

Business Record

IOWA



IN PARTNERSHIP WITH

*Iowa Association of
Business and Industry*

August 2019

CONNECTING IOWA: THE FUTURE OF TELECOM, ENERGY AND WATER INFRASTRUCTURE



RANDY MOORE, president, Iowa American Water

KATHRYN M. KUNERT, VP, Economic Connections and Integration, MidAmerican Energy



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**Iowa Association of
 Business and Industry**

The Iowa Association of Business and Industry (ABI) is the voice of Iowa business. It is Iowa's oldest and largest business network, representing 1,500 businesses that employ more than 333,000 Iowans. ABI benefits members by advocating on their behalf at the statehouse, connecting them with decision-makers to share ideas and services, offering solutions and best practices for issues that affect their businesses and developing our state's business and civic leaders.

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A CUSTOM PUBLICATION FOR ABI

A VIEW FROM THE TOP



Cindy Dietz
*ABI Chair
 Collins Aerospace
 Cedar Rapids*

Events Connect Members with Valuable Information, Each Other

How do you stay connected to trends, skills and people in your industry? You likely read articles, attend convenings and maintain a network of knowledgeable colleagues. And I hope you include ABI programs as important elements in that mix.

In any given month somewhere around Iowa, you can attend an ABI program. Public policy events, Foundation programs, technical seminars, peer groups and the Connecting Statewide Leaders series are all examples of ABI offerings. I encourage you and your employees to visit the ABI website at www.iowaabi.org and click on the Events page to find the latest event being held near you.

ABI enhanced the list of programming options several years ago as a way to add value for member companies. The goal was to give ABI members increased opportunities to interact with each other and to ensure that ABI members

had the latest information about issues that could help them grow their businesses.

A key asset in developing these informational and educational events is the ABI Advisory Council. As you know, the council is comprised of ABI member companies and firms that offer terrific expertise in a variety of disciplines. You can find a listing of council members near the end of each month's edition of Business Record Iowa.

The point is that high-value educational and informative events are being produced by ABI year-round. It's all about connecting ABI members with information of value and with each other. And speaking of connecting, the cover story in this month's Business Record Iowa is "Connecting Iowa: The Future of Telecom, Energy and Water Infrastructure." We hope you enjoy it.

As a final note, your support and participation make all the difference in ABI's success. Thank you very much. ■

EXPERT ADVICE

A Healthy Workplace Includes Your Employees' Financial Well-being



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It is no surprise that taking an active role in health and physical wellness can help us lead better, longer lives. That's one of the reasons you, as an employer, offer health benefits to your employees. However, financial well-being is also an important part of maintaining and promoting a healthy lifestyle.

Financial stress doesn't just affect workplace productivity. According to the Centers for Disease Control and Prevention, individuals facing financial stress are less likely to follow medical guidelines for treatment and therapy of certain conditions. In other words, employees under financial stress aren't getting maximum value from their health benefit plan. Eighty-five percent of large employers and 50 percent of small employers offer wellness programs promoting healthy diet and exercise habits—but far fewer offer programs that educate employees about money management and help them take control of their financial health.

Knowing that 78 percent of Americans live paycheck-to-paycheck, it's more important than

ever to give all employees the tools to monitor how their income is spent and set goals to reduce the stress of financial worry. Employees who engage with a financial wellness program may be more likely to:

- Take advantage of preventive medicine offered through their health plan.
- Establish a food budget and prepare healthy meals.
- Reach out for dietary help from a doctor or nutritionist before serious health problems occur.
- Reduce absences and show more engagement at work.

Take the time to research what financial well-being programs are available for your employees and how they can be incorporated into your current wellness offerings.

