



A newsletter for employees of Trustmark Voluntary Benefit Solutions

Spring 2011

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2011 Initiatives Spring Ahead Toward Goals

Alex Moral
Senior Vice President



Spring has finally arrived and with it comes a fresh atmosphere of potential that inspires nature to cause flowers to bloom and grow, and trees and grass to regenerate and start anew. In essence, this is how I feel about our division; we are in a spring of sorts that's bringing forth new and wonderful opportunities for us. [Read full story.](#)

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Alex Moral
Senior Vice President

Our 2011 strategic initiatives and divisional goals are all starting to bloom. I recently shared with the Board our three main initiatives – rebuilding our sales team, working to build on our partnership with HealthFitness, and the systems projects for the new enrollment and administration systems. All three are geared toward the growth of our business.

To make that growth happen, we're exploring things such as working with other benefit administration systems, and expanding and deepening our relationships with national broker houses.

We have sold a couple cases through our arrangements with the new benefits administration system. While the enrollment system has been delayed, we are working to obtain Board approval for the new administration system.

We're also continuing to work on enhancing our Critical Illness product, improving our marketing analytics, web page, leadership and bench strength. Improving our web page through the Marketing Analytics strategic initiative, and our leadership through the bench strength initiative, is critical to the future success of the organization. Several of these initiatives were byproducts of the strategy refinement work done last year. We will need to keep our strategy initiative process in the forefront so we are always in tune with the market.

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But what's also been key to us meeting our goals is the strengthening and rebuilding of our sales team. Although Brad Ridnour recently left us, we have made significant progress on hiring new RSDs. In addition to hiring a Western Sales Vice President, we've filled a few vacant RSD positions. I'm confident that we will be able to fill most of the openings in sales team by the middle of this year.

Rebuilding Sales and the CI enhancement are all geared toward increasing growth in the near term. But initiatives like the new administration and enrollment systems, and benchmark strength, are intended to have a long-term impact.

Looking ahead, our goal is to obtain more sales from the HealthFitness partnership. The market is excited about LifeHealth & Wealth. But we want to convert that excitement into actual sales.

We expect to obtain Board approval for the administration system this year and deliver on the enrollment system in 2011.

Overall, spring for us is off to a very good start on several fronts. There's a lot of excitement in the market about what we can deliver. Yet, we still have a lot of work ahead of us. But with everyone's engagement, we can be successful in meeting all of our goals as we look forward to the next season of opportunities.



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VBS Projects Move Ahead Toward Goals

The year started out with a bang with many projects underway, including some that were delayed or extended due to changing business needs. Below, Rich

Olejniczak, Second Vice President,

Operations and Project Office, Second Vice Presidents Scott Lau and Wendy Warren provide updates on several key projects to keep VBS team members abreast on the latest project information.



According to Olejniczak, VBS has had an influx of new projects, such as the Critical Illness enhancement project and a product to enhance compliance with state and other regulatory laws.

"We recently introduced the Direct Bill Premium Notices project. That took a lot of time and effort to consolidate and review the older forms and notices and convert them into new formats to ensure our customers fully understand why and what we are sending them," said Olejniczak. "We'll be implementing this project in the next few months."

Document to xPression Project

This is the consolidation of various document production systems into a single system. "We will update and review thousands of documents, consolidate and reformat them and ensure they use current language and styles," said Olejniczak. "This is a division-wide project that impacts all products and any document sent externally to customers."

Annual Privacy and Proxy

VBS is looking into new ways to distribute policy and proxy notices to ensure the cost-effectiveness of our processes in sending notices to impacted policyholders.

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Enroll It

The team continues to work on the enrollment system project. "We had some speed bumps that both IT and business teams are working together to resolve," said Olejniczak. "We expect to have a delivery of the system this year."

Because of the delay, Olejniczak said, "We are continuing to look at a benefits administration system that would complement the functionality of our enrollment system, and expand the presence of our products through the Common Census and IPA while we await the delivery of Enroll It."

FastPAS

According to Warren, despite delays in approval of a new Policy Administration System (PAS), the ALIS system by FIS is the software that "we all feel really good about. It has demonstrated that it has much of the functionality out of the box needed to support VBS's business into the future."

Warren and Lau said they've been refining the rationale for replacement of the current systems and the business case for the project and sharing it with senior management.

