

# What Can WMI DO FOR YOU?



By David Leo,  
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*In a few months, I will celebrate my 15-year anniversary with WMI.* It's hard to believe I've been around that long, but it gives me great pleasure to think about all the companies, business owners, and individuals WMI has helped during those years. As I look back on the time I've spent with such a wonderful company, I can't help but wonder if there are still folks out there who don't know about us and the full range of products and services we offer. If you are one of those people (or if you would like a short refresher about WMI and what we do), this article is for you.

By way of background, WMI was founded nearly 38 years ago by petroleum marketers to help them garner market leverage and to control rising benefit costs. Back then, our mission was much the same as it is today: to be the company of choice for WPMA members by delivering the most cost-effective and highest-value health insurance available. While WMI has grown into a strong health insurance company that is licensed to operate in seven western states, we haven't lost sight of our mission. Moreover, as a mutual insurance company, WMI is owned by its policyholders, the very entities and individuals that rely on us for their insurance needs.

In addition to offering group health insurance to employers in Utah, Montana, Idaho, Nevada, Washington, New Mexico, and Arizona, WMI has developed many quality ancillary insurance products and administrative services. In case you aren't familiar with the products and services we offer, here's a brief summary:



- **Group Health Insurance:** WMI offers many different group health insurance policies to employers with as few as two employees. Our products are PPO policies that include a network of deeply discounted preferred providers, but also allow insureds to utilize out-of-network providers if they desire. We offer policies with deductibles as low as \$150 and as high as \$3,000, and we have federally-qualified high deductible health plans ("HDHPs") that can be used in conjunction with health savings accounts ("HSAs").



- **Individual Medicare Supplement Insurance:** WMI offers individual health insurance policies that provide coverage that is supplemental to Medicare.
- **Group Life Insurance:** WMI offers group term life insurance policies to employees and their spouses with benefit levels that range from \$10,000 to \$500,000.
- **Group Dental Insurance:** WMI offers group dental insurance. Our dental policies even have an orthodontia component built in at no additional cost.
- **Group Vision Insurance:** WMI offers group vision insurance that covers an annual eye examination and allows insureds to choose between glasses and contact lenses.
- **Group Disability Insurance:** WMI offers group short-term disability insurance policies that provide a weekly monetary benefit to help protect employees from devastating financial loss for up to a year following a disability.
- **Self-Funded Administrative Services:** WMI's subsidiary company, WMI TPA, is a third party administrator that manages and administers benefit plans for self-funded (and partially self-funded) employer-sponsored plans. We provide administrative services for groups with as few as 25 employees and as many as 500 employees. We also handle all of the administrative and reinsurance aspects of the plan which makes self-funding simple for employers of any size.

As you can see, WMI offers a full range of group insurance products for small and large employers. I'm confident we can be of service to you, your company, and your employees and their families. Call us today so we can get to work for you.

### *If you have questions ...*

about this article or would like to discuss your company's insurance program, please feel free to contact WMI. If you would like to learn more about how WMI can meet your company's insurance needs, please contact our Marketing Department at **(800) 748-5340**. We would also invite you to visit our web site at

**www.  
wmimutual.  
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for other interesting articles and helpful information about group health insurance.