



MIDWEST BENEFITS, INC.

GROUP BENEFITS CONSULTANTS, INC.

“Specializing in employee benefits”

Greetings!

March 21, 2003

This is the second client update on health care and the actions we are taking.

Taking Care – There are a multitude of areas that we address in our ongoing efforts to keep your health plan costs in control. We have available a supply of books called “Taking Care”. These books offer medical advice on prevention, first aid, symptoms, and coping with illness. They can be valuable to your employees for better health and to your plan for lower cost. If you have not yet ordered any and would like to, call Jeanette. Our cost and yours, shipped, is \$5.00.

ABF – You may have noticed an improvement in your benefit statements. We have partnered with Advanced Business Fulfillment (ABF) to provide mail and printing consolidation services. The largest organization of this type in the United States, ABF brings us the latest in automated benefit statement and check delivery. ABF is HIPAA compliant.

Prescription and Other Discounts – You probably have many retirees or other individuals you know that must pay full price for prescriptions-unlike the people on your health plan. We have put together a program that provides these discounts along with discount on eye wear, hearing aids, chiropractic care, diabetes supplies, and dental at some providers. Also, included is a 24-hour Nurseline service. All of this is available at a nominal cost. If you would like a supply of brochures to distribute, as a favor, please call Jeanette at our office. Many people could save a considerable amount of money.

Midwest Benefits Change – I, as the company owner, place a very high priority on developing and maintaining longstanding, even permanent relationships with our clients. It is with much pleasure that I announce that we have made arrangements for our business to continue indefinitely. Rock Tuchek, who has been here 10+ years, has purchased the company. This arrangement is an extremely positive move for me, as it eliminates my concern over what to do with the business if I could no longer continue. As you know, none of us are getting any younger. With that load lifted, I will now be able to dedicate myself full time to the business of managing your benefits programs. I fully intend to remain on as a key employee for up to the next 15 years, which will make me 60. (Maybe I’m a little off on that calculation!) I can tell you this is a great positive for everyone. I know Rock is also excited about this change and that he, too, wants to continue to provide the best service and administration possible. If you have any questions, or would like to talk to Rock or myself about this, please feel free to contact us at our office.

1111 Montgomery St., Suite A, P.O. Box 408, Decorah, IA 52101
Phone (563)382-9611 (563)382-9613 Toll Free - (800)344-3766
e-mail mbi@midwestbenefits.com