

Comprehensive Health & Welfare Benefits Can Be PUZZLING.

– The IAMU Benefit Program Through -

MARK J. BECKER & ASSOCIATES IS THE SOLUTION FOR YOUR MUNICIPALITY.

ithout a doubt, a municipal utility's most valuable assets are its people. After all, human capital has a direct and significant impact on any public entity's success. And, like anything of value, people need proper care and protection.

Today, legislative and economic changes are continually altering the health and welfare benefits puzzle. It's no wonder there's often confusion, apprehension and no clear vision.

Fortunately, there is a solution: MJBA, the endorsed health and welfare benefits consultant and employee benefit broker of the IAMU.

MJBA brings together a comprehensive package of health and welfare strategies, processes, services and resources for municipalities and utilities of all sizes. This integrated approach brings together utilities and cities across Iowa

- for lower costs, increased value, competitive benefits and peerless support.

Iowa municipal utilities need more than group health insurance. That's why MJBA provides a complete picture of health and welfare benefits – with no missing pieces.

IOWA ASSOCIATION OF MUNICIPAL UTILITIES

ENDORSED HEALTH & WELFARE BENEFITS CONSULTANT AND BROKER OF IAMU

Consultation

Every city and utility is different and MJBA provides specific solutions to your needs and circumstances. MJBA's three-step approach to thought leadership is how ideas become reality. It begins with analysis and education on your current plan. Solutions are then designed and implemented. Plan success is measured and monitored. It's a continual improvement cycle.

Customer Experience

Consistency, expertise and engagement – these are at the core of MJBA's customer experience. Day-in, day-out, you'll work with seasoned benefits professionals. These dedicated associates are an integral part of your plan's success.

Education

MJBA is your one source for current information, research and trends. Whether in person, on the phone or through an online library, you'll remain up-to-speed on all aspects of your plan's performance, the market place and the ever-changing benefit law.

Compliance

When you're looking for peace of mind, MJBA will continually work with you to ensure your plan and processes are compliant with state and federal rules and regulations. You'll receive the training, updates, research and consultation so you can rest assured.

Benefit Communication and Administration

From benefit enrollment and regulatory compliance, to insurance carrier documents, MJBA provides the



WE WORK DIRECT WITH YOU OR IN PARTNERSHIP WITH YOUR LOCAL INSURANCE AGENT.

appropriate materials for your plan, and creates and maintains a benefit-portal (website) for easy and accurate distribution. You'll save valuable time because enrollments and administration details are handled for you.

Resources

MJBA has an extensive network of resources and partners who become a part of your plan when appropriate. Whether it's human resources, wellness education, COBRA administration, Medicare assistance, individual-based insurance, CPAs, actuaries, legal counsel or technology experts – our specialists are an integral part of your team.

Values

MJBA's mission
statement says
it all: "Doing
What's Right.
That's Our
Policy ®." The
firm operates
with a fulldisclosure,
completely
transparent attitude

transparent attitude toward business, so you clearly know and understand every aspect of your plan and how it's

administered. With a client retention rate over 99%, MJBA takes great pride in long-term customer relationships, based on the highest levels of ethics.

Flexibility

Whether you choose to work direct with MJBA or create a partnership with your local insurance agent and MJBA, you'll find you have a team who is flexible and committed to your satisfaction and success – a trusted and valued consulting partner.



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