



EMPLOYEE BENEFITS CONSULTING  
A THRELKELD PARTNER

## Upshur County RFP Response for Health Insurance Consulting/Brokerage Services

### Company Information:

Employee Benefits Consulting  
EBC, A Threlkeld Partnership  
2367 Oak Alley Dr  
Tyler, TX 75703 (physical and mailing)  
Phone: 903.534.7510  
[www.EBCTX.com](http://www.EBCTX.com)  
[www.Threlkeld.com](http://www.Threlkeld.com)  
[www.Rwmeans.com](http://www.Rwmeans.com)

### Preparers:


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EMPLOYEE BENEFITS CONSULTING

A THRELKELD PARTNER

Dear RFP Manager,

Thank you for the opportunity to present Upshur County with a proposal from Employee Benefits Consulting, A Threlkeld Partnership (EBC). We reviewed the Request for Proposal (RFP) carefully and we are providing you with information that we believe is critical in evaluating a consulting partner for your health and welfare benefits consulting services. In addition, there are three very important things we would like you to know about EBC as they directly impact the way we would work with Upshur County.

#1 Our focus on mid-size companies

Mid-size organizations face the same challenges as large companies, yet they rarely have the specialized resources found at larger companies. EBC has focused on building systems and tools, support infrastructure, and tailored consulting services that are specifically designed to meet the needs of mid-sized companies like Upshur County. This focus has enabled EBC to reduce the burden on our Clients' Human Resource contacts while also better managing their plan costs.

#2 Our ability to take the guesswork out of benefit plan strategies and pharmacy hidden costs

Given the complex nature of healthcare and the continual increase in medical and pharmacy trend, you will likely make several very important decisions related to your employee benefits plan in coming years. These decisions will impact your benefit costs, your ability to recruit and retain top talent, and the workload on your Human Resources department. Simply stated, the stakes are high and the need for a hands-on experiences consulting team is imperative.

The service team we have proposed for Upshur County has over two hundred years combined experience in insurance and benefits consulting. We have a unique upper hand in the consulting world because of the background of our Consultants, we have Consultants who have been in Senior HR Management positions as well as VP of Sales for insurance companies. Our experience has led to the development of innovative solutions for our Clients that go far beyond

merely shifting costs to employees and/or increasing deductibles on their medical plans. We make real change happen in your benefit plans when given the opportunity.

#3 Our expertise in utilizing Direct Primary Care and Concierge Medicine to achieve savings

Over the past 36 months, EBC has been partnered with MyMD Select, a direct primary care and urgent care practice with locations all throughout East Texas. We have been able to cut urgent care and emergency room visit cost to Benefit Plans by 50%. With technology and apps, the Employees of our Clients are able to directly communicate with the physician 24 hours a day, 7 days a week at \$0 copay. We have physicians that come on site which gives us the ability to educate employees on the values of their plan. EBC has access to a team of MyMD Select Physicians to clinically review claim patterns for proactive consulting to help mitigate the risk of high cost claims. We have an educated team of nurses who find alternate ways to obtain high dollar drugs outside of the benefit plan at no cost to the employees by going direct to the manufacturers and local pharmacy distribution centers. In addition to a customized communication plan with our team of Physicians and Nurses, we believe that a true advocate for your employees is crucial to successfully navigate the healthcare system and assist with issues like pharmacy consulting, disease management, and consumerism as well as effectiveness of care.

Naturally, there are many other important areas addressed in this RFP response such as actuarial services, benchmarking capabilities, compliance, wellness, financial reporting, and vendor management. However, the above three points seem to be of particular importance to our mid-sized clients.

As mentioned previously, there is a combined two hundred years between this team in insurance and benefits consulting. More detailed bios can be found in the exhibits section but it is important to understand how they will work together for you.

Rachel Means – CEO – Consultant on total benefits program identifying cost saving opportunities and efficiencies; accountable for client satisfaction and account management team efficiencies.

Jennifer Henry – EVP of Consulting – Consultant on the total benefits program, specializing in carrier contracts and negotiations with a background working for insurance companies.

CeCe Rosales – Director of Account Management and Wellness – Consultant on daily functions of HR/Benefit Administration and Wellness/Disease Management programs.

Kelly Sackett – Senior Account Executive – Account Executive on daily functions of HR/Benefit Administration.

Paige Mendez – Account Manager – Backup to Kelly and CeCe, one of the daily contacts for Upshur County's HR team.

Kevin Hall – VP of Underwriting – Underwriter who would oversee the Upshur County Plan data and reporting analyst.

Additionally, the proposed team conducts weekly internal meetings where client issues and projects are reviewed so there is no risk of important issues being overlooked. The day to day contacts will also request bi-weekly calls with your vendors to increase service and accountability to Upshur County.

We appreciate and are very enthusiastic about the opportunity to present EBC's capabilities in this RFP. The team assembled to work with you is ready to hit the ground running and we are confident that we can quickly identify, recommend, and implement a path of action that will allow you to meet your goals in the coming years.

Sincerely,

EBC Consulting Team

# *Company Info Section*



EMPLOYEE BENEFITS CONSULTING  
A THRELKELD PARTNER



# Company Overview



EMPLOYEE BENEFITS CONSULTING  
A THRELKELD PARTNER

### **Company Information Overview:**

Employee Benefits Consulting (EBC) was formed when Rachel Means left national consulting in Houston, TX and moved to Tyler, TX. Rachel met Todd Threlkeld in 2016, Todd has owned an established brokerage firm in Tyler since 1988. They formed a partnership in 2017 that created the largest Benefit and Property & Casualty Consulting team in East Texas. The current employee count is 78 and annual revenue is \$8M. The Company's strength is secured by financial stability as well as that of the companies we represent. A Client of EBC/Threlkeld & Company Insurance has the security of knowing that they are served by a strong team of dedicated professionals.

Rachel B. Means is the CEO with the Benefits team reporting to her. She began her consulting career as a part time intern in the Oil and Gas Industry in Houston. She took a job with a health insurance brokerage firm and moved up quickly to a Senior Account Executive. After two years in account management, she moved into Production/Consulting role with a publicly traded practice by age 24. Rachel assembled a stable of clients who valued her innovative approach and genuine concern for their business and employees.

Rachel's primary role as a CEO is to assist clients with aligning their benefits strategy to corporate goals, vision, and organizational governance. Critical to this role is plan design optimization, financial efficiency, and plan compliance with an eye on employee satisfaction. She continually seeks to deliver innovative ideas with maximum fiscal impact and benefit efficiency to clients.

Rachel lives in Tyler, TX with her Husband Robert and three boys – Caden (14), William (10), and Harris (3). She is a news enthusiast, always reading and researching new trends, ideas, and concepts. She enjoys spending weekends at the family farm in Corsicana, TX when she isn't in the office. Rachel and Robert are also capital partners in a few restaurant concepts, a trucking company, and real estate developments throughout the North Texas/Tyler/East Texas regions and understand the burdens on decision makers that come with multi-location businesses, which helps in Rachel's daily consulting role.

# **Certificates of Errors & Omissions Coverage**



EMPLOYEE BENEFITS CONSULTING  
A THREKELD PARTNER



# Professional Liability Insurance for Insurance Agents and Brokers



Aspen American Insurance Company  
590 MADISON AVENUE, 7TH FLOOR  
NEW YORK, NY 10022  
(A stock insurance company)

THIS IS A CLAIMS MADE POLICY. THIS POLICY ONLY APPLIES TO CLAIMS FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD. PLEASE READ THE ENTIRE POLICY CAREFULLY.

This Declarations Page is attached to and forms part of the Policy provisions. In consideration of the premium shown, the Underwriters do hereby bind themselves each for his own part and not one for the other in favor of the Insured whose name and address is shown, for the limits or amounts specified hereon, and for the term stipulated, according to the following:

## DECLARATIONS

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POLICY NUMBER: ASP260265-0118

PRODUCER AND ADDRESS: CRC Swett  
14643 Dallas Parkway, Suite 400, LB#4  
Dallas, TX 75254

ITEM 1. NAMED INSURED AND ADDRESS:

Threlkeld Benefit Partners, LLC; EBC, a Threlkeld Partner  
2367 Oak Alley  
Tyler, TX 75703

ITEM 2. POLICY PERIOD: From: 07/01/2018 To: 07/01/2019  
(12:01 A.M Standard time at the Insured's address set forth above in Item 1)

ITEM 3. LIMITS OF LIABILITY:

A. Professional Liability:

1. \$ 3,000,000 each Wrongful Act or series of continuous, repeated or Interrelated Wrongful Acts
2. \$ 3,000,000 Aggregate
3. Defense Costs shall be in addition to the limits stated above: Yes

(i) \$ 3,000,000 Aggregate available in any one policy year for Defense Costs. Once this limit stated in 3(i) is exhausted, subsequent Defense Costs shall be part of and not in addition to the applicable Limits of Liability as designated by Item 3A of this Declarations.

B. First Party Breach Management Services and First Party Regulatory Proceedings:

1. \$ 150,000 Aggregate for all Breaches and Regulatory Proceedings

ITEM 4. DEDUCTIBLE:

\$ 10,000 Each Wrongful Act, Claim, Breach, Regulatory Proceeding or series of continuous, repeated or Interrelated Wrongful Acts, Claims, Breaches or Regulatory Proceedings.

ITEM 5. RETROACTIVE DATE: 07/01/2018

ITEM 6. PREMIUM: \$ 12,286.00 + \$500 Broker Fee

ENDORSEMENTS FORMING PART OF THIS POLICY AT ISSUANCE:

1. BREACH RESPONSE GUIDE
2. POLICYHOLDER NOTICE - TEXAS
3. U.S. ECONOMIC AND TRADE SANCTIONS ENDORSEMENT
4. TEXAS IMPORTANT NOTICE
5. TEXAS AMENDATORY ENDORSEMENT

In witness whereof, We have caused this Policy to be signed below by a duly authorized representative of Ours.



Secretary



President



Authorized Representative.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
06/29/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> IIAT Insurance Agency P.O. Box 684487 1115 San Jacinto #100 Austin TX 78768	<b>CONTACT NAME:</b> Christina Mertens <b>PHONE (A/C, No, Ext):</b> (800) 880-7426 <b>E-MAIL ADDRESS:</b> Cmert@iiat.org	<b>FAX (A/C, No):</b> (512) 472-1563
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b>  Threlkeld & Company Insurance Agency 515 WSW Loop 323  Tyler TX 75701	<b>INSURER A:</b> Hudson Specialty Insurance Co	
	<b>INSURER B:</b>	
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	
	<b>INSURER F:</b>	

**COVERAGES**      **CERTIFICATE NUMBER:** 2018 Cert      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A				PER STATUTE    OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	<b>ERRORS &amp; OMISSIONS</b>			EMY127993	07/01/2018	07/01/2019	EACH CLAIM \$4,000,000 AGGREGATE \$4,000,000 DEDUCTIBLE \$10,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

### CERTIFICATE HOLDER

### CANCELLATION

EVIDENCE OF COVERAGE	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  

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## ***Company Practices***

- i. Health and Welfare***
- ii. Legal Counsel and Compliance***
- iii. Benchmarking***
- iv. Actuarial and Underwriting***
- v. Research and Technical Services***
- vi. Benefits Administration***
- vii. Benefits Communication***



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## Company Practice and Involvement in the following areas:

### i. Health and Welfare

Experience has taught us that our greatest value is realized when we are true partners with our clients in providing employee benefit plan management. EBC's focus is on proactive, rather than reactive employee benefit consulting services. The EBC Annual Client Service Plan involves a step-by-step process for organizing and prioritizing the services we provide each client throughout the year. It features long-range planning and consideration of creative approaches, an action plan for the highest priorities, a commitment to identify and deliver designated services and products at specific times, regular opportunities for our client to hold us accountable for our work. The six phases of the EBC Annual Client Service Plan are:

**Assessment** – We will review current contracts, policies and practices, as well as assess areas that need improvement.

**Strategy** – We ensure that long-range planning does not get lost in the shuffle of day-to-day priorities.

**Client Service Plan** – The outcome of the assessment and strategy phases is the preparation of a written client service plan for the year, which consists of: action plan, record of goals, commitment to deliver services, time line, and agreement of individual responsibilities.

**Action** – Once the blueprint is in place, we go to work for you. We never lose sight of the priorities and commitments in the plan. At the same time, we know that client priorities change, sometimes very quickly. We are quick to respond and quick to take action in a new direction for you.

**Checkpoints** – Our blueprint makes us accountable to you. We will ask you at checkpoints throughout the year to: review the Client Service Plan, assess results, and adjust priorities and timeframes as appropriate.

Report Card – Another aspect of our accountability to you is the report card. At the end of each year, we will ask you how we did. We will ask for your assessment of how we delivered on our commitments. This approach enables us to develop a true partnership aligning our services with the needs of our clients while establishing clear expectations.

Your EBC client team will include a designated team that will provide the full range of services to oversee and optimize the administration of your employee benefits program. Day to day service will be handled by your Consultants, Account Executives, and Account Managers. Your Consultants will be responsible for ensuring all services and resources are delivered as promised. Our experience demonstrates that regular and open communications between Upshur County and your EBC client team will be vital to a successful program. We schedule client meetings based on your needs for the purposes you see fit each year; however, we recommend at least quarterly meetings.

Our meeting schedule recommendation:

- Weekly status call with day to day HR contact to discuss any ongoing projects
- Monthly Financial Monitoring Report review – meeting or conference call
- Quarterly Financial Review meetings
- Pre-Renewal / Strategic planning meeting – April/May
- Bi-Weekly meetings leading up to Open Enrollment from final renewal negotiations/confirmations

## ii. **Legal Counsel and Compliance**

EBC's compliance knowledge is a vast and important resource for clients. During the implementation phase, your EBC team will meet with you to identify any compliance areas on which you would like to focus extra attention, and develop a service plan that includes these issues based on your priorities, resources and needs. As a suggestion, we propose addressing certain "core" areas of compliance. These "core" areas, which are described more fully below, include: Healthcare Reform, Form 5500 filings, ERISA Plan Document and SPD Compliance, Section 125 Cafeteria Plan Compliance, COBRA, HIPAA Privacy and

Security, and HIPAA Portability—including wellness program compliance, and benefits while on FMLA leave. Your EBC team will complete the EBC Compliance Annual Planning Guide, which includes all federal and several key state and local requirements that apply to employer-sponsored health plans, listed in date order and customized for your plan. This document is further addressed below. And throughout the year, because compliance issues don't always present themselves on a schedule, you will have EBC's day-to-day compliance support, legal updates and training resources available to you. "Core" areas of compliance:

**Form 5500 Filings**—ERISA requires that ERISA welfare plans file an annual return, the Form 5500 annual filing. This return is due by seven months after the close of the plan year. An automatic extension of two and one-half months can be granted by filing a Form 5558. Significant regulatory penalties can result from the failure to file the Form 5500.

**ERISA Plan Document and SPD Compliance**—ERISA requires that every ERISA-covered welfare plan be maintained pursuant to a written plan document. Additionally, each plan is required to distribute a Summary Plan Description (SPD) to participants upon joining the plan, when amended, and upon request. Furthermore, DOL regulations require that certain elements be addressed in the SPD. Your EBC Service Team will review your plan's insurance contracts and any existing SPDs for compliance with the various requirements under ERISA utilizing our own proprietary checklists. We will also consider how SPDs are distributed, and whether there may be any potential gaps in this area. Should any ERISA defects be identified, EBC stands ready to propose solutions that work best for your organization, including working with your plan's counsel and coordinating any required outsourcing to ERISA counsel.

**Section 125 Cafeteria Plan Compliance**—The Internal Revenue Code of 2007 proposed regulations provide that cafeteria plans must be maintained pursuant to a written plan document. As part of our compliance services, EBC will address this requirement with you and offer solutions, if necessary, including coordination of outsourcing to benefits counsel if required.

**COBRA**—Whether your organization administers COBRA in-house or whether you outsource COBRA administration, ultimate responsibility for compliance with the COBRA regulations resides with the plan administrator. GBS will review key COBRA requirements with you to determine whether your current COBRA administration platform is a good fit, in addition to assisting you in bridging any compliance gaps.

COBRA training for HR and plan representatives can be scheduled, and provided by EBC by webinar or in-person. This is a great topic for a "lunch-and-learn" format.

HIPAA Privacy & Security—The HIPAA Privacy rules went into effect for "large" plans (plans with more than \$5 million in annual premium, or claims if self-funded) on April 13, 2003. Does your plan have written HIPAA Privacy Policies & Procedures? Have firewall employees been trained since 2004? Chances are your plan may need a refresher review or training on this important subject. There have also been recent legislative to the HIPAA Privacy and Security rules as a result of the HITECH Act, enacted in 2009. EBC will make sure you are informed and have implemented any needed changes as a result of the HITECH Act. The DOL has an active enforcement program, and civil penalties can result from HIPAA privacy violations. COBRA training for HR and plan representatives can be scheduled, and provided by EBC by webinar or in-person. We would also be pleased to discuss options for a review of your plan's HIPAA Privacy Policies & Procedures, or, we can provide a sample document for your review.

HIPAA Portability – including Wellness Programs! —The DOL has issued final wellness program regulations as well as a helpful compliance checklist for wellness programs. If your wellness program conditions a plan-based reward (e.g., a premium discount) on achievement of a health factor (e.g., cholesterol below 190), then your program must comply with these rules. If your program provides a reward outside the plan (e.g., a gift card, an MP3 player, etc.) and/or if your program rewards participation in an activity only (e.g., attendance at a health fair), you may not be required to comply with these specific rules, but other areas of the law regulate wellness programs. These other areas include the Internal Revenue Code, the Americans with Disabilities Act, ERISA and the Genetic Information Nondiscrimination Act (GINA). GBS, its compliance team and its dedicated Wellness Consultant, a former health coach, are ready to assist you in maintaining a compliant wellness program, in whatever form it takes. The HIPAA Portability rules also include restrictions and notice requirements for plans with pre-existing condition exclusions, and notice and procedural requirements with respect to Certificates of Creditable Coverage. The recent Healthcare Reform legislation also affects wellness programs and the HIPAA portability requirements. These issues will be addressed as part of your compliance service plan.

FMLA – We know that FMLA leave administration requires a great deal of your HR department's resources. We can assist you by providing



FMLA training to your HR department, and answering questions about administration of benefits while an employee is on FMLA leave. EBC can also assist you by finding an outsourced FMLA/leave management solution.

Children's Health Insurance Program Reauthorization Act of 2009 - The purpose of the Act is to provide funding for children's health insurance under Medicaid and State children's health (CHIP). Several provisions of the law impact employers, group health plans and group health insurance carriers by requiring:

- A new HIPAA special enrollment period for employees or dependents that either lose Medicaid or CHIP coverage, or become eligible for state premium assistance for purchasing coverage under a group health plan.
- A general notice to employees describing potential opportunities for premium assistance under the employee's or dependent's state Medicaid or CHIP program.
- Disclosure of certain group health plan coverage information on request by a State Medicaid or CHIP agency.

EBC aids its clients in preparing for and complying with the above notice requirements by the required deadlines.

### **iii. Benchmarking**

Our Healthcare Benchmarking Analysis Report takes a panoramic look inside Upshur County's information to provide you with a fundamental understanding of the costs associated with your medical benefit plan. With the Healthcare Benchmarking Analysis Reports, you will be able to assess where, how, and to what end healthcare dollars are being spent. In addition to providing an analysis of your actual plan cost and utilization data, the Healthcare Benchmarking Analysis Reports illustrates a comparison of your results with cost and utilization benchmarks in over 40 different medical service categories. The benchmarking analysis tool provides a unique benchmarking of cost and utilization data covers millions of employee life years in health benefit plans throughout the United States. This tool offers benchmarks based on real employee data enabling clients to accurately measure company results and gain factual insight into the cost drivers of your

plans. The Healthcare Benchmarking Analysis Reports is the first step in monitoring, maintaining, and managing the most cost-effective health program that meets both your employees' needs and your company's budget. Part of what you will receive from your EBC team are "out-of-the-box" ideas that incorporate the benefit plan designs, as well as the total cost aspect, and wellness initiatives.

#### **iv. Actuarial and Underwriting**

EBC has an in house underwriter and the proposed service team members all have significant experience working with a variety of carriers and have established excellent working relationships. With benefits costs increasing, reviewing existing plan design, and understanding in advance the cost and benefits of plan changes is more critical than ever. As a standard procedure, EBC will evaluate alternative carriers and variations to plan design that can reduce costs. Your EBC team uses a prospective look at the current vendors in recommending additional cost saving measures that can be implemented. There is only so much that can be changed in deductibles, copays and out-of-pocket maximums. Our approach is for "value-based" benefits. We would ask your vendors to send full file feeds of claims data that we would then use to analyze areas of potential savings. EBC uses Decision Master® Warehouse (DMW) – DMW is a Web-based claims analysis tool that helps us analyze your health plan, identify high cost and utilization areas to develop targeted solutions to reduce plan costs.

With claims data provided by your carrier/TPA, we use DMW to produce a comprehensive Health Plan Management Report, benchmarking your data against national norms to identify cost and utilization disparities.

- The ad hoc analysis capabilities of IBM Cognos allow us to analyze problem areas and help you develop cost-saving strategies.
- Using Alternative Plan Modeling, we help you explore and evaluate the overall impact of a plan design change before making any decisions.
- The Disease Profiler tool can help you plan for future costs and implement disease management initiatives.
- The Rating Model allows us to instantaneously provide plan design change estimations during a meeting. Clients appreciate

the tool for its accuracy and ability to quickly provide calculations and the HR staff has a similar appreciation as the model often speeds up the decision-making process.

- The Rating Model allows our team to simultaneously model up to 11 different multi-network plan designs. We have the flexibility to define plan design features for the overall plan and for any of up to 28 service categories.

#### v. **Research and Technical Services**

Research: The EBC staff reviews and audits claims in small batches on a monthly basis. This ensures that claims system issues and abuse are caught early and dealt with in a timely manner.

**Example 1:** We flagged a 55-year-old female employee with maternity codes presenting. We found that her identity and insurance card had been stolen. The charges were reversed and a member received a new ID card.

**Example 2:** Female working at the Georgia division of a client had claims presenting from South Texas region. The Claims were found to be fraud. The claims were reversed and the member received a new member ID number.

**Example 3:** Employee was being charged for wellness labs and diagnostics. When researched the physician had failed to enter the Wellness visit, resulting in the charges going through outside of wellness. Claims were reprocessed and properly applied.

