



March 2020 | Solutions that matter. **Partnerships that last.**



**Steve Barber**  
VP of Business Development & Strategy

## Solving Issues Before They Start

How we're delivering customer success with our Proactive Client Engagement Model.

What if MidAmerica were able to identify potential trouble spots and reach out to our customers proactively, before frustrations arise? Although we're always ready to help our customers and participants when they need us, we believe that many potential issues can be prevented with the right amount of attention on the front-end. This year, our Account Management team is rolling out the **Proactive Client Engagement Model**, which aims to do just that.

Fundamentally, this model is about staying abreast of what is going on in the lives of our clients and contacting them to address items specific to their plan. Under the Proactive Client Engagement Model, our Account Management team will periodically check in with clients to review data pertinent to their plans, with key information packaged into an easily digestible "client dashboard." Additionally, our model allows us to highlight the service MidAmerica provides to our employers and their participants. These checkpoints facilitate a productive dialogue with our customers where we can discuss recent wins, educate around future growth, and anticipate and solve challenges before they cause inconvenience.

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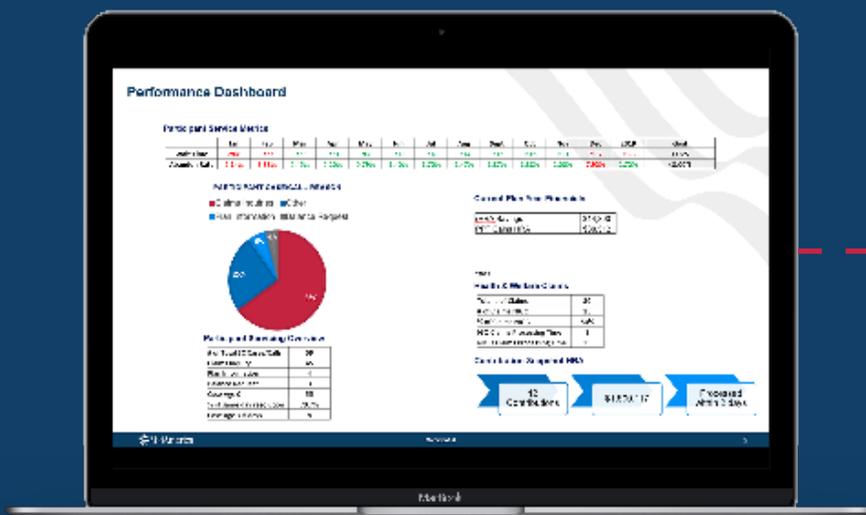
## Solving Issues, cont...

Regular touchpoints with each employer help us identify what is going well and where there might be room for improvement. For example, we recently learned that one of our clients experienced confusion while processing their contributions via our website. Through collaborative dialogue, we identified a simple fix on MidAmerica's end that was implemented within a week. Although this was an easy win, it demonstrates how one proactive conversation with our clients helps us level up the service experience for all of our customers.

Beyond client touchpoints, our team is working to develop live metrics that will run continuously for each of our clients. These metrics will flag any out-of-parameters data that might indicate an area of concern. Once notified in real time, our Account Managers can dig deeper into the concern and, if necessary, reach out proactively to the employer to resolve it. Rather than waiting for the client to call for assistance, MidAmerica will actively monitor for potential issues and work to remedy them before our customers are inconvenienced.

The Proactive Client Engagement Model will allow us to build customer loyalty through amazing customer service experiences. Continual communication with our clients is key to maintaining their business and partnering with them for success. As the year progresses, we look forward to a successful rollout of the Proactive Client Engagement Model—the exciting next step in our journey to Win Together with our customers and their participants!

## Client Dashboard Snapshot



### What's included?

- Participant metrics
- Overview of participant call reasons
- Current plan year financials
- Overview of distributions/claims
- Snapshot of contribution activity
- Recurring themes
- Recommended solutions based on employer's specific needs

# MidAmerica Journey

## Enhancing how our health & welfare clients interact with their plan

As a public sector employer, managing an organization's benefits should be easy, so that these employers have the time to do what matters most: taking care of our students, communities and the employees who serve them. MidAmerica Journey is an on-demand benefits management portal that empowers Health Reimbursement Arrangement (HRA) and Flexible Spending Account (FSA) employers and participants to easily access plan information, resources, and management features quickly and securely.

### What's new?

With the transition to MidAmerica Journey, debit cards are now available to variable fund HRA participants in addition to fixed investment HRAs and FSAs. By logging into Journey, participants are able to access claim and investment information, which wasn't a widely-available functionality before. Journey also improves participant security by using an account ID to establish participant accounts instead of a Social Security number.

