Agency Inc.  
113 N. Velasco, Suite B  
P.O. Box 401  
Angleton, TX 77516  
979-549-0400 • FAX 979-549-0406  
Email: brandei@burridgeinsurance.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Large Group, Managed Care, Self Insured, Small Group

**ERIC M. BURROWS**

Benefit Concepts  
1173 Brittmoore  
Houston, TX 77024-2008  
713-722-8779 • FAX 713-722-7958  
Email: eric@benefitconcepts.cc

**STEVE BUSS**

Blue Cross Blue Shield  
2425 West Loop S, Suite 1000  
Houston, TX 77027-4210  
713-663-1144 • FAX 713-663-1184  
Email: steve\_buss@bcbstx.com

**JAMES L. BUTTLER**

Encore Insurance  
4715 Ingersoll St.  
Houston, TX 77027  
713-780-2995 • FAX 713-780-2996  
Email: jim@encoreins.com

**MARION CAMPBELL RHU**

Compass Consulting  
9525 Katy Fwy., Suite 410  
Houston, TX 77024  
713-461-3043 • FAX 713-461-5533  
Email: marion.campbell@compasscb.com  
Areas of Practice: Dental, Disability, Long Term Care, Small Group

**FRED A. CARPENTER, JR. CLU**

Fred Carpenter & Associates  
1800 Augusta Dr., Suite 170  
Houston, TX 77057-3130  
713-785-4700 • FAX 713-781-4678  
Email: fredc@fredcarpenter.com

**MISTY CARRION**

Benefit Solutions  
3131 W. Alabama, 4th Floor  
Houston, TX 77098  
713-527-0444  
Email: mcarrion@deandraper.com

**CHARLES CARTER**

UnitedHealthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-296-4982 • FAX 713-961-4431  
Email: charles\_carter@uhc.com

**DEBRA CARTER**

United Concordia  
11200 Westheimer Rd., Suite 820  
Houston, TX 77042  
832-455-1510  
Email: debra.carter@ucco.com

**JENNA ASHLEY CASTLE**

CIGNA  
2700 Post Oak Blvd., Suite 700  
Houston, TX 77056  
713-898-8489  
Email: jenna.castle@cigna.com

**ALEXANDER CEDILLO JR. AAR**

P.O. Box 3344  
Houston, TX 77253  
713-545-8414 • FAX 281-858-8946  
Email: alexanderjedillo@yahoo.com

**SHERRYL CHADWELL**

Aetna  
11723 Creek View Ln.  
Conroe, TX 77385  
713-582-4554  
Email: chadwells@aetna.com

**HARRY S. CHAPMAN PHD**

Chapman, Schewe, Inc.  
2500 Citywest Blvd., Suite 1150  
Houston, TX 77042-3000  
713-552-1954 • FAX 713-552-1901  
Email: hchapman@chapmanschewe.com  
Areas of Practice: Dental, Disability, Large Group, Long Term  
Care, Managed Care, Self Insured, Worksite Marketing

**RONALD D. CHAPMAN CLU**

Ron Chapman & Associates  
12345 Jones Rd., Suite 287-11  
Houston, TX 77070  
281-807-0210 • FAX 281-807-0218  
Email: rcdwtd@sbcglobal.net  
Areas of Practice: Dental, Disability, Financial/Estate Planning,  
Individual, Life Insurance Planning, Long Term Care, Medicare  
Supplement, Retirement

**HENRI T. CHILDERS CLU**

Childers Insurance Agency  
103 Sibelius Ln.  
Houston, TX 77079-7203  
713-461-8979 • FAX 713-464-2674

**DEANN CHRISTENSEN**

Block Vision  
448 W. 19th St., Suite 370  
Houston, TX 77008  
832-860-0275  
Email: [dchristensen@blockvision.com](mailto:dchristensen@blockvision.com)  
Areas of Practice: Small Group

**DAVID CHUNG**

P.O. Box 229  
Sugar Land, TX 77487  
281-565-8855  
Email: [dchung81@comcast.net](mailto:dchung81@comcast.net)

**ALICE CLARK**

Great-West Healthcare  
10111 Richmond Ave., Suite 400  
Houston, TX 77042  
832-251-5691 • FAX 832-252-7000  
Email: [alice.clark@gwl.com](mailto:alice.clark@gwl.com)

**DEAN CLARK**

Legendserv.com  
21818 Treemont Hollow Ct.  
Richmond, TX 77469  
281-239-6966 • FAX 281-239-6954  
Email: [dean@legendserv.com](mailto:dean@legendserv.com)

**REBECCA D CLARK**

United Healthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-871-3237 • FAX 713-993-0859  
Email: [rdclark@uhc.com](mailto:rdclark@uhc.com)

**RALPH GLENN COATSWORTH IV**

HumanaDental  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-3938 • FAX 210-582-3961  
Email: [rcoatsworth@humana.com](mailto:rcoatsworth@humana.com)

**JOHN R. COFFMAN**

The Freeman Agency  
18514 Cypress Rosehill  
Cypress, TX 77429  
281-890-7069 • FAX 281-890-7624  
Email: [john@thefreemanagency.com](mailto:john@thefreemanagency.com)

**PARKER COFFMAN**

Principal  
2603 Augusta Dr., Suite 1270  
Houston, TX 77057  
832-374-0408  
Email: [coffman.parker.r@principal.com](mailto:coffman.parker.r@principal.com)

**MARY COLLINS**

Collins Benefits Solutions  
14315 Verde Mar Ln.  
Houston, TX 77095-3459  
281-345-1235 • FAX 281-855-9913  
Email: [mary@collinsbenefits.com](mailto:mary@collinsbenefits.com)

**CHRIS CONLEY**

AFLAC  
23106 Lodgepoint  
Katy, TX 77494  
812-646-4914  
Email: [c\\_conley@us.aflac.com](mailto:c_conley@us.aflac.com)

**CORBIN COOKE CBC**

Core Benefits  
1205 Sherwood Forest  
Houston, TX 77043  
713-647-9700 • FAX 713-647-9702  
Email: [ccooke@corebenefits.net](mailto:ccooke@corebenefits.net)

**ELEANOR COOKE CSA**

Houston Advantage Insurance  
6363 Woodway, Suite 710  
Houston, TX 77057  
713-532-1000 • FAX 713-532-1199  
Email: [eleanor@houstonadvantage.com](mailto:eleanor@houstonadvantage.com)

**KIM COOKE**

Benefit Concepts, Inc.  
1173 Brittmoore Rd.  
Houston, TX 77043  
281-380-0375  
Email: [kim@mybciteam.com](mailto:kim@mybciteam.com)  
Areas of Practice: Small Group

**EILEEN M. CORREU**

Best Health & Life Insurance in Texas  
121 Indigo Court  
Magnolia, TX 77355  
866-720-5052 • FAX 281-259-3364  
Email: [etcorreu@aol.com](mailto:etcorreu@aol.com)

**CHRISTY CORTEZ**

First Harbor Group  
8588 Katy Fwy., Suite 101  
Houston, TX 77024  
713-255-4419 • FAX 713-984-6311  
Email: [ccortez@firstharbor.com](mailto:ccortez@firstharbor.com)

**THOMAS FRANKLIN COTTAR III**

United Major Medical, Inc.  
P.O. Box 955  
Baytown, TX 77522  
281-427-9150 • FAX 281-428-1810  
Email: [tcottar@comcast.net](mailto:tcottar@comcast.net)

**LINDA M. COX**

Colonial Life  
15827 Mesa Gardens  
Houston, TX 77095  
281-855-3995  
Email: [coxlindam@att.net](mailto:coxlindam@att.net)

**KEITH WILLIAM DAVID CRANE**

The Kent Group  
P.O. Box 440006  
Houston, TX 77244  
281-531-5368 • FAX 281-531-9445  
Email: [kwdc@thekentgroup-usa.com](mailto:kwdc@thekentgroup-usa.com)

**WADE CARLTON CRAWFORD**

Crawford Benefits Group LLC  
9545 Katy Fwy., Suite 340  
Houston, TX 77079  
713-715-1498 • FAX 713-963-9446  
Email: [wade@crawfordbenefits.com](mailto:wade@crawfordbenefits.com)

**DEIDRA CUNDIFF**

Core Benefits  
14339 Torrey Chase Blvd., Suite F  
Houston, TX 77014  
713-869-8286  
Email: [deidra@kleneandbratsakis.com](mailto:deidra@kleneandbratsakis.com)

**MOUNIR DAHDAH**

United Healthcare  
9702 Bissonnet, Suite 2200 W  
Houston, TX 77036  
713-596-2609  
Email: [mounir\\_dahdah@uhc.com](mailto:mounir_dahdah@uhc.com)

**DON DANIELS**

BenefitMail  
5177 Richmond Ave., Suite 1050  
Houston, TX 77042-4152  
713-850-8203 • FAX 713-877-0111  
Email: [don.daniels@benefitmail.com](mailto:don.daniels@benefitmail.com)

**WILLIAM DANZ**

Danz Insurance  
103 Circle Way, Suite C  
Lake Jackson, TX 77566  
979-297-5896 • FAX 979-297-8488  
Email: [wdanz@sbcglobal.net](mailto:wdanz@sbcglobal.net)

**ROBERT E. DARNELL**

Benefit Solutions  
3131 W. Alabama, 4th Floor  
Houston, TX 77098  
Email: [gdamell@deandraper.com](mailto:gdamell@deandraper.com)

**JAMES PATRICK DAY**

MHealth  
9301 Southwest Fwy., Suite 5074  
Houston, TX 77074  
713-448-6516 • FAX 713-704-0511  
Email: [james.day2@memorialhermann.org](mailto:james.day2@memorialhermann.org)

**YVONNE H. DEUELL**

Insurance Specialist  
10931 Berry Tree  
Houston, TX 77064  
281-469-3944 • FAX 281-469-3607  
Email: [ydeuell@att.net](mailto:ydeuell@att.net)

**WILFRED R. DOGAN**

Dogan & Assoc Inc.  
2646 S. Loop West, Suite 270  
Houston, TX 77054  
713-660-8687 • FAX 713-660-8688

**JAY DONNELLA RHU**

TradeMark Insurance Agency  
9525 Katy Fwy., Suite 125  
Houston, TX 77024  
713-932-7777  
Email: [jdonnella@tmia.biz](mailto:jdonnella@tmia.biz)  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Large Group, Long Term Care, Managed Care,  
Medicare Supplement, Self Insured, Small Group, Worksite  
Marketing

**JOHN DOOLEY**

Sapient  
P.O. Box 7001  
Spring, TX 77387  
281-451-9378 • FAX 281-754-4813  
Email: [john@sapienthsa.com](mailto:john@sapienthsa.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Long Term Care, Medicare Supplement, Small Group

**MARC DOSS**

Marder Benefits  
20202 Hwy. 59 N  
Humble, TX 77338  
713-498-3457  
Email: [marc@marderbenefits.com](mailto:marc@marderbenefits.com)

**TAMEEKA DREDD**

United Healthcare  
16431 Lexington Blvd., Suite 214  
Sugar Land, TX 77479  
Email: [tameeka\\_dredd@uhc.com](mailto:tameeka_dredd@uhc.com)

**DEBORAH DROUIN**

Core Benefits  
14339 Torrey Chase Blvd., Suite F  
Houston, TX 77014  
7413-869-6286 • FAX 713-401-9807  
Email: [debbie@kleneandbratsakis.com](mailto:debbie@kleneandbratsakis.com)

**PETER DUTKA**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-278-2516 • FAX 713-783-9256  
Email: [pdutka@humana.com](mailto:pdutka@humana.com)

**EURIE DYE**

Assurant  
9800 Richmond Ave., Suite 350  
Houston, TX 77042  
713-830-1602  
Email: [eurie.dye@assurant.com](mailto:eurie.dye@assurant.com)

**LARRY DYLLA**

724 Darone Ct.  
Spring, TX 77386  
281-380-8432 • FAX 281-292-1045  
Email: [lmDYLLA@hotmail.com](mailto:lmDYLLA@hotmail.com)  
Areas of Practice: Individual, Life Insurance Planning, Medicare  
Supplement, Self Insured, Small Group

**MICHAEL B. EASON**

Eason & Associates Insurance  
7575 Goslin Rd., Suite 616  
Spring, TX 77382  
832-768-1192 • FAX 832-442-3355  
Email: [mbeason@easoninsurance.net](mailto:mbeason@easoninsurance.net)

**GEORGIA EGGLESTON**

United Healthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77088  
713-296-4922 • FAX 713-961-1496  
Email: [georgia.eggleston@uhc.com](mailto:georgia.eggleston@uhc.com)

**THOMAS EHRIK**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-722-8779 • FAX 713-722-7958  
Email: [thomas@mybciteam.com](mailto:thomas@mybciteam.com)

**MICHAEL EIGNER**

CIGNA HealthCare  
2204 Bagby St., Unit 2312  
Houston, TX 77002  
Email: [michael.eigner@cigna.com](mailto:michael.eigner@cigna.com)

**TINA J. EISENMANN ACSR**

Brady Chapman Holland & Assoc  
10055 W. Gulf Bank  
Houston, TX 77040  
713-688-1500 • FAX 713-688-7967  
Email: [tina.eisenmann@bch-insurance.com](mailto:tina.eisenmann@bch-insurance.com)  
Areas of Practice: Dental, Disability, Large Group, Small Group

**MICHAEL ELAM**

GR8 Insurance  
27302 Boaters Crossing Dr.  
Katy, TX 77493-2348  
281-701-9998 • FAX 281-855-8188  
Email: [gr8instx@aol.com](mailto:gr8instx@aol.com)

**STACIE ELKINS**

United Healthcare  
16431 Lexington Blvd., Suite 214  
Sugar Land, TX 77479  
281-634-1429 • FAX 281-364-1431  
Email: [selkins@uhc.com](mailto:selkins@uhc.com)

**CLAYTON ELLIS**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7292  
Email: [clayton@mybciteam.com](mailto:clayton@mybciteam.com)

**CHARLES STEPHEN EMERSON JR. B.A.**

Chuck Emerson Agency  
2951 Marina Bay Dr., Suite 130-426  
League City, TX 77573-2735  
281-557-9995 • FAX 281-576-7106  
Email: [chuckelp@ix.netcom.com](mailto:chuckelp@ix.netcom.com)  
Areas of Practice: Small Group

**MARY ENGLISH CLU**

Meyer-English Agency  
2964 Gessner Dr.  
Houston, TX 77080-2506  
713-690-2822 • FAX 713-690-2814  
Email: [meng106340@aol.com](mailto:meng106340@aol.com)  
Areas of Practice: Dental, Disability, Individual, Medicare  
Supplement, Small Group

**MICHAEL ERDIN**

Core Benefit Services  
4715 Ingersoll St.  
Houston, TX 77027  
Email: [merdin@corebenefits.net](mailto:merdin@corebenefits.net)

**SAN JUANA ESTRADA**

United Healthcare  
1333 W. Loop S  
Houston, TX 77027  
713-296-4928 • FAX 713-961-1496  
Email: [san\\_j\\_estrada@uhc.com](mailto:san_j_estrada@uhc.com)

**GEORGE W. EVANS**

George W. Evans & Assoc  
5904 Dolores St.  
Houston, TX 77057  
713-780-1116 • FAX 713-782-1113  
Email: [george@gwevans.com](mailto:george@gwevans.com)

**JEFF EVANS**

BenefitMail  
5177 Richmond Ave., Suite 1050  
Houston, TX 77056  
713-850-8203 • FAX 713-877-0111  
Email: [jeff.evans@benefitmail.com](mailto:jeff.evans@benefitmail.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Self  
Insured, Small Group, Worksite Marketing

**KENDRA EVANS**

Guardian Life  
10333 Richmond Ave., Suite 930  
Houston, TX 77042  
713-458-2866  
Email: [kendra\\_evans@glic.com](mailto:kendra_evans@glic.com)

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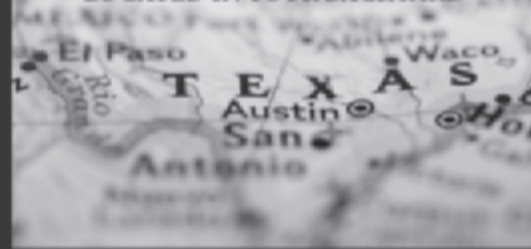
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Cigna  
1060 Shakespear Dr.  
Beaumont, TX 77706  
713-576-4350 • FAX 409-892-4247  
Email: leann.ewing@cigna.com

**DARRYL L. FAWCETT**

The Fawcett Group  
5625 FM 1960, Suite 400  
Houston, TX 77069-4211  
281-587-8167 • FAX 281-587-8554  
Email: darryl@thefawcettgroup.com

**WILLIAM EDWARD FISHER CFP, CLU, CHFC, RHU**

Benefit Specialists  
820 Gessner, Suite 1275  
Houston, TX 77024  
713-728-6401 • FAX 713-728-6431  
Email: wfisher@benefitspecialists.net  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Long Term Care, Retirement, Self Insured, Small Group, Worksite Marketing

**JEANETTE FLORES**

BenefitMall  
5177 Richmond Ave., Suite 1050  
Houston, TX 77056  
713-850-8203  
Email: jeanette.flores@benefitmall.com

**CHRIS FOLEY**

Abbot Benefits Group  
10011 Cossey Rd., Suite 100  
Houston, TX 77070  
281-374-7577  
Email: chris@abbottbenefits.com

**JANET C. FONTENOT**

Polaris Benefits, LLC  
13231 Champion Forest Dr., Suite 305  
Houston, TX 77069  
281-569-2982  
Email: janetf@polarisbenefitshou.com

**MITCHELL FONTENOT**

Capital Insurance Group  
10101 SW Fwy., Suite 400  
Houston, TX 77074  
281-994-4060 • FAX 713-219-1401  
Email: mfontenot@capinsgroup.com

**ROBIN FOWLER**

BCBS of Texas - Mid Market Sales  
2425 West Loop S, Suite 1100  
Houston, TX 77027-4208  
713-663-1135 • FAX 713-663-1184  
Email: robin\_fowler@bcbsbx.com  
Areas of Practice: Dental, Large Group, Managed Care, Self Insured

**BART ALLEN FRAMES**

Humana  
2525 North Loop W. Ste100  
Houston, TX 77008  
713-278-9751 x8424 • FAX 713-783-9320  
Email: bframes@humana.com

**MARY FRAZIER**

New Era Life Insurance Co  
P.O. Box 4884  
Houston, TX 77210-4884  
713-468-0600 • FAX 713-468-0138

**CARTER FREEMAN**

The Freeman Agency  
11426 Telge Rd.  
Cypress, TX 77429-3392  
281-890-7069 • FAX 281-890-7624  
Email: carter@thefreemanagency.net

**LESLIE E. FRETZY**

Norfolk Mobility Benefits  
10911 Braes Forest  
Houston, TX 77071  
Email: leswead@sbcglobal.net  
Areas of Practice: Small Group

**RAMONA FRIAS**

Madison Benefits Group, Inc.  
5151 San Felipe, 17th Floor  
Houston, TX 77056  
713-693-1650 • FAX 713-626-1104  
Email: frias@madisonbenefits.net

**STEPHEN L. FRIEDMAN**

McNeil, Levy & Friedman, LLP  
24 E. Greenway Plaza, Suite 525  
Houston, TX 77046-2401  
713-626-7474 • FAX 713-626-7476  
Email: slfried@financialmwf.com

**CHRIS GALLAGHER CLU, CHFC**

The Guardian Life  
10333 Richmond Ave., Suite 930  
Houston, TX 77042  
713-789-7930 • FAX 713-789-2366  
Email: chris\_gallagher@glic.com

**SYLVIA M. GARCIA**

Barmore Insurance Agency  
8511 S. Sam Houston Pkwy. East, 2nd Fl  
Houston, TX 77075  
713-209-2800 • FAX 713-209-2899  
Email: sgarcia@barmore.com

**ROBERT GARIC**

First Harbor Group, LLC  
8588 Katy Fwy., Suite 101  
Houston, TX 77024  
713-255-4410 • FAX 713-984-6310  
Email: rgaric@firstharbor.com

**JEAN GARNER**

Elite Marketing Group  
800 Bering, Suite 105  
Houston, TX 77057  
713-507-1011 • FAX 713-507-1090  
Email: jgarner@elitemktg.net

**JAMIE COOPER GARZA**

Aetna  
One Prudential Circle  
Sugar Land, TX 77478  
832-298-6349  
Email: garzaj2@aetna.com

**KATHY GARZA**

Memorial Financial Services  
16000 Barkers Point Ln., Suite 155  
Houston, TX 77079  
281-496-9100  
Email: kathy@memorialfinancialservices.com

**CHRIS GASPER CBC**

Lone Star Health Plans Ltd., LLP  
4617 Montrose Blvd., Suite C225  
Houston, TX 77006  
713-807-1150 • FAX 713-807-1151  
Email: cgasper@chrsgasper.com

**SADIE GENSLER-HOOKER CPC, QPA, QPFC, QKA**

Principal Financial Group  
2603 Augusta Dr., Suite 1350  
Houston, TX 77057  
832-971-8890 • FAX 713-706-3399  
Email: hooker.sadie@principal.com  
Areas of Practice: Retirement

**BARBARA ALINA GIL**

Employers One Source  
1907 Tallulah Ln.  
Houston, TX 77077  
832-618-6592  
Email: alinag@eosg.com

**ELLIOT LEE GILBREATH**

AFLAC  
1327 Meadowlark Ln.  
Sugar Land, TX 77478  
832-526-4671 • FAX 281-240-4297  
Email: elgilbreath@comcast.net

**MARY GILBREATH**

AFLAC  
1327 Meadowlark Ln.  
Sugar Land, TX 77478  
832-661-1017 • FAX 281-240-4297  
Email: mary\_gilbreath@us.aflac.com  
Areas of Practice: Worksite Marketing

**BARRY GLENN**

Colonial  
P.O. Box 2753  
Cypress, TX 77410  
713-583-7247  
Email: barry.gleenn@coloniallife.com

**CHRIS GOFF**

Harco Insurance Services  
10777 Northwest Fwy.  
Houston, TX 77092  
713-681-2500  
Email: cgoff@harco-ins.com

**JOHN GOING CFP, CLU, CBC**

Going Brothers Financial  
902 Frostwood, Suite 151  
Houston, TX 77024  
713-973-2231  
Email: john@johngoing.com

**RICHARD A. GOLDEN, JR.**

Unicare Life & Health  
12400 Britt Rd.  
Pearland, TX 77581  
281-412-0031 • FAX 281-412-3613  
Email: richard.golden@wellpoint.com

**RICHARD A. GOLDEN, SR.**

AFS Insurance LLC  
2004 E. Broadway, Suite 114A  
Pearland, TX 77581-5567  
281-412-5420 • FAX 281-412-5433  
Email: goldenafs@aact.com

**MARK GOLDIE**

Mark Goldie & Associates, Inc.  
2000 W. Loop S., Suite 1530  
Houston, TX 77027-3512  
713-965-0800 • FAX 713-965-0673  
Email: mark@markgoldie.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Retirement, Self Insured, Small Group, TPA, Worksite Marketing

**JENNIFER L. GONZALEZ**

United Healthcare  
1333 W. Loop S  
Houston, TX 77092  
713-296-4888 • FAX 713-964-1496  
Email: jgonzalezr@uhc.com

**JEANETTE GRANT ACSR**

Insurance Alliance  
1776 Yorktown, Suite 200  
Houston, TX 77056  
713-966-1759 • FAX 713-966-1700  
Email: jgrant@ins-alliance.com  
Areas of Practice: Dental, Disability, Large Group, Small Group

**MIKE GRASS**

21707 Kingsland Blvd., Suite 105  
Katy, TX 77450  
Email: sscgrass@sbcglobal.net

**JEFF GREEN LUTCF**

Innovative Financial Solutions  
10777 Westheimer Rd., Suite 1100  
Houston, TX 77042  
713-260-9676 • FAX 713-260-9602  
Email: westchase@frontofficeinc.com

**STEPHEN GREENE**

Insurance America Agency  
6919 Springcrest Ct.  
Sugar Land, TX 77479  
713-820-2300 • FAX 281-937-7301  
Email: steveg@yourpolicyshop.com  
Areas of Practice: Individual

**JENA GREGORY**

Group Resources  
5599 San Felipe, Suite 555  
Houston, TX 77056  
713-439-0882 x2958 • FAX 713-439-0256  
Email: jgregory@groupresources.co

**DAVID GRENNELL**

Opticare Vision Plans  
22136 Westheimer Pkwy., Suite 349  
Katy, TX 77450  
713-301-9942 • FAX 281-395-0520  
Email: dgrene@opticare.net  
Areas of Practice: Large Group, Managed Care

**AMADEE GRIFFIN**

ABM Insurance  
340 N. Sam Houston Pkwy., Suite 185  
Houston, TX 77060  
832-359-7408  
Email: dee@cobensrv.com