Wellmark Blue Cross and Blue Shield has suggestions on how to improve financial well-being in your workplace. Check them out at Wellmark.com/BlueAtWork. ■





EVENT REWIND

Business Horizons

July 14–18 | Pella

Over 80 high school students from across the state came together for Business Horizons on July 14–18 at Central College. During the five-day program, students from across the state team up and take part in exciting competitions as they navigate the world of business and entrepreneurship alongside Iowa professionals. Students gain hands-on experience, receive advice from expert speakers, explore career options in Iowa, and develop their leadership and professional skills. Business Horizons provides valuable college and career experience for all students, regardless of their career interest. ■



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Leadership Iowa Class of 2018-19 Graduates



As our state's premiere issues awareness program, Leadership Iowa gives participants a wide range of experiences that focus on the unique challenges and opportunities facing our state today. From October 2018 through June 2019, 40 talented individuals traveled to numerous locations throughout Iowa for two-day sessions to learn about those issues and to gain a better understanding of the role they can play in addressing them.

This year's participants visited Moravia and Centerville, Shenandoah and Clarinda, Oskaloosa, Des Moines, Cedar Rapids, Cedar Falls/Waterloo, Carroll and Ames. There they learned from experts about agriculture and renewable energy, business/industry, workforce, government, public safety/security, community preparedness and response, education and economic development/community vitality.

The Class of 2018-19 will be remembered for giving preemptive standing ovations before every speaker from the very first session. They have carried on LI traditions like a love of karaoke and the claim to be the "Best Class Ever." They also continued the self-directed custom of giving back to each community visited during their time in Leadership Iowa.

The class donated to a variety of causes including the City of Centerville's local ambulance fund, the FFA student chapters of Clarinda and Shenandoah, the Homeless Coalition in Oskaloosa, Wings of Hope International founded by Alec Zama (LI '04-05), Cedar Rapids neighborhood revitalization project West Side Rising, Waterloo's Orange Elementary School 'Leader in Me' program and student scholarships for the ABI Foundation's high school program Business Horizons.

The generosity and dedication demonstrated during and beyond Leadership Iowa by the nearly 1,200 alumni since its inception in 1982 exemplifies the heart of the program.

Here's what the most recent graduates have to say of their experience:

"It's one of the most impactful personal and professional learning experiences of my life. The programming alone was worth the investment of time and resources. The relationships created with my fellow classmates are priceless."

— Matt Rebro, Russell Construction, Davenport

"Leadership Iowa challenged me to think differently and deeply about issues impacting our state while discerning the accelerating complexity and nuances of business, industry and public policy. I am eager to implement the strategies and solutions I learned during Leadership Iowa in my workplace, volunteer activities and region."

— Jenaе Jenison, Central College, Pella

"The curriculum helped me better understand issues facing Iowa's economic growth and success, as well as identify potential solutions and collaborations that could support this growth. The connections and relationships have already been life-changing, and I'm looking forward to further involvement as an alumna."

— Charity Tyler, Cedar Rapids Public Library Foundation, Cedar Rapids

To see more of their journey, find "Leadership Iowa" on Facebook, Twitter or LinkedIn. Keep an eye out this fall for an announcement of those selected to be part of the next "Best Class Ever." Would you or someone you know be interested in participating in Leadership Iowa? Nominate yourself or others at www.LeadershipIowa.com! ■

CONNECTING IOWA: THE FUTURE OF TELECOM, ENERGY AND WATER INFRASTRUCTURE



RANDY MOORE, president, Iowa American Water

KATHRYN M. KUNERT, VP, Economic Connections and Integration, MidAmerican Energy



Predicting the future with certainty is an impossible task. But to those working in Iowa's critical infrastructure industries — telecom, energy and water — getting close to a certainty is a necessity. Leaders in these businesses have to anticipate people's needs to ensure the state's most important systems work properly and effectively.

That's easier said than done, of course, but industry leaders are constantly working toward the future, whether that be implementing renewable energy options, building out systems for lightning-quick 5G technology or upgrading aging wastewater systems.

CONNECTING EVERYTHING

The future of telecom will be defined by improved connectivity, speeds and capability. That's according to Dustin Blythe, AT&T's director of external affairs for Iowa and Nebraska. The result of those improvements will be a future consumed by the internet of things — a system of interconnected everyday assets.