"We feel good about ALIS and are comfortable that this is the best solution for us," said Lau. "We have a plan that's workable. We have a CBA and we've done the due diligence."

While they both hope to gain approval for a new PAS in 2011, there's still work to do to tighten up the business case before presenting it to the Board of Directors. In the meantime, Lau and Warren are completing detailed requirements work and getting prepared for beginning analysis and design with FIS.



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Strategic Communications Team Launches 'Great Destinations'

On March 30, Trustmark Voluntary Benefit Solutions launched Great Destinations, a new section on the Water Cooler to provide updates on the division's eight strategic initiatives. Employees logged onto the site and 'drove' to each location to check out the latest information related to each initiative.

If you haven't already visited the page for each initiative, these destinations are waiting for you:

- FastPAS – New York
- Marketing Analytics – Boston
- Benefit Administration Systems – Chicago
- Enroll It – Silicon Valley
- Account Manager Role – Washington
- Partnering with Health Fitness – Hawaii
- VBS Bench Strength – Venice Beach
- National Broker Relationships – Las Vegas

While you are on the site, if you have questions or are interested in learning more about an initiative, click on Lula and an e-mail will be sent to the VBS Communication Strategy Team mailbox. Initial feedback from the launch of Great Destinations includes:

- "A fresh new way of getting information out."
- "Any time fun can be injected into the work atmosphere, it is always a plus!"
- "At times, phone units do not get the chance to leave their desks. Now, everyone is able to have a treat and learn along the way."
- "Very creative, user friendly and detailed."

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- "Easy to navigate."
- "I like that the information is out there and if we need to know something or have questions we have a place to go to look for the answer."
- "Appropriately informative."

The Communications Initiative Strategy Team plans to conduct a survey soon to get additional feedback on the site. There have been a few navigation issues and comments that the Virtual Water Cooler was "slow." The team will review these concerns when it meets to ensure the site continues to be an easy reference tool for everyone.

The team will update the site on a regular basis to keep you informed. Please feel free to send comments or questions to Carilyn Carlson, Team Leader at cc3@trustmarkins.com, or ext. 45409 or e-mail Lula while you are visiting the site.



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What Do You Value?



Matt Whalen
Vice President

There's an old saying, "*You are what you eat.*" From a leadership and values perspective, however, perhaps the current saying should be, "*You are what you value.*"

As we continue our leadership development journey, we've spent lots of time defining our personal and company values. That process has helped us gain greater clarity around what "makes us tick" and motivates us.

My top 5 values are:

Family • Hope • Happiness
Love/Affection • Honesty/Integrity

Recently, I was asked to create a Leadership Philosophy (LP). The LP is intended to outline one's values and guiding principles into a short statement that provides direction to yourself and others. Here's mine:

To preserve and enhance our culture as a highly ethical organization; continue to foster honest dealings and interactions between members of the Trustmark family, including employees and customers. As we build toward a bigger and brighter future, continue to treat all members of the family with kindness and affection. Our success and happiness will grow, and so will our business!

I strive to live my values on a daily basis. That's not always easy, but it's the right thing to do. I encourage you to develop your own LP and use it as a mirror. If the reflection is true, you're living your values. Then, you can truly state, "I am what I value!"



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Setting the Standard for Service Fourth Quarter Service Report Card

Results for the fourth quarter 2010 again show that Voluntary met 20 of the 20 goals in the nine key measures that customers value. Since the Service Report Card was launched in 2006, VBS has met or exceeded its goals for 20 consecutive quarters. This reinforces the division's commitment to service by demonstrating how Trustmark leads the industry in meeting service goals in categories vital to its customers.

"Our Service Report Card is a tangible means of showing our service commitment," said Matt Whalen, Vice President, TVBS. "While it may seem routine for us to meet or exceed these goals month by month and year by year, our clients truly value our ability to deliver superior service."

The service report card tracks the effectiveness of customer service in key areas that Voluntary customers value most. In this issue of *Solutions@Work*, the spotlight is shining on:

Premium Processing:

Our goal is to process premiums received accurately and promptly.

Premium Processing	4Q 2010	Goal Met/Exceeded?
Goal: 90% within 10 days	94%	Yes

"Thanks to the collaborative efforts of everyone, we really knocked it out of the park in 2010, breaking all previous records – posting more than \$20 million in December alone," said Kathleen Torres.



