

Agency for Change Podcast: Bob Gunia, Senior Vice President at Physicians Mutual

Announcer:

Welcome to Agency for Change, a podcast from KidGlov that brings you the stories of change-makers, who are actively working to improve our communities. In every episode, we'll meet with people who are making a lasting impact in the places we call home.

Lyn Wineman:

Hi, everyone. This is Lyn Wineman, President of KidGlov. Welcome to another episode of the Agency for Change podcast. Now, a while back Harvard Medical School published an article on the happiness health connection. And one of the statements said, "Want to feel better and improve your health? Start by focusing on the things that bring you happiness." Scientific evidence suggests that positive emotions can make life longer and healthier. And today, we are going to talk with someone who's going to be a lot of fun because he is passionate about happiness and reclaiming joy in life, particularly in retirement years. Welcome, Bob Gunia, Senior Vice President at Physicians Mutual. Bob, how are you today?

Bob Gunia:

Lyn, it's great to be here. I'm doing well. I literally just got back from my second Pfizer shot, so I don't have any of that brain fog or whatever you get that second day of the shot. So I got clarity for the moment. But if I get kind of spacey, blame it on the Pfizer shot.

Lyn Wineman:

We'll blame it on the Pfizer shot, for sure. I'm going to ask you a question you weren't expecting. Have you booked a vacation two weeks from today?

Bob Gunia:

I have not.

Lyn Wineman:

It's time to let loose and go have some fun.

Bob Gunia:

And they say we should, because things are getting all booked up and car rentals and everything. We should probably get on that.

Lyn Wineman:

Well, good for you for being that far in your vaccination journey. Two words I'd never thought I would ever say. So Bob, let's dig into this. I'm really curious why you are so passionate about the topic of reclaiming joy.

Bob Gunia:

Well, I think there's a renewed attention on even what joy means compared to happiness, as it relates to what we all have shared as an experience over this past year. And joy just is that deeper sense of

happiness, it's more prolonged. It's not just a moment or a feeling. And COVID really, and I'll use myself as a personal example. I was very fortunate to continue working throughout the whole pandemic. And like some people who had been fortunate and blessed, you end up financially being on par, if not better, because your expenses are down. There's less to spend on. And so I'm so blessed personally, for my health experience, and my heart goes out to everyone who suffered a loss and everyone who has lost a job, but being in my situation and being fortunate in my set of circumstances, I guess I would never say that I was filled with joy.

Bob Gunia:

It wasn't as though I was unhappy or ungrateful for what I have, but there weren't those joy-filled moments. And what makes me passionate about the pursuit of joy is, I guess, one reminding people it's okay to give us ourselves permission to be happy, to be joy filled. Because there's just so much going on in the world that you almost feel guilty if you have a happy moment, if you are filled with joy, because there is a lot of suffering. There's a lot of tough stuff going on. But I think for our own wellbeing, our own ability to tackle the tough issues that we need to be in a position where we're happy so that we can be our best selves to create and be... Like you say, your programs, to be an agent of change.

Lyn Wineman:

There you go. You got to have a little joy deep in the well that you can dig in to.

Bob Gunia:

Absolutely.

Lyn Wineman:

So then I love what you're saying there. And I get that the difference that happiness is maybe more fleeting, more short-term choice, just really kind of deep inside you. How does one go about reclaiming joy, especially in a post pandemic time?

Bob Gunia:

What's interesting, so we primarily focus our business, Physicians Mutual, on folks transitioning into retirement. And so we know a lot about what people go through with their retirement plans. In particular, I use a specific example of enrolling in Medicare, which most people, it's foreign. They don't understand it.

Lyn Wineman:

That does not sound joyful at all.

Bob Gunia:

It's not. And in fact, what we have found is the experience that people have gone through this past year are the exact same experiences that you go through when to enter retirement. And what is that? It's the uncertainty of not knowing the next step. And so you only retire once. So it isn't like you had a lifetime of practicing, or you built up an experience where you're like, "I'm in a really good position to make a really good decision," Because it's the first time you've gone through it. And it's the same thing with the pandemic. We got frustrated because we couldn't make predictions about the future. And when you get frustrated, you're filled with anxiety. And this is similar emotions that people get that go through

retirement. So for us, it's trying to make the process different, to give people an opportunity to reclaim joy.

