

# Browning Public Schools

*Inspire, Achieve, Graduate*

JANUARY 30, 2019

**PRESENTED BY:**

Leavitt Great West Insurance

*Nick Prinzing, Employee Benefits Producer*



LEAVING .....  
*nothing you value*  
..... TO CHANCE

At Leavitt Great West Insurance, we believe peace of mind comes from achieving your desired quality of life, reaching financial success, and preparing for life's uncertainties. That's why our way of life is focused on enhancing and protecting yours.

..... OUR EXPECTATIONS .....

We expect excellence by applying our best attitude, desire and effort to all we do. We deliver on our promises and go the extra mile to meet and exceed expectations.

..... OUR EXPERTISE .....

We encourage a relentless commitment to education and development, innovative creativity and forward-looking collaboration to deliver cutting edge solutions to those we serve.

..... OUR PEOPLE .....

We hire skilled, motivated and happy people who work together in an atmosphere of teamwork, loyalty and mutual respect. Our GAS factor is unequalled.

..... OUR PHILOSOPHY .....

We want to win, but not at all costs. We build relationships and earn trust by never compromising our honesty or integrity for short or long term gain. Doing the right thing is *always* the right thing.



Updated November 2014



# Nick Prinzing

## EMPLOYEE BENEFITS ADVISOR AND CERTIFIED SELF-FUNDING SPECIALIST

Nick Prinzing is a producer for Leavitt Great West Insurance Services and has been in the insurance industry since 2006, currently specializing in employee benefits.

Leavitt Great West is part of the Leavitt Group, one of the largest privately held insurance brokerages in the nation, and provides clients with greater insurance market access and a wide range of additional services and resources. Clients benefit from the consultative approach to employee benefits, property and casualty insurance, as well as risk management found within the culture of each office.

Prior to joining the agency, Nick worked for one of the country's premier disability insurance distributors as an advisor, customizing comprehensive voluntary benefit programs for individuals, large employers and associations.

Nick earned his degree in business administration and management at the University of Montana Western and received the "Top Producer Award" in 2013 while working for Disability Specialists, Inc.

Nick and his wife, Dani, grew up in Great Falls, Montana and after living in several Montana towns, decided recently to return to their hometown to raise their own family. They have two young boys named Payne and Lex. Nick himself is a former college athlete and the entire family is highly involved in local youth sports. In their free time, the Prinzing family take every opportunity to enjoy the beautiful Montana outdoors.



# Shawn Samuelson

## CONSULTANT

Shawn Samuelson is a co-owner of Leavitt Great West Insurance Services and provides executive leadership for the Employee Benefits Division. He began his insurance career in 1998 and has since established himself as a thought leader, recognized locally and nationally for his innovative solutions to rising health plan costs and risk.

Shawn's leadership has propelled Leavitt Great West to become a highly sophisticated employee benefits team serving the Western United States. He is committed to a high level of integrity and developing solutions that place quality and organizational needs at the forefront.

Shawn's work in the industry includes developing captive reinsurance programs, building multi-employer welfare arrangements and creating pass-thru pharmacy management services.

Shawn is a licensed consultant for health, disability, life, surety, property and limited lines. He holds a Bachelor of Science Degree in Business Administration from the University of Montana.

During his time at the University of Montana, Shawn was a record-setting athlete and still ranks among the top Grizzly basketball players in the school's history. He was the first recipient of the C.R. Dragstedt Award, as the team's most valuable player. After graduation, Shawn went on to play professional basketball in Germany and Sweden.

Shawn has dedicated both financial resources and time to charitable organizations, including coaching youth sports and volunteering with Make-a-Wish Montana.

Shawn enjoys the beautiful outdoors and spending time with his family at their ranch in Broadus, Montana. Shawn and his wife, Amy, have four children: Jared, Hannah, Shane and Jyrzie.



# Sarah Harne

## KEY ACCOUNT EXECUTIVE

Sarah began working in the benefits industry when she joined Leavitt in June of 2007. Since then she has worked her way from an Administrative Assistant to a Key Account Executive specializing in many areas of the Industry, with her main focus being Schools. Sarah had a lead role working with the Montana Schools Health & Welfare Plan and now works hand-in-hand with the Joint Powers Trust, as well as directly with numerous Districts throughout Montana.

Sarah studied Liberal Studies with an emphasis in Women's Studies at the University of Montana. Liberal Studies allotted her the freedom to study everything from Business and Economics to Greek Philosophy and Anglo-Saxon poetry. She graduated with honors in 2007.

Sarah assists in managing many of Leavitt's large self-funded plans and associations, including the Montana Schools Health and Welfare Plan from 2009 through 2013 and now works with the Joint Powers Trust. She coordinates wellness programs, Pharmacy Benefit implementations and is a Project Manager for special projects throughout the year as well.

Sarah is located in Helena, where she enjoys time with her two wonderful kids and husband. She also teaches Zumba classes on the side!

# Leavitt Great West provides services to the following School Districts:

- Rocky Mountain College
- Shepherd Public Schools
- Huntley Project Schools
- Columbia Falls School District
- Laurel Public Schools
- Malta Public Schools
- Roundup Public Schools
- Colstrip Schools
- Broadus Public Schools
- Centerville Schools
- Fairfield Public Schools
- White Sulphur Springs School District
- Augusta School District
- Custer Public Schools
- Blackfeet Community College

**Leavitt Great West provides consulting services to over 30 clients, covering approximately 30,000 Montana employees. Leavitt has an array of exclusive markets which include trusts, consortiums and captives. This enables Leavitt to offer many different health plan options to their clients.**



# Leavitt Group Self Funded Expertise and Access to Exclusive Alternative Funding Options

## IMPROVE COST MANAGEMENT

- Group Purchasing Power: wholesale prices, volume discounts
- Control employee benefit premium costs
- Eliminate or reduce most insurance company administrative expenses: profits, risk charges, premium taxes
- Improve management reporting and understanding of risks

## REDUCE OVERALL RISK

- Claim risk is capped; take advantage of jointly pooled programs
- Mitigation of risk through jointly negotiated programs
- Year-to-year price stability

## INCREASE CONTROL

- Flexibility in designing coverage
- Eliminate costly state mandates
- Improve claims and data management
- Target and implement specific wellness and disease management programs