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Employee Claims Experience with Another Insurer Leads to Improvements

What do employee engagement, customer experience and claims have in common? The answer is people providing feedback. To put this into perspective, let's take a look back to 2010. One of the division's operational goals was to develop a customer survey program. As such, Voluntary developed and implemented several surveys, including one for Life claims to get customer feedback on service levels and define future service improvements.

During that time, a VBS team member experienced the death of her father. She was surprised to learn that with one phone call to his insurance company in Canada, the life claim was paid out to the beneficiary without any paperwork or further information.



Danette Bookstein
Senior Manager, Benefits

How was this company able to do this? Because the claim was non-contestable (the policy was more than two years old), the company issued a claim check and mailed it to the beneficiary. This was done without any claim forms or additional follow up. The insurance company simply made a phone call to the funeral home to gather the information it needed. This customer-friendly experience was shared with VBS's Operations/Claims Management Team. Filing the claim was painless, formless and completed in a timely manner.

New Process Leads to Less Paperwork and Improved Customer Service

In July, 2010, VBS surveyed beneficiaries to get their feedback on our claims service. One survey was returned with less than satisfactory results. This beneficiary had more than one policy and another insurance company had paid out the life benefits without requiring a

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claim form. The difference between her customer service experience with the other insurer and Trustmark was only the fact that Trustmark had asked her to complete a claim form.

The survey feedback along with feedback received from the VBS Team member's experience with a Canadian carrier resulted in a review of our claim practices. The Claim team worked with Law and Customer Care to discuss what could be done to improve the current process and the experience for customers at a time when they need Trustmark most. The Claims team has now implemented a one-step claim process for claims that are non-contestable.

"We want to make the claims process as easy as possible for beneficiaries," said Tammy Mayers, Director, Operations. "They are experiencing a very difficult time in their lives, and we strive to be here to make their lives easier by providing service that is second to none."

During the initial phone call on non-contestable life claims, Claim Representatives now ask the beneficiary if they would like Trustmark to contact the funeral home to obtain the documentation needed to pay the claim, such as the death certificate. At the time of this call, Trustmark also confirms the beneficiary's address and Social Security number.

"We then call the funeral home to request a copy of the death certificate and assignment and ask that they fax this information to us when it becomes available," said Danette Bookstein, Senior Manager, Benefits. "Once received, the claim will be considered and the benefits paid. A letter is sent to the beneficiary along with the check, advising that benefits have been paid and nothing further will be needed."

Bookstein said the feedback from beneficiaries has been very favorable.

"They are so pleased that during a very difficult time we are providing personal service by taking care of what is needed to pay the claim," said Bookstein. "They are so thankful that we have handled everything and they do not have to do a lot of leg work to receive a check."

Additionally, Bookstein said the Claims staff also appreciates the change. "They say it has made the claims process more personal, and that they truly feel like they have made a difference during a stressful time in a person's life."

Matt Whalen, Vice President, Operations, added, "This is an example of employee engagement and how we can not only improve a process but enhance a customer's experience just by listening to the voice of a customer."



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The VBS Claims Team was notified by a funeral home about the passing of an insured. There were five beneficiaries on the life insurance policy. The funeral director provided as much information as he could so Claims could contact the beneficiaries. Trustmark was able to pay the funeral home and one beneficiary within eight days of receiving the death notification. The Claims team searched out the other beneficiaries, and benefits were paid upon determination of address and contact information.

Claims received the following survey response back from the funeral director:

"I just wanted to express my complete satisfaction in the handling of this specific claim. Your staff was wonderful and quite helpful in giving me all the information I needed and answering the questions I asked. Thanks Trustmark in hiring a first rate staff of real professionals. It's great especially in this day and age when you can call and talk with real professionals."