### Employer Portal Benefits

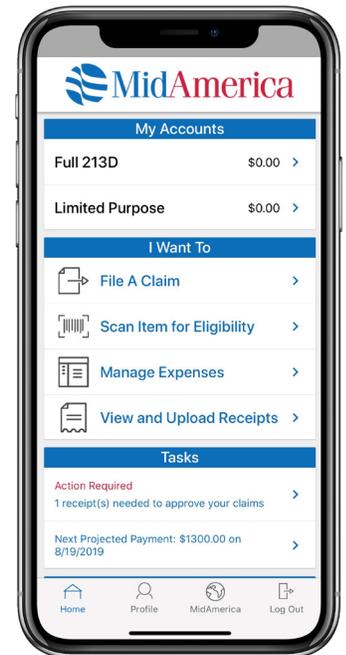
Using this new portal, employers are able to view the individual participant account

summary and balances, enrollments, claims and payments. They also gain flexible reporting options that include automatically scheduled and on-demand reports. Additionally, the user-defined access feature allows employers to determine access based on user roles, ensuring that participant and employer data is visible to only the appropriate user. This provides an extra layer of security around who has access to certain data and reports.

### Participant Portal Benefits

Employers aren't the only ones who benefit from the transition to MidAmerica Journey; participants will enjoy new features as well. Journey's simple user interface puts frequently used functions and

account information (such as balances and claim statuses) on the home page, where they can be quickly accessed. All MidAmerica Health & Welfare plans will now be in one place, making management of benefits simpler than ever. With this new system comes the MidAmerica



## MidAmerica Journey, cont...

Journey Benefit Card, a single debit card for both FSA and HRA funds with industry-leading auto-substantiation features. This means more debit card purchases are approved at the point-of-sale and the need to submit additional documentation is avoided in most cases.

We know that our participants are always on-the-go, which is why we're also introducing the MidAmerica Journey mobile app, which provides access to account information, mobile claims submission, expense scanner, and receipt upload anytime, anywhere. The app also includes fingerprint login capabilities, making portal access quick, efficient and of course, secure. Participants even have the ability to manage their expenses by uploading and storing their receipts. This allows the participant to request payment immediately or at a later date. Receipts can be viewed

from the Expense page in the mobile app.

Self-service convenience allows participants to set preferences that include text and/or alert options.

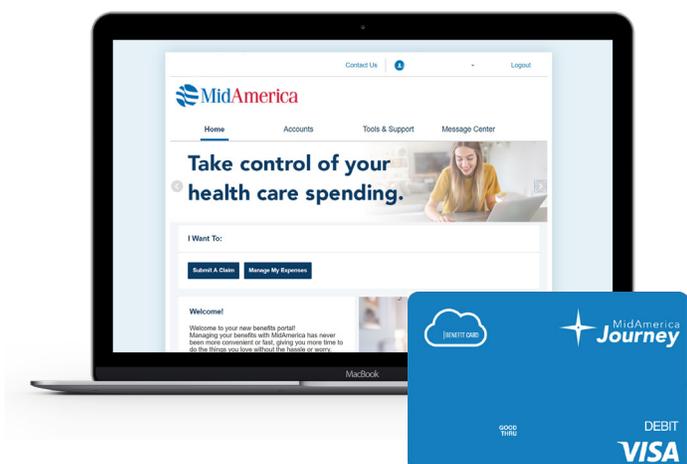
### The Transition

Most of our HRAs and FSAs will be transitioned to the new platform in waves throughout 2020. A robust communication campaign to both employers and participants kicks off each wave, helping our clients prepare for the transition and understand how they can take full advantage of MidAmerica Journey.

MidAmerica's promise is to continually improve the client experience while also enabling significant administrative efficiencies. We are excited for the implementation of MidAmerica Journey, and we are confident in its ability to deliver on that promise.

## Want more information on MidAmerica Journey?

Reach out to your account manager at [accountmanagement@myMidAmerica.com](mailto:accountmanagement@myMidAmerica.com)!



# Alliance Partner Portal

The Alliance Partner Portal (APP) allows you to access many valuable resources such as sales collateral, employer and employee welcome kits, PowerPoint presentations, and sales pipeline tools. You can even use APP to request materials and track opportunities. Navigate to <https://midamerica.allbound.com/> to log in.

