

Subject: RE: Michael Best & Friedrich - Life Insurance for Caleb Brown, Spouse of Dana Neiswander (Production Log 148) [Secure]
From: Mary Phillips
Date: Fri, 13 Jan 2017 16:25:40 +0000
To: 'Michelle Parker', Debbie Kulling

Good Morning Michelle and Debbie,

We are seeing a problem with changes to spouse voluntary life and AD&D coverage for Dana Neiswander (Spouse Caleb Brown) that seems to have been triggered by an employee data change.

The email string that I am forwarding has all of the history.

I am auditing the voluntary life elections. I will let you know if I find any others.

Please take a look at this issue as soon as you can.

Thank you.

Mary Phillips, CEBS

Enrollment System – Implementation Account Manager

The Benefit Services Group, Inc. |
www.bsg.com

N25 W23050 Paul Road, Pewaukee, WI 53072

Phone: 262-521-5700, ext. 1037 | Fax: 262-521-5710

E-mail:
Mary.Phillips@BSG.com

Wellness Council of America (WELCOA) – Gold Well Workplace Award

**American Heart Association –
Bronze Workplace Health Achievement**

**The Business Journal three-time recipient – Healthiest Employer Small
Business Award**

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be legally privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please return it to the sender immediately and delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.

From: Cathi Henke
Sent: Friday, January 13, 2017 9:47 AM
To: Mary Phillips <Mary.Phillips@bsg.com>
Cc: Amy Fischer <Amy.Fischer@bsg.com>

Subject: RE: Michael Best & Friedrich - Life Insurance for Caleb Brown, Spouse of Dana Neiswander

Mary,

It seemed odd that her husband's life amount matches her Basic Life at \$87,000. There's an issue with reinstating his coverage. Dana carries \$500,000 of Voluntary Life, but I only see options for him up to \$87,000. This will need to be corrected.

Michael Best Benefits Managing: Dana J Neiswander

--- Select Coverage ---
5,000.00
10,000.00
15,000.00
20,000.00
25,000.00
30,000.00
35,000.00
40,000.00
45,000.00
50,000.00
55,000.00
60,000.00
65,000.00
70,000.00
75,000.00
80,000.00
85,000.00
87,000.00

Current Coverage is \$0.00
Selected Coverage is \$87,000.00 (EE cost \$2.57)

Cost will be calculated on current coverage

Partner Optional Life - Group E

Dental

| | |
|------------------------------------------------|---------|
| Delta Dental Preferred Option (D... | \$11.06 |
| Vision | |
| Superior Vision Exam & Material... | \$5.71 |
| Qualified Transportation Fringe Benefit | |
| Qualified Transportation Fringe... | \$0.00 |
| Basic Life and AD&D | |

Cathi Henke

Client Services Specialist

The Benefit Services Group Inc. | www.bsg.com

N25 W23050 Paul Road, Pewaukee, WI 53072

Phone: 866-913-4853, option #3 | Fax: 262-574-5509

Wellness Council of America (WELCOA) – Gold Well Workplace Award

American Heart Association – Bronze Workplace Health Achievement

The Business Journal three-time recipient – Healthiest Employer Small Business Award

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be legally privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please return it to the sender immediately and delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.

From: Mary Phillips

Sent: Friday, January 13, 2017 9:30 AM

To: Cathi Henke <Cathi.Henke@bsg.com>

Cc: Amy Fischer <Amy.Fischer@bsg.com>

Subject: RE: Michael Best & Friedrich - Life Insurance for Caleb Brown, Spouse of Dana Neiswander

I don't know but I will report it to WorkTerra.

Thanks for the super quick response and for doing the WT clean-up.

Mary Phillips, CEBS

Enrollment System – Implementation Account Manager

The Benefit Services Group, Inc. | www.bsg.com

N25 W23050 Paul Road, Pewaukee, WI 53072

Phone: 262-521-5700, ext. 1037 | Fax: 262-521-5710

E-mail: Mary.Phillips@BSG.com

Wellness Council of America (WELCOA) – Gold Well Workplace Award

American Heart Association – Bronze Workplace Health Achievement

The Business Journal three-time recipient – Healthiest Employer Small Business Award

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be legally privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please return it to the sender immediately and delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.

From: Cathi Henke

Sent: Friday, January 13, 2017 9:27 AM

To: Mary Phillips <Mary.Phillips@bsg.com>

Cc: Amy Fischer <Amy.Fischer@bsg.com>

Subject: RE: Michael Best & Friedrich - Life Insurance for Caleb Brown, Spouse of Dana Neiswander

Good morning. I'm not seeing any changes at open enrollment. He has had \$500,000 in life for well over a year. I can reinstate it in WT.

| Employee Information | | | |
|-------------------------|----------------------------------------------------------------------------|--------------------|----------------------------------|
| Address: | 1609 N. Prospect Avenue #501 Milwaukee Wisconsin 53202 United States | Gender: | Female |
| Phone Number : | 414-227-3475 | Marital Status: | Single |
| Email Address: | dneiswander@michaelbest.com | Employment Status: | Active Employee as of 07/13/2015 |
| Social Security Number: | *** - ** - RR22 | Member Group: | 015 MBF BengRP E/NGF |
| | | Annual Salary: | \$81,775.46 |