**Example 4:** Rx costs shot up over a 30-day time period all prescriptions were reviewed and contracted rates compared. It was found that a widely utilized physician was changing all his patients to a higher cost equivalent prescription. We contacted the physician's office and were able to educate him on the formulary. He was able to change all patients back formulary equivalent without harm to patients.

**Example 5:** Our staff works with all high dollar pharmacy patients, their prescribing physicians and the Pharmacy Benefits Management company to ensure patients are entered into care management programs and receive daily progress reports to ensure the first 5 days of a new high dollar prescriptions do not cause adverse reactions.

We work together with your carriers to obtain cost saving coupons for the employee. When all of your vendor partners work seamlessly together, your Plan will deliver a higher quality of care, with less disruption to the employee.

#### Technical Services:

EBC educates our Clients on all moving parts of a self-funded Benefit Program. We audit check registers weekly and conduct financial reviews monthly. We are constantly providing data via our healthcare analytics software. We use a HIPAA compliant smart phone app to communicate with members.

EBC offers a unique Advocate Service to the employees and dependents of Upshur County. Your assigned Advocates are not call center employees, they are account managers with 10+ years' experience with claims resolution and advocacy services. We also have clinical consultants we review medical and pharmacy claims with to ensure the treatment plan is necessary. Your advocates will help your employees with day-to-day benefits issues including:

- Resolution of claims issues
- Benefits and coverage questions
- Appeal writing and support
- Resolution of enrollment issues
- Assistance with searching for providers/hospitals
- Claim / Billing negotiation with providers/hospitals
- Sending ID cards/Benefit Summaries
- Assistance with bilingual needs

Additionally, your EBC Advocates will assist the HR staff with billing and enrollment issues giving them more time to concentrate on other areas that need attention. You can trust that your Advocates will look out for your best interests, will give you straight answers, will be exhaustive in finding you the best solutions and will treat your employees with the sensitivity and care they deserve. Our experienced customer service team is available via phone/email/text 24/7 to handle calls from employees and your HR administrators regarding questions on benefits, claims issues, provider issues, HIPAA compliance, and general HR matters. The cost of the advocacy service is factored into our annual consulting fee.

**vi. Benefits Administration**

EBC is as involved in your daily administration as you need, every Client is different and we would tailor the Client service plan to meet your Team's needs. We can handle all enrollments, terms, approval of registers, claims audit, new employee meetings, employee educational meetings, and benefit communications. We always say – the only thing we can't do is pay your bills/claims registers!

**vii. Benefits Communication**

It is imperative that Upshur County's employees clearly understand your benefits program and its importance to them as a part of their total compensation package. Employees who have a greater understanding of the benefits program will value it to a greater extent and are more likely to stay with the organization. A strong communications program is also very important in a competitive recruiting environment. EBC provides our clients a full complement of communications services, resources, and technology solutions. Our employee communications services include:

- Advocate Service welcome postcard
- Open enrollment and new hire orientation materials
- Employee education programs
- Employee newsletters
- Benefit confirmation statements
- Total compensation statements
- Employee satisfaction surveys

Within EBC, we have the communications expertise that will make presenting the value of Upshur County's benefits program as straight forward as possible. From preparing the guides/communication pieces, to traveling to locations conducting face to face Open Enrollment meetings. When we take on a new client, the first meeting will be to gather information and compile a service plan for the next 24 months with objective triggers present in order to stay accountable for our performance.

# ***Plan Management***

## ***Applying Customized Benefits Strategies***



EMPLOYEE BENEFITS CONSULTING  
A THREKELD PARTNER



EMPLOYEE BENEFITS CONSULTING  
A THRELKELD PARTNER

**Describe your Company's management ability in negotiating bids, policy terms, and plan design to select the most appropriate insurance and benefits plan for your Client.**

EBC has significant experience working with a variety of carriers and have established excellent working relationships. Good working relationships with vendors is a best practice we strongly adhere to while maintaining transparency with our Clients.

With the large amount of self-funded Employers we work with, it gives us leverage with carriers, TPAs, and reinsurance carriers which in turn gets the best deal for your Plans.

Having an in house underwriter with 20+ years of experience with TPAs and reinsurance carriers equips us with the negotiating power necessary to obtain the most favorable stop loss terms.

With benefits costs increasing, reviewing existing plan design, and understanding in advance the cost and benefits of plan changes is more critical than ever. As a standard procedure, EBC will evaluate alternative carriers and variations to plan design that can reduce costs. Your EBC team uses a prospective look at the current vendors in recommending additional cost saving measures that can be implemented. There is only so much that can be changed in deductibles, copays and out-of-pocket maximums. Our approach is for "value-based" benefits. We would ask your vendors to send full file feeds of claims data that we would then use to analyze areas of potential savings. EBC uses Decision Master® Warehouse (DMW) – DM is a Web-based claims analysis tool that helps us analyze your health plan, identify high cost and utilization areas to develop targeted solutions to reduce plan costs.

With claims data provided by your carrier/TPA, we use DMW to produce a comprehensive Health Plan Management Report, benchmarking your data against national norms to identify cost and utilization disparities.

***EBC Value Added  
Approaches and Differentiators***



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A THREKELD PARTNER





EMPLOYEE BENEFITS CONSULTING

A THRELKELD PARTNER

**Explain your Company's value added approaches and services you feel distinguish this Company from other Companies.**

Our firm's strength lies in its foundation—our people. Our firm's culture fosters imagination and rewards those who see beyond boundaries. To engage our firm is to gain a significant advantage, because we are uniquely committed to working with you to help you meet your goals. EBC understands that successful businesses are made from successful partnerships. At EBC, our focus is not the size of the client but the quality of the business relationship.

Rachel & Robert Means collectively have 300 employees, they have to pay insurance costs across all of their Companies and know how important cost containment is while not taking away benefits from the Employees. Rachel's passion for helping people has trickled down to her account management team that takes care of Client's needs daily. We believe what sets us apart from other firms is:

**24/7 dedicated service:** Our team gives our cell phone numbers to our Clients and their Employees – we take phone calls at night and on the weekends to assist with Benefit Plan related issues.

EBC's partnership with our Concierge Physician Team delivers "On Demand"—Concierge Medical Clinics in Longview, Tyler, Lufkin, and Nacogdoches. With this model we deliver:

- 24/7 account management
- \$0 cost to the Member
- Concierge medicine / My MD "On Demand"
- 24/7 Virtual Visits with your exclusive team of healthcare providers – dedicated physician, nurses, and Physician's Assistants
- Spruce app to communicate directly with Nurses and Physicians
- Customized consolidated ID card

EBC has a complete revenue transparency policy – we provide a revenue disclosure form annually to Clients to ensure the Client is satisfied with our work product and results.

Lastly, our Pharmacy consulting model – Rachel has worked with multiple pharmacy benefit managers (PBM) throughout the US in her National Consulting career. She is able to negotiate a PBM contract at the highest value for the Client. Rachel and her team work diligently finding alternate routes to get high cost drugs directly from the manufacturer and local distributors resulting in immediate savings to the bottom line.

# ***EBC Client References***



EMPLOYEE BENEFITS CONSULTING  
A THRELKELD PARTNER



EMPLOYEE BENEFITS CONSULTING

A THRELKELD PARTNER

**Identify a minimum of three (3) other accounts similar in size and scope for which the Company presently serves, and agrees to serve as a reference to your company; provide contact information.**

**ETEX Telephone Cooperative**

1013 TX - 155

Gilmer, TX 75644

[www.ETEX.net](http://www.ETEX.net)

Self-funded with HealthFirst

Charlie Cano - CEO, [Ccano@etexcoop.net](mailto:Ccano@etexcoop.net), 903.790.0627

Susan Graves - CFO, [SGraves@etexcoop.net](mailto:SGraves@etexcoop.net), 903.790.0600

Pam Edge - HR, [PEdge@etexcoop.net](mailto:PEdge@etexcoop.net), 903.841.0148

**John Soules Foods**

10150 FM 14

Tyler, TX 75706

[www.JohnSoulesFoods.com](http://www.JohnSoulesFoods.com)

Self-funded with HealthFirst

Michael Rostis - VP of HR, [Mrostis@isfoods.com](mailto:Mrostis@isfoods.com), 731.676.8122

**Southern Multifoods**

101 East Cherokee St

Jacksonville, TX 75766

[www.SMI-TEX.com](http://www.SMI-TEX.com)

Were self-funded with HealthFirst, moved to a new TPA 10.1.2018

O.H. Seamands, Director of HR, [OSeamonds@smi-tex.com](mailto:OSeamonds@smi-tex.com), 903.586.1524, ext 113

**Pak-Sher**

2500 N. Longview St

Kilgore, TX 75662

[www.PakSher.com](http://www.PakSher.com)

Self-funded with HealthFirst

Tessa Conrad, Director of HR, [TConrad@paksher.com](mailto:TConrad@paksher.com), 903.986.3318



Re: EBC Referral Letter

It is my pleasure to recommend Rachel Means and the EBC team for Benefit Plan Consulting services. Rachel and her team work for me on various projects as consultants such as:

- Pharmacy Consulting – Rachel conducted a full 24-month RX claims re-pricing analysis, she secured a contract with a new Pharmacy Benefit Manager resulting in 15% better RX pricing and ETEX retaining 100% of our RX rebates, which prior – we were not getting rebates.
- Pharmacy claims audit – Rachel reviewed our high cost drug utilizers and has found programs direct with the RX manufacturers for our Employees resulting in no cost to ETEX.
- Medical Network re-pricing project – resulting in a move to a network with a guaranteed 10% higher discount.
- Direct negotiations with local Pharmacy and Durable Medical Equipment vendors
- 24/7 availability to the ETEX HR/Executive team and Employees – Rachel and her team answer the phone at night and on the weekends when Employees have Pharmacy or Benefit issues/questions.

If I can be of any further assistance, or provide you with any additional information, please do not hesitate to contact me at the email address listed below.

Thank You,

A handwritten signature in black ink that reads "Charlie Cano". The signature is written in a cursive, flowing style.

Charlie Cano CEO  
CCano@ETEXcoop.net



Re: EBC Referral Letter

It is my pleasure to recommend Rachel Means and the EBC team for Benefit Plan Consulting services. Rachel and her team work for me on various projects as consultants such as:

- Administrative / Fixed cost negotiations with HealthFirst resulting in significant savings.
- Pharmacy Consulting – Full re-pricing project resulting in a PBM move to retain 100% of our pharmacy rebates along with securing a transparent PBM contract.
- Stop Loss contract negotiations resulting in significant savings.
- 24/7 availability to the JSF HR team and Employees – Rachel answers the phone at night and on the weekends when Employees have Pharmacy or Benefit issues/questions.
- Successful English and Spanish Open Enrollment meetings completed on time – Georgia location: 1,041 Employees; Tyler Location: 640 Employees
- Successful data clean-up project for Global Human Resources platform implementation

If Rachel and her team's performance for our company is a good indication of how they would perform for yours, EBC would be an extremely positive asset to your program.

If I can be of any further assistance, or provide you with any additional information, please do not hesitate to contact me at the email address listed below.

Thank You,

  
Mike Rostis

JSF – Human Resources

MRostis@JSFoods.com

# ETTL

Employee Training & Talent Leadership  
A Division of ETL Inc.

January 15, 2018

Re: EBC Referral Letter

It is my pleasure to recommend Rachel Means, Jennifer Henry, and the EBC team for Benefit Plan Consulting services. Rachel and her team work for me on various projects as consultants such as:

- Successful renewal negotiations from a 47% increase to a 4% decrease with comparable plans and no benefit decrease.
- 24/7 availability to the ETTL team and Employees – Jennifer and Rachel answer the phone at night and on the weekends when Employees have Pharmacy or Benefit issues/questions.
- Customized, attentive client service that you cannot even compare to our former Broker.

If I can be of any further assistance, or provide you with any additional information, please do not hesitate to contact me at the email address listed below.

Thank You,



Amanda Dewberry  
ETTL – Human Resources  
Adewberry@etlinc.com



Re: EBC Referral Letter

It is my pleasure to recommend Rachel Means and the EBC team for Benefit Plan Consulting services. Rachel and her team work for me on various projects as consultants such as:

- Multiple successful renewal negotiations over the last few years, the last 2017 renewal went from a 35% increase to a 12% decrease with on comparable plans and no deductible or out of pocket increases to our employees. Rachel is very successful negotiating with her carrier partners and will work countless hours on actuarial reports with our claims data to successfully monitor our plan and renewal.
- 24/7 availability to the SWDS team and Employees –Rachel and her team answer the phone at night and on the weekends when Employees have Pharmacy or Benefit issues/questions.

I have worked with Rachel for years, she is a Consultant who goes above and beyond.

If I can be of any further assistance, or provide you with any additional information, please do not hesitate to contact me at the email address listed below.

Thank You,

A handwritten signature in black ink, appearing to read 'Leanna Carlin', with a long horizontal flourish extending to the right.

Leanna Carlin  
SWDS – Human Resources  
LCarlin@SWDS.com

# ***Staff Experience & Expertise Section***



EMPLOYEE BENEFITS CONSULTING  
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# ***Rachel Means Biography / License***



## **Rachel Means** **CEO / Lead Consultant**

Rachel began her career in benefits consulting in 2004 as an account manager for a Houston based consulting firm. She built a revenue block while still in an account manager position over three years. When the managing producer of the firm wouldn't support her moving into a strictly production role, she took a job with a top National Consulting firm, Arthur J. Gallagher. After seven years in a production role at Gallagher, Rachel was frustrated with the lack of flexibility in fees charged to the Client, the revolving door of account managers, and lack of consistency in client service. She has built and equipped EBC with the tools to consult FOR the Client and has complete flexibility as to fees and commissions charged to Clients.

Rachel's primary role as a Consultant is to assist clients with aligning their benefits strategy to corporate goals, vision, and organizational governance. Critical to this role is plan design optimization, financial efficiency, and plan compliance with an eye on employee satisfaction. She continually seeks to deliver innovative ideas with maximum fiscal impact and benefit efficiency to clients.

Rachel lives in Tyler, TX with her Husband Robert and three boys - Caden (13), William (9), and Harris (3). She is a news enthusiast; always reading and researching new trends, ideas, and concepts. She enjoys spending weekends at the family farm in Corsicana, TX when she isn't in the office. Rachel and Robert are also capital partners in a few restaurant concepts, a trucking company, and real estate developments throughout the Tyler/East Texas area and understand the burdens on decision makers that come with multi-location businesses, which helps in Rachel's daily consulting role.

# Insurance Licensing Search and Renewal

## Agent Profile

You may renew your license online up to 60 days prior to your license renewal date. Paper license renewals will be mailed at least 60 days prior to a license renewal date.

### RACHEL BAGWELL MEANS

**Business Address:**

1900 WEST LOOP SOUTH SUITE 1600  
HOUSTON, TX 77027

License/Registration	License/Reg Type	Qualification	Most Recent Issue Date	Exp Date	Status
1653598	General Lines Agent	Life, Accident, Health and HMO	10/21/2010	12/31/2020	Active

For technical assistance with this application, please call 1.877.452.9060 or send an email to [Texas.gov Help](mailto:Texas.gov.Help).

## **EBC Transparency**

- i. Consultant contact information**
- ii. What makes EBC different?**
- iii. Qualifications**
- iv. Strategies**
- v. Employee Advocates – Claims Negotiation and Coverage Inquiries**



EMPLOYEE BENEFITS CONSULTING  
A THREKELD PARTNER



EMPLOYEE BENEFITS CONSULTING

A THRELKELD PARTNER

## Staff Experience & Expertise

### 1. Name of Consultant/Broker submitting proposal, including contact information

Rachel Means, CEO  
Mobile Phone: 281.896.2774  
[Rachel.Means@EBCTX.com](mailto:Rachel.Means@EBCTX.com)

Jennifer Henry, EVP  
Mobile Phone: 713.614.4008  
[Jennifer.Henry@EBCTX.com](mailto:Jennifer.Henry@EBCTX.com)

Kelly Sackett  
Senior Benefits Consultant  
Mobile Phone: 903.521.4680  
[KSackett@Threlkeld.com](mailto:KSackett@Threlkeld.com)

**2. Describe your view as the role of a Consultant/Broker, and what differentiates you from other consultants/brokers.**

EBC is personally invested in the successes of our clients' organizations. We do not view them as sales, profits, bonuses, or stock options. We view our partners as providers for their families, as friends, and as a resource for their company. We look at each point of contact as an opportunity to our client and their employees overcome barriers that stand between them and success, in short, the staff at EBC will fight for them on an individual basis through the complex benefits systems.

We have strategically aligned ourselves with local Hospitals and Physician groups exclusively to get the best contracts for our Employer Group clients. Our strategies have been tested and tried, providing immediate results to the bottom line. We have personally witnessed our larger client organizations resources being stretched to the breaking point, creating a deficit of the resources necessary to serve their employees and clients effectively, all while being told it is happening industry wide.

We set ourselves apart by putting our own earnings on the line—fees at risk—to ensure our clients that we are fully invested in their company's success. The EBC consulting team that will service Upshur County has lengthy experience working with companies your size and structure. The professional Consultants we have chosen to partner with the Upshur County team has been assembled based on their depth of knowledge and expansive experience in every aspect of Human Resources and Employee Benefits Consulting.

EBC has a wealth of resources for Upshur County to lean on, from daily administrative assistance, payroll/benefit administration systems assistance, actuarial services, pharmacy consulting/advocacy services, compliance services, disease management/wellness services, and employee communications. Our focus will be to reduce the burden on the Upshur County Human Resources Department, and to manage plan benefit costs through creative solutions – not benefit reductions.

- 3. Provide a summary of your qualifications, anticipated time dedicated to the County, travel availability to the County's location; and identify key staff members to assist with the County's benefit services. Please include copies of licenses and certifications obtained relevant to insurance and benefit services.**

Rachel Means, lead Consultant, has consulted on self-funded benefit plans for 15 years, she is a speaker at multiple different industry wide conferences. Rachel and her Husband Robert own 14 restaurants throughout East Texas and North Texas, along with being capital partners in a trucking company, and a real estate consulting company. Rachel understands being an Employer and writing the check for insurance coverages, she pilots all ideas/concepts on her own employee population prior to introducing to Clients.

Jennifer Henry, assigned Consultant, worked as a VP for large insurance companies for 20 years.

Kelly Sackett, assigned Senior Account Executive, worked as a senior account executive at HealthFirst for 20 years assigned to large self-funded groups.

Paige Mendez, assigned Account Manager, worked as an account manager at HealthFirst for 7 years.

Kevin Hall, assigned underwriter, has worked as an underwriter on large self-funded plans for 20+ years with the last 10 at HealthFirst.

CeCe Rosales, assigned Wellness and Pharmacy Advocate, has 20+ years in National Consulting / Wellness Director position.

Rachel and her team are in Gilmer usually once/week to visit with Clients, travel isn't an issue. With the size of Upshur County, time dedicated daily from the lead Consultant would be 1-2 hours. On the daily account management side, this could be 3-4 hours depending on what project we are working on for the County.

**4. Describe any strategies, methods or tools you utilize to manage and forecast insurance and benefit plans for the succeeding year (s).**

EBC's team members all have significant experience working with a variety of carriers and have established excellent working relationships. With benefits costs increasing, reviewing existing plan design, and understanding in advance the cost and benefits of plan changes is more critical than ever. As a standard procedure, EBC will evaluate alternative carriers and variations to plan design that can reduce costs. Your EBC team uses a prospective look at the current vendors in recommending additional cost saving measures that can be implemented. There is only so much that can be changed in deductibles, copays and out-of-pocket maximums. Our approach is for "value-based" benefits. We would ask your vendors to send full file feeds of claims data that we would then use to analyze areas of potential savings. EBC uses Decision Master® Warehouse (DMW) – DM is a Web-based claims analysis tool that helps us analyze your health plan, identify high cost and utilization areas to develop targeted solutions to reduce plan costs.

With claims data provided by your carrier/TPA, we use DMW to produce a comprehensive Health Plan Management Report, benchmarking your data against national norms to identify cost and utilization disparities. With the aggregated data we have and using Tableau as a healthcare analytics tool, we put together a 3-year Program with targets and incentives built in.



**5. Describe any strategies, methods or tools you or your company utilizes to offer assistance with investigating and settling claims, or to respond to coverage questions.**

We have direct billing contacts at all of the major East TX Hospitals/Specialty Groups/Orthopedic Hospitals to resolve claims issues very quickly. EBC offers a unique Advocate Service to the employees and dependents of Upshur County. Your assigned Advocates are not call center employees, they are account managers with 10+ years' experience with claims resolution and advocacy services. We also have clinical consultants we review medical and pharmacy claims with to ensure the treatment plan is necessary. Your advocates will help your employees with day-to-day benefits issues including:

- Resolution of claims issues
- Benefits and coverage questions
- Appeal writing and support
- Resolution of enrollment issues
- Assistance with searching for providers/hospitals
- Claim / Billing negotiation with providers/hospitals
- Sending ID cards/Benefit Summaries
- Assistance with bilingual needs

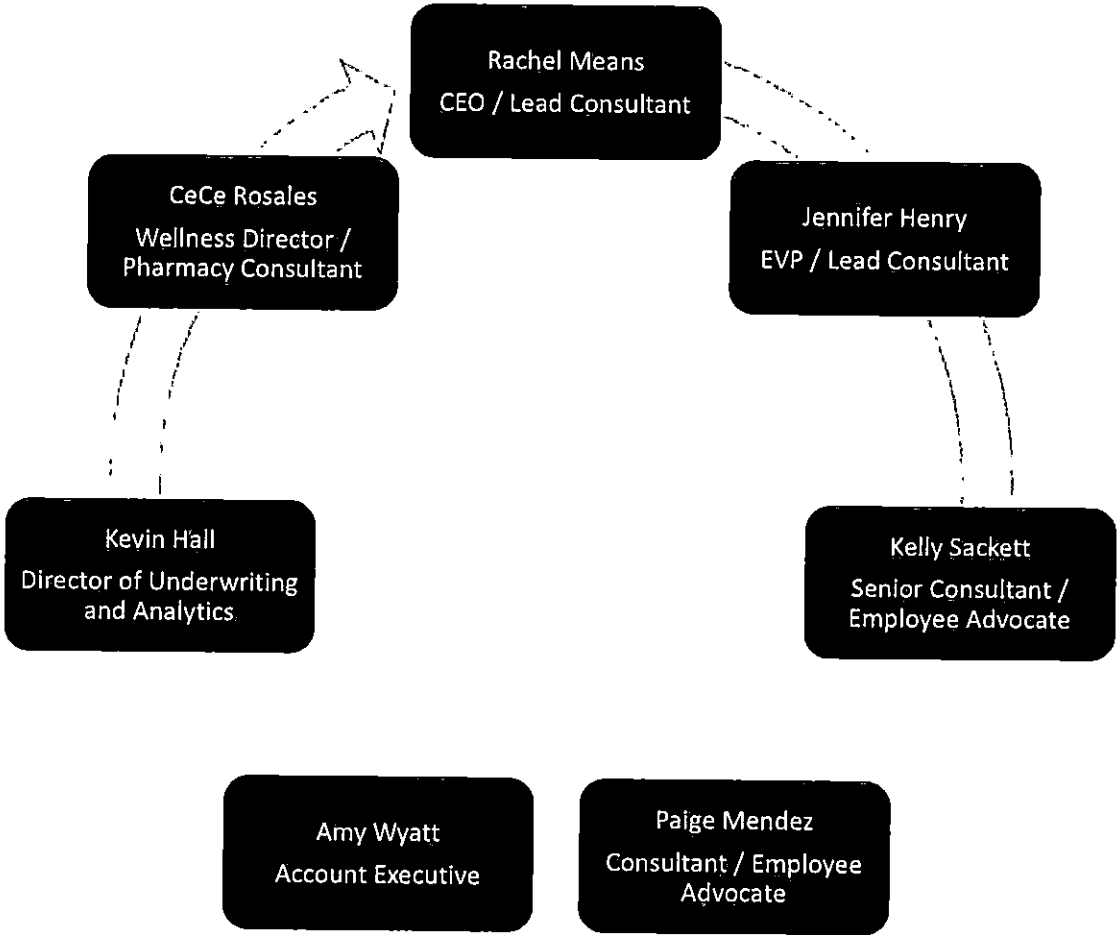
Additionally, your EBC Advocates will assist Upshur County HR staff with billing and enrollment issues giving them more time to concentrate on other areas that need attention. You can trust that your Advocates will look out for your best interests, will give you straight answers, will be exhaustive in finding you the best solutions and will treat your employees with the sensitivity and care they deserve. Our experienced customer service team is available via phone/email/text 24/7 to handle calls from employees and your HR administrators regarding questions on benefits, claims issues, provider issues, HIPAA compliance, and general HR matters. The cost of the advocacy service is factored into our annual consulting fee.

