

# CLIENT UPDATE

## BUILDING ON A SOLID FOUNDATION

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Now that you've got your basic benefits package together, and things are going well, it is time to think about adding on. (If you're not a client of Midwest Group Benefits and would like your basic benefits package to be working for you, call us!)

This issue of the *Client Update* deals with several add-on products that might be useful to your company. They won't add a lot of cost, but you'll see the benefits add up!



Mark your Calendars for the 6th annual Midwest Group Benefits Golf Outing!

July, 20th, 2006

Oneota Golf and Country Club  
Decorah, Iowa

This year we are looking forward to a great day of golf and fellowship, and raising money for charity.

For more information,  
contact Andrea Wilkerson at  
[awilkerson@midwestbenefits.com](mailto:awilkerson@midwestbenefits.com).

### Referrals

We believe our firm is the most professional provider of employee benefits programs in the business. Our knowledge, ability and service are second to none. Our best new clients are those referred by you. If you know someone that might use our services call us or tell them to call us. It's as simple as 800/344-3766.

Thank you,

Rock Tuchek, President

## WORLD DOC

WorldDoc is an on-line health management system, newly available to Midwest Group Benefits clients. WorldDoc allows employees to:

- Assess health and detect risks.
- Evaluate illness/pain and possible treatments.
- Learn when self-care options are safe and when a doctor is needed.

Doctors from over twenty specialties share their knowledge. Over 2000 pages of information are available.

Once an employer group has activated WorldDoc, employees create their own log-in. They can then track their health information, determine their "health age" (as opposed to their actual age), research specific diseases, locate pharmacies and learn the latest health news. Special sections of the site allow users to set up dependents and track their information as well.

WorldDoc is not a substitute for a doctor. Rather, it is an easy, interactive way for your employees to manage their health care. Long-term, your health care costs could even be reduced through better informed participants! For a demo of WorldDoc, contact Loren Kiel at [mbi@midwestbenefits.com](mailto:mbi@midwestbenefits.com).

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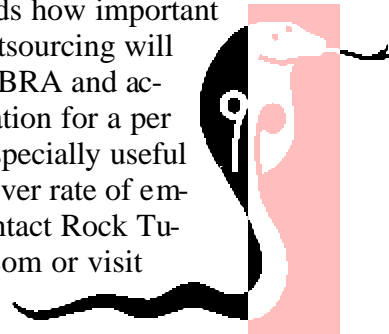
We're on the web!  
[www.midwestbenefits.com](http://www.midwestbenefits.com)



**Midwest Group Benefits**  
"specializing in employee benefits"

## COBRA OUTSOURCING

Midwest Group Benefits has developed a relationship with COBRA Outsourcing Company to provide top-quality COBRA administration for our clients. MGB does not do COBRA administration, but understands how important it is to our customers. COBRA Outsourcing will take over full administration of COBRA and accept full liability for that administration for a per employee per month fee. This is especially useful to companies that have a high turnover rate of employees. For more information, contact Rock Tucheck at [rtuchek@midwestbenefits.com](mailto:rtuchek@midwestbenefits.com) or visit [www.cobraoutsourcing.com](http://www.cobraoutsourcing.com).



## NAVIGATOR MD



Every year when it comes time to review your health benefits package, there are questions. What if we changed the deductible? What if the out-of-pocket was less? Midwest Group Benefits has years of experience in answering those questions, and is happy to bring to our clients a new tool that will assist with the decision-making process. Navigator MD allows current clients to see 'what if' situations based on actual claims experience. For example, find out what the cost to your plan would have been if the deductible was different. Then, use that information to make good decisions about the upcoming year. For more information, contact Rock Tucheck at [rtuchek@midwestbenefits.com](mailto:rtuchek@midwestbenefits.com).

## MEET THE STAFF: BRENDA KIRKEBY

I have been employed with Midwest Group Benefits for 15 years and am currently the Business Manager. I was originally hired as an assistant to the securities and investment area. My responsibilities evolved rapidly when our focus moved toward employee benefits. As the company continued to grow, I progressed into the finance area of the business and am also in charge of administration functions for our self-funded clients. I feel very fortunate to have had the opportunity to learn, grow and mature within such a progressive organization.

On a personal note, I like to read, camp, spend time outdoors, travel and spend time with friends and family. My husband and I live on a small acreage 2 miles west of Frankville. My husband, Mark, is a carpenter and we have enjoyed remodeling our home together, landscaping and planting trees. We share our home with a 13 year old Pug, Otis and we have 3 other dogs (and a cat that adopted us) that we share the outdoors with!