**BILL GRUN MBA, LUTCF**

The GRUN Company  
P.O. Box 5542  
Kingwood, TX 77325-5542  
281-360-3829 • FAX 281-360-1054  
Email: billgrun@embarqmail.com  
Areas of Practice: Financial/Estate Planning

**MICHAEL J. GUARINO III**

Eagle Life & Health  
9660 Hillcroft, Suite 237  
Houston, TX 77096  
713-721-5600 • FAX 713-283-0018  
Email: mikeguarino\_elh@sbcglobal.net

**LISA BELL GUEST**

The LC Group, Inc.  
P.O. Box 307  
IOLA, TX 77861  
9792203222  
Email: lisa.guest@lbi-ins.com

**OSCAR C. GUTIERREZ**

EBS Inc  
P.O. Box 449  
Huntsville, TX 77342  
936-293-1309 • FAX 936-291-1320  
Email: oscar@commercialbenefits.com

**BLAISE A. GUZZETTA**

Blaise Guzzetta Insurance  
2618 Broadway St., Suite B  
Pearland, TX 77581-4903  
281-652-3231 • FAX 281-412-4398

**KERRY A. HAENES**

Assurant Health  
2825 Wilcrest Dr., Suite 408  
Houston, TX 77042  
832-251-7336 • FAX 832-251-9428  
Email: kerry.haenes@assurant.com

**WILLIAM HAGEBUSCH**

First Harbor Group, LLC  
8588 Katy Fwy., Suite 101  
Houston, TX 77024  
713-984-6310 • FAX 713-984-6311  
Email: hagebusch@firstharbor.com

**RON G. HALE**

Ron Hale & Associates  
P.O. Box 7629  
Houston, TX 77387  
281-583-2444 • FAX 281-583-2555  
Email: ronghale@suddenlink.net

**ROBERT HALVORSEN**

G&A Partners  
4801 Woodway, Suite 210  
Houston, TX 77056  
713-784-1181 • FAX 713-784-2705  
Email: rhalvorsen@gnapartners.com

**ARLENE HAMILTON**

UCCI  
11200 Westheimer, Suite 820  
Houston, TX 77042  
713-787-0138 x5  
Email: arlene.hamilton@ucci.com  
Areas of Practice: Dental

**LAURIE HAMILTON**

Dean & Draper  
3131 W. Alabama, 4th Floor  
Houston, TX 77098  
713-586-4345 • FAX 713-527-0457  
Email: lhamilton@deandraper.com

**SUSAN EILEEN HAMMONS**

Benefit Concepts, Inc  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7238 • FAX 713-728-7239  
Email: susan@mybcteamb.com

**JILL HARDY ACBC**

First Harbor Group LLC  
8588 Katy Fwy.  
Houston, TX 77029  
713-255-4413 • FAX 713-984-6311  
Email: jhardy@firstharbor.com

**SYLVIA HARLEY**

Americanized Benefit Consultants  
9545 Katy Fwy, Suite 340  
Houston, TX 77024  
713-960-1006 • FAX 832-201-9068  
Email: sylvia@americanizedbc.com

**GINA NICHOLE HART**

Aflac  
616 FM 1960 West, Suite 775  
Houston, TX 77090  
832-526-6306 • FAX 281-890-9774  
Email: gnichole27@yahoo.com

**MARY A. HARTNETT**

Hartnett & Company  
6750 W. Loop S., Suite 747  
Bellaire, TX 77401  
713-667-1010 x203 • FAX 713-667-1339  
Email: hartnettcompany@sbcglobal.net

**LAURI HAUER**

EyeMed Vision Care  
4000 Luxottica Place  
Mason, OH 45040  
513-765-4225 • FAX 513-492-4225  
Email: lhauer@eyemedvisioncare.com

**BOB HAWKINS**

Hawkins Insurance  
3947 Southern Bond  
Missouri City, TX 77459  
832-252-9420 • FAX 832-201-9087  
Email: bob@hawkins-insurance.com

**LARRY HAWKINS RHU**

EEBI  
Three Riverway, Suite 905  
Houston, TX 77056  
713-963-1450  
Email: larry@benefitshouston.com  
Areas of Practice: Dental, Disability, Large Group, Self Insured, Small Group

**SEAN HEANEY**

Heaney Group LLC  
22503 Katy Fwy., Suite 63  
Katy, TX 77450  
281-994-4240 • FAX 281-994-4241  
Email: sean@heaney-group.com

**MALANA HEARN**

Talon Insurance Agency  
3500 Hwy. 365  
Port Arthur, TX 77642  
409-721-6400 • FAX 409-721-9600  
Email: mhearn@talonins.com

**STEPHEN HERBERT CLU, FLMI**

S. W. Herbert Company  
6300 West Loop S., Suite 310  
Bellaire, TX 77401  
713-664-1200 • FAX 713-664-1205  
Email: swherbert@sbcglobal.net

**GINGER HICKS LUTCF**

Hicks Insurance  
8430 Rebawood Dr.  
Humble, TX 77346  
281-812-1876 • FAX 281-812-1894  
Email: ginger@hicksinsurancetexas.com  
Areas of Practice: Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Small Group

**LINDA HICKS**

Flex Benefit Administrators  
2819 Manila  
Houston, TX 77043  
713-460-3539 • FAX 713-460-3550

**JOHN MARLOW HILL LUTCF**

Harco Insurance & Financial Services  
10777 Northwest Fwy., Suite 800  
Houston, TX 77092  
713-681-2500 • FAX 713-684-1600  
Email: jimhill@harco-ins.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Small Group, Worksite Marketing

**LINDA J. HINES-CUMMINS**

13107 Creekside Park Dr.  
Houston, TX 77082  
832-496-8892  
Email: lhinescummins@yahoo.com

**LARRY R. HITT**

Benefits Design  
13231 Champion Forest Dr., Suite 210  
Houston, TX 77069-2647  
281-895-8383x5 • FAX 281-895-0799  
Email: larryhitt@benefitsdesign.net

**BERNARD J. HLAIVINKA**

M J Murray RHU & Associates  
2200 Post Oak Blvd., Suite 615  
Houston, TX 77056  
713-622-4867 x105 • FAX 713-622-8214  
Email: maryjoyce@mjmurray.com

**JOEL HOECHSTETTER RHU**

The Hoechstetter Co  
1160 Dairy Ashford, Suite 220  
Houston, TX 77079  
713-785-2211 • FAX 832-230-0696  
Email: joelhoechstetter@msn.com

**CRYSTAL HOFFMAN**

Lone Star Health Plans  
P.O. Box 709  
Sugar Land, TX 77487  
281-491-6565 • FAX 281-277-6565  
Email: crystal@onestarhp.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Small Group

**DAVID HOFFMAN**

Lonestar Health Plans  
P.O. Box 709  
Sugar Land, TX 77487  
281-491-6565 • FAX 281-277-6565  
Email: david@stevohoffmaninsurance.com  
Areas of Practice: Dental, Individual, Life Insurance Planning, Large Group, Small Group

**STEVEN A. HOFFMAN LUTCF**

Lone Star Health Plans Ltd., LLP  
P.O. Box 709  
Sugar Land, TX 77487  
281-491-6565 • FAX 281-277-6565  
Email: hoffmaninsurance@hotmail.com

**ROGER E. HOLLAND**

Life & Health of Texas  
8019 Laguna Cr.  
Houston, TX 77095  
281-550-9910 • FAX 281-858-1717  
Email: roger@lifeandhealthofthetexas.com

**ROGER HOLT CLU**

Health 1 One  
4606 FM 1960 W., Suite 400  
Houston, TX 77069  
281-655-9948  
Email: roger.holt@healthinsurance.com

**EMILY ANNE HOLZHAUER**

Allstate  
720 N. Post Oak Rd., Suite 110  
Houston, TX 77024  
713-785-0832 • FAX 713-263-0300  
Email: eholtz@allstate.com  
Areas of Practice: Worksite Marketing

**PAEDER T. HOOVESTOL**

Insurance & Financial Services of Texas  
5130 Academy St.  
Houston, TX 77005  
713-524-4303 • FAX 713-524-4306  
Email: t.hoovestol@insuranceoftexas.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group

**MATT HORN**

United Healthcare  
1333 W. Loop S., Suite 1100  
Houston, TX 77027-3237  
713-296-4840 • FAX 713-961-1496  
Email: matt\_horn@uhc.com

**JOHN HORNE**

Texas Benefits Plus  
5119 FM 2289  
Normangee, TX 77871  
877-535-4097 • FAX 877-535-4037  
Email: john@texasbenefitsplus.com

**KAREN L. HOUSE FLMI, ACS, CES, DHP, HIA**

One America  
11757 Katy Fwy., Suite 850  
Houston, TX 77079  
281-558-0662 • FAX 281-558-0615  
Email: karen.house@oneamerica.com  
Areas of Practice: Disability, Large Group, Small Group

**TRACI HOWELL CBC**

Brady, Chapman, Holland & Associates Inc.  
10055 W. Gulf Bank  
Houston, TX 77040  
713-979-9712 • FAX 713-688-7967  
Email: traci.howell@bch-insurance.com  
Areas of Practice: Dental, Disability, Large Group, Self Insured

**JAMES A. HUBBARD LUTCF**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-722-8779 • FAX 713-722-7958  
Email: jimmyhubbard@yahoo.com

**HADEN V. HUDSON CLU, CHFC, RHU, REBC**

Universal Health Care  
9425 Fondren Rd  
Houston, TX 77074  
713-367-4355 • FAX 713-272-6388  
Email: hadenh@yahoo.com  
Areas of Practice: Medicare Supplement

**JOHN D. HUNCHAREK MBA, LUTCF, CBC**

Academy Financial Group  
6001 Savoy Ln., Suite 300  
Houston, TX 77036  
713-953-1272 • FAX 713-953-0496  
Email: jhuncharek@finsvcs.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Retirement, Small Group

**MARK IMMING**

Oraquest Dental Plans  
12946 Dairy Ashford, Suite 360  
Sugar Land, TX 77478  
281-276-1096  
Email: mimming@nstci.com

**STEPHEN M. JACKMAN**

Jackman & Associates  
4606 FM 1960 W., Suite 449  
Houston, TX 77069  
281-315-8818 • FAX 281-315-8817

**LINDA JAMAIL LEATHERS**

MHealth  
9301 SW Fwy., Suite 5000  
Houston, TX 77074  
713-448-6470  
Email: linda.leathers@memorialhermann.org

**KENNETH W. JANDA**

Community Health Choice  
2636 S. Loop West, Suite 900  
Houston, TX 77054  
713-295-2410  
Email: ken.janda@communityhealthchoice.org

**DANIEL JENKINS**

Lincoln Financial  
1155 Dairy Ashford, Suite 209  
Houston, TX 77079  
281-881-5550 • FAX 281-679-8166  
Email: daniel.jenkins@lflg.com

**ERIC JOHNSON**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
832-244-3498  
Email: ericj@mybcteamb.com

**SONYA JOHNSON**

Humana Inc.  
1980 Post Oak Blvd., Suite 1900  
Houston, TX 77056  
713-513-4626 • FAX 210-582-1299  
Email: sjohnson4@humana.com

**DON CURTIS JONES**

Aetna  
One Prudential Circle  
Sugar Land, TX 77478  
281-637-3095 • FAX 860-907-4267  
Email: jonesd4@aetna.com  
Areas of Practice: Dental, Small Group

**JAMIE JONES**

Northwest General  
12200 NW Fwy., Suite 662  
Houston, TX 77092  
713-957-8100  
Email: jjones@flash.net

**PHILLIP JONES CFP**

16 Greenridge Forest Ct.  
Spring, TX 77381  
281-794-6953  
Email: phillyip@mybcteamb.com

**GARY JURNEY CLU, CHFC**

First Harbor Group, LLC  
8588 Katy Fwy., Suite 101  
Houston, TX 77024  
713-984-6310 • FAX 713-984-6311  
Email: gjurney@firstharbor.com

**PAUL S. KAPLAN**

The New England  
Three Riverway, Suite 905  
Houston, TX 77056  
713-963-1450 • FAX 713-963-1455

**AJ ARA KARIAN CFP, CPA**

Benefits Solution  
2603 Augusta Dr., Suite 1300  
Houston, TX 77057  
713-787-6060  
Email: aj.karian@principal.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Life Insurance Planning, Long Term Care, Small Group

**RONALD KARKOWSKY CFP**

PIAI Life Inc.  
99 Detering, Suite 280  
Houston, TX 77007  
713-869-6991 • FAX 713-869-6990  
Email: rek@pasins.com

**WALTER E. KATZ**

K Corp  
1401 Richmond Ave.  
Houston, TX 77006-5308  
713-840-7300 • FAX 713-840-1747

**DENISE KAWAS**

BCBS of Texas - Small Market Sales  
2425 West Loop S, Suite 1100  
Houston, TX 77027-4205  
713-663-1139 • FAX 713-663-1184  
Email: denise\_kawas@bcbstx.com

**WILLIAM BEN KEEL JR. THD, RHU, REBC, RFC, CBC, CEP**

Lone Star Health Plans  
22318 Provincial Blvd  
Katy, TX 77450  
281-392-2900 • FAX 281-392-1849  
Email: ben@benkeel.com

**JERRY KEITH**

Keith's Insurance Agency Inc.  
2925 Briarpark Dr., Suite 155, Houston, TX 77042  
1510 Sweet Grass Trail, Houston, TX 77090  
Houston, TX 77042  
713-977-0611 • FAX 713-977-3877  
Email: keithins@sbcbglobal.net  
Areas of Practice: Dental, Disability, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group

**KAYE H. KELLEHER CLU**

Prudential  
1233 West Loop S, Suite 1080  
Houston, TX 77027  
713-840-4006 • FAX 713-840-4020  
Email: kaye.kelleher@prudential.com

**MARK D. KENNEDY**

Benefit Concepts Inc.  
1173 Brittmoores Rd  
Houston, TX 77043-5003  
713-728-7200 • FAX 713-728-7211  
Email: mark@mybcbteam.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, TPA, Worksite Marketing

**CANDICE KERSTEN**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4930 • FAX 210-200-5321  
Email: ckersten@humana.com  
Areas of Practice: Small Group

**CRYSTAL RENEE KILGORE**

Principal Financial Group  
2603 Augusta Dr., Suite 1350  
Houston, TX 77057  
713-781-5454 x403 • FAX 713-781-5457  
Email: kilgore.crystal@principal.com

**JACKIE KILPATRICK**

Kilpatrick Companies, Ltd.  
1050 Wilcrest Dr.  
Houston, TX 77042  
713-977-9300 • FAX 713-977-9333  
Email: jkilpatrick@kilpatrickcos.com

**RONALD K. KILPATRICK**

Kilpatrick Companies, Ltd  
1050 Wilcrest Dr.  
Houston, TX 77042  
713-977-9300 • FAX 713-977-9333  
Email: rkkilpatrick@kilpatrickcos.com

**RONALD KILPATRICK JR.**

Ron Kilpatrick Insurance Brokerage  
1050 Wilcrest Dr.  
Houston, TX 77042-1608  
713-977-9300 • FAX 713-977-9333  
Email: ronnie@rkb.com

**WILLIAM SCOTT KILPATRICK**

Kilpatrick Companies  
1050 Wilcrest Dr.  
Houston, TX 77042  
713-977-9300 • FAX 713-977-9333  
Email: skilpatrick@kilpatrickcos.com

**STEPHEN W. KING LUTCF**

King Insurance Services  
1001 S. Dairy Ashford St., Suite 215  
Houston, TX 77077-2332  
281-496-3800 • FAX 281-496-3878  
Email: kis5464@sbcbglobal.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Managed Care, Medicare Supplement, Retirement, Small Group, Worksite Marketing

**LONNIE KLENE CBS, FLMI, ACS**

Core Benefits  
14339 Torrey Chase Blvd., Suite F  
Houston, TX 77014  
713-869-6286 • FAX 713-401-9807  
Email: lonnie@klenendbratsakis.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Medicare Supplement, Small Group

**SHAWN JOBE KOCH**

CUNA Mutual  
12942 Cluster Pine Dr.  
Cypress, TX 77429  
832-452-3441 • FAX 832-717-3586  
Email: Koch\_Enterprises@hotmail.com

**WARREN J. KOLB**

Compass Consulting & Benefits  
9525 Katy Fwy., Suite 410  
Houston, TX 77024-1416  
713-461-3043 • FAX 713-461-5533  
Email: warren.kolb@compasscb.com

**GEORGE J. KOPCZYNSKI**

Lone Star Health Plans LTD  
P.O. Box 12188  
Spring, TX 77391-2188  
281-370-6070 • FAX 281-370-8988  
Email: bkopczyński@comcast.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**STEVEN KORONCZOK**

BenefitMall  
5177 Richmond Ave., Suite 1050  
Houston, TX 77056  
713-850-8203  
Email: steven.koronczok@benefitmall.com

**KATHRYN KOSADNAR DIA**

Compass Consulting  
9525 Katy Fwy., Suite 410  
Houston, TX 77024  
713-461-3043 • FAX 713-461-5533  
Email: kathryn.kosadnar@compasscb.com

**SARAH KRAMER**

AFLAC  
1445 N. Loop West, Suite 960  
Houston, TX 77008  
713-805-3323 • FAX 713-758-0307  
Email: sarah\_kramer@us.aflac.com

**LEE ROY KRAUSKOPF**

Lee R. Krauskopf Insurance  
807 Ave. F  
El Campo, TX 77437-3233  
979-543-3517 • FAX 979-543-1645  
Email: lirkins@swbell.net

**GARY WILLIAM KREITZ**

Mass Mutual/Strategic Financial Group  
3 Greenway Plaza, Suite 1700  
Houston, TX 77046  
713-402-3825 • FAX 713-961-0153  
Email: gkreitz@finsvcs.com

**DAVID LAING**

Langham Langston & Dyer  
1160 Dairy Ashford, Suite 220  
Houston, TX 77079  
281-556-9999 • FAX 281-556-9609  
Email: dlaing@pathfinderld.com

**CHRIS LAKKEES**

CONEXIS  
721 S. Parker, Suite 300  
Orange, CA 92868  
714-567-4926  
Email: clakkees@conexis.com

**NANCY LAPHAM**

Colonial Life & Accident  
P.O. Box 711450  
Houston, TX 77271-1450  
713-774-6110 • FAX 713-774-7708  
Email: nancy-roger@laphamcolonial.com

**ROSS LAPHAM**

Colonial  
13722 Elm Shores Dr.  
Houston, TX 77044  
832-687-7498 • FAX 281-454-7566  
Email: ross.lapham@coloniallife.com

**DARALYN DENICE LATIOLAIS**

SelectCare of Texas, LLC  
4888 Loop Central Dr., Suite 300  
Houston, TX 77081  
713-539-4189 • FAX 713-843-6740  
Email: dlatiolas@hhsi.com

**MARY D. LAWSON**

Humana Inc.  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4632 • FAX 210-582-5499  
Email: mlawson@humana.com

**CANDICE LAYMANCE-HEINISCH**

Brady Chapman Holland  
2190 N. Loop West, Suite 200  
Houston, TX 77018  
713-688-1500 • FAX 713-688-7867  
Email: candice.heinisch@bch-insurance.com  
Areas of Practice: Dental, Disability, Small Group

**MICHAEL LEDGERWOOD**

Humana Market Point  
2525 N. Loop W., Suite 100  
Houston, TX 77008  
832-687-0061  
Email: mledgerwood@humana.com

**RON LEDGERWOOD MBA, CLU, CHFC, RHU, REBC**

Total Administrative Services Corporation  
12500 Barker Cypress Dr., Suite 15102  
Cypress, TX 77429  
832-594-0095  
Email: ronl@tasconline.com

**LILY LEE**

World Financial Group  
8303 SW Fwy., Suite 125  
Houston, TX 77074  
713-772-4888 • FAX 713-779-8488  
Email: lilytsalee@yahoo.com

**LISA LEE CFP**

M J Murray  
2600 S. Gessner, Suite 406  
Houston, TX 77063  
713-622-4867 x103 • FAX 713-622-8214  
Email: llsalee@mjmurray.com

**NORMAN LEE**

Innovative Benefits & Insurance  
23102 Northampton Pines Dr.  
Spring, TX 77389  
281-825-2471 • FAX 281-305-2641  
Email: norman.lee@innovativebenefitsins.com

**SUSAN STOKES LEE**

Innovative Benefits & Insurance  
23102 Northampton Pines Dr.  
Spring, TX 77389  
281-251-4671 • FAX 281-305-2641  
Email: susan.lee@ibi-ins.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group, TPA

**HEATHER LEPOW**

United Healthcare  
1333 W. Loop S  
Houston, TX 77027  
713-871-3013 • FAX 713-961-1496  
Email: heather\_k\_lepow@uhc.com

**HONEY S LEVEEN LUTCF, CLTC**

8402 Concho St.  
Houston, TX 77036  
713-988-4671 • FAX 713-988-3250  
Email: honey@honeyleveen.com  
Areas of Practice: Long Term Care

**JANICE LINKLATER**

MetLife  
800 Gessner, Suite 350  
Houston, TX 77024  
713-447-6131  
Email: jlinklater@metlife.com

**CLARK LOEWE**

Northwest General Insurance  
12200 NW Fwy., Suite 662  
Houston, TX 77092  
713-957-8100 • FAX 713-957-0533  
Email: cloewe@flash.net

**AZURENA LOREDO**

Aetna  
One Prudential Circle, 4th Floor  
Houston, TX 77478  
713-703-4714 • FAX 860-754-1052  
Email: loredoa@aetna.com

**JOHN CASEY LOWERY**

Sugar Creek Financial Group  
12946 Dairy Ashford, Suite 430  
Sugar Land, TX 77478  
713-254-6421 • FAX 713-481-6501  
Email: jcaseylowery@gmail.com  
Areas of Practice: Disability, Individual, Small Group, Worksite Marketing

**RON LUSTER**

Willis HRH  
1155 Dairy Ashford, Suite 350  
Houston, TX 77079  
281-584-1674 • FAX 281-249-8074  
Email: ron.luster@willis.com

**KRISTINA MAGALLAN**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4635  
Email: kmagallan@humana.com

**COREY MAGLILOLO**

Maxim Insurance Group  
P.O. Box 308  
Dickinson, TX 77539  
281-337-2516  
Email: stacy@maximblue.com

**JAMES MAHONEY CEBS**

Blue Cross Blue Shield of Texas  
2425 West Loop S, Suite 1100  
Houston, TX 77027  
713-663-1147 • FAX 713-663-1184  
Email: jim\_mahoney@bcbstx.com

**LOUIS MAKATURA**

Superior Vision  
11101 White Rock Rd., Suite 150  
Rancho Cordova, CA 95670  
281-859-5704  
Email: lmakatura@superiorvision.com  
Areas of Practice: Large Group, Small Group

**MICHAEL E. MANER**

United Concordia  
11200 Westheimer, Suite 820  
Houston, TX 77024  
713-787-0138 • FAX 713-787-0530  
Email: michael.maner@ucc.com

**ARLIS REBECCA MANN**

The Compliance Office  
P.O. Box 691967  
Houston, TX 77269-1967  
281-374-6071 • FAX 832-615-3028  
Email: becky\_mann@thecomplianceoffice.com

**WILLIAM D. MANN SR. LUTCF, RHU**

The Compliance Office  
P.O. Box 691967  
Houston, TX 77269-1967  
281-374-6071 • FAX 832-615-3030  
Email: bill\_mann@tcoteam.com

**VERA MANSEILL**

Dean & Draper Insurance Agency  
3131 W. Alabama, 4th Floor  
Houston, TX 77098  
713-586-4342 • FAX 713-527-0457  
Email: vmanseill@deandrapper.com

**ROBERT MARDER LUTCF, CBC**

Marder Benefit  
20202 Hwy. 59 N., Suite 245  
Humble, TX 77338  
281-446-0950 • FAX 281-540-1709  
Email: bob@marderbenefits.com

**SCOTT MARDER**

Barry A. Marder & Associates  
14363 Torrey Chase Blvd., Suite C  
Houston, TX 77014-1636  
281-880-8755 • FAX 281-880-7550  
Email: scott@marderfinancial.com

**JULIE MARIS**

Brown & Brown  
10700 N. Fwy., Suite 300  
Houston, TX 77037  
281-260-2031  
Email: j.maris@bbtexas.com  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Retirement, Self Insured, Small Group

**TINA MARIS**

AUL  
11757 Katy Fwy., Suite 850  
Houston, TX 77079  
281-558-0662 • FAX 281-558-0675  
Email: tina\_maris@aul.com

**SHANNON MARKS**

Insurance Alliance  
1776 Yorktown, Suite 200  
Houston, TX 77056  
713-966-1715 • FAX 713-966-1700  
Email: smarks@ins-alliance.com  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Managed Care, Self Insured, Small Group