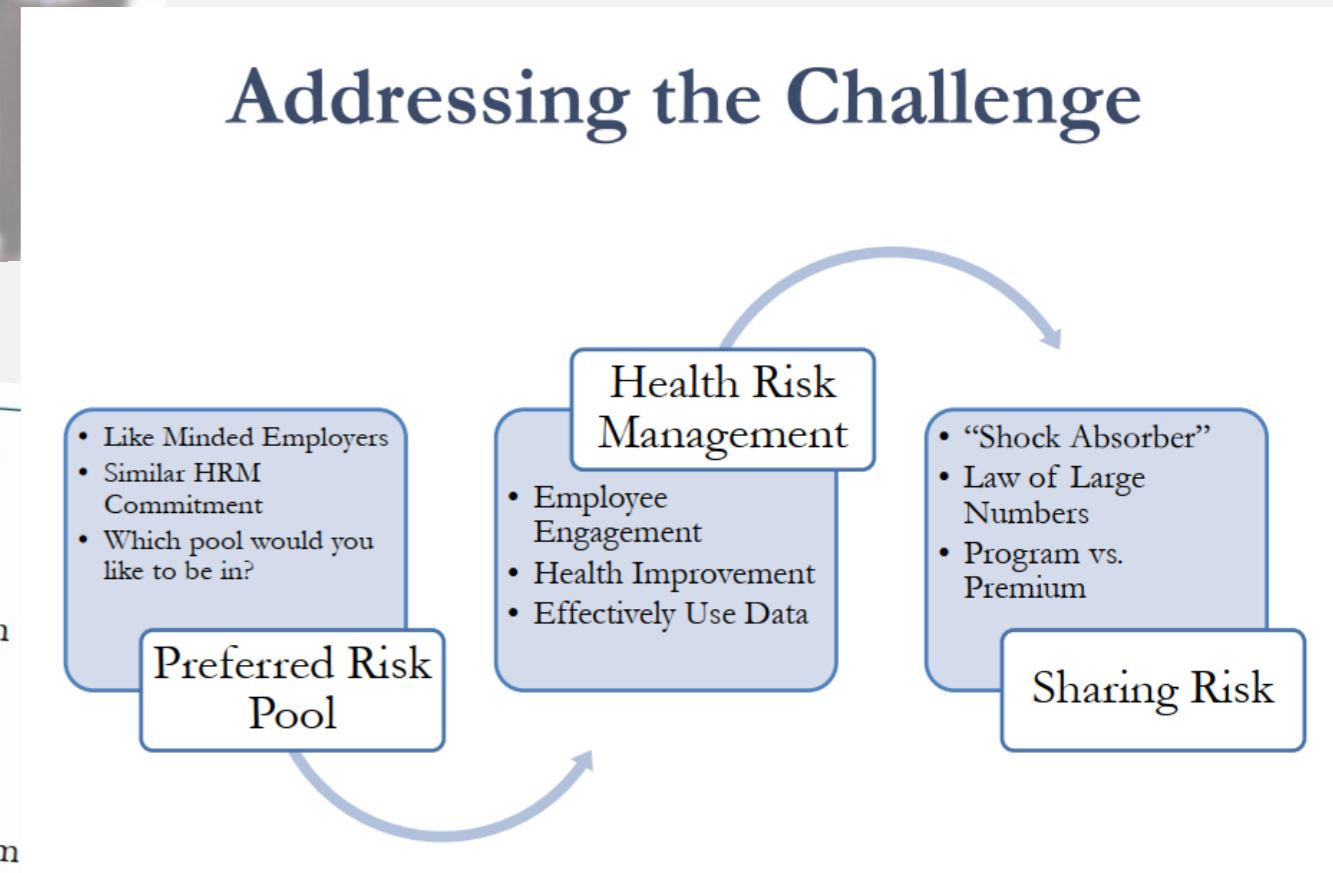
**Tribute Cost Containment Strategies**

1. Greater control
2. Transparency
3. Long-term stability
4. Collaboration
5. Reduced costs

**Tribute Cost Containment Strategies**

1. Employee Engagement and Education
2. Biometric Screenings
3. Analytics Tool
4. Patient Advocacy and Navigation
5. 2nd Opinion Network/Medical Tourism
6. Telemedicine
7. Claims and Pharmacy Review
8. Pricing Transparency
9. International Sourcing for Prescriptions
10. Dialysis Management

**Future Consideration**  
Leavitt stop loss captive – Tribute



# Testimonials



*“I just wanted to reach out and tell you ‘Thank you’ for all of your assistance through our school’s transition to the Joint Powers Trust. I have heard from many of our teachers that you helped personally and our entire staff is grateful for your service. We have never experienced such a smooth transition as this. Thanks again!”*

CINDY CHRISTMAN, MALTA PUBLIC SCHOOLS



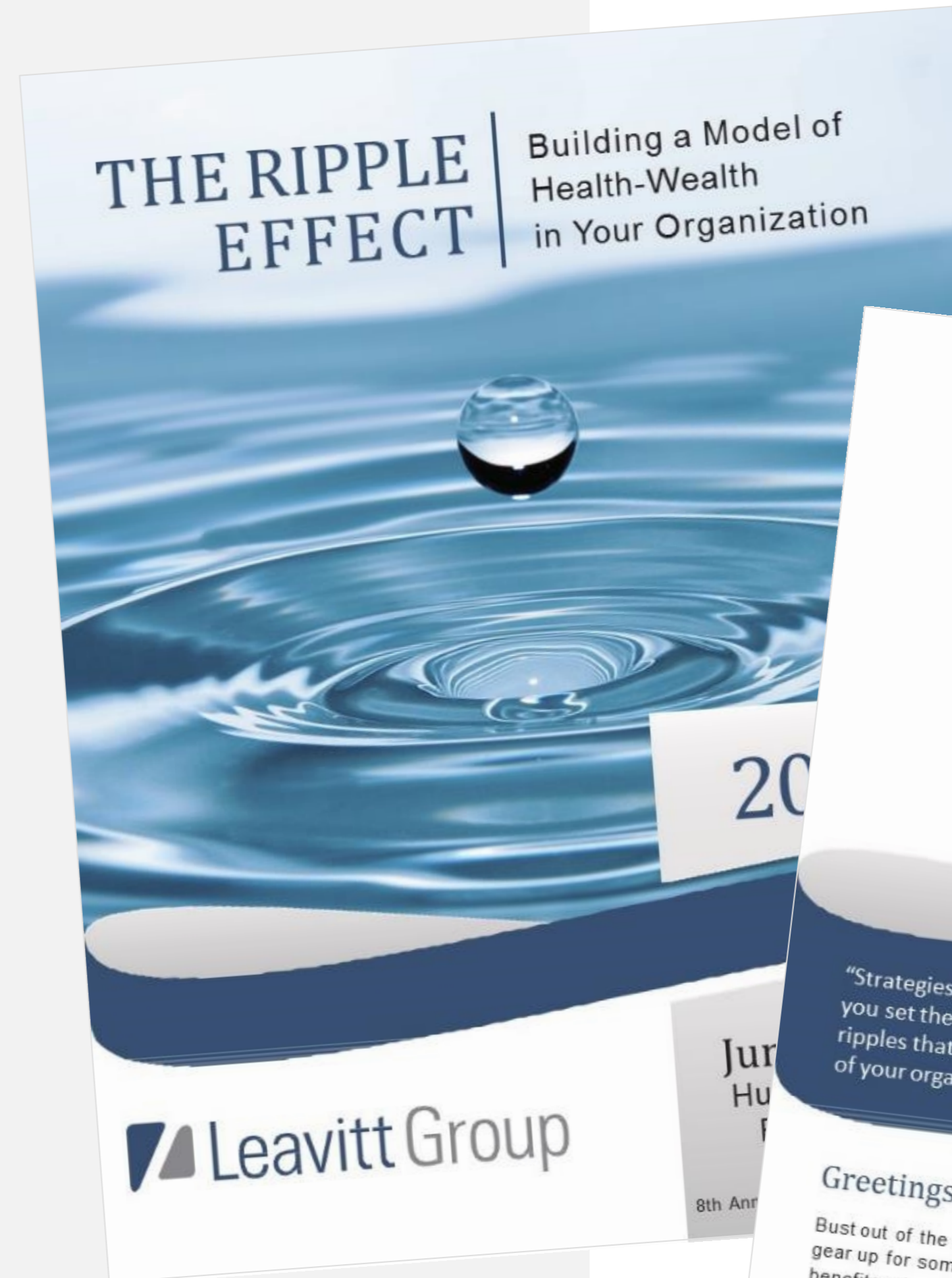
*“We hired Leavitt Great West 10 years ago, they have saved the Trust over \$2,000,000 in stop loss fees, claims cost, consulting fees, RDS recovery, etc. We have received more sound advice in the few years with Leavitt than we did in over 20 years with our previous consultant.”*