The internet of things will include machines, packages and cars. And, yes, it might even include animals — a huge shift that could send waves through Iowa's agriculture industry.

"Everything is going to be connected," Blythe said. "I was talking to some agriculture people the other day, and they were talking about how every pig, every individual cattle, is going to be tracked. If you're trying to sell products to Japan, for example, Japan has to know what went into it and where it's been."

Such an undertaking will put a strain on Iowa's existing telecom infrastructure. But more capability is coming with the implementation of 5G. Shorthand for fifth-generation cellular data technology, 5G is much faster than its 4G LTE predecessor — about 20 times as fast, according to some reports. Download speeds reach as high as 20 gigabytes per second, meaning videos, apps and other downloads will be completed almost instantaneously.

5G implementation has been a slow process. Only a few metros areas around the United States have access, and there are only several capable devices. But despite the slow rollout, Blythe said Iowa has been forward thinking when it comes to telecom needs.

In 2015, the Legislature passed the Iowa Cell Siting Act, which created a uniform process for wireless companies interested in installing cell towers. In 2017, Iowa passed a bill creating framework and rules for small wireless facilities — also known as small cells — which are essential in the ongoing infrastructure build-out for 5G.

Small cells work like mini cell towers, with very limited ranges. If you're walking in downtown Des Moines, your cellphone will connect to multiple small cells in a span of a few blocks. This will help increase speeds and capability without putting too much strain on big cell towers.

"Small cells free up cell towers for even more capacity," Blythe said. "It's going to bring connectivity closer to you, and make it faster."

But for many parts of rural Iowa, just reaching connectivity can be a struggle. According to the FCC's 2018 Broadband Deployment Report, 77.4% of Iowa internet users can reach download speeds of at least 25 megabits per second and upload speeds of at least

3 megabits per second — the agency's baseline marker for broadband. Rural broadband has been a huge topic of discussion among Iowa lawmakers in recent years as well.

AT&T is out to change that, investing nearly \$100 million in Iowa wired and wireless networks from 2016 to 2018. The company is currently in a 60-month build-out in coordination with FirstNet — a network built for first responders but also used commercially — that will see 211 new cell towers erected in rural areas. The completed project will cover more than 99% of Iowa's rural population.

Blythe said 13 towers are completed as of mid-July, and he's already noticed a difference. In his hometown of Wellsburg, near the Cedar Valley area, Blythe struggled to get service on his AT&T phone. More recently, his service has improved.

The build-out will give connectivity to rural communities, which can make a huge difference, particularly for farmers using precision GPS technology on their tractors, Blythe said.

"When you're talking about that rural and urban divide, there will be one company out there," he said. "That will help spread coverage to places that had little to no access before."

RENEWABLE ENERGY OPTIONS CONTINUE TO SURGE

The discussion around renewable energy is not a new one. But historically, the argument for renewable energy has primarily been a moral or ethical case — more clean-burning fuel, preserving resources and combating climate change, among other reasons.

That's starting to change.

More recently, the renewable energy discussion has turned to cost-effectiveness. According to a 2018 study from the International Renewable Energy Agency, renewable energy technologies will be competitive on price with fossil fuels by 2020.

Anecdotally, Iowa's energy industry leaders are seeing the same thing.

"We've seen a very big transition in the past 10 years from fossil-fuel generation to renewables," said Bill Cherrier, executive vice president and CEO of the Central Iowa Power Cooperative, which provides power to many smaller, rural-based cooperatives around the state. "It's driven partly by member needs, but the biggest driver is economics. Renewables are much more cost-effective than they ever have been."

Because renewable energy is becoming more cost-effective, the future of Iowa's energy infrastructure is moving toward wind turbines and solar panels and away from coal and natural gas facilities.

CIPCO predicts it will receive 60% of its energy from carbon-free sources before 2028. MidAmerican Energy, which produces power for nearly 1.6 million customers in Iowa, Illinois, Nebraska and South Dakota, is aiming to provide 100% renewable energy to customers. In 2018, the company passed 50%.