**BRAD MARSH**

Advantage Benefit Service  
4635 Southwest Fwy., Suite 750  
Houston, TX 77027  
832-518-5168 • FAX 713-665-8079  
Email: brad@abs-insurance.com  
Areas of Practice: Large Group, Small Group

**MICHELLE MARSH**

American General Life Companies  
2727-A Allen Pkwy., Suite 6-G7  
Houston, TX 77019  
713-831-4426  
Email: michelle.marsh@americangeneral.com

**ANDREW D. MARTIN LUTCF, RFC, CAC, CES**

Martin Benefits Group, Inc./Commerical Insurance Concepts  
P.O. Box 1266  
Sugar Land, TX 77487-1266  
713-722-9500 • FAX 713-722-9709  
Email: brokers@cicemployeebenefits.com

**LISA F. MARTIN**

Texas Life  
21 Blush Hill  
Conroe, TX 77304  
936-856-1050 • FAX 936-856-1076  
Email: lisa\_free\_martin@yahoo.com

**PATRICIA A. MARTIN**

BenefitMall  
5177 Richmond Ave., Suite 1050  
Houston, TX 77056  
713-850-8203 x224 • FAX 713-877-0111  
Email: pat.martin@benefitmall.com

**TONNETTE MARTIN**

United HealthCare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027-9121  
713-871-3007 • FAX 713-961-1496  
Email: tonnette\_m\_martin@uhc.com

**AMY ARMBRUSTER MATHIS**

Aetna  
4300 Centreway Place  
Arlington, TX 76018  
281-250-5536 • FAX 860-262-9732  
Email: mathisa@aetna.com

**MARTIN MATRAS**

8723 Serenade Ln.  
Houston, TX 77040  
713-896-4588 • FAX 832-243-0853  
Email: mkmatras@flash.net

**DAVID MATTLAGE**

Principal Financial Group  
2603 Augusta Dr., Suite 1350  
Houston, TX 77057  
713-781-5454 x409 • FAX 713-781-5457  
Email: mattlage.david@principal.com

**DONNA MAVERICK**

Texas Printers Insurance Agency  
8133 Jackrabbit Rd.  
Houston, TX 77095  
281-855-8999 • FAX 281-855-8055  
Email: donna@txpia.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Managed Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**JAMES ROBERT MCADAMS**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4913 • FAX 210-582-3903  
Email: jmcadams@humana.com

**PAMELA ANN MCCARTY RHU**

Jim C. Harris & Company  
P.O. Box 681276  
Houston, TX 77268  
281-586-8600 • FAX 281-586-9610

**ANITA MCCLEARY**

Blue Cross Blue Shield of Texas  
2425 West Loop S, Suite 1100  
Houston, TX 77027  
713-354-7251 • FAX 713-663-1183  
Email: anita\_mccleary@bcbsbx.com

**DANIEL J. MCCLEARY**

13506 Crosslyn Ln.  
Cypress, TX 77429  
281-304-9714 • FAX 281-213-8248  
Email: danmccleary@comcast.net

**MICHAEL W. MCGEE SR. RHU, CIC, CPIA, CEP, CSA**

Investment Insurance Coordinators, Inc.  
848 Dominion, Suite 100  
Katy, TX 77450  
281-578-9293 • FAX 281-398-0528  
Email: liclifeins@aol.com

**HAROLD E. MCKEEVER**

Continental American Ins. Co.  
2227 Masters Ln.  
Missouri City, TX 77459  
281-831-4790 • FAX 803-705-3176  
Email: hmckeever@caicworksite.com

**TAMMIE MCKENZIE**

Alphastaff  
13918 Taylorcrest  
Houston, TX 77079  
713-822-1508  
Email: tmckenzie@alphastaff.com

**JAMES MCLAMORE**

McLamore Insurance Services  
5911 Spanish Oak  
Houston, TX 77066  
281-444-8642  
Email: jgmclamore@aol.com

**D. MIKE MCLAUGHLIN RHU, CLU, CHFC, CIC**

Core Benefit Services  
1205 Sherwood Forest St.  
Houston, TX 77043-4635  
713-647-9700 • FAX 713-647-9702  
Email: mike@corebenefits.net

**JAMES MCLAUGHLIN**

Affordable Individual Medical Insurance Agency Inc.  
2619 Helberg  
Houston, TX 77092-8331  
713-956-8186 • FAX 713-681-4456  
Email: service@aimincorporated.com

**GEORGE MCLELLAN**

Benefit Resources  
2077 S. Gessner, Suite 115  
Houston, TX 77063  
713-952-7272  
Email: george@benefitresourcesbx.com

**THOMAS MCMAKEN GBA**

Coventry Health Care  
16211 Clay Rd., Suite 106, Suite 705  
Houston, TX 77084  
713-725-6431  
Email: tmcmaken@comcast.net

**MICHAEL L. MCNAMARA, JR.**

P.O. Drawer 2609  
Orange, TX 77631-2609  
409-883-3747 • FAX 409-883-6108

**CHARLES K. MEHLING CLU, CHFC**

Mehling Financial Group  
13231 Champion Forest Dr., Suite 407  
Houston, TX 77069  
281-850-9500 • FAX 281-850-9504  
Email: cheryl.mehling@jpl.com

**PAM MEMMER**

Frost Insurance  
3707 Richmond Ave.  
Houston, TX 77046  
713-388-1243 • FAX 713-388-1238  
Email: pam.memmer@frostinsurance.com  
Areas of Practice: Small Group

**JERRY MENDOZA**

Delta Dental Insurance Company  
22136 Westheimer, Suite H1067107  
Katy, TX 77450  
281-392-4355 • FAX 281-392-4352  
Email: Jmendoza@pmi.delta.org  
Areas of Practice: Dental

**KELLIE MERRITT**

Lone Star Health Plans Ltd., LLP  
P.O. Box 266777  
Houston, TX 77207-6777  
713-520-7272 • FAX 713-520-8017  
Email: kellie@lonestarp.com

**S. STACEY MERRITT**

Lone Star Health Plans Ltd., LLP  
P.O. Box 266777  
Houston, TX 77207-6777  
713-520-7272 • FAX 713-520-8017  
Email: stacey@lonestarp.com

**MARY MICHALSKY RHU**

Polaris Benefits, L.L.C.  
13231 Champion Forest Dr., Suite 305  
Houston, TX 77069  
281-569-2982 • FAX 281-569-2983  
Email: marym@polarisbenefitshou.com

**JO L. MIDDLETON CBC**

TradeMark Insurance Agency, LLC  
9525 Katy Fwy., Suite 125  
Houston, TX 77024  
713-932-7777 • FAX 713-932-7780  
Email: jmiddleton@tmia.biz  
Areas of Practice: Disability

**TRAVIS S. MIDDLETON JR.**

TradeMark Insurance Agency, LLC  
9525 Katy Fwy., Suite 125  
Houston, TX 77024-1407  
713-932-7777 • FAX 713-932-7780  
Email: tmiddleton@tmia.biz  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**DAVID MILLER CLU**

First Harbor Group, LLC  
9599 Katy Fwy., Suite 101  
Houston, TX 77024  
713-984-6310  
Email: dmiller@firstharbor.com

**MEGAN CUTLIP MILLER**

UnitedHealthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-871-3216 • FAX 713-993-0859  
Email: megan\_c\_miller@uhc.com  
Areas of Practice: Large Group

**MONIQUE MILLER**

Hilb Rogal & Hobbs Houston  
1155 Dairy Ashford, Suite 350  
Houston, TX 77079  
281-584-1615 • FAX 281-249-8015  
Email: monique.miller@hrh.com

**LAURA M. MILLIORN**

BenefitMall  
5177 Richmond Ave., Suite 1050  
Houston, TX 77056-6749  
713-850-8203 • FAX 713-877-0111  
Email: lauram@benefitmall.com

**MICHELLE MINOR**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-278-2516 • FAX 713-783-9256  
Email: mminor1@humana.com

**PAT MIONE CLU**

Apical Meristem Company  
6750 West Loop S, Suite 440  
Bellaire, TX 77401-4113  
713-532-6373 • FAX 713-532-6664  
Email: pat@patmione.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Medicare Supplement, Retirement, Small Group

**ROBERT V. MISER**

Rogers Benefit Group Inc  
5300 Hollister, Suite 130  
Houston, TX 77040  
713-690-5400 • FAX 713-690-4651

**MICHAEL MITCHELL**

Texas Police Trust  
1600 State St.  
Houston, TX 77007  
832-200-3411  
Email: mpm2433@me.com

**ANGELA MOORE**

16514 Beewood Glen Ct.  
Sugarland, TX 77478  
713-335-2400 • FAX 713-335-2401  
Email: amoore@lmmconsultants.com

**JEREMY MOORE**

Alphastaff  
3210 Woodland View  
Humble, TX 77345  
832-715-1100  
Email: jmoore@alphastaff.com

**MICHELLE MOORE**

Kilpatrick Companies Ltd  
1050 Wilcrest Dr.  
Houston, TX 77042  
713-977-9300 • FAX 713-977-9333  
Email: mmooore@kilpatrickcos.com

**DAISY MORALES**

Community HealthChoice  
2636 S. Loop West, Suite 700  
Houston, TX 77054  
713-295-2409 • FAX 713-295-7017  
Email: daisy.morales@communityhealthchoice.org

**ADRIANNE MORRIS LUTCF**

Aetna  
17310 Winfield Square  
Richmond, TX 77407  
713-304-2545  
Email: morrisa2@aetna.com  
Areas of Practice: Individual, Medicare Supplement, Small Group

**BRENT MORRIS**

Steve Hoffman Insurance  
P.O. Box 487  
Sugar Land, TX 77487  
281-491-6565  
Email: brent@stevehoffmaninsurance.com

**KATHLEEN MORRISON LUTCF**

The Woodlands Financial Group  
1201 Lake Woodlands Dr.  
Spring, TX 77380  
281-890-3919 • FAX 281-466-1642  
Email: kmorrison@twfg.net

**TODD MORROW**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7200 x7228  
Email: todd@mybciteam.com

**JAMES MOSES**

Amerigroup  
2319 Slate Ridge Ln.  
Katy, TX 77494  
281-750-1646  
Email: jmoses7882@aol.com

**CURTIS C. MOSLEY MA**

Cambridge Fidelity  
3503 Cedar Knolls Dr., Suite A-4  
Kingwood, TX 77339  
281-359-5577 • FAX 281-359-5572  
Email: cmosley@earthlink.net  
Areas of Practice: Large Group

**MICHAEL MUHS**

Sun Life  
440 Louisiana, Suite 2030  
Houston, TX 77002  
Email: michael.muhs@sunlife.com

**DON MUIR**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-3932 • FAX 210-582-3929  
Email: dmuir@humana.com

**CLAIRE MULES-MESSINA**

Assurant Health ASM  
P.O. Box 590101  
Houston, TX 77259  
281-660-9701  
Email: claire.messina@assurant.com

**MARY JOYCE MURRAY RHU**

M.J. Murray RHU & Associates  
2600 S. Gessner, Suite 406  
Houston, TX 77063  
713-622-4867 • FAX 713-622-8214  
Email: Manjoyce@mjmurray.com

**JEFF MUSGROVE**

AFLAC  
3126 Piney Forest Dr  
Houston, TX 77084-5510  
832-654-1763 • FAX 281-599-3765  
Email: jeff\_musgrove@us.aflac.com

**SUE P. MYERS**

Myers, Younger & Associates  
2600 S. Gessner, Suite 201  
Houston, TX 77063-3294  
713-661-7118 • FAX 713-661-7305  
Email: spm@myersyoungerinsurance.com

**DAVID NAHIRNY**

John Alden Life  
11000 Richmond Ave., Suite 190  
Houston, TX 77042-4776  
713-780-7332 • FAX 713-780-9582  
Email: david.nahimy@us.fortis.com

**SHARON NASH**

Kustom Insurance Markets Inc.  
1800 Augusta Dr., Suite 130  
Houston, TX 77057  
713-952-0694 • FAX 713-952-8283  
Email: sharon@kustominsurance.com

**DEMETRIUS G. NAVARRO**

Navarro Insurance Group  
9575 Katy Fwy., Suite 150  
Houston, TX 77024  
713-463-8880 • FAX 713-463-5544  
Email: demetrius@navarroi.com

**JAMES S. NEFF**

The Insurance Guy  
P.O. Box 70559  
Houston, TX 77270  
713-861-5333 • FAX 713-861-2330  
Email: jneff@the-insurance-guy.com

**DAVID A. NEIDER**

Healthcare Consultants, Inc.  
4615 SW Fwy., Suite 850  
Houston, TX 77027  
713-626-2838 • FAX 713-626-1817  
Email: david@hciaerica.com

**LETICIA NERI**

Community Health Choice  
2636 S. Loop West, Suite 800  
Houston, TX 77054  
713-295-2378 • FAX 713-295-7018  
Email: leticia.neri@communityhealthchoice.org

**ROBERT NEVERS RHU**

Illinois Mutual  
18123 Eganville Circle  
Tomball, TX 77377  
Email: mnegers@illinoismutual.com  
Areas of Practice: Worksite Marketing

**LUCY M. NEVILL**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7282 • FAX 713-728-7283  
Email: lucy@mybciteam.com

**FRED NEWMAN**

Interface EAP, Inc.  
10370 Richmond Ave., Suite 1100  
Houston, TX 77042  
713-781-3364 • FAX 713-781-4945  
Email: fnewman@ieap.com

**ANNE NGUYEN**

United Healthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-296-4823 • FAX 713-961-1496  
Email: anne\_nguyen@uhc.com

**DARLENE NIXON LUTCF**

Woodforest Financial Services, Inc.  
1330 Lake Robbins Dr., Suite 150  
The Woodlands, TX 77380-3266  
832-375-2510 • FAX 832-375-3510  
Email: darlene.nixon@raymondjames.com

**MICHAEL HUNTER NORMAN JR.**

Union Central  
4660 Beechnut, Suite 24  
Houston, TX 77096  
Email: hnorman@unioncentradi.com

**DEWAYNE NORRIS**

TradeMark Insurance Agency  
9525 Katy Fwy., Suite 125  
Houston, TX 77024  
713-825-8507  
Email: dnorris@tmia.biz

**CANDI OLIVO**

BenefitMall  
5177 Richmond Ave., Suite 1050  
Houston, TX 77056  
713-869-6286  
Email: candi.olivo@benefitmall.com

**TERESA OWER**

Memorial Hermann  
9301 SW Fwy.  
Houston, TX 77074  
713-448-6646  
Email: teresa.ower@memorialhermann.org

**ROBERT PAIVA**

Primepay  
10333 Richmond Ave., Suite 150  
Houston, TX 77042  
713-782-2020 • FAX 713-339-2062  
Email: rpaiva@primepay.com

**DEBBIE PALERMO**

13411 Copeland Oaks Blvd.  
Cypress, TX 77429  
281-376-6544 • FAX 281-376-6603  
Email: debbiepalerma@houston.rr.com

**DENA PARKER**

Rogers Benefit Group  
5300 Hollister, Suite 130  
Houston, TX 77040  
713-690-5400 • FAX 713-690-4651  
Email: dparker@rogersbenefit.com

**CHELSEA PARTRIDGE**

BCBS of Texas - Small Market Sales  
2425 West Loop S, Suite 1000  
Houston, TX 77027  
Email: chelsea\_partridge@bcbstx.com

**TRALE PATTERSON**

Standard Insurance  
7908 N. Sam Houston Pkwy. West, Suite 300  
Houston, TX 77064  
281-517-5461 • FAX 281-897-0999  
Email: tpatter2@standard.com

**JOHN PATTON**

Assurant Employee Benefits  
9800 Richmond Ave., Suite 350  
Houston, TX 77042  
713-830-3600  
Email: john.patton@assurant.com

**KEN PEARSON**

5811 Inwood Park Court  
Houston, TX 77056  
281-752-6206 • FAX 281-759-5406  
Email: kpearson@yahoo.com

**WILL PENDLETON**

Exam One  
2600 S. Gessner, Suite 205  
Houston, TX 77063  
832-251-3926  
Email: will@medicalprofiles.com

**ROSA PERAZA**

United Healthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77082  
713-503-3206 • FAX 713-961-1496  
Email: rperaza@uhc.com  
Areas of Practice: Small Group

**JOHN J. PERRIN CLU, CEBS**

HM Insurance Group  
20405 State Hwy. 249, Suite 490  
Houston, TX 77070  
281-379-5421 • FAX 281-379-4735  
Email: john.perrin@hminsurancegroup.com  
Areas of Practice: Large Group

**BETSY PETERSON**

Colonial Life & Accident  
14315 Overbrook Ln.  
Houston, TX 77077-5214  
713-774-6110 • FAX 713-774-7708  
Email: betsy220@aol.com

**PHILIP PETERSON**

OneSource Benefit Solutions  
15425 N. Fwy., Suite 350  
Houston, TX 77090  
281-885-4310 • FAX 281-885-4311  
Email: ppeterson@healthsource.com

**FRANK PETER**

Frost Insurance  
3707 Richmond Ave.  
Houston, TX 77046  
713-388-1272 • FAX 713-388-1238  
Email: frank.petter@frostinsurance.com  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Managed Care, Medicare Supplement

**JULIE PHILLIPS**

Compass Consulting  
9525 Katy Fwy., Suite 410  
Houston, TX 77024  
713-461-3043 • FAX 713-461-5533  
Email: julie.fike@compasscb.com

**LEON TREY PHILLIPS III**

Aetna, Inc.  
17910 Oakland Mills Dr.  
Richmond, TX 77469-7503  
281-380-8177 • FAX 281-240-0167  
Email: phillipstrey@aetna.com  
Areas of Practice: Dental, Small Group

**JOSH PIPES**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
Email: josh@mybciteam.com

**LITA PIZZITOLA RHU**

5791 Doliver  
Houston, TX 77057  
713-444-4718  
Email: lberry@sgip.com

**BOBBY L. PLASTER**

CML  
P.O. Box 40487  
Houston, TX 77240  
713-937-1303 • FAX 713-849-5706  
Email: bplaster@houston.rr.com

**WALTER CRAIG PLUMHOFF**

Plumhoff & Associates, Inc.  
1220 Augusta Dr., Suite 300  
Houston, TX 77057  
713-789-4848 • FAX 713-789-5420  
Email: wcp@plumhoff.com

**LORI POHORELSKY**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4987  
Email: lpohorelsky@humana.com

**ALISON POUNSFORD LUTCF**

Pounsford Insurance & Financial Services  
6430 Richmond Ave., Suite 480-3  
Houston, TX 77057  
713-782-1333 • FAX 713-782-1885  
Email: aspounsford@pdq.net

**CHRIS C. PRATKA LUTCF**

Pratka Insurance Services  
3950 Wingtail Way  
Pearland, TX 77584  
281-489-3494 • FAX 281-489-3408  
Email: cpratka@earthlink.net

**PEGGY PRICE**

McNeil, Levy & Friedman, LLP  
24 Greenway Plaza, Suite 252  
Houston, TX 77046  
713-626-7474 • FAX 713-626-7477  
Email: pjp@mifinancial.com

**ANNA MARIE PROTZ**

AMP Benefits, LLC  
714 Parker St., Suite 100  
Houston, TX 77007  
713-983-8338 • FAX 713-583-7711  
Email: annamariae@amp-benefits.com

**DEMO PSIFIDIS**

Mutual of Omaha  
1111 N. Loop W, Suite 935  
Houston, TX 77008  
713-861-5813x223 • FAX 713-861-0996  
Email: demo.psfididis@mutualofomaha.com

**GEORGE PSIFIDIS**

BCBS of Texas - Small Market Sales  
2425 West Loop S, Suite 1000  
Houston, TX 77027  
Email: george.psfididis@bsbstx.com

**GARY W. PURCELL**

Christ Purcell, LLP  
4544 Post Oak Pl., Suite 200  
Houston, TX 77027  
713-850-7747 • FAX 713-850-7749  
Email: gpurcell@christpurcell.com

**MICHAEL J. RAGUSA RHU**

Humana, Inc.  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4650 • FAX 713-513-4999  
Email: mragusa@humana.com

**JOHN RAHLS**

First Financial Capital Corporation  
515 N. Sam Houston Pkwy. East, Suite 500  
Houston, TX 77060  
281-272-7490 • FAX 281-847-8423  
Email: john.rahls@ffga.com

**NICHOLAS RAIA**

Raialife Partners, P.C.  
510 Bering Dr., Suite 490  
Houston, TX 77057  
713-877-1717 • FAX 713-877-1719  
Email: nick@raialife.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning,  
Individual, Life Insurance Planning, Large Group, Long Term Care,  
Medicare Supplement, Self Insured, Small Group

**MELLISA RAY LUTC**

Mellisa Ray Insurance Agency  
25903 IH 45 North  
The, TX 77380  
281-364-9994 • FAX 281-364-9994  
Email: raym01@mraysinsurance.com

**GARRIN MITCHELL RAYMOND**

Northwest General  
12200 NW Fwy., Suite 662  
Houston, TX 77092  
713-957-8100 • FAX 713-957-0533  
Email: garrin@flash.net

**SCOTT REAVES**

Reaves Ins. Consultants  
1110 N. Loop 336 W  
Conroe, TX 77301  
936-539-1045  
Email: scott@reavesinsurance.com

**MICHAEL REICHEK CFP**

Reichek Financial  
12219 Hoggard  
Stafford, TX 77477  
281-575-1145 • FAX 281-575-1149  
Email: mike@reichekfinancial.com

**DAVID L. REID**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7290 • FAX 713-728-7291  
Email: david@mybciteam.com

**EMILY RENFRO**

United Healthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
Email: emily\_renfro@uhc.com  
Areas of Practice: Large Group, Self Insured

**E. GEORGE REYNOLDS CLU**

Union Central Life Ins. Co  
2777 Allen Pkwy., Suite 424  
Houston, TX 77019  
713-871-2464 • FAX 713-871-2437

**KERSTIN RICHARDSON**

UnitedHealthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-296-4829 • FAX 713-787-0624  
Email: kkom@uhc.com

**NANNETTE RICHARDSON**

Chubb Accident & Health  
3530 Wellington Dr.  
Pearland, TX 77584  
713-295-4760 • FAX 713-295-4750  
Email: narichardson@chubb.com  
Areas of Practice: Life Insurance Planning, Self Insured, Worksite  
Marketing

**ROBERT RYAN RICHEY**

CIGNA  
2700 Post Oak, Suite 700  
Houston, TX 77056  
713-614-0489  
Email: robert.richey@cigna.com

**WILLIAM RICHTER**

Huber, Cardono, Moring & Richter  
3700 Buffalo Speedway, Suite 420  
Houston, TX 77098-3705  
713-626-5800 • FAX 713-622-4435

**TINA RIFFLE**

George Evans & Assoc  
5904 Dolores St.  
Houston, TX 77057  
713-780-1116  
Email: tina@gwevans.com

**LISA RIOS**

United Healthcare  
1333 W. Loop S  
Houston, TX 77027  
713-871-3097  
Email: lisarios@uhc.com

**SANDRA RISINGER**

Benefit Concepts, Inc.  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7234 • FAX 713-728-7235  
Email: srisinger@mybciteam.com  
Areas of Practice: Small Group

**MICHAEL A. RIVERA RHU, REBC, CLU, CHFC**

Northwest General  
12200 Northwest Fwy., Suite 662  
Houston, TX 77092  
713-957-8100 • FAX 713-957-0533  
Email: mrivera1@flash.net

**WANDA R. RIVERS CEBS, CCP**

Benefit & Compensation Specialists, PLLC  
1100 NASA Rd. 1, Suite 101  
Houston, TX 77058-3325  
281-333-2255 • FAX 281-333-3911  
Email: rivers@bcspec.com

**SHAWN NEUHAUS ROADY**

Benefit Solutions  
10834 Britoak  
Houston, TX 77079  
832-443-4803  
Email: shawnroady@msn.com

**TINA ROBERTS**

TradeMark Insurance Agency  
9525 Katy Fwy., Suite 125  
Houston, TX 77024  
713-932-7777  
Email: troberts@tmia.biz

**LUCY ROCCAFORTE**

George Evans & Assoc  
5904 Dolores St.  
Houston, TX 77057  
713-780-1116 • FAX 832-251-1419  
Email: lucy@gwevans.com

**COBY ROD**

Texas Insurance & Financial Services  
P.O. Box 950  
El Campo, TX 77437  
979-543-2709 • FAX 979-543-9030  
Email: cobyrod@txins.com

**MARK RODEN MBA, MSHA, CBC**

Harmony Insurance Agency  
1302 Waugh Dr., Suite 833  
Houston, TX 77019  
713-520-0131 • FAX 713-520-0830  
Email: mark@eharmonyinsurance.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Large Group, Managed Care, Small Group, Worksite  
Marketing

