

# CLIENT UPDATE

INSIDE THIS ISSUE:

<i>Individual Needs</i>	1
<i>Golf Outing</i>	1
<i>Individual Needs, cont.</i>	2
<i>Meet the Staff</i>	2
<i>SPBA Update</i>	2

## MEETING YOUR INDIVIDUAL NEEDS

In addition to providing companies with a full range of benefit options, Midwest Group Benefits is also available to assist individuals with their short and long-term insurance needs. Short-term policies can be useful in a variety of situations. Perhaps a dependent has reached the limiting age on a parent's plan and has not yet obtained coverage through their own employer. Maybe an employee needs short-term coverage during the waiting period on a company plan. No matter the reason, Midwest Group Benefits is available to help. We are pleased to offer a new section on our website where you can get a quote and apply for coverage through Golden Rule, a United Healthcare

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### Referrals

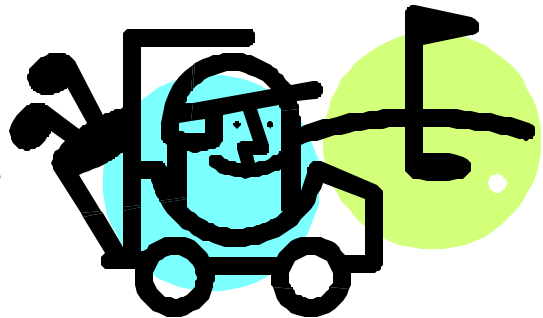
We believe our firm is the most professional provider of employee benefits programs in the business. Our knowledge, ability and service are second to none. Our best new clients are those referred by you. If you know someone that might use our services call us or tell them to call us. It's as simple as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

Thank you,

Rock Tuchek, President

## MGB GOLF OUTING INVITATION

Please join us for the Sixth Annual Midwest Group Benefits Golf Outing on July 20th, 2006. This year's event will be held at the beautiful 18-hole Oneota Golf and Country Club in Decorah. In addition to providing a fun day and a chance for our clients and vendors to get together, this year we are also raising money for charity. This first year, the charities we're working with are the American Red Cross Tri-County Unit and Northeast Iowa Community Action



- When: July 20th, 2006  
12:30 PM shotgun tee time  
5:00 PM social hour and dinner
- Where: Oneota Golf and Country Club  
1714 Golf Road  
Decorah, IA 52101
- Entry Fee: \$40 per golfer

If you would like more information on joining us for the day or making a donation to help make the event a success, contact Andrea Wilkerson at [awilkerson@midwestbenefits.com](mailto:awilkerson@midwestbenefits.com) or call 563/382-9611.

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



## INDIVIDUAL NEEDS, CONTINUED

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Company. In just a few short minutes, you can have health insurance quotes on a variety of plans. If you find one you like, you can apply online.

Another individual need that Midwest Group Benefits can assist with is planning for Medicare Supplements and Medicare Part D plans. If you are currently a client, we can answer questions regarding your current pharmacy plan, and whether or not it meets creditable coverage standards. This, in turn, can help answer questions for your employees regarding their potential need for additional coverages.

If you have any questions about individual products, please contact Jeanette Ruegnitz at [jruegnitz@midwestbenefits.com](mailto:jruegnitz@midwestbenefits.com) or Rock Tucheck at [rtucheck@midwestbenefits.com](mailto:rtucheck@midwestbenefits.com).

## MEET THE STAFF: ROCK TUCHEK

I have been with Midwest Group Benefits for thirteen years. Three years ago I became the Owner and President, after purchasing the company from Loren Kiel. Over the years I have been involved in every aspect of Midwest Group Benefits, working in every capacity to help the furtherance of the company. I am very fortunate to have a superb staff to assist with that objective.

Personally, I relish the outdoors, taking my dogs (two yellow labs, Brody and Luke, and an eight month old golden retriever, Kenzi) for truck rides and laboring over my oversized yard. My wife Krista, is a pre-school teacher for the Howard-Winneshiek School District. We have two children, Kayley age ten and Konner age five, and live on an acreage north of Ridgeway.

## SPBA UPDATE

Rock Tucheck and Rachel Narum recently attended the SPBA (Society of Professional Benefit Administrators) Spring Meeting in Washington, D.C. The Spring Meeting in Washington revolves around compliance matters with speakers from various branches of government; Department of Labor, National Center for Health Statistics, CMS, IRS and Department of Treasury. Notable this year was Roy Ranthum, the President's Special Assistant. The focus of his presentation was the Administration's latest initiatives, as well as long-term intentions in health care policy, including efforts toward pricing transparency and the expansion of Health Savings Accounts.