| Coverage Information | | Approved Coverage Amount | Approved Effective Date | Annual Premium | Rate | Pending Coverage Amount |
|--------------------------------------------------|--|--------------------------|-------------------------|----------------|----------|-------------------------|
| Basic Life | | \$87,000.00 | 11/01/2016 | \$91.87 | 1.056000 | \$0.00 |
| Accidental Death & Dismemberment | | \$87,000.00 | 11/01/2016 | \$18.79 | 0.216000 | \$0.00 |
| Optional Life Employee | | \$500,000.00 | 08/25/2015 | \$354.00 | 0.708000 | \$0.00 |
| Optional Accidental Death & Dismemberment | | \$500,000.00 | 01/01/2016 | \$102.00 | 0.204000 | \$0.00 |
| Optional Dependent Life | | \$500,000.00 | 08/25/2015 | \$354.00 | 0.708000 | \$0.00 |
| Long Term Disability | | \$6,815.00 | 11/01/2016 | \$212.63 | 3.120000 | \$0.00 |
| Optional Accidental Death & Dismemberment Spouse | | \$500,000.00 | 01/01/2016 | \$120.00 | 0.240000 | \$0.00 |

My notes show that I adjusted her salary that day! How does that cause a change to her Spouse Life??

Notes

| Note Date | Category | Other |
|------------|------------------|-------|
| 12/22/2016 | WorkTerra Change | |

Subject: Salary Increase

Notes

A A B I U S
- Ix Xx X²

Formats Paragraph Font Family Font Sizes

[Rich Text Editor Icons]

Increased salary to \$81,775.46 based on 11/22/16 payroll file.

Cathi Henke

Client Services Specialist

The Benefit Services Group Inc. | www.bsg.com

N25 W23050 Paul Road, Pewaukee, WI 53072

Phone: 866-913-4853, option #3 | Fax: 262-574-5509

Wellness Council of America (WELCOA) – Gold Well Workplace Award

American Heart Association – Bronze Workplace Health Achievement

The Business Journal three-time recipient – Healthiest Employer Small Business Award

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be legally privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please return it to the sender immediately and delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.

From: Mary Phillips

Sent: Friday, January 13, 2017 9:08 AM

To: Cathi Henke <Cathi.Henke@bsg.com>

Subject: Michael Best & Friedrich - Life Insurance for Caleb Brown, Spouse of Dana Neiswander

Hi,

Did Dana Neiswander make any changes to the voluntary life insurance coverage for her spouse Caleb.

I am checking for changes in the voluntary life deductions that would be effective on 1/1/2017.

I have them as originally electing

| | | |
|-------------------------------------------------|---------|-------------------------------------------|
| Employee Optional AD&D - Group E | \$4.25 | Neiswander, Dana [Employee] - \$500000.00 |
| Employee Optional Life - Group E | \$14.75 | Neiswander, Dana [Employee] - \$500000.00 |
| Spouse/Domestic Partner Optional AD&D - Group E | \$5.00 | BROWN, CALEB [Spouse] - \$500000.00 |
| Spouse/Domestic Partner Optional Life - Group E | \$14.75 | BROWN, CALEB [Spouse] - \$500000.00 |

I do not know what happened 12/22/2016 with the Employee Data Change.

Thank you.

Enrollment History Report

Below is the list of all enrolled plans of selected benefit types effective within the selected date span.

| Total Records : 4 | | | | | | | Report Date: 1/13/2017 |
|------------------------------------------------------------------------------------------------|--------------------------------------|-------------------------|--------------|-----------------|----------------------|----------------------|------------------------|
| Employee Name: Dana J Neiswander | | | | | | | |
| Plan Design Name | Coverage | Effective Period | Date Elected | Date Terminated | Election Method | Election Created By | |
| Spouse Term Life | | | | | | | |
| Spouse Term Life (spouse or domestic partner)-Spouse Term Life-Prudential | CALEB B BROWN [Spouse] - \$500000.00 | 08/25/2015 - 07/31/2016 | 11/14/2015 | 11/06/2016 | Open Enrollment | SA SA | |
| Spouse/Domestic Partner Optional Life - Group E-Spouse Term Life-Prudential | CALEB B BROWN [Spouse] - \$500000.00 | 08/01/2016 - 10/31/2016 | 11/06/2016 | 12/22/2016 | Employee Data Change | [Partner]Cathi Henke | |
| Spouse/Domestic Partner Optional Life - Group E-Spouse Term Life-Prudential | CALEB B BROWN [Spouse] - \$0.00 | 11/01/2016 | 12/22/2016 | - | Employee Data Change | [Partner]Cathi Henke | |
| Spouse Accidental Death and Dismemberment | | | | | | | |
| Spouse Accidental Death and Dismemberment-Spouse Accidental Death and Dismemberment-Prudential | CALEB B BROWN [Spouse] - \$500000.00 | 01/01/2016 - 07/31/2016 | 11/19/2015 | 11/06/2016 | Open Enrollment | SA SA | |

Page No. 1

Mary Phillips, CEBS

Enrollment System – Implementation Account Manager

The Benefit Services Group, Inc. | www.bsg.com

N25 W23050 Paul Road, Pewaukee, WI 53072

Phone: 262-521-5700, ext. 1037 | Fax: 262-521-5710

E-mail: Mary.Phillips@BSG.com

Wellness Council of America (WELCOA) – Gold Well Workplace Award

American Heart Association – Bronze Workplace Health Achievement

The Business Journal three-time recipient – Healthiest Employer Small Business Award

The information contained in this communication may be confidential, is intended only for the use of the recipient(s) named above, and may be legally privileged. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication, or any of its contents, is strictly prohibited. If you have received this communication in error, please return it to the sender immediately and delete the original message and any copy of it from your computer system. If you have any questions concerning this message, please contact the sender.