**JOHN H. ROE**

John Roe & Associates Inc.  
7231 Tall Pines  
Houston, TX 77088-6603  
832-693-0560 • FAX 281-448-2142  
Email: johnroe1@peoplepc.com

**WAYNE ROECKER**

Cambridge Fidelity  
1911 Hollow Mist Ln.  
Pearland, TX 77581  
281-685-0139  
Email: wayne-roecker@comcast.net

**MELANIE L. ROGERS**

Frank Crystal & Co  
2000 West Loop S, Suite 1800  
Houston, TX 77027  
713-624-6301 • FAX 713-621-5464  
Email: rogersm@frystal.com  
Areas of Practice: Dental, Disability, Large Group, Managed Care,  
Self Insured, Small Group, Worksite Marketing

**ROBERT ROGERS CLU, CHFC**

Accident Ins Services  
15609 Memorial Dr.  
Houston, TX 77079  
281-596-0432  
Email: bobrogers@ais-insurance.net

**STEPHANIE ROGERS**

MHealth  
19126 Timberlake Grove  
Tomball, TX 77377  
281-382-9879  
Email: stephanie.rogers@memorialhermann.org

**STEPHEN D. ROGERS**

Rogers & Company  
2211 Norfolk, Suite 1040  
Houston, TX 77098-4044  
713-521-2199 • FAX 713-521-3310  
Email: sdrogers@pdq.net

**TERRELL ANTHONY ROGERS MBA/ CBC**

United Healthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-296-4827 • FAX 713-787-4624  
Email: terrell\_rogers@uhc.com

**SARAH ROLLINS**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4648 • FAX 713-513-3949  
Email: srollins@humana.com

**MICHAEL ROOSTH**

Healthcare Consultants, Inc.  
4615 Southwest Fwy., Suite 850  
Houston, TX 77027  
512-626-5451 • FAX 713-626-1817  
Email: mike@hcia.com  
Areas of Practice: Small Group

**SABRINA ROSE**

Kustom Insurance Markets Inc.  
1800 Augusta Dr., Suite 130  
Houston, TX 77057  
713-952-0694  
Email: ssabrina@kustominsurance.com

**JOANN ROSS**

Ross Enterprises Insurance Agency LLC  
350 Sam Houston Pkwy. East, Suite 104  
Houston, TX 77060  
281-847-5500 • FAX 281-847-3194  
Email: support@rossinsuranceplans.com

**DAVID J. ROTH**

AFLAC  
210 Spring Hill Dr., Suite 125  
Spring, TX 77386  
832-585-0470 • FAX 832-585-0473  
Email: david\_roth@us.aflac.com

**CASEY P. ROWE**

Apogee, Inc.  
1021 Main St., Suite 1300  
Houston, TX 77002  
713-222-8383 x140 • FAX 713-341-3461  
Email: casey.rowe@compasscbb.com

**LISA L. ROWLAND**

Humana Inc.  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4928 • FAX 713-513-4999  
Email: lrowland@humana.com

**DAVID ROYSE**

3 Mark Financial  
1600 Highway 5, Suite 400  
Sugar Land, TX 77478  
281-269-2341 • FAX 281-269-2347  
Email: davidr@3mark.com

**HILDA RUSSELL**

Benefit Concepts, Inc  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7236 • FAX 713-726-7237  
Email: jilda@mybciteam.com

**LEE C. RUSSELL**

AIG American General  
27 Misted Lilac  
The Woodlands, TX 77381  
713-851-0348  
Email: lee\_russell@aigag.com

**LAURA JUNE RYAN**

Kilpatrick Companies Ltd  
1050 Wilcrest Dr.  
Houston, TX 77042  
713-977-9300 • FAX 713-977-9333  
Email: Jryan@kilpatrickcos.com

**LEE A. SACKETT**

Brokerage Market, Inc.  
P.O. Box 688  
Fulshear, TX 77441-0688  
281-346-2333 • FAX 281-533-9235  
Email: lee@brokeragemarket.com

**CHRIS SALGE**

Allstate Workplace  
9519 Goostone Ln.  
Spring, TX 77379  
713-628-9047  
Email: csalge@allstate.com

**KATHI SANDLER**

5915 Warm Springs  
Houston, TX 77035  
713-726-9961  
Email: ksandler@hahu.org

**DALE G. SANDS RHU**

Dale Sands & Associates  
8323 SW Fwy., Suite 475  
Houston, TX 77074  
713-780-4783 • FAX 713-780-1396  
Email: dsands@fredbrownins.com

**CATHRYN SCHNEIDER**

CAS Benefits  
1860 FM 359, Suite 203  
Richmond, TX 77469  
281-341-5995 • FAX 866-872-9609  
Email: cathy@casbenefits.com  
Areas of Practice: Dental, Disability, Individual, Managed Care,  
Medicare Supplement, Small Group

**JACK J. SCHUBERT**

Schubert Insurance  
3100 Audley St, Suite 260  
Houston, TX 77098  
713-529-7931 • FAX 713-961-3225

**THOMAS SCHWAB**

The New England  
Three Riverway, Suite 900  
Houston, TX 77056  
713-825-4287  
Email: [teschwab@aol.com](mailto:teschwab@aol.com)

**CARRIE E. SCOTT**

United Healthcare  
2000 West Loop S, Suite 2010  
Houston, TX 77027  
713-803-8102 • FAX 262-313-1623  
Email: [carrie\\_scott@uhc.com](mailto:carrie_scott@uhc.com)

**DANA SCOTT**

United Healthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
281-770-1790  
Email: [danascott@uhc.com](mailto:danascott@uhc.com)

**JEAN SCOTT**

Insurance Associates  
P.O. Box 1588  
Sugar Land, TX 77487-1588  
281-565-8976 • FAX 281-565-7147  
Email: [jscottinsurance@yahoo.com](mailto:jscottinsurance@yahoo.com)

**SHELLY SEDBERRY**

CIGNA  
2925 Briarpark Dr., Suite 155  
Houston, TX 77042  
713-333-6923 • FAX 713-333-6905  
Email: [shelly.sedberry@cigna.com](mailto:shelly.sedberry@cigna.com)

**STACY SEDBERRY**

CIGNA  
2925 Briarpark Dr., Suite 155  
Houston, TX 77042  
713-333-6943 • FAX 713-333-6907  
Email: [stacy.sedberry@cigna.com](mailto:stacy.sedberry@cigna.com)

**TERRY SELLERS**

Sellers Group, LLC  
P.O. Box 131568  
The Woodlands, TX 77393  
832-381-1700 • FAX 832-381-1770  
Email: [terry@sellersgroupllc.com](mailto:terry@sellersgroupllc.com)  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Life Insurance Planning, Large Group, Retirement, Self Insured, Small Group, TPA, Worksite Marketing

**RANDY SHAFFER MHP**

BCBS of Texas - Small Market Sales  
2425 West Loop S, Suite 1100  
Houston, TX 77027-4205  
713-663-1208 • FAX 713-663-1184  
Email: [randy\\_shaffer@bcbsbx.com](mailto:randy_shaffer@bcbsbx.com)

**LARRY SHEMROSKE LUTCF**

Myers Younger & Associates  
2600 S. Gessner, Suite 201  
Houston, TX 77063  
713-273-1414 • FAX 713-661-7305  
Email: [las@myersyoungerinsurance.com](mailto:las@myersyoungerinsurance.com)  
Areas of Practice: Small Group

**MICHAEL D. SHINN**

United Healthcare  
1333 W. Loop S, Suite 1100  
Houston, TX 77027  
713-296-4882  
Email: [michael\\_d\\_shinn@uhc.com](mailto:michael_d_shinn@uhc.com)

**JENNIFER SILLS**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-3918 • FAX 210-582-3974  
Email: [jsills@humana.com](mailto:jsills@humana.com)

**LARRY SINCLAIR**

Core Benefits  
26010 Oak Ridge Dr., Suite 1W  
The Woodlands, TX 77386  
281-364-1453  
Email: [larrysinclair@thesinclairagency.com](mailto:larrysinclair@thesinclairagency.com)

**JIM SMITH**

The Compliance Office  
9612 Longmont  
Houston, TX 77063  
281-374-6071 • FAX 281-374-6077  
Email: [jim\\_smith@the.complianceoffice.com](mailto:jim_smith@the.complianceoffice.com)

**JUDITH SMITH**

AETNA  
4300 Centreway Place  
Arlington, TX 76018  
281-381-0021  
Email: [SmithJa2@aetna.com](mailto:SmithJa2@aetna.com)

**PATRICIA K. SMITH RHU, REBC**

McGriff Seibels & Williams  
10375 Richmond Ave., Suite 1700  
Houston, TX 77042  
713-877-8975 • FAX 713-629-9205  
Email: [psmith@mcgriff.com](mailto:psmith@mcgriff.com)

**GARY SMITHEY**

Gary Smithey, Inc  
5607 Spanish Oak  
Houston, TX 77066  
281-893-5524  
Email: [ges01@comcast.net](mailto:ges01@comcast.net)  
Areas of Practice: Individual

**JACOB SMOLENSKY CLU, CHFC**

7922 Westglen, Suite 200  
Houston, TX 77063-6433  
713-267-8201 • FAX 713-260-5489  
Email: [jsmolensky@aol.com](mailto:jsmolensky@aol.com)  
Areas of Practice: Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Long Term Care, Retirement, Small Group

**LISA SOLIZ**

UniCare  
2 Greenway Plaza, Suite 500  
Houston, TX 77046  
FAX 713-781-6113  
Email: [lisa.soliz@wellpoint.com](mailto:lisa.soliz@wellpoint.com)

**MELINDA SOLIZ**

BenefitMall  
5177 Richmond Ave., Suite 1050  
Houston, TX 77056  
713-850-8203 • FAX 713-877-0111  
Email: [melinda.soliz@benefitmall.com](mailto:melinda.soliz@benefitmall.com)

**KEITH SOLOMON CLU, RHU**

Zuber Insurance Agency Inc  
24 Greenway Plaza, Suite 1300  
Houston, TX 77046  
713-623-2451 • FAX 713-623-0616  
Email: [keith@zuberins.com](mailto:keith@zuberins.com)

**W. CRAIG SPLAWN CBC**

Lone Star Health Plans  
1001 S. Dairy Ashford St., Suite 215  
Houston, TX 77077  
713-785-3290 • FAX 713-785-6158  
Email: [craig@splawnandassociates.com](mailto:craig@splawnandassociates.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**CHARLES R. SPRAGINS GBDS**

Always Care Benefits  
3910 Eagles Walk  
Katy, TX 77450  
888-729-5433 x168 • FAX 225-610-1368  
Email: [bubbas@alwayscarebenefits.com](mailto:bubbas@alwayscarebenefits.com)  
Areas of Practice: Dental, Disability, Large Group, Small Group

**JOSEPH SRESHTA CLU, CHFC, RFC**

Sreshta Benefit Services  
5718 Westheimer Rd., Suite 765  
Houston, TX 77057  
713-337-3200 • FAX 713-975-7347  
Email: [joseph.sreshta@gmail.com](mailto:joseph.sreshta@gmail.com)  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group

**SUZANNE STANFORD**

Delta Dental Insurance Co.  
P.O. Box 798  
League City, TX 77574-0798  
713-868-9388 • FAX 713-868-3293  
Email: [srstanford@comcast.net](mailto:srstanford@comcast.net)

**ROY STARR CIC**

Rust-Ewing Insurance  
7900 Lowry Expy.  
Texas City, TX 77591  
409-934-8022 • FAX 409-935-1883  
Email: [roy\\_starr@rustewing.com](mailto:roy_starr@rustewing.com)

**MARK STAUDT**

Assurant  
1618 Drew St.  
Houston, TX 77004  
281-804-4607  
Email: [mark.staudt@assurant.com](mailto:mark.staudt@assurant.com)

**MIKE STEELE**

IHS Insurance  
P.O. Box 202  
Tomball, TX 77377  
281-255-4444 • FAX 281-255-4454  
Email: [msteelefra@ihsinsurance.net](mailto:msteelefra@ihsinsurance.net)

**MARK R. STEFANICK**

Advantage Benefit Service  
4635 SW Fwy., Suite 750  
Houston, TX 77027  
832-518-5162 • FAX 713-665-8079  
Email: [mark@abs-insurance.com](mailto:mark@abs-insurance.com)  
Areas of Practice: Large Group

**MICHAEL W. STEPHENS**

Health Plans Of Texas  
P.O. Box 607  
Simonton, TX 77476-0607  
281-346-2999 • FAX 281-346-2912  
Email: [michael@healthplanoftexas.com](mailto:michael@healthplanoftexas.com)

**PHILLIP VON STEPHENS RHU**

Westurn Insurance Service  
415 Shady Glade Dr.  
Houston, TX 77090-4731  
713-723-2009 • FAX 713-729-3018  
Email: [pvsinsurer@gmail.com](mailto:pvsinsurer@gmail.com)

**PAUL A. STERN**

Stern Financial Services  
2234 Richmond Ave  
Houston, TX 77098  
713-874-1314 • FAX 713-874-1315  
Email: [Stemman@aol.com](mailto:Stemman@aol.com)

**GERALD STEVENSON CLU**

Concero Group  
14800 St. Mary's Ln.  
Houston, TX 77079  
281-752-9305 • FAX 281-752-9301  
Email: [jermystevenson@concerogroup.com](mailto:jermystevenson@concerogroup.com)

**ROD STEVENSON LUTCF**

Health & Life Group  
Lone Star Health Plans  
9511 Summerbell  
Houston, TX 77074  
713-771-4500 • FAX 713-771-3595  
Email: [rod@hlgroup.net](mailto:rod@hlgroup.net)

**BECKIE STOCKSTILL**

Stockstill & Associates  
125 East San Augustine  
Deer Park, TX 77536  
281-476-9063 • FAX 281-479-0167  
Email: [beckie@pdq.net](mailto:beckie@pdq.net)

**KATIE STONE**

Core Benefits  
14339 Torrey Chase Blvd., Suite F  
Houston, TX 77014  
713-869-6286 • FAX 713-868-1912  
Email: [katie@kleaneandbratsakis.com](mailto:katie@kleaneandbratsakis.com)

**JAMES L. STRATTON CLU, CHFC**

Stratton & Associates  
5700 NW Central Dr., Suite 140  
Houston, TX 77092-2097  
713-895-7099 • FAX 713-895-9031  
Email: [jimsstratt@aol.com](mailto:jimsstratt@aol.com)

**LEVI STRAUSS**

Healthcare Consultants, Inc.  
4615 Southwest Fwy., Suite 850  
Houston, TX 77027  
713-626-2838 • FAX 713-626-1817  
Email: [levi@hciamerica.com](mailto:levi@hciamerica.com)

**BELINDA STROMBECK**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4653  
Email: [bstrombeck@humana.com](mailto:bstrombeck@humana.com)

**ROBERT MATTHEW SUDER BBA**

Wellpoint  
2 Greenway Plaza, Suite 500  
Houston, TX 77046  
832-317-7943  
Email: [matthewsuder@gmail.com](mailto:matthewsuder@gmail.com)

**CHARLES W. TALBOT**

Worksite Benefits Group  
P.O. Box 2606  
Sugar Land, TX 77487-2606  
281-277-4900 • FAX 281-277-4905  
Email: [cwttalbot@yahoo.com](mailto:cwttalbot@yahoo.com)

**LAUREN TARKINGTON**

Langham Langston & Dyer  
1160 Dairy Ashford, Suite 220  
Houston, TX 77079  
281-556-9999 • FAX 281-556-9609  
Email: [ltarkington@pathfinderltd.com](mailto:ltarkington@pathfinderltd.com)

**SHELLEY TARKINGTON**

EbenConcepts Company  
1 Riverway, Suite 1700  
Houston, TX 77056  
713-840-6488  
Email: [sgtarkington@edh.com](mailto:sgtarkington@edh.com)

**BILL TARVER CLU, LUTCF**

W A Tarver & Associates  
12969 Trail Hollow Dr.  
Houston, TX 77079-3756  
713-503-6715  
Email: [wat@insru.com](mailto:wat@insru.com)

**KATHERINE S. TATAR LUTCF**

Guardian Life Insurance Co.  
3030 Post Oak Blvd., Suite 400  
Houston, TX 77056  
281-220-2701 • FAX 713-963-8102  
Email: [kitty\\_tatar@glic.com](mailto:kitty_tatar@glic.com)

**JEANETTE TAYLOR**

J. Taylor Health  
16507 Cypress Brook Ct  
Cypress, TX 77429  
866-246-6814  
Email: [jtaylorhealth@earthlink.com](mailto:jtaylorhealth@earthlink.com)

**TIMOTHY JAMES TEMPLIN**

Professional Insurance Concepts  
7922 Westglen Dr., Suite 100  
Houston, TX 77063-6410  
713-260-5470 • FAX 713-784-3777  
Email: [ttemplin@picins.com](mailto:ttemplin@picins.com)  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Small Group, Worksite Marketing

**YOLANDA TEZENO**

Resource Benefits Solution  
5318 Wesleyan, Suite 141  
Houston, TX 77005  
832-681-6565 • FAX 281-763-2739  
Email: [benefitsolutions@ymail.com](mailto:benefitsolutions@ymail.com)

**JOHN THAMES**

Thames Insurance  
320 Main St.  
Humble, TX 77338  
281-446-6610  
Email: thames1@peoplepc.com

**BOB THOMAS**

Securance Corp  
P.O. Box 420390  
Houston, TX 77242  
713-977-6606 • FAX 713-785-6722  
Email: bthomas@securancecorp.com

**MARK THURMOND**

Al Thurmond Agency Inc  
14800 St. Mary's Ln., Suite 235  
Houston, TX 77079  
281-679-8585 • FAX 281-679-8686  
Email: mark@althurmondagency.com

**LEWIS TIMOTHY TIMKO LUTCF**

Lewis T Timko  
10218 Golden Sunshine Dr.  
Houston, TX 77064  
281-444-8100 • FAX 281-890-4047  
Email: a2428n2137@aol.com

**SARA TINNIN RHU**

Humana  
9 Greenway Plaza, Suite 2000  
Houston, TX 77046  
713-513-4653 • FAX 210-991-9100  
Email: stinnin@humana.com  
Areas of Practice: Small Group

**NELVA D. TOUPS MAXEY**

Karen Brown Insurance Group LLC  
1207 Sherwood Forest  
Houston, TX 77043  
832-358-1207 • FAX 832-358-1214  
Email: nelva@kbigtx.com

**KIAH TOWNSEND CLU**

Colonial Life  
4805 Valerie  
Bellaire, TX 77401  
832-474-1034  
Email: ktownsend@coloniallife.com

**RENEY TRASK**

Core Benefits  
14339 Torrey Chase Blvd., Suite F  
Houston, TX 77014  
713-869-6286 • FAX 713-401-9807  
Email: reney@kleneandbratsakis.com

**ERIC TREVINO**

CIGNA/Great-West Healthcare  
17939 Western Pass  
Houston, TX 77095  
281-703-2546 • FAX 832-252-7011  
Email: eric.trevino@cigna.com

**CHRISTINE TRICOLI**

Kelsey Seybold Clinic  
8900 Lakes At 610 Dr.  
Houston, TX 77054  
713-408-1466 • FAX 936-582-5434  
Email: ctricoli@kelsey-seybold.com

**JASON BRENT TUCKER**

OraQuest Dental Plans  
12946 Dairy Ashford, Suite 360  
Sugar Land, TX 77478  
281-276-7530  
Email: jtucker@nstci.com  
Areas of Practice: Dental

**PATTI TUMA**

Benefits Unlimited  
14019 Southwest Fwy., Suite 340  
Sugar Land, TX 77478-3650  
281-242-4100 • FAX 281-491-5354  
Email: ptuma@benefitsunlimited.com

**RICHARD VAN STADEN**

First Texas Alliance Corp  
1776 Yorktown, Suite 810  
Houston, TX 77056  
713-465-5800 • FAX 713-465-3389  
Email: rich@firsttx.com

**PETER J. VANDERLOFSKE CLU, CHFC**

Polaris Benefits, L.L.C.  
13231 Champion Forest Dr., Suite 305  
Houston, TX 77069  
281-569-2982 • FAX 281-569-2983  
Email: peterv@polarisbenefitshou.com  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Managed Care, Self Insured, Small Group, Worksite Marketing

**NICK VERBURGT**

One America  
11757 Katy Fwy.  
Houston, TX 77079  
281-827-9276  
Email: nick.verburgt@oneamerica.com

**TIM VIBROCK CEBS**

Humana  
10 Waterford Circle  
The Woodlands, TX 77381  
713-513-4928 • FAX 832-201-8769  
Email: tvibro@humana.com

**BRETTNE VITEK**

New York Life  
1330 Post Oak Blvd., Suite 1900  
Houston, TX 77056  
713-624-6463  
Email: rvitek3@ft.newyorklife.com

**RAYMOND VITEK**

New York Life  
1330 Post Oak Blvd., Suite 1900  
Houston, TX 77056  
713-624-6439 • FAX 713-499-7676  
Email: rvitek@ft.newyorklife.com

**HENRY VOGEL**

EFG Insurance Agency, Inc.  
600 Kenrick Dr., Suite B-10  
Houston, TX 77060  
281-405-8866 • FAX 281-405-8356  
Email: hvogel@efgia.com  
Areas of Practice: Dental, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**RUSTY GERALD VON STERNBERG**

JLR Insurance Products, Inc.  
3910 Louetta Rd., Suite D  
Spring, TX 77388  
281-444-5412 • FAX 866-819-7328  
Email: rusty@insuranceproductsinc.com

**JOHNNY J. WAGNER LUTCF**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7286 • FAX 713-728-7287  
Email: johnny@mybciteam.com

**KATHRYN WAGNER**

Benefit Concepts, Inc.  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7244 • FAX 713-728-7245  
Email: kathy@mybciteam.com  
Areas of Practice: Dental, Disability, Small Group

**RAND R. WALL CLU, CHFC, RHU**

Lone Star Health Plans Ltd  
P.O. Box 2968  
Sugar Land, TX 77487  
281-313-9255 • FAX 281-491-8397  
Email: rand@LoneStarHP.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Retirement, Small Group

**JAMIE WALSH**

Guardian  
10333 Richmond Ave., Suite 930  
Houston, TX 77042  
713-458-2828 • FAX 713-789-2366  
Email: jamie\_walsh@glic.com

**NIRA WANG**

Benefitmall  
5177 Richmond Ave., Suite 1050  
Houston, TX 77056  
713-850-8203 • FAX 713-877-0111  
Email: nira.wang@benefitmall.com

**C. OLON WARE**

Ware Insurance Network  
520 S. Twin City Highway  
Nederland, TX 77627  
409-729-1340 • FAX 409-729-2077  
Email: olon@wareinsnet.com

**TIM WATERS**

9525 Katy Fwy., Suite 410  
Houston, TX 77024  
713-461-3043  
Email: tim.waters@compasscb.com

**STACEY WEAVER**

AmeriFlex  
19010 Fir Canyon Trail  
Cypress, TX 77429  
512-539-6857  
Email: sweaver@flex125.com

**JULIE WEBER**

Wells Fargo  
1600 Glenarm Place, Suite 2606  
Denver, CO 80202  
612-210-7089  
Email: julie.weber@wellsfargo.com

**SHARON WEISS-KANTENBERGER**

Benefit Concepts  
1173 Brittmoore Rd.  
Houston, TX 77043  
713-728-7212 • FAX 713-728-7213  
Email: sharonwk@mybciteam.com

**NEAL W. WELCH**

Hilb Rogal & Hobbs  
1155 Dairy Ashford, Suite 350  
Houston, TX 77079  
281-584-1667  
Email: neal.welch@hrh.com

**SCOTT BALCH WEST CIC**

Pathfinder  
P.O. Box 441587  
Houston, TX 77244  
281-556-9999 • FAX 281-556-0609  
Email: swest@pathfinderltd.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Small Group

**ERIC WESTALL**

AFLAC  
18014 S. Highway 3, Suite C  
Webster, TX 77598  
281-338-2500 • FAX 281-338-2554  
Email: eric\_westall@us.aflac.com

**JEREMY WETHERELL**

14126 Kingsride  
Houston, TX 77079  
713-299-3986  
Email: jeremy.insurance@gmail.com

**KIMBERLY DIANE WHALEY RHU**

Core Benefits  
1205 Sherwood Forest  
Houston, TX 77043  
713-647-9700 • FAX 713-647-9702  
Email: kim@corebenefits.net  
Areas of Practice: Dental, Individual, Large Group, Small Group, Worksite Marketing

**STEVEN WHITAKER MBA**

Universal American Manage Care Division  
4888 Loop Central Dr., Suite 300  
Houston, TX 77081  
713-558-7121 • FAX 713-843-6740  
Email: swhitaker@universalamerican.com  
Areas of Practice: Managed Care, Medicare Supplement, Self Insured, TPA, Worksite Marketing

