

Association for Healthcare Human Resources Administrators

PRESENTS

Health, Life and Disability Insurance: The Challenges and the Pitfalls

**Due to a large number of conflicts with the originally scheduled date of this educational session, we *have changed the date* to:

When: **Friday, November 18, 2005**

Where: Greater New York Hospital Association
555 West 57th Street, 15th floor-Board Room

Time: 8:30 a.m. to 9:00 a.m. Registration and Continental Breakfast
9:00 a.m. to 11:00 a.m. Program

Fee: AHHRA Members –No Charge
Non-Members - \$35

Presenter: ***Ms. Bonny Rafel, Esq.***

Ms. Rafel is a highly regarded nationally recognized litigator, representing consumers in life and disability cases in New Jersey, New York and many other states.

Your employee has become disabled; Now what? As disability costs continue to challenge many individuals and organizations, your response to this question impacts your employees and your employer. Ms Rafel will provide you with some effective solutions on: How to impact the Disability Decision in a Positive Way; What to Do and Don't do when Interacting with an Insurance Company On a Claim; What types of Disability Coverage are available, Own Occupation vs. Any Occupation?

She will also share her expertise regarding what is next for the disability insurance industry, and what HR should now about life insurance coverage issues. Please join us for an excellent session that will provide you with some tools that will positively impact your organization.

AHHRA Members can fax completed form to: 631-864-8397, non-members complete this form and return, **with payment**, to AHHRA, 30 Jericho Turnpike, #168, Commack, NY 11725.

Please duplicate form for additional registrants.

Name: _____ Title: _____

Organization: _____ Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

AHHRA Member: Yes _____ No _____

Guest: _____ Title: _____

Organization: _____ Email: _____

(duplicate form for additional registrants.)