# ***Biographies and Licenses***



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A THRELKELD PARTNER

# Proposed Service Team





## **Jennifer Henry** **EVP / Lead Consultant**

Jennifer Henry is a Senior Benefits Consultant for the East Texas Area, she focuses on building Employee Benefit Strategies for long range sustainability and compliance. Realizing that HR directors must wear more hats than ever, due to increased regulations and the instability of the Health Insurance market, Jennifer has a 20-year history of building programs that allow HR directors and their staff to focus on day to day employee management. She is committed to adding measurable value to our clients, striving first to understand and then to exceed every expectation.

As a private firm, we answer only to our clients, not to shareholders. Jennifer's primary mission is to help you fulfill your mission, by providing a custom-crafted program that serves the companies objectives. Most importantly, she listens to her client's needs. She has represented clients in a wide range of industries, using her extensive experience to analyze and recommend creative solutions for both self-funded and fully insured medical plans. Utilizing her vast experience as a benefits consultant on the Carrier side, she specializes in identifying and projecting future claims, negotiating competitive rates for medical, reinsurance, life, and disability benefits, and ensuring that all client exposures are insured.

Jennifer graduated from the University of Texas at Dallas and started her career in Practice Management. She transitioned into insurance as a broker in 1997. The bulk of her career was spent as a carrier Vice President in the self-funded arena.



**General Lines Agent**  
 Life, Accident, Health and HMO

**JENNIFER LEE HENRY**  
 190 EAGLES BLUFF BLVD  
 BULLARD, TX 75757-9859


**is authorized to transact business as described above**

License No: 1387881

Issue Date: 07-28-2016

Expiration Date: 06-30-2020

Generated by Sircon 184599956

<p><b>TEXAS</b>          DEPARTMENT OF INSURANCE          THIS IS TO CERTIFY THAT</p> <p><b>JENNIFER LEE HENRY</b>          190 EAGLES BLUFF BLVD, BULLARD, TX 75757-9859</p> <p>LICENSE NUMBER: 1387881</p> 	<p>IS HEREBY AUTHORIZED TO TRANSACT BUSINESS          IN ACCORDANCE TO THE LICENSE DESCRIPTION          SHOWN BELOW:</p> <p><b>General Lines Agent</b>          Life, Accident, Health and HMO</p> <p>Issue Date: 07-28-2016      Expiration Date: 06-30-2020</p> <p>Generated by Sircon 184599956</p>
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**Kelly Sackett**  
**Senior Consultant / Employee Advocate**

Kelly has the background of over 18 years with a Third Party Administrator. Her knowledge is well rounded in the self funded realm with her years in Account Managing. She began from the ground up as a department secretary and client coordinator working towards Account Management. As an Account Manager for several years, she became an asset to the clients' Human Resources departments and their employees.

She was hired by Threlkeld, which merged with EBC and she immediately recognized how the EBC team provided real solutions to meet their clients needs. This was a great fit with the EBC team as Kelly is very detail oriented and organized. She is involved in all client processes from start-up through renewal as well as being the main contact for every day questions.

Kelly's client base has consisted of both small and large group self funded accounts. These included all types of businesses such as financial institutes, retail, restaurants, government entities, and oil & gas companies. Her client base today is much of the same make up, including fully insured and level funded coverages.

When Kelly is not at the office she is helping her husband manage their horse farm South of Tyler.

Texas Department of Insurance

## Insurance Licensing Search and Renewal

### Agent Profile

You may renew your license online up to 60 days prior to your license renewal date. Paper license renewals will be mailed at least 60 days prior to a license renewal date.

**KELLY LEE SACKETT**

**Business Address:**

THRELKELD

515 W SOUTHWEST LOOP 323 STE 100

TYLER, TX 757019455

License/Registration	License/Reg Type	Qualification	Most Recent Issue Date	Exp Date	Status
966829	General Lines Agent	Life, Accident, Health and HMO	01/06/1999	04/30/2019	Active



This document verifies that the

**Health Care Administrators Association**

has conferred upon

*Kelly Sackett, CSFS*

The designation of

**Certified Self Funding Specialist® (CSFS®)**

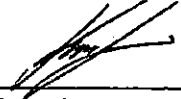
for demonstrating a high level of competence and fitness for self funding by successfully completing all seven courses and examinations, documenting professional education achievements with solid understanding of all aspects related to self funding.

*06-24-2014*

Date

*06-24-2014*

Date

  
\_\_\_\_\_  
President, Health Care Administrators Association

*Carol Berry*  
\_\_\_\_\_  
Chief Operating Officer, Health Care Administrators Association





## **Paige Mendez Consultant / Employee Advocate**

Paige spent most of her career at a local TPA as an account manager for seven years. She was hired as an account manager on the EBC team due to her extensive knowledge of carrier contracts and self-funding. The EBC account management team concentrates on ensuring that each client receives exceptional support, guidance, and customer service. Paige's interpersonal Client relationships are what creates a trustworthy working relationship for our EBC team.

With her progressive experience in the self-funded insurance industry, she has skills to help clients create effective plans that use their resources efficiently. Paige earned her BBA in marketing from The University of Texas at Tyler. She also holds a General Lines License- Life, Accident, Health and HMO.

Paige lives in Tyler with her Husband and two young children.

Texas Department of Insurance

# Insurance Licensing Search and Renewal

## Agent Profile

You may renew your license online up to 60 days prior to your license renewal date. Paper license renewals will be mailed at least 60 days prior to a license renewal date.

**LINDSAY PAIGE BURNOP**

**Business Address:**

821 ESE LOOP 323 STE 200  
TYLER, TX 75701

License/Registration	License/Reg Type	Qualification	Most Recent Issue Date	Exp Date	Status
1638109	General Lines Agent	Life, Accident, Health and HMO	08/09/2010	03/31/2019	Active

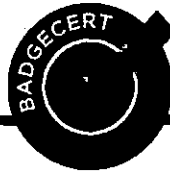
For technical assistance with this application, please call 1.877.452.9060 or send an email to [Texas.gov Help](mailto:Texas.gov.Help).



## **Amy Wyatt Account Executive**

Starting out as an intern, Amy Wyatt has worked for EBC's partner-Threlkeld & Co. Insurance for two years. Amy graduated Magna Cum Laude in December of 2017 from The University of Texas at Tyler with a bachelor's degree in human resource development and a minor in business administration. While in college, she was an NCAA cross country athlete, Student SHRM Chapter officer, College of Business & Technology ambassador, and Student Athletic Advisory Committee representative. Through Amy's education and involvement in leadership positions, she was able to learn the importance of exceeding goals, consistent accessibility, and dedication to serving others.

Beginning her junior year of college, she began her internship with Threlkeld & Co. Insurance in their administrative and accounting departments. She quickly caught on and was able to use her skills in other areas of the company, including property & casualty, personal lines, and claims. Upon graduation, she was promoted to a full-time employee and moved to the benefits/ group health insurance department at EBC- Employee Benefits Consulting, A Threlkeld partner, where she holds an HR/ Account Executive position. Her future goals are to acquire HR certifications through SHRM and PHR to be a better resource to clients needing that guidance, and continue to learn and grow as a young professional in the benefits world.



**Amy Wyatt**



This badge is: <http://bcert.me/scahbmwxw>



**SHRM-CP - CERTIFIED BADGE**

**Issued To** : Amy Wyatt  
**Issued By** : SHRM Certification (<http://www.shrmcertification.org/>)  
**Location** : Alexandria, VA  
**Issue Date** : 01/15/2019  
**Expiration Date** : 04/30/2022  
**Description** : SHRM Certified Professional

Login (<https://www.badgecert.com/login.html>) | FAQ (<https://www.badgecert.com/c-review-guide.html>) | About Us (<https://badgecert.com/about-us.html>) | Contact (<https://badgecert.com/contact-us.html>) | © 2017 BadgeCert Inc.



**Kevin Hall**  
**Director of Underwriting and Analytics**

Kevin has spent the last 20+ years as the Director of Underwriting in the TPA industry. He oversaw all RFP/RFQ responses, managed the stop loss process, including marketing, placement, and claims. As a self-professed "data junkie," Kevin has a deep understanding of risk control, cash flow improvement, plan design, value-based benefits and wellness programs.

Kevin's knowledge of the underwriting and analytics driving a Benefit Plan's spend brings a differentiator to the EBC Consulting model. The advanced reporting capabilities for Clients brings more opportunities for Client education and savings.

Kevin lives in The Woodlands with his wife and youngest daughter.

Texas Department of Insurance

# Insurance Licensing Search and Renewal

## Agent Profile

You may renew your license online up to 60 days prior to your license renewal date. Paper license renewals will be mailed at least 60 days prior to a license renewal date.

### KEVIN WESLEY HALL

**Business Address:**

25211 GROGANS MILL RD STE 350  
THE WOODLANDS, TX 773803101

License/Registration	License/Reg Type	Qualification	Most Recent Issue Date	Exp Date	Status
1559919	General Lines Agent	Life, Accident, Health and HMO	03/27/2009	07/31/2019	Active

For technical assistance with this application, please call 1.877.452.9060 or send an email to [Texas.gov Help](mailto:Texas.gov.Help).



## **CeCe Rosales**

### **Wellness Director / Pharmacy Consultant**

CeCe Rosales has over 24 years in the insurance industry. CeCe began her career with a regional PPO network in 1995 and then went to work for a large insurance carrier working in account management several years later. CeCe then worked with a national brokerage firm as a Senior Account Executive. After several years of being an Account Executive, she was promoted to Regional Wellness Director for 3 states and created/coordinated over 200 wellness education programs. CeCe has also worked in HR in her insurance career and her experience provides a unique perspective to her clients' needs. She shares the passion that her clients feel for their employees and understand the urgency to bring solutions that are effective and complete.

In her role, she will have some day to day contact working with you and your employees along with our staff to provide excellent service and delivering comprehensive benefit solutions to your employees. She will be the main contact if there are wellness initiatives to be implemented along with playing the role of Pharmacy advocate for your employees. CeCe has several years of training from The Cooper Clinic under Dr. Kenneth Cooper to help her understand how to custom design and implemented wellness plans with successful outcomes. She also has her designation and an Advance Certified Benefit Consultant and is licensed in both Benefits and Commercial insurance in the state of Texas.

CeCe lives with her Husband and stepson in Anna, TX.

Texas Department of Insurance  
**Insurance Licensing Search and Renewal**

### Agent Profile

You may renew your license online up to 60 days prior to your license renewal date. Paper license renewals will be mailed at least 60 days prior to a license renewal date.

**CECELIA RENEE ROSALES**

**Business Address:**

EBC, LLC

2367 OAK ALY

TYLER, TX 757035892

License/Registration	License/Reg Type	Qualification	Most Recent Issue Date	Exp Date	Status
1052501	General Lines Agent	Life, Accident, Health and HMO	04/07/1997	09/30/2018	Active
1052501	General Lines Agent	Property and Casualty	03/06/2002	09/30/2018	Active

For technical assistance with this application, please call 1.877.452.9060 or send an email to [Texas.gov Help](mailto:Texas.gov.Help).



# Certificate of Completion

This is to certify

**Cecelia Rosales**

---

has completed the certification requirements prescribed by  
The National Association of Health Underwriters and  
is therefore awarded and entitled to the

**“NAHU Advanced Self-Funded Certification”**



*Farren M. Baer*

Farren Baer, Vice President Education

04/18/2018

---

Date Certified

# **Compensation Section**



EMPLOYEE BENEFITS CONSULTING  
A THRELKELD PARTNER

# Compensation



EMPLOYEE BENEFITS CONSULTING  
A THRELKELD PARTNER



EMPLOYEE BENEFITS CONSULTING

A THRELKELD PARTNER

**Compensation: Provide a description of the compensation structure proposed by firm/company; to include all bases for remuneration such as commission, fees, or other charges that may affect the County.**

Annual Consulting fee of \$50,000 with a portion of the fee at risk based on and end of the year performance evaluation/score card. We can discuss a fee + percentage of savings arrangement as well.

EBC receives no carrier bonus payments on self-funded Clients.

# ***Disclosures Section***



EMPLOYEE BENEFITS CONSULTING  
A THRELKELD PARTNER

# Disclosures



EMPLOYEE BENEFITS CONSULTING  
A THRELKELD PARTNER

**CERTIFICATION**

The undersigned proposer, by signing and executing this proposal, certifies and represents to the County that proposer has not offered, conferred or agreed to confer any pecuniary benefit, as defined by 36.02 of the Texas Penal Code, or any other thing of value as consideration for the receipt of information or any special treatment of advantage relating to this proposal; the proposer also certifies and represents that the proposer has not offered, conferred or agreed to confer any pecuniary benefit or other thing of value as consideration for the recipient's decision, opinion, recommendation, vote or other exercise of discretion concerning this proposal, the proposer certifies and represents that proposer has neither coerced nor attempted to influence the exercise of discretion by any officer, trustee, agent or employee of the County concerning this proposal on the basis of any consideration not authorized by law; the proposer also certifies and represents that proposer has not received any information not available to other proposers so as to give the undersigned a preferential advantage with respect to this proposal; the proposer further certifies and represents that proposer has not violated any state, federal, or local law, regulation or ordinance relating to bribery, improper influence, collusion or the like and that proposer will not in the future offer, confer, or agree to confer any pecuniary benefit or other thing of value of any officer, trustee, agent or employee of the County in return for the person having exercised their person's official discretion, power or duty with respect to this proposal; the proposer certifies and represents that it has not now and will not in the future offer, confer, or agree to confer a pecuniary benefit or other thing of value to any officer, trustee, agent, or employee of the County in connection with information regarding this proposal, the submission of this proposal, the award of this proposal or the performance, delivery or sale pursuant to this proposal.

THE PROPOSER SHALL DEFEND, INDEMNIFY, AND HOLD HARMLESS UPSHUR COUNTY, ALL OF ITS OFFICERS, AGENTS AND EMPLOYEES FROM AND AGAINST ALL CLAIMS, ACTIONS, SUITS, DEMANDS, PROCEEDING, COSTS, DAMAGES, AND LIABILITIES, ARISING OUT OF, CONNECTED WITH, OR RESULTING FROM ANY ACTS OR OMISSIONS OF CONTRACTOR OR ANY AGENT, EMPLOYEE, SUBCONTRACTOR, OR SUPPLIER OF CONTRACTOR IN THE EXECUTION OR PERFORMANCE OF THIS RFP.

I have read all of the specifications and general proposal requirements and do hereby certify that all items submitted meet specifications. Furthermore, I certify that I am authorized by the Company proposed to offer this proposal:

EBC - Employee Benefits Consulting, LLC - A Threlkeld Partner  
Company Submitting Proposal

*Rachel B. Means*  
Authorized Signature and Title

## EXHIBIT B

### CERTIFICATION REGARDING DEBARMENT, SUSPENSION, AND OTHER RESPONSIBILITY MATTERS

Name of Entity: EBC - Employee Benefits Consulting, LLC - A Threlkeld Partner

The prospective participant certifies to the best of its knowledge and belief that it and its principals:

- a) Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
- b) Have not within a three year period preceding this proposal been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing (Federal, State, or local) a transaction or contract; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
- c) Are not presently indicted for or otherwise criminally or civilly charged by a government entity (Federal, State, Local) with commission of any of the offenses identified in section (b) of this certification; and
- d) Have not within a three year period preceding this application/proposal had one or more illegal transactions (Federal, State, or Local) terminated for cause or default.

I understand that a false statement on this certification may be grounds for rejection of this proposal or termination of the award. In addition, under 18 USC Section 1001, a false statement may result in a fine or imprisonment for up to five (5) years, or both.

<u>Rachel Means</u>	<u>CEO</u>
Printed Name	Title of Authorized Representative
<u><i>Rachel B. Means</i></u>	<u>1/5/2019</u>
Signature of Authorized Representative	Date

I am unable to certify to the above statements. My explanation is attached.





EMPLOYEE BENEFITS CONSULTING

A THRELKELD PARTNER

**Disclose any known or prior business relationships (within the last five years) with the County, its officials, or its employees.**

The only relationship I have had with Upshur County was in late August/early September of 2018. A County Employee reached out for assistance and the Commissioners asked for an analysis, which is provided in this RFP response section.

# Employee Benefits Consulting

**Upshur County Consulting Services  
Proposal**

Presented By:

**EBC – Employee Benefits Consulting**



EMPLOYEE BENEFITS CONSULTING  
A THREKLED PARTNER



**EBC Philosophy,  
Capabilities, and  
Services Offered**



## Are you being asked to do more?

- *To provide benefits that promote employee retention?*
- *To offer more robust benefit plans?*
- *To keep up with changing regulatory and compliance issues?*
- *To provide more support on day-to-day administration of benefit plans?*
- *To contain costs without cutting benefits?*

**EBC provides the solutions, insight,  
and support you need to be  
greater.**

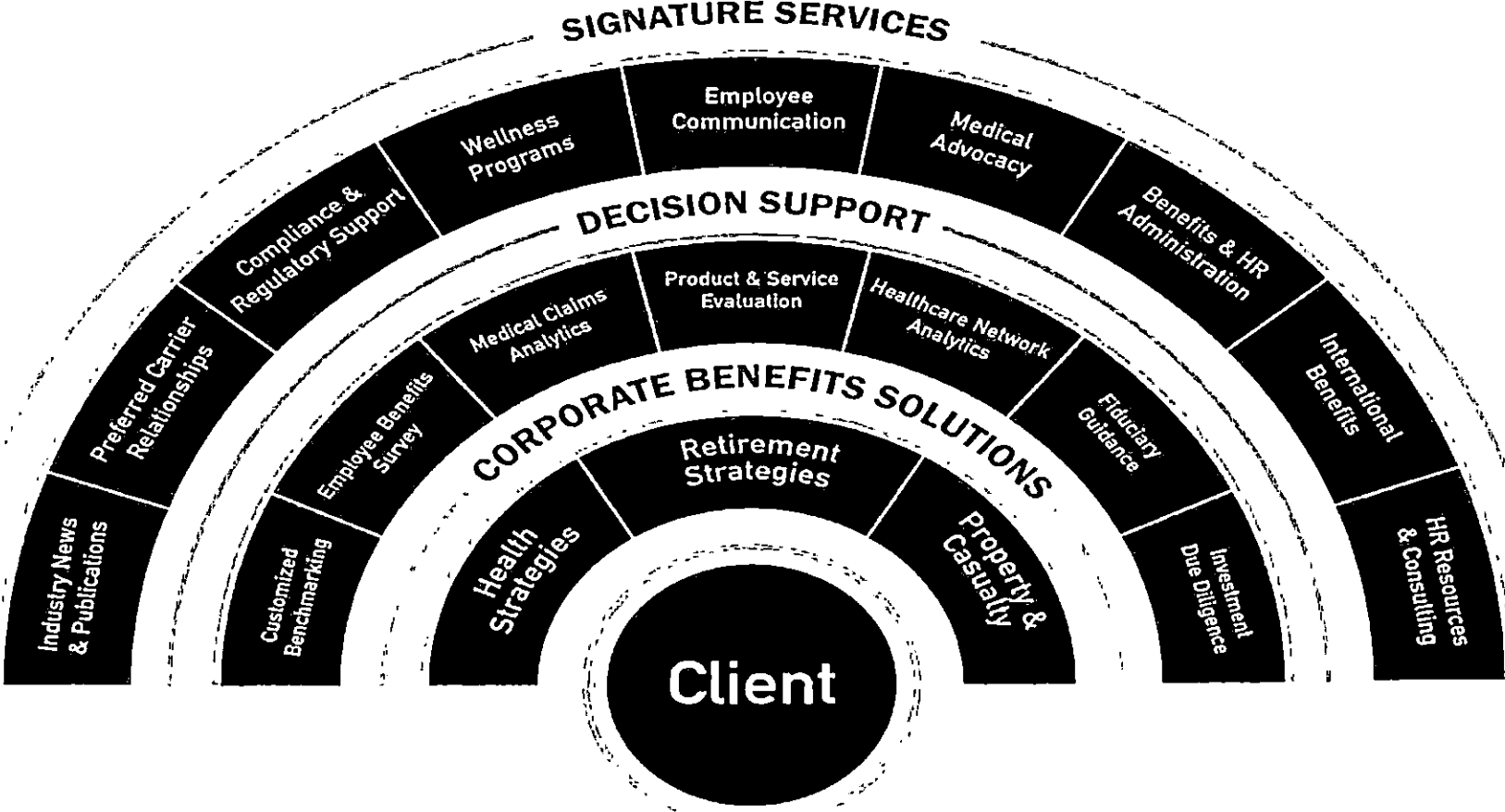
## **Welcome to the EBC “*Difference*”**

**We are a locally owned firm with National Consulting background and resources.**

We believe decision makers are having to wear more hats than ever, so we offer support that extends past annual open enrollment such as:

- Monthly claims reporting/analysis
- Contract negotiation for direct provider contracts
- Department of Labor audit compliance tools
- Employee claims review and negotiation
- Dedicated Employee Consulting team to take all benefit calls from employees
- Total Compensation Reports for employees
- Pharmacy Claims Audits – total cost savings analysis
- Claims audits

# Our Value Proposition



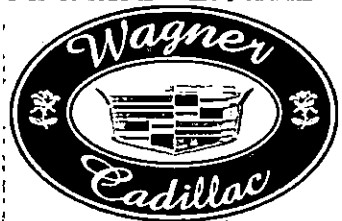
# Client Relationships Built on Mutual Trust

**We appreciate the valuable relationship with our clients and never take it for granted.**

**We strive to earn and maintain client loyalty by supporting firm adherence to the following standards:**

- Committed to upholding the highest standards of integrity and honesty
- Strive to fully understand each of our client's business objectives, needs, and concerns
- Actively monitor the benefits landscape to ensure quality and cost effective products, services, and solutions
- Communicate and coordinate strategies, product procurement, and implementation
- Comprehensive approach
- Exclusive network solutions
- Revenue transparency

# Some of EBC's Local Partners and Clients



"It is my pleasure to recommend Rachel and the EBC team for Benefit Plan consulting services. If Rachel and her team's performance for our company is a good indication of how they would perform for yours, EBC would be an extremely positive asset to your program."