**DEBRA MAE WHITE-STEPHENS CFP**

Financial Network  
1900 St. James Place, Suite 400  
Houston, TX 77056  
713-975-0077 • FAX 713-785-3030  
Email: dws@debrawhitestephens.com

**DEOLA WILBURN MA**

InsSense  
7 Windflower Place  
The Woodlands, TX 77381  
832-372-5139  
Email: dwilburn@insense.com  
Areas of Practice: Disability, Individual, Long Term Care, Managed Care, Medicare Supplement

**MARSHA WILLIAMS**

Woodforest Financial Services Inc.  
1599 Lake Robbins Dr., Suite 200  
The Woodlands, TX 77380  
281-832-2519 • FAX 281-681-2864  
Email: marsha.williams@raymondjames.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Self Insured, Small Group, Worksite Marketing

**CLINT WILSON**

Wilson Consulting Group  
4019 La Branch St.  
Houston, TX 77004  
713-870-4417  
Email: gcwjr@live.com  
Areas of Practice: TPA

**VERN WILSON, JR. CLU**

6363 Woodway, Suite 710  
Houston, TX 77057  
713-532-1000 • FAX 713-532-1199  
Email: vern@houstonadvantage.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Life Insurance Planning, Long Term Care, Small Group

**VERONICA R. WINGO**

Dental Select  
15201 Mason Rd., Suite 1000-165  
Cypress, TX 77433  
281-373-1031 • FAX 800-845-9174  
Email: veronicaw@dentalselect.com

**ALEX WOEHST**

Assurant  
9800 Richmond Ave., Suite 350  
Houston, TX 77042  
703-823-5032  
Email: alex.woehst@assurant.com

**SCOTT YOKLEY**

Aetna  
1 Prudential Circle  
Sugar Land, TX 77478  
281-637-3283  
Email: yokleysd@aetna.com  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Medicare Supplement, Self Insured

**ALLISON YOUNGER**

Myers, Younger & Associates  
2600 S. Gessner, Suite 201  
Houston, TX 77063-3294  
713-661-7118 • FAX 713-661-7305  
Email: aym@myersyoungerinsurance.com

**JIM ZELENKA BS**

UNUM Provident  
2000 W. Sam Houston Pkwy. S., Suite 1400  
Houston, TX 77042  
713-706-4761 • FAX 713-706-4750  
Email: Jzelenka@Unumprovident.com

**MARCIA ZISMAN-ROSEN CSA, CLTC**

Insurance Specialists  
11023 Cedarhurst  
Houston, TX 77096  
713-666-1657 • FAX 713-666-1658  
Email: marciarz@sbcbglobal.net



**Lubbock**  
Association of Health Underwriters

**W LYNN ALEXANDER**

State Farm Insurance  
3302 64th St., Suite C  
Lubbock, TX 79413-5743  
806-799-8891 • FAX 806-799-8720  
Email: [lynn.alexander.b9tq@statefarm.com](mailto:lynn.alexander.b9tq@statefarm.com)

**REBECCA ALLAIRE RHU**

The Scioli Group  
4412 74th St., Suite A100  
Lubbock, TX 79424  
806-741-1050 • FAX 806-741-1160  
Email: [becky@scioli.org](mailto:becky@scioli.org)

**CANNON ALLEN**

Davis, Allen Agency, Inc.  
8008 Slide Rd., Suite 35  
Lubbock, TX 79424-2828  
806-783-9088 • FAX 806-783-9710  
Email: [gmclean@daains.com](mailto:gmclean@daains.com)

**ELIZABETH ASHMORE**

Ashmore & Assoc Ins Agency  
6102 82nd St., Suite 6  
Lubbock, TX 79424  
806-745-8358 • FAX 806-748-1964  
Email: [bashmore@ashmoreassociates.com](mailto:bashmore@ashmoreassociates.com)

**JULIE CHRISTINE BARNHILL**

Bill Hartsfield & Assoc Inc.  
4902 Lakeridge Dr.  
Lubbock, TX 79424  
806-765-7264 • FAX 806-765-8216  
Email: [julie@iabenefits.com](mailto:julie@iabenefits.com)

**ERNEST BERRY**

Berry & Mojica Insurance  
5121 69th St., Suite A-9A  
Lubbock, TX 79424  
806-798-7788 • FAX 806-798-7978  
Email: [txagent@nts-online.net](mailto:txagent@nts-online.net)

**MELANIE BOLEN**

HealthSmart Preferred Care  
2002 W. Loop 289, Suite 110  
Lubbock, TX 79404  
806-473-2562 • FAX 806-473-2525  
Email: [mbolen@healthsmart.net](mailto:mbolen@healthsmart.net)  
Areas of Practice: Managed Care

**DAVID BRENHOLTZ**

Ashmore & Associates Insurance Agency LLC  
6102 82nd St., Suite 6  
Lubbock, TX 79424  
806-771-4368 • FAX 806-771-4382  
Email: [dbrenholtz@ashmoreassociates.com](mailto:dbrenholtz@ashmoreassociates.com)

**KATHRYN PAIGE BRUCE**

The Masters Insurance Agency  
P.O. Box 53907  
Lubbock, TX 79453  
806-799-7080 • FAX 806-791-4922  
Email: [roycebruce@nts-online.net](mailto:roycebruce@nts-online.net)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**ROYCE I. BRUCE**

The Master's Insurance Agency  
P.O. Box 53907  
Lubbock, TX 79453  
806-799-7080 • FAX 806-791-4922  
Email: [roycebruce@nts-online.net](mailto:roycebruce@nts-online.net)  
Areas of Practice: Dental, Individual, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group

**LAQUITA CARTHEL**

AFLAC  
4409 71st St.  
Lubbock, TX 79424  
806-796-0970 • FAX 806-687-8323  
Email: [admin@carthelregion.com](mailto:admin@carthelregion.com)

**CONNIE CLABORN**

3311 81st  
Lubbock, TX 79423  
806-745-1381 • FAX 806-788-1239  
Email: [connieclaborn@sbcglobal.net](mailto:connieclaborn@sbcglobal.net)

**JOHN CLABORN**

The Claborn Agency  
3311 81st, Suite M  
Lubbock, TX 79423  
806-745-1381 • FAX 806-788-1239  
Email: [johnclaborn@sbcglobal.net](mailto:johnclaborn@sbcglobal.net)  
Areas of Practice: Individual, Long Term Care, Medicare Supplement, Small Group

**BOBBY CLARK**

15608 CR 1860  
Lubbock, TX 79424  
806-239-7248 • FAX 800-975-8360  
Areas of Practice: Managed Care

**CHERYL CLARK**

TeamChoice  
3223 S. Loop 289, Suite 312  
Lubbock, TX 79423-1353  
806-239-7258 • FAX 806-722-2403  
Email: [cheryl.clark@umchealthsystem.com](mailto:cheryl.clark@umchealthsystem.com)  
Areas of Practice: Managed Care

**LYNN COOK**

Portamedic  
5012 50th St., Suite 200  
Lubbock, TX 79414  
806-785-0171 • FAX 806-785-0176  
Email: [lynn.cook@portamedic.com](mailto:lynn.cook@portamedic.com)

**MARCELLA KAREE CRANFILL**

Colonial Life  
6502 Slide Rd., Suite 310  
Lubbock, TX 79424  
806-392-1154 • FAX 806-209-0080  
Email: [marcella.cranfill@coloniallife.com](mailto:marcella.cranfill@coloniallife.com)

**JULIE CROW**

UMC Health System  
4601 W. Loop 289  
Lubbock, TX 79414  
806-775-8791 • FAX 806-775-8756  
Email: [julie.crow@umchealthsystem.com](mailto:julie.crow@umchealthsystem.com)  
Areas of Practice: Managed Care

**TIM DENTON LUTCF**

Jim White Insurance Agency, Inc.  
4518 50th St.  
Lubbock, TX 79414  
806-792-4416 • FAX 806-792-4492  
Email: [tim@jimwhiteinsurance.com](mailto:tim@jimwhiteinsurance.com)

**SHARRON A. EDDLEMAN MHP, HIA**

Fort Dearborn Life Insurance Co.  
5225 S. Loop 289, Suite 207  
Lubbock, TX 79424-1319  
806-798-6387 • FAX 806-798-6335  
Email: [sharon\\_eddleman@fdlic.com](mailto:sharon_eddleman@fdlic.com)  
Areas of Practice: Large Group

**GLEN ROBERT FONNER CHFC**

Glen Fonner & Associates, Inc.  
2709 81st St., Suite E  
Lubbock, TX 79423  
806-771-8874 • FAX 806-687-2963  
Email: [glenfonner@nts-online.net](mailto:glenfonner@nts-online.net)  
Areas of Practice: Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**MELODIE FONTENOT**

Colonial Life  
6502 Slide Rd., Suite 310  
Lubbock, TX 79424  
806-798-1400 • FAX 806-209-0080  
Email: [melodie@bellsouth.net](mailto:melodie@bellsouth.net)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Small Group, TPA, Worksite Marketing

**GREG K. GILMORE**

FirstCare Health Plans  
1901 W. Loop 289, Suite 9  
Lubbock, TX 79407  
806-784-4314 • FAX 806-784-4396  
Email: [ggilmore@firstcare.com](mailto:ggilmore@firstcare.com)

**DELLA GUNN**

Gunn Insurance Agency  
P.O. Box 64114  
3305-81 St., Suite 7  
Lubbock, TX 79464-4114  
806-794-9798 • FAX 806-771-8798  
Email: [gunnins@nts-online.net](mailto:gunnins@nts-online.net)

**BILL HARTSFIELD**

Bill Hartsfield & Associates, Inc.  
4902 Lakeridge Dr.  
Lubbock, TX 79424-4006  
806-765-7264 • FAX 806-765-8216  
Email: [bill@iabenefits.com](mailto:bill@iabenefits.com)

**REED HITCH**

Physicians Mutual  
3330 70th St., Suite 120  
Lubbock, TX 79413  
806-793-4619 • FAX 806-793-4628  
Email: [reedhitch@physicianmutual.com](mailto:reedhitch@physicianmutual.com)

**STONEY JACKSON**

Texas Ag Coop Trust  
1802 E. 50th St., Suite 107  
Lubbock, TX 79404  
806-747-7894 • FAX 806-747-7897  
Email: [sjackson@txagcoop.com](mailto:sjackson@txagcoop.com)  
Areas of Practice: Dental, Large Group, Self Insured, Small Group

**NELDA JETT**

State Farm  
4204-50th St.  
Lubbock, TX 79413  
806-793-2857 • FAX 806-793-3477  
Email: [nelda.jett.bw86@statefarm.com](mailto:nelda.jett.bw86@statefarm.com)

**CHARLES JOHNSON BART, LUTCF**

Painter and Johnson Financial  
201 W. Adams  
Brownwood, TX 76801  
325-646-2959 • FAX 325-646-1243  
Email: [bartj@painterandjohnson.com](mailto:bartj@painterandjohnson.com)

**DANA JOHNSTON**

First Care  
1901 W. Loop 289, Suite 9  
Lubbock, TX 79424  
806-784-4326 • FAX 806-784-4190  
Email: [djohnston@firstcare.com](mailto:djohnston@firstcare.com)  
Areas of Practice: Managed Care

**KAREN D. JONES**

Blue Cross Blue Shield of TX  
P.O. Box 64232  
Lubbock, TX 79464  
806-798-6322 • FAX 806-798-6354  
Email: [karen\\_d\\_jones@bcbsbx.com](mailto:karen_d_jones@bcbsbx.com)  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Self Insured

**GEORGE R. KEELING RHU, LUTCF**

George R. Keeling Insurance Agency  
P.O. Drawer K-1630  
508 Ave. G  
Levelland, TX 79336-1630  
806-894-4770 • FAX 806-894-4923  
Email: [keelingins@door.net](mailto:keelingins@door.net)  
Areas of Practice: Dental, Individual, Large Group, Self Insured, Small Group

**JERRY D. KILLION**

EBA  
2817 74th St.  
Lubbock, TX 79423  
806-748-0505 • FAX 806-748-0708  
Email: [jdkiller@yahoo.com](mailto:jdkiller@yahoo.com)

**DANNY G. KOCH HIA, LUTCF**

Caprock Health Plans  
4401 82nd St, Suite 1200  
Lubbock, TX 79424  
Email: [dkoch@caprockhp.com](mailto:dkoch@caprockhp.com)

**RICHARD JOHN KOPYTKIEWICZ JR.**

Davis, Allen Agency Inc.  
8008 Slide Rd., Suite 14  
Lubbock, TX 79424  
806-783-9088 • FAX 806-783-9710  
Email: [rkopy@daains.com](mailto:rkopy@daains.com)

**RITA LAWLIS**

Ashmore & Associates  
6102 82nd St., Suite 6  
Lubbock, TX 79424  
806-745-8358 • FAX 806-748-1964  
Email: [rlawlis@ashmoreassociates.com](mailto:rlawlis@ashmoreassociates.com)

**DAVID B. LEWALLEN RHU, CSA**

Christian Fidelity  
P.O. Box 53957  
Lubbock, TX 79453  
806-792-7510 • FAX 806-799-8153  
Email: [david@lewallen.wbxcmail.com](mailto:david@lewallen.wbxcmail.com)

**MONICA LOYA**

The Scioli Group  
4412 74th, Suite A-100  
Lubbock, TX 79424  
806-741-1050 • FAX 806-741-1160  
Email: [monica@scioli.org](mailto:monica@scioli.org)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Managed Care, Self Insured, Small Group

**GEYLEEN MCLEAN**

Davis Allen Agency, Inc  
8008 Slide Rd., Suite 14  
Lubbock, TX 79424  
806-783-9088 • FAX 806-783-9710

**MARTHA MCQUHAE**

Texas Ag Coop Trust  
1802 E. 50th St., Suite 107  
Lubbock, TX 79404  
806-747-7894 • FAX 806-747-7897  
Email: [mmcquhae@txagcoop.com](mailto:mmcquhae@txagcoop.com)

**T. MITCH MONROE RHU, REBC, CFP**

Assist Financial Services  
4418 74th St, Suite 52  
Lubbock, TX 79424  
806-792-6113 • FAX 806-792-2771  
Email: [assistfin@aol.com](mailto:assistfin@aol.com)

**JACOB MONTOYA**

Jake Montoya Ins  
3807 24th St.  
Lubbock, TX 79410  
806-797-8481 • FAX 806-791-4474  
Email: [bigjakeins@juno.com](mailto:bigjakeins@juno.com)  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**BOBBY D. NELSON**

Bobby D Nelson Agency  
4518 7th Ave.  
Lubbock, TX 79416  
806-785-4826 • FAX 806-785-4836  
Email: [bnelson140@msn.com](mailto:bnelson140@msn.com)  
Areas of Practice: Small Group

**SUMMER POWERS**

Insurance Partners of Texas  
Two Village Dr., Suite 209  
Abilene, TX 79606  
325-437-0900 • FAX 325-437-0918  
Email: [spowers@ipot.net](mailto:spowers@ipot.net)

**DOROTHY J. PRICE LUTCF, RHU**

D.J. Price Insurance  
P.O. Box 64249  
Lubbock, TX 79464  
806-795-8191 • FAX 806-795-4617  
Email: [djpriceinsurance@yahoo.com](mailto:djpriceinsurance@yahoo.com)

**COLLEEN PRUITT**

Lynn Alexander State Farm  
3302 64th  
Lubbock, TX 79413  
806-799-8891 • FAX 806-799-8720  
Email: [mcp Pruitt@nts-online.net](mailto:mcp Pruitt@nts-online.net)  
Areas of Practice: Disability, Individual, Long Term Care, Medicare Supplement, Small Group

**IGNACIO S. RENDON LUTCF**

P.O. Box 94235  
Lubbock, TX 79493  
806-792-4354  
Email: [samren46@sbcglobal.net](mailto:samren46@sbcglobal.net)

**RANDY T. ROBERTSON LUTCF**

The Sanford Insurance Agency  
P.O. Box 64790  
Lubbock, TX 79464  
806-792-5564 • FAX 806-792-0640

**SHIRLEY SEALY**

Principal Financial  
1077 CR 306  
Gouldbusk, TX 76845  
325-365-1682 • FAX 325-357-4536  
Email: sealy.shirley@principal.com

**ROSS L. SHAMBURGER**

Shamburger Agency, Inc.  
P.O. Box 64850  
Lubbock, TX 79464  
806-797-4131 • FAX 806-793-1629  
Email: rsham@nts-online.net  
Areas of Practice: Dental, Individual, Large Group, Managed Care, Self Insured, Small Group, Website Marketing

**JANA MARIE SHELburne CLTC**

Ashmore & Associates Insurance Agency, LLC  
6102 82nd St., Suite 6  
Lubbock, TX 79424  
806-745-8358 • FAX 806-748-1964  
Email: jshelburne@ashmoreassociates.com  
Areas of Practice: Individual, Long Term Care, Medicare Supplement

**ED STEPHENS**

Stephens Insurance Svcs  
8200-A Nashville Ave., Suite 207  
Lubbock, TX 79423  
806-698-8882 • FAX 806-698-8880  
Email: estephens@stephensinservices.com

**STEPHEN M. SYPERT RHU, LUTCF**

Steve Sypert Insurance  
P.O. Box 64508  
Lubbock, TX 79464-4508  
806-794-9330 • FAX 806-794-0115  
Email: steve@sypert.com

**RHONDA THOMACK CIC**

Sanford & Tatum Insurance Agency  
P.O. Box 64790  
Lubbock, TX 79464-4790  
806-792-5564 • FAX 806-792-0640  
Email: thomackr@sanins.com

**KIMBERLY TULLO**

Texas Ag Coop Trust  
1802 E. 50th St., Suite 107  
Lubbock, TX 79404  
806-544-9592 • FAX 806-747-7897  
Email: ktullo@bxagcoop.com  
Areas of Practice: Small Group

**MARK R. WARREN**

Warren Insurance Services Inc.  
P.O. Box 626  
Plainview, TX 79073-0626  
806-296-5514 • FAX 806-296-5922

**CHAD WHISENANT**

Whisenant Financial LLC  
22 Crockett Circle  
Levelland, TX 79336  
806-928-7862 • FAX 806-897-9907  
Email: chadwhiz@aol.com  
Areas of Practice: Dental, Individual, Large Group, Long Term Care, Small Group

**MIKE WOOLLEY**

Employee Benefits Associates  
P.O. Box 53117  
Lubbock, TX 79453  
806-748-0505 • FAX 806-748-0708  
Email: mike@ebainc.biz

**Panhandle  
Association of Health Underwriters**

**DALE W. ADAMS**

UniCare  
6015 W. 45th, Suite C  
Amarillo, TX 79109-5130  
866-521-7467 • FAX 806-331-3938  
Email: dale@shopyourpolicy.com

**JERRY S. BAKER**

Denton & Baker Insurance  
2600 Paramount, Suite H-3  
Amarillo, TX 79109  
806-353-8666 • FAX 806-358-8917  
Email: db@megapathdsl.net

**STEVE BARRETT CLU, CHFC**

P.O. Box 9274  
Amarillo, TX 79105  
806-358-7537 • FAX 806-331-7537  
Email: sbarrett@nts-online.net

**BEN BONIN CLU CHFC L**

Bonin Insurance Agency  
8005 W. 34th  
Amarillo, TX 79121-1042  
806-358-3122 • FAX 806-358-3149  
Email: ben@bonininsurance.com

**MEGAN M. BROWN**

HRH Insurance  
1800 S. Washington, Suite 400  
Amarillo, TX 79109  
806-345-3658 • FAX 806-337-1858  
Email: megan.brown@hrh.com

**RAY BURDA**

Burda's Benefit Solutions  
1707 S. Monroe  
Amarillo, TX 79102  
806-373-3973 • FAX 806-331-3974  
Email: r-burda@nts-online.net

**SANDY CAMPBELL CIC, PIWT, CRIS**

Neely, Craig & Wlaton, LLC  
P.O. Box 506  
Amarillo, TX 79105  
806-376-6301 • FAX 806-376-1449  
Email: scampbell@neely.com

**DUSTY COOPER**

Upshaw Insurance  
801 S. Fillmore, Suite 300  
Amarillo, TX 79101  
806-468-0400 • FAX 806-468-0450  
Email: dusty@upshaw-insurance.com

**AL P. CUNNINGHAM**

Al Cunningham Agency  
P.O. Box 15168  
Amarillo, TX 79105  
806-374-4621 • FAX 806-374-2823  
Email: cunninggal@plainsurance.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Small Group, TPA, Website Marketing

**JOHN S. DENTON**

Denton & Baker Insurance  
2600 Paramount, Suite H-3  
Amarillo, TX 79109  
806-353-8666 • FAX 806-353-8917  
Email: denton1@megapathdsl.net

**TONYA DRUMMOND**

Upshaw Insurance Agency  
801 S. Fillmore, Suite 300  
Amarillo, TX 79101  
806-468-0400 • FAX 806-468-0450  
Email: tonyar@upshaw-insurance.com  
Areas of Practice: TPA

**KIMBERLY DRYDEN CIC**

Neely, Craig & Walton, LLC  
P.O. Box 506  
Amarillo, TX 79105  
806-376-6301 x243  
Email: kdryden@neely.com

**HOLLIE GANDY CSA, CSLTC**

Senior Solutions Group  
8312 Barstow  
Amarillo, TX 79118  
806-236-6061 • FAX 806-367-5618  
Email: hgandan@aol.com

**CHERYL GATTIS**

Upshaw Insurance  
801 S. Fillmore, Suite 300  
Amarillo, TX 79101  
Email: cagat@sbcbglobal.net

**B. J. GILLILLAND**

Gilliland Insurance Associates  
P.O. Box 232  
Hereford, TX 79045  
806-364-1881 • FAX 806-363-1167  
Email: gj@wvrt.net

**DURELL C. HANSEN**

Estates Plus  
4300 Teckla Blvd., Suite 3A  
Amarillo, TX 79109  
806-352-5038 • FAX 806-354-9502  
Email: durrell\_c\_hansen@yahoo.com

**DONALD B. HANSFORD LUTCF**

Physicians Health Choice  
1301 S. Coulter, Suite 401  
Amarillo, TX 79106  
806-355-7264 • FAX 806-355-7297  
Email: dhansford@phyhc.com

**CHANTZ HAWLEY**

Firstcare  
600-A Tyler, Box 12019  
Amarillo, TX 79101  
806-356-5268 • FAX 806-356-5260  
Email: chawley@firstcare.com

**R. NEIL HORN CLU, CHFC, MHP**

BlueCross BlueShield of TX  
7901 Wallace Blvd.  
Amarillo, TX 79124  
806-371-3051 • FAX 806-371-3055  
Email: neil\_horn@bcbstx.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Managed Care, Self Insured, Small Group, TPA

**JULIE HULSEY CLU, LUTCF**

Neely, Craig & Walton LLP  
Suite 15 Medical Dr.  
P.O. Box 506  
Amarillo, TX 79105  
806-354-8444 • FAX 806-354-8404  
Email: jhulsey@neely.com  
Areas of Practice: Small Group

**JACK ANDRE KNIGHT LUTCF**

Jack Knight Insurance Assoc  
4511 S. Western St.  
Amarillo, TX 79109  
806-355-8770 • FAX 806-358-9573  
Email: jaknight@nts-online.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Medicare Supplement, Retirement, Small Group, Website Marketing

**J. CALVIN MARTIN LUTCF**

J Calvin Martin Insurance  
P.O. Box 31478  
Amarillo, TX 79120-1478  
806-352-7781 • FAX 806-352-7782  
Email: jcmains@nts-online.net

**ALTHA J. MATHEWS RHU, REBC**

Jill Mathews Insurance  
1102 I-40 West  
Amarillo, TX 79102-2667  
806-468-9550 • FAX 806-462-9542  
Email: jmmatins@wbxcoxmail.com

**CONNIE MCKAY**

PIA Insurance Agency/Al P Cunningham Agency  
P.O. Box 15168  
Amarillo, TX 79105  
806-374-4621 • FAX 806-374-2823  
Email: mckayc@plainsurance.com

**THOMAS L. MOORE LUTCF, CLTC**

Thomas L Moore Financial Services  
402 21st St.  
Canyon, TX 79015  
806-655-6483 • FAX 806-655-2634  
Email: thomas@wbxcoxmail.com

**CANDICE NAYLOR MHP**

Naylor Insurance Agency  
P.O. Box 30506  
Amarillo, TX 79120  
806-373-8551 • FAX 806-242-3602  
Email: candice@naylor-insurance.com

**DANA NICKLAUS**

Firstcare  
600 S. Tyler St.  
P.O. Box 12019  
Amarillo, TX 79101  
806-356-5265 • FAX 806-356-5260  
Email: dnicklaus@firstcare.com

**HELEN RODRIGUEZ-BURTON**

Colonial Life  
500 S. Taylor, Suite 207  
Amarillo, TX 79101  
806-356-7839 • FAX 806-373-5443  
Email: helenburton174@sbcbglobal.net