"We kicked it off in 2016 because it was the right thing to do,"

"EVERYTHING IS GOING TO BE CONNECTED."

DUSTIN BLYTHE, AT&T'S DIRECTOR OF EXTERNAL AFFAIRS FOR IOWA AND NEBRASKA



said Kathryn Kunert, vice president of economic connections and integration with MidAmerican Energy. "MidAmerican has a core principal of environmental respect. Our customers want it, and it's an economic competitive advantage because it's sustainable, green power at no additional cost [no raising rates]."

Wind energy is the popular renewable energy source in Iowa. In 2018, almost 4,700 wind turbines accounted for 34% of the state's electricity, the second-highest share of wind energy for any state. Cherrier said wind will continue to be a huge energy provider in Iowa going forward, but solar could become an alternative as the technology improves and prices drop.

In the past decade, the cost to implement solar power has dropped by more than 70%. Just last December, CIPCO entered into an agreement with Clenara LLC to build an 850-acre solar farm south of Wapello. The facility, the largest solar project in Iowa, can generate 100 megawatts per hour — enough electricity to power more than 30,000 homes.

Cherrier said solar energy is the perfect complement to wind energy because of Iowa's climate. Summers are hot and sunny, but sometimes lack the necessary breezes to move turbines. Winters are typically cloudy and provide plenty of wind.

"The generation of wind is not very big in the summer, but solar is," Cherrier said. "Solar is actually very complementary to wind and our other resources. ... You will see solar scale dramatically in the next five to 10 years."

Renewable energy also goes hand in hand with the country's increased interest in electric vehicles. According to tracking website Inside EVs, 361,307 electric vehicles were sold in 2018, an 81% increase from 2017. And according to the International Energy Agency, electric vehicle ownership could increase to 125 million units by 2030.

That, of course, will have far-reaching implications on Iowa's energy infrastructure. MidAmerican Energy is encouraging a car charging build-out by providing a \$1,500 rebate to companies that invest in high-speed chargers. The company is also constructing chargers across its service territories.

"The future is here. It's with us now," Kunert said. "It's important that we have the infrastructure to handle that need."

CIPCO anticipates the need for chargers moving toward primary parking places, like homes, apartment parking lots or parking garages. There will also be a need for commercial vehicles to charge along the highway. But how electric vehicles will be used as battery life improves and usage increases is still very much in the air, Cherrier said.

What's indisputable is that renewable energy and electric vehicles are becoming increasingly popular. That will have ramifications for energy infrastructure for years to come, which seems to be moving toward an all-around cleaner system.

"As we're seeing global warming becoming a great concern, we can't just eliminate coal and gas but then generate fossil fuels in vehicles," Cherrier said. "The trends will go together. Renewable energy generation supporting electric vehicles."

IOWA'S WATER NEEDS INVESTMENT

Iowa's drinking water and wastewater infrastructure needs are similar to the rest of the country: Improvements are needed, but they come at a steep cost. Randy Moore, president of Iowa

American Water, an investor-owned water and wastewater company in Davenport, said there's a significant investment needed just to get water systems up to par.

According to the Iowa League of Cities, a group of more than 870 Iowa cities, an estimated \$5.9 billion is needed statewide during the next 20 years to bring drinking water infrastructure to acceptable levels. An additional \$3.7 billion is for wastewater infrastructure. In the American Society of Civil Engineers 2019 report, Iowa's drinking water infrastructure was ranked a C, down from a C-plus in 2015. Wastewater was given a C-minus.

**"THE FUTURE IS
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INFRASTRUCTURE TO
HANDLE THAT NEED."**

KATHRYN KUNERT, VICE PRESIDENT, ECONOMIC CONNECTIONS AND INTEGRATION, MIDAMERICAN ENERGY

"With that big of a price tag, that puts smaller municipalities in dire straits to figure out funding and take care of the need," Moore said. "A lot of old infrastructure is still in the ground and not designed to last, and they need to be replaced."