-Mike Rostis  
Executive Director of HR  
John Soules Foods





September 13, 2018

To whom it may concern:

I am writing this letter of recommendation for Rachel Means and her team at Employee Benefits Consulting (EBC). For over a year, Rachel has worked with our Human Resources team and Executive team to streamline and reduce cost to our benefits plan. This was accomplished with no reduction in benefits to our employees but through aggressive negotiations with third-party administrators and pharmacy benefits management companies.

Etex is self insured and uses a complex and rich benefits package to attract talent to our rural offices. This results as one of our top corporate expenses. Rachel's knowledge and guidance to navigate through our benefits plan partners have created more support to our HR staff and transparent expectations of cost for our budget planning.

Rachel is dedicated to her customers and has spent many long hours in our office helping us to work out the details of complex benefits plans. Without her help, our organization would not have the new understanding of the system nor the savings she has produced in just one year.

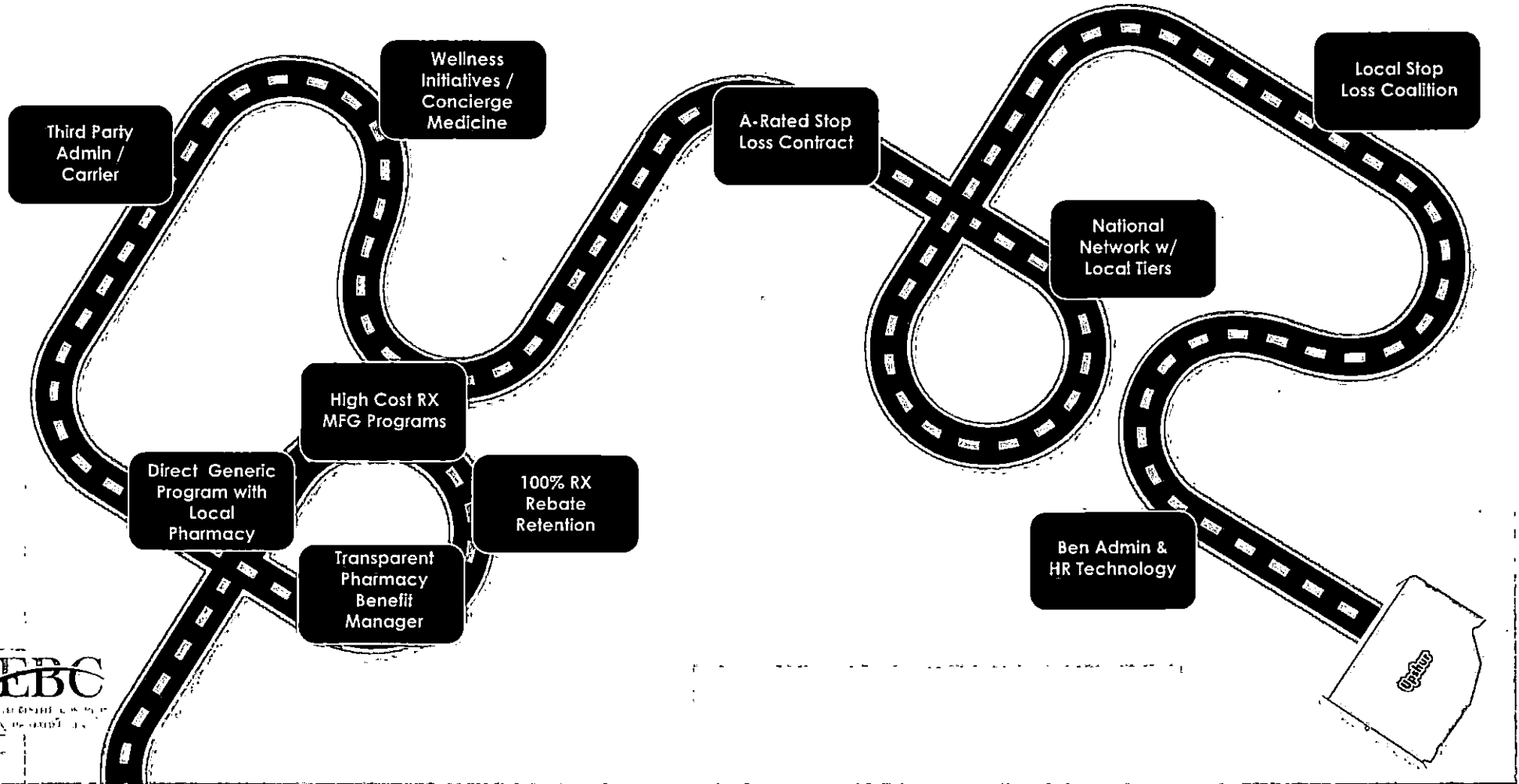
I am confident that Rachel's other clients would speak just as highly of her as I do. If you require any more information, please feel free to contact me at 903-797-2711 or email me at Ccano@etexcoop.net.

Sincerely yours,

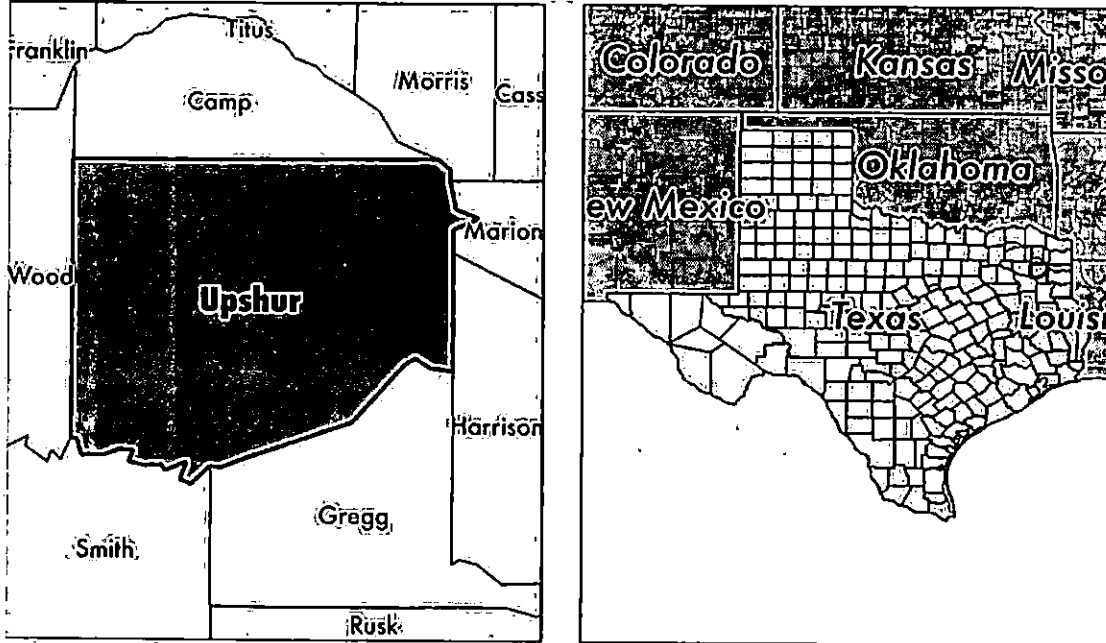
Charlie Cano  
General Manager / CEO



# Benefits Landscape and Building a Roadmap for Success



# Comprehensive Plan Options



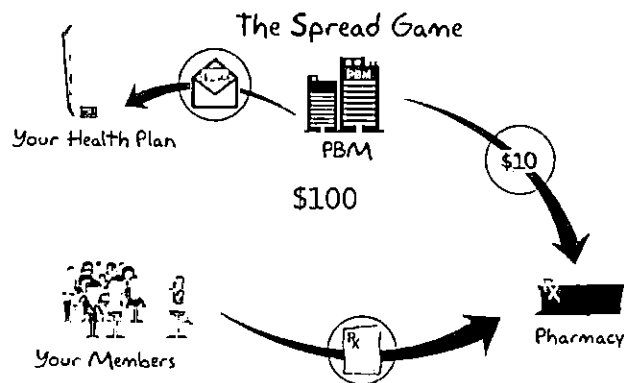
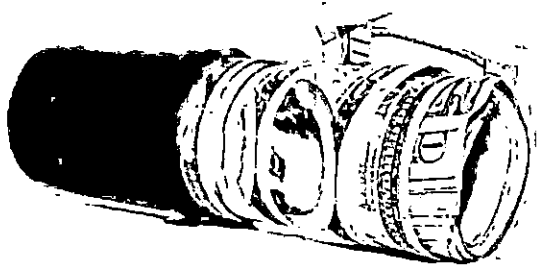
# Direct Primary Care / Concierge Medicine Consulting



•**Member needing a sleep study and CPAP machine** – MyMD Select charges a flat \$180 for the in-house sleep study versus \$1,500 - \$3,000 at a sleep lab. EBC found the CPAP machine direct from the Manufacturer for \$400 versus the normal durable medical equipment charge to the self-funded benefit plan of \$1,000.

•**Members on high cost RX** – One of many examples, Xyrem – EBC and MyMDSelect review RX claims to find manufacturer direct programs to put the members in to pay the RX cost outside of the self-funded plan at no cost to the member. Xyrem RX monthly cost was \$12,000 monthly and we were able to get that to \$0 cost to the self-funded plan and decreased the member co-pay by 50%. We have an in house consultant who watches pharmacy weekly and constantly finds new RX programs for our Clients. We have programs for 42 high cost RX at this time.

# Transparent Pharmacy Consulting and Advocacy



The rising cost of prescription drugs can be mitigated, we have the transparent PBM market and strategy to **IMMEDIATELY** reduce RX spend.

- High cost RX off the Plan at a lower cost to the Member
- Weekly RX reporting on the true cost of the Plan's RX spend
- 100% RX rebate retention
- Direct contract between Employer and PBM, with performance guarantees in place

# Employee Communications

The screenshot displays a web portal for employee communications. At the top, there's a navigation bar with links like 'Home', 'Benefits', 'Human Resources', and 'My Info'. Below this, a section titled 'I'm Here To...' lists services such as 'Get A Fax', 'Check My Accounts', 'Report A Life Event', 'Request Benefits Decision', 'Review a Health Topic', 'Find a Doctor', 'Review Plan Costs', and 'Watch Videos About My Benefits'. A 'Benefits' section provides information on how to find answers to important questions. Below that, a 'Health & Wellness Center' is featured, which includes a search bar for health topics, an alphabetical index (A-Z), and three main categories: 'Research a Disease, Condition or Treatment', 'Assess My Health', and 'Live a Healthy Lifestyle'. Each category lists specific services like 'Health Insurance Encyclopedia', 'Health Plan Assessments', and 'Cost Estimator'. At the bottom, there are sections for 'WebSite', 'Podcasts', and 'Personal Health Record'.

Deliver multiple solutions to meet the specific needs of each client.

- Online employee communications portal
- Personalized benefit statements
- Information Centers
  - Health and Wellness
  - Benefits
  - Human Resources
  - Personal Data

# Benefits & HR Administration

**Benefit Plan Maintenance**

\*Plan Name (English):  
\*Abbreviated Name:  
Internal Name:  
ID Card URL:  
Claims URL:  
Account Summary URL:  
\*Effective Date: 1/1/1901  
\*Termination Date: 12/31/9999  
Apply Coordination of Benefits:  No  Yes  R  
\*Benefit Type: [-Select a Benefit Type]  
\*Vendor: [-Select a Vendor]  
Benefit Plan Code:  
Additional Coding  
Plan Number:  
COBRA Plan #:  
Rx Plan #:  
Group/Suffix 1:  
Group/Suffix 2:

**Navigation Menus:**

- Home
- Admin
- Employee Self-Service
- Time Off
- Reports
- Enrollment
- Import

**Employee Self-Service:**

- Home
- My Profile
- My Benefits
- My Time Off
- My Payroll
- My Documents
- My Alerts
- My Account
- My Settings
- My Questions
- My Feedback
- My Help

**HR Administration:**

- Home
- Employee Self-Service
- Time Off Administration
- Benefits Administration
- Payroll Administration
- Reporting
- System Administration
- Help

**System Administration:**

- Home
- User Management
- System Configuration
- System Maintenance
- System Security
- System Backup
- System Restore
- System Logs
- System Alerts
- System Reports
- System Settings
- System Help

**Reporting:**

- Home
- Employee Self-Service
- Time Off Administration
- Benefits Administration
- Payroll Administration
- Reporting
- System Administration
- Help

**System Maintenance:**

- Home
- User Management
- System Configuration
- System Maintenance
- System Security
- System Backup
- System Restore
- System Logs
- System Alerts
- System Reports
- System Settings
- System Help

**System Security:**

- Home
- User Management
- System Configuration
- System Maintenance
- System Security
- System Backup
- System Restore
- System Logs
- System Alerts
- System Reports
- System Settings
- System Help

**System Backup:**

- Home
- User Management
- System Configuration
- System Maintenance
- System Security
- System Backup
- System Restore
- System Logs
- System Alerts
- System Reports
- System Settings
- System Help

**System Restore:**

- Home
- User Management
- System Configuration
- System Maintenance
- System Security
- System Backup
- System Restore
- System Logs
- System Alerts
- System Reports
- System Settings
- System Help

**System Logs:**

- Home
- User Management
- System Configuration
- System Maintenance
- System Security
- System Backup
- System Restore
- System Logs
- System Alerts
- System Reports
- System Settings
- System Help

**System Alerts:**

- Home
- User Management
- System Configuration
- System Maintenance
- System Security
- System Backup
- System Restore
- System Logs
- System Alerts
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- System Settings
- System Help

**System Reports:**

- Home
- User Management
- System Configuration
- System Maintenance
- System Security
- System Backup
- System Restore
- System Logs
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- System Settings
- System Help

**System Settings:**

- Home
- User Management
- System Configuration
- System Maintenance
- System Security
- System Backup
- System Restore
- System Logs
- System Alerts
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- System Settings
- System Help

**System Help:**

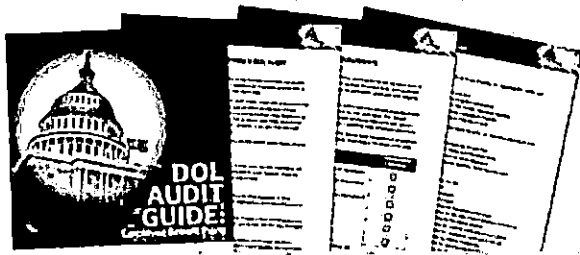
- Home
- User Management
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- System Security
- System Backup
- System Restore
- System Logs
- System Alerts
- System Reports
- System Settings
- System Help

Internet-based benefits and human resources solutions for administering benefits and human resource functions on behalf of your employees.

- Employee Self-Service
- HR Administered, Online Benefits Enrollment
- Consolidated Billing/Invoicing
- HR Administration Capabilities including: Leave, Onboarding, COBRA, Flexible Spending, and Employee Performance Appraisal

# The Personal Touch

## Personalized Service

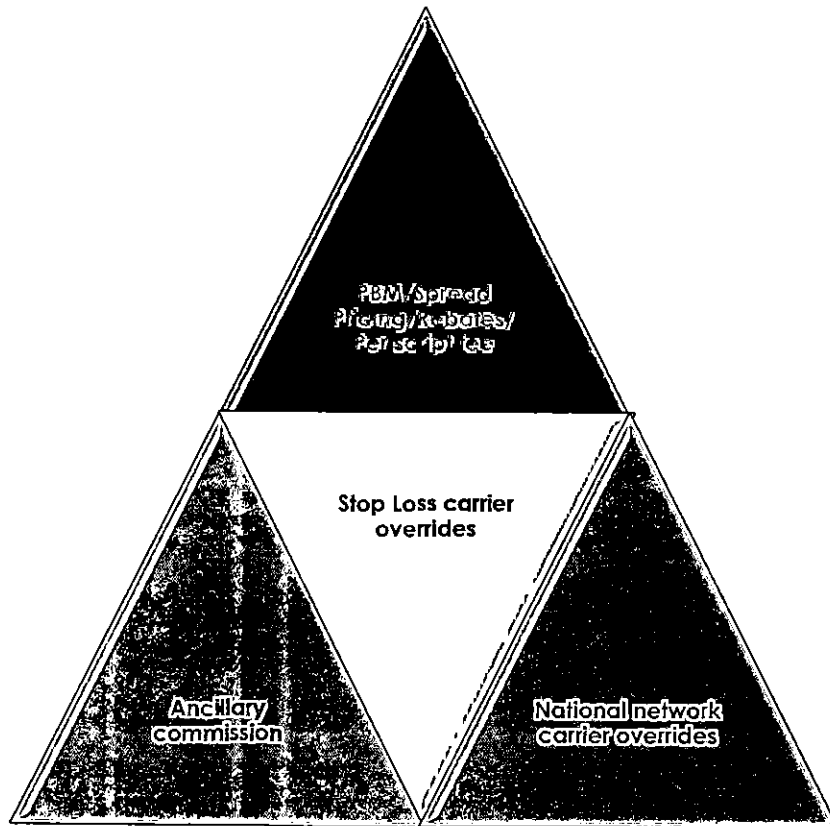


- DOL audit binder each plan year
- Check register weekly review
- TPA billing audits
- 5500 preparation and filing
- ERISA Attorney Plan Doc, SPD, Handbook, and Wrap Doc reviews

COMPLIANCE CHECKLIST For Group Health and Pension Plans				
Item	Description	Due Date	Citation	Penalty
Plan Documents	Do both a Summary Plan Description (SPD) and an actual annual copy of the plan document exist in all states? Communications under which the plan was established or operated? Summary Plan Description must contain the governing rules, benefits description, eligibility rules, funding, and any conditions, limitations, exclusions and suspension provisions. Do the plan trust holding of contributions to the plan and any other plan-related activities?	Must be provided to participants and beneficiaries within 30 days of request	ERISA § 104 29 CFR § 2520.104-1(b) Pension Reg. § 1.112-1	Plan document must not put a party up or to the day. Failure to adopt a Summary Plan Description may result in the plan being deemed to be an unapproved plan.
	In compliance? ( ) Yes ( ) No ( ) N/A	Comments/ Plan of action:		
Summary Plan Description (SPD)	When your plan and how to obtain a copy of the SPD. Do you have a copy of the SPD for each participant? Do you have a copy of the SPD for each participant? Do you have a copy of the SPD for each participant? Do you have a copy of the SPD for each participant?	Must be provided to participants and beneficiaries within 30 days of request	ERISA § 104 29 CFR § 2520.104-1(b) 29 CFR § 2520.104-1(c)	No specific civil penalties, but ERISA § 104(b) provides for civil penalties up to \$100 per person and \$100,000 per plan.
	In compliance? ( ) Yes ( ) No ( ) N/A	Comments/ Plan of action:		
Summary of Material Modifications (SMM)	Do you have a copy of the SMM for each participant? Do you have a copy of the SMM for each participant? Do you have a copy of the SMM for each participant? Do you have a copy of the SMM for each participant?	Must be provided to participants and beneficiaries within 30 days of the end of the plan year	ERISA § 104 29 CFR § 2520.104-1(c)	No specific civil penalties, but ERISA § 104(b) provides for civil penalties up to \$100 per person and \$100,000 per plan.
	In compliance? ( ) Yes ( ) No ( ) N/A	Comments/ Plan of action:		



# Revenue Transparency



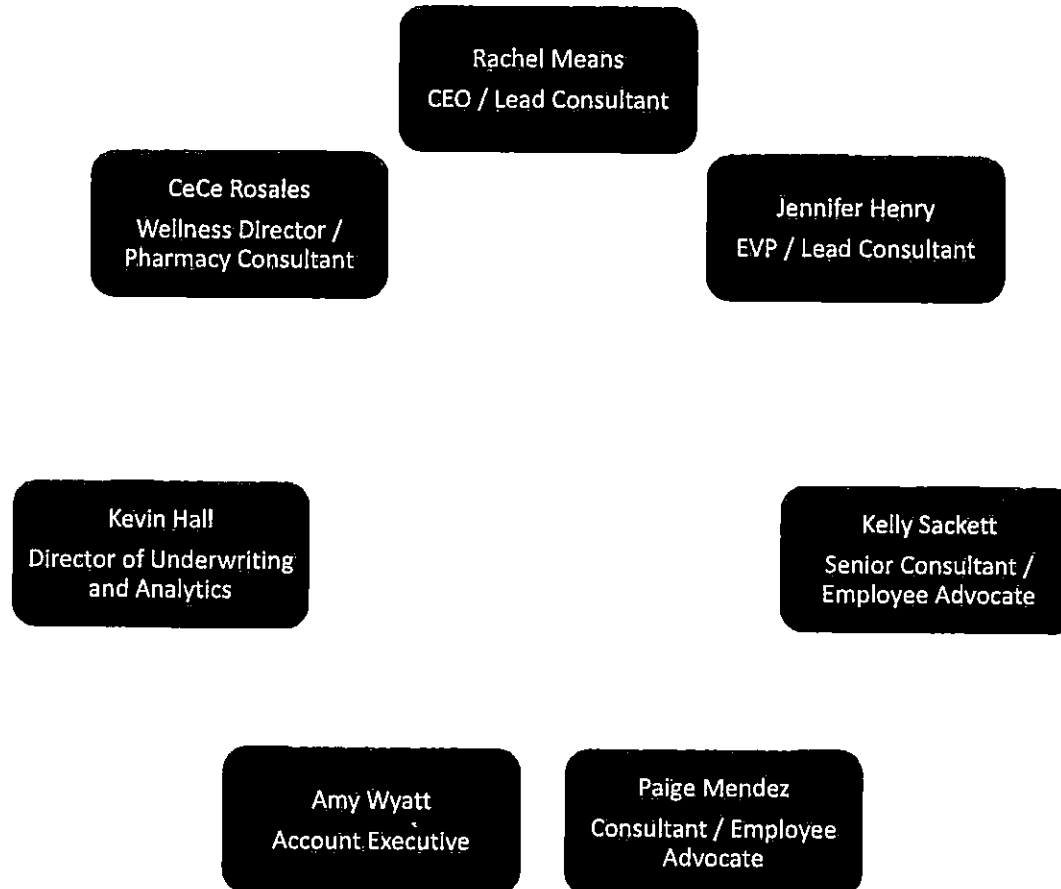
**It's not common, it is universal in the employee benefits consulting business to take undisclosed compensation from multiple sources that the Client is unaware of.**

- EBC never makes money on a Pharmacy/PBM contract
- Southside will receive an annual revenue disclosure at renewal with ALL fees disclosed
- EBC does not accept carrier bonus/overrides for placing business with certain carriers



# Proposed Service Team and Biographies

# Proposed Service Team





## **Rachel Means CEO / Lead Consultant**

Rachel began her career in benefits consulting in 2004 as an account manager for a Houston based consulting firm. She built a revenue block while still in an account manager position over three years. When the managing producer of the firm wouldn't support her moving into a strictly production role, she took a job with a top National Consulting firm, Arthur J. Gallagher. After seven years in a production role at Gallagher, Rachel was frustrated with the lack of flexibility in fees charged to the Client, the revolving door of account managers, and lack of consistency in client service. She has built and equipped EBC with the tools to consult FOR the Client and has complete flexibility as to fees and commissions charged to Clients.