Bob Gunia:

And dare I say, have a joy filled experience when you're learning about Medicare. Because, Lyn, the honest truth is, we struggle because we're not familiar with the subject. If you have a good educator, there is a way to proceed. And more to your point, I guess, to the response to your questions, you talk about those retirement years, to envisioning once again, a joyful, I think is an invitation for everyone listening. Because, boy, there were moments last year, I was like, "Well, we didn't even know what kind of future we would have." Back in March, would we have a 401k? Would you have any savings to help support your lifestyle in retirement? None of us can ultimately predict the future, but we can certainly have a mindset that positions ourselves for a joy-filled retirement. And if the world goes crazy once again, well, then, we'll deal with it like we've done in the past, but let's focus on the positive and let's reclaim some joy.

Lyn Wineman:

It's funny, Bob, because I think when I was younger, I may have observed people who are the age that I am today. And I might've felt like, "Hey, they are old, their life is over." But I got to tell you, I feel like my kids are grown, graduated, out on their own. My husband and I have a fresh new chapter ahead of us. Any advice for us to make sure we're on a healthy and joyful path in this new phase of life?

Bob Gunia:

You are so spot on. When you think of how old we are, I mean, that was like crazy old. And now it's like-

Lyn Wineman:

Crazy old.

Bob Gunia:

... we're young. And our two adult children are grown up. And so we're in the same situation as you are. I think it comes down to envisioning what that next chapter looks for and really kind of painting a picture, a visual picture of what, let's say, retirement means to you, and start working your way towards that. For many of us, we work and we do things that are very important to us, things that are well-intentioned and we're passionate about, but then retirement comes and we're just not sure what to do. It's just kind of a foreign experience. But, Lyn, I sense that energy and joy to say, "This is going to be exciting stuff."

Bob Gunia:

And especially if you have a partner or some good friends around you, by envisioning that together, you have a greater chance of having that become the reality. And we can get into all sorts of other, I guess, technical aspects to making sure that you're financially prepared for retirement, that you have the right health coverage. Because, obviously, we typically don't get healthier or wealthier in retirement. So a good deal of planning is important to make sure you have that lifestyle you envisioned.

Lyn Wineman:

Darn it. I thought that might happen. That I would be the one that became wealthier and wealthier.

Bob Gunia:

Hey, Lyn, you could be the one. You could be the one. We're on record right now. Lyn.

Lyn Wineman:

I'll be the one and you're going to help me.

Bob Gunia:

Healthier and wealthier.

Lyn Wineman:

You're going to help me, Bob. Because actually how does Physicians Mutual contribute to reclaiming joy?

Bob Gunia:

I think it's our process of working with people, transitioning to retirement, to helping them become familiar with their options and with their choices. I am amazed at how many people get really a lot of anxiety around, what are my Medicare choices? There's parts A, B, C, and D. And our focus always is education first before you sell anything. My best advice to anyone listening to, if someone leads on the front end with a sales pitch, or you're getting an explanation that you simply don't understand, I would say walk away. Because yes, there's a lot of new concepts, there's a lot of new terminology, but a right educator can present it in a way where you can understand it. It is within your grasp. When you don't feel you're grasping is because the other person isn't doing a very good job of explaining it. So you have that right to understand all your options as you go forward in the medical. So it really is about creating an atmosphere and an approach where you're empowering the other individual to know about their circumstances. And then they will make the best choices for themselves throughout that process.

Lyn Wineman:

Just thinking about what you've said since we started talking here today. I mean, we started talking about how during the pandemic, we didn't know what was going on. We didn't have a good framework to look back on. We couldn't predict, it created the opposite of joy, honestly, a lot of anxiety, but having a good plan in place, understanding where you're going. I can see where that would take you a long ways to bring joy.

Bob Gunia:

Lyn, you know a little bonus item to there. You know the best way to make a difficult decision?

Lyn Wineman:

How?

