

What Clients have to say about MWBS

"Jim Edwards is the most knowledgeable person on medical insurance I know. We receive nothing but high praises from our member banks and their employees."

John T. Cadby, President
Montana Bankers Association

"Jim became our group benefits consultant because of his customer service focus and his ability to meet our demands for quick responses to issues and concerns. Jim is confident, articulate, professional, and extremely knowledgeable."

Eric Schindler, V.P. and CFO
American Chemet Corporation

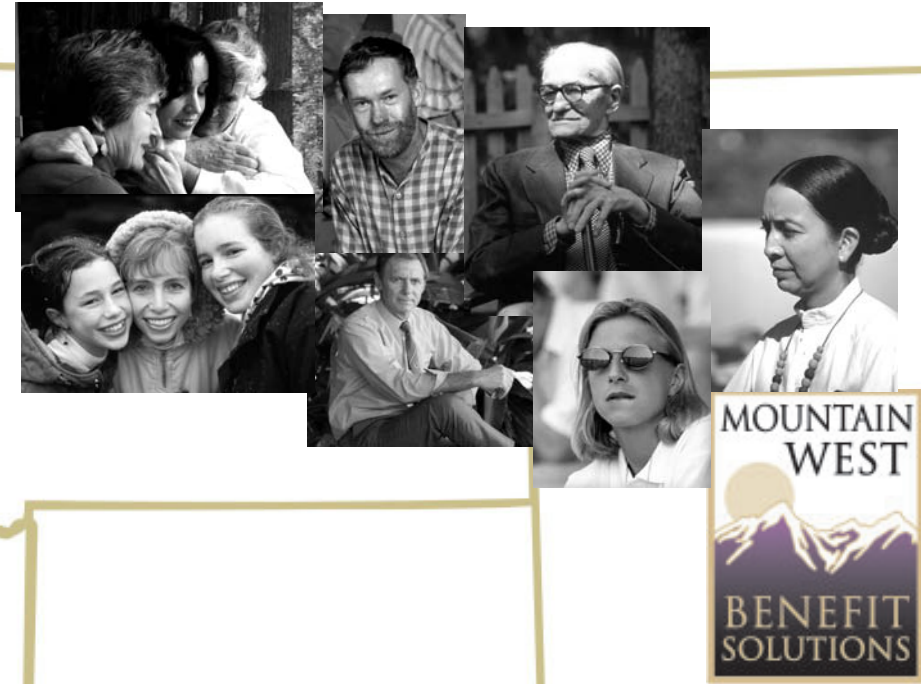
"Several years ago, the State Bar of Montana initiated a group health insurance program. Jim Edwards essentially designed and implemented the plan. I can say without hesitation, that if you are in the market for a professional in the group benefits industry – someone with creativity, knowledge, and solid management skills – Jim Edwards will not disappoint you."

Executive Director
State Bar of Montana

"Since Jim Edwards began providing service to the Montana Dental Association medical plan in 1999, we have relied on his experience and professional judgment to guide our program. The MDA places great trust in Jim and has benefited tremendously from his knowledge and skills. We highly endorse Mountain West Benefit Solutions."

Mary McCue, Executive Director
Montana Dental Association

Mountain West Benefit Solutions



A premier benefits consulting firm serving employers in Montana, Idaho, Wyoming and North and South Dakota - providing our clients with comprehensive, timely and insightful analysis and advice, regarding their employee benefit plans and the design and management of those plans.

Making a Difference for Employers and Employees Throughout Montana, Idaho, Wyoming and the Dakotas

Services Provided by MWBS

- On-going review and communication regarding status of sponsored employee benefit plans
- **Client Community**® - an online benefit and human resource “center”. Features include:
 - ◆ Secure encrypted web portal.
 - ◆ Carrier Forms
 - ◆ Useful links
 - ◆ Webzine with over 180 articles
 - ◆ Checklists
 - ◆ Model documents
 - ◆ HR Resources:
 - ◇ HIPAA ◇ ERISA ◇ COBRA ◇ FMA
- Monthly monitoring and analysis of medical plan claims data
- Benchmarking of labor and employer benefit costs and trends
- Analysis of medical plan components and related costs
- Review and negotiation of medical plan renewals including:
 - ◆ Renewal projections
 - ◆ Preparation of bid specifications to remarket Plan(s) when appropriate or advisable
 - ◆ Analysis of bid responses

- Assistance in mediating claims disputes and problem solving
- Assistance in development of benefits communication to employees
- Guidance and Analysis of the following group benefits:
 - ◆ Medical
 - ◇ Benefit design;
 - ◇ Funding alternatives;
 - ◇ Premium and contribution strategy;
 - ◇ High Deductible Health Plans HDHP);
 - ◇ Network analysis;
 - ◇ Wellness incentives
 - ◆ Life and AD&D
 - ◆ Short Term Disability (STD)
 - ◆ Long Term Disability (LTD)
 - ◆ Dental including Direct Reimbursement (DR)
 - ◆ Vision
 - ◆ Section 125 – Cafeteria Plans
 - ◆ Long Term Care (LTC)
 - ◇ 401 (K) Plans
 - ◇ Defined Benefit Plans
 - ◆ Section 105 Plans
 - ◆ Health Saving Accounts (HSA’s)

Clients Include:

- Montana and Wyoming Bankers Associations
- State Bar of Montana
- Montana Schools Health and Welfare Plan
- Montana Dental Association
- Montana Association of Independent Disability Services
- American Chemet
- Morrison & Maierle Engineering
- Pacific Steel & Recycling
- Scheels All Sports
- Yellowstone Mountain Club

Jim Edwards, President/CEO

Jim has been in the employee benefit and consulting business, primarily large group medical for 15 years. He is a 1979 graduate of Montana State University. After 8 years in banking, Jim redirected his career and entered the group benefits business in 1989 – working for Blue Cross Blue Shield of Montana. In 1996 he became an independent insurance agent and consultant working with large employers and associations, in advising them on the design, financing and administration of their medical and affiliated benefit plans.

Designations and Memberships:

- Society of Human Resource Managers (SHRM)
- Certified Health Consultant – Krannert School of Business Management – Purdue University
- Consultant – State of Montana
- Member of the International Foundation of Employee Benefit Plans (IFEBP)
- Active member of the American Institute of Professional Group Insurance Administrators (AIPAGIA)
- Member NAFIA
- Board Member of Montana Council of Economic Development
- Member National Association of Health Underwriters (NAHU)

Sue Garrison, Executive Assistant & Client Support

Sue entered the group benefit business by becoming an integral part of Jim’s team in 2000. Prior to that, she worked in the medical field for 25 years. Her focus is managing the information and communication flow between MWBS and our clients. She also provides invaluable access, guidance and assistance, working directly with the HR and finance people for many of our clients, and working with their employees in assisting them with their questions and solving their problems.

Insurance Companies and Third Party Administrators (TPA’s) we work with:

Blue Cross Blue Shield Plans in Montana, Wyoming North Dakota and Idaho; New West Health Services; Allegiance Plan Management; Employee Benefit Management Services (EBMS); Medical Life Insurance Company; Dental Network of America (DNOA); US Able Life; Delta Dental Insurance Company; Vision Service Plan (VSP); UNUM Provident; ING Reliastar; Fortis/Assurant; Standard; Reliance Standard; First Mercantile Trust; Employee Benefit Resources (EBR) - Flex; Discovery Benefits, Inc.

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