**CHARLA S. ROSE**

Upshaw Insurance Agency  
P.O. Box 1299  
Amarillo, TX 79105-1299  
806-468-0455 • FAX 806-372-5359  
Email: charlaw@upshaw-insurance.com

**PATRICK D. SANDERS**

Insurance Management Services  
732 N. Taylor St.  
Amarillo, TX 79107-5281  
806-373-5944 • FAX 806-373-3121  
Email: patricks@imsm.net

**MINNIE SINGLETON**

Bonin Insurance Agency  
8025 SW 34th  
Amarillo, TX 79121  
806-358-3122 • FAX 806-358-3149  
Email: minnie@bonininsurance.com

**S. DAN TALLEY**

Upshaw Insurance Agency  
P.O. Box 1299  
Amarillo, TX 79105-1299  
806-372-5561 • FAX 806-372-5312  
Email: dant@upshaw-insurance.com

**TOMMY TAYLOR CLU**

HRH of Amarillo  
1800 S. Washington, Suite 400  
Amarillo, TX 79102  
806-376-4761 • FAX 806-337-1856  
Email: tommy.taylor@hrh.com

**DIANNE WALL**

Dianne Wall Insurance Agency  
4160 Business Park Dr  
Amarillo, TX 79110  
806-468-9034 • FAX 806-468-9062  
Email: dwallins@nts-online.net

**RICHARD WALTON**

Neely, Craig & Walton, LLC  
P.O. Box 506  
Amarillo, TX 79105  
806-376-6301 x268  
Email: rwalton@neely.com

**San Antonio**  
Association of Health Underwriters

**CARLA ADAMS CBC**

Business Financial Group  
400 N. Loop 1604 E, Suite 110  
San Antonio, TX 78232  
210-495-8474 • FAX 210-495-8499  
Email: carlaa@bfgonline.com

**SHARI ALONZO ACSR**

Humana  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1709 • FAX 210-991-9436  
Email: salonzo@humana.com

**JARRETT AMERMAN**

Aetna  
4400 NW Loop 410  
San Antonio, TX 78229  
210-515-2825 • FAX 860-754-0433  
Email: amermanj@aetna.com

**DAVID ANTONGIOVANNI FFMLI**

PTRX  
Regional Vice President of Sales  
4590 Lockhill Selma  
San Antonio, TX 78249  
Email: David.A@ptrx.com  
Areas of Practice: Large Group, Self Insured, TPA

**JOANNA M. ANTONGIOVANNI**

Wortham Insurance and Risk Mgmt  
131 Interpark Blvd  
San Antonio, TX 78216  
210-223-9171  
Email: joanna@worthamsa.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Small Group, Worksite Marketing

**EDWINA BAGLEY**

Luhn-McCain Insurance Agency, Inc.  
332 W. Sunset Rd., Suite 3  
San Antonio, TX 78209-1755  
210-822-1571 • FAX 210-822-6027  
Email: eb@luhn-mccain.com

**RAUL BARBERENA JR.**

Frost Insurance Agency  
10000 IH-10 West, Suite 200  
San Antonio, TX 78230  
210-220-6459 • FAX 210-220-6460  
Email: rbarberena@frostinsurance.com

**SHEILA BARNES BS**

Willis of Texas, Inc.  
300 E. Sonterra, Suite 220  
San Antonio, TX 78258  
210-483-5847 • FAX 210-979-7474  
Email: sheila.barnes@willis.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Small Group

**DONNA G. BASSE**

Barse Financial Group  
147 E. Mistletoe Ave.  
San Antonio, TX 78212-3408  
210-736-6238 • FAX 210-736-6290  
Email: dgbasse@barsefinancialgroup.com

**DEBY K. BEARDEN**

E Employers Solutions, Inc.  
19206 Huebner Rd., Suite 103  
San Antonio, TX 78258  
210-495-1171 • FAX 210-495-1244  
Email: debby@eesipeo.com

**LINDA BEHRENS**

407 Country Wood Dr.  
San Antonio, TX 78216  
210-404-9045 • FAX 210-545-1929  
Email: linda.behrens@sbcglobal.net  
Areas of Practice: Individual

**FOHN W. BENDELE**

Bendele Financial Services  
P.O. Box 100  
Hondo, TX 78861-0100  
830-741-2180 • FAX 830-426-8437  
Email: bendelef@yahoo.com

**KELLEY MICHELLE BENDELE**

Prime Source Mgmt  
503 Med Court, Suite 102  
San Antonio, TX 78258  
210-479-9400 • FAX 210-479-9403  
Email: kbendele@gopeo.net  
Areas of Practice: Dental, Disability, Individual, Large Group, Medicare Supplement, Small Group

**NATHAN GARRETT BERGE**

Hill Country Group  
409 E. San Antonio  
Boerne, TX 78006  
830-815-2000  
Email: nberge@hillcountrygroup.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**JIM R. BLAKEY CLU, CHFC**

Catto & Catto  
217 E. Houston, Suite 100  
San Antonio, TX 78205  
210-222-2161 • FAX 210-227-5006  
Email: jblakey@catto.com

**JOHN AARON BOCK**

1369 Desert Links  
San Antonio, TX 78258  
210-861-7170  
Email: jbock\_10@yahoo.com

**MICHAEL BOLAND**

Humana  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1894 • FAX 210-617-1077  
Email: mboland4@humana.com

**ALICIA K. BOWERS**

Avesis  
8000 IH 10-W, Suite 600  
San Antonio, TX 78230  
210-366-8055 • FAX 210-366-8053  
Email: abowers@avesis.com  
Areas of Practice: Large Group, Small Group

**JUANITA BOWLING LHPC**

Humana Inc.  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1788 • FAX 210-200-5412  
Email: jbowling@humana.com

**ADAM BOWMAN**

Insurance Network of Texas  
8000 IH-10 W, Suite 600  
San Antonio, TX 78230  
210-524-7780 • FAX 210-615-6672  
Email: adamb@intonline.com  
Areas of Practice: Dental, Disability, Large Group, Self Insured, Small Group, Worksite Marketing

**MICHAEL J. BRADLEY**

Assurant Employee Benefits  
7600 Burnet Rd., Suite 330  
Austin, TX 78757  
512-382-4744 • FAX 512-454-9042  
Email: michael.bradley@assurant.com

**LORI BROWN**

Group & Pension Administrators, Inc.  
5803 Sebastian Place  
San Antonio, TX 78249  
210-691-0500 • FAX 972-587-1460  
Email: loribr@gpatpa.com

**SUZANNE BRUNE**

United Healthcare  
6200 Northwest Pkwy.  
San Antonio, TX 78249  
210-478-4275 • FAX 210-474-5315  
Email: suzanne\_m\_brune@uhc.com  
Areas of Practice: Small Group

**ANDREA BURGER**

BenefitMall  
7550 IH-10 West, Suite 310  
San Antonio, TX 78229  
210-276-2223  
Email: tina.burger@benefitmall.com

**ALISON BURKHOLDER**

Aetna  
4400 NW Loop 410, Suite 500  
San Antonio, TX 78229  
210-445-5367  
Email: burkholdera@aetna.com  
Areas of Practice: Small Group

**MICHELLE BURNETT**

Crandall & Associates  
5406 Prue Rd  
San Antonio, TX 78240  
210-696-8333 • FAX 2106963600  
Email: michelle@crandallassoc.com  
Areas of Practice: Dental, Disability, Individual, Long Term Care, Small Group

**DEBRA CAMACHO HIAA, AIAA, ACS**

Wortham Insurance & Risk Management  
P.O. Box 795008  
San Antonio, TX 78279  
210-249-2353 • FAX 210-223-3592  
Email: dcamacho@worthamsa.com

**LORETTA CAMP**

Katherine L Davidson, CLU  
10101 Reunion Place, Suite 300  
San Antonio, TX 78216  
210-384-5341 • FAX 210-342-6460  
Email: lcamp@finsvcs.com

**CHRISTINA CANDLER**

Humana One  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1002 • FAX 210-582-1364  
Email: ccandler@humana.com  
Areas of Practice: Individual

**SARAH GUNTER CANEZ RHU**

UMR  
12668 Silicon Dr.  
San Antonio, TX 78249  
210-829-8151 • FAX 210-829-8699  
Email: sarahgcanez@yahoo.com  
Areas of Practice: Large Group, Managed Care, Self Insured, TPA

**JENNIFER CARR**

Miller & Miller Insurance Agency  
400 W. San Antonio St.  
New Braunfels, TX 78130  
830-625-3000 • FAX 830-625-3299  
Email: jennifer@miller-miller.com

**BOB CASIANO CLU, CHFC, LUTCF**

Allstate Workplace Division  
9901 I-10 W, Suite 260  
San Antonio, TX 78230  
Email: rcasi@allstate.com  
Areas of Practice: Worksite Marketing

**DENISE CECCHINI**

Willis of Texas, Inc  
1826 N. Loop 1604 W, Suite 375  
San Antonio, TX 78258  
210-483-5815  
Email: denise.cecchini@willis.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Medicare Supplement, Self Insured, Small Group

**SARAH CECIL**

Humana  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1870 • FAX 210-582-1284  
Email: scecil1@humana.com

**PATRICIA CELIS**

Dental Select  
P.O. Box 91251  
San Antonio, TX 78209  
210-822-0123 • FAX 800-945-9156  
Email: patriciac@dentalselect.com

**ARTURO CHAPA**

Humana Inc.  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1715 • FAX 210-991-9105  
Email: achapa@humana.com

**DIANA CHAPA**

IBC Insurance Agency  
5300 Walzem Rd.  
San Antonio, TX 78218  
210-646-9870 • FAX 210-646-8418  
Email: dchapa@ibc.com

**VANESSA CHAVIS HIA**

Wortham Insurance & Risk Management  
131 Interpark Blvd.  
San Antonio, TX 78216  
210-249-2388 • FAX 210-223-4501  
Email: vchavis@worthamsa.com  
Areas of Practice: Small Group

**JUSTIN CLARK**

Clark Benefit Group, Inc.  
P.O. Box 17368  
San Antonio, TX 78217  
210-822-1106 • FAX 210-824-0329  
Email: justin@clarkbenefit.com

**GREG D. COLDEWEY**

Alamo Insurance Group  
1633 Babcock, PMB 408  
San Antonio, TX 78229  
210-422-8676 • FAX 831-618-3488  
Email: gcoldewey@sabx.r.com

**PAULA R. COLON CBC**

Alamo Insurance Group, Inc.  
3201 Cherry Ridge Dr., Suite D405  
San Antonio, TX 78230  
210-930-6665 • FAX 210-930-1838  
Email: pcolon@alamoinsgrp.com

**KEVIN COOLEY**

Integrated Health Plans  
5804 Babcock Rd., Suite 331  
San Antonio, TX 78240  
210-787-1743 • FAX 866-598-0895  
Email: kcooley@integraquote.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Small Group

**BRYAN COOPER**

Principal Financial Group  
200 N. Loop 1604 East, Suite 165  
San Antonio, TX 78232  
210-736-0324 • FAX 210-340-8961  
Email: cooper.bryan@principal.com

**CHRISTA COOPER**

Humana  
8431 Fredericksburg Rd., Suite 500  
san antonio, TX 78229  
210-617-1007  
Email: ccooper2@Humana.com

**KATHY CORDER**

Personalized Prevention  
18388 Stone Oak Pkwy.  
San Antonio, TX 78258  
210-481-7584 • FAX 210-481-7584  
Email: kathy@personalizedprevention.com

**JAEMI D. CORREIA**

Principal Financial Group  
211 N. Loop 1604 East, Suite 165  
San Antonio, TX 78232  
210-736-0324 x8 • FAX 512-346-4503  
Email: correia.jaemi@principal.com  
Areas of Practice: Large Group, Small Group

**KIMBERLY CRANDALL**

Integrity Insurance Agency  
2634 Kerrybrook Court  
San Antonio, TX 78230  
210-593-0820 • FAX 210-593-0826  
Email: kcrandall@integrityins.com

**SHIRLEY A. CRANDALL LUTCF**

Crandall & Associates  
5406 Prue Rd.  
San Antonio, TX 78240-1623  
210-696-8333 • FAX 210-696-3600  
Email: kris@crandallassoc.com

**THERESA CROSE**

Walshall, Sachse, & Pipes, Inc  
300 E. Sonterra, Suite 1100  
San Antonio, TX 78258  
210-384-0000 • FAX 210-384-0110  
Email: tcrose@wspinsurance.com

**MARSHA CURRY**

Eyetopia  
28120 Hwy. 281 N, Suite 108  
San Antonio, TX 78260  
210-381-5700 • FAX 830-438-6221  
Email: mcurry@eyetopiaplans.com

**STEPHANIE DAMUTH**

Rogers Benefit Group  
14800 San Pedro Blvd., Suite 101  
San Antonio, TX 78232  
210-495-2011 • FAX 210-495-7484  
Email: sdamuth@rogersbenefit.com

**QUINCY DAVIDSON**

MetLife Employee Benefits  
100 NE Loop 410, Suite 1050  
San Antonio, TX 78216  
210-822-0846 • FAX 866-224-6621  
Email: ddavidson@metlife.com

**CHARLES M. DAVIS**

Davis Insurance agency  
13007 Prince Forest  
San Antonio, TX 78230  
210-492-9646  
Email: bobcat63@att.net

**DEBRA DE LA GARZA**

Walshall, Sachse & Pipes  
300 E. Sonterra, Suite 1100  
San Antonio, TX 78258  
210-477-4289 • FAX 210-384-0110  
Email: ddeagarza@wspinsurance.com

**RICHARD DE LEON SR BA/LUTC**

Richard De Leon Insurance Agency, LLC  
MAIL: 2320 Del Rio Hwy., Suite 126  
OFF: 2149 Del Rio Hwy., Suite 104  
Eagle Pass, TX 78852  
830-776-9967 • FAX 830-757-2400  
Email: richard.insurance@sbcglobal.net  
Areas of Practice: Dental, Disability, Individual, Large Group,  
Long Term Care, Medicare Supplement, Retirement, Self Insured,  
Small Group, TPA, Worksite Marketing

**WES DENEVE**

Reliance Standard  
7600 W. Tzowell, Suite 100  
Houston, TX 77040  
713-468-2603 • FAX 713-468-7733  
Email: WESLEY.DENEVE@RLSI.COM

**MACK DILTZ CLU, CIC**

Diltz/Williams Enterprises, Inc.  
4308 Wind Valley  
San Antonio, TX 78261  
830-468-2060 • FAX 830-438-2960  
Email: mack@diltzinsurance.com

**KENNETH DOOLEY JR.**

Wortham Insurance & Risk Management  
131 Interpark Blvd  
San Antonio, TX 78216  
210-223-9171 • FAX 210-223-4501  
Email: kdooley@worthamsa.com

**JUSTIN ELLIOTT**

Aetna  
400 N. Loop 1604 E, Suite 300  
San Antonio, TX 78232  
210-881-5700 • FAX 210-881-5698  
Email: justin@paxfg.com

**ROBERT L. FEIKE SR**

Robert L. Feike & Associates  
P.O. Box 65239  
San Antonio, TX 78265-5239  
210-599-4862 • FAX 210-922-3813  
Email: feike@svbell.net  
Areas of Practice: Dental, Disability, Financial/Estate Planning,  
Individual, Life Insurance Planning, Large Group, Long Term  
Care, Managed Care, Medicare Supplement, Retirement, Self  
Insured, Small Group

**AVA FLETCHER**

Humana  
8431 Fredericksburg Rd.  
San Antonio, TX 78229  
210-617-1859 • FAX 210-582-1292  
Email: afletcher@humana.com

**MINERVA FLORES**

Wallace & Associates  
628 N. 123 Bypass, Suite 3  
Seguin, TX 78155  
830-372-4042 • FAX 830-303-5380  
Email: minerval@sabx.rr.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Self  
Insured, Small Group

**BRENDA FOSTER**

Humana  
8431 Fredericksburg Rd.  
San Antonio, TX 78229  
210-617-1053 • FAX 210-582-1240  
Email: bfooster@humana.com

**TYLER JEFFREY FOX**

Fox Benefit Solutions  
P.O. Box 592120  
San Antonio, TX 78259  
Email: tfox@foxbenefitsolutions.com

**LESTER FRANTZEN**

Frantzen, Kaderli & Klier Insurance  
108 Theodore Specht Dr.  
P.O. Box 513  
Fredericksburg, TX 78624-0513  
830-997-9531 • FAX 830-997-4891  
Email: lfrantzen@frantzen-insurance.com

**BILL FUGIT**

To Your Health Insurance  
124 E. Magnolia Ave  
San Antonio, TX 78212  
210-736-5666 • FAX 210-733-5666  
Email: bill@toyourhealthins.com

**IMOGEN GANTOS**

Catto & Catto LLP  
217 E. Houston St., Suite 100  
San Antonio, TX 78205  
210-222-2161 • FAX 210-222-1618  
Email: igantos@catto.com  
Areas of Practice: Dental, Disability, Large Group, Managed Care,  
Self Insured, Small Group, TPA, Worksite Marketing

**STEPHEN GERI**

Diversified Insurance Brokerage  
3463 Magis Dr., Suite 137  
San Antonio, TX 78229  
210-558-3377 • FAX 210-558-3332  
Email: sgeri@dibsinsurance.com

**KAREN C. GIL**

15150 Blanco Rd.  
Apt. 3310  
San Antonio, TX 78232  
210-213-2867  
Email: karen@gil@yahoo.com

**ALISON GOMEZ**

Blue Cross Blue Shield of Texas  
8200 IH-10 W., Suite 420  
San Antonio, TX 78230  
210-357-5211 • FAX 210-357-5216  
Email: alison\_gomez@bcbsxtx.com

**VINCE GONZALEZ LB**

Community First Health Plans  
4801 NW Loop 410, Suite 1000  
San Antonio, TX 78229  
Email: vgonzalez@cftp.com

**MARGARET K. GRAVES**

Graves & Graves Ins Agency  
P.O. Box 790539  
San Antonio, TX 78279-0539  
210-979-0044 • FAX 210-979-9908  
Email: gravesronn@cs.com

**RONALD N. GRAVES CLU, RHU, REBC**

Graves and Graves Insurance Agency  
P.O. Box 790539  
San Antonio, TX 78279-0539  
210-979-0044 • FAX 210-979-9908  
Email: gravesronn@cs.com

**ROBIN D. GREEN**

Integrity Insurance Agency  
2634 Kerrybrook Court  
San Antonio, TX 78230  
210-593-0820 • FAX 210-593-0826  
Email: rgreen@integrityins.com

**SAL GROSSO**

BenefitMall  
7550 IH-10 West, Suite 310  
San Antonio, TX 78229  
210-276-2222  
Email: sal.grosso@benefitmall.com

**ANDREW GROVE**

Humana  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1265 • FAX 210-617-1077  
Email: agrove@humana.com

**XAVIER GUEVARA BA**

Alamo Insurance Group Inc  
3201 Cherry Ridge Dr., Suite D405  
San Antonio, TX 78230  
210-930-6665 • FAX 210-340-0198  
Email: jguevara@alamoinsgrp.com

**ADRIANA GUTIERREZ**

Wortham Insurance & Risk  
131 Interpark Blvd  
San Antonio, TX 78216  
210-249-2372 • FAX 210-223-3592  
Email: mgutierrez@worthamsa.com

**ALICIA J. HAFF**

30545 Buck Ln.  
Bulverde, TX 78163  
210-325-2641  
Email: ahaff@cgjfh.com

**WILLIAM HAFF LHIC**

Wortham Insurance & Risk Management  
131 Interpark Blvd  
San Antonio, TX 78216  
210-249-2369 • FAX 210-223-4501  
Email: whaff@worthamsa.com  
Areas of Practice: Large Group

**JANNA HAMSTRA**

Hamstra Benefit Solutions  
12011 Huebner Rd., Suite 214  
San Antonio, TX 78230  
Email: janna@hamstrabenefits.com

**MARK HANNA JR. CPA**

Mark Hanna, Jr., Inc.  
1718 W. Ave.  
San Antonio, TX 78201  
210-734-6731 • FAX 210-734-0671  
Email: mark@hannacpa.com

**MICHELLE HARDIN HIA**

Wortham Insurance & Risk  
P.O. Box 795008  
San Antonio, TX 78279  
210-249-2354 • FAX 210-223-4501  
Email: mhardin@worthamsa.com

**RAUL V. HERRERA**

P.O. Box 690885  
san antonio, TX 78269  
210-723-8788  
Email: rherrera263@satc.rr.com

**CAROLINE HESSELTINE**

ABC/Associated Benefit Consultants, Inc  
7272 Wurzbach Rd., Suite 104  
San Antonio, TX 78240-4802  
210-614-1222 • FAX 210-614-2313  
Email: chessellineabc@aol.com

**KRISTINE HESSELTINE**

FROST INSURANCE AGENCY, INC.  
10000 IH 10 West, Suite 200  
San Antonio, TX 78230  
210-220-6422 • FAX 210-220-6455  
Email: KHesselline@frostinsurance.com

**CATHY HILL**

Group & Pension Administrators  
5803 Sebastian Place  
San Antonio, TX 78249  
210-507-0140  
Email: cathyh@gpatpa.com

**DAYTON HOFFMAN**

The Standard  
13750 San Pedro, Suite 440  
San Antonio, TX 78232  
210-545-6030 • FAX 210-545-9297  
Email: dhoffman@standard.com

**GWEN HOLZWORTH**

ChapmanSchewe Benefits Consulting  
16170 Jones Maltsberger, Suite 101  
San Antonio, TX 78247  
210-349-9981 • FAX 210-349-9983  
Email: gholtzworth@chapmanschewebenefits.com

**TERRY HOOKSTRA CBC**

eESI  
12211 Huebner Rd.  
San Antonio, TX 78230  
210-860-5060 • FAX 210-495-1244  
Email: terry@eesipeo.com

**KANDICE HORTON FLMI**

United Healthcare  
6200 Northwest Pkwy.  
San Antonio, TX 78249  
210-478-4807 • FAX 210-474-5315  
Email: kandice\_b\_horton@uhc.com  
Areas of Practice: Dental, Disability, Large Group, Managed  
Care, Self Insured

**LYNN HUCKABY BBA**

Group & Pension Administrators  
5803 Sebastian Place  
San Antonio, TX 78249  
210-691-0500 • FAX 210-699-0496  
Email: lynn@gnatpa.com  
Areas of Practice: Self Insured

**VICTORIA HUMADA**

Humana  
8431 Fredricksburg Rd., Suite 500  
San Antonio, TX 78229  
210-979-3940 x407 • FAX 210-979-3982  
Email: vhumada5@humana.com

**LINDA T. HUMMEL**

Humana  
8431 Fredericksburg Rd.  
San Antonio, TX 78229  
210-617-1076 • FAX 210-617-1704  
Email: lhummel@humana.com

**GERRY W. IMPELMAN CLU, LUTC**

Impelman Insurance and Investment Srv LLP  
9311 San Pedro Ave., Suite 1420  
San Antonio, TX 78216-4469  
210-340-0088 • FAX 210-340-3625  
Email: gerry@secure-benefits.com

**STEPHEN ISON**

David Ison Insurance  
1383 E. Bitters Rd., Suite 2  
San Antonio, TX 78216-2987  
210-490-1494 • FAX 210-490-1569  
Email: isonins@yahoo.com

**KELLI JAVORE**

United Concordia Dental  
8000 IH 10-W, Suite 600  
San Antonio, TX 78230  
210-524-7753 • FAX 210-524-7754  
Email: kelli.javore@uccci.com

**JOSEPH S. JOBST**

Joseph J. Jobst Employee Benefits  
26669 IH 10 W., Suite 5  
San Antonio, TX 78006-6511  
210-698-6600 • FAX 210-698-3200  
Email: joe@jojjobst.com

**ALDEN PERCEY JOHNSON**

Alamo Consulting Group  
San Antonio, TX  
210-550-0700 • FAX 210-579-2010  
Email: alamoconsultgrp@aol.com  
Areas of Practice: Disability, Financial/Estate Planning, Individual, Long Term Care, Medicare Supplement, Retirement, Small Group, Worksite Marketing

**JEFFREY C. JOHNSON**

Alamo Insurance Group, Inc.  
3201 Cherry Ridge Dr., Suite D405  
San Antonio, TX 78230  
210-930-6665 • FAX 210-930-1838  
Email: jjohnson@alamoinsgrp.com

**SANDRA JOHNSON RHU, REBC, CBC**

Hairston, Johnson & Associates, PLLC.  
12500 Network Blvd., Suite 403  
San Antonio, TX 78249  
210-699-9500 • FAX 210-699-4500  
Email: sjohnson@hjassoc.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Self Insured, Small Group, Worksite Marketing

**GLENN JONES**

Impelman Insurance and Investment Srv LLP  
9311 San Pedro Ave., Suite 1420  
San Antonio, TX 78216  
210-340-0088 • FAX 210-340-3625  
Email: glenn@secure-benefits.com

