



MIDWEST GROUP
BENEFITS, INC.

Client Update

Issue 11

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Midwest Group Benefits Goes to School

On November 18th, three Midwest Group Benefits staff and one outside agent attended the 59th Annual Iowa Association of School Boards Convention in Des Moines, Iowa.

We understand how important it is to educate our young people so they will become good citizens and give back to their communities. Having high quality administrators, teachers and staff in our schools is critical to helping all students succeed. We help schools with this by implementing strong benefits programs.

One of our many success stories belongs to the Northeast Iowa Schools Insurance Trust, the longest running School Insurance Trust in Iowa. Under the guidance of MGB, NEISIT covers about 1,500 employees totaling 2,500 covered lives. We provide proactive management of plan design and features, and offer coverage in health, life, long-term disability and flexible benefits plans. We have also begun enrollment into Health Savings Accounts. In addition to the NEISIT, we have individual schools as clients.

We enjoy working with schools to help make them great places to work. For more information on how a 28E Group Management works contact Loren Kiel at 800/344-3766 or mbi@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,
Loren Kiel

December is Diabetes Awareness Month

According to the American Diabetes Association (www.diabetes.org), at least 21% of the US population ages 40 to 74 has pre-diabetes. The good news is that you can take action to prevent development of type 2 diabetes.

The American Diabetes Association is developing materials that will help people understand their risks for pre-diabetes and what they can do to halt

the progression to diabetes.

December is not the easiest time of year to start thinking about increasing physical activity and changing your eating habits, but these are two of the easiest ways to prevent the onset of type 2 diabetes. Check out the ADA's website at www.diabetes.org for more information.

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Taking Care—the Reference Readers Count On

Sinus pain is a common condition but it still raises many questions. Is it an infection or something less serious? How can I ease my symptoms?

Whenever you aren't feeling your best, you want a resource that has answers to your important questions. *Taking Care: Self-Care for You and Your Family* is the book that not only answers health questions, it empowers readers to take charge of their health. Practical information on routine illnesses and injuries, and chronic conditions helps readers choose appropriate care. And, it's so easy to use.

For instance, this description of sinusitis starts with solid background information: *Sinusitis is a condition in which the sinuses become inflamed and blocked. The resulting pressure is often painful. Acute sinusitis typically follows a cold or flu. It usually disappears with treatment within one to two weeks. Chronic sinusitis often is milder but lasts longer. It also recurs throughout the year.* The chapter goes on to discuss the differences between sinusitis and allergic rhinitis. Symptoms, and tips on prevention and treatment are provided. Not sure if your situation is an emergency or calls for a doctor's care? Use the at-a-glance decision chart.

Sinusitis is just one of the hundreds of health concerns covered in *Taking Care*. Readers can learn about first aid, emergencies, wellness, men's, women's and children's health, complementary medicine and so much more. Plus, there are charts to help individuals stay organized—and ultimately be better health care consumers.

Taking Care is the reference the whole family will want to keep handy. And, when you provide this book to your employees, they'll know that their health and well-being are important to you.

Taking Care is available from Optum, one of Midwest Group Benefits' partners in health care. For more information, contact info@midwestbenefits.com.



Meet the Staff: Jim Tacke

Jim Tacke is the Director of Operations at Midwest Group Benefits. In this position, he works with our customers to develop and run client-specific reports. He also works with our prescription programs. If any of our clients' employees need help or have a question about a prescription, Jim is the person to speak with.

After graduating from Montana State University in 1972 with a BS in Finance, Jim took a position as Assistant VP for a bank. He left the bank for a marketing position with USWest. In 1997, Jim transferred with USWest to a position as an office manager in Minneapolis and commuted to Decorah on the weekends to be with his family. After 22 years with USWest, Jim resigned and joined Midwest Group Benefits in March of 2001.

Jim's wife, Diane, is VP of Finance and Administration at Luther College. They have two daughters: Amber, a 3rd year medical student at the University of Colorado, and Kayla, a sophomore at Decorah Senior High. His hobbies are golf, traveling and working around the house and yard.