BRUCE LAHTI, PIPE TRADES TRUST



# Leavitt Great West Annual Conference at Big Sky, MT

Developing long and short range strategies is the cornerstone of our consulting services. Using our Leavitt Employer Conference (June each year in Big Sky, Montana) as a springboard to new benefit initiatives and discussions, we establish a schedule of meetings with our clients so they have time to make strategic choices. Through our experience, we are experts at managing employee expectations through a steady flow of useful communications.



# Compliance

Leavitt Great West prides itself on offering the most innovative options to its clients. In order to do this, Leavitt needs to ensure that all compliance guidelines are followed whether it be ERISA, ACA, IRS, Medicare or HIPAA. Leavitt works with numerous vendors to ensure their clients are covered when it comes to compliance and also has their own in-house attorney.



**David Larsen**  
LGW Benefits Attorney



The Phia Group, LLC is an experienced provider of health care cost containment techniques offering comprehensive consulting services, plan document drafting, subrogation and overpayment recovery, claim negotiation, plan defense, designed to control costs and protect plan assets.



## Compliance Calendar 2018 Important Dates

The following are important compliance due dates and reminders for 2018. The laws and due dates apply based on the number of employees, whether or not someone does business with the federal government, and on benefits offered. Other state-by-state laws may also apply.

Date	Compliance Issue	Employer Actions
1/1/2018	Social Security Taxable Limit Increases	The maximum amount of earnings subject to the Social Security tax (taxable maximum) has been increased for 2018 from \$127,200 to \$128,400.
1/31/2018	Forms W-2 and 1099 due	Employers must provide all employees copies of Form W-2 reporting earnings and taxes for 2017 by January 31, 2018. When applicable, employers must provide Forms 1099 to contractors who earned more than \$600 in business-related payments in 2017.
2/1/2018	Post OSHA Form 300A	Employers with more than 10 employees who are not in exempted low-risk industries must post Form 300A, the annual summary of job-related injuries and illnesses, in a workplace common area from February 1 through April 30, 2018. If there were no recordable injuries or illnesses, applicable companies must still post the form with zeroes on the appropriate lines. See list of exempted industries here: <a href="#">Partially Exempt Industries</a> .
2/28/2018 or 4/2/2018	ACA Forms 1094 and 1095	Applicable Large Employers must submit Forms 1094 and 1095 to the IRS by February 28, 2018 if submitting paper forms or April 2, 2018 if submitting electronically.
3/2/2018	1095-C/B Form	The IRS recently announced they were extending the ACA reporting requirement deadlines for Forms 1095 C/B to employees for all Applicable Large Employers (ALEs) and anyone offering a self-funded plan from Jan. 31 to March 2, 2018. No further extensions will be permitted beyond this revised deadline.
3/31/2018 (extended from 9/30/2017)	EEO-1 Report	Organizations with 100+ employees and organizations with federal government contracts of \$50,000 or more and 50+ employees are to submit the 2018 EEO-1 report by March 31, 2018. Click here for updated <a href="#">EEO-1 reporting information</a> .
04/30/18	Form 941	Deadline to file Form 941, employer's quarterly tax return. Subsequent quarter deadlines are 7/31/2018, and 10/31/2018.
4/30/2018 (if on a calendar plan year)	Summary Plan Description (SPD)	Employers who offer a health insurance plan must provide SPD's to all participants within 120 days after a new plan is adopted. SPDs must also be provided to new participants no later than 90 days after the person first becomes covered under the plan.

### Emailed Solutions

#### PPACA Health Care Reform Requirements

Receive step-by-step instructions on employer actions and requirements to comply with the Patient Protection and Affordable Care Act and other health care laws.

#### Employment Law Updates

Stay informed of federal and state employment law changes needed actions to comply.

#### Legal Due Date Reminders

Receive compliance date reminders such as PPACA, OSHA posting, EEO-1 Report filing, VETS 100 filing, and more. Never miss another deadline.

#### HR Solutions Newsletter

Receive a monthly two page newsletter covering one key lead human resources, or compliance topic to help you and your leaders stay on top of people leadership issues, techniques, a employment compliance.

### Wellness

### Employee

Receive an employee...  
Depending

required to provide employees with notices such as, Medicare Part D, CHIP, Women's Health & Cancer Rights, HIPAA, COBRA Rights, FMLA and others. This service also provides template qualifying event notices such as COBRA, FMLA, Medical Child Support Order Notice, and HIPAA Breach.

- **COBRA** (initial notice) or state continuation
- **CHIP** – Child Health Insurance Plan
- **HIPAA** – Health Insurance Portability Act
- **WHCRA** – Womens Health & Cancer Rights Act
- **MHPA** – Mental Health & Parity Act
- **Grandfathered Plan Notice**
- **Health Exchange Notice**
- **NMHPA** – Newborns & Mothers Health Protection Act
- **Medicare Part D**
- **Wellness Program Disclosure**
- **Special Enrollment Rights**
- **GINA** – Genetic Information Non-Discrimination Act
- **FMLA** – Family Medical Leave Act
- **USERRA** – Uniformed Services Employment & Reemployment Act

# Underwriter Access and Mid-Year Projection Analysis

Leavitt Great West can help your school budget for upcoming health plan expenses such as renewal premium increases by providing a Mid-Year Projection Analysis.

By utilizing the services of Val Carpenter, Underwriter and Independent Health Insurance Contractor, Val reviews and provides a cost-analysis of your health plan utilization to help predict future premium increases upon renewal.

This can significantly assist our clients with future budgeting and cost containment efforts and is one of the many services that Leavitt Great West provides to its clients.