Rachel's primary role as a Consultant is to assist clients with aligning their benefits strategy to corporate goals, vision, and organizational governance. Critical to this role is plan design optimization, financial efficiency, and plan compliance with an eye on employee satisfaction. She continually seeks to deliver innovative ideas with maximum fiscal impact and benefit efficiency to clients.

Rachel lives in Tyler, TX with her Husband Robert and three boys – Caden (13), William (9), and Harris (3). She is a news enthusiast, always reading and researching new trends, ideas, and concepts. She enjoys spending weekends at the family farm in Corsicana, TX when she isn't in the office. Rachel and Robert are also capital partners in a few restaurant concepts, a trucking company, and real estate developments throughout the Tyler/East Texas area and understand the burdens on decision makers that come with multi-location businesses, which helps in Rachel's daily consulting role.



## **Jennifer Henry** **EVP / Lead Consultant**

Jennifer Henry is a Senior Benefits Consultant for the East Texas Area, she focuses on building Employee Benefit Strategies for long range sustainability and compliance. Realizing that HR directors must wear more hats than ever, due to increased regulations and the instability of the Health Insurance market, Jennifer has a 20-year history of building programs that allow HR directors and their staff to focus on day to day employee management. She is committed to adding measurable value to our clients, striving first to understand and then to exceed every expectation.

As a private firm, we answer only to our clients, not to shareholders. Jennifer's primary mission is to help you fulfill your mission, by providing a custom-crafted program that serves the companies objectives. Most importantly, she listens to her client's needs. She has represented clients in a wide range of industries, using her extensive experience to analyze and recommend creative solutions for both self-funded and fully insured medical plans. Utilizing her vast experience as a benefits consultant on the Carrier side, she specializes in identifying and projecting future claims, negotiating competitive rates for medical, reinsurance, life, and disability benefits, and ensuring that all client exposures are insured.

Jennifer graduated from the University of Texas at Dallas and started her career in Practice Management. She transitioned into insurance as a broker in 1997. The bulk of her career was spent as a carrier Vice President in the self-funded arena.



**Kelly Sackett**  
**Senior Consultant / Employee Advocate**

Kelly has the background of over 18 years with a Third Party Administrator. Her knowledge is well rounded in the self funded realm with her years in Account Managing. She began from the ground up as a department secretary and client coordinator working towards Account Management. As an Account Manager for several years, she became an asset to the clients' Human Resources departments and their employees.

She was hired by Threlkeld, which merged with EBC and she immediately recognized how the EBC team provided real solutions to meet their clients needs. This was a great fit with the EBC team as Kelly is very detail oriented and organized. She is involved in all client processes from start-up through renewal as well as being the main contact for every day questions.

Kelly's client base has consisted of both small and large group self funded accounts. These included all types of businesses such as financial institutes, retail, restaurants, government entities, and oil & gas companies. Her client base today is much of the same make up, including fully insured and level funded coverages.

When Kelly is not at the office she is helping her husband manage their horse farm South of Tyler.



**Paige Mendez**  
**Consultant / Employee Advocate**

Paige spent most of her career at a local TPA as an account manager for seven years. She was hired as an account manager on the EBC team due to her extensive knowledge of carrier contracts and self-funding. The EBC account management team concentrates on ensuring that each client receives exceptional support, guidance, and customer service. Paige's interpersonal Client relationships are what creates a trustworthy working relationship for our EBC team.

With her progressive experience in the self-funded insurance industry, she has skills to help clients create effective plans that use their resources efficiently. Paige earned her BBA in marketing from The University of Texas at Tyler. She also holds a General Lines License- Life, Accident, Health and HMO.

Paige lives in Tyler with her Husband and two young children.



## **Amy Wyatt Account Executive**

Starting out as an intern, Amy Wyatt has worked for EBC's partner-Threlkeld & Co. Insurance for two years. Amy graduated Magna Cum Laude in December of 2017 from The University of Texas at Tyler with a bachelor's degree in human resource development and a minor in business administration. While in college, she was an NCAA cross country athlete, Student SHRM Chapter officer, College of Business & Technology ambassador, and Student Athletic Advisory Committee representative. Through Amy's education and involvement in leadership positions, she was able to learn the importance of exceeding goals, consistent accessibility, and dedication to serving others.

Beginning her junior year of college, she began her internship with Threlkeld & Co. Insurance in their administrative and accounting departments. She quickly caught on and was able to use her skills in other areas of the company, including property & casualty, personal lines, and claims. Upon graduation, she was promoted to a full-time employee and moved to the benefits/ group health insurance department at EBC- Employee Benefits Consulting- A Threlkeld partner, where she holds an HR/ Account Executive position. Her future goals are to acquire HR certifications through SHRM and PHR to be a better resource to clients needing that guidance, and continue to learn and grow as a young professional in the benefits world.





**Kevin Hall**  
**Director of Underwriting and Analytics**

Kevin has spent the last 20+ years as the Director of Underwriting in the TPA industry. He oversaw all RFP/RFQ responses, managed the stop loss process, including marketing, placement, and claims. As a self-professed "data junkie," Kevin has a deep understanding of risk control, cash flow improvement, plan design, value-based benefits and wellness programs.

Kevin's knowledge of the underwriting and analytics driving a Benefit Plan's spend brings a differentiator to the EBC Consulting model. The advanced reporting capabilities for Clients brings more opportunities for Client education and savings.

Kevin lives in The Woodlands with his wife and youngest daughter.



## **CeCe Rosales**

### **Wellness Director / Pharmacy Consultant**

CeCe Rosales has over 24 years in the insurance industry. CeCe began her career with a regional PPO network in 1995 and then went to work for a large insurance carrier working in account management several years later. CeCe then worked with a national brokerage firm as a Senior Account Executive. After several years of being an Account Executive, she was promoted to Regional Wellness Director for 3 states and created/coordinated over 200 wellness education programs. CeCe has also worked in HR in her insurance career and her experience provides a unique perspective to her clients' needs. She shares the passion that her clients feel for their employees and understand the urgency to bring solutions that are effective and complete.

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CeCe lives with her Husband and stepson in Anna, TX.

# EBC Compensation Proposal

Our decisions regarding compensation and compensation structure are made locally on a case by case basis and we guarantee savings. We never take undisclosed sources of revenue. Therefore, the compensation package for Southside will be based on your particular benefit packages and can, at your option, include a percentage of savings. Any of the agreements proposed can include a cap on compensation.

## **Three Examples we are proposing:**

1. EBC takes over current commission levels on stop loss & ancillary coverages already being paid, put 20% of fees at risk based on performance guarantees in a consulting agreement.
  2. EBC charges a flat PEPM rate based on current commission levels already being paid, put 20% of fees at risk based on performance guarantees in a consulting agreement.
  3. EBC will receive a direct flat annual fee needing a further discussion on what level of day-to-day involvement is necessary on the Upshur County account.
-

# ***Exhibit A – RFP Questionnaire***



EMPLOYEE BENEFITS CONSULTING  
A THREKELD PARTNER

# QUESTIONNAIRE

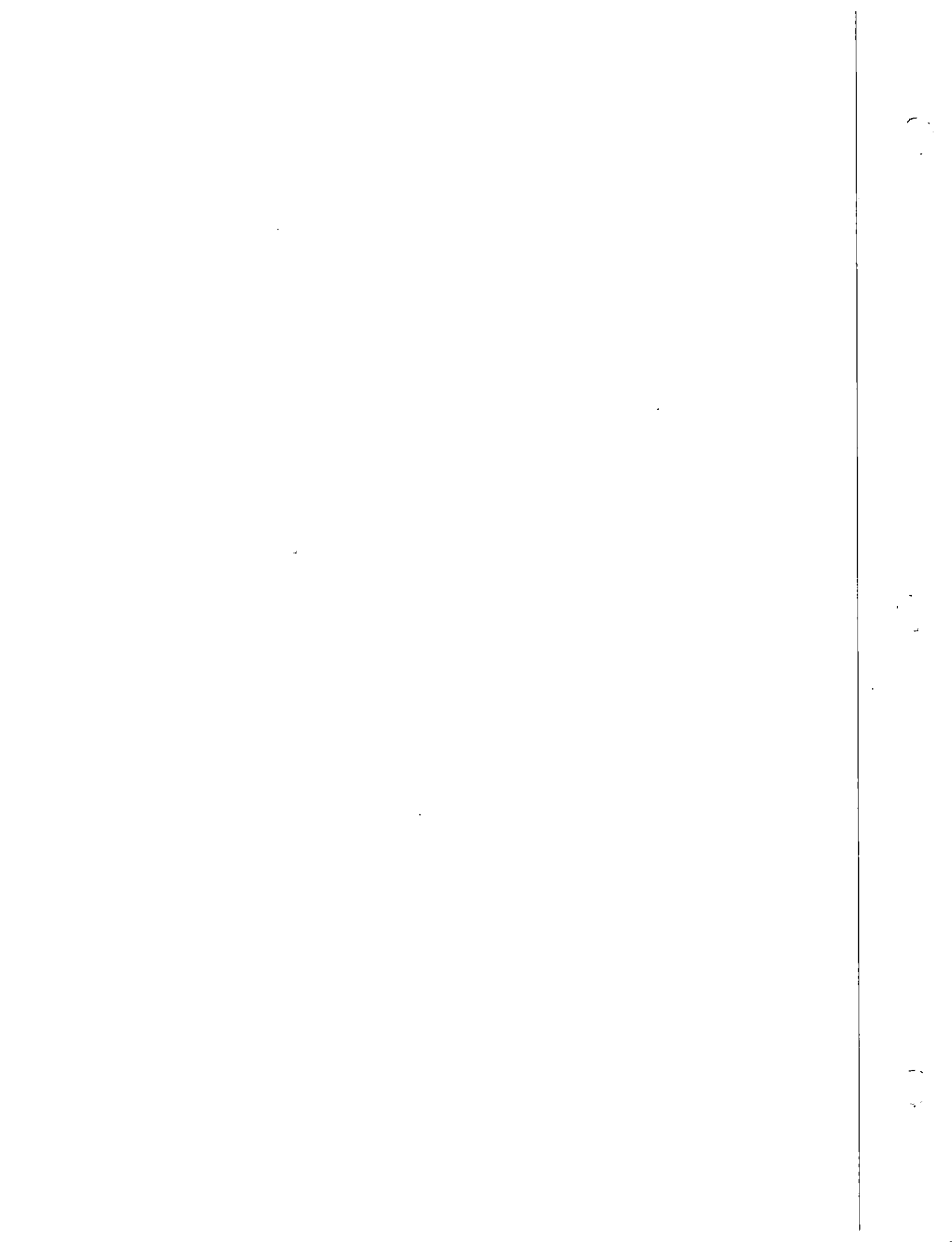
<p><b>GENERAL INFORMATION</b></p>	<p>Please respond briefly in the spaces provided</p>
<p>Provide the history of your firm, particularly your employee benefits division.</p>	<p>Employee Benefits Consulting (EBC) was formed when Rachel Means left national consulting for in Houston, TX and moved to Tyler, TX June of 2016. Rachel met Todd Threlkeld in 2016. Todd has owned an established brokerage firm in Tyler since 1988. They formed a partnership in 2017 that created the largest Benefit and Property &amp; Casualty Consulting team in East Texas.</p>
<p>Who would be working directly with our company on administrative issues, questions, or problem solving? Please provide the roles and qualifications of each person. Also, include the number of clients each person is expected to handle and categorize these clients by large (500 or more), medium (100-500), or small (less than 100) group.</p>	<p><b>Consultants:</b></p> <p>Rachel Means, lead Consultant, has consulted on self-funded benefit plans for 15 years, and is a speaker at multiple industry-wide conferences. Rachel and her Husband Robert own 14 restaurants throughout East Texas and North Texas, along with being capital partners in a trucking company and a real estate consulting company. Rachel understands being an Employer and writing the check for insurance coverages, she pilots all ideas/concepts on her own employee population prior to introducing to Clients. Rachel oversees all medium and large self-funded cases.</p> <p>Jennifer Henry, assigned Consultant, worked as a VP for large insurance companies for 20 years. Jennifer has 1 large account, 5 medium accounts, and 20 small accounts.</p> <p><b>Account Management:</b></p> <p>Kelly Sackett, assigned Senior Account Executive, worked as a senior account executive at HealthFirst for 20 years assigned to large self-funded groups. Kelly handles 4 large accounts and 5 medium accounts.</p>

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	<p>Paige Mendez, assigned Account Executive, worked as an account manager at HealthFirst for 7 years. Paige handles 10 small accounts and 3 medium accounts.</p> <p>Kevin Hall, assigned underwriter, has worked as an underwriter on large self-funded plans for 20+ years with the last 10 at HealthFirst. Kevin does the underwriting for all level and self-funded Clients.</p> <p>CeCe Rosales, assigned Wellness and Pharmacy Advocate, has 20+ years in National Consulting / Wellness Director position. CeCe is assigned to 5 large accounts and 10 medium accounts.</p>
<p>How many of your clients do you currently work with on a broker basis? How many of your clients do you currently work with on a consultant basis?</p>	<p>All of EBC's Clients are on a Consulting basis, we believe simply placing and brokering business is not what is best for the Client.</p>





ACCOUNT MANAGEMENT	Please respond briefly in the spaces provided
Describe your account management department.	<p>The EBC account management department is a dynamic team with both the experience of senior account executives and the youthful exuberance and the technological proficiency of 30-something millennials. These two groups balance and complement each other offering our Clients both cutting edge technologies and the wisdom of seasoned industry professionals.</p> <p>Hailing from National Insurance Companies, local established Third Party Administrators, and National Consulting Firms, the EBC account management team can rival any A-market competitor.</p>
What is your process for ensuring customer satisfaction?	<p>We think ahead and we put our money where our mouth is so that we handle things before you even know they are problems. We guarantee savings with a percentage of our annual consulting fee.</p> <p>Additionally, we have direct relationships and access with and to your Employees so that with our 24/7 availability, we are working behind the scenes all the time.</p> <p>The daily contact our Account Executives have with your team, along with our stewardship report, and annual scorecard keep track of our projects and progress.</p>
What is the turnover rate of the employees that perform the bulk of the problem-solving administration within your organization?	Zero.
What kind of training (industry, internal, computer, other) does your firm expect or require your staff receive?	<p>Our Account Executives have Self Insured Institute of America training/conference each year. We have two team members with their SHRM certification and HR Bachelor degrees to help with any HR questions/issues that arise.</p> <p>Our Account Executives that handle self-funded cases are certified as National Association of Health Underwriters Advanced Self-Funding Specialists.</p> <p>Rachel attends multiple Self-Funding and consulting conferences annually where she usually has a speaking/panel role.</p>

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<p>Do you provide employee communication services for your client's employees? If so, please provide a general description of your capabilities.</p>	<p>It is imperative that Upshur County's employees clearly understand your benefits program and its importance to them as a part of their total compensation package. Employees who have a greater understanding of the benefits program will value it to a greater extent and are more likely to stay with the organization. A strong communications program is also very important in a competitive recruiting environment. EBC provides our clients a full complement of communications services, resources, and technology solutions. Our employee communications services include:</p> <ul style="list-style-type: none"> <li>• Advocate Service welcome postcard</li> <li>• Open enrollment and new hire orientation materials</li> <li>• Employee education programs</li> <li>• Employee newsletters</li> <li>• Benefit confirmation statements</li> <li>• Total compensation statements</li> <li>• Employee satisfaction surveys</li> <li>• HIPAA Compliant Smart Phone App</li> </ul> <p>Within EBC, we have the communications expertise that will make presenting the value of Upshur County's benefits program as straight forward as possible. From preparing the guides/communication pieces, to traveling to locations conducting face to face Open Enrollment meetings.</p>
<p>How can you assist in facilitating employee meetings?</p>	<p>We have Clients who want us to conduct weekly new hire meetings or weekly educational meetings for focus groups. We can be available as needed, this Plan will be drafted in the initial planning meeting if EBC is awarded the contract.</p>
<p>How do you help facilitate annual open enrollments? Include technology-based approaches and identify any additional costs.</p>	<p>We handle the Open Enrollment process and meetings fully if the HR team desires. We like to use laptops, ipads, and smart phone apps for Open Enrollment meetings if the Client's workforce is open to technology. The margin of human error when gathering forms and keying in data is very high, which leads to employees unhappy about coverage/system errors.</p>

DATA ANALYSIS	Please respond briefly in the spaces provided
<p>What resources do you use to analyze medical and pharmacy claims?</p>	<p>Our in-house underwriter, Tableau analytical software, Zywave, MyMD Connect claims data, Advanced Plan for Health claims housing, and Decision Master Warehouse.</p>
<p>Will your organization provide a wellness and preventive health analysis of our employees and claims experience?</p>	<p>Yes, this is included in our service.</p>
<p>For any of the above questions that you answered yes, please provide us a sample report that you have prepared for another client.</p>	<p>See Appendix</p>
<p>What is the average cost of customization of ad hoc reports?</p>	<p>Ad hoc reporting including in Consulting fee.</p>

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STRATEGIC PLANNING	Please respond briefly in the spaces provided
<p>What resources do you have available to help us manage our benefits and outline a benefits strategy consistent with current and future business plans?</p>	<p>EBC has a wealth of resources for Upshur County to lean on, from daily administrative assistance, payroll/benefit administration systems assistance, actuarial services, pharmacy consulting/advocacy services, compliance services, disease management/wellness services, and employee communications. Our focus will be to reduce the burden on the Upshur County Human Resources Department, and to manage plan benefit costs through creative solutions – not benefit reductions.</p>
<p>How will you assist us with the competitive marketing and placement of our plans, including development of marketing specifications, identification of market conditions, evaluation of proposals, negotiations, and placement of insurance contracts for annual renewal?</p>	<p>EBC's team members all have significant experience working with a variety of carriers and have established excellent working relationships. With benefits costs increasing, reviewing existing plan design, and understanding in advance the cost and benefits of plan changes is more critical than ever. As a standard procedure, EBC will evaluate alternative carriers and variations to plan design that can reduce costs. Your EBC team uses a prospective look at the current vendors in recommending additional cost saving measures that can be implemented. There is only so much that can be changed in deductibles, copays and out-of-pocket maximums. Our approach is for "value-based" benefits. We would ask your vendors to send full file feeds of claims data that we would then use to analyze areas of potential savings. EBC uses Decision Master® Warehouse (DMW) – DM is a Web-based claims analysis tool that helps us analyze your health plan, identify high cost and utilization areas to develop targeted solutions to reduce plan costs.</p> <p>With claims data provided by your carrier/TPA, we use DMW to produce a comprehensive Health Plan Management Report, benchmarking your data against national norms to identify cost and utilization disparities.</p>

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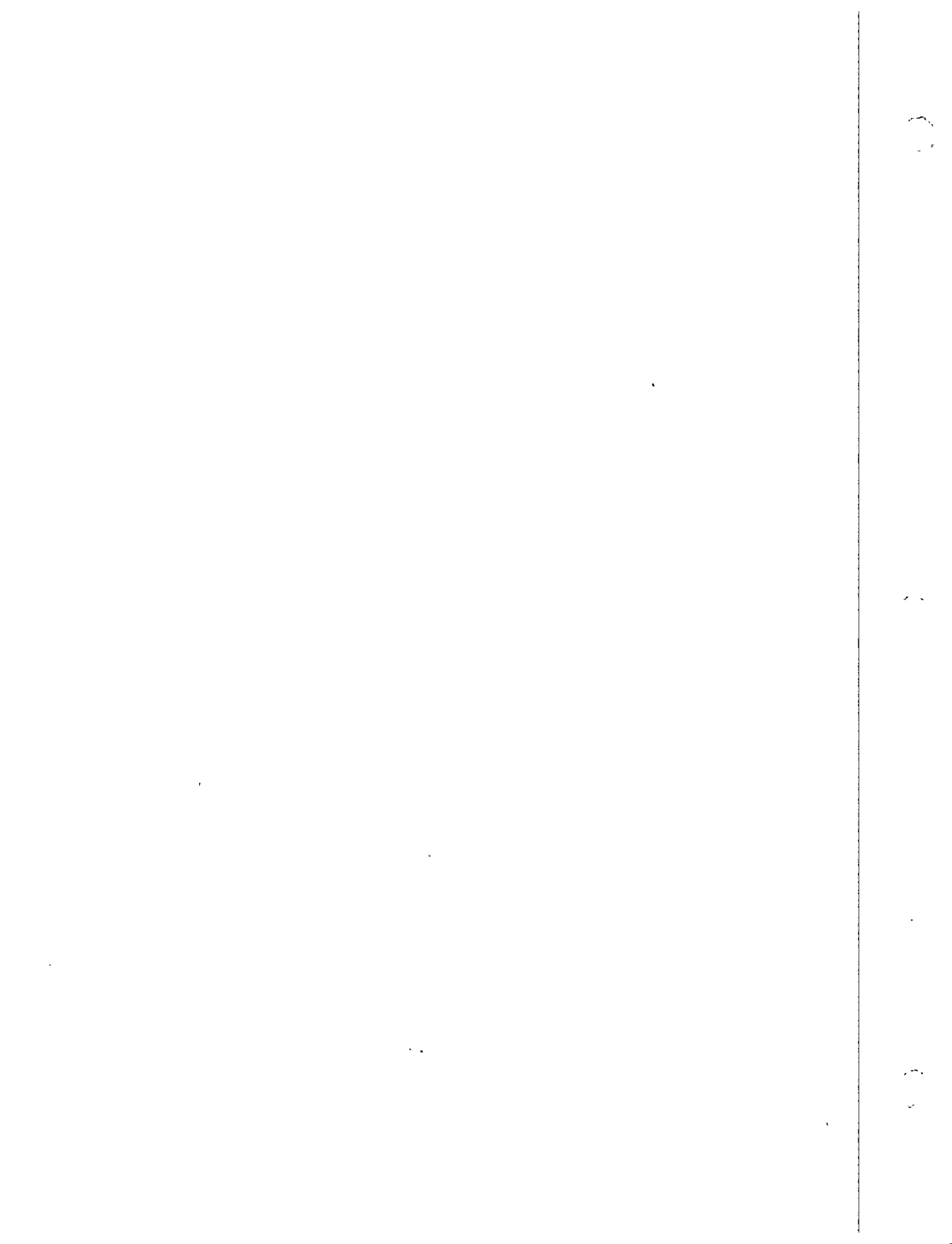
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- The ad hoc analysis capabilities of IBM Cognos allow us to analyze problem areas and help you develop cost-saving strategies.
- Using Alternative Plan Modeling, we help you explore and evaluate the overall impact of a plan design change before making any decisions.
- The Disease Profiler tool can help you plan for future costs and implement disease management initiatives.
- The Rating Model allows us to instantaneously provide plan design change estimations during a meeting. Clients appreciate the tool for its accuracy and ability to quickly provide calculations and the HR staff has a similar appreciation as the model often speeds up the decision-making process.
- The Rating Model allows our team to simultaneously model up to 11 different multi-network plan designs. We have the flexibility to define plan design features for the overall plan and for any of up to 28 service categories.

