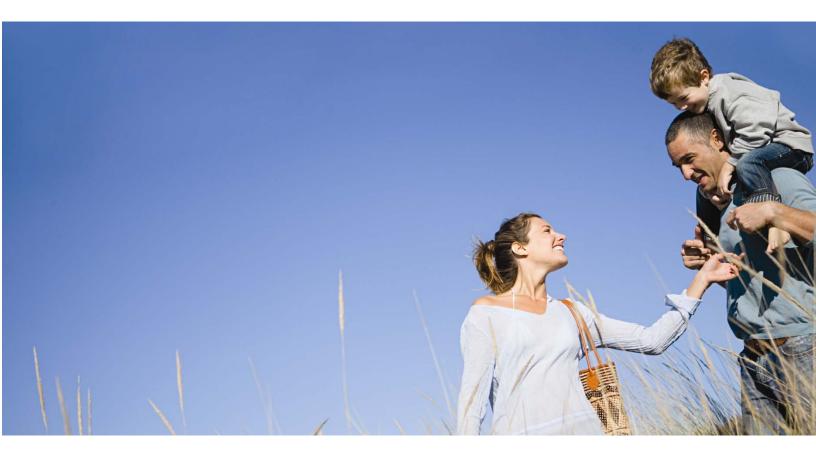




GALLAGHER BENEFIT SERVICES (GBS) IS PLEASED TO PRESENT OUR UNIOUELY DESIGNED MCN ASSOCIATION SERVICE PACKAGE



As a leading national benefits and insurance services firm, GBS has a wide array of resources locally, nationally, and internationally to help clients find the right benefits solutions to meet their specific needs. In particular, our local Minneapolis office has expertise when it comes to helping large groups successfully navigate through today's tough economic times and come out ahead. This brochure describes the special services you would receive as a client at GBS.

At GBS, we are constantly *thinking ahead* on how to better serve you. We invite you to learn more about how our experts can bring *real* value to your organization.

For more information on the GBS group package, please contact:

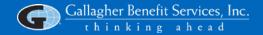
Peg Hill 952-356-0716 Peg_Hill@ajg.com Wendy Hoveland 952-356-3870 Wendy_Hoveland@ajg.com



GBS Service Package

GBS is committed to providing an integrated solution service package that is innovative and customized based on each client's unique need. As your broker, our "value added" services include the following:

	-
Strategic Benefits Planning	 This process is designed to help you develop and integrate a long term vision for your benefits program.
Consultant Due Diligence	 Once your employee benefits strategic plan is developed, we help you evaluate how well your current programs fit the benefits strategy, explore alternatives, and help you develop a plan for transition, if necessary.
Benefits RFP Search	 We assist in the benefit plan design and act as your representative for the purpose of securing competitive bids for your various benefit programs.
Carrier Interface/Problem Resolution	We review claims data and trends with you and your benefits carriers for the purpose of negotiating the most favorable rates possible for your benefit program. We also provide you with timely information concerning the industry and carrier legislation that may affect your benefit programs, and act as your liaison and advocate in the resolution of carrier claims, billing or other issues.
Electronic On-Line Medical Application Process (when applicable)	 This system makes the collection of carrier-required data easier for you and your employees by allowing them to enter the specific required data only once; the program automatically populates the selected carrier application forms.
HR Support on Demand	 You will have telephone assistance for any immediate HR question or concern and access to HR forms and templates.
Employee Education & Communication	 GBS provides employees with educational and informational materials regarding the features and benefits of all plans offered at your company.
Employee Benefit Manual Design	 We provide information to your employees in a simple, easy to understand summary of each aspect of your benefits package. This is provided free of charge (minimum, 10 employees) in an electronic format.
GBS Connect	 You will have online access to resources including a library of downloadable articles, brochures, and HR forms. Benefits and P&C surveys on topics such as wellness benefits, PTO & vacation and ancillary benefits. A comprehensive compliance database of COBRA, FMLA, HIPAA, HIPAA Privacy, Medicare Part D, and Section 125 forms and information. A "community" interactive forum that allows you to view questions posted by other users and post your own questions and responses.
Connect2MyBenefits	 Hundreds of benefit-related websites - you can search this section by a specific topic such as healthcare, wellness, human resources and legislation.
Compliance Seminars & Webinars	We regularly offer topical seminars on benefits, compliance and other HR areas on a value-added or discounted basis. Watch for the seminar calendar on our website.



GBS Service Package, continued

Support	We support clients' compliance efforts through seminars, webcasts, technical bulletins and monthly newsletters. In addition, we support clients in reviewing their level of compliance with ERISA and other state and federal requirements and when necessary connect them with resources to help them become compliant.
---------	--

HRadvantage: Discover the Value of Having a Strategic HR Partner!

*We are pleased to offer an HR response line, called "Support on Demand." Get answers to questions regarding:

•	Employee relations and performance issues
•	Discipline and documentation strategies
•	Interpreting and implementing policies
•	Hiring and selection practices
•	Leaves of absence, such as MN Parenting and FMLA
•	Voluntary and involuntary terminations
•	Unemployment claims
•	Personnel files and other HR compliance
•	Work hours, overtime and FLSA basics
•	And your unique HR issues

*Variable pricing based on group specifics



GBS Seminars & Professional Development

Location: Gallagher Benefit Services

3600 American Blvd. West

Conference Room "Excellence" (lower level)

Bloomington, MN 55431

Time: 8:30 a.m. to Noon

Cost: No charge for GBS clients

April 5 - HR Leadership - Elevating Your Influence

In our series opener, we'll review recent research on key organizational domains that HR professionals must successfully impact. Together, we'll strategize, practice key skills and network in the pursuit of greater HR influence.

May 9 - Developing a Culture of Total Health and Wellbeing

In this session, we'll examine how to develop an organizational culture that promotes physical, financial and emotional wellbeing, resulting in bottom-line impact.

July 31 - Business Leader's Forum

David Olson, the Minnesota Chamber of Commerce President, will provide valuable insight on the latest trends and issues relevant to Minnesota business leaders. With the U.S. Supreme court decision on healthcare reform expected by the end of June, we will include an informative assessment of the decision and its likely impact on your organization's future. This session will be held at Mendakota Country Club.

September 18 - Compensation, Benefits & Rewards Strategy

In this session, you will learn how to improve your organization's value proposition. You will be the first to see results of our 2012 Upper Midwest Benchmarking study and other market data.

October 25 -Advanced Benefits & HR Compliance

In this Halloween-themed session, we'll raise your compliance expertise to new heights with advanced intelligence on challlenging issues.

November 27 - Taking HR Administration & Compliance to New Heights

This interactive session will help you go beyond minimum compliance requirements, exceed the expectations of your organization, and allow yourself to deliver consultative-level human resource practices.

For more information on how you can utilize GBS seminars and workshops, visit us on line at: www.gallagherbenefits.com/minneapolis