**MIGUEL JONES**

Group & Pension Administrators  
5803 Sebastian Place  
San Antonio, TX 78249  
210-461-0500 • FAX 972-587-1499  
Email: mikej@gpatpa.com

**SARA L. JORDAN**

Jordan Benefit Services  
104 River Knoll  
Castroville, TX 78009  
210-421-8361 • FAX 210-568-2288  
Email: sarajordan@peoplepc.com

**HENRI D. KAHN**

Henri D. Kahn Insurance  
112 Del Court, Suite B  
Laredo, TX 78041  
956-725-3936 • FAX 956-791-0627  
Email: hkahn@kahnins.com

**TIM KELLY CEBS**

Wortham Insurance & Risk Management  
131 Interpark Blvd.  
San Antonio, TX 78216-1841  
210-223-9171 • FAX 210-223-3592  
Email: tkelly@edww.com  
Areas of Practice: Dental, Disability, Large Group, Self Insured, Small Group, TPA, Worksite Marketing

**KEITH KENNINGTON**

AMCORP Insurance & Financial Services  
3519 Paesanos Pkwy., Suite 106  
San Antonio, TX 78231  
210-415-6369  
Email: keithkennington@SWBell.net  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Managed Care, Retirement, Self Insured, Small Group

**KIMBERLY J. KIMBRO**

Catto & Catto  
217 E. Houston St., Suite 100  
San Antonio, TX 78205-1550  
210-222-2161 • FAX 210-227-5006  
Email: kkimbrow@catto.com  
Areas of Practice: Disability, Large Group, Long Term Care, Managed Care, Self Insured, Small Group, TPA

**EDWARD JASON KING**

1850 Lockhill Selma, Suite 101  
San Antonio, TX 78258  
210-524-1049 • FAX 210-524-8154  
Email: eking@pbntx.com

**SHANNON KNOLL**

EEmployee Solutions  
12211 Huebner Rd  
San Antonio, TX 78230  
210-495-1171 • FAX 210-558-3664  
Email: sknoll@eesipeo.com

**RIEL KNUTH**

Schick Insurance Agency  
P.O. Box 1738  
Boerne, TX 78006  
210-698-8088 • FAX 210-698-1963  
Email: rielsia@msn.com

**GLORIA B. KRAVETZ**

Kravetz & Associates  
4402 Vance Jackson, Suite 118  
San Antonio, TX 78230  
210-699-3299 • FAX 210-699-1934  
Email: gloriak@afhealthinsurance.com  
Areas of Practice: Individual

**MARY ALICE LEAL**

315 E. Crestline Dr.  
San Antonio, TX 78201  
210-601-2106 • FAX 210-855-3321  
Email: masanchez09@yahoo.com  
Areas of Practice: Individual, Large Group, Long Term Care, Managed Care, Small Group

**VICKIE L. LIGHTSEY HIA**

KCI Inc.  
8023 Vantage Dr., 8th floor  
San Antonio, TX 78230  
210-515-5850 • FAX 210-255-6741  
Email: vickie.lightsey@kci1.com

**GARY L. LINDNER**

Four L Insurance  
421 Seventh St.  
Comfort, TX 78013  
210-410-2070 • FAX 830-995-3673  
Email: glindner@acciontexas.org

**MARIA P. LIPSCOMB**

Customized Group Benefits  
P.O. Box 691484  
San Antonio, TX 78217  
210-341-1515 • FAX 210-341-3842  
Email: marialips@hotmail.com

**GARY R. LOONEY REBC**

Alamo Insurance Group  
3201 Cherry Ridge Dr., Suite D405  
San Antonio, TX 78230  
210-930-6665 • FAX 210-930-1838  
Email: glooney@alamoinsgrp.com

**CATHY LOPEZ**

Texas Benefit  
901 NE Loop 410A 526  
San Antonio, TX 78209  
210-832-9660 • FAX 210-832-9921  
Email: cathy@texasbenefit.com  
Areas of Practice: Small Group

**ISABELLE M. LOPEZ**

EFGL Insurance & Bonds  
7700 Broadway, Suite 201  
San Antonio, TX 78209  
210-829-8181 • FAX 210-829-8699  
Email: ilopez@efgi.biz

**MELISSA LOPEZ**

Aetna Consumer Segment-Southwest  
4400 NW Loop 410, Suite 105  
San Antonio, TX 78229  
210-887-7754  
Email: lopezm4@aetna.com

**RACHEL LOPEZ**

UMR  
12668 Silicon Dr.  
San Antonio, TX 78849  
210-212-3419  
Email: rachel\_g\_lopez@umr.com

**ARLEEN MALZONE RHU, HIA**

Colonial Supplemental Insurance  
19707 Sunset Meadow  
San Antonio, TX 78258  
210-601-6776  
Email: aemalzone@aol.com

**MARLEN MANCIAS**

Hairston, Johnson & Associates  
12500 Network Blvd., Suite 403  
San Antonio, TX 78249  
210-699-9500 • FAX 210-699-4500  
Email: mmancias@hjassoc.com

**LAURA MANSOUR**

Humana  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1832 • FAX 210-200-5113  
Email: lmansour@humana.com  
Areas of Practice: Large Group

**RODRIGO MARIN JR. LUTCF**

Marin & Associates  
11103 San Pedro Ste111  
San Antonio, TX 78216-3117  
210-479-3737 • FAX 210-479-3709  
Email: marininsur@yahoo.com

**LAURI MARTIN**

GPA  
5803 Sebastian Place  
San Antonio, TX 78249  
Email: laurim@gpatpa.com

**TED MICHAEL MARTIN MPA, LUTCF, RHU, REBC**

The Ted Martin Group, LP  
P.O. Box 700207  
San Antonio, TX 78270-0207  
210-710-4697  
Email: tedmartin@gvct.com

**CARISSA MARTINEZ**

Community First Health Plans  
4801 NW Loop 410, Suite 1000  
San Antonio, TX 78229  
Email: cmartinez@cftp.com

**SUSAN MARTINEZ HIA, HCSA**

Wortham Insurance & Risk Management  
131 Interpark Blvd  
San Antonio, TX 78216  
210-249-2355 • FAX 210-223-4501  
Email: smartinez@worthamsa.com

**BRITTANY MCALISTER**

Integrity Insurance Agency  
2634 Kerrybrook Court  
San Antonio, TX 78230  
Email: bmcaster@integrityins.com

**JOHN C. MCCAULEB, JR. LUTCF, CIC**

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**Frank Salas**  
 7551 Callaghan Road, Suite 150  
 San Antonio, TX 78229  
 800.379.6762, ext. 2  
 414.299.1235 FAX  
 frank.salas@assurant.com

## LYNETTE MCCLARAN CSA, CBC

Lynette McClaran Financial  
 4901 Broadway, Suite 200  
 San Antonio, TX 78209  
 210-821-7111 • FAX 210-829-8150  
 Email: lynetteclaran@yahoo.com  
*Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Small Group, Worksite Marketing*

## KATRINA MCCOY HIA, HCSA,

Wortham Insurance & Risk Management  
 131 Interpark Blvd.  
 San Antonio, TX 78216  
 210-249-2349 • FAX 210-223-3592  
 Email: kmccoy@worthamsa.com

## JOHN P. MCMAHAN CIC, CBC

Alamo Insurance Group, Inc.  
 3201 Cherry Ridge Dr., Suite D405  
 San Antonio, TX 78230  
 210-930-6665 • FAX 210-930-1838  
 Email: pmcmahan@alamoinsgrp.com

## ROBERT A. MCNEESE

McNeese & Associates  
 9311 San Pedro Ave., Suite 1020  
 San Antonio, TX 78216-4458  
 210-349-8311 • FAX 210-349-0428  
 Email: mcneeseassoc@sabx.rr.com

## MICHELLE MENDOZA

Bene-Comp, Inc.  
 19310 Stone Oak Pkwy., Suite 100  
 San Antonio, TX 78258  
 210-829-7577 • FAX 210-829-1609

## KELLI MERCHANT

UMR  
 12668 Silicon Dr.  
 Boerne, TX 78006  
 210-487-7290  
 Email: kelli.merchant@umr.com

## DREW MEYER LUTCF

Clark Benefit Group, Inc.  
 8700 Crownhill, Suite 402  
 San Antonio, TX 78209  
 210-822-1106 • FAX 210-824-0329  
 Email: drew@clarkbenefit.com

## CHARLOTTE B. MILNER CLU, CHFC

5150 Broadway, Suite 425  
 San Antonio, TX 78209  
 210-824-1821 • FAX 210-824-1410  
 Email: charlottemilner@aol.com

## JOHN MITCHELL

Benefit Advisory Group of Texas  
 18866 Stone Oak Pkwy., Suite 103-5  
 San Antonio, TX 78258  
 210-338-3440 • FAX 888-787-5352  
 Email: jmittell@bagtexas.com

## JEFFREY MOORE

Guardian Life Insurance  
 7000 N. Mopac, Suite 140  
 Austin, TX 78731  
 512-652-1337 • FAX 512-343-8613  
 Email: jeff\_moore@glic.com

## KATHI MOORE DGA

Colonial Life & Accident  
 8930 Fourwinds, Suite 375  
 San Antonio, TX 78239  
 210-877-2121 • FAX 210-656-2121  
 Email: kathryn.moore@coloniallife.com

## TONI MOORE

Group & Pension Administrators, Inc.  
 5803 Sebastian Place  
 San Antonio, TX 78249  
 210-691-0500 • FAX 972-808-3193  
 Email: tonim@gpatpa.com

## L. P. BUDDY MORRIS

Gallagher  
 601 NW Loop 410, Suite 325  
 San Antonio, TX 78216-5510  
 210-828-2223 • FAX 210-282-9872  
 Email: buddy\_morris@ajg.com

## JEFF A. MUND

Alternative Benefit Solutions  
 256 W. Mill St.  
 New Braunfels, TX 78130  
 830-620-4839 • FAX 830-620-1643  
 Email: jmund@absnb.com

## CHERYL LORRAINE NAVARRO

The Creelgroup, Inc  
 222 S. 15th St., Suite 312S  
 Omaha, NE 68102  
 210-481-3413 • FAX 210-481-3415  
 Email: cnavarro@creelgroup.com

## LISA B. NAVE

The Benefits Source  
 4715 Fredericksburg Rd., Suite 422  
 San Antonio, TX 78229  
 210-346-6777 • FAX 210-346-0366  
 Email: lisabts@swbell.net

## KYLE NEUMANN

BenefitMall  
 85 NE Loop 410, Suite 207  
 San Antonio, TX 78216  
 210-276-2213 • FAX 866-858-5166

## NIKOLAUS NEWMAN

Humana  
 8431 Fredericksburg, Suite 500  
 San Antonio, TX 78229  
 210-617-1020 • FAX 210-200-5639  
 Email: nnewman@humana.com  
*Areas of Practice: Dental, Small Group*

## MARY ORGANEK

631 Rockhill Dr.  
 San Antonio, TX 78209  
 210-822-5916  
 Email: morgane@sabx.rr.com  
*Areas of Practice: Managed Care, Medicare Supplement*

## LONNA OWENS

Standard Ins., Co  
 13750 San Pedro, Suite 440  
 San Antonio, TX 78232  
 210-545-6030 • FAX 210-545-9297  
 Email: lowens@standard.com

## ALMA PADILLA

Alma Padilla Inc.  
 2303 Edison Dr.  
 San Antonio, TX 78201  
 210-732-9102 • FAX 210-734-0517  
 Email: ap.private@hotmail.com

## VERONICA PADILLA

FalconSure, Inc.  
 201 W. Del Mar Blvd., Suite 17  
 Laredo, TX 78041  
 956-722-6681 • FAX 956-722-6681  
 Email: veronica.Padilla@mutualofomaha.com

## JENNIFER PATTERSON

BenefitMall  
 10010 San Pedro, Suite 550  
 San Antonio, TX 78216  
 210-804-9996 • FAX 866-300-4764  
 Email: jennifer.patterson@benefitmall.com

## EDWARD E. PENN JR.

Benefits Plus of Texas  
 P.O. Box 761683  
 San Antonio, TX 78245-6683  
 210-675-7366 • FAX 210-616-2071  
 Email: benefitsplustx@aol.com  
*Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Long Term Care, Small Group*

## TERESA PEREZ

Alamo Insurance Group, Inc.  
 3201 Cherry Ridge Dr., Suite D405  
 San Antonio, TX 78230  
 210-347-9701 • FAX 210-930-1838  
 Email: tperez@alamoinsgrp.com

## LATISHA ANN PERRY CLCS

Texas Pride Insurance  
 1642 FM 2673, Suite 10  
 Canyon Lake, TX 78133  
 830-226-5540  
 Email: tish@texasprideins.com

## BOB PERSYN

Persyn Benefit Solutions  
 P.O. Box 1310  
 Castroville, TX 78009-1310  
 830-931-3367 • FAX 830-538-3232  
 Email: bpersyn@persynbenefitsolutions.com

## TODD E. PETER RHU

Benefit Solutions  
 952 Jefferson St.  
 Kerrville, TX 78028-4626  
 830-896-3727 • FAX 830-895-9688  
 Email: tpeter@kfc.com

## DANIEL PHILLIPS

American Republic  
 11716 Whisper Dew  
 San Antonio, TX 78230  
 210-852-4494 • FAX 866-632-9157  
 Email: dan@philgrp.com

## ARMANDO F. POLANCO

Texas Benefit  
 901 NE Loop 410, Suite 526  
 San Antonio, TX 78209-1306  
 210-832-9660 • FAX 210-832-9921  
 Email: armando@texasbenefit.com

## GLEND A. POPE

Molina healthcare  
 2537 Melrose Canyon Dr.  
 San Antonio, TX 78216  
 210-366-6512 • FAX 210-366-6572  
 Email: glenda.pope@molinahealthcare.com  
*Areas of Practice: Managed Care*

## NUNZIO PREVITERA CIC

Integrity Insurance Agency  
 2634 Kerrybrook Court  
 San Antonio, TX 78230  
 210-593-0820 • FAX 210-593-0826  
 Email: nprevitera@integrityins.com

## BLAKE D. PREWIT

United Health Care  
 6200 Northwest Pkwy.  
 San Antonio, TX 78249-3340  
 210-478-4966 • FAX 210-474-5315  
 Email: bprewit@sabx.rr.com

## GINGER REAMES

Benefit Brokers Co  
 P.O. Box 690766  
 San Antonio, TX 78269-0766  
 210-344-8054 • FAX 210-308-0788  
 Email: ginger1019@sabx.rr.com

## JERRY REIDER

Jerry Reider & Associates  
 25550 Boerne Stage Rd., Suite 55  
 San Antonio, TX 78255  
 210-614-3945 • FAX 210-614-3948  
 Email: jerry@reiderinsurance.com

*Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Retirement, Self Insured, Small Group*

## STACY REYNA

Wortham Insurance & Risk  
 P.O. Box 795008  
 San Antonio, TX 78279  
 210-249-2356 • FAX 210-223-4501  
 Email: sreyna@worthamsa.com

## LORI RICE

Wells Fargo Benefit Services  
 1221 S. Main St., Suite 208  
 Boerne, TX 78006  
 Email: Lori.Rice2@wellsfargo.com  
*Areas of Practice: Dental, Individual, Large Group, Managed Care, Small Group, Worksite Marketing*

## RUSTY RICE

Avesis, Inc.  
 8000 IH-10 W, Suite 600  
 San Antonio, TX 78230  
 210-366-8055 • FAX 210-366-8053  
 Email: rice@avesis.com  
*Areas of Practice: Dental, Large Group, Small Group, TPA*

## CONNIE B. RIVERA

Alamo Insurance Group  
 3201 Cherry Ridge Dr., Suite D405  
 San Antonio, TX 78230  
 210-930-6665 • FAX 210-930-1838  
 Email: crivera@alamoinsgrp.com

## GLORIA RIVERA BSN.MPHE.

United Health Group  
 6200 Northwest Pkwy.  
 San Antonio, TX 78253  
 210-478-4139 • FAX 210-478-4364  
 Email: gloria\_rivera@phs.com

## LUCERO RODRIGUEZ

Chapman Schewe Benefits Consulting  
 16170 Jones Maltsberger, Suite 101  
 San Antonio, TX 78247  
 210-349-9981 • FAX 210-349-9983  
 Email: lrodriguez@chapmanschewe.com

## MARY A. RODRIGUEZ

M.A.R. Financial Group  
 1534 W. Contour, Suite 301  
 San Antonio, TX 78212-1240  
 800-880-9733 • FAX 210-822-2325  
 Email: mary@marfinancial.com

## JENNIFER RUSCHE

Blue Cross Blue Shield of TX  
 8200 IH-10 W., Suite 420  
 San Antonio, TX 78230  
 210-357-5211 • FAX 210-357-5216  
 Email: jennifer\_rusche@bcbsbx.com

## JACQUELYNE RUSSELL

Humana  
 8431 Fredericksburg Rd.  
 San Antonio, TX 78229  
 210-617-1864 • FAX 210-582-1289  
 Email: Jrussell4@humana.com

**TANYA RUYLE**

Wortham Insurance & Risk Management  
131 Interpark Blvd  
San Antonio, TX 78216  
210-249-2372 • FAX 210-223-3592  
Email: [truyle@worthamsa.com](mailto:truyle@worthamsa.com)

**GRACE SAENZ**

Benefit Management Administrators, Inc.  
11550 IH-10 West, Suite 220  
San Antonio, TX 78230-1065  
210-697-9900 • FAX 210-697-0360  
Email: [gsaenz@bmatpa.com](mailto:gsaenz@bmatpa.com)  
Areas of Practice: Dental, Large Group, Self Insured, Small Group, TPA

**ROBERT SAENZ**

Aetna  
4400 NW Loop 410  
San Antonio, TX 78229  
210-515-2201  
Email: [saenzr1@aetna.com](mailto:saenzr1@aetna.com)

**FRANK SALAS JR.**

Assurant Health Marketing Rep  
7551 Callaghan Rd., Suite 150  
San Antonio, TX 78229  
210-734-0854 x2 • FAX 414-299-1235  
Email: [frank.salas@assurant.com](mailto:frank.salas@assurant.com)  
Areas of Practice: Small Group

**MARY J. SAMUDIO HIA**

MarJay, Inc. dba Mary J Samudio, HIA,  
P.O. Box 790456  
San Antonio, TX 78279  
210-930-4249 • FAX 210-930-2619  
Email: [maryjsamudio@sbcglobal.net](mailto:maryjsamudio@sbcglobal.net)

**CATHERINE SCARANTINO**

Hairston, Johnson & Associates, PLLC  
12500 Network Blvd., Suite 403  
San Antonio, TX 78249  
210-699-9500 • FAX 210-699-4500  
Email: [cscarantino@hjassoc.com](mailto:cscarantino@hjassoc.com)

**KENT SCHERZINGER**

Mullen Pension & Benefits Group  
4115 Medical Dr., Ste. 410  
San Antonio, TX 78229  
210-949-0002 • FAX 210-949-0282  
Email: [kentscherzinger@sbcglobal.net](mailto:kentscherzinger@sbcglobal.net)

**STEPHEN SCHIMMEL**

Humana  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1854 • FAX 210-625-9159  
Email: [sschimmel@humana.com](mailto:sschimmel@humana.com)

**NICOLE SCOTT**

United Healthcare  
6200 Northwest Pkwy.  
San Antonio, TX 78249  
210-478-4886 • FAX 210-474-5315  
Email: [nicole\\_e\\_scott@uhc.com](mailto:nicole_e_scott@uhc.com)  
Areas of Practice: Small Group

**LESLIE SEIBEL**

Principal Financial Group  
6034 W. Courtyard Dr., Suite 260  
Austin, TX 78730  
512-346-4479 x105 • FAX 512-346-4503  
Email: [seibel.leslie@principal.com](mailto:seibel.leslie@principal.com)  
Areas of Practice: Large Group, Small Group

**THOMAS SELTZER**

Seltzer Financial Services  
11204 W. Ave.  
San Antonio, TX 78213  
210-541-9967 • FAX 210-349-2011  
Email: [tseltzer@seltzerfinancialservices.com](mailto:tseltzer@seltzerfinancialservices.com)

**APRIL SHEPPARD**

UMR  
12668 Silicon Dr.  
San Antonio, TX 78249  
210-558-2129 • FAX 210-558-2151  
Email: [april.sheppard@umr.com](mailto:april.sheppard@umr.com)  
Areas of Practice: Dental, Large Group, Self Insured, Small Group, TPA

**TOM SHORT CLU, CHFC**

115 E. Travis St., Suite 1134  
San Antonio, TX 78205-1757  
210-354-1402 • FAX 210-354-1403  
Email: [tomshortclu@yahoo.com](mailto:tomshortclu@yahoo.com)

**TOM SILLIMAN**

Humana  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1046 • FAX 210-991-9374  
Email: [tsilliman@humana.com](mailto:tsilliman@humana.com)

**JAMES M. SKINNER**

JMS Benefit Solutions  
1919 Oakwell Farms Pkwy., Suite 105  
San Antonio, TX 78218  
210-822-4770 • FAX 210-579-7070  
Email: [jim@jmsbenefitsolutions.net](mailto:jim@jmsbenefitsolutions.net)

**KATHY SMITH CBC, ACSR**

BDI  
P.O. Box 550  
Seguin, TX 78156-0550  
860-303-8300 • FAX 866-472-9148  
Email: [ksmith@bdi-insurance.com](mailto:ksmith@bdi-insurance.com)

**RICK SMITH JR. CLU, CHFC**

Chapman Schewe & Smith, LLC  
70 NE Loop 410, Suite 275  
San Antonio, TX 78216-8417  
210-349-9981 • FAX 210-349-9983  
Email: [rsmith@chapmanschewebenefits.com](mailto:rsmith@chapmanschewebenefits.com)

**TOM SNYDER**

Colonial Life  
9385 Miller Ln.  
San Antonio, TX 78266  
210-892-0835 • FAX 210-492-0317  
Email: [tom@textbenefits.com](mailto:tom@textbenefits.com)

**SANDI SPANGLER LOMA, HIA**

BenefitMall  
85 NE Loop 410, Suite 207  
San Antonio, TX 78006  
210-276-2218 • FAX 866-858-5166  
Email: [sandi.spangler@benefitmall.com](mailto:sandi.spangler@benefitmall.com)

**LAURA STRAHAN**

Benefitmall  
85 NE Loop 410, Suite 207  
San Antonio, TX 78216  
210-276-2214  
Email: [lauras@benefitmall.com](mailto:lauras@benefitmall.com)

**MELINDA SUTHERLAND RN**

LTCI & Medicare  
131 Interpark Blvd.  
San Antonio, TX 78216-1841  
210-249-2347 • FAX 210-233-4501  
Email: [msutherlandmmph@ltcimedicare.com](mailto:msutherlandmmph@ltcimedicare.com)

**WILLIAM L. SUTHERLAND**

Wortham Insurance & Risk Management  
131 Interpark Blvd.  
San Antonio, TX 78216-1841  
210-249-2345 • FAX 210-223-4501  
Email: [bsutherland@worthamsa.com](mailto:bsutherland@worthamsa.com)  
Areas of Practice: Large Group

**ASHLEY SWALEC**

United Healthcare  
21710 Cliff View  
San Antonio, TX 78259  
210-259-5973  
Email: [ashley\\_n\\_swalec@uhc.com](mailto:ashley_n_swalec@uhc.com)

**JASON B. TALLEY CSA, LUTCF**

Talley Benefits  
P.O. Box 576  
Floresville, TX 78114  
830-393-4102 • FAX 830-393-4723  
Email: [jason@talleybenefits.com](mailto:jason@talleybenefits.com)

**KIMBERLY KAY TALLEY**

Frost Insurance  
10000 IH 10 West, Suite 200  
San Antonio, TX 78230  
210-220-6413  
Email: [ktalley@frostinsurance.com](mailto:ktalley@frostinsurance.com)

**EDWARD C. TAYLOR**

Edward C Taylor Insurance Agency Inc.  
3114 Arroyo Pass  
San Antonio, TX 78259  
210-497-7107 • FAX 210-497-5595  
Email: [etaylor6@sabx.rr.com](mailto:etaylor6@sabx.rr.com)

**MINDY TAYLOR**

BenefitMall  
85 NE Loop 410, Suite 207  
San Antonio, TX 78216  
210-276-2221  
Email: [Mindy.Taylor@BenefitMall.com](mailto:Mindy.Taylor@BenefitMall.com)  
Areas of Practice: Dental, Disability, Large Group, Small Group

**MELANIE TONIAZZO**

Humana  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1089  
Email: [mtoniazzo@humana.com](mailto:mtoniazzo@humana.com)