First time accessing the portal? [Click here for registration instructions!](#)



## Connect with us!

Do you follow us on LinkedIn? You should! We post regularly on industry and legislative updates and MidAmerica facts. We also provide valuable information about our solutions. Connect with us today by searching **MidAmerica Administrative & Retirement Solutions!**



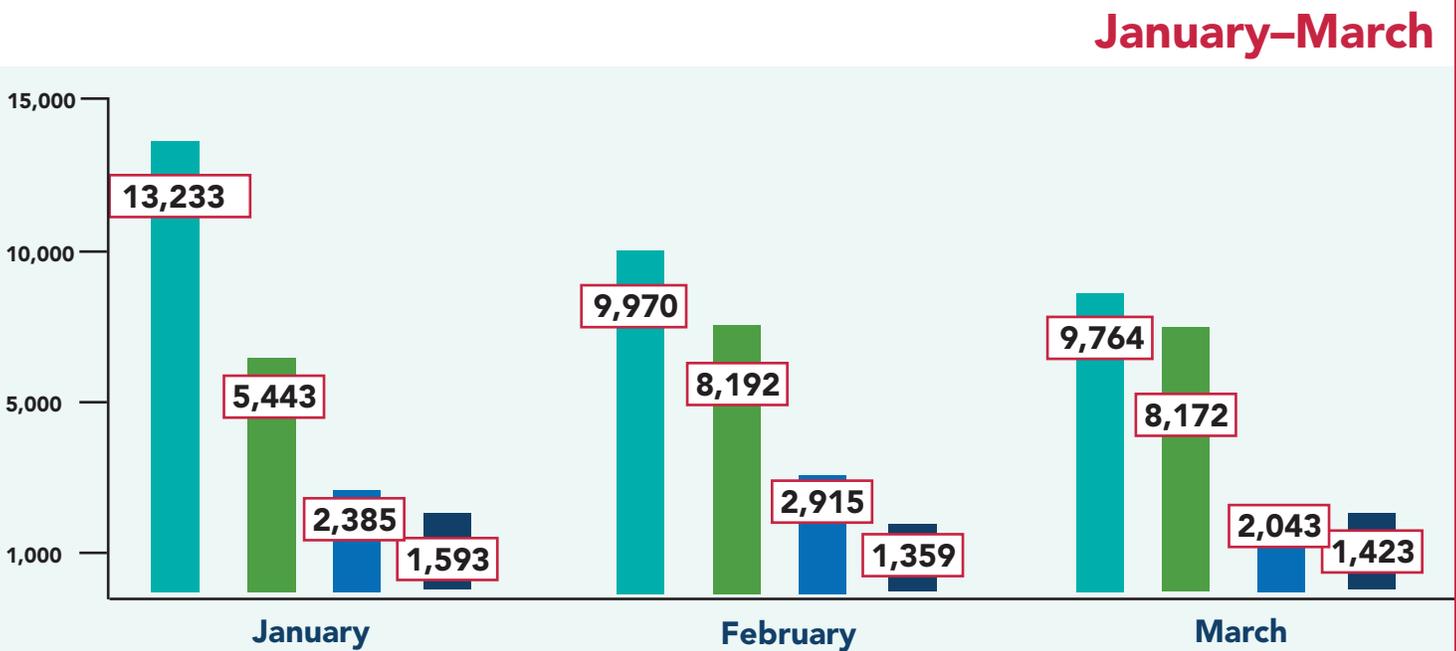
# Peak Seasons

## Understanding the ebbs and flows of our organization.

**A**cross MidAmerica, each team has an important role in ensuring we stay within our service level agreements, especially during our busiest months. As with many organizations, MidAmerica has a seasonality to its operations, resulting in ebbs and flows throughout the year. This can depend on governmental regulations, public sector schedules and the employer's internal processes. Understanding these peak seasons allows us to proactively ensure we have proper procedures in place to handle the surge efficiently and compliantly. Here's a look back at our 2019 service year, as well as what you can expect during each quarter.