Our Healthcare Benchmarking Analysis Report takes a panoramic look inside Upshur County's information to provide you with a fundamental understanding of the costs associated with your medical benefit plan. With the Healthcare Benchmarking Analysis Reports, you will be able to assess where, how, and to what end healthcare dollars are being spent. In addition to providing an analysis of your actual plan cost and utilization data, the Healthcare Benchmarking Analysis Reports illustrates a comparison of your results with cost and utilization benchmarks in over 40 different medical service categories. The benchmarking analysis tool provides a unique benchmarking of cost and utilization data covers millions of employee life years in health benefit plans throughout the United States. This tool offers





	<p>benchmarks based on real employee data enabling clients to accurately measure company results and gain factual insight into the cost drivers of your plans. The Healthcare Benchmarking Analysis Reports is the first step in monitoring, maintaining, and managing the most cost-effective health program that meets both your employees' needs and your company's budget. Part of what you will receive from your EBC team are "out-of-the-box" ideas that incorporate the benefit plan designs, as well as the total cost aspect, and wellness initiatives.</p>
<p>How are plan design changes proposed and handled?</p>	<p>Plan design changes are proposed with multiple back up data sources and underwriting. We present these analytics and the projected 12-24-36 month impact on the Plan and Employees along with an implementation timeline and plan.</p>
<p>How will you save our county money?</p>	<p>Concierge care at \$0 cost to the Employees, on-site Clinic if there is a need, Pharmacy Consulting, our Direct agreements with local facilities, and engaging the employees via the HIPAA compliant smart phone app.</p> <p>We have strategically aligned ourselves with local Hospitals and Physician groups exclusively to get the best contracts for our Employer Group clients.</p>
<p>How will you demonstrate the savings?</p>	<p>EBC will prepare a monthly comparison analysis for the County's review with specific RX/Emergency Room/Urgent Care utilization and savings.</p>

PROJECTIONS/REVIEWS	Please respond briefly in the spaces provided
<p>How can you help us develop cost projections tied to our fiscal year goals?</p>	<p>EBC will work directly with the Commissioners and HR team to advise on potential savings as well as target goals and projections identifying the best targets for your fiscal year budget.</p>
<p>How will you help with the management of insurance, including supervision and/or preparation of claims activity reports from carriers, executive summary reports, underwriting analysis for annual renewals, financial projections for budgeting, and alternative funding analyses?</p>	<p>Our seasoned team of Professionals review weekly claims registers and pharmacy claims. We take this raw claims data and our in house underwriter prepares Client specific reporting based on your needs.</p> <p>We have multiple sources of healthcare analytics databases/systems and comparison modeling.</p>

LEGISLATIVE COMPLIANCE	Please respond briefly in the spaces provided
Do you have an in-house benefits attorney? Do you use an external benefits attorney and which firm do you use?	We use a contracted ERISA attorney, Will McNutt, that exclusively works with only our agency as a contracted compliance consultant. Credentials can be provided upon request.
How does your firm stay current with state regulations that impact governmental employers?	Our agency management system, Zywave, and our ERISA counsel.
How will your firm notify us of changes in federal and/or local laws that would affect us?	We have an agency management system, Zywave, where automatic emails are sent out when new legislature is released.
What specific services, resources, and healthcare legislation?	Newsletters, compliance reviews, and DOL audit binders.

FEES	Please respond briefly in the spaces provided
Describe your proposed form of compensation (e.g., commission, annual retainer, or fee-for-service). If you are proposing a fee service, please include your fee schedule and/or hourly rates. Please disclose your client policy on carrier bonus payments.	<p>Annual Consulting fee of \$50,000 with a portion of the fee at risk based on and end of the year performance evaluation/score card. We can discuss a fee + percentage of savings arrangement as well.</p> <p>EBC receives no carrier bonus payments on self-funded Clients.</p>

If you charge fees for consulting and employee communication, please indicate the basis of your charges (hourly, by project, etc.) and what typical charges might be.

Included in the annual Consulting Fee.

If we need to mail anything on the County's behalf, we will charge postage and mailing supplies only.

REFERENCES / OTHER	Please respond briefly in the spaces provided
<p>How many clients of similar size have you lost in the last three (3) years? Explain why. Provide at least one as a reference including: name, address, phone number, and length of time associated with your organization.</p>	<p>We have only lost one client over 100 lives in the last three years due to the Client being purchased and rolled into the Parent Company plan.</p> <p>Charly Wardlaw – TEC Well Service Phone Number - 903.445.5125</p>
<p>Describe any other facets of your organization and your firm's experience that are relevant to this proposal that have not been previously described and that you feel warrant consideration.</p>	<p>EBC has direct billing contacts and contracts at most of the major East TX Hospitals/Specialty Groups/Orthopedic Hospitals to resolve claims issues very quickly. EBC offers a unique Advocate Service to the employees and dependents of Upshur County. Your assigned Advocates are not call center employees, they are account managers with 10+ years' experience with claims resolution and advocacy services. We also have clinical consultants we review medical and pharmacy claims with to ensure the treatment plan is necessary. Your advocates will help your employees with day-to-day benefits issues including:</p> <ul style="list-style-type: none"> <li>• Resolution of claims issues</li> <li>• Benefits and coverage questions</li> <li>• Appeal writing and support</li> <li>• Resolution of enrollment issues</li> <li>• Assistance with searching for providers/hospitals</li> <li>• Claim / Billing negotiation with providers/hospitals</li> <li>• Sending ID cards/Benefit Summaries</li> <li>• Assistance with bilingual needs</li> </ul>

Additionally, your EBC Advocates will assist Upshur County HR staff with billing and enrollment issues giving them more time to concentrate on other areas that need attention. You can trust that your Advocates will look out for your best interests, will give you straight answers, will be exhaustive in finding you the best solutions and will treat your employees with the sensitivity and care they deserve. Our experienced customer service team is available via phone/email/text 24/7 to handle calls from employees and your HR administrators regarding questions on benefits, claims issues, provider issues, HIPAA compliance, and general HR matters.



Dependent child switching infusion therapy for IVIG to Rituximab.

Children's Hospital in Dallas was wanting \$5,632/vial and the patient required 8 vials.

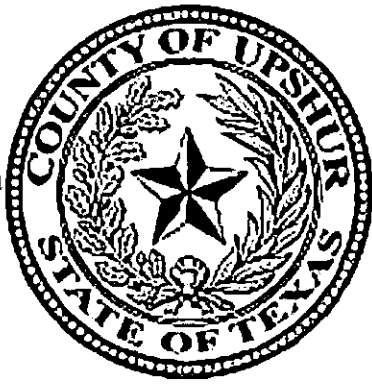
Two appointments were set for these treatments totaling 16 vials at \$5,632/each = \$90,112 just for the RX cost through the Hospital.

We stopped that RX order and sourced the drug from Maxor at \$6,788 per treatment totaling \$13,756 versus \$90,112.

**\$73,356 in RX savings!**







# Employee Benefits Enrollment Guide

Plan Year: October 1, 2018 – September 30, 2019



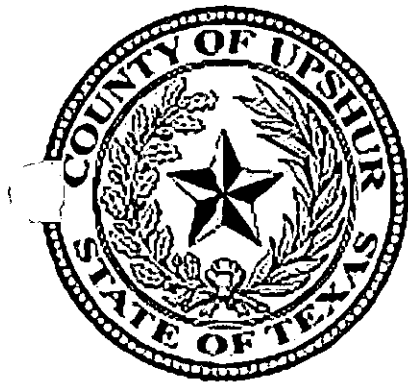


# Welcome to Open Enrollment for your 2019 Benefits!

Employee Benefits Consulting (EBC), a Threlkeld Partner, is pleased to announce that we are the new broker for Upshur County. We are based in Tyler, TX and have over 150 years of combined experience.

We look forward to working with and getting to know each of you. We consider ourselves lucky to be a part of such a wonderful team!

Upshur County will continue providing you with excellent health benefits. In this packet, you will find information on your medical, dental, vision, life and long-term disability insurance.



FOR QUESTIONS ABOUT THE INFORMATION IN THIS PACKET OR FUTURE ISSUES  
PLEASE CONTACT:

**EBC**  
**(Employee Benefits Consulting)**

Rachel Means  
281-896-2774  
[rachel.means@ebctx.com](mailto:rachel.means@ebctx.com)

Kelly Sackett  
903-521-4680  
[ksackett@Threlkeld.com](mailto:ksackett@Threlkeld.com)

Amy Wyatt  
903-534-7519  
[awyatt@Threlkeld.com](mailto:awyatt@Threlkeld.com)

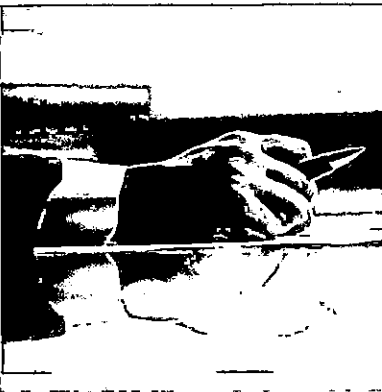
**Upshur County Human Resources Department**

John HR  
123-456-7890  
[hr@upshurcounty.com](mailto:hr@upshurcounty.com)



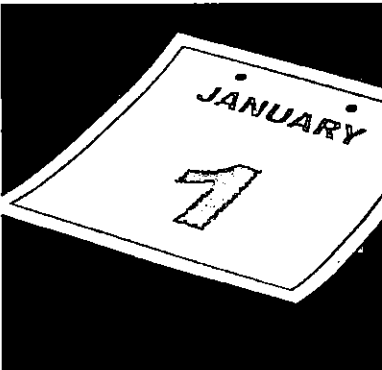
## Who is Eligible?

If you are a full-time employee (working 30 or more hours per week) you are eligible to enroll in the benefits described in this guide. The following family members are eligible for medical, dental, vision, and life coverage: *spouse and dependent children up to age 26*



## How to Enroll

The first step is to review your current benefit elections. Verify your personal information and make any changes if necessary. Make your benefit elections. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified change in status.



## When to Enroll

Please contact HR.



## When Can I Make Changes

Open enrollment is your opportunity to make any changes in your benefits without a qualifying event, or change in your family status. Qualifying events include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, your spouse, or domestic partner, commencement or termination of adoption proceedings, or change in spouse's or domestic partner's benefits or employment status.



## Medical and Prescription Drugs

Your Medical Benefits are listed below. Your PPO network will be through ABC. To find a provider in your network go to <https://www.abcmmedical.com/find-a-doctor>

In-Network Services	\$1,500 Buy Up Plan	\$3,000 Base Plan	\$5,000 Alternate Plan
<b>Physician Visit Copay</b>			
-Primary Care Physician	\$25 Copay	\$25 Copay	\$35 Copay
-Specialty Care Physician	\$50 Copay	\$50 Copay	\$60 Copay
<b>Deductible</b>			
-Individual	\$1,500	\$3,000	\$5,000
-Family	\$3,000	\$6,000	\$10,000
Hospitalization	\$250; then, 20% after Deductible	\$250; then, 20% after Deductible	\$250; then 30% after Deductible
Preventive Care	No charge	No charge	No charge
Emergency Room	\$250 Copay; then 20%	\$250 Copay; then 20%	\$75 Copay; then 30%
Urgent Care	\$50 Copay	\$50 Copay	\$60 Copay
<b>Out-of-Pocket Maximum</b>			
-Individual	\$4,500	\$6,850	\$8,000
-Family	\$9,000	\$13,700	\$16,000
<b>Prescription Drugs</b>			
-Generic	\$10 Copay	\$10 Copay	\$15 Copay
-Preferred	\$35 Copay	\$35 Copay	\$45 Copay
-Non-preferred	\$60 Copay	\$60 Copay	\$70 Copay

## Your Cost in 2019

Weekly payroll deductions are below:

<b>VES &amp; VIP - Weekly Deductions</b>				
Plans	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Base Plan \$3000	33.09	140.30	128.38	235.59
Buy Up \$1500	42.05	163.77	150.24	271.97
Alternate \$5000	29.86	126.60	115.86	212.60



## Vision

Upshur County's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures. This policy also provides specified dollar amounts or discounts for the purchase of eye glasses and contact lenses.

Find a participating vision specialist:  
<https://www.vision.com/provider>

If you seek the services of a provider listed in our Preferred Provider Directory, your benefits include:

Type of Service	Benefit
Routine Exam	Exams \$10 copay in network
Frames	Covered up to \$125 in network
Lenses	\$25 copay in network
Contact Lenses	Covered up to \$150 in network
Weekly Payroll Deduction	Employee only: \$1.50 Employee & spouse: \$2.56 Employee & child: \$2.71 Family: \$4.06

## Dental

The following chart outlines the basic dental benefits we offer.

Services	Benefit
Preventive Services	Exams, cleanings, x-rays – 100%
Deductible	Applies to basic and major services only – \$50 individual or \$150 family
Basic Services	Fillings, simple extractions – 80%
Major Services	Oral surgery, root canal, crowns – 50% after deductible
Annual Maximum	\$1,000
Weekly Payroll Deduction	Employee only: \$4.39 Employee & spouse: \$8.78 Employee & child: \$10.40 Family: \$15.50



## Group Term Life

There are no plan changes to your life benefits for 2019. A flat \$15,000 of life insurance is provided to all eligible employees at no cost to the employee.

Services	Benefits
Basic Benefit	\$15,000
AD&D	\$15,000
Benefit Reduction(s)	Age 65- 65% Age 70-50%

## Voluntary Life

There are no plan changes to your voluntary life benefits for 2019. Your benefits will continue to be for all active employees working 30 or more hours.

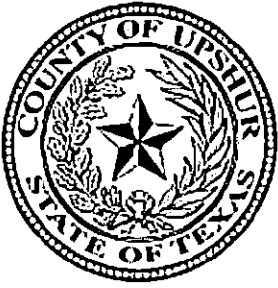
If you would like additional life benefits, please see the rate table on the next page.

Coverage Guidelines	Minimum	Guarantee Issue	Maximum
For You	\$10,000	5 times annual salary, up to \$130,000	5 times annual salary, up to \$500,000
Spouse	\$5,000	100% of employee's benefit, up to \$50,000	100% of employee's benefit, up to \$100,000
Children	\$1,000	100% of employee's benefit	100% of employee's benefit, up to \$10,000

## Voluntary Long Term Disability

There are no plan changes to your Long Term Disability benefits for 2019. Your benefits will continue to be for all active employees working 30 or more hours.

Services	Benefits
Benefit amount	60% of your earnings
MAX monthly benefit	\$6,000
Elimination period	90 days



## Questions & Answers

### WHAT CHANGES ARE EFFECTIVE January 1, 2019?

- Enrollment changes or termination of individual and/or dependent coverage in a medical, dental or vision plan.
- Changes to your Life and AD&D beneficiary

### WHAT FORMS MUST BE COMPLETED?

- Fill out the employee enrollment form for your medical, dental, vision, life and long-term disability elections for 2019.

### IF I WANT TO MAKE CHANGES, WHAT FORMS MUST BE COMPLETED?

- You must complete the *Enrollment/Change Form* to change individual/dependent coverage levels in the medical, dental or vision plans.

### WHERE DO I FIND THESE FORMS?

- With this enrollment guide and you may also contact HR for this form.

### OTHER INFORMATION:

This Benefits Enrollment Guide will provide you with information for all your benefits:

- Medical & Prescription Drug Coverage through \_\_\_\_\_.
- Dental, Life Insurance, & Long Term Disability coverage through \_\_\_\_\_.
- Vision coverage through \_\_\_\_\_.

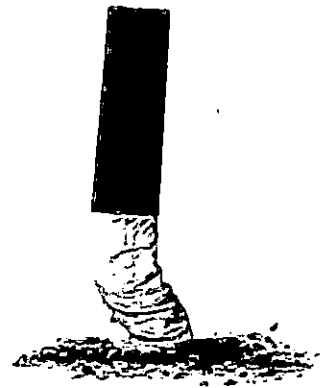




**Kickin'  
Butts**

# **Kickin' Butts Tobacco Cessation Program**

**Session Start Date:** \_\_\_\_\_  
**Session End Date:** \_\_\_\_\_





**Kickin'  
Butts**

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- 17. Smoking Cessation Help Articles**



**Kickin'  
Butts**

# Pre-program Survey



As the Kickin' Butts program commences, take a minute to reflect on your desire to enroll. What made you want to quit using tobacco?

This survey will be used to determine what kind of tobacco user you are and your opinion of the Kickin' Butts program. Participation in this survey is voluntary; all information will be kept confidential and used solely for anonymous data analysis.

**Take a few moments to reflect on the Kickin' Butts program.**

Name:

Current number of times you use tobacco per week (or best estimate):

1. Why did you decide to participate in the Kickin' Butts program? What are you hoping to get out of it?
  2. How long have you been a tobacco user?
  3. How long have you wanted to quit using tobacco?
  4. What are your main reasons for wanting to quit?
  5. Estimate how many times you use tobacco a day.
  6. What types of tobacco products do you consume (chewing tobacco, cigarettes, snuff, e-cigarettes, etc.)?
-

7. How do you feel about your overall level of health and fitness?

8. What is your level of physical activity and general well-being now?

9. Have you suffered any ill effects from using tobacco?

10. On a scale of 1 to 5, how committed are you to quitting during the Kickin' Butts program?

1 (Not very committed)     2     3     4     5 (Extremely committed)

11. On a scale of 1 to 5, how hard do you think it will be to quit using tobacco?

1 (Not very difficult)     2     3     4     5 (Extremely difficult)

**Demographic information:**

Gender:

Female     Male     Other

Age:

<20     20-29     30-39     40-49     50-59     60+

**Please submit all Tobacco Usage Logs/Activities to HR. Thank you!**







Kickin' Butts

# Week 1



Kickin'  
Butts





# Week 1

## Tobacco Usage Log and smoking journal:

- Start your tobacco usage log and tobacco journal this week. The tobacco usage log will consist of a daily tally of how much tobacco you used. Remember, the goal is zero! You will turn in a tobacco usage log each week.
- The tobacco journal is for your private use only, and it will not be turned in. In your journal, you can record what situations trigger the desire to smoke and the coping methods that do and don't work for you.

**Tobacco usage log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of time you used tobacco:								

## Activity – Meet with your tobacco counselor:

- Meet with the tobacco cessation counselor and make your quit plan. Your quit plan will include the day you plan to quit and your chosen strategies to reach your goals (for example, if you plan to use a nicotine replacement product such as nicotine gum).

## Activity proof:

- Have your tobacco cessation counselor send you proof of your consulting session.

\*At the end of the week, submit this form with the tobacco usage log filled out and the activity proof completed.



# Week 1

## During Any Week of the Program

**Activity** – Turn in one tobacco products to your program coordinator and think about the following questions and how they relate to you.

- Do I have any general health “red flags”?
- Am I due for any tests or screenings?
- How will quitting tobacco affect my health?

### **Activity proof:**

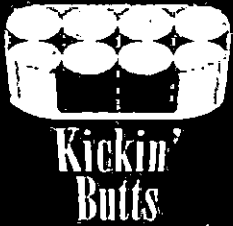
Turn in one of your normal use tobacco products to the program coordinator as a commitment to quit and have them log the product as being received.

