



This Issue of the NABIP-NJ
News is sponsored by



Membership Update

NABIP-NJ is pleased to welcome the following new and returning members:

John Charneski

Norman Chevin

Lindsey Cowperthwait

April 2025



NABIP New Jersey Annual Conference



**May 5-7,
2025**
Caesars,
Atlantic City, NJ

NABIP-NJ 2025 Conference

May 5-7

Register Now!

Early Bird Deadline is April 11!

Save \$30!

The NABIP-NJ Annual Conference Committee, under the leadership of Conference Chair **Jim Lardiere**, is planning this year's not-to-miss event for May 5-7 at an exciting new location: Caesars Resort in Atlantic City. Get ready for an informative, fun and exciting conference, featuring CE courses, exhibitors, parties, prizes and some new twists.

Sponsors and Exhibitors: Don't miss out on the opportunity to have your name shine in front of 600 industry professionals!

It all starts out with a round of golf on Monday, May 5 at the Seaview Dolce. Click [HERE](#) to register for the golf outing.

For those coming for education, six CE credits will be offered on Monday from 10 a.m. – 4 p.m., beginning with a three-credit Ethics course. Three credits will be offered on Tuesday and an additional two credits will be offered on Wednesday morning from 9-11 a.m. It all adds up to a total of 11 CE credits available this year! Click [HERE](#) for a full schedule.

On Monday, when CEs are over and the golfers are

Daria DeMartino

Rana Imran

Ashley Karwasinski

Gene Koster

Tara Marcus

Timothy McAneney

Matthew Presutti

Gabriela Risteski

Jackie Thompson

We look forward to seeing all of you at future events!

Members - let's not stop here. Join us in our recruiting efforts as often as you can.

Joining NABIP-NJ is simple! Non-members (Future Members) can click [HERE](#) to join online or click [HERE](#) for a membership application to email or fax.

Just a few hours of active membership each month could earn you unlimited rewards in growing your client base and keeping them well-informed!

Contact your local chapter president to learn what NABIP-NJ can do for you.

Professional Designations

NABIP offers coursework to achieve the following designations. Click [HERE](#) or the links below for information on each individual designation:

- [Registered Employee Benefits Consultant \(REBC\) Designation](#)
- [Medicare Advantage Certification](#)

back, don't miss the welcome reception with complimentary cocktails, great food and your first glimpse at the extensive exhibit hall - bigger and better than ever! This year's cocktail party is from 4-6 p.m. so that private, company dinners can take place after exhibitor hours.

Tuesday, May 6 will be action-packed, beginning with the general session honoring our 2025 Lou Mattei award winner, as well as state and local award winners. Don't miss our keynote speaker, **Andy Neary**, speaker, author, podcast host and coach to the insurance industry. New this year, there will be a Healthcare Panel Discussion including **Patrick Ahearn**, Community Medical Center, **Kevin Joyce**, Atlantic Health Systems and **Dr. Kenneth Sable**, Hackensack Meridian Health.

After our morning speakers, the exhibit hall will reopen for a delicious buffet lunch and plenty of opportunities to visit your favorite vendors and meet some new ones.

Be sure to catch our annual wellness event. This year we are hosting the Boardwalk Empire Challenge where attendees can get some fresh air while they run, walk or stretch at the boardwalk. The event is on Tuesday afternoon from 4:30-5:30 p.m. If you are interested, be sure to email us with the subject "Boardwalk Empire Challenge" and give us your t-shirt size.

The early bird deadline for the conference is approaching quickly. If you register by April 11, full conference admission is just \$195 for members and \$235 for non-members. After April 11, prices will go up by \$30, so don't miss your opportunity to save! Click [HERE](#) to register NOW!

If you've never attended the conference before, join us at a special discounted price for first-time attendees. Before April 11, the cost is just \$95 for first-time member attendees and \$135 for first-time non-member attendees. After the early bird deadline, it will be \$125 for members and \$165 for non-members. If you've never attended the conference, call conference HQ at 908-349-0789 today to claim your unbeatable discount! Ask for Andrea; she is eagerly awaiting your call.

As an added bonus, included in your registration fees, we are pleased to put you on the guest list for the NABIP-NJ Party at the Wild Wild West Casino on Tuesday night from 6:30-10 p.m., where we are looking forward to featuring the live music of Nick Ryan and the Mess once again. You will be treated like a VIP at the event featuring incredible music, food and yet another open bar.