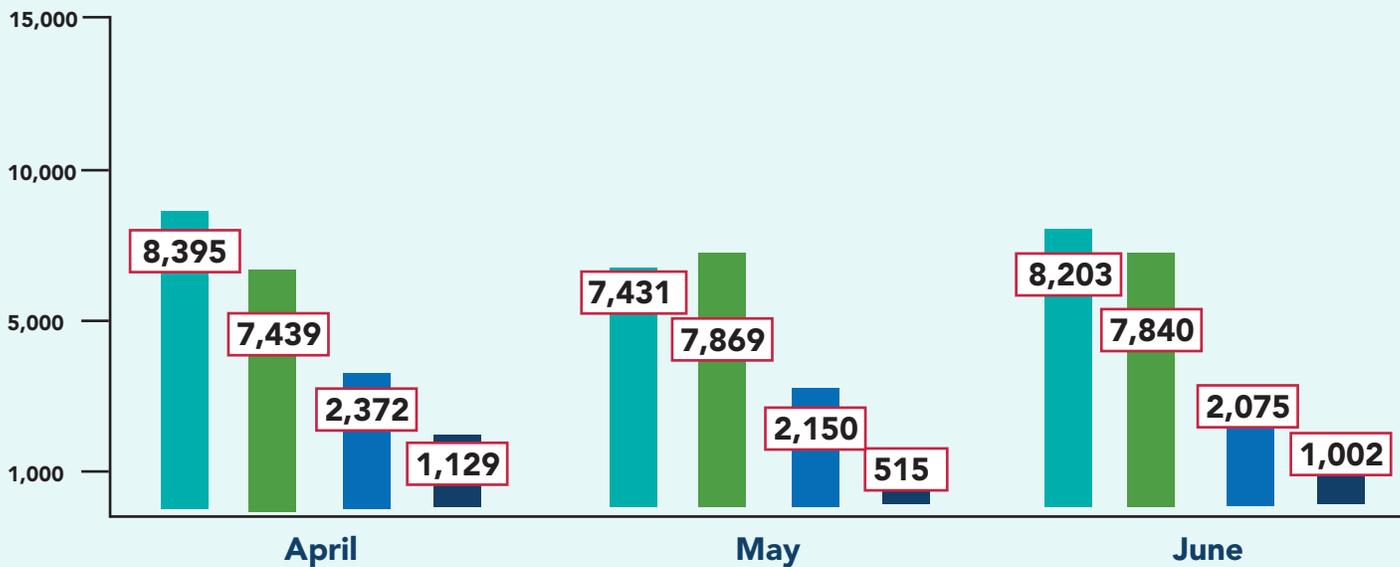
### Graph Key

- No. of Calls Received
- No. of Claims Received
- No. of Distributions Processed
- No. of Contributions Processed



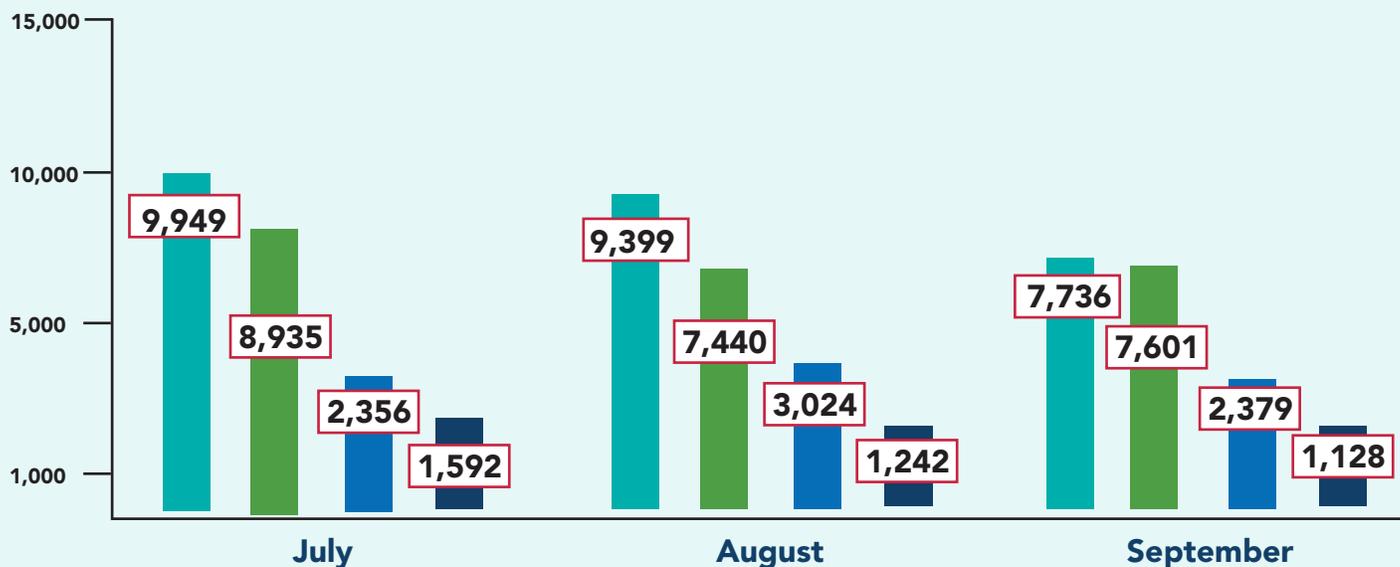
*In mid-January, our Contributions team begins one of their busiest times of the year, referred to as "mini season," which is triggered by the amount of contribution requests that come in following the holidays. By mid-February mini season comes to an end, but transactions start ramping up for our Invested Plans Distribution team. Influenced by Required Minimum Distribution (RMD) letters that are sent to participants who meet the RMD age requirement, distribution requests typically start spiking for our Special Pay Plans, 3121 FICA Alternative Plans and APPLE Plans. The RMD communication is done in batches throughout the year per plan type, which means spikes can happen outside of the first quarter.*