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Regional Scorecard

Through March 31, 2011

Regional Sales Director	YTD New Sales	Annual Sales Goal	YTD New Sales as % of Annual Goal
Eric Corder	\$1,434,633	\$2,575,000	56%
Jay Weingart	1,097,430	2,475,000	44%
David Edwards	2,421,134	5,775,000	42%
Bret Panveno	1,767,035	5,175,000	34%
Scott Borden	966,963	3,375,000	29%
Dave Rarey	325,672	2,575,000	13%
Mike Feeney	27,782	575,000	5%
Chris Salge	2,366	825,000	0%
Marcia Oyster	0	825,000	0%
South Central	302,241	825,000	37%
Southern California	0	100,000	0%
North Central	0	3,375,000	0%
Southwest	0	575,000	0%
Northeast	0	425,000	0%

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Pacific Northwest	0	425,000	0%
Unassigned	5,415,306	5,325,000	102%
Total Regional Sales	13,760,562	35,225,000	39%
National Sales	2,743,982	14,600,000	19%
Duane Holder (PFP)	2,260,000	9,900,000	23%
Grand Totals	18,764,544	59,725,000	31%

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Sales Team Approaches Full Staffing Level



Dan Johnson
Vice President,
Sales and Marketing

Since the beginning of the year, we've had a number of Regional Sales Director positions filled and territorial realignments that will help us drive more sales.

We've added David Schneeweis as Regional Sales Vice President for the Western region. Schneeweis, who previously worked for Assurant Employee Benefits, was hired to develop broker distribution, strategy and sales out of his office in Englewood, Colo.

Then we have the additions of RSD Marcia Oyster, formerly a Worksite Specialist for a division of Highmark BC/BS, who covers the Michigan, Ohio and Kentucky region, and Mike Sheehan, our new RSD for the Northeast Region, who will cover Massachusetts, Maine, Rhode Island, New Hampshire and Vermont.



David Schneeweis
Regional Sales Vice
President for the Western
Region

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Sheehan, who will be based out of Boston, comes to us with a strong track record of selling success, most recently with UNUM in the Northeast. Prior to UNUM, he was successful in selling plans for large institutions and Fortune 500 companies. Sheehan brings a solid style of consultative selling techniques that will certainly help him be successful at Trustmark.

Louis Gallucci is our new RSD for the Mountain region and will be based out of Denver. He will cover Colorado, Utah, Wyoming, Idaho and Montana. Gallucci also comes to us with a strong track record of selling success, most recently at The Hartford where he was named Southern California's Sales Rep of the Year. He has a proven ability to develop strong broker relationships by providing solutions to producers, which will help him be very successful here.

Additionally, Bret Panveno is now responsible for all of Illinois, Indiana and Wisconsin, and Dave Rarey is responsible for New York, New Jersey and Connecticut.

Although Brad Ridnour's recent departure was unfortunate, we remain focused on fully staffing the regional sales team. Achieving a full team roster will help us achieve our sales goal in 2011.

The build-out of our team comes on the heels of a great Producer Conference in early January, which was well received by both the brokers and enrollment firms in attendance.

In fact, in the results of our survey of attendees, many producers said it was the best and most worthwhile conference for their business they've ever attended because it helped them move and sell more. Overall, the conference accomplished most of the things we wanted it to do. And most of the new brokers felt good walking out of the meeting.

As our team ramps up and new doors open from the partnership with HealthFitness, we expect this and other opportunities will help us achieve our sales goals.



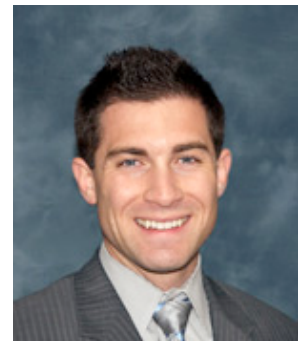
Click to download the regional sales map.



Marcia Oyster
Regional Sales Director
Michigan, Ohio and
Kentucky



Mike Sheehan
Regional Sales Director
Northeast Region



Louis Gallucci



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VBS and HealthFitness Partnership Gets Underway in Earnest

Since Voluntary introduced the programs and capabilities of its new LifeHealth & Wealth wellness solution at the annual Producer Conference in January, the product has excited the market and piqued the interest brokers and employers alike.

LifeHealth & Wealth is designed to give Voluntary greater access to sell its products while helping employers control healthcare costs by increasing employee engagement in their wellness programs and initiatives. Through a seven-week communication program, LifeHealth & Wealth aims to get employees to understand the value of their benefits and commit to the specific cost containment measures their employers have identified as key to achieve their goals. These customized communications, including print-ready executive letters, flyers, posters, brochures, direct mail and e-mail templates, are followed by one-on-one meetings with benefits counselors who will review with employees key messages, answer questions, and gain their commitment to "engage" in the preventive care activities or wellness programs.