Bob Gunia:

You have someone else make it for you. I mean, that's how we approach things though. So if you're counseling me, I'm going to say, "Okay, Lyn, what would you do if you were in my situation?" Or we're going to the doctor and they're going through all sorts of recommendations for treatment. What do we say? Well, what would you do if this was your mother? What would you do if this was me? That works when you have two things, trust and experience. I think we all probably know people that we trust and

we know that they wouldn't do us wrong, but you wouldn't ask a trusted friend to appraise your house if they've never appraised a house before. So you also need experience. And some of that has a lot of reps with it, and we're fortunate to have the experience. But I mean, our goal every day is you got to earn people's trust. And when those two things work together, you can get that joy filled retirement.

Lyn Wineman:

I like that. I like that. Well, here's one way I know your Physicians Mutual is bringing joy to people. Being an advertising person, I, of course, pay a lot of attention to commercials. And I've seen your commercials with comedian John Michael Higgins. And I actually can't help but smile when I watch them. I'm assuming this is intentional on the part of your Physicians Mutual marketing team.

Bob Gunia:

It is. Lyn, a little back story to that. So we ran a campaign a couple years prior to this current one, and it was all about "we're the cure for the retirement fever." And what that meant is we kind of highlighted anxious moments and the real anxiety that people go through. And Physicians Mutual was the cure to that. It relieved the anxiety. Now when the pandemic occurred and all that, a little bit too much anxiety, a little too much fear. And we wanted to focus less on that and more on the results, more on the joy. So this was very intentional on our part. And we shot the commercials in LA the first week in December. And yes, they were still shooting commercials in LA. We created our own little bubble where everybody gets tested.

Lyn Wineman:

I bet. So many special requirements.

Bob Gunia:

Oh, my goodness. We were fortunate that nobody spread the virus, no one contracted the virus. And so it was a very safe environment, but we were betting in December that obviously, we want to project and invite people to step through a door and give themselves permission to experience joy. And for them to see that and experience and know that that is a possibility, that that is within reach of each and every one of us. So the whole strategy behind that campaign was intentional. And John Michael Higgins is known for a lot of comedic roles. I mean, he started off on stage and musicals so he could sing, he could dance. He's an extremely talented and fun guy. And so he was a marvelous actor to use to bring it all to life. And to help us share that story of a joy filled retirement.

Lyn Wineman:

He does just have that look about him that makes you smile. Is he as funny in person as he is on screen?

Bob Gunia:

He's a card. And his wife, Maggie, is equally as funny. And they're just a wonderful couple. He was in Omaha not too long ago at one of our events. And he had some time, so he was just walking down the old market and he spent most of his time... I think it's called a bookstore, an old bookstore in the old market. He's a big reader. Loved all the books. And yeah, when you get a chance to meet him, he's the real deal.

Lyn Wineman:

I hope I get to. That's fantastic. Now, Bob, tell us a bit more about your role at Physicians Mutual. When you're not on podcasts, what are you doing?

Bob Gunia:

I oversee a group at Physicians Mutual referred to as the public affairs group. And so it's kind of a potpourri of different activities from our government relations, our compliance functions. So we're regulated by all 50 states and federal laws. There's quite a bit to keep track of. And we do advocacy on behalf of our policy owners. We're a mutual company, so our policy owners own the company. So we're not owned by a private family or by stockholders. That's what leads and drives our advocacy efforts. And then the whole brand building for the company. So the campaign that you referred to, the way we extend our name, public relations, corporate communications internally. And corporate communications internally has been a primary focus for us the last year with the pandemic.

Bob Gunia:

And I remember the second week in March when everything was just crashing, we made a commitment to our employees that every day at 2:00 PM, we would have a broadcast. So we did these videos every single day. And so that was a big focus to keep people connected. So I guess I like to say I'm blessed with a potpourri of responsibilities that give me an opportunity to do a lot of fun and interesting stuff.

Lyn Wineman:

It sounds like a lot of fun. How did your path lead you to this point in your career?