Don't miss a minute of this! For sponsorship opportunities or any questions, contact the association management office at 908-349-0789 or info@nabip-nj.org.

NABIP-NJ Advocacy Wins Big in D.C



NABIP's recent Capitol Conference in Washington, D.C. proved incredibly fruitful, demonstrating the power of persistent advocacy and the importance of every meeting. Members **Tamalyn Wandler** (NABIP-SJ Leg Chair), **Alison Hummel**, and **Annette Festa** met with **Carly McIntyre**, legislative aide to **Rep. Donald Norcross (NJ-01)**, and their dedication paid off in a significant way.

The team presented key talking points from our national NABIP legislative team, with a primary focus on garnering support for the reintroduction of the Medicare Enrollment Protection Act. This crucial piece of legislation includes making COBRA creditable coverage.

Impressed by the team's passionate advocacy and the merits of the Medicare Enrollment Protection Act, Ms. McIntyre took their concerns directly to Congressman Norcross.

And here's the exciting news: Congressman Norcross has signed on as a co-sponsor of the reintroduction of the Medicare Enrollment Protection Act! This victory is a direct result of our members' hard work and Ms. McIntyre's advocacy. **Michael Andel**, NABIP's VP of Congressional Affairs, personally thanked Congressman Norcross for his support.

For years, we've heard members express frustration at "only" meeting with legislative aides. However, when we present well-researched, bipartisan issues with passion and clarity, we can make a real difference.

This achievement should serve as a powerful reminder that our voices matter. Our annual trip to Washington, D.C. was undeniably worthwhile, and this win underscores the impact we can have when we work together. Let's celebrate this success and continue to advocate for policies that benefit our members and the communities we serve. A sincere thank you to Tamalyn, Alison, Annette, and Michael for their dedication and to Congressman Norcross for his support!

NABIP-NJ Annual Golf Outing



Monday, May 5, 2025 • 9 am Shotgun Start
— Seaview Dolce, Galloway, NJ —

Don't Miss Out!

Spotlight on Michelle Ludwig



This month we are spotlighting **Michelle Ludwig**, a Senior Sales Executive at Oscar Health for the past seven years.

Michelle was born and raised in Long Island. She still lives there today, despite the far drive to New Jersey.

Growing up, she admired her mom's work in the insurance industry, which inspired her own career choice.

"My mom was a carrier rep, turned GA rep, turned broker," Michelle said. "It was a pleasure seeing her passion for the industry she was in." Right out of college, Michelle started as an ancillary rep at UnitedHealthcare. After working as an ancillary rep for many years at various companies, Michelle moved to Oscar, where she currently works, as a Senior Sales Executive

Now, in her position at Oscar Health, she works to bring the company's health insurance to the New Jersey and New York markets.

"Getting involved in NABIP-NJ was the right way for me to increase our exposure to the broker community," Michelle said. "While Oscar has had an individual product in northern New Jersey for several years now, 2025 is the first time Southern New Jersey residents will be able to enroll in Oscar."

Michelle plans to stay very active in NABIP-NJ over the next year; as it has become a key priority for her. "I will continue to educate the market on ICHRA and Oscar through my work with NABIP-NJ throughout the state and I am looking forward to meeting more brokers and members in South NJ that have yet to experience our product"

To young brokers, Michelle encourages keeping a positive mindset. "It is surprisingly a very fun industry! And it has many different avenues and ways you can grow," she said. "I truly recommend that you get involved with NABIP-NJ. It's a great way to expand your network, all while staying informed on everything that's happening."

What is something we don't know about Michelle?

"Outside of work I have my hands full with my 10-year-old daughter, Ryan, who is involved in every single activity and sport that there is," Michelle said. She also has a four-year-old boy named Roman, who, she told us, "recently has been getting in trouble at Pre-K for eating the other kids' lunches."

Totally understand; peanut butter and banana is a delicacy.

NABIP-NJ Volunteers at Local Food Bank

NABIP-NJ & the NJ local chapters volunteered their time at the food bank.
Thank you so much for serving our communities!



