

# Megan Ruble

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## **RELATED WORK EXPERIENCE**

### **Senior Account Manager, National Account Sales Wellmark (Des Moines, IA) Sept 2006-Present**

- Manage National Accounts Self-Funded book of business to ensure profitable retention of existing health insurance clients, and implementation of new clients. Lead account team of four services reps.
- Clients range from 150-12,500 members (average 1,200 employees), with \$1mil-50mil in annual premiums.
- Responsible for sales and retention of additional financial services and ancillary products including Life, Disability, Dental, and Vision insurance, Flex and Health Savings Accounts, Wellness Services, and International insurance products.
- Met or exceeded target sales and retention goals each year.
- Develop solid relationships with brokers, consultants, and customers through competence, trust, mutual respect, and consistently exceeding expectations.
- Anticipate client needs for both Wellmark and Non-Wellmark services by utilizing internal and external resources to develop creative recommendations and solutions.
- Collaborate with reporting, health management, pharmacy operations, claims, billing, underwriting, marketing communications, and product consultants, outside reinsurers, and ancillary vendors to exceed clients' expectations.
- Serve as project resource and team member for corporate projects and initiatives

#### **Skills:**

- In-depth knowledge and understanding of group health, life, dental and other ancillary products, funding options, and competitor positions.
- Perform complex cost & financial needs analysis and impact through knowledge of complex plan designs, alternative funding arrangements, underwriting methodology, and legislative /compliance requirements.
- Customer focus demonstrated by the initiative and ability to learn, analyze, and understand clients' insurance needs, decision-making processes, and goals to make solid recommendations and strengthen client relationships.
- Strong oral, written, and interpersonal communication skills, effective negotiation skills under pressure, and ability to persuade/influence others to take action.
- Ability to work collaboratively in a team environment and support team decisions.

### **Underwriting Consultant Principal Financial Group (Des Moines, IA) June 2001-Sept 2006**

- Provided consultative services to policyholders, brokers, and/or marketers by recommending Principal's products and services to meet client's needs, including cross-sell of ancillary and financial services products. In-depth product knowledge of Fully-Insured and Self-Funded Group Medical, Dental, Life, Disability, and Vision products.
- Researched and answered standard/complex questions for internal and external customers. Collaborated with multiple functional areas to develop solutions to meet customer and market needs. (ie. Admin, Claims, Product, Networks, Actuarial, and Marketing areas)
- Consultant to sales and underwriting management teams. Examples: Sales office and broker assessment, recommendation, and implementation of training needs in several markets. Provided detailed reporting package of sales results, including evaluation and recommendations.
- Team Reviewer for prospects and existing accounts with up to 500 employees. Served as mentor and coach to less senior team members.
- Extensive underwriting knowledge. Evaluated and set premiums charged to new and existing clients with 51-500 employees. Analyzed financial condition, demographics, and claim history of each group. Calculated and negotiated rates to insure profitable risk, finalized rating decisions, and made recommendations to manage client's claims costs.
- Other responsibilities included participation in significant project work; creation/presentation of sales and broker training programs; active contributor on several strategy work groups; successfully drove innovation and efficiency initiatives; and acted as subject matter expert on several product and compliance issues.

**Internship      Investor Professional Services (Cedar Falls, IA)      Dec 2000-May 2001**

- Reviewed RFPs from policyholders, brokers, and/or marketers to determine profitable risks to take on. Prepared Individual Life, Disability, Long-Term Care, and Annuity quotes.
- Researched and answered questions for new and existing customers/marketers.
- Processed new marketer applications and distributed appropriate materials regarding available products.

**Office Manager      Collegiate Concepts, Inc. (Ankeny, IA)      June 1999-August 2000**

- Internship, Summer 1999; Promoted to Office Manager, May 2000
- Start-up organization: responsible for sales, marketing, accounting/finance, management, and customer service.
- Responsible for hiring and training growth of up to sixteen employees over two years.
- Initiated and maintained direct contact with the owners, distributors, web designers, residence housing staffs, manufacturers, customers, and prospective university clients.
- Facilitated and processed on-line and on-site orders, edited contract proposals, and created publicity mailings.
- Prepared and organized deliveries for appropriate vendors.