"People attending the conference were excited about the potential opportunities LifeHealth & Wealth presents. They're really interested in the new communication and engagement process," said Dan Johnson, Vice President, Sales and Marketing. "In fact, soon after the conference ended we sold our first cases and have a number of proposed cases in the works."

Johnson said the timing of the launch of LifeHealth & Wealth was ideal.

"Employers are desperate to get employees engaged, not just participating, but also understanding the reasons for the rising costs of healthcare," said Johnson. "Because Trustmark on a global level began taking us on this path with the Consumer Health Advice triangle about seven years ago, we've benefited from having a complete package in the

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marketplace.”

Early projections anticipate LifeHealth & Wealth will generate about \$2 million in sales in 2011.

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Meet the Mequon Billing Team

The Billing Department is composed of teams who provide service to internal and external clients. The teams service clients aligned primarily by enrollment companies and brokers so that deeper relationships can be fostered through ongoing contact and service. The teams are responsible for client set-up, billing implementation and premium reconciliation to accommodate payroll-deducted products through Trustmark and other providers. Client interfaces are created that start, stop or change payroll deductions and facilitate the transfer of premium.

To support the value proposition, Mequon Billing provides the flexibility for its clients to support their voluntary payroll deduction programs, from interface through premium reconciliation, including change requests and service inquiries. Sales will leverage consolidated billing capabilities by offering administrative solutions



The Customer Service Team includes:
(from back, left to right): Elizabeth Kainz, Karen Gollhardt, Blair Garza, Kelly Hnasko, and Candice Lewis. Not pictured: Jill Schowalter



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that reduce an employer's administrative work to support their voluntary offering.

Kelley Hamann, Supervisor, said the Mequon staff is composed of three basic functions: premium processing, billing implementation (case set-up) and customer service.

Mequon Billing works with multiple departments in Mequon and Lake Forest to ensure accurate and timely billing set-up and premium application. Mequon Billing is the liaison between the client and various internal departments.

"We handle 1,200 inquiries per month either from policyholders or employers, agents and brokers for all VBS products as well as for TPAs and some of our competitors," said Hamann. "We also process monthly between 300 to 600 status and policy changes, such as address and name changes, as well as direct billing."

Customer Service plays an important role in the retention of existing customers and selling new customers by providing superior services to customers.

"If we didn't have such a dedicated Customer Service team, our billing would be affected," said Hamann. "That would change the relationship with our customers and our persistency would suffer. So they help to keep it all together."

The Premium Processing Team includes:

(from back, left to right): Wyn Martin, Dave Tutaj, Kelley Hamann, Jill Veres, Laura Tickner, Judith Mejia, Kim Biertzer, Kathy Kewley, Cindy Buhl, and Mary Pollock. Not pictured: Moriah Extence



The Client Services Team includes:

(from back, left to right): Bill Carson, Kim Lewis, Nadine Mitchen, Linda Bump, Jill Bevers, Rhiannon Meyers, and Karen Stroud. Not pictured: Rebekah Baake.

Mequon Team Goals

- Place set up calls within three calendar days of case assignment and complete within 10 calendar days.
- Accurately apply premium within 10 business days of payment receipt.
- Respond to customer service inquiries within 24 hours.
- Process written change requests within 48 hours.
- A call abandon rate of less than 5 percent with average speed of answer of 30 seconds.



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Career Development



Career Development Initiative Helps Put Employees on Path to Success

When the results of the 2010 Employee Engagement Survey found that VBS employees had concerns about the career opportunities within the division, management sprung into action to address the issue.

To help determine how the division could improve its career development capabilities and the steps needed to initiate them, senior management enlisted the help of Mary Hironimus, Assistant Vice President, Organization Development. After several meetings with volunteers, under Hironimus's guidance five distinct teams were formed, each responsible for a different area, with the goal of defining a plan for the new VBS Career Development Program.

"Mary gathered VBS employee volunteers together to decide how to team up and determine the next steps to lead the groups," said Pat Elliott, Project Coordinator, VBS Project Office. "Mary has been the driving force in guiding, organizing and getting us on the right track. She's been a great resource."

What resulted was the creation of the VBS Career Development Program to help employees develop a career vision, define their career goals, communicate those goals with their supervisors or managers, and create a realistic timeframe and action plan to reach those goals.

