MidAmerica

Custom Materials

A snapshot of the transition resources and customization options available to you.

Prepared for:

Minnesota Healthcare Consortium

Participating Minnesota Service Cooperatives

Please note that the samples provided within this packet are the most commonly requested transition materials. MidAmerica is committed to providing an exceptional partner experience and as such, we're willing to collaborate on the creation of any materials that MHC would find useful. We will work hand-in-hand with MHC to ensure the white-labeled assets fit the needs and the standards of the organization.

Custom Education Website

We understand that ongoing education and quick access to benefit resources are needed beyond just the initial transition period. That's why we'll create a website just for your Member Employers and their employees so they can gather need-to-know information at any time, from any device, without having to log in. Best of all, we can add and tailor content that makes sense for your unique benefit.

Website includes:

- Customization opportunities including branding and messaging
- Specific plan information and investment resources
- Calendar of events highlighting upcoming education sessions
- Resources for new employees or those considering enrollment
- Helpful links

Transition Letters

MidAmerica

Date

<First Last>
<Address>
<City, State Zip>

RE: MidAmerica and your Health Reimbursement Arrangement—Plan ID: [XXXXX]

Dear <First>,

After careful consideration, Employer Name has selected MidAmerica Administrative & Retirement Solutions (MidAmerica) to provide administrative services for your Health Reimbursement Arrangement. On Date, all assets will transition from the current plan administrator, Current PA Name. All outstanding transactions must be submitted to Current PA Name before Date to be processed prior to the transition.

Who is MidAmerica?

We are a third-party administrator specializing in the administration of health care and retirement benefits for public sector employers. Employer Name has entrusted us to administer your benefit, in part because of our 24-year history serving public sector employees like you and an over 99% client retention rate. Our job is to process your transaction requests accurately and timely, answer any questions you have about your plan, and make sure that the funding for your plan is held properly.

Investment 101

Your funds are invested in a variable annuity with American United Life Insurance Company®, a OneAmerica® company (AUL). AUL is headquartered in Indianapolis, Indiana and has been in business for more than 135 years. With close to $27 billion of assets under management, AUL has an A+ rating with A.M. Best.

Investment Mapping

Once assets have transitioned from Current PA Name, they will be invested based on the enclosed investment mapping. We closely examined your investment holdings with Current PA Name and identified which options within the AUL lineup most suitably fit your investment preferences. The mapping will be based on your investment holdings as of the fund liquidation date, Date.

Minimum Rate Guarantee

MidAmerica offers a high-
in the account are tax-defi

Administration Office
2855 Interstate Drive, Suite 115
Lakeland, FL 33805

Transition Timeline

Your plan blackout period will begin on Date and run until Date. The blackout period allows Current PA Name to finalize any existing transaction requests and pay out all outstanding distributions prior to the plan transition to MidAmerica. Your transition to MidAmerica will occur on Date, at which time, assets will be transferred from Current PA Name to MidAmerica.

Date
Cease sending docs to Current PA Name. Blackout period begins.

Date
Assets transferred from Current PA Name to MidAmerica.

Date
Blackout period ends. Plan transition is complete.

Any transaction requests received by Current PA Name after Date will be forwarded to MidAmerica for processing. Upon exiting the blackout period, all forwarded transactions will be processed.

Education and Resources

At MidAmerica, we work to provide you with the best resources possible to ensure you understand your plan and how to take advantage of it. We will mail you a detailed Welcome Kit within 72 hours of receiving your assets from Current PA Name —as outlined above, the asset transfer date is Date, so your kit will be mailed within 72 hours of that date. Your kit will walk you through your plan design, how to access your online resources, how to submit a distribution request, and whom to contact for help.

In-Person Education Sessions

MidAmerica will host in-person education sessions to review your Health Reimbursement Arrangement and answer any questions you may have. The available session dates and times are below. To RSVP, please visit www.myMidAmerica.com/EmployerNameHRA.

Session 1	Session 2	Session 3
Date Time Location	Date Time Location	Date Time Location

It's our promise that we will dedicate the time and effort to make sure your plan is administered properly, and that you have the resources you need to take full advantage of your benefit. If you have any questions or concerns, please email us at accountservices@myMidAmerica.com or call us at (800) 430-7999.