**Val Carpenter**  
Underwriter

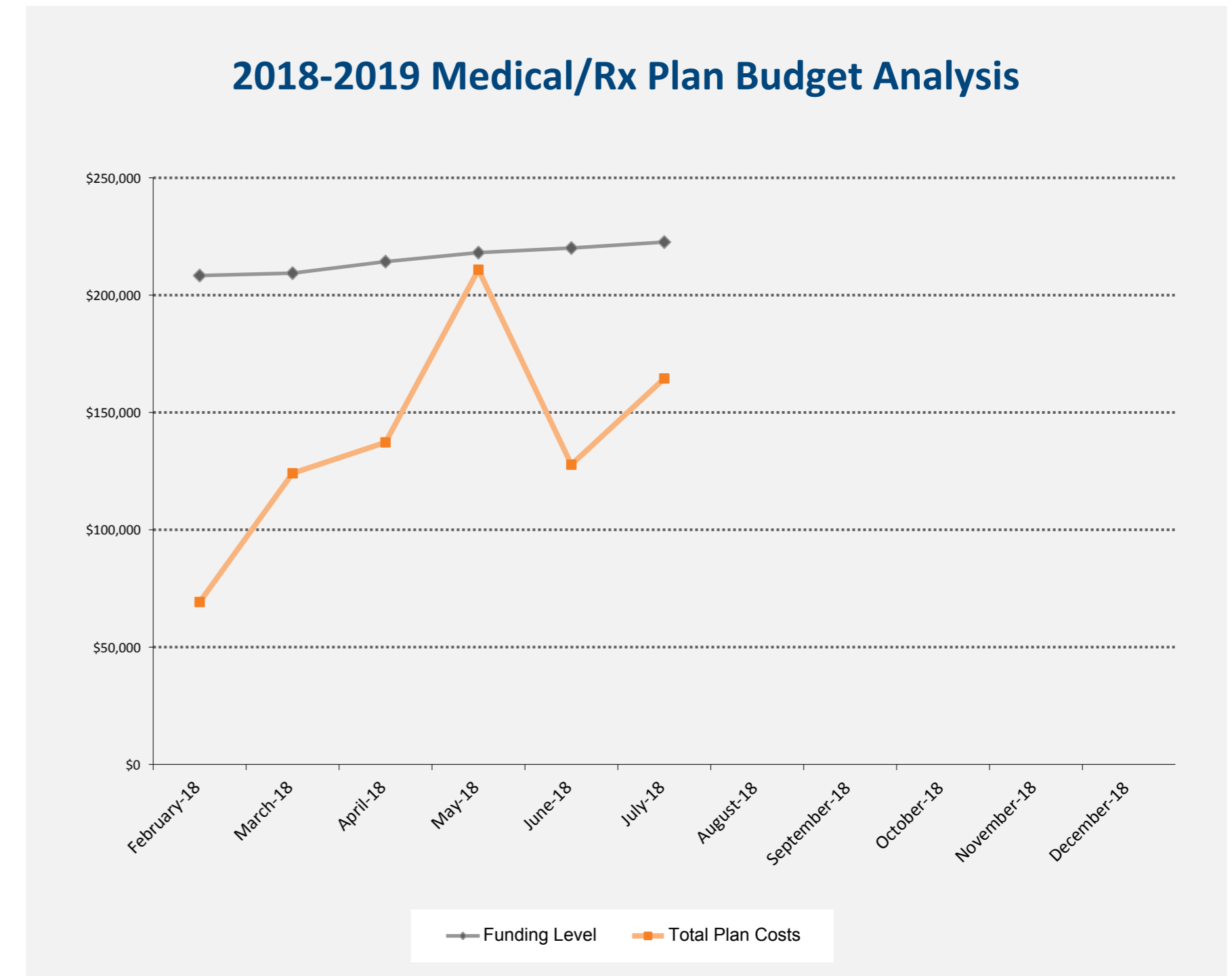
<b>Sample Analysis</b> (75 member group)			
Projected Renewal January 1, 2019 Experience January 2018 to June 2018			
	Factors	PEPM	Ratio
Paid PEPM		\$112.16	18.1%
Incurred Adjustment	1.3000	\$145.81	23.5%
Credibility Adjustment		\$270.93	43.6%
Benefit Reduction Factor	1.000	\$0.00	
Expected SL Credit @30K	\$0.00	\$270.93	43.6%
Annual Trend	9.5%		
Rating Trend Factor	1.1201	\$303.48	48.9%
Claim Fluctuation	1.00	\$303.48	48.9%
Other (Federal Mandates)	1.005	<b>\$304.99</b>	49.1%
Fixed Costs	\$283.81		
Premium Rate Calculated		\$588.80	94.8%
Current Average Premium		\$621.06	
Projected Rate Change		-5.2%	
<b>4 Tier Projected</b>	HDHP	Open Access	
Single	\$397.09	\$538.99	
Two-Party	\$833.87	\$1,131.86	
Family	\$1,191.25	\$1,616.94	
Employee/Child	\$754.45	\$1,024.05	

# XXX Company

## Financial Report through July 2018

*Plan Year 02/01/2018 – 12/31/2018*

February 2018 – December 2018 Medical and RX Financial Report												
	Enrollment					Medical/ RX						
	Medical/RX					Reinsurance Fees (ISL)	Admin Fees	Medical / Rx Claims	ISL Reimburse- ment Claims	Total Plan Costs	Total Budget	Total Plan Loss Ratio
	EE	EC	ES	EF	Total							
Feb-18	53	18	43	85	199	\$26,063	\$11,711	\$31,438	\$0	\$69,212	\$208,345	33.2%
Mar-18	56	19	43	84	202	\$26,224	\$11,888	\$85,971	\$0	\$124,083	\$209,374	59.3%
Apr-18	58	19	44	86	207	\$26,841	\$12,182	\$98,231	\$0	\$137,253	\$214,293	64.0%
May-18	56	18	44	90	208	\$27,266	\$12,241	\$171,348	\$0	\$210,855	\$218,123	96.7%
Jun-18	56	18	46	90	210	\$27,524	\$12,359	\$87,875	\$0	\$127,757	\$220,087	58.0%
Jul-18	55	16	48	92	211	\$27,818	\$12,417	\$124,256	\$0	\$164,491	\$222,616	73.9%
Aug-18												
Sep-18												
Oct-18												
Nov-18												
Dec-18												
<b>YTD Totals</b>	334	108	268	527	1237	\$161,735	\$72,797	\$599,118	\$0	\$833,650	\$1,292,837	64.5%
<b>Ave / Mo</b>	56	18	45	88	206	\$26,956	\$12,133	\$99,853	\$0	\$138,942	\$215,473	
<b>PEPM</b>						\$130.75	\$58.85	\$484.33	\$0.00	\$673.93	\$1,045.14	