Moore said the biggest need is replacing aging pipes. While many pipes are designed to last 50 to 75 years, some Iowa cities have infrastructure assets reaching more than 100 years old. Aging pipes can lead to service interruptions and hazards to customers. If the pipe is damaged, water pressure can drop and suck in debris around the structure, which can be toxic to customers.

The main question people in the industry are asking: Where will the money come from? There isn't an easy answer.

Iowa American Water is a regulated company, so it follows certain rate structures, which can make it tough to invest heavily in infrastructure upgrades. Moore said the company works closely with the Iowa Utilities Board to ensure fairness on price for both the customers and the company.

The funding challenge is even more pronounced for municipal water suppliers. They rely on revenue from residents, and in small towns, that revenue just doesn't cover infrastructure needs. It's also easy to forget about water lines because they aren't in front of people every day. They're typically buried deep below the ground.

"It's out of sight, out of mind," Moore said. "[The city is] going to invest most of our money in getting the streets repaired because that's what you see. [The city is] not going to put the money into

the water pipe or the sewer line because you don't see that."

Moore said water and wastewater providers need to work with the state and regulators to ensure proper funding. To an extent, Iowa has funds in place to address these issues. The Iowa Revolving Loan Fund has provided more than \$3.5 billion since 1988 toward water and wastewater infrastructure, but that's only a sliver of the funds needed to cover the cost.

In May, 18 Iowa communities received a combined \$23.1 million in low-interest water quality loans from the Revolving Loan Fund. It targeted small cities like Woodward, Conrad and Grimes, and the money was earmarked for a variety of project types — water planning and design, sewer and treatment improvements, and more.

"Improving water quality in our communities is fundamental to our work in advancing Iowa's high standard of living," said Iowa Finance Authority Executive Director Debi Durham in a statement. "The most recent communities receiving State Revolving Fund loans are evidence that the program is an essential financing tool for communities of all sizes." ■

**"SOLAR IS ACTUALLY
VERY COMPLEMENTARY
TO WIND AND OUR OTHER
RESOURCES. ... YOU
WILL SEE SOLAR SCALE
DRAMATICALLY IN THE
NEXT FIVE TO 10 YEARS."**

BILL CHERRIER, EXECUTIVE VICE PRESIDENT AND CEO,
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Coming in fall 2019, the Advanced Manufacturing Work-based Learning Toolkit is a quick resource for your work-based learning questions and provides best practice models from the Iowa Intermediary Network that can be replicated in your community. Partners from the Iowa Department of Education, Northeast Iowa Community College and ABI are working together to create this work-based learning implementation resource.

Another tool in support of the Future Ready Iowa initiative are career awareness and pathway tools showcasing how students and job seekers of all ages can enter and advance through a wide range of exciting careers in the advanced manufacturing industry in Iowa. Developed through a partnership of the Iowa Department of Education, ABI and Elevate Advanced Manufacturing, this resource is available at <https://bit.ly/2YOoNdL>.

Through work-based learning you might introduce your company to a future employee, and you are sure to strengthen local economic development by showing students they can work close to home and still have a fulfilling career! For more information, contact Joe Collins at the Iowa Department of Education (joe.collins@iowa.gov or 515-725-0646) or Gena Gesing at Northeast Iowa Community College (gesingg@nicc.edu or 563-562-3263 ext. 452) ■



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How Technical Debt is Like Financial Debt



Kate Washut
CEO, Far Reach
kate@farreachinc.com

Q: What is “technical debt” and why should I care?

A: Technical debt is a fancy term for the extra development work that comes down the road as a result of prioritizing speed over quality when developers write code. While it sounds negative, it doesn't mean those priorities were wrong. There may well have been legitimate reasons why getting the work done quickly was more important at the time than writing elegant code.

Think of it as interest to be paid on financial debt. Again, there are typically valid reasons to take on financial debt that make the interest to be paid worth it.

That said, systems with a lot of technical debt are more

prone to problems over time—unexpected errors or slow performance that impact your team's productivity, for example.

If your systems have technical debt (and, by the way, they almost certainly do), you may want to consider addressing it little by little over time, kind of like paying down the principle to reduce or eliminate future interest costs.