**JIM TOUBIN**

Toubin Insurance Agency  
7410 Blanco, Suite 385  
San Antonio, TX 78216  
210-340-2293 • FAX 210-340-2357  
Email: [jimtoubin@toubininsurance.com](mailto:jimtoubin@toubininsurance.com)  
Areas of Practice: Dental, Disability, Large Group, Long Term Care, Small Group

**ROGER VANSICKLE**

29705 Saddleback Circle  
Fair Oaks Ranch, TX 78015  
Email: [rvansickle@sabx.rr.com](mailto:rvansickle@sabx.rr.com)  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Self Insured, Small Group, TPA, Website Marketing

**E. HECTOR VILLAREAL CBC**

ABC/Associated Benefit Consultants, Inc  
7272 Wurzbach Rd., Suite 104  
San Antonio, TX 78240-4802  
210-614-1222 • FAX 210-614-2313  
Email: [ehv222@aol.com](mailto:ehv222@aol.com)

**HOLLY VREEKE MHA, MBA**

United Healthcare  
6200 Northwest Pkwy.  
San Antonio, TX 78249  
210-478-4257 • FAX 210-582-3957  
Email: [holly\\_s\\_vreeke@uhc.com](mailto:holly_s_vreeke@uhc.com)

**DON A. WALLACE**

Wallace & Associates  
628 N. 123 Bypass  
Seguin, TX 78155  
830-372-4042 • FAX 830-303-5380  
Email: [donw@wallacebenefits.com](mailto:donw@wallacebenefits.com)

**BEN WARTHAN**

Ben Warthan Insurance  
2335 Thousand Oaks, Suite 113  
San Antonio, TX 78239  
210-494-2313 • FAX 210-494-2882

**SUSAN WEIMER**

Humana  
8431 Fredericksburg Rd., Suite 500  
San Antonio, TX 78229  
210-617-1792 • FAX 210-625-9156  
Email: [sweimer@humana.com](mailto:sweimer@humana.com)  
Areas of Practice: Small Group

**LYNN WEIRICH RHU, CLU, CHFC, FLMI**

Business Financial Group  
400 N. Loop 1604 E, Suite 110  
San Antonio, TX 78232  
210-495-8474 • FAX 210-495-8499  
Email: [lynnw@bfgonline.com](mailto:lynnw@bfgonline.com)

**JENNI ANN WHITAKER**

Wortham Insurance & Risk Management  
131 Interpark Blvd.  
San Antonio, TX 78216-1841  
210-223-9171 • FAX 210-223-4501  
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**RonL@tasconline.com**

**JULIE LOCKE**  
*North Texas Region*  
**1(800) 422-4661, ext. 4698**  
**JulieL@tasconline.com**

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Wilburn Insurance Brokerage  
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San Antonio, TX 78265  
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Email: ron\_wilburn@sbcglobal.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Large Group, Medicare Supplement, Retirement, Self  
Insured, Small Group, Worksite Marketing

**BARBARA WILKINSON**

Aetna  
4400 NW Loop 410, Suite 500  
San Antonio, TX 78229  
210-515-2055  
Email: wilkinsonb@aetna.com

**LISA WILLIAMS**

Unicare Life & Health  
1120 W. Loop 1604 N  
San Antonio, TX 78251  
210-319-0744 • FAX 866-929-1604  
Email: lisa.williams2@wellpoint.com

**SEAN WILLINGHAM**

K&S Insurance Services  
P.O. Box 700467  
San Antonio, TX 78270  
210-491-0036 • FAX 210-568-4277  
Email: sw@ksinsurancetexas.com

**KAI YANG**

IBC Insurance Agency Ltd  
3800 San Dario  
Laredo, TX 78041  
210-831-3429 • FAX 956-728-7570  
Email: kyang@ibc.com  
Areas of Practice: Dental, Individual, Large Group, Self Insured,  
Small Group

**JAMES P. ZACHRY**

Tower Life  
310 S. St. Mary's, Suite 500  
San Antonio, TX 78205  
210-554-4400 • FAX 210-554-4401

**KELLY ZEITLER**

Bene-Comp Insurance, Inc  
19310 Stone Oak Pkway, Suite 100  
San Antonio, TX 78258  
210-829-7577 • FAX 210-829-1609  
Email: kelly@bene-comp.com

**MONIQUE ZINN**

Zinn Insurance Agency  
1141 N. Loop 1604 E., Suite 105428  
San Antonio, TX 78232  
210-545-0667 • FAX 210-545-3766  
Email: monique@ZinnInsurance.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance  
Planning, Large Group, Long Term Care, Managed Care,  
Medicare Supplement, Retirement, Self Insured, Small Group,  
Worksite Marketing

**CRAIG D. ZINSMEYER**

AMCORP  
941 Proton  
San Antonio, TX 78258  
210-490-7700 • FAX 210-490-3923  
Email: craigz@amcorpinc.com

**Texoma**  
Association of Health Underwriters

**JAY AWTREY RHU, LUTCF**

Allred-Thompson-Mason-Daugherty  
P.O. Box 1071  
Wichita Falls, TX 76307-1071  
940-723-0771 • FAX 940-761-3042  
Email: jaya@atmdinsurance.com

**ASHLEIGH BALLARD**

Assurant Employee Benefits  
2745 N. Dallas Pkwy., Suite 500  
Plano, TX 75093  
972-202-4169 • FAX 972-202-4667  
Email: Ashleigh.ballard@assurant.com

**DOUGLAS BOMER**

Whitmire & Whitmire Inc.  
1917 Victory Ave.  
Wichita Falls, TX 76301  
940-723-1491 • FAX 940-322-8899  
Email: doug@whitmireandwhitmire.com

**PHIL BROOKS CLU, CHFC**

Higginbotham Insurance Agency, Inc.  
P.O. Box 1071  
Wichita Falls, TX 76307-1071  
940-761-4555 • FAX 940-761-3042  
Email: pbrooks817@aol.com  
Areas of Practice: Financial/Estate Planning

**HARLAN T. CARDWELL**

P.O. Box 1415  
Vernon, TX 76385  
940-552-0331  
Email: cardwell@srcaccess.net

**JOVEDA CHESSER**

Allred-Thompson-Mason-Daugherty  
P.O. Box 1071  
Wichita Falls, TX 76307  
940-723-0771 • FAX 940-761-3042  
Email: jchesse@higginbotham.net

**WILLIAM DAVIS BS, MS**

Davis Insurance Agency  
117 E. Main St.  
Olney, TX 76374  
940-564-4116 • FAX 940-564-4117  
Email: healthavenueone@aol.com

**CHARLES DEAN**

Higginbotham Insurance Agency, Inc.  
P.O. Box 1071  
Wichita Falls, TX 76307  
940-723-0771  
Email: cdean@higginbotham.net

**DAVID L. FARABEE CLU, LUTCF**

Boley-Featherston, Huffman & Deal Ins  
P.O. Box 97513  
Wichita Falls, TX 76307-7513  
940-761-1136 • FAX 940-723-4652  
Email: dfarabee@bfinsurance.com

**KELLY D. FRISTOE LUTCF**

Financial Partners  
P.O. Box 4789  
Wichita Falls, TX 76308  
940-322-6277 • FAX 940-767-6101  
Email: kfristoe@wf.net  
Areas of Practice: Dental, Disability, Financial/Estate Planning,  
Individual, Life Insurance Planning, Large Group, Long Term Care,  
Managed Care, Medicare Supplement, Retirement, Self Insured,  
Small Group, TPA, Worksite Marketing

**DAVID N. GATELY CLU, CHFC, LUTCF**

New York Life Insurance  
900 Eighth St., Suite 1015  
Wichita Falls, TX 76301-6811  
940-761-5116 • FAX 940-761-5117  
Email: dgately@ft.newyorklife.com  
Areas of Practice: Individual, Life Insurance Planning, Large  
Group, Long Term Care, Managed Care, Medicare Supplement,  
Retirement, Self Insured, Small Group

**WHITNEE HARRIS**

Allred-Thompson-Mason-Daugherty  
P.O. Box 1071  
Wichita Falls, TX 76307  
940-723-0771 • FAX 940-761-3042  
Email: wstallcup@higginbotham.net

**JOHN P. HESTER LUTCF**

Hester Insurance Marketing Services, Inc.  
P.O. Box 3585  
719 Scott Ave., Suite 516  
Wichita Falls, TX 76301-0585  
940-767-6631  
Email: hims@nts-online.net  
Areas of Practice: Individual

**SHERRI L. HICKS LUTCF**

Higginbotham Insurance Agency, Inc.  
P.O. Box 1071  
Wichita Falls, TX 76307  
940-761-4555 • FAX 940-761-3042  
Email: shicks@atmdinsurance.com

**PAULA HOLSBERY**

Financial Partners  
807 8th St., Suite 300  
Wichita Falls, TX 76301  
940-322-6277 • FAX 940-767-6101  
Email: pholsberry@wf.net

**CAROL HUDAK**

P.O. Box 97513  
Wichita Falls, TX 76307  
940-766-6484 • FAX 940-766-6583  
Email: cah@nts-online.net

**CAROL HUTSON MHP**

Pond Insurance Agency LTD  
1401 Holliday, Suite 310  
Wichita Falls, TX 76301  
940-723-4567 x102 • FAX 940-723-4571  
Email: carol@piatx.com  
Areas of Practice: Dental, Individual, Managed Care, Medicare  
Supplement, Small Group, Worksite Marketing

**LINZA JONES**

Blue Cross Blue Shield  
901 S. Central Expy.  
Richardson, TX 75080  
972-855-9030 • FAX 972-855-9080  
Email: linza\_jones@bcbstx.com

**DANNY KETNER**

Whitmire & Whitmire  
503 Eight St.  
Wichita Falls, TX 76301  
940-723-1491 • FAX 940-322-8899  
Email: danny@whitmireandwhitmire.com

**MICHAEL J. MOORE FIC**

Colonial Life  
900 8th St., Suite 525  
Hamilton Building  
Wichita Falls, TX 76301  
940-322-4800 • FAX 940-322-4801  
Email: myagentmike@sbcglobal.net  
Areas of Practice: Disability, Individual, Life Insurance Planning,  
Large Group, Long Term Care, Self Insured, Small Group,  
Worksite Marketing

**HOWARD W. PENNINGTON LUTCF**

Universal Fidelity  
1907 Fillmore St.  
Wichita Falls, TX 76309-3943  
940-592-4071

**JIM B. PULLEY**

Insurance and Financial Services  
3415 McNeil Ave., Suite 102B  
Wichita Falls, TX 76308  
940-692-3999  
Email: jimpulley@sbcglobal.net

**MAC REID**

Mac Reid Financial Services  
3707 Maplewood Ave., Suite 200  
Wichita Falls, TX 76308-2126  
940-767-4567 • FAX 940-761-3580  
Email: macreidfinancial@sbcglobal.net

**WILLIAM G. ROGERS LUTCF**

Allred-Thompson-Mason-Daugherty  
P.O. Box 1071  
Wichita Falls, TX 76307  
940-761-3042 • FAX 940-761-3042  
Email: billyr@atmdinsurance.com

**MARY LOU SCHMIDT**

ATMD Insurance  
P.O. Box 1071  
Wichita Falls, TX 76307  
940-761-4555 • FAX 940-761-3042  
Email: mlschmidt@atmdinsurance.com

**GARY SILVERMAN MBA/CFP**

Personal Money Planning  
4245 Kemp Blvd., Suite 806  
Wichita Falls, TX 76308  
940-692-6885  
Email: Gary@PersonalMoneyPlanning.com  
Areas of Practice: Financial/Estate Planning

**BONNIE SMYTH**

Hester Insurance Marketing Service, Inc.  
P.O. Box 3585  
Wichita Falls, TX 76301  
940-767-6631 • FAX 940-767-6631  
Email: hims@nts-online.net

**JACKIE L. SPRAGINS RHU**

Higginbotham Insurance Agency, Inc.  
P.O. Box 1071  
Wichita Falls, TX 76307  
940-761-4555 • FAX 940-761-3042  
Email: jackies@atmdinsurance.com

**MORRIS STONE LUTCF**

Morris Stone State Farm Insurance  
2106 9th St.  
Wichita Falls, TX 76301  
940-322-2241 • FAX 940-766-2778  
Email: morris@morrisonstone.com

**MITCH TASKER LUTCF**

M & L Insurance  
P.O. Box 433  
719 Scott Ave., Suite 719  
Wichita Falls, TX 76307  
940-766-1312 • FAX 940-687-9009  
Email: mitch@mitchtaskerinsurance.com  
Areas of Practice: Individual, Life Insurance Planning, Long Term  
Care, Medicare Supplement, Small Group

**ANN TRAYWICK**

Pension Architects  
P.O. Box 97513  
Wichita Falls, TX 76307-7513  
940-766-6484  
Email: alt@nts-online.net

**JUDY WADE LTCIS**

Judy Wade & Associates  
3415 McNeil Ave., Suite 102A  
Wichita Falls, TX 76308-1514  
940-691-5885 • FAX 940-691-5995  
Email: jcwade1028@aol.com

**STUART WADE**

Judy Wade & Associates  
3415 McNeil Ave., Suite 102A  
Wichita Falls, TX 76308-1514  
940-691-5885 • FAX 940-691-5995  
Email: stuartwade@sbcglobal.net

**VALENTINE F. WALKUP**

Judy Wade & Associates  
3415 McNeil, Suite 102A  
Wichita Falls, TX 76308  
940-691-5885 • FAX 940-691-5995

**KRISTEN WHALEN**

Allred-Thompson-Mason-Daugherty Insurance  
P.O. Box 1071  
Wichita Falls, TX 76307  
940-761-4555 • FAX 940-761-3042  
Email: kristenw@atmdinsurance.com

**JIMMIE WHITMIRE, JR.**

Whitmire & Whitmire  
719 Scott, Suite 800  
Wichita Falls, TX 76301  
940-723-1491 • FAX 940-322-8899  
Email: jimmie@whitmireandwhitmire.com

**THOMAS R. WILSON**

Boley Featherston Insurance Agency  
701 Lamar  
Wichita Falls, TX 76301  
940-397-2717  
Email: tom.wilson@boleyfeatherston.com



**MILLIE WORLEY**

Colonial Life  
900 8th St., Suite 625  
Hamilton Building  
Wichita Falls, TX 76301  
940-322-4800 • FAX 940-322-4801  
Email: millieworley@yahoo.com  
Areas of Practice: Disability, Individual, Large Group, Long Term Care, Small Group, Worksite Marketing

**LUANN YARBERRY CIC, LUTCF, ACSR**

Higginbotham Insurance Agency, Inc.  
1300 10th St.  
Wichita Falls, TX 76301  
940-723-0771 • FAX 940-761-5280  
Email: luanny@atmdinsurance.com  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Managed Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**KRISTA ZIMPEL**

Higginbotham Insurance Agency, Inc.  
P.O. Box 1071  
Wichita Falls, TX 76307  
940-761-4555 • FAX 940-761-3042  
Email: kristaz@atmdinsurance.com

**West Texas  
Association of Health Underwriters**

**KEVIN AHALT**

Aetna  
4300 Centreway Place  
Arlington, TX 76018-1095  
817-637-9276 • FAX 860-975-0370  
Email: ahaltkm@aetna.com

**JANET ANSLEY**

Bethel & Associates Inc.  
3800 East 42nd, Suite 225  
Odessa, TX 79762-5941  
432-362-2216  
Email: janetansley@cableone.net  
Areas of Practice: Dental, Individual, Large Group, Medicare Supplement, Retirement, Small Group

**MICHAEL K AVERY**

ALJ Avery & Associates Inc.  
1015 N. Dixie  
Odessa, TX 79761-2805  
432-337-4344 • FAX 432-332-4344  
Email: mike@averygoodagent.com

**MICHAEL BOLDEN**

ALJ Avery & Associates  
3222 Tanglewood  
Odessa, TX 79762  
432-202-7727 • FAX 432-332-4344  
Email: michael@averygoodagent.com

**MORRIS BROOKS**

Brooks Financial Group  
24 Smith Rd., Suite 260  
Midland, TX 79705-4424  
915-520-5495 • FAX 915-520-8588  
Email: bfg1030@aol.com

**KENNETH DALE CONNALLY**

Connally Benefit Solutions  
P.O. Box 50517  
Midland, TX 79710  
432-617-3253 • FAX 432-684-7694  
Email: dale@connallybenefitsolutions.com

**DANIEL CORNELISON**

Dan Cornelison Agency  
130 Spring Park, Suite 102  
Midland, TX 79705  
432-682-8276 • FAX 432-682-8279  
Email: dcagency@sbcglobal.net

**DONNA COX**

Bethel & Associates  
3800 E. 42nd St., Suite 225  
Odessa, TX 79762  
432-362-2216 • FAX 432-362-3227  
Email: hobethel@cableone.net  
Areas of Practice: Dental, Individual, Large Group, Medicare Supplement, Small Group

**ALAN CRAWFORD**

Insurance One Management Inc.  
1309 W. Wall St.  
Midland, TX 79701  
432-687-0213 • FAX 432-687-4256  
Email: alanc@doncrawford.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Managed Care, Self Insured, Small Group, TPA, Worksite Marketing

**DONALD O. CRAWFORD**

Don Crawford & Associates  
1309 W. Wall St.  
Midland, TX 79701-6684  
915-687-0213 • FAX 915-687-4256

**CRAIG R. DAWSON**

Don Crawford & Associates  
1309 W. Wall St.  
Midland, TX 79701-6621  
432-687-0213 • FAX 432-687-4256  
Email: craigd@concrawford.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Managed Care, Self Insured, Small Group, TPA

**RONALD DILL**

Ron Dill Insurance Agency  
P.O. Box 1773  
Midland, TX 79702  
432-685-3571 • FAX 432-570-4094  
Email: rdill45@yahoo.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group

**BRYAN GARVIN**

Ashmore Associates Insurance Agency LLC  
110 W. Louisiana, Suite 310  
Midland, TX 79701  
432-620-8868 • FAX 432-620-8898  
Email: bgarvin@ashmoreassociates.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Small Group, Worksite Marketing

**JACQUI GARVIN**

Ashmore Associates Insurance Agency LLC  
110 W. Louisiana Ave., Suite 310  
Midland, TX 79701  
432-620-8868 • FAX 432-620-8898  
Email: jgarvin@ashmoreassociates.com

**T. CY GRIFFIN**

Doyle Morgan Insurance  
P.O. Box 1216  
Sonora, TX 76950  
325-387-3912 • FAX 325-387-3913  
Email: dtmi\_t.cy@sonorax.net  
Areas of Practice: Dental, Disability, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**JUDITH A. HAYES**

Hayes Insurance Services  
501 N. Lee  
Odessa, TX 79761  
432-333-1242 • FAX 432-333-1244  
Email: hayesins2@gmail.com

**TOMMY HIEBERT**

P.O. Box 61751  
San Angelo, TX 76906-1751  
325-947-6546 • FAX 325-947-6854  
Email: tommyhiebert@gmail.com

**JORGE HINOJOS**

The Agency  
P.O. Box 14487  
Odessa, TX 79768  
432-272-0767 • FAX 432-272-3920  
Email: jorgehinojos@grandecom.net  
Areas of Practice: Disability, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Self Insured

**RODNEY HURT**

Rodney Hurt Insurance Services  
P.O. Box 13567  
Odessa, TX 79768  
432-368-4275 • FAX 432-368-4276  
Email: rodneymhurt@yahoo.com

**HANNAH JACOBY**

Assurant  
3204 Seaboard  
Midland, TX 79705  
432-559-8320 • FAX 414-299-6410  
Email: hannah.jacoby@assurant.com  
Areas of Practice: Dental, Individual, Small Group

**TONY JONES**

J & S. Consultants  
1609 S. Harry Ave.  
Monahans, TX 79756  
800-579-3738 • FAX 432-943-6100  
Email: anthonyjones@sbcglobal.net

**ROKIE JUDD**

Brooks Financial Group  
24 Smith Rd., Suite 260  
Midland, TX 79705  
432-520-5495 • FAX 432-520-8588  
Email: rokie@brooks-financial.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group, Worksite Marketing

**BETH LEWIS**

Beth Lewis Insurance Agency  
P.O. Box 14372  
Odessa, TX 79768  
432-366-0000

**ROSA LINDSEY**

Rosa Lindsey Insurance  
3416 W. Wall St.  
Midland, TX 79701  
432-685-9244  
Email: rosa.lindsey@gmail.com

**CYNTHIA A. MAES LUTCF**

Morales & Maes Financial Services, Inc.  
2403 N. Big Spring  
Midland, TX 79705  
432-683-2194 • FAX 432-683-6355  
Email: cynthia@moralesinsurance.com

**PAUL MARTIN**

Martin & Herring Insurance  
201 S. Chadbourne St.  
San Angelo, TX 76903  
325-658-3099  
Email: paul@martin-herring.com

**LISA MASSEY PHR**

Allied North America Insurance Brokerage  
110 W. Louisiana, Suite 150  
Midland, TX 79707  
432-688-9811 • FAX 432-685-3654  
Email: lmassey@alliedna.com  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Self Insured, Small Group

**KELLY MCGUIRE**

West Texas Insurance Exchange Inc.  
1000 Maple  
Odessa, TX 79761  
432-333-4106 • FAX 432-333-6803  
Email: kelly@wtie.net  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**LINDA MORRIS**

Bogan Dunlap + Wood Ins. Agency  
4001 E. 42nd St., Suite 100  
Odessa, TX 79762  
432-632-8800 • FAX 432-362-8855  
Email: llmorris@bogandunlapwood.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group

**DANNY M. O'GRADY CLU**

O'Grady & Company  
P.O. Box 50757  
401 W. Texas, Suite 1004  
Midland, TX 79710-0757  
432-684-6516 • FAX 432-684-6616  
Email: Shamrock@ogradyc.com  
Areas of Practice: Disability, Life Insurance Planning, Long Term Care, Small Group

**DARA RUHNKE**

Bogan, Dunlap & Wood Insurance Agency  
4001 E. 42nd St., Suite 100  
Odessa, TX 79762  
432-362-8800  
Email: druhnke@bogandunlapwood.com  
Areas of Practice: Dental, Individual, Large Group, Long Term Care, Self Insured, Small Group

**LOUIS JOSEPH STALLINGS LUTCF**

P K Kelley Ins Agency LLC  
2854 W. Bearegard Ave.  
San Angelo, TX 76901  
325-224-8000 • FAX 325-223-8855  
Email: joe@pkkelleyins.com  
Areas of Practice: Dental, Disability, Financial/Estate Planning, Individual, Life Insurance Planning, Large Group, Long Term Care, Medicare Supplement, Retirement, Self Insured, Small Group, Worksite Marketing

**AMY WADDELL**

TTD Corp/Brooks Financial Group  
24 Smith Rd., Suite 260  
Midland, TX 79707  
432-520-5495 • FAX 432-520-8588  
Email: amy@brooks-financial.com  
Areas of Practice: Dental, Disability, Individual, Large Group, Long Term Care, Medicare Supplement, Self Insured, Small Group, TPA

**DAL WATSON MHP**

Allied North America Insurance Brokerage  
110 W. Louisiana, Suite 150  
Midland, TX 79707  
432-688-9802 • FAX 432-685-3654  
Email: dwatson@alliedna.com  
Areas of Practice: Dental, Disability, Large Group, Managed Care, Self Insured, Small Group

**BOBBY ZESCH CLU**

Zesch & Pickett Insurance  
P.O. Box 431  
San Angelo, TX 76902  
915-653-1448 • FAX 915-655-7245  
Email: bobbyz@zeschandpickett.com



# Alphabetical Index of Membership

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Allen, Cannon ..... 39	Bedrossian, Moses ..... 25	Brown, Sandra ..... 11	Chapman LUTCF, Ken ..... 5	Crissey CLU, ChFC, RFC, Howard Drake ..... 11
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Ana Smith-Daley, Deputy Commissioner, Life/Health Division  
512-322-3401 [lifehealth@tdi.state.tx.us](mailto:lifehealth@tdi.state.tx.us)





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1990	Edna Kern, CLU, ChFC, RHU, LUTCF	2001	Kenneth F. Martin, RHU
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1992	Robert G. Campbell, Jr.	2003	Caroline Hesseltine
1993	Shirley Hutzler	2004	Jim Smith
1994	Thomas M. Schilling, RHU, CSA, CLTC	2005	Trei Wild
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1996	Phillip von Stephens, RHU	2007	David Prewitt, LUTCF, REBC, RHU, CSA
1997	Andrew Wolfson	2008	Janet Trautwein
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# our fears

**Your contacts for groups of 50+:**

Craig Miller – Austin  
Jacqueline St. Hilaire – Dallas  
Don Josephson – San Antonio  
Nelson Armstrong – Houston  
Gentry Talley – West Texas

**Your contacts for groups under 50:**

Renee Kelly – Austin  
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**Texas Sales Support Team:**

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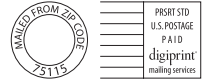
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