### Large Claimants Over \$125,000 (SSL)

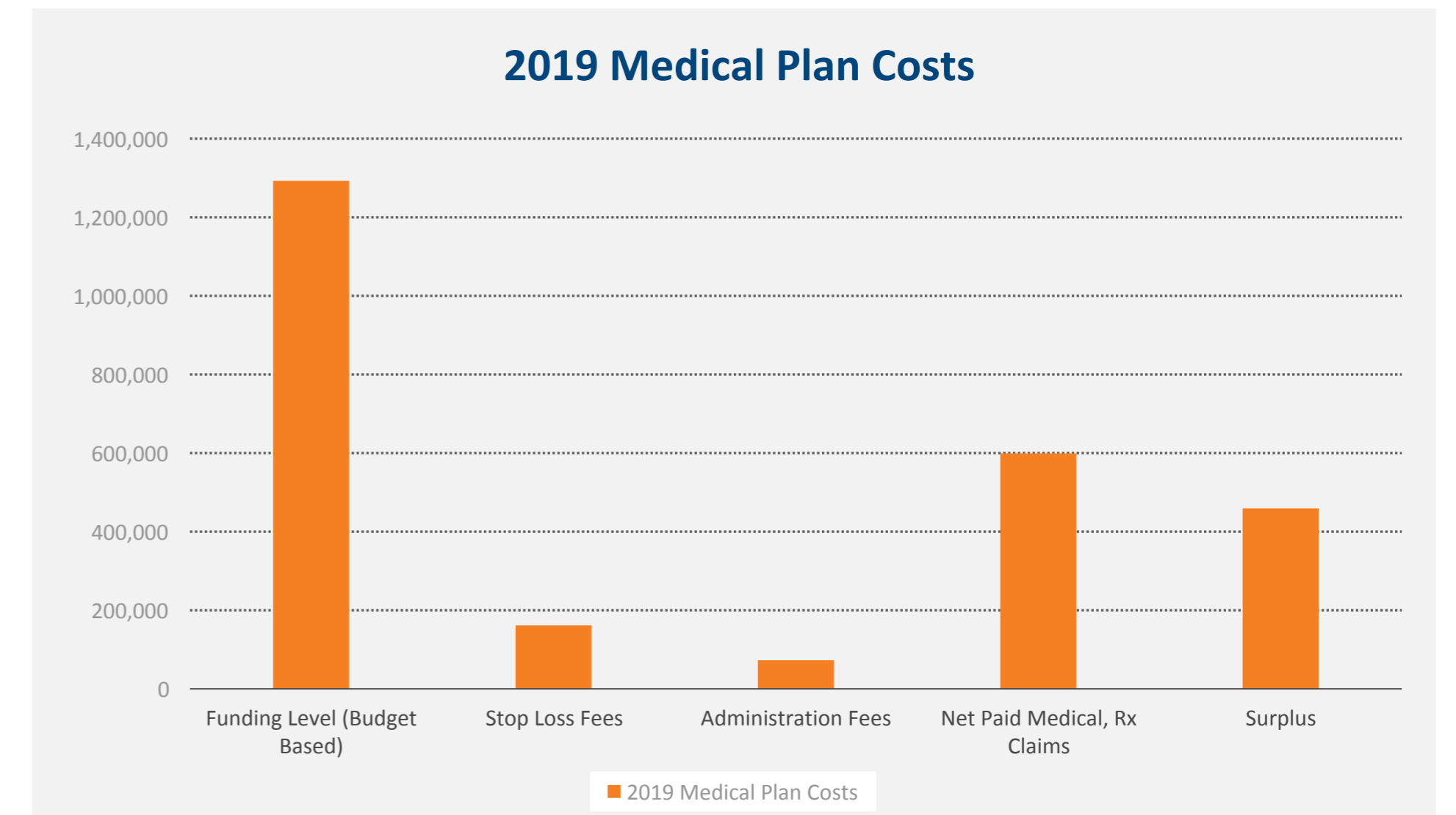
Relation	Diagnosis	Paid Claims

# XXX Company

## Financial Report through July 2018

*Plan Year 02/01/2018 – 12/31/2018*

Budgeted Rates			Fixed Fees		Claims Over \$125,000		
2018-2019 Budgeted Rates					Relationship	Paid Claims	>\$125,000
<b>Medical/Rx</b>	1250 Plan	4000 Plan	<b>ISL Fee:</b>				
<b>Employee</b>	\$529.19	\$518.67	<b>Employee</b>	\$61.85			
<b>Employee + Child (ren)</b>	\$880.73	\$863.21	<b>Employee + Child(ren)</b>	\$107.43			
<b>Employee + Spouse</b>	\$986.24	\$966.63	<b>Employee + Spouse</b>	\$118.82			
<b>Family</b>	\$1446.99	\$1418.22	<b>Family</b>	\$161.55			
			<b>Aggregate:</b>				
			PEPM	\$10.1			
			<b>Administration:</b>				
			PEPM	\$58.85			
					<b>Total</b>	\$0	\$0



### 2018 Medical Budget vs Costs

Funding Level (budget based)	\$1,292,837
Stop Loss Fees	\$161,735
Administration Fees	\$72,797
Net Paid Medical, Rx Claims	\$599,118
<b>Surplus</b>	<b>\$459,187</b>

# XXX Company

## Financial Report through July 2018

*Plan Year 02/01/2018 – 12/31/2018*

Top Ten Prescription Drug Utilization			
NDC	Drug Name	Plan Paid Amount	Claim Count
00074433902	HUMIRA	\$26,690.87	6
00069018921	IBRANCE	\$20,467.80	9
00169750111	NOVOLOG	\$5,475.36	13
61874010060	VIBERZI	\$2,993.54	3
00069046903	CHANTIX	\$2,321.14	4
00032122401	CREON	\$1,714.34	1
12496120803	BUPRENORPHINE HYDROCHLORIDE, NALOXONE HYDROCHLORIDE	\$1,636.22	9
00088222033	LANTUS	\$864.99	5
59417010510	VYVANSE	\$847.95	6
59417010410	VYVANSE	\$833.34	6

Large Claimant Report >\$62,500 (50% of SL Deductible)			
Relation	Diagnosis	Claims Paid – February – July 2018	Notes
Dependent	Fracture	Total Paid = \$ \$94,964.54	Displaced left ankle fracture. High Cost Treatment. <i>No longer active on the plan</i>

Case Management / Emerging Risk			
Relation	Diagnosis	Claims Paid – February - July 2018	Notes
Spouse	Chronic Pancreatitis	Total Paid = \$9,417.85	Prescriptions-Vyvance and Adderall. Member has a history of knee surgery, no serious issues identified at this time
Spouse	Multiple Sclerosis	Total Paid = \$6,836.38	Remains at moderate-high risk. Treatment includes chiro & PT visits, but member is not on any prescriptions for MS diagnosis
Spouse	Pancreatic Disorder	Total Paid = \$5,078.00	66 year old spouse. Chronic pancreatitis and IBS. Brand prescriptions Viberzi and Creon. Possible chronic liver disease
Spouse	Diabetes	Total Paid = \$1,588.08	79 year old spouse. High risk of hospitalization with diabetes, insulin dependent and chronic renal failure.
Spouse	Diabetes	Total Paid = \$2,383.44	Diabetes with insulin Pump. Novolog insulin and generic statin and Lisinopril. Obtains insulin pump supplies from Edgepark Medical – high cost medical provider
Spouse	Diabetes	Total Paid = \$1,202.61	Atherosclerotic heart disease and diabetes with insulin
Employee	Diabetes	Total Paid = \$1,114.76	Diabetes with insulin pump. Will monitor to ensure he has follow up care

# Nurse Case Manager & Disease Management Resource at Leavitt

Data Analytics through DataSmart Solutions to mitigate risk

**Julie Reardon**  
Nurse Case Manager



Stop Loss Specialist works hand in hand with our Nurse Case Manager which gives our clients additional leverage in the Stop Loss Market

**Brandi Parks**  
Stop Loss Specialist



## 2018 Case Studies

### Leavitt Great West Cost Containment Strategies

Who: 100 EE Self-Funded Group	Who: 500 EE Self-Funded Group
<b>Intervention:</b> Direct contract	<b>Intervention:</b> Redirect to alternative site of care
<b>Case:</b> Lifelong chemotherapy treatments every 3 weeks	<b>Case:</b> Self-injectable psoriasis medication
<b>Original Charges:</b> \$29,185 every 3 weeks	<b>Original Charge:</b> \$10,614 per month
<b>After Leavitt Intervention:</b> \$19,656 every 3 weeks	<b>After Leavitt Intervention:</b> \$6,368 per month
<b>Annual Savings: \$164,851</b>	<b>Annual Savings: \$50,952</b>