**EDUCATION**

- University of Iowa, Masters in Business Administration (MBA)
  - May 2006, GPA 3.82/4.00; Beta Gamma Sigma for top 20% of graduating class
- University of Northern Iowa, Bachelor of Arts degree in Finance
  - Cumulative GPA 3.57/4.00; Magna Cum Laude
- Bridgewater State College (Bridgewater, MA)
  - National Student Exchange, 1999-2000 school year

**INDUSTRY CERTIFICATIONS**

- Life & Health License
- Certified Healthcare Consultant (CHC), July 2008
- Professional Academy of Health Management (PAHM), July 2008
- Completed LOMA Level 1, 2003
- Certified Employee Benefit Specialists (CEBS), actively working towards full designation

**PROFESSIONAL ORGANIZATIONS**

- International Society of Certified Employee Benefit Specialists (CEBS), Member 2010-present
- National Association of Health Underwriters (NAHU), Region 4 & Des Moines Chapter, 2008-present
- Insurance Organization of Greater Des Moines, Member from 2003-2005
- "The Edge" professional sales networking group, 2008-present
- Business Networking Group and Junto Networking Group lead by Bob Stewart, 2012-present

*\* References available upon request*

## **COMMUNITY INVOLVEMENT / BOARD SERVICE**

- Broadlawn Medical Center, Foundation Board (2013/14) and Advocate Circle (2011-present): community awareness & fundraising +\$15mil for new Mental Health Facility
- Capital Crossroads, Social Capital Workgroup, Mentoring Committee Chair, 2011-2016; developed Community Connect: Mentors Inspiring Success program: [www.communityconnectgdm.org](http://www.communityconnectgdm.org)
- Lead Like a Lady: Learn.Live.Lead, co-founder: [www.leadlikealady.org](http://www.leadlikealady.org)
- United Way's Education Leadership Initiative (ELI), Advisory Council- Special Events Chair 2010-present, member 2006-present; Day of Caring: 2003, 2004, 2005, 2008
- Young Variety, Board Member, Volunteer Chair, 2010-present, Telethon VIP (raise >\$2,500), Member 2006-present
- SCOREDSM Chair 2012-present: responsible for development of new chapter, recruitment of 30+ volunteers and mentors, board structure, training content, etc... to help small businesses get off the ground, grow, and achieve their goals through education and mentorship.
- Children & Family Urban Ministries Whyld Girls, Advisory Board, Special Events/Fundraising Committee, 2010-present; Life Coach to Whyld girl (meet weekly), 2009-present
- Greater Des Moines Partnership's Attraction & Retention Council, 2012, 2013
- Greater Des Moines Partnership Young Professionals Connection (YPC), 2004-present: Board: Business Relations Chair 2012, 2013; Professional Development Chair 2011; Served on Charitable, Civic, Social, Professional Development Committees
- Greater Des Moines Leadership Institute, Alumni Committee 2011-present; Class of 2011: Social Events Chair, Class Project Executive, Steering, and Logistics Committees (\$200K budget)
- Communities in Schools (CIS) Hiatt Middle School Community Liaison, 2010-2012
- Cystic Fibrosis Foundation, Board Member 2011, 2012, team leader of several key fundraising events
- Pieathlon: TRI for the Cure, Marketing Chair- 2011, Health Fair Committee- 2010
- *Other Volunteer:* Elevate (Children & Families of Iowa) Career Mentor night, 2009/2010; I-JAG volunteer for at-risk high school children, 2008-2009; Active participant in Junior Achievement 'Field Days', 2003-2006

## **Wellmark Blue Cross & Blue Shield of Iowa**

- Inclusion Council, 2010-2012 Term, re-elected to 2012-14 Term

## **Principal Financial Group**

- 'Future of Group' Committee member; evaluate industry trends, future of Group Insurance, 2006
- Member of Texas Market Team strategy group, 2005, 2006
- Department Representative for Juvenile Diabetes Research Foundation (JDRF) 2001, 2002
- Department Representative for Adopt-A-Family 2001, 2003
- Consistency Committee Member 2002, 2003 (cross-functional committee to create efficiencies)
- Department Activity Committee Member 2001-2004 (plan/implement all department-wide activities)

## **University of Northern Iowa**

- Institute of Management Accountants (IMA) & Financial Management Association (FMA), Member
- Golden Key Club Honor Society, Member
- Phi Eta Sigma Honor Society: Treasurer and Historian
- Sigma Iota Service Fraternity Member
- National Student Exchange Program Representative/Spokesperson
- Residence Hall Council: Treasurer, Social, and Community Chairperson
- Orchesis Dance Company: Fundraising, Technique, Publicity, and Social Chairperson

