

“EDUCATION THROUGH INFORMATION”

MERP
(Medical Expense
Reimbursement Plan)

MERP's have been an increasingly popular benefit that lets employers fund certain out-of-pocket medical expenses for their employees. Employers and employees alike appreciate the greater flexibility of a MERP, which also allows employers to write off 100 percent of the cost of these expenses.

MERP's have many other benefits too. It will help employers attract and retain employees. It contains benefit costs and provides significant savings to employers and employees.

With a MERP plan the health insurance provided to employees can have substantially higher out-of-pocket expenses such as deductibles, copayments, and prescription charges. The employer can then fund each employee with a certain amount of money each year to cover those same expenses. As eligible expenses are incurred, the employees are reimbursed through the MERP plan. The dollars contributed by the employer are normally offset by the reduction in premium, because the cost shifts to the employee.

Mortenson Matzelle & Meldrum, Inc. (M3) has joined with Employee Benefits Cooperative (EBC) to present this Continuing Education seminar to you. This course will include Three Continuing Education credits, two credits on Section 125 Plans and one credit on MERP's.

Fax responses to Julie Sehmer at 608-273-1443

(Fax back response form provided on reverse side of presenters biographies)

or email to: julies@mmins.com

Please RSVP by March 16, 2001

For your convenience, two workshop times have been scheduled. Please choose the time that best fits your needs.

DATE

Thursday, March 29, 2001

LOCATION

Mortenson, Matzelle & Meldrum, Inc.
2nd Floor, Seminar Room
3113 West Beltline Highway
Madison, WI 53713

TIMES

Morning

9:00 – Noon
Registration 8:45

Afternoon

1:00 – 4:00
Registration 12:45

(MEDICAL EXPENSE REIMBURSEMENT PLAN)
MERP

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I N S U R A N C E

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