Who: 500 EE Self-Funded Group	Who: 200 EE Self-Funded Group
<b>Intervention:</b> Leverage manufacturer's patient assistance program	<b>Intervention:</b> Direct hospital contract
<b>Case:</b> High cost infusion medication	<b>Case:</b> Negotiate all inpatient facility charges and steer services to contracted hospital
<b>Original Charge:</b> \$712,000 annually	<b>Original Charges:</b> \$185,976
<b>After Leavitt Intervention:</b> \$0	<b>After Leavitt Intervention:</b> \$100,487
<b>Annual Savings: \$712,000</b>	<b>Annual Savings: \$85,489</b>

*We use innovative tactics to keep your claims spend down, which results in lower premiums and higher potential returns from your claims fund.*



**Lynn Newmiller**  
Medicare Specialist

## Medicare Eligible Employees/Dependents

Leavitt Great West has their own in-house Medicare Specialist, Lynn Newmiller, located in our Conrad, MT office. Lynn is licensed to advocate on behalf of those who are Medicare eligible and contracted with Medicare Supplement and Advantage carriers in the state. She can offer health plan alternatives to those employees who are or become Medicare eligible.

## Employee Voluntary Benefits

### What We Recommend:

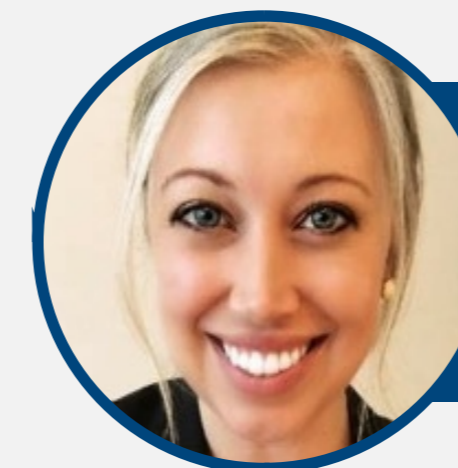
- If not already part of your benefits offering, consider providing employees one or more of the following voluntary benefits:
  - **Short Term Disability Insurance** – provides employees with a portion of their paycheck if they are sick or injured and unable to work for a period of time.
  - **Critical Illness Insurance** – provides employees with a lump sum benefit if they are diagnosed with a major medical illness.
  - **Off-the-job Accident Insurance** - pays employees directly for accidental injuries sustained while not at work.

### Adding Voluntary Benefits Can:

- Enhance the total employee benefit package at NO COST to your bottom line
- Elevate Employee:
  - Attraction
  - Retention
  - Satisfaction
- Decrease workers' compensation claims and costs
- Provide employees with financial security and positively impact productivity
- Fund a robust benefits communication campaign for ALL of your benefits

### Did you know...

- *56% of employers offered at least one voluntary accident, critical illness or hospital indemnity benefit in 2017?*
- *66% of employers agree that employees are less productive at work when worried about personal finance problems?*
- *40% of companies providing access to accident insurance reported declines in their workers' compensation claims?*
- *Employees enrolled in voluntary benefits are 31% more likely to be extremely or very satisfied with the benefits packages than those who aren't offered voluntary benefits?*