Sincerely,

Chris Fitzgerald, MBA
Vice President of Operations

Customization:

- Transition Timeline
- Investment Information
- Solution
- Date of onsite sessions
- Unique URL for session sign-ups
- Can use your letterhead or co-brand

Education Sessions

Posters

We'll provide the digital files so employers can print as many as they need or choose to send to their employees digitally. It's a great way to make sure employees know about the upcoming education opportunities and stay engaged with the benefits you provide.

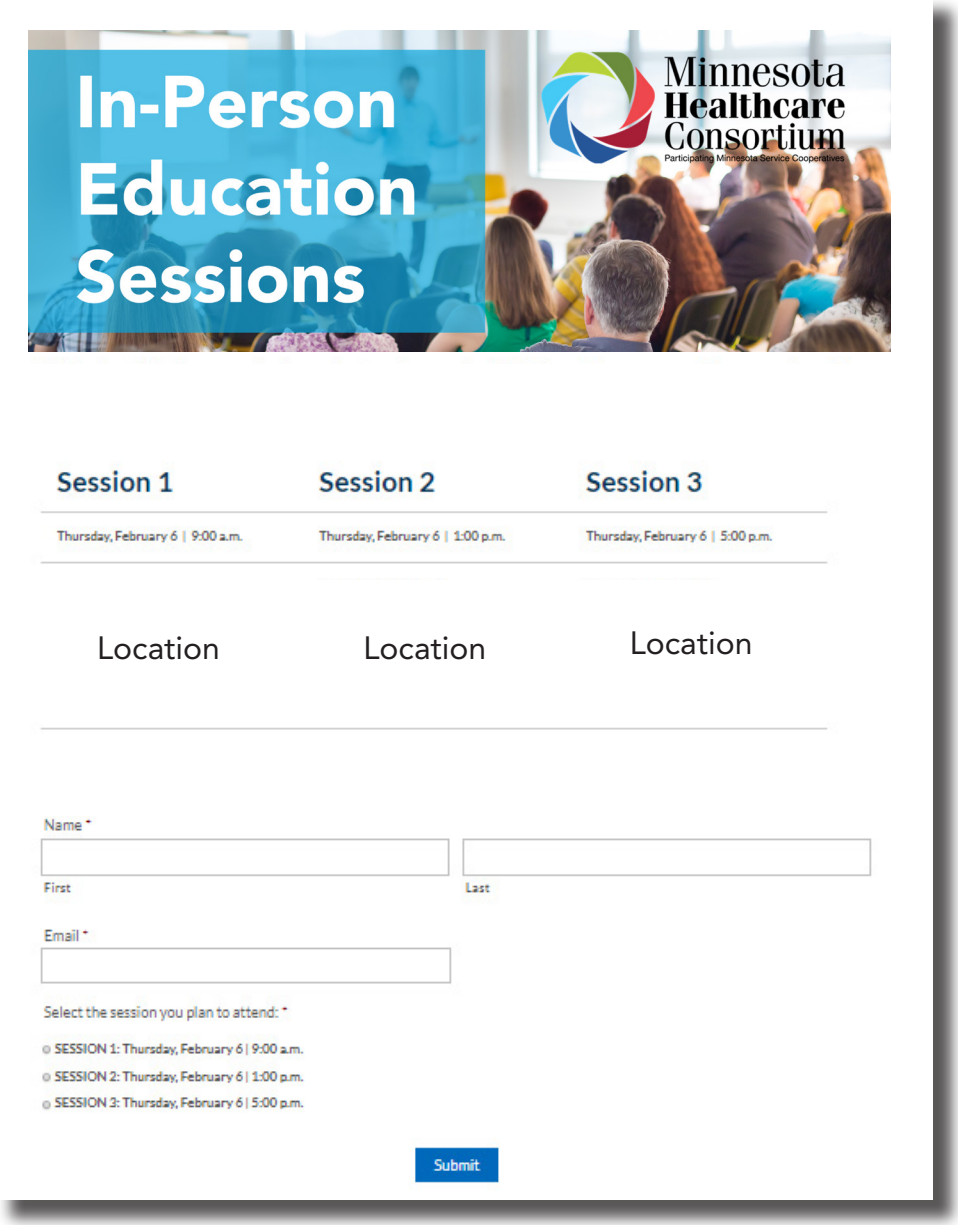
Customization:

- Date of onsite sessions
- Solution
- Unique URL for session sign-ups
- Custom text
- Use your organization's colors
- Add your logo

Education Sessions

Unique Sign-Up Pages

We'll host a special sign-up form on our website so employees can register for the education session that best suits their schedule. We'll also provide Member Employers with the unique URL so they can share it as needed.



Customization:

- Date of onsite sessions
- Solution
- Unique URL for session sign-ups
- Custom text
- Use your organization's colors
- Add your logo

Welcome Kits

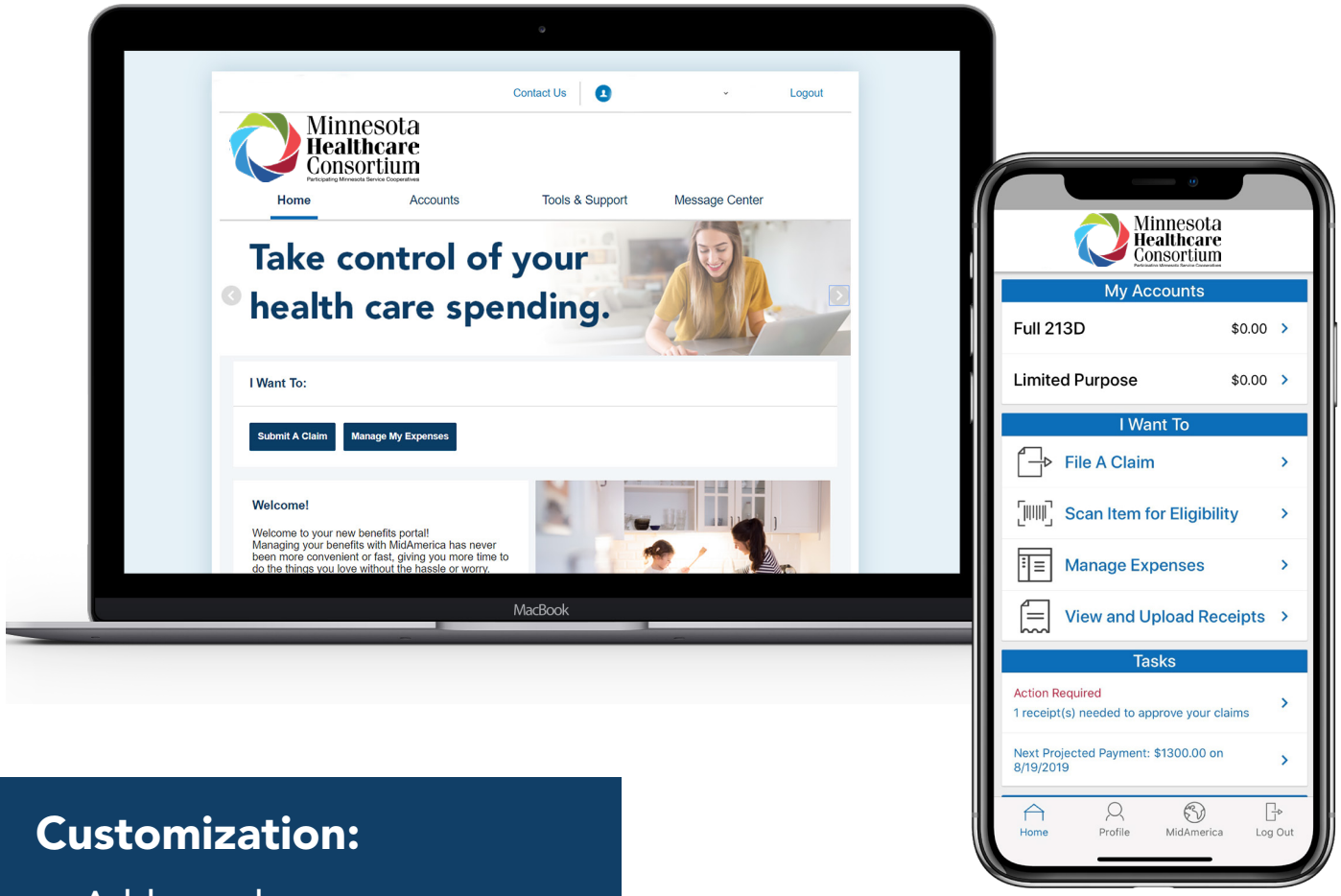
Participants and employers will receive a robust Welcome Kit filled with need-to-know information about their plan, online resources and whom to contact with questions.