Bob Gunia:

Well, you sound like my mom. She has the same questions for me. When I say that I oversee the public affairs group, my dad always says, he adds, "Well, I'm just glad all your affairs are public and you don't have any private affairs." Your parents always want exactly you do. I tell you what I have been blessed with a series of opportunities that has led me to this point. My first job out of college, I worked at a Jesuit prep school in Omaha. Creighton Prep, was Alumni Development Director for that school for four years, and then had an opportunity to come to Physicians Mutual through a good friend, Tim Reed, and worked in the systems area. And then kind of moved in our government relations area, learned the insurance ropes and then through a series of special projects and opportunities to lead some branding efforts and communication efforts, I've been able to, I guess, kind of "you prove yourself along the way" that has resulted to where I am today.

Bob Gunia:

And so I'm very fortunate. This is a wonderful place to grow up in. And we, as a part of our development process at Physicians Mutual, we rely heavily on giving people opportunities or special products and you see how they can do, and you kind of stretch them. And if you do well, but then you get more and then you get more and then it just kind of builds on one another. So we have a really, I'd say it's kind of a building culture of taking people who are... and meeting them where they're at. If someone's satisfied where they're at, what they're doing, that's great. If someone's looking for more, we'll then give them opportunities to try to express that more and see if it takes root.

Lyn Wineman:

How cool that you have spent literally a career in one place. But I bet you've seen a lot of changes in that.

Bob Gunia:

Yeah, it's been a wonderful experience. I guess the biggest change, we had a CEO that was at the helm for about 50 years, Bob Reed, and then Rob Reed taking over. And so that's been a wonderful period of time that also brought a lot of continuity as well. And so the company is very thoughtful about what it does and very passionate about the people that work here and the customers it serves. And so it's a part of the culture. And so they make it easy to want to do well and to explore opportunities and ideas and ventures that people have. So I guess I'm repeating the same thing. Other than that the simple fact is, is just being blessed with opportunities to do the things I love.

Lyn Wineman:

That's fantastic. I mean, I've got to imagine, if you're going to focus on helping people reclaim joy, a good starting point would be to have a great culture and have employees who are experiencing joy. And I see that, and I hear that from you.

Bob Gunia:

You're spot on.

Lyn Wineman:

Bob, I was doing a little research to prepare for our conversation today. And I noticed that you have been a frequent guest on the Hallmark Channel's Home and Family Show. What is that experience like?

Bob Gunia:

Well, we do some advertising on the Hallmark Channel, so they have invited me to come on to their daily talk show, Home and Family, and they film it out of Universal Studios in Los Angeles. In fact, I was there just this past weekend, doing a segment on Home and Family and gave kind of our top five tips for a joy filled retirement. And it's a lifestyle show. They do a wonderful job through their crafts and their do-it-yourself and the cooking segments. And of course, a lot of Hallmark celebrities, because they really helped to promote their lineup. And it's just a great opportunity. They have a great audience where you kind of help people demystify insurance. And so people are always amazed. I mean, no one really wants to listen to an insurance guy. You kind of cringe.

Lyn Wineman:

That probably wouldn't be the headline to get people to watch.

Bob Gunia:

No. Absolutely not. But once you bring some familiarity of the subject, it makes a lot easier. That was my 20th appearance on Saturday. And you're like as a side linear, I'm a kid at heart, and he's like a kid in a candy shop because you're driving through and they got the back studio tour going right by the house where they film this. And where The Voice is, the studio is just down the block. And so it's a neat atmosphere and the people there are absolutely amazing. And it's a place. Everyone that works there because in Hollywood, the folks that work on this show in their ninth season, and mostly they can be freelancers and it's hard to get a regular gig and everybody knows the importance of regular work. And everybody just goes out of their way not to be filled with drama, but to be happy. So the atmosphere is just truly remarkable.

Lyn Wineman:

That's great. So have you had any interesting celebrity encounters while you were on the back lot?

Bob Gunia:

Well, I met my TV mom.

Lyn Wineman:

Who's that?

Bob Gunia:

Mrs. Cunningham of Happy Days.

Lyn Wineman:

Oh, Mrs. Cunningham.