NABIP-NJ Meets with Congressman

Toby Stark met with **Assembly Speaker Craig Coughlin** about ACA subsidies and their potential sunset at the end of 2025 as well as the current success of the individual marketplace in NJ.



Chapter Reports

South Chapter

National Association of Benefits and Insurance Professionals

Southern New Jersey Chapter



Last month, the South Chapter hosted a March Madness Ancillary Panel which was expertly moderated by Kistler Tiffany Benefits' very own **Tom Shank**. The panel provided

valuable insights on ancillary benefits as they relate to group benefits. From dental and vision to disability and life insurance, experts shared key trends, best practices, and strategies to help brokers and employers maximize their benefit offerings.

“Thank you to Tom for compiling our panel of experts,” South Chapter President **Jessica Jones** said. “This was a very informative meeting which enhanced our members’ knowledge about ancillary benefits.”

Looking ahead to April 15, the South Chapter has another exciting day planned with speaker **Scott Wham** from Kistler Tiffany Benefits at the Ramblewood Country Club in Mt. Laurel.

The cost is \$20 for members, \$40 for non-members.

For more information and registration, please click [HERE](#)



Coastal Chapter

National Association of Benefits and Insurance Professionals

Coastal New Jersey Chapter



On March 19, the Coastal Chapter hosted a 2-credit CE course at Jumping Brook Country Club from 8:30 – 11 a.m. The course, *FMLA and ADA*, was presented by **Elizabeth Maglione**, NY Life Insurance Co.

“This is a crucial topic that our members are grateful to have learned more about,” Coastal Chapter President **Jena Brenner** said. “Thanks to Elizabeth for taking time to speak to us.”

On April 9, the Coastal Chapter will host its 10th Annual WOW meeting featuring keynote speaker, **Scott Bliss**, CEO of Maximum Performance Management. This year, the meeting will navigate the ever-changing and repeating landscape of government and the industry.

The cost is \$50 for members and \$75 for non-members.

For more information and registration, please click [HERE](#)



Central Chapter

National Association of Benefits and Insurance Professionals

Central New Jersey Chapter



In March, the Central Jersey Chapter hosted its March Madness meeting which featured a variety of speakers including **Joe Torella**, **Michael Morea, Esq.**, **Michelle Schaap, Esq.**, **Joan Fusco** and **Staci Grant**. The meeting featured a 1-credit CE course on Reference-Based Pricing, taught by **Joe Torella**.

"Thanks to all the speakers who participated in this informative event," Central Chapter President **Melissa Vanduyne** said. "And a big congrats to **Joe Torella** for receiving the NABIP Central NJ Hall of Fame Honoree award!"

On April 10, the Chapter will host a 2-credit CE course at the Holiday Inn in Clark. The course, *Employee Leave Considerations*, taught by **Julie Malandro** from Principal will discuss the reasons employees take leave and how group benefits and leave policies work together. Hot breakfast will be served.

The cost is \$20 for members and \$40 for non-members.

For more information and registration, please click [HERE](#)



Northern Chapter



The North Chapter's March meeting featured a 2-credit CE course and lunch at the Cloverleaf Tavern. The CE, *Use of Technology for Better Decisions At Innovations in Benefits*, was taught by **Colleen Patterson** of Savoy.

"It was great seeing everyone at the meeting," North Chapter President **Frank Basile** said. "Thanks to Colleen for the interesting presentation which helped make this meeting a success."



Coming up on April 8, the North Chapter will host an informative alternative carrier panel at the Westin Governor Morris. Learn about alternative strategies, ways to get new large group clients, find solutions for a challenging renewal plus much more!

The cost is \$20 for members and \$40 for non-members.

For more information and registration, please click [HERE](#)



What is LPRT?

NABIP's Leading Producer Round Table (LPRT) encourages excellence among its members by recognizing their sales achievement.

LPRT members demonstrate exceptional professional knowledge and outstanding client service. NABIP formed the Leading Producer Round Table in 1942 to recognize the successful underwriters of accident and health insurance. Today, NABIP and the LPRT Committee are committed to making LPRT the premier program for top health, disability long-term care and worksite marketing insurance producers, carrier representatives, carrier management and general agency/agency managers.

To qualify for LPRT, you must be actively employed in the health insurance industry and make positive contributions in your professional endeavors. For more information visit www.nabip.org.

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