Customization:

- Solution
- Includes your Plan Highlights, which details your plan's unique design.

Web Portals

The secure participant web portal can be branded with your logo! You also have the ability to display messages to participants via the online portal. This is where participants will log in and manage their personal MidAmerica benefit.



Customization:

- Add your logo
- Custom message opportunities

New Product/Technology Enhancement Communications

Attached are full samples of communication materials we have prepared for product launches and/or technology enhancements

Date
<First Last>
<Address>
<City, State Zip>

Dear *|FNAME|*,

As your benefits administrator, MidAmerica Administrative & Retirement Solutions (MidAmerica) is continually looking for ways to improve your experience through best-in-class resources and technology. That's why we're excited to announce that we're upgrading the way you personally manage your Health & Welfare benefits online, resulting in an easier, more intuitive experience.

Effective July 1, 2020, you will access your plan(s) through ***MidAmerica Journey***, a new online portal that simplifies the way you manage your benefits. Rest assured, the transition to this new portal will be seamless with minimal disruption to your day-to-day benefit management.

Transition Expectations

- **June 17 to July 1 – Transition period**
  - Your transition period will begin June 17, 2020 and end on July 1, 2020, during which time transactions, including reimbursement requests, will be delayed until the transition is complete. We will process all pending transactions and return to our normal service timelines once the transition period ends.
- **July 1 – Benefits management available through MidAmerica Journey**
  - Effective July 1, 2020, you'll manage your benefits plan through the Journey portal, located at www.myMidAmericaJourney.com. On July 1, you'll access your account by selecting ***Create Your New Username and Password***. Simply follow the prompts to establish your login credentials.

Be sure to consider the above dates when making account changes or submitting claim requests.

Journey Benefits Card – Your New Debit Card*
With MidAmerica Journey, you have access to your benefit funds through the Journey Benefits Card. You'll receive two cards in the mail around or shortly before July 1. Both cards will be in your name and can be provided to an eligible dependent for use. Please note, if you currently have a debit card, your current card will be deactivated on June 17, 2020 and will be replaced with the Journey Benefits Card.

The Resources You Need, When You Need Them
The enclosed document explains several features you'll experience with MidAmerica Journey. You can also access resources at www.myMidAmerica.com/journey-2/ that help you fully leverage the Journey platform. This resource webpage will be continually updated, so be sure to check back as your transition date draws near.

With Journey, MidAmerica provides an enhanced user interface, improved benefit management tools, and several time-saving features to create an even better experience for our customers. You can expect to enjoy the same great benefits you're used to today, with improved access.

SAMPLE

We'll send you an email ahead of your transition window as a reminder of the coming changes. We expect this transition to be seamless, and we thank you for your patience as we work to improve how our clients manage their MidAmerica Health & Welfare benefits. We encourage you to review the enclosed resource to learn more about the exciting enhancements headed your way!

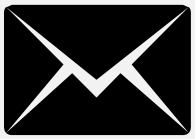
Questions?

We're here to help. If you have any questions, simply reach out to Participant Services at (855) 329-0095 or email us at healthaccountservices@myMidAmerica.com.

Sincerely,

MidAmerica

**Please note if you have a defined contribution Health Reimbursement Arrangement (HRA) and are still actively employed, you will not receive a debit card until you retire or separate from service. Not sure what type of HRA you have? Contact our Participant Services team at healthaccountservices@myMidAmerica.com or (855) 329-0095.*



STAY CONNECTED!