The value of cleaning up technical debt depends on your particular situation, but having a plan to tackle it can help you maximize your investment for the long run.

Ask your development team how they approach, track and fix technical debt. With this information at your disposal, you can plan for technical debt reduction like you would any other financial decision.



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**CAPITAL BUSINESS**

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Connecting to Others. Connecting to ABI.

This month's news magazine is all about connecting Iowa and the future of Iowa infrastructure. While preparing this column, I started thinking about all the ways Iowans connect and the billions of dollars invested into those connections.

The Iowa Department of Transportation puts out annual reports of the miles of public roads by surface type. As of Dec. 31, 2017, Iowa had more than 115,000 miles of roads in the state. We have more than 3,800 miles of railroad track in Iowa, and 83% of Iowa's total route miles are operated by Class 1, large freight-hauling railroads.

Additional research discovered thousands of miles of fiber in Iowa, but I wasn't able to get a solid number. All of these numbers show the importance Iowans place on connecting with one another. From talking on the telephone with a potential client, to emailing a sales receipt to a customer, to hauling a finished product from one community to the end customer across the state, Iowa's economy relies on infrastructure and the ability to connect.

As an organization, ABI places great emphasis on connecting. Whether membership events or public policy advocacy, we hope

you find great value in the connections you form as a member of the state's oldest business organization.

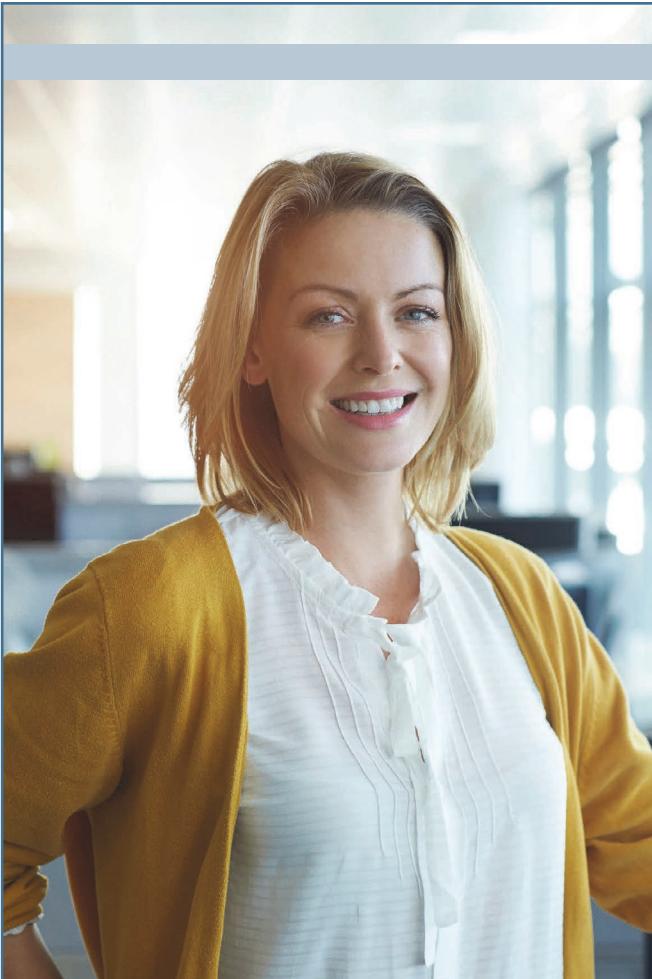
From a public policy advocacy perspective, we want to encourage you to increase your connection to ABI. We have annual events and legislative conference calls during the legislative session, and we eagerly travel the state to connect with you and understand your business better.

The final way to connect with and support ABI's public policy efforts is to meet your legislators. Invite them to tour your business and meet your colleagues. This helps legislators better understand your business and the impact proposed policies will have on your employees.