Kickin' Butts

# Week 2



Kickin'  
Butts



# Week 2

**Tobacco Usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you used tobacco:								

**Activity – Trigger list:**

- Identify and write a list of your tobacco triggers. A trigger is anything that makes you want to use tobacco up. Tobacco triggers can include smelling smoke in a restaurant or bar, wanting to take the usual tobacco break with co-workers or using nicotine to deal with stress. You can use your tobacco usage journal to help you identify and then list your tobacco triggers.

**Activity proof:**

- List two of your tobacco triggers:
  - \_\_\_\_\_
  - \_\_\_\_\_

\*At the end of the week, submit this form with the tobacco usage log filled out and the activity proof completed.

Kickin' Butts

# Week 3



Kickin'  
Butts



# Week 3

**Tobacco Usage Log:** Each day, enter the amount of tobacco you used. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you used Tobacco:								

**Activity – Cost of using tobacco:**

- Calculate how much money you spend on tobacco each week and month. Simply multiply the cost of tobacco by the amount of tobacco you use in a day. Then, multiply by 7 for your weekly cost or by 30 for your monthly cost. For example, if you use cigarettes, on average, a pack and a half each day, and a pack costs \$9.00:
  - o  $\$9.00 \times 1.5 = \$13.50/\text{day}$
  - o  $\$13.50 \times 7 = \$94.50/\text{week}$
  - o  $\$13.50 \times 30 = \$405.00/\text{month}$
  
- Then, choose a purchase (a nice restaurant dinner, a new TV, vacation, etc.) and post a picture of it at your desk or in your car to be seen daily as an incentive to quit. After a month or two of not using tobacco, you will have saved up the money for your special purchase!

**Activity proof:**

- Write in your chosen reward purchase: \_\_\_\_\_

\*At the end of the week, submit this form with the tobacco usage log filled out and the activity proof completed.

Kickin' Butts

# Week 4





# Week 4

**Remember this week is the week for the prize drawing!!**

**Tobacco Usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you used tobacco:								

**Activity – Read “The Cost of Smoking” article on the following pages and take the quiz.**

**Quiz - Circle the correct answer:**

1. What is the average amount a smoker spends on cigarettes each year?
  - a. \$2,000
  - b. \$3,000
  - c. \$4,000
  
2. Research shows a 10 percent tobacco tax increase reduces youth smoking by what percentage?
  - a. 5 percent
  - b. 7 percent
  - c. 9 percent
  
3. What type(s) of insurance is more expensive for smokers?
  - a. Life insurance
  - b. Health insurance
  - c. Pet insurance
  - d. Both life and health insurance

**\*At the end of the week, submit this form with the tobacco usage log filled out and the quiz completed.**





# Week 4

## **The Cost of Smoking**

If someone handed you \$2,000, what would you do with it? Buy a new flat-screen television, stash some of it in savings or splurge on a vacation? Or, would you use it to purchase cigarettes?

If you smoke, you will spend all that money on a single year's worth of cigarettes. If you haven't examined the expenses incurred by smoking, you might not realize how significant an amount of money you are forking over to get those cigarettes—and all the things you're giving up to fuel the habit.

### **The Initial Cost**

Smokers spend money on cigarettes, lighters and matches, air fresheners, frequent dry-cleaning and a host of other costs, such as nicotine gum and ash trays, which are things nonsmokers don't spend money on.

### **Cigarettes**

The cost of smoking begins with the price of cigarettes. The average cost varies widely from state to state with New York being the most expensive, charging more than \$14 a pack, and its neighbor, Pennsylvania, charging a little less than \$7, on average. The least expensive cigarettes are around \$5 in Kentucky. If you smoke a pack of cigarettes a day and purchase them at the average price in the United States, you will spend at least \$2,000 a year on cigarettes alone.

### **Taxes**

In addition to the cigarette price and regular sales tax, cigarettes and other tobacco products are subject to a tobacco tax. The state excise tax on cigarettes varies. In 2014, New York had the highest tax at \$4.35 per pack of cigarettes, while Missouri had the lowest tax at \$0.17 for a cigarette pack; the median tax amount is \$1.36. Some counties and cities impose additional taxes on cigarettes.

The tobacco tax is part of an attempt to dissuade smokers from lighting up. A research study from the Congressional Budget Office (CBO) shows a 10 percent tax increase reduces youth smoking rates by 7 percent and overall smoking by 4 percent. One of the specific goals the tobacco tax accomplishes is making the cost of cigarettes prohibitive for many young people, which reduces the overall number of smokers over time.



# Week 4

## **The Hidden Costs**

Aside from the upfront costs of cigarettes, matches and air fresheners, smokers also incur more expenses than nonsmokers within additional realms of their lives.

### **Higher Insurance Rates**

Because smokers are likely to suffer more health problems, die earlier and engage in statistically riskier behavior, their insurance rates pay the price. Rates for life, health and car insurance policies are higher for smokers than they are for nonsmokers.

**Life insurance** – Whether or not you smoke is one of the main determining factors for your life insurance rates. Smokers may pay two to four times more than a nonsmoker, which can add up to more than a thousand dollars a year.

**Health insurance** – Under the Affordable Care Act (ACA), smokers can now be charged up to 50 percent more on health insurance premiums than nonsmokers.

**Homeowners and car insurance** – If you are a smoker, your homeowners and car insurance premiums are likely to be 5 to 10 percent higher than a nonsmoker's premiums. Homeowners policies are more expensive because there is an inherently larger risk of a house inhabited by a smoker burning to the ground than one occupied by a nonsmoker. For your car insurance, smoking is a driving distraction, and smokers are generally assumed to engage in higher risk behaviors, translating into a higher chance of accidents. This higher likelihood of accidents leads to more expensive premiums.

### **Resale Value**

Smokers also lose money when trying to sell their houses, cars and other items. Many people will not even consider purchasing a car or home previously occupied by a smoker. Because the smell of cigarette smoke lingers for years, the resale value of your car will decrease at a faster rate than that of a nonsmoker's car. Similarly, although a house can be cleaned, it will likely require a considerable amount of money and effort to wash floors, walls and other surfaces, repaint, and otherwise make it attractive to prospective buyers.

### **Health care costs**

Smoking takes a severe toll on your health, leading to many chronic and deadly diseases. According to the American Lung Association, smoking costs \$263 million in direct health care costs every day. The CBO estimates that about 7 percent of the United States' total annual health care is attributable to smoking.



## Week 4

The health care costs caused by smoking differ based on age, both because young people are generally healthier and because younger smokers have had fewer years to develop the long-term diseases and chronic ailments caused by smoking. Research from the CBO indicates that nonsmokers spend less than smokers on health care:

- 11 percent less for people between 18 and 24 years old;
- 13 percent less for people between 25 and 44 years old;
- 16 percent less for people between 45 and 64 years old; and
- 12 percent less for people between 65 and 74 years old.

The only area in which smokers save money is on long-term health care because smokers typically die from smoking-related diseases before nonsmokers do. Smokers are only 80 percent as likely as nonsmokers to reach the age of 75.

The cost of smoking is high. What would you rather do with \$2,000? Go on vacation—or light up?

Kickin' Butts

# Week 5



Kickin'  
Butts



# Week 5

**Tobacco Usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you used Tobacco:								

**Activity – Withdrawal:**

- Nicotine cravings can be stressful and difficult to deal with. For this activity, find a new habit, such as chewing gum, to replace the action of using tobacco.
- Also, choose to do something relaxing—get a massage, do yoga, attend an exercise class, etc.—at least once this week. (Here's a list of suggestions if you need help distracting yourself from a craving— <http://list.ly/list/3f7-15-plus-tips-to-distract-yourself-from-smoking>)

**Activity proof:**

- What did you choose as your relaxing activity? \_\_\_\_\_

\*At the end of the week, submit this form with the tobacco usage log filled out and the activity proof completed.

Kickin' Butts

# Week 6



Kickin'  
Butts



# Week 6

**Tobacco Usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you use tobacco:								

**Activity** – Read the “Health Effects of Smoking” article on the following pages and complete the quiz.

**Quiz** - Circle the correct answer:

1. Cigarettes release approximately how many chemicals when burned?
  - a. 5,000
  - b. 7,000
  - c. 9,000
2. Nicotine reaches the brain within how many seconds after inhaling tobacco smoke?
  - a. 3 to 5 seconds
  - b. 7 to 10 seconds
  - c. 60 to 90 seconds
3. How long after smoking does your blood pressure, pulse rate and body temperature return to normal?
  - a. After 20 minutes
  - b. After 24 hours
  - c. After 2 weeks

\*At the end of the week, submit this form with the tobacco usage log filled out and the quiz completed.



# Week 6

D

## Health Effects of Smoking

Each year, smoking causes 480,000 deaths in the United States and 6 million deaths worldwide. The World Health Organization (WHO) considers tobacco to be the largest public health threat in the world.

How does the seemingly simple act of lighting a cigarette and inhaling the smoke wreak havoc in people's health and lives? Smoking enables dangerous substances to enter your body and cross the blood-brain barrier, artificially triggering chemical reactions in your brain; smoking damages and destroys the inside of your lungs and air passages, altering how your lungs work; and because of the burning tobacco, smoking leads to a buildup of tar on your fingers, teeth and inside your mouth and airways, affecting your appearance, taste sensitivity and ability to breathe.

### Smoking and Your Body

Smoking cigarettes leads to both addiction and various diseases and harmful side effects. Cigarettes contain tobacco and nicotine, and, when burned, release more than 7,000 chemicals into the air, many of which are poisonous or carcinogenic.

### Tobacco

Smoking tobacco exerts many ill effects on your body that can affect your quality and length of life. On the outside of your body, the particulate tar created by burning tobacco stains teeth and yellows your skin, and the smoke from cigarettes contains toxins that can lead to hair loss. The use of tobacco also causes bad breath and can ruin your taste sensitivity by flattening your taste buds and affecting the formation of blood vessels. Allowing tobacco into the sensitive area of your mouth and throat also leaves you highly vulnerable to gum disease and numerous types of cancer, including cancers of the throat and mouth.

As the smoke travels into your body, it further destroys your health. Smoke inhaled from cigarettes damages the lungs, leading to labored breathing, coughing, lung disease, cancer and exacerbated asthma attacks. When smoke is inhaled, it breaks down the sacs in your lungs that enable your blood to absorb oxygen; as tobacco smoke destroys these tiny sacs, your body has to work harder to get adequate oxygen. The common smoker's cough is caused by the thousands of chemicals and particles from smoke that irritate the lungs and airways. In healthy lungs, cilia (small, hair-like formations) work to remove foreign materials from the lungs; however, smoke damages the cilia, slowing or halting the process. The body attempts to rid itself of these invasive irritants by creating excess mucus and coughing. If you smoke long enough, the cilia becomes completely damaged, leaving you more vulnerable to infection and irritation.





# Week 6

## **Nicotine**

Nicotine is a naturally occurring chemical in certain plants, including the tobacco plant, and can also be synthetically produced; in plants, it naturally serves as an insect repellent, and it can also be applied and used as an insecticide. When you smoke, you are welcoming this substance into your body.

When inhaling cigarette smoke, the average smoker ingests 1 to 2 milligrams of nicotine per cigarette. After a smoker inhales tobacco smoke, nicotine is rapidly absorbed into the bloodstream and reaches the brain within seven to 10 seconds, where it easily crosses the blood-brain barrier. In the brain, nicotine triggers the release of adrenaline, prompting feelings of alertness and energy, and causes the release of dopamine, leading to feelings of pleasure. The rush of adrenaline caused by the nicotine can lead to hyperglycemia, or heightened blood glucose levels. Nicotine also quickly causes increased heart rate, blood pressure and respiration, and can lead to headaches and dizziness.

Nicotine is a highly addictive substance, and the body develops a tolerance to it if regularly exposed. Higher and higher doses are needed to achieve the same feelings of energy and pleasure, and nicotine disappears from the body within a few hours, leading to the frequent perceived need for another cigarette. Many smokers consider the first cigarette of the day to be the best; in the morning, after not smoking for the night, the body is most sensitive to the nicotine rush before it builds up its daily tolerance. Over time, a long-term tolerance is developed as well, reducing the perceived impact of a single cigarette and fueling the need for more. Although smoking may not seem like a drug addiction, nicotine's addictive properties are similar to heroin and cocaine.

## **After Quitting**

After quitting smoking, your body will begin to recover from the various ill effects. Although every person will respond differently, you can generally look forward to improved health and a lowered risk of fatal diseases.

- After 20 minutes - Blood pressure, pulse rate and body temperature return to normal.
- After eight hours - The carbon monoxide level in your blood drops and your oxygen level increases to normal.
- After 24 hours - Your chance of heart attack decreases.
- After 48 hours - Nerve endings begin to regenerate and your senses of taste and smell improve.
- After 72 hours - Bronchial tubes relax, lung capacity increases and breathing becomes easier.



## Week 6

D

- After two weeks to three months - Your circulation improves, physical activity becomes easier and lung function increases up to 30 percent.
- After one to nine months - Coughing, sinus congestion, fatigue and shortness of breath decrease while your body's overall energy level increases.
- After five years - Your chance of dying from lung cancer decreases by almost 50 percent.
- After 10 years - Your risk of heart disease, lung cancer and breathing diseases related to smoking returns to almost the same level as someone who has never smoked.

C

C

Kickin' Butts

# Week 7



Kickin'  
Butts



# Week 7

D

**Tobacco Usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you used tobacco:								

**Activity – Check in with your tobacco cessation counselor:**

- Check in with your tobacco cessation counselor.

**Activity proof:**

- Have your tobacco cessation counselor send a confirmation of your meeting.

\*At the end of the week, submit this form with the tobacco usage log filled out and the activity proof completed.

Kickin' Butts

# Week 8



Kickin'  
Butts



# Week 8

**Remember this week there will be a drawing for a prize!!!**

**Tobacco Usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you use tobacco:								

**Activity – Read the “Slip-ups and Relapses” article on the following pages and complete the quiz.**

**Quiz - Circle the correct answer(s):**

- Slip-ups occur when you have quit smoking or using tobacco but then have:
  - 1 cigarette
  - 5 cigarettes
  - A whole pack
- Withdrawal symptoms typically fade within:
  - 1 week
  - 2 to 3 weeks
  - 6 months
- Which of the following can be helpful strategies for dealing with the temptation to use tobacco?
  - Drinking water
  - Going for a walk
  - Heading to a bar and having a couple drinks
  - Chewing gum

**\*At the end of the week, submit this form with the tobacco usage log filled out and the quiz completed.**



# Week 8

## Slip-ups and Relapses Article

About 70 percent of smokers say that they want to quit, and 40 percent of them will try to quit in the next year. Of those, 7 percent will successfully quit on their first attempt.

Relapses happen, and many smokers try several times before quitting for good. If you want to make this your last attempt at quitting, equip yourself with the tools to stave off cravings and temptation.

### Slip-up Versus Relapse

Although some people contend any return to smoking, even a single cigarette, is a relapse, the general distinction between a slip-up and a relapse is whether the return to smoking continues or is a one-time incident. Slip-ups are one or two cigarettes surrounded by periods of abstinence from smoking, whereas a relapse is a full-blown return to the previous frequency of smoking.

Slip-ups can easily become a relapse, although some people may be able to immediately re-quit after a single cigarette. The best way to prevent a relapse, though, is to not have that first cigarette. Most cravings will ease in 30 seconds to three minutes—just focus on not smoking right now.

### Main Causes of a Slip-up or Relapse

Cravings and temptations can pop up almost anywhere, attempting to lure you back to the cigarettes. Withdrawal and old habits are the main reasons people relapse into smoking.

### Withdrawal

Withdrawal symptoms can begin within hours of quitting and last about two weeks. You may encounter anxiety, irritability, headaches, difficulty sleeping, fatigue and hunger as your body adjusts to not having nicotine. The most common time to relapse is during the first week, when withdrawal is at its worst. When you quit, focus on quitting for two weeks; after that, it gets a little easier, and the longer you abstain from smoking, the easier it is to remain smoke-free.

### Old Habits

After the first few weeks, the withdrawal symptoms fade, and a relapse is more likely to occur due to old habits, friends who smoke or stressful situations. The best way to avoid these triggers is to change your normal routine. If you usually smoke with your morning coffee, find a new place to drink your coffee, or try another beverage. If you usually hang out with friends who smoke, visit friends or family who are nonsmokers instead. Smoking is both an addiction and a habit, so quitting will be easier if you alter the old patterns of behavior that are associated with smoking.



# Week 8

D

## Tips and Strategies to Prevent Relapse

The best way to prevent a relapse is to avert a slip-up. This means you need to do something to stop yourself from lighting that first cigarette.

### Be proactive

- Write out a list of reasons for quitting and carry it with you.
- Talk to your doctor about smoking cessation aids, such as nicotine replacement therapies (gum or patches), or medicines such as bupropion, that help ease cravings and withdrawal symptoms.
- Avoid places that smell like smoke or where people are smoking.
- Toss out all cigarettes, lighters, ashtrays, etc.
- Spend time with nonsmoking friends.
- Get enough sleep.
- Do not drink alcohol, at least for the first few weeks of quitting; the chance of relapse increases dramatically after imbibing.

### When temptation strikes

- Wait it out—most cravings subside within minutes, so challenge yourself to go five minutes without reaching for a cigarette, and then you can assess if it is really worth it.
- Drink water.
- Take deep breaths.
- Go for a walk or exercise.
- Review your list of reasons to quit.
- Chew gum, hard candy or a healthy snack.
- Get a stress ball or something to have in your hands.
- Call a friend or family member who will encourage or distract you.



Kickin' Butts

# Week 9



Kickin'  
Butts



# Week 9

**Tobacco Usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you used tobacco:								

**Activity – Relapse prevention:**

- A slip-up is when you use only one tobacco product, while a relapse is when you return to prior tobacco usage habits. Develop a plan for dealing with temptation or a slip-up in order to prevent a full-blown relapse from occurring. Your plan can include any number of strategies, including having a friend on speed dial willing to talk to you at any time of day or night, or always carrying gum to chew when you are tempted to use tobacco. You've made it this far, so keep going!

**Activity proof:**

- List two options for how you can deal with the temptation to use tobacco:
  - \_\_\_\_\_
  - \_\_\_\_\_

\*At the end of the week, submit this form with the tobacco usage log filled out and the activity proof completed.

Kickin' Butts

# Week 10





# Week 10

**Tobacco Usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you used tobacco:								

**Activity** – Read the “Secondhand and Thirdhand Smoke” article on the following pages and complete the quiz.

**Quiz** - Circle the correct answer:

1. Secondhand smoke is also known as:
  - a. Passive smoke
  - b. Thirdhand smoke
  - c. Smog
2. How many nonsmokers in the United States die from lung cancer each year?
  - a. 5,200
  - b. 7,300
  - c. 9,800
3. What is a safe amount of secondhand and thirdhand smoke exposure?
  - a. None
  - b. A few hours a day
  - c. A few hours a week

\*At the end of the week, submit this form with the tobacco usage log filled out and the quiz completed.



# Week 10

## **Secondhand and Thirdhand Smoke**

Smoking initiates a ripple effect of health consequences for many people, beginning with the smoker and then affecting nonsmokers around him or her. It can even affect the people who will later encounter the same objects and living spaces used by a smoker.

### **Secondhand Smoke**

Secondhand smoke, also known as passive smoke, is the smoke breathed in by a nonsmoker from a burning cigarette and the excess smoke exhaled by a smoker. Secondhand smoke contains more than 7,000 chemicals, and the U.S. Centers for Disease Control and Prevention (CDC) reports hundreds of these chemicals are toxic and approximately 70 of them can cause cancer.

### **Effects of Secondhand Smoke**

Secondhand smoke can cause many health problems and lead to early deaths for nonsmokers who regularly breathe it in. Secondhand smoke is dangerous because those who inhale it are essentially ingesting many of the same poisons and chemicals that smokers are, albeit at a less concentrated rate.

For adults, secondhand smoke can lead to cardiovascular disease, stroke, heart attack, lung cancer, breathing problems and other illnesses. According to the CDC, nonsmokers who breathe secondhand smoke at home or work increase their risk of developing heart disease by 20 to 30 percent, and more than 7,300 nonsmokers in the United States die from lung cancer each year.

For children, secondhand smoke can hamper proper development and even lead to premature death. Exposure to cigarette smoke increases the risk of Sudden Infant Death Syndrome (SIDS), which is the leading cause of death in otherwise healthy infants. Young children are adversely affected because secondhand smoke can impede the growth of their lungs, also leading to more frequent incidents of bronchitis, pneumonia, wheezing and coughing, asthma attacks and ear infections. Cigarettes can even affect an unborn child, as women who smoke during pregnancy are at an increased risk for giving birth to a child with low birth weight or one who will later suffer from SIDS.

### **How to Avoid Secondhand Smoke**

Secondhand smoke can lead to many health problems; there is no safe level of cigarette smoke exposure. If you have recently quit smoking, smelling secondhand smoke can also become a temptation, prompting a craving to have a cigarette as you breathe in tiny amounts of nicotine and other tobacco substances from the ambient smoke.



## Week 10

Although smokers choose to ingest these harmful substances, people subjected to secondhand smoke do so unwillingly. To protect public health, many states have enacted laws prohibiting or restricting smoking in public places, including restaurants, bars and workplaces.

If you have children, it is important to protect them from secondhand smoke by not allowing anyone to smoke in your home or car. If your state allows smoking inside restaurants and other public facilities, look for businesses that do not allow smoking inside. The nonsmoking section of a restaurant will not protect you from inhaling drifting smoke.

### **Thirdhand Smoke**

Thirdhand smoke refers to the tobacco residue from smoking left on nearby surfaces, including clothes, furniture, walls, floors, curtains, carpets and dust. Although it may seem like just an offensive odor, the particles that stick to your clothes and indoor surfaces also contain nicotine and other chemicals from the cigarette smoke. This residue builds up layer by layer over time and cannot be removed by normal cleaning or be eradicated by air cleaners, open windows and other similar efforts.

### **Harmful Impact of Thirdhand Smoke**

Thirdhand smoke is a lesser-known effect of smoking, but is still dangerous. Because thirdhand smoke covers all surfaces exposed to cigarette smoke, including dust, it is especially harmful to young children who can easily absorb or ingest these toxins by touching contaminated surfaces or placing contaminated objects or unwashed hands in their mouths.

In addition, thirdhand smoke—which contains nicotine, cyanide and arsenic, among other chemicals—can mix with common indoor pollutants, such as nitrous acid, to form dangerous carcinogens. These poisonous mixtures can then be inhaled.

### **Protecting Against Thirdhand Smoke**

As with secondhand smoke, protecting yourself and your children from thirdhand smoke is best achieved by prohibiting smoking in your home and vehicle and avoiding public places that permit smoking.