Bob Gunia:

She just gave me a big hug. She says, "Oh, you grew up with me." So that's funny. And I guess if you're a Hallmark fan all their big stars are always on the show. And Cameron Mathison is one of their hunks and he was on a soap opera for many years as well. He's one of the co-hosts. And then Debbie Matenopoulos, who she got her call to fame years ago, is the youngest host of the view. I can remember that with Barbara Walters first. And she's basically panned. I mean, I think she was on it for a year. They were ruthless to her, in my opinion. But then she's moved on from there and has done great things.

Lyn Wineman:

That can be a tough show, I think. That could be the tough one.

Bob Gunia:

They're not always joy-filled are they?

Lyn Wineman:

No, they need to talk to you. They need to talk to you and the mom from-

Bob Gunia:

I think, Lyn, they would rip me to pieces.

Lyn Wineman:

Oh, my goodness. My goodness. All right. So I'm going to tell you about my celebrity encounter.

Bob Gunia:

Let's hear it.

Lyn Wineman:

Years ago, I was at a hotel in LA. And at a breakfast bar I shared a toaster with Willie, the father from the show Alf. Remember that?

Bob Gunia:

You shared a toaster.

Lyn Wineman:

Toaster, right? That won't happen anymore post pandemic. Probably no more-

Bob Gunia:

Whose toast came up first?

Lyn Wineman:

Same time. We put our toast in the same time. I looked at him and he looked at me and just he gave me that look of don't make a scene. And so I just was quiet and chill about the whole thing.

Bob Gunia:

Oh, wow.

Lyn Wineman:

I know, I know. I know. So Bob, a serious question.

Bob Gunia:

What kind of toast was it? White or wheat bread?

Lyn Wineman:

I'm pretty sure it was wheat. We were in California. I was probably trying to eat healthy.

Bob Gunia:

Do you put butter or jelly? What else did you-

Lyn Wineman:

I think honey. Probably honey and coffee. Yeah.

Bob Gunia:

Wow. So you're a honey toast kind of lady. Gotcha.

Lyn Wineman:

You got it. You got it. So serious. We're going to get serious. What advice, Bob, do you have for leaders that want to spread a little more joy in their lives and in the lives of others?

Bob Gunia:

Well, I think it all starts with yourself, ultimately. I mean, if you're not feeling very joy filled yourself, it's hard to fake it, I think. And it's hard to live it and it's hard for people to see it in you. I'll go back to how I started. And this is something that I had to do, is give myself permission to be happy. Give myself permission to experience joy. Because once again, depending on how much news you consume, it seems is that it's never ending. There's a never ending opportunity for you to feel as though the best is in the past. And everything else is downhill. I mean, that's a storyline that you can plug into and your life is going to follow where you take it. But on the flip side, there's always opportunities for us, with our family, with our coworkers, and with opportunities around us, to be filled with happiness and filled with joy.

Bob Gunia:

And the remarkable thing is, as soon as we decide to give ourselves permission to be happy and to pursue joy and experience joy, you'll notice so many other people around us want to do the same and will join us. And it'll be contagious. And it doesn't mean that we're putting her head in the sand, or that we don't know... There's plenty of times, and we got a plenty of hard stuff to tackle together as a society. Some real big issues, but we're going to be better if we do it from a position that the future's worth building. So if we don't think the future's worth building, then what kind of effort are we going to give to make changes that are necessary today?

Lyn Wineman:

Fabulous. Fabulous. Well, I can say you jumped on our interview today with a smile on your face and we just started to laugh and talk. And so it's working. It's working right now, I'll say that. So the other thing I'm inspired by, Bob, is motivational quotes. And I get to talk with a lot of leaders who love to quote others, but I want to know your, Bob Gunia, words of wisdom that we can share with people.

Bob Gunia:

Well, all these are kind of like borrowed variations, but I think you move towards what you think about. And what you visualize, what you spend your time daydreaming about, is where you will move towards. And I think that's both healthy and unhealthy. And so if you're consumed with unhealthy thoughts or pursuits of unhealthy interest, well, ultimately that's where your activity is going to lead you to. But if it's a pursuit of healthy thoughts of destinations and places and people that bring you joy, I think that works a long way. I'm trying to think of some other profound words of wisdom.