## April–June

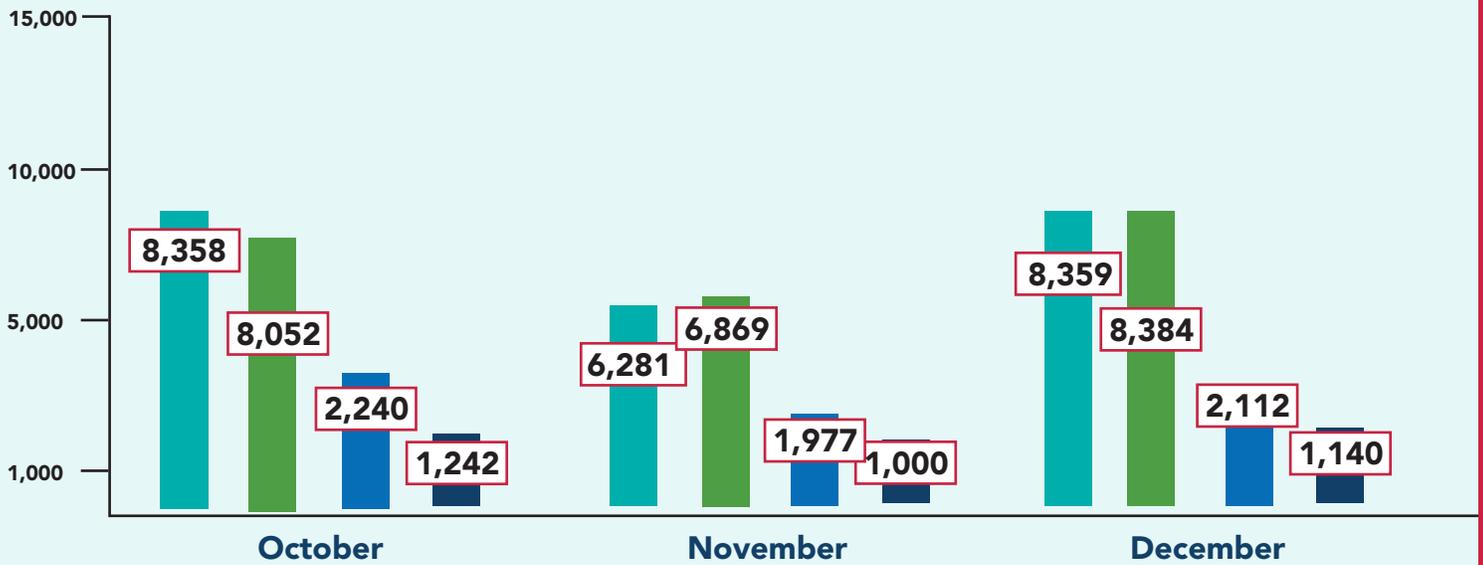


As we enter the second quarter, the Invested Plans Distribution team begins their second round of RMD communications and starts gearing up for new retirees who want to access their retirement funds. Many of our clients are school districts and this time of year also marks the end of the school year for these employers—the time when many employees are entering retirement. Because of this, our Contributions team sees an increase in new contributions for these newly-retired individuals.

## July–September



For our Invested Plans Distributions team, July starts the third and final RMD Season. Meanwhile, the Contributions team tackles Trust Season, which is when employers who have trusts with MidAmerica send funding and data files to wrap up their current plan year and/or start their new plan year.



*Just after Thanksgiving, the Health and Welfare team begins taking care of end-of-year reimbursement requests. Their Year-End Season usually runs all the way through January of the following year! The Invested Plans Distribution team faces their final peak season in November, when that same influx of distribution requests starts to roll in.*

No matter the time of year, MidAmerica is dedicated to delivering excellent customer service. Tracking and proactively planning for our peak seasons allows us to deliver on that service commitment. We are proud to take care of those who take care of our communities all year long—whatever the season, we’re here to help you, our clients and our participants.



## We want to hear from you!

What type of content or education would you like to see from us? We want to know! Email your ideas to [accountmanagement@myMidAmerica.com](mailto:accountmanagement@myMidAmerica.com)!