

**MAY 28, 2015 NEWSLETTER**

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**THIS WEEK:**

The next regular meeting of the Tri-Valley Executives' Association will be on **June 4<sup>th</sup>** here at Vic's All-Star Kitchen at 7:00am.

GREETERS will be **Dave Jones** of Tiger Carpet Cleaning and **Thomas Tong** of Thomas Watch Repair.

The TWO TRUTHS will be given by **Dave Jones** of Tiger Carpet Cleaning.

**Allen Eddy** of Cal Coast/Bonney Plumbing will give his CLASSIFICATION.

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**THE WEEKLY "POT" REPORT:**

TVEA's 50/50 raffle is at \$67 with 6 white marbles (\$5), 2 blue marbles (\$10) and 1 red marble (the Pot).

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**UPCOMING:**

June 11 – DISCUSSION

June 18 – **ROAD SHOW:** at **Custom Exteriors**

June 25 – **Dave Cherry**, Big O Tires

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**[FORMER] MEMBER NEWS:**

For those of you who've been in the group for a while, you will probably remember **Beverly Hoey**, Estate Planning Attorney. She passed away after losing her battle with cancer on May 18<sup>th</sup>.

**Mary Tuttle**, who did direct mail advertising, is still very active in the community, and won Danville's Citizen of the Year in 2014. Lookout; she's still driving herself.

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**CLASSIFICATION:**

**Mark Caufield** was born in Hayward, California and moved to Pleasanton when he was 2 years old. He

has one sister and two brothers of which one is his identical twin (their parents couldn't even tell them apart).

His father worked for GM in Fremont, but when Mark was in 8<sup>th</sup> grade, they closed the facility and laid off the employees. To make ends meet his dad drove a gravel truck, so when he got a call back from GM to relocate to their facility in Wisconsin, it wasn't a difficult decision.

Growing up in the Tri-Valley, Mark got to know the family that owned the Las Positas Golf course, and golf became a passion. When they moved to Wisconsin, they were fortunate enough to buy a house (only 1 of 2) that was right on the golf course. With not much else to do, Mark and his brothers played a lot of golf – 54 holes a day until winter, when they'd switch to practicing their drives using a net that their dad built in the garage.

Two colleges offered a degree in professional golf management. He chose Ferris State in Michigan, while his brother went to Mississippi State, the other golf school. Quickly tiring of Michigan weather, he transferred to Mississippi State. In Mississippi Mark learned the valuable skill of dealing with different people with diverse backgrounds and different values.

As graduation approached, Mark attended a job fair at which many companies from the golf industry were recruiting. He was offered a job with Marriott at his choice of course locations. On the list was Blackhawk Country Club, which he recognized from his time spent in Pleasanton. When he graduated in 1993, he moved in with friends and started at BCC as a cart boy. By 1996 he was the director of golf. He worked with some great people that taught him to how to teach golf, and became one of the most seasoned golf pros.

In 2009 the industry suffered and wages were lowered. He felt that it was time to re-evaluate his career. A couple of golf clients offered job evaluation services, a benefit he gladly accepted. Through the evaluation process, it was recommended that he work in relationship sales. One industry that fell into that category was insurance. He looked a few firms and chose Cook, Disharoon and Greathouse. It is a job that he quickly came to love.

He still loves golf and volunteers with the 1<sup>st</sup> Tee program, helping disadvantaged children learn life skills through golf. He lives in San Ramon with his wife of 1 year, Sabrina, who teaches 3<sup>rd</sup> grade at Valley View in Pleasanton, and his two children ages 14 and 12 from his previous marriage.

Mark's work focus is the rapidly changing Benefit Insurance, which offers group and individuals vision, dental and health insurance.

Health insurance in California has changed a lot in the past year and will probably continue to change in the foreseeable future. The original thought was that small group health insurance would go away; when the new plans were rolled out, it became apparent that wouldn't happen.

CDG Insurance offers the Covered California plans, but it's not working well because of provider communication issues. This led a new private exchange to be formed called California Choice. However, most employers are going directly to providers, rather than through the exchange.

With the new exchange, employers can determine what carriers they want to offer and how much they will contribute to the employee plan, which could be a flat dollar amount or a percentage of their coverage cost. Many employers have been grandfathered (plans prior to 2010) or grandmothers (plans implemented 2010-2014). If you are one of these employers and have older employees (which are less expensive under the new plans), it may be worth looking to see if there is a better plan with the new exchange. If you have younger employees, you'd likely be better off staying with your current carrier.

You are required to notify your employees in writing if you have a grandfathered or grandmothers plan. You must also notify your employees of the existence of Covered California. If your employee has medical coverage through their spouse, there is a form that must be completed. The waiting period for providing coverage used to be 60 days, but has been increased to 90 days + an orientation period.

There is a tax credit for some small businesses (less than 10% qualify), but the calculation is so complicated and the credit so insignificant, that it is not worth applying for.

A good referral for Mark is anyone that is complaining about their coverage, whether it be an employer or an employee. He is happy to go in and talk to both to explain, sort out and choose coverage that would be right for their company. Every plan is so specific to each group based on census, i.e. age, taxes, etc.

If you're interested in having your plan evaluated or you know someone who needs help navigating this complicated employer requirement, call Mark Caufield of Cook, Disharoon and Greathouse, Inc. 925-570-8566 [mcaufield@cdginsurance.com](mailto:mcaufield@cdginsurance.com).

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