Make sure to add or update your email address so you stay connected and receive reminder emails as the MidAmerica Journey go-live date gets closer! Simply contact our team at (855) 329-0095 or email us at healthaccountservices@myMidAmerica.com.

SAMPLE

MidAmerica Journey

Managing your benefits with MidAmerica has never been more convenient, giving you more time to do the things you love. With your benefits portal, MidAmerica Journey, you can access your Health Reimbursement Arrangement (HRA), Health Savings Account (HSA) and health and dependent care Flexible Spending Account (FSA) from anywhere, at any time.

SAMPLE

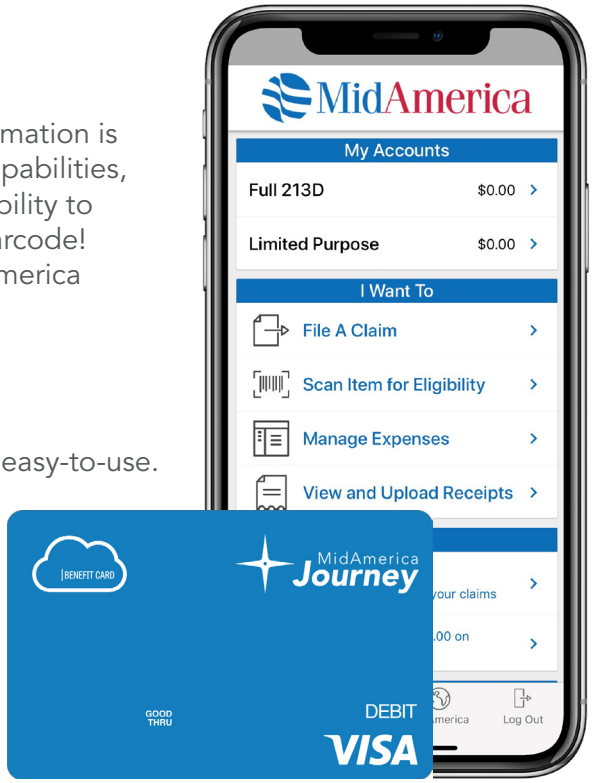
There are many reasons to be excited about MidAmerica Journey. Here are just **five benefits of the portal** to make your journey with us even easier.

1. Make payments with ease

Payments are automatically withdrawn from your reimbursement account when you use your Benefits Debit Card, so there are no out-of-pocket costs. And because many of your purchases are verified at the point of purchase, you won't need to manually submit as many receipts*.

2. Benefit access that goes along for the ride

With the Journey mobile app, your HRA, FSA and HSA information is at your fingertips. Some benefits include fingerprint login capabilities, account snapshot, streamlined claims submission, and the ability to determine reimbursement eligibility by simply scanning a barcode! Download the app from your app store by searching "MidAmerica Journey."**



3. Get the information you need—fast

You'll find that your experience with Journey is intuitive and easy-to-use. Most importantly, you'll have 24/7 access to your benefit accounts. When you log into your portal, you can:

- Access account balances
- Quickly submit claims for reimbursement
- Easily upload receipts and documentation
- Utilize enhanced charts and graphs to understand your spending

