

Beyond Health Insurance

By Karl Johnson
Vice President, WBA Insurance Services

I have been writing articles for the Badger Builder for four years now and I realized many of you reading these articles may wonder “Who is WBA Insurance Services and as a member of my local why do I care?” WBA Insurance Services is nothing like it was when I arrived, so it’s high time I answer the questions “Who is WBA Insurance Services and who is this Karl Johnson guy?”

WBA Insurance Services was created over 15 years ago. We are a wholly owned subsidiary of the Wisconsin Builders Association® originally created to provide home warranty products for members of the WBA. As time went by our focus turned to Health Insurance and today we are a full service insurance agency providing members, their companies their families with a variety of insurance services from Workers Compensation, Health Insurance to personal life insurance and business and retirement solutions.

The cornerstone of our agency is our association health plans. Since 2001 WBA Insurance Services has partnered with WPS Health Insurance to provide association member plans. One of the key benefits of these plans is giving the thousands of sole proprietor members of the WBA the option of purchasing a guarantee issue group health insurance plan. On top of that great benefit is the unique plan designs, the ability to choose your provider and see who you want to see when you want to see them coupled with the outstanding claims and customer services that comes with doing business with WPS.

In 2008 we introduced a new association plan through Arise Health Care. Arise is a subsidiary of WPS. Many of the benefits are the same. One key difference is Arise is a Health Management Organization or HMO. These plans offer all the same service benefits as WPS but in a more targeted part of the state with a narrow network. Arise is available to members in the Northeastern and Wausau areas of the state.

WBA Insurance Services is now going beyond health insurance. Through our various partnerships we now offer the following new services; Property and Casualty Insurance (P&C) also known as commercial insurance, Business and Retirement Planning, HR Services, and Disability and Accident Insurance through Aflac.

One of our new partnerships has enabled us to introduce, *WBA Insurance Services, Commercial Insurance powered by Diversified*. Because of this partnership, a partnership with one of the largest P&C agencies in the state, we can now handle all of your P&C needs. With our partners at Diversified we have Safety and Loss Control teams and the Academy of Risk Management. These programs are here to help your company learn how to avoid risk and avoid losses at your company, thus saving you money and increasing profits. Diversified Insurance Services is one of the leading

supporters of the Continental Western WBA program that continues to provide outstanding benefits to members and a pretty sweet dividend check every year.

Another one of our new partnerships has enabled us to provide you with the best Business and Retirement Planning. WBA Insurance Services has partnered with Paul Woita and David Hopkins of Woita and Associates and they now officially represent WBA Insurance Services and provide valuable services for our members. Together they have over 35 years of experience in providing customers with Retirement Planning, Investments, Life Insurance, Succession Planning, Buyouts, Buy/Sell agreements and so much more. Together we have the knowledge and the tools to protect you, your family and your business.

There is so much more going on at WBA Insurance Services but if I keep going I'll run out of space! One of the biggest purposes of WBA Insurance Services is to provide the association with non-dues revenue so they can accomplish the goals set forth by the members of the WBA. Since 1994 we have provided roughly \$1.5 million in non-dues revenue. Bottom line, doing business with WBA Insurance Services not only helps your business because of the quality products and services we provide, but it also helps your company by supporting your industry's biggest advocate, WBA!

So what about this Karl Johnson guy, who the heck is he and why would I want to work with him? Here's the dirt on me! I grew up in a small town Fort Atkinson, Wisconsin. I spent a lot of weekends with family in Chicago. That's right I'm a huge Chicago fan but in the best interest of business imagine me as a Packer fan! After graduating from Edgewood High School in Madison WI in June 1997 I enlisted in the United States Marine Corps. After four of the best and proudest years of my life I began my career in the insurance industry working for WPS Health Insurance. After a brief stint in the wholesale flooring industry I began my career here at WBA Insurance Services and the WBA. I currently live with my beautiful wife Terra in Columbus, WI. We enjoy spending time with our furry children, our families and of course watching my beloved Chicago Bears and Cubs lose week after week!

Now you know who WBA Insurance Services and Karl Johnson are, now we would like to get to know more about you and your company! Call us today to set up an appointment or to learn more about we have to offer. Visit our website: www.wbainsurance.org and please give WBA Insurance Services the opportunity to earn your business.