Lyn Wineman:

Well, what you just said reminds me of, it reminds me of when my dad was trying to teach me to golf when I was young. And I wasn't always the most willing student. But I'd always like, "Spot where you want the ball to go, look at where you want ball to go." Like, "Think about where you want your life to go, where you want your joy to be, what you want to happen." Focus on that good stuff. And that's where you'll go to. And I love that quote, Bob. I think it's really, really good. And you can focus too much on the negative stuff too. People should be informed obviously, and know it's going on, but you can really wind yourself into the pit of despair if you're not careful.

Bob Gunia:

The other quote I'll end. So you give some sort of sizzle here, so I don't leave you hanging. And I don't know where I picked this up. I can't claim ownership because I'm sure I heard it somewhere. And you repeat it so often you think it's your own. But "tomorrow's headlines are being written today." And I just

always loved that wherever I first heard it. And to think about, as a kid, back when Time Magazine, their person of the year was had it even more. I mean, they still do it, but you remember decades ago where it was just a thing. And Time Magazine was more of a-

Lyn Wineman:

The thing, yeah.

Bob Gunia:

Yeah. The thing and all that. And you look at that and you see these people at their best and like, "Oh, why isn't that me?" And you admire them. But all of those, that Time Magazine cover, that's not where they became who they are. It happened five, 10, 15 years beforehand. And so you have to build towards that, you have to have those aspirations, those pursuits, and it's within reach of all of us. This sounds really, really... And I'm not a motivational speaker. That sounds very cliché, but things are possible if you're willing to give your drive to it and understand what you lack to help get you there. So you surround yourself with people that share that same kind of passion. Because we talked also about pursuing joy and the passion and all that. It's not just me, but it's the collective, it's everybody, it's all of us. And if we're all headed in that direction, that's where you really create a movement. That's where you really create real change.

Lyn Wineman:

Absolutely. That is great. So Bob, for our listeners who would like to learn more about Physicians Mutual and how to reclaim joy in retirement, what is the best way for them to connect with someone who can help them?

Bob Gunia:

The best way is to go to <https://www.physiciansmutual.com/> and you'll see nice little circles there of products that we offer. And again, I would stress from what we said at the beginning. Education first, then get your options on what could be a good fit for you, given your particular situation, and we'd love to earn your trust. We've been around since 1902, so this is our second pandemic that we've gone through. We tell stories internally about the 1918 flu pandemic when we had to take out loans in order to pay all the claims at that time. And so none of us thought we'd be living through a second pandemic, but now it's the bookends for us, I guess.

Lyn Wineman:

Let's hope this is the last. Let's just hope it's the last. Bob, as we wrap up our time together today, what is the most important thing you would like our listeners to remember about the work that you're doing?

Bob Gunia:

The most important thing, I think it's work that's within reach of all of us. And I think it's always standoffish, or when people talk about things that seem, "Okay. That's easy for you to say," or, "In your circumstances, that makes sense." But it's a concept that we all have the opportunity to make a choice. And it's a mindset as we've talked about. Happiness and joy, and it's a calling given what we've gone through. And I would just want everyone to know that transitioning into retirement can be a joyful experience and your retirement can be filled with joy. And let's pursue that and let's not give up on those dreams and hopes of an even better tomorrow.

Lyn Wineman:

That's fantastic. I really like your style, Bob. And I like the thought of reclaiming joy. And I like to know that even though I feel some days like I'm older than dirt, there's light ahead. And so I just need to thank you.

Bob Gunia:

You're just getting, Lyn. You're just getting started. You're not older than dirt.

Lyn Wineman:

Oh, I'm glad you said that. Bob, thanks so much for your time today.

Bob Gunia:

You're welcome. Thanks for having me.

Announcer:

We hope you enjoyed today's Agency for Change podcast. To hear all our interviews with those who are making a positive change in our communities, or to nominate a change maker you'd love to hear from, visit KidGlov.com to get in touch. As always, if you like what you've heard today, be sure to rate, review, subscribe, and share. Thanks for listening. And we'll see you next time.