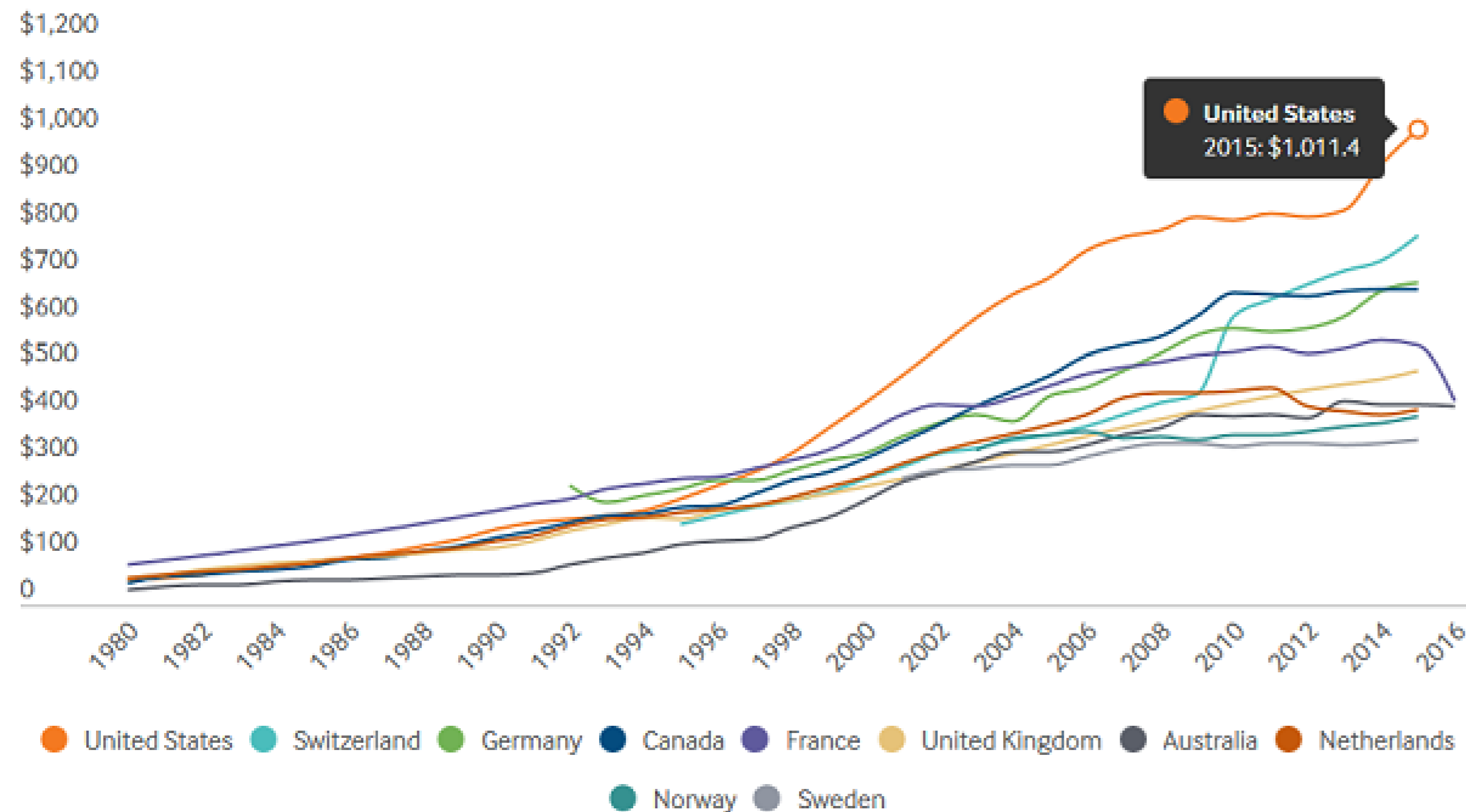


**Kelly Pareti**  
Worksite and Voluntary Benefits Specialist



# United States Has The Highest Per Capita RX Spend In The World

## National Trends in Per Capita Pharmaceutical Spending, 1980–2015



US prescription drug spending as high as \$610 billion by 2021: Report via CNBC

- According to a study by the Mayo Clinic, 7 out of 10 Americans are currently taking a prescription drug – who is covering this cost?
- 25% of healthcare spend is on prescription drugs; 25% of the drugs are name brands which represent 80% of the total spend.
- Name Brand medications are increasing in cost at a rate of 13% per year.
- The top 50 Generic medications have increased 373% in cost over the past 4 years.
- New arrival Hepatitis C Specialty medications cost \$1,150 a pill.
- Specialty Meds will represent 50% of an employer's Rx spend by 2020.
- Medication non-adherence and pill skipping have become a growing epidemic as patients can't afford their Rx deductibles and copays. In fact, 20% of all hospitalizations are the result of medication non-adherence, and the average 3-day stay in a hospital is over \$30,000.

# Pharmacy Solutions

ScriptSourcing has created a “concierge” Pharmacy Tourism Program which is a win/win for health plan members and employer sponsored health plan.

Pharmacy Tourism destinations include ...

- Cayman Islands
- San Diego
- Cancun



Gain Access to World-Class Affordable Treatment With Lower Specialty Med Costs

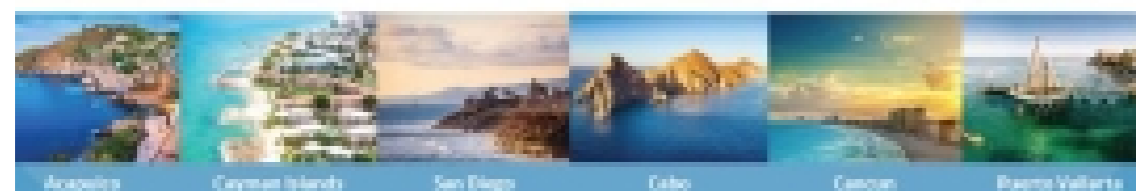
ScriptSourcing, at the forefront in helping employers and employees rein in the cost of Rx spend, is excited to introduce our Pharmacy Tourism Program. We've partnered with International Medical Centers, recognized for excellence located in top tourist destinations. Employees receive top quality, low cost care while vacationing and employers reduce Rx spend by at least 50%.

#### How Pharmacy Tourism Works

- Employees receive a generous Visa gift card which can be used for air travel, hotel, companion travel and sightseeing
- Medical concierge service is provided
- Physician consultation
- 3 to 6 months supply of medication depending on destination

#### Choose from One of these Top Destinations

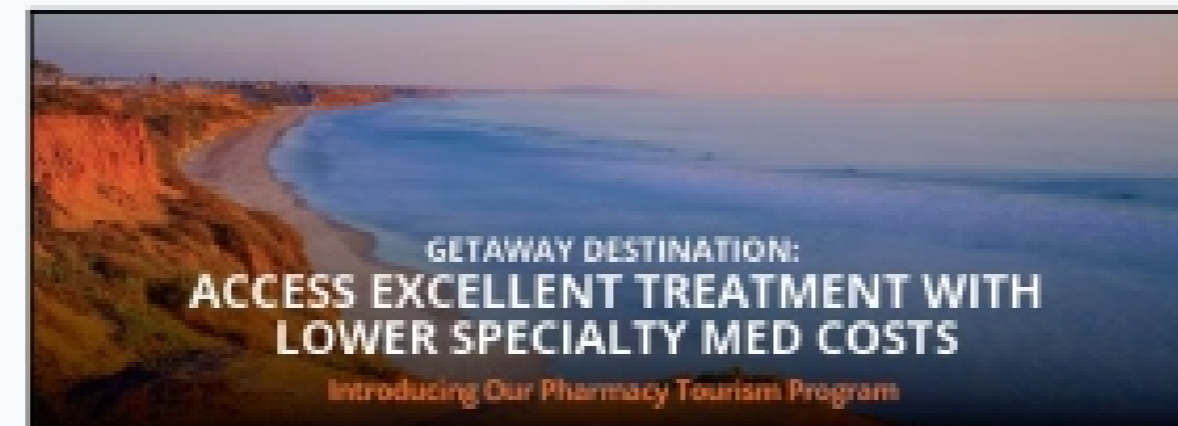
Our partners are leaders in medical tourism, easy to reach, and located in some of the most beautiful spots in the world:



For more information about our Pharmacy Tourism Program and reducing your Rx spend, contact ScriptSourcing at 410.902.8811



6880 Falls Road  
Suite 201  
Baltimore, MD 21209  
www.scriptsourcing.com



ScriptSourcing, at the forefront in helping employers rein in the cost of Rx spending, has partnered with Angeles Health International, a leader in medical tourism in Mexico, to deliver cost effective treatments and specialty medications for a number of different diseases - from severe plaque psoriasis to Oncoherb, Hep C, rheumatoid arthritis, and ulcerative colitis, among others.

Our Pharmacy Tourism Program with Angeles Health International saves employees money - specialty meds can cost you \$50,000 or more a year per patient, with Americans paying more than ten times than in other countries. Employees can take advantage of top quality care at a significant lower cost while enjoying some R&R. In addition, not only does our program benefit those members who use it but it will also benefit all employees with lower health care spend including lower future premiums, co pays and deductibles.



- Generous Visa gift cards use for air travel and hotel of your choice, extended stay to take in the San Diego sights, companion travel or anything else
- Concierge service, including medical car service to/from San Diego to Angeles Health facility
- Physician consultation
- 3-6 months supply of medication
- Case Management, EMR and coordination with U.S. doctor
- Flexibility and weekend availability
- Health care can be free or near free

Dr. Becky Winslow, BS, PharmD, Clinical and Regulatory Head at ScriptSourcing, heads the coordination of our Pharmacy Tourism Program between us, the patients, healthcare providers and employers. She is responsible for compliance, member education and engagement and facilitating the Pharmacy Tourism experience.

**About Angeles Health International**  
Angeles Hospital is Mexico's largest private-hospital network. Its patient care network is comprised of 28 hospitals, 2M surgical suites, 2,864 beds and 15,000 specialists. Five million patients are treated each year by 11,000 Angeles Health physicians.

For more information about our Pharmacy Tourism Program, contact Dr. Becky Winslow at 410.902.8811 or via email at drbeckyrx@scriptsourcing.com



6880 Falls Road  
Suite 201  
Baltimore, MD 21209  
www.scriptsourcing.com

## OUR PROGRAM FOR HEALTHY RX SPEND



### International Pharmacy

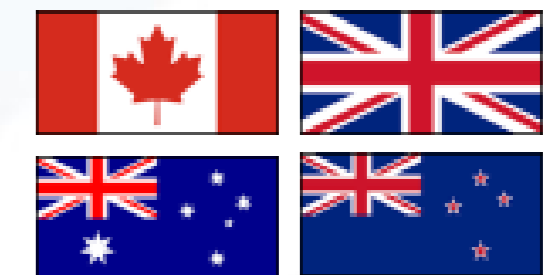
USA consumers pay up to 16x more than other countries for the exact same name brand meds.