The Career Development Team Leads are Cindy Taylor, Employee/Manager Toolkits; Todd Woodson, Budget; Dawn

How can you get started in the Career Development Program?



Pat Elliott
Project Coordinator

Initiative Helps Put Employees on Path To Success

The 2011 Activities Committee

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Hutchings, Job Shadowing; Mary Goodridge, Continuing Education; and Pat Elliott, Job Descriptions.

All VBS employees should have had an introductory career discussion meeting with their manager or supervisor and given the Employee Toolkit, which provides the steps and tools needed to create career goals and set a path to achieve them. The toolkit also includes information about the new Job Shadowing process, educational resources, as well as information on where to

access job descriptions on the Virtual Water Cooler. Both the toolkit and information about Job Shadowing is stored on the shared network.

All managers attended meetings to receive education and training on the program and were provided copies of the Manager's Toolkit to assist them in their initial meetings with their employees.

"This program is about controlling your own destiny and determining what you want to do with your career. The role of the supervisors and managers is to introduce the employee to the program and support the employees' career plans, but career development ultimately belongs to each employee," said Elliott. "The goal is for employees to be engaged in their jobs, understand how their roles contribute to divisional success, and what skills and qualifications are required to fulfill the various roles within the division. We'll know this has been successful when we have employees who are more engaged and more satisfied with the support of career development plans and opportunities for learning and growth."

Elliott said the Career Development Team has plans to meet quarterly to check the progress of the program and later this year plans to bring in representatives from the College of Lake County to provide career counseling to interested employees as part of the Continuing Education component of the program.

- Review the Employee Toolkit
- Talk to your manager about developing a career plan
- Review the current job descriptions
- Evaluate your skills and set your goals
- Participate in job shadowing (open to employees who have had their career conversation with their manager or supervisor)
- Attend continuing education classes and seminars to improve your skills.

Your destiny awaits. Choose your path and move forward!



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The 2011 Activities Committee

Tammy Mayers, Director, Operations, has added another hat to her collection. This one can be described as fun, educational and inspiring. Mayers is the Director of the 2011 Activities Committee.

Mayers' goal for the 2011 committee is to encourage team members to work closely together to plan events using the talent and resources within the committee. The committee also seeks to increase overall VBS employee engagement not only through participation in events, but through the promotion of the Quality Service Award Recognition Program, and by keeping employees informed through monthly e-mail Newsblasts and the Solutions@Work publication.



Tammy Mayers
Director, Operations

Initiative Helps Put
Employees on Path To
Success

The 2011 Activities
Committee

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This year, ten new team members joined the Activities Committee. They are Brenda Smith, Danette Bookstein, Rodney Sowizrol, Kelly Hnasko, Peggy Sorokowski, Eric Freund, Nadya Salinas, John Dembowski, Laura Fenner and Christine Azevedo. Other members of the Lake Forest committee include Cindy Boehm, Dee Smith, Tony Bonz, Nancy Hansen, April Voecks, Chris Ryan, Cristina Andra, Dalila Dominquez, Heather Diehl, Audrey Patrick, and Erika Lundin. Additional members of the Mequon Activities Committee are Maggie Footit, Candice Lewis, Bill Carson, Blair Garza, and Karen Stroud.

"I envision this year's committee having fun while continuing to educate our staff on our division, the company and on issues that are important to them," said Mayers.

Many 2011 team members are returning to help coordinate this year's activities. Event team leaders for 2011 are Kathy Barbosa, Lake Forest; Nadine Mitchen, Mequon; and John Dembowski, Worcester. Carilyn Carlson, Cindy Taylor, Cindy Preller and Karen Mick will continue to work on the Communications Team.

The Activities Committee's first task in 2011 was to plan the 20/20/20 celebration, held on Feb. 16. With less than three weeks to plan the event, a mini team sprung into action to brand the event with a theme and coordinate a thank-you luncheon for VBS employees in three offices.

The 2011 team held its second quarter event, called "Spring Into Action," which in part addressed the partnership with HealthFitness. The committee also will be working on additional quarterly events, including Customer Service Week and National Quality Month in the fall.



The Lake Forest Activities Committee Members



The Mequon Activities Committee Members

Watch for future communications from the Activities Committee for additional information and updates on its next event.

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