## **Bridgewater State College**

- Leadership Institute 2000
- Omicron Delta Kappa, Leadership Honorary Society (Charter Member)
- National Student Speech, Language, and Hearing Association
- International Club
- Residence Hall Association Member and Campus-Wide Council Representative
- Cheerleading Competition Team

## **AWARDS AND HONORS**

- Greater Des Moines Leadership Institute's 2013 Distinguished Leadership Awards recipient of the Community Visioning Award- Developing for "facilitating learning opportunities for the development and preparation of leaders to serve their communities"
- Named to The Business Record's 'Forty Under 40' in 2011
- Des Moines Register's Juice, 2010 Young Professional of the Year, Top 5 Finalist
- YPC's Professional Development Committee Member of the Year, 2009 & 2010
- STAR Award for successfully building outstanding broker relationships, Oct 2008
- Promotion to Underwriting Consultant, October 2005; Promotion to Senior Underwriter, March 2004
- Nomination for Top 100 Training Company Programs; generated \$4.9 mil additional revenues in 2005
- EnCORE Award Nomination, Corporate-Sponsored Award, 2005
- Principal Employee of the Year Nomination, 2002

## **SOCIAL MEDIA & PUBLICATIONS:**

- Blog: [www.meganruble.wordpress.com](http://www.meganruble.wordpress.com)
- Guest Blog: [www.vision30.com](http://www.vision30.com)
- LinkedIn: <http://www.linkedin.com/pub/megan-ruble/7/163/53a>
- Twitter: meganruble
- Lead Like a Lady: [www.leadlikealady.org](http://www.leadlikealady.org)
- Co-chair of Community Connect: Mentors Inspiring Success: [www.communityconnectgdm.org](http://www.communityconnectgdm.org)
- YP Spotlight Article: <http://www.desmoinesregister.com/article/20130121/LIFE/301220020/YP-Spotlight-Intergenerational-communities-connect-through-mentor-program?Frontpage&sf8819416=1>
- Forty Under 40 article: <http://www.businessrecord.com/main.asp?SectionID=45&SubSectionID=136&ArticleID=12711&TM=64002.09>
- Top 5 YP of Year article: <http://dmjuice.com/2010-yp-of-the-year-finalist-megan-ruble-31/>
- Top 5 YP of Year video: <http://www.desmoinesregister.com/VideoNetwork/760966783001/YP-of-the-Year-Megan-Ruble>
- Central Iowa Leadership article/survey: <http://www.centraliowaleadership.com/index.htm>
- Get to Know article: <http://www.desmoinesregister.com/article/20101109/JUICE03/11100311/Get-Know-Megan-Ruble-31>

## **Megan Ruble Bio**

Megan Ruble has been with Wellmark Blue Cross & Blue Shield as a Senior Account Manager in National Account Sales since 2006. Prior to joining Wellmark, she spent five years with Principal Financial Group as an Underwriting Consultant for group insurance products; one year working with life, disability, long-term care, and annuity products at Investors Professional Services in Cedar Falls, Iowa; and two years as the Office Manager for a start-up company Collegiate Concepts in Ankeny, IA.

Ruble earned her Bachelor's degree in Finance from the University of Northern Iowa, her Master's in Business Administration (MBA) from the University of Iowa, and is a Greater Des Moines Leadership Institute Class of 2011 graduate. Megan is very involved in the community and currently serves on multiple boards including Lead Like a Lady Co-Founder, Broadlawn's Foundation Board, Broadlawn's Advocate Circle, Wellmark Inc. Inclusion Council, Capital Crossroads Social Capital Workgroup & Mentoring Committee Co-Chair for the Community Connect: Mentors Inspiring Success program, United Way's Educational Leadership Initiative (ELI) Advisory Board and Special Events Chair, Cystic Fibrosis Foundation Board, SCOREDSM Chair, Children & Family Urban Movement's Whyld Girls Advisory Group, Special Events Committee, and Life Coach, Young Variety Volunteer Chair, Young Professionals Connection (YPC) as Business Relations Coordinator, Greater Des Moines Partnership's Attraction & Retention Council, Greater Des Moines Leadership Institute At-Large Board Member/Alumni Committee, and volunteers for several other organizations.

Ruble received the 2013 Greater Des Moines Leadership Institute's Distinguished Leadership Award for Developing--"facilitating learning opportunities for the development and preparation of leaders to serve their communities", was named to the Business Record's "Forty under 40" in 2011, and was a Top 5 Finalist for Des Moines Register's 2010 Juice Young Professional of the Year