If we can help facilitate an introduction with a state legislator, please don't hesitate to reach out and let us know. ABI is all about connecting. We want to make sure your business has a solid transportation and communication infrastructure in Iowa, as well as a solid connection with your state and federal elected officials. ■

**Nicole Crain**

*Senior Vice President,
Public Policy
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**CALENDAR OF EVENTS****AUGUST 9****Leadership Iowa Alumni Gathering**

Iowa State Fair | Des Moines | 3 p.m.

AUGUST 13**Environment Public Policy Meeting (Members Only)**

ABI Office | Des Moines | 11:30 a.m.

AUGUST 14**Economic Growth Public Policy Meeting (Members Only)**

ABI Office | Des Moines | 11:30 a.m.

AUGUST 15**Tax Public Policy Meeting (Members Only)**

ABI Office | Des Moines | 11:30 a.m.

AUGUST 26**Executive Open**

Des Moines Golf and Country Club | West Des Moines

OCTOBER 1**Legends in Manufacturing Awards Dinner**

The Meadows Event Center | Altoona

OCTOBER 2**Iowa Manufacturing Matchmaking**

The Meadows Event Center | Altoona

OCTOBER 2**Advanced Manufacturing Conference**

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SUCCESSION PLANNING

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Questions to Consider When Developing a Succession Plan



There is no argument that developing a succession plan requires a significant time commitment. In addition to time, support and agreement among company leaders is also critical. Business leaders do not consciously avoid succession planning, as they understand the value. However, the daily grind of running their business tends to get in the way.

On average, 10–15% of corporations appoint a new CEO each year. Statistics show that most boards are not prepared to replace their top executives. Nearly 40% of businesses have not even started thinking about successors. Will the successor be an internal candidate? If so, who? The answers to these questions are critical in the unfortunate event of a death in the organization. Taking the time to develop a succession plan is key to the longevity of any business.

It has been said that the best time to plant a tree is yesterday. We believe the same holds true for succession planning. It is safe to assume that business leaders will continue to be bombarded with the daily tasks of running their business. Meaning succession planning efforts will most likely continue to be pushed down the priority list.

Consider the following questions before jumping into the succession planning process:

1. What are the key roles that are essential to the success of the business?
2. Where will the successors come from? Internal staff? External candidates?

The first step toward developing a succession plan begins with the realization that the need is critical to the company's ongoing operations and success.

A robust succession plan may take time, but rebuilding a business takes longer.

Plant the tree, yesterday.

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TOP TIPS

Navigating Open Enrollment with Ease

Open enrollment season is approaching quickly. And, this time of year tends to come with added stress on businesses everywhere.

According to the National Assessment of Adult Literacy, 74% of organizations that helped consumers shop for health insurance said nearly all consumers needed help understanding the basics of health insurance.

At Wellmark Blue Cross and Blue Shield, we see open enrollment as an opportunity to support members in understanding their benefits. From start to finish, we're there with tools and resources to ensure a smooth open enrollment period.

Regardless of resources, when it comes to open enrollment, consider the ABC's:

- Assess your employee's health care needs. Whether you review your plans claims, hold a "town hall meeting" or take a company-wide survey, always be listening and evaluating the ever-changing needs of your employees and adjust.
- Be active. Engage your employees when it comes to their benefits. Use an "active" enrollment strategy that requires employees to select the right health care plan and additional benefits they want, rather than passively selecting based on the prior year's selection. Examples: Host lunch and learns, send out communications regularly, have 1:1's.
- Communicate, communicate and communicate some more. There's no such thing as too much communication. No matter how many times you think you've shared something with employees, know that it takes a lot of messaging to get the message through when it comes to health insurance benefits.

Regardless if you are a Wellmark client or not, Blue@Work can be your one-stop-shop for navigating a successful open enrollment period within your workplace. From tips and tricks, to creative marketing pieces, all you have to do is visit Wellmark.com/BlueAtWork and browse through the "Resources" tab to find what you need.

If your employees are looking for additional education or resources when it comes to open enrollment and decoding their health insurance plan, send them to the "Plan Smart" tab on Wellmark.com/Blue. ■



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