

# Client Update

Issue 10

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MIDWEST GROUP  
BENEFITS, INC.

## SPBA (Society of Professional Benefit Administrators)

Three members of our staff recently attended the SPBA Fall Conference in Seattle, Washington. The SPBA is a professional organization that we belong to whose members consist of Third Party Administrators. The SPBA acts as a clearinghouse. It allows SPBA members, partners in employee benefits and government officials to share their insights and experiences. It is a joint venture in which all parties can speak candidly about current issues in the Health Care arena.

with a panel discussion of SPBA members. A training session of the Final COBRA Notice Rules addressed the changes needed in COBRA notices and COBRA administrative procedures in preparation for the January 1, 2005 calendar plan year effective date. A number of workshops allowed for open discussion on a range of matters: Stop-Loss, Marketing, Claim Processing, Privacy as it relates to the use of Social Security Numbers and TPA Operations and Administration issues. As always, the most valuable benefit of attending was the networking with other employee benefit administrators.



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The fall conference covered a variety of "hot" topics in the benefits area, Health Savings Accounts (HSAs) being the most examined issue. The nuts and bolts of the IRS's regulations and compliance matters were presented by benefits attorneys along

### 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,  
Loren Kiel

## Disease Management Services



ENCOMPASS' Disease Management are population-based programs focusing on patients with one or more of four main diagnoses without extensive utilization:

- Cardiac (Congestive Heart Failure [CHF] and Coronary Artery Disease [CAD])
- Chronic Obstructive Pulmonary Disease (COPD)
- Asthma
- Diabetes

Claims data is used to identify persons with these disease states. Identified persons are also stratified by risk and managed according to those risk assessment factors.

- Persons at moderate to high risk are reassessed bi-annually and re-stratified according to their updated information.
- Persons at significantly high risk are referred to the Chronic Disease Management program.
- Persons at low risk are sent a letter and educational mailings.

All program participants are assigned a nurse coordinator who they may contact at any point to answer questions and provide assistance.

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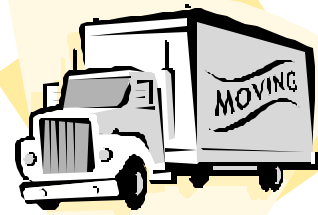
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## We're on the Move!

In September 2004, Midwest Group Benefits purchased property in the Decorah Business Park. We will break ground yet this fall, and plan to be in our new facility by spring. We are excited to have this project ahead of us. We are fortunate to have the opportunity to design our own building, and look forward to utilizing this space to better serve our current and future clients.



We're on the web!

[www.midwestbenefits.com](http://www.midwestbenefits.com)



## Red Cross Halloween Safety Tips for Kids and Adults

With witches, goblins, and super-heroes descending on neighborhoods across America, the American Red Cross offers parents some safety tips to help prepare their children for a safe and enjoyable trick-or-treat holiday. Halloween should be filled with surprise and enjoyment, and following some common sense practices can keep events safer and more fun.

- Walk, slither, and sneak on sidewalks, not in the street.
- Wear light-colored or reflective-type clothing so you are more visible. (And remember to put reflective tape on bikes, skateboards, and brooms, too!)
  - Carry a flashlight to light your way.
  - Use face paint rather than masks or things that will cover your eyes.



These tips and more are available at

<http://www.redcross.org/services/hss/tips/october/octtips.html>

## Meet the Staff: Sara Hotvedt

Sara Hotvedt grew up in Decorah and graduated from Decorah High School 1994. She is a 1998 Luther College graduate with a BA in Accounting. 1998 proved to be a *very* busy year, as she began work at Midwest Group Benefits in May and married her "high-school sweetheart" in August.

Sara started at MGB as the flexible benefits administrator and took over the pension administration duties in February of 1999. She did both flex & pension administration until we hired Rachel Narum in March of 1999. Sara earned her APA (Accredited Pension Administrator) designation from NIPA (National Institute of Pension Administrators) in 2002.

"Of course, the co-workers are a big part of enjoying my job. Without great co-workers, a job is just a job. I love the client interaction that I have and enjoy being able to help and service our clients and their employees. In the retirement plan area, rules and regulations are always changing, so I'm always learning something new."

Sara and her husband have two daughters - Lydia (3) and Liza (5 months). She enjoys spending time with her family, reading and shopping.