Our international pharmacy management firm has been sourcing meds internationally for employers for two decades without incident through 4 “tier one” countries.

A “tier one” country is a country deemed by Congress to have the same or higher standards as the FDA. Name-brand meds are sourced through Canada, United Kingdom, Australia, and New Zealand, English-speaking countries that negotiate directly with the pharmaceutical manufacturers.

#### Safety Protocols:

- All meds are factory packaged and sealed
- Only FDA-approved meds are shipped
- Up to a 90-day supply will be shipped
- No sourcing of heat or cold sensitive meds
- No sourcing of narcotics
- Members need to have a 30-day supply of meds on hand when establishing an account
- It takes about 3 weeks to set up an account
- Members will be contacted on a quarterly basis for reorders
- All pharmacies have been inspected and have licensed pharmacists on site
- The pedigree of all meds can be tracked



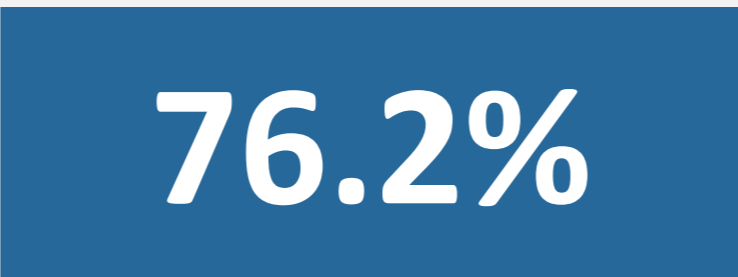
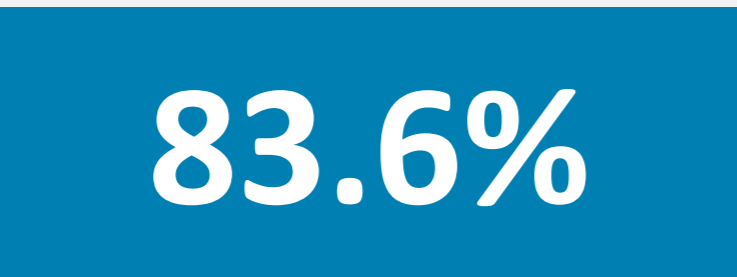
# Leavitt Great West Branding & Communication for Employees

Leavitt has a dedicated service team who will handle all day-to-day activities related to your employee benefits. Your direct contacts will be Nick Prinzing, Employee Benefits Producer and Sarah Harne, Key Account Executive.

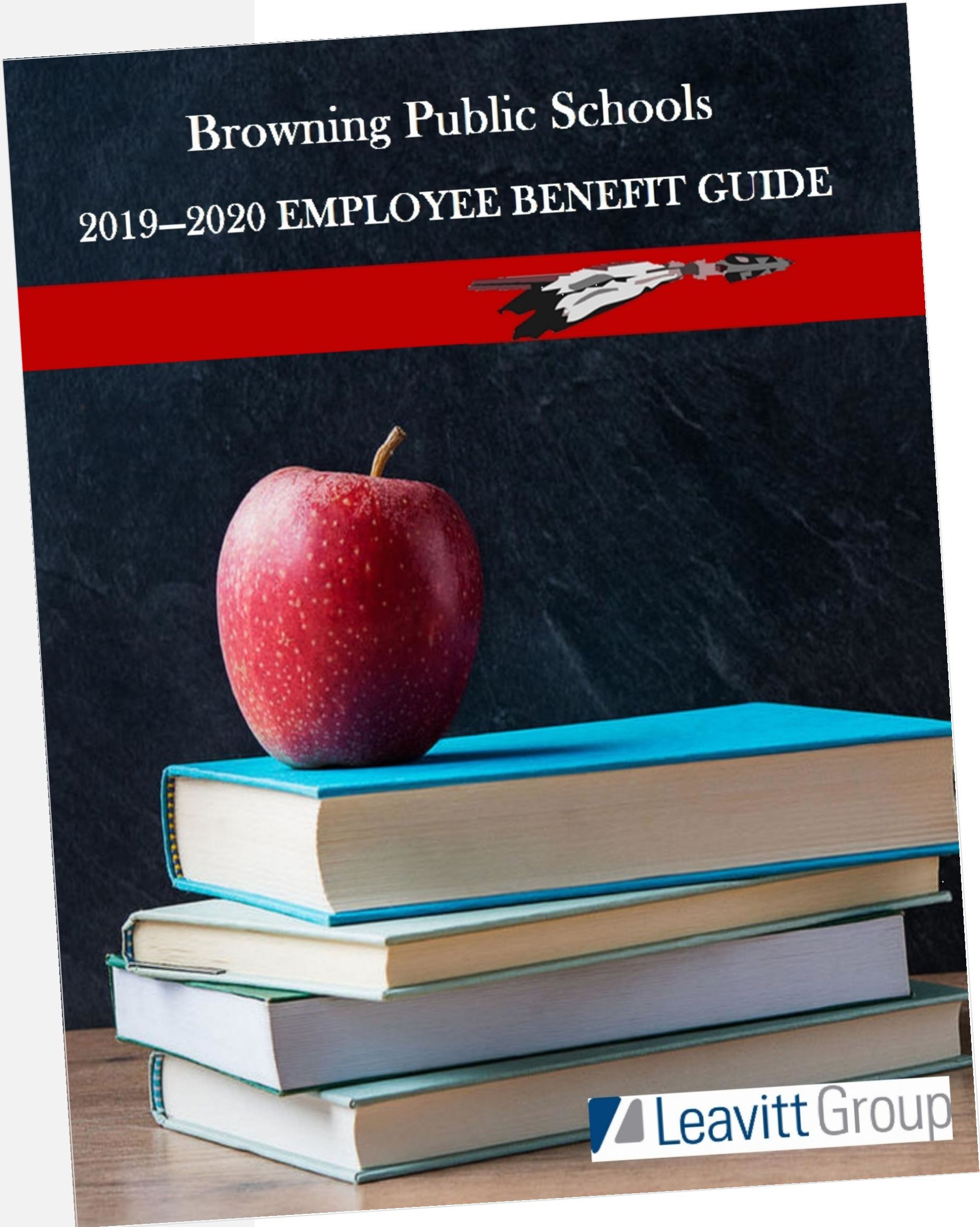
**LEAVITT GREAT WEST WILL:**

- Work with Browning Public Schools to launch benefit brand and vision
- Prepare Pre-Enrollment Outreach Materials
- Provide Orientation/Open Enrollment Presentations – In-Person, Hosted Live, Online Recordings, Videos
- Prepare Branded Benefit Communication Materials – Benefit booklets and wallet cards

With Effective Communication



Without Effective Communication



We are excited for the opportunity to partner with Browning public schools.

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**GOALS:**

- To immediately reduce cost for the 2019 renewal
- Add greater cost control & stability for the future
- Educate the District employees to be healthier, happier and better consumers of healthcare
- To offer resources which will result in a more efficient employee benefits program and less administrative burden on the staff.

