



# MIDWEST GROUP BENEFITS, INC.

*“Specializing in employee benefits”*

Greetings!

May 13, 2003

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

**Midwest Group Benefits** – For many years, (next year will be my 20<sup>th</sup>), we have operated two companies; Midwest Benefits, Inc. and Group Benefits Consultants, Inc. The first did the quoting of insurance and the second was the administration side for medical, dental, flex and retirement plans. The different names have caused confusion for many people, therefore, I am pleased to tell you that the operations of both companies are now under one company name: Midwest Group Benefits. In time, as our existing supplies are used up, all of our information will bear that name. Don't be concerned – same people, same service, simpler name.

**Website** – Around June 1<sup>st</sup>, our new website will be operational. On the site will be a host of useful information for you and your employees. For medical and dental plans you will be able to check benefits, eligibility, claims and provider information. Employees can look at benefits, their own claims history and the current status of a claim. The same will be true for flex plans, which will also show the balance of their account. For retirement plans, participants can check their accounts and make investment changes. All of this will entail password protection on a VPN (Virtual Private Network). Finally, anyone can e-mail information or requests to us including health care providers. What a wonderful tool to make benefits easier and better for all involved.

**HIPAA** – I just have to keep bringing up HIPAA. All self-funded clients, vendors, and agents have received and acknowledged the required forms to implement the HIPAA process. Each client has an Amendment to Plan Document and a Notice of Privacy Practices. Those two items should be distributed by electronic or paper notification to employees. If electronic, notify employees how to obtain it and that a paper copy is available. We will start to put those items in new employee packets so that they are up to date.

**Annual Golf Outing** – Our annual Golf Outing and Customer Appreciation Day is set for July 15<sup>th</sup>. This year the event will be held at the South Winneshiek Golf and Country Club. Mark your calendars now for a day of golf and/or an evening reception and dinner. As usual, we will have great prizes and fun. An invitation will go out at the end of May. Call Jim Tacke if you have any questions.

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