



MBA Insurance Services Assists Minnesota and Wisconsin Employers with Tailored Group Benefits Packages

May 19, 2026

RED WING, MN - May 19, 2026 -

MBA Insurance Services, an independent insurance agency with offices in Red Wing, Lake City, Ellsworth, and Lutsen, works with local employers to design group benefits programs that address employee health and financial security needs. As businesses in the upper Midwest navigate talent recruitment and retention challenges, the agency provides access to a range of benefit options through multiple carriers.

Group benefits packages typically include group health insurance that covers doctor visits, hospital stays, preventive care, and prescription medications. Employers can also add dental insurance for routine check-ups, cleanings, fillings, and more extensive procedures such as root canals or orthodontics. Vision insurance covers eye exams, glasses, contact lenses, and other eye care needs, helping employees maintain overall wellness while managing out-of-pocket costs.

Additional components often feature life insurance to provide financial protection for employees' families in the event of an unforeseen loss. Disability insurance offers income replacement if an employee becomes unable to work due to illness or injury. Supplemental plans, including accident, critical illness, and hospital

indemnity coverage, deliver extra financial support during unexpected medical events. These options allow employers to build layered protection that goes beyond basic medical coverage.

MBA Insurance Services customizes these offerings based on company size, budget constraints, and workforce requirements. The agency supports businesses ranging from small operations with modest resources to larger employers seeking comprehensive solutions. Flexible arrangements accommodate zero-dollar budgets up to substantial allocations, ensuring plans remain practical for different financial situations. The independent agency model enables comparison of plans from various carriers, allowing for recommendations that align precisely with each employer's specific circumstances rather than being limited to a single provider.

Agents assist throughout the process, from initial plan design and selection to enrollment support, compliance guidance, and ongoing administration. This includes help with communicating benefits effectively to employees and conducting annual reviews to adjust coverage as workforce needs or market conditions evolve. Such reviews account for changes in staffing, regulatory requirements, and healthcare costs, helping employers maintain relevant and cost-effective programs over time.

Lindsay Kubes, Commercial & Group Benefits Sales and Service Agent at MBA Insurance Services, described the practical considerations involved, stating, "Employers want benefits that support their teams without creating undue administrative burden. We focus on building packages that balance affordability with meaningful coverage."

Dee Whipple, Agency Partner, added perspective on customization. "Whether a business has a modest budget or greater flexibility, options exist to fit their goals. Annual reviews help ensure the program continues to meet evolving workforce needs."

Regional employers in hospitality, contracting, manufacturing, tourism, and river-town businesses often face seasonal staffing patterns or competitive hiring environments. Group benefits serve as one tool to strengthen workplace appeal and demonstrate care for employees. For instance, offering group health, dental, vision, and life insurance can improve employee satisfaction and retention, particularly in industries where attracting reliable staff presents ongoing challenges. The agency also supports self-employed individuals and smaller operations with individual or alternative health and life insurance solutions when traditional group plans do not apply.

In addition to core medical benefits, MBA Insurance Services guides employers on voluntary benefits that employees can elect to purchase at their own cost. These supplemental offerings expand protection without increasing the employer's direct financial commitment. Agents explain plan features, including network options, deductibles, coverage limits, and potential tax advantages, supporting informed decision-making.

This group benefits work forms part of MBA Insurance Services? established services for businesses. The agency continues to assist clients with policy reviews and adjustments as healthcare regulations and market conditions change. Employers receive clear explanations of available choices, enabling them to select programs that align with both business objectives and employee expectations.

As an insurance agency in Lake City, MN, MBA Insurance Services extends these group benefits capabilities to surrounding communities throughout Minnesota and Wisconsin. The agency draws on regional knowledge of local industries to recommend practical solutions that reflect real-world operational realities along the Mississippi River corridor and near Lake Superior.

MBA Insurance Services operates as a locally owned independent insurance agency dedicated to personal and business insurance solutions. With offices in Red Wing, Lake City, Ellsworth, and Lutsen, the agency helps clients protect the lives they are building through reliable coverage options.

###

For more information about MBA Insurance Services, contact the company here: MBA Insurance Services Bob Kubes 651-388-7128 Info@mustybarnhart.com 910 Main St #202, Red Wing, MN 55066

MBA Insurance Services

Musty-Barnhart Agency Inc provides you and your family with quality insurance for your personal, business, life, and health insurance needs.

Website: <https://mustybarnhart.com/>

Email: Info@mustybarnhart.com

Phone: 651-388-7128