4. All your Health & Welfare plans in one place

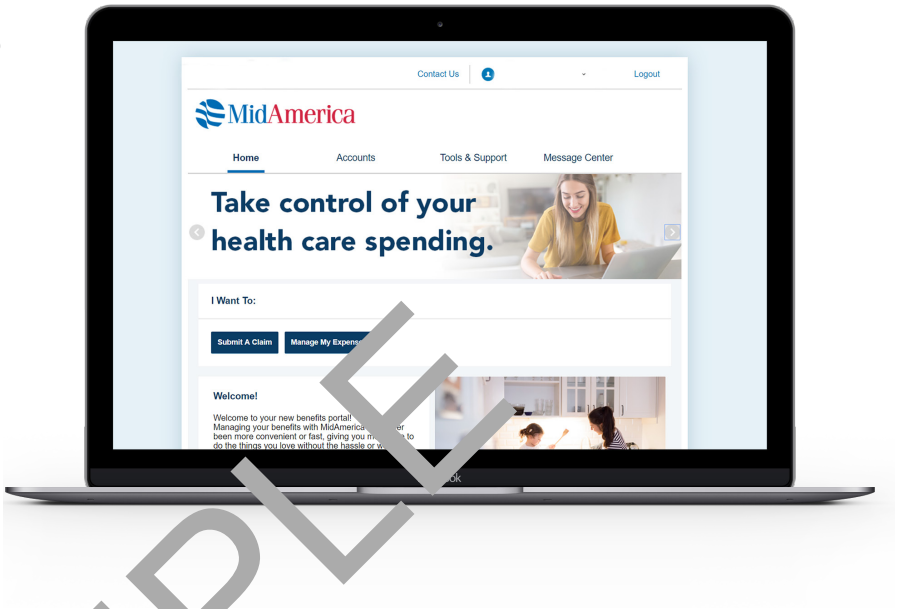
If you have more than one health & welfare benefit plan through MidAmerica, you can sign into Journey and access them all.*** This means your FSA, HRA, HSA and investment management are all accessed with the same username and password!

5. Save time

You're busy and we get it. In addition to the time-saving features, there are even more ways to streamline your benefit management. You can:

- Set up text notifications for claims or low balance events
- Quickly locate forms and helpful resources

** Receipts may be required upon request in accordance with plan rules and regulatory guidelines.*



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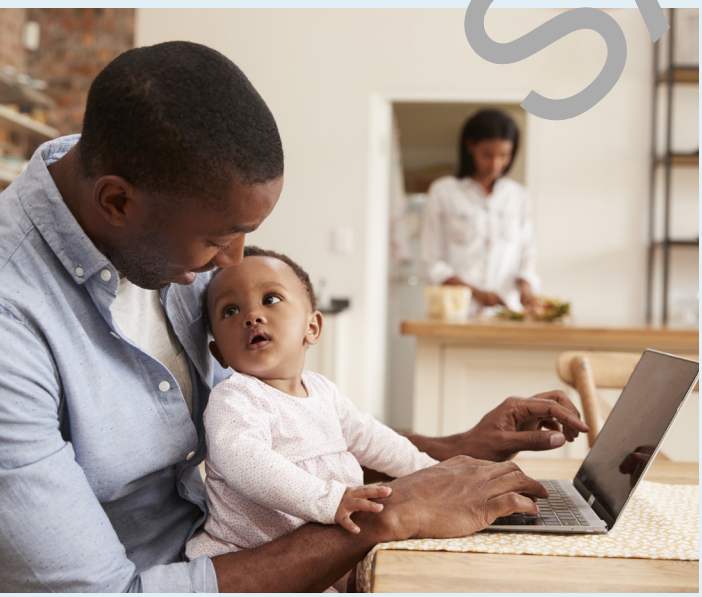


Questions?

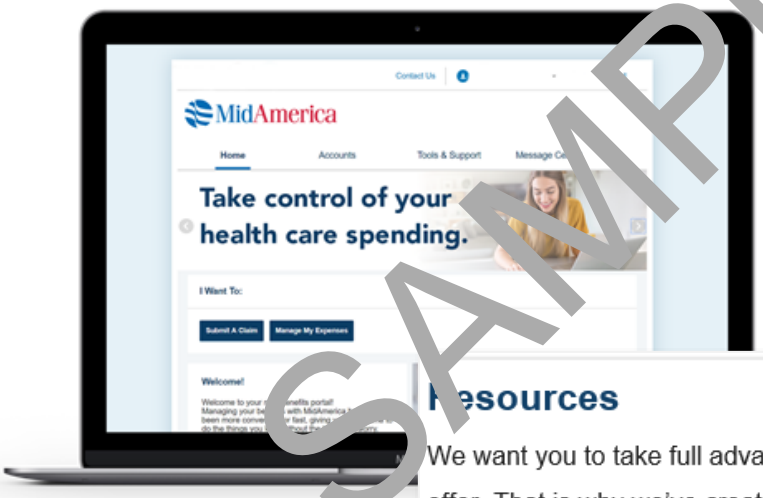
We're here to help!

Call us at (855) 329-0095 or email us at healthaccountservices@myMidAmerica.com

MidAmerica

Hi *|FNAME|*,

At MidAmerica Administrative & Retirement Solutions (MidAmerica), managing your benefits has gotten even simpler! We are excited that MidAmerica Journey, located at www.myMidAmericaJourney.com, is now where you'll go to manage your Health Reimbursement Arrangement and/or Flexible Spending Account online! If it's your first time logging in, access your account by selecting ***Create Your New Username and Password.**** Simply follow the prompts to establish your login credentials! Once you're registered for MidAmerica Journey, you'll have 24/7 access to plan details, claims submissions, helpful tools, and more.



SAMPLE

Resources

We want you to take full advantage of all MidAmerica Journey has to offer. That is why we've created your dedicated Journey Resource page. This site includes multiple resources you need to take full advantage of MidAmerica Journey, including a welcome kit, MidAmerica Journey portal highlights, reference guides, and more. Access these resources now at www.mymidamerica.com/journey-2.

Questions?

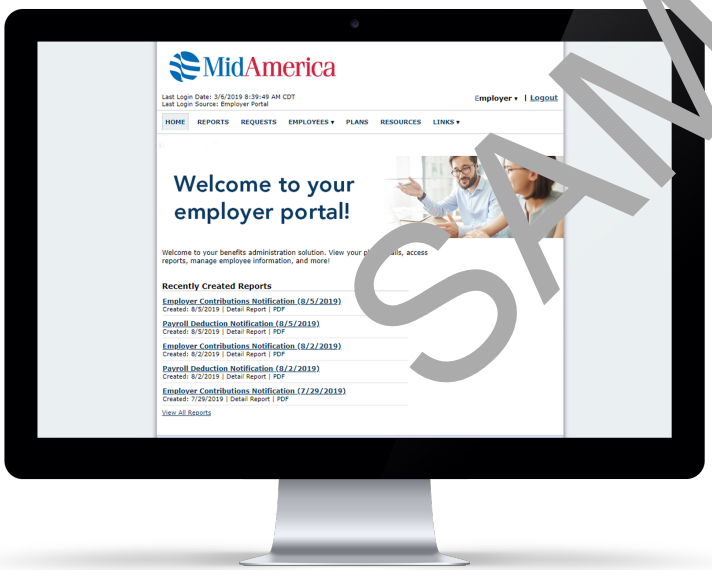
Please don't hesitate to reach out with any questions you may have regarding MidAmerica Journey. Simply email MidAmerica's Participant Services team at healthaccountservices@myMidAmerica.com or call us at (855) 329-0095.

Sincerely,
MidAmerica

MidAmerica Journey

As a public sector employer, managing your organization's benefits should be easy, so that you 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 you to easily access everything you need quickly and securely.



Employer Benefits at a Glance

- Easy access to frequently-used functions
- Simple, intuitive interface
- Secure, role-based access
- Scheduled, event-based and ad-hoc reporting capabilities
- HIPAA-compliant platform
- Custom branding capabilities
- Access to all of your Health & Welfare plans in one place

Employer Self-Service Spotlight

- **Employee Management:** Online lookup helps you efficiently respond to employees' questions and issues.
- **Flexible Reporting:** Automatically schedule or access on-demand reports at your fingertips to view what's important to you. Easily customize your reports using various parameters and export to PDF, Excel or data file.

SAMPLE

Powerful Resources for your Employees

Participants will have 24/7 access to their benefits online and many self-service capabilities that allow them to:

- View account balance, history and transaction detail
- Submit and manage claims online
- Manage personal information and communication options (sign up for and manage direct deposit, sign up for text and email communications)
- Access forms and helpful resources
- Access the Journey mobile app : A free app that is accessible on iOS and Android devices
- Experience greater debit card availability

SAMPLE

Questions?

We're here to help!

Email: accountmanagement@myMidAmerica.com

MidAmerica

PO Box 24927, Lakeland, FL 33802 | (855) 329-0095

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