According to the CDC, there is no safe level of exposure to tobacco smoke, whether you are directly smoking it, breathing it in or touching secondhand or thirdhand smoke. Protect yourself and your loved ones by not smoking and by not frequenting restaurants and businesses that allow it.

Kickin' Butts

# Week 11



Kickin'  
Butts



# Week 11

**Tobacco usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you used tobacco:								

**Activity – Distraction from using tobacco:**

- Find something fun to do outside of work and your home in order to distract yourself from wanting to use tobacco—bonus if your activity is with your kids or family. The fun activity can be anything you want, but it must be in a tobacco-free environment.

**Activity proof:**

- What activity did you choose to do? \_\_\_\_\_

\*At the end of the week, submit this form with the tobacco usage log filled out and the activity proof completed.



Kickin' Butts

# Week 12



Kickin'  
Butts



# Week 12

**Remember this week there will be a drawing for a prize!!!**

**Tobacco Usage Log:** Each day, enter the number of times you used tobacco. You will submit this log to the program coordinator at the end of the week.

Day:	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Weekly total
Number of times you used tobacco:								

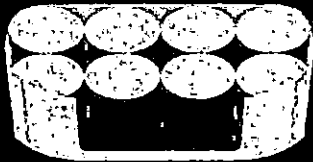
**Activity - Meet with your Quitline Counselor:**

- Meet with the counselor for your exit counseling session.

**Activity proof:**

- Have your Quitline counselor send you the letter that you have made all 4 sessions and complete the program after your meeting.

**\*At the end of the week, submit this form with the tobacco usage log filled out and the letter from the Quitline to show you completed the program. If you have not done so previously.**



**Kickin'  
Butts**

# Completion Survey

Although Kickin' Butts is over, your drive toward remaining tobacco-free is not. For some people, it will be easy to maintain a new tobacco-free lifestyle, while others will continue to struggle with temptation. Maintaining a healthy lifestyle is a lifelong journey; carrying over the motivation you acquired during Kickin' Butts is up to you!

This survey will be used to gauge your experience and opinion of the Kickin' Butts program.

**Take a few moments to reflect on the Kickin' Butts program.**

Name:

1. Were you able to successfully stop using tobacco? If not, have you been able to reduce your tobacco consumption?
  2. If you were not successful, please explain why.
  3. When was the last time you used tobacco?
  4. Roughly how much tobacco do you use now?
  5. What elements of the program encouraged you to participate?
  6. What elements of the program did you find the most helpful or appealing?
  7. What elements of the program did you find the least helpful or appealing?
-

8. What changes do you think should be made for any future program?

9. How would you describe your overall level of health and fitness now, compared to before the program started?

10. Do you plan to remain tobacco-free now that the program has ended?

Yes

No

11. On a scale of 1 to 5, how concerned are you about the potential of a relapse?

1 (Not very concerned)

2

3

4

5 (Extremely concerned)

12. Any other comments?

**Demographic information:**

Gender:

Female

Male

Other

Age:

<20

20-29

30-39

40-49

50-59

60+

**Thank you!**



# State of Texas Quitline

## Quitline Overview

Contact Information: 1-877-937-7848

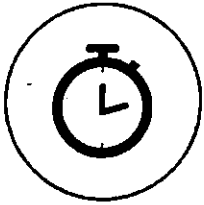
<http://www.dshs.state.texas.us/tobacco/quityes.shtm>

Hours: 24 hours, Monday-Sunday

Eligibility to receive counseling: 13 years of age or older; readiness to quit. For medication: living in comprehensive program area, by health care provider fax referral, uninsured, pregnant woman.

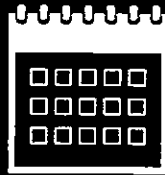
### Medications provided:

- ✓ Nicotine Gum
- ✓ Nicotine Patch
- ✓ Nicotine Nasal Spray
- ✓ Nicotine Lozenge
- ✓ Nicotine Inhaler
- ✓ Varenicline (Chantix)
- ✓ Bupropion (Zyban)



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## THE DANGERS OF SMOKELESS TOBACCO

Smokeless tobacco is often thought to be safer than smoking, and can even help you quit smoking. The truth is that there is no “safe” kind of tobacco—it is all dangerous to your health, and smokeless tobacco can even get you addicted to smoking instead of helping you quit.

### Smokeless Tobacco

Smokeless tobacco is commonly found in the forms of chewing tobacco and snuff. While snuff may be inhaled through your nose, smokeless tobacco is generally placed between your gums and cheek and is sucked or chewed. Your saliva is then either spit or swallowed.

### Nicotine Addiction

Smokeless tobacco causes the same addiction as smoking does—complete with cravings, tolerance and withdrawal symptoms. However, smokeless tobacco contains more nicotine than cigarettes. Nicotine is absorbed from your mouth tissue directly into your bloodstream and stays in your blood longer than it does in smokers.

### Other Health Effects

Smokeless tobacco can cause many different health problems, especially in your mouth.

- Cancer. Users of smokeless tobacco are at an 80 percent higher risk for cancers of the mouth, throat, cheek, gums, lips and tongue. There is also an increased risk for other cancers, particularly of the esophagus and pancreas.

- Oral health. About three-quarters of smokeless tobacco users develop leukoplakia, or white patches in your mouth that can lead to cancer. Smokeless tobacco can also lead to gum disease and tooth decay, not to mention stained teeth and bad breath.

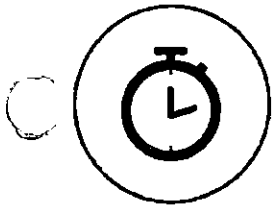
Besides putting you at risk for cancer and other oral problems, smokeless tobacco increases your heart rate and blood pressure, putting you at risk for heart disease, stroke and other cancers.

### How to Quit

There are many resources available for quitting smokeless tobacco. Start by calling the National Cancer Institute’s quitline at 1-877-448-7848.

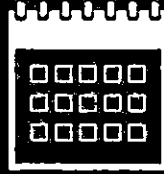


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# Live Well, Work Well

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## QUIT FOR YOUR LOVED ONES

You likely know that tobacco use is dangerous for your health, and can cause many diseases and serious health conditions, but did you know that you are putting your loved ones at risk as well?

### Secondhand Smoke

Secondhand smoke has two forms: the smoke that is exhaled by a smoker and the smoke from a burning cigarette, cigar or pipe. Anyone breathing in any type of smoke is taking in the same dangerous chemicals and toxins as the person who is smoking.

Do you smoke or use tobacco in your home, in your car or at work? If so, you are endangering your friends, co-workers, pets and family members.

### Health Risks

Secondhand smoke can cause a variety of health conditions and diseases, including:

- Heart disease
- Lung cancer
- Asthma
- Middle ear infections in children
- Chest discomfort, coughing and trouble breathing
- Pneumonia and bronchitis, especially in children
- Sudden infant death syndrome (SIDS)

### Surgeon General Report

The U.S. Surgeon General conducted a report on the effects of secondhand smoke. Here are some of the key findings:

- There is no safe exposure level to secondhand smoke.

- Secondhand smoke causes premature death and disease in children and adults who do not smoke.
- Children exposed to secondhand smoke are at an increased risk for many respiratory conditions and ear problems.
- Secondhand smoke immediately affects heart and blood circulation in a harmful way.
- Despite the increasing limitations on smoking in public places, millions are still exposed to secondhand smoke in their homes and workplaces.
- The only way to prevent secondhand smoke exposure is to prohibit all smoking in that building. Walls and ventilation systems do not prevent secondhand smoke exposure for nonsmokers.

### Why Quit?

If you're looking for motivation to quit for good, do it for your loved ones. You can improve and protect their health along with your own.

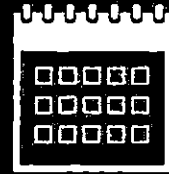


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## ELECTRONIC CIGARETTES

In recent years, electronic cigarettes, or e-cigarettes, have flooded the market. Many people are turning to e-cigarettes to help them quit smoking; however, questions remain about their safety and effectiveness.

### What is an Electronic Cigarette?

E-cigarettes are battery-powered devices typically made of plastic or metal. E-cigarettes are often fashioned to look like tobacco cigarettes or cigars, and they are frequently used in place of smoking a tobacco product.

E-cigarettes vaporize liquid, which usually contains nicotine and other chemicals. The act of inhaling vapor through an e-cigarette is known as “vaping.” Over the past several years, e-cigarette offerings have grown rapidly, with hundreds of brands and thousands of flavors to choose from.

### Why Use an Electronic Cigarette?

Many people are looking to e-cigarettes as a way to slowly wean off of traditional, tobacco-containing cigarettes. The amount of nicotine in the vaporized liquid varies, thereby allowing people to gradually reduce the amount of nicotine they use over time. Since vaping e-cigarettes so closely resembles the act of traditional smoking, some believe that e-cigarettes offer an easier and more natural transition to a smoke-free lifestyle than nicotine gum and patches do.

### Health Hazards

The major difference between traditional cigarettes and e-cigarettes is that electronic cigarettes do not contain tobacco. However, they still do contain some of the chemicals found in conventional cigarettes like nicotine

(unless you choose a nicotine-free cartridge).

Nicotine is a highly addictive stimulant and can cause increased blood pressure and an elevated heart rate. Some e-cigarettes have also been found to contain formaldehyde, a chemical that has the potential to cause cancer.

Adverse effects of nicotine-containing e-cigarettes may include pneumonia, congestive heart failure, disorientation, seizures and other health problems. Nicotine has also been linked to reproductive health problems, diabetes, high blood pressure and respiratory problems.

### E-cigarette Regulation

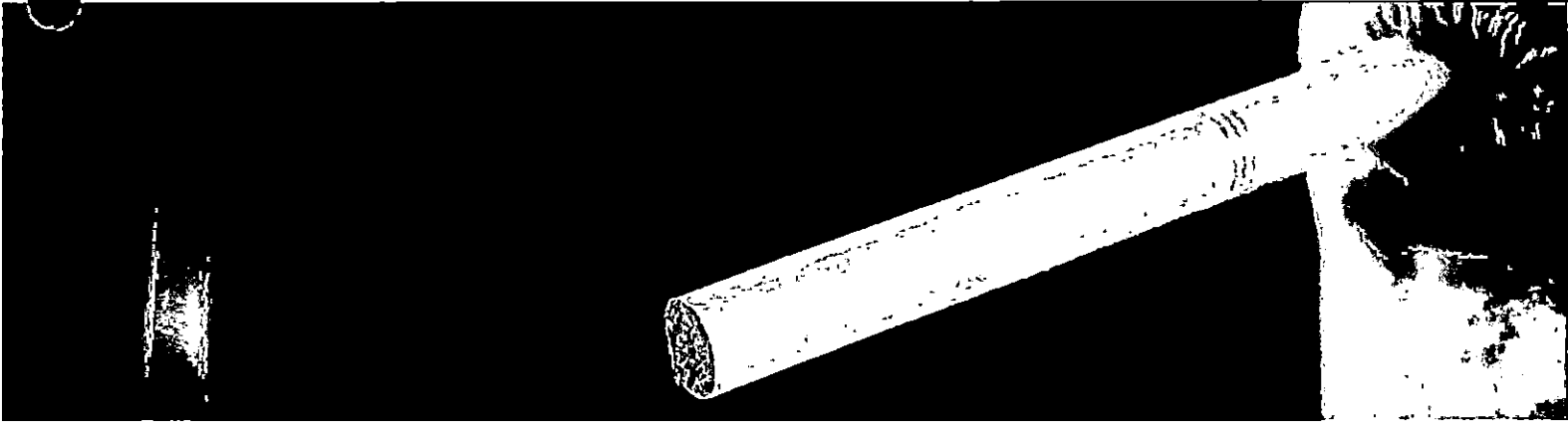
E-cigarettes have been called a “gateway” to smoking and have been criticized for targeting teenagers with candy-like flavors like chocolate, birthday cake and cotton candy. When e-cigarettes first entered the market, there was no minimum age requirement for purchasing them.

However, on May 5, 2016, the Food and Drug Administration (FDA) announced it is banning the sale of e-cigarettes to minors. Retailers will now be required to verify that all customers are at least 18 years old, and they will no longer be able to distribute



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## Opportunities may be slipping away. Although it sounds far-fetched, tobacco use could be keeping you from achieving more.

Similar to many other companies, PakSher enforces a tobacco-free workplace and encourages you not to use tobacco. Why, you might ask?

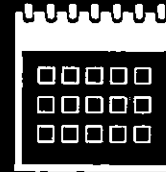
- Tobacco use raises the health care costs for the entire company because tobacco users tend to be sick more often.
- Tobacco-related illnesses increase the need to hire short-term replacement employees.
- Tobacco users increase insurance costs for both the company and all employees to cover expensive premiums.
- Secondhand smoke presents a risk to anyone nearby when you are smoking.

PakSher is not the only entity which does not tolerate tobacco use. In fact, according to the American Cancer Society, many landlords will not rent to smokers because maintenance and insurance costs are too high to bear. Also, many public buildings, concert venues and sporting complexes do not allow smoking, and many communities are going tobacco-free, prohibiting tobacco use in restaurants and bars.



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## MANAGE STRESS AFTER YOU QUIT

Quitting tobacco use is no easy feat, and stress is often one of the biggest obstacles people face after they quit. For many, using tobacco was a primary way to handle stress, so finding healthy alternative coping strategies is key to remaining tobacco-free.

### How Quitting Affects You

After you quit, your body goes through physical withdrawal symptoms that can be difficult to cope with. Add that to everyday stresses and take away your primary stress reliever, and it's no wonder quitting can be so difficult.

### Healthy Coping Strategies

There are many ways to deal with stress without using tobacco. In fact, you will likely find that some strategies are much more effective than tobacco use.

- Take care of yourself. Eating healthy foods and drinking plenty of water will help flush the toxins from tobacco out of your system. If you don't already, take a daily multivitamin.
- Limit caffeine. After you quit, caffeine may make you feel jittery and anxious, or make sleeping at night difficult. Reduce your intake for now, though you can likely reintroduce it into your diet later.
- Get some exercise. Physical activity can be a great stress reducer by helping relieve tense muscles and improving your mood.

- Get enough sleep. Quitting tobacco can feel exhausting, both for your body and mind. Get enough sleep to help yourself recover and soon your energy will return.
- Relax. Find time in your day to do something relaxing. This could be reading, listening to soothing music, getting a massage, yoga, walking the dog, meditation or taking a warm bath.
- Take deep breaths. If you find yourself stressed or edgy at any point, engage in slow, deep breathing for a few minutes. It can help you clear your mind and relieve tension in your body.
- Reach out to someone. This is a tough time, and you shouldn't have to endure it alone. Talk about how you're feeling with family, friends, a counselor or support group.
- Take it one day at a time. Focus on being tobacco-free today. Don't overwhelm yourself by focusing on tomorrow or next week or next year. If you're having a bad day, find a way besides using tobacco to pamper or treat yourself, or engage in one of the above activities.



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# KNOW YOUR BENEFITS.

From PakSher.



## The Cost of Smoking

**More Than Just the Cost of Cigarettes**  
Fewer Americans are using tobacco every year as more and more people understand the negative effects tobacco has on their health and well-being.

Due to the potentially devastating side effects to a person's health, tobacco use also affects health care costs. People that use tobacco often have more health care claims, more absences from work and may pay higher premiums for health and life insurance than nontobacco users.

**Smokers/Tobacco Users and Insurance**  
Approximately 15.5 percent of adults in the United States smoke some form of tobacco, which costs their employers money for a variety of reasons. Tobacco use increases an individual's risk of developing a variety of health conditions (like heart and lung disease and cancer), which leads to more health care claims, higher health care bills, and, consequently, higher insurance premiums for employers. Most employers pass at least some of this cost on to employees.

### **Smoking and Absenteeism**

People who use tobacco tend to be absent from work more often than those who do not. On average, smokers/tobacco users miss

two to three more days of work each year than nontobacco users.

### **Smoking/Tobacco Use and Health Care Costs**

Research has shown that tobacco use increases health care costs considerably for employers and employees. Consider the following statistics.

According to the Centers for Disease Control and Prevention (CDC), tobacco use costs the nation more than \$300 billion annually—nearly \$170 billion in health care costs and more than \$156 billion in lost productivity due to premature death and exposure to secondhand smoke.

**What can you do to reduce your health care costs?**  
If you don't use tobacco, don't start. If you do use tobacco, it's time to quit.

### **Insuring Smokers/Tobacco Users**

Besides the direct costs of absenteeism and increased health care claims, the cost of insuring smokers/tobacco users is greater than the cost of insuring nontobacco users. On average, each employee who smokes/uses tobacco costs his or her employer \$45 more per year than a nonsmoking employee in accidental injury and workers' compensation costs.

### **What You Can Do About It**

To help reduce the effect smoking/tobacco use has on health care costs for you and your employer, either try to quit using tobacco, or don't start in the first place. While quitting can be difficult, it will improve your overall health and well-being, and, as a result, it will lower your overall health care costs.

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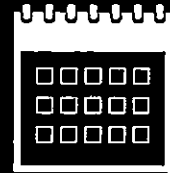


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## STAYING TOBACCO-FREE

Beating an addiction to nicotine takes a lot of determination. You should feel great about yourself for making it so far. Now is the time to focus on sticking with it.

### Keep Your Guard Up

Your body has changed since you began to use tobacco. Your brain has learned to crave nicotine. Certain places, people or events can trigger a strong urge to use tobacco, even years after quitting. That is why you should never take a puff again, no matter how long it has been since you quit. At first, you may not be able to do things as well as when you were using tobacco. Do not worry; this will not last long. Your mind and body just need to get used to being without nicotine.

After you have quit, you are going to have an urge to use tobacco. For many people, the hardest place to resist the urge is at home. Urges also hit when someone else is smoking or using tobacco nearby.

### Stay Upbeat

As you go through the first days and weeks without tobacco, keep a positive outlook. Do not blame or punish yourself if you do have tobacco. Do not think of tobacco use as "all or none." Instead, take it one day at a time. Remember that quitting is a learning process.

### Reward Yourself

Now that you are not buying tobacco, you probably have more spending money. For example, if you used to smoke one pack per day you have saved the following amounts of money over time:

- After 1 day \$5\*
- After 1 week \$35
- After 1 month \$150
- After 1 year \$1,825
- After 10 years \$18,250
- After 20 years \$36,500

*\*Savings are based on an average cost of \$5 per pack. The cost of a pack of cigarettes may differ, depending on the brand and where you buy them.*

Start a money jar. Put your tobacco money aside for each day you do not smoke. Soon you will have enough money to buy a reward for yourself.

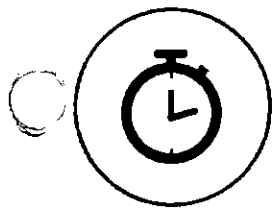
### Helpful Resources

- Forever Free: Guide for Smokers Who Have Recently Quit [www.smokefree.gov/quit-guide.aspx](http://www.smokefree.gov/quit-guide.aspx)
- Talk to live support: U.S. Quit line Consortium: 800-QUIT-NOW or Quitnet [www.quitnet.com](http://www.quitnet.com)
- Nicotine Anonymous [www.nicotine-anonymous.org](http://www.nicotine-anonymous.org)
- Centers for Disease Control and Prevention [www.cdc.gov/tobacco](http://www.cdc.gov/tobacco)

Adapted from [www.smokefree.gov](http://www.smokefree.gov)

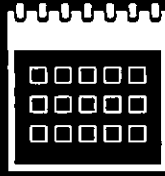


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## SMOKING AND YOUR HEALTH

Few people would disagree smoking is hazardous to their health, yet millions continue to take part in this unhealthy habit.

### The Scary Truth

According to the American Lung Association (ALA), smoking kills more than 480,000 people in the United States each year, 40,000 of those deaths being from secondhand smoke. The ALA predicts these numbers will continue to rise. Smoking kills more people than AIDS, alcohol, car accidents, homicides, suicides and illegal drugs combined.

### You Can Quit

Quitting smoking or using tobacco can one of the most difficult things a person can undertake. However, with some thoughtful planning and a strong will, you can quit. There are several smoking-cessation tools and techniques available to help you quit smoking:

- Nicotine replacement therapy
- Scheduled reduction
- Quitting “cold turkey”
- Hypnosis and acupuncture
- Prescription drugs

If you want to quit smoking for good, here are some suggestions to help you succeed:

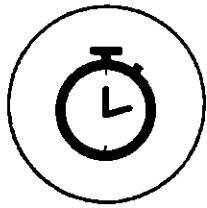
- Make the decision to quit and stick to it.
- Choose a start date and method.

- Plan for cravings during withdrawal periods and determine your coping method(s).
- Commit to long-term use of the methods mentioned above to ensure that you will succeed.

### Benefits of Quitting

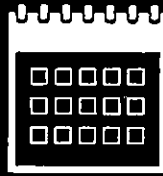
Quitting smoking or using tobacco has many short- and long-term health benefits:

- *After 20 minutes*—Blood pressure, pulse rate and body temperature return to normal.
- *After 8 hours*—The body starts to heal itself—the carbon monoxide level in your blood drops to normal and your oxygen level increases to normal.
- *After 24 hours*—Your chance of having a heart attack decreases.
- *After 48 hours*—Nerve endings begin to regenerate and your sense of taste and smell improve.
- *After 72 hours*—Bronchial tubes relax, lung capacity increases and breathing becomes easier.
- *After 2 weeks to 3 months*—Your circulation improves, physical activity becomes easier and lung function increases up to 30 percent.
- *After 1 to 9 months*—Coughing, sinus congestion, fatigue and shortness of breath decrease while your body’s overall energy level increases.
- *After 5 years*—Your chance of dying from lung cancer decreases by almost 50 percent.



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## Tobacco: THINK ABOUT QUITTING

Want to quit using tobacco, but finding it difficult? Many ex-tobacco users say quitting was the hardest thing they ever did. It's okay to have mixed feelings about quitting, but don't let that stop you. Find reasons to quit that are important to you.

### Why Quitting Is so Hard

Your addiction to nicotine, a substance found in all tobacco products, is why it's so hard to stop using tobacco and why it is a big part of your life. Nicotine makes you feel calm, satisfied, alert and focused.

However, the more nicotine you take in, the more you'll need in order to keep getting the same effects, and soon you won't even feel normal without it in your system.

### What You're Really Using

Your body gets more than just nicotine when you use tobacco. There are more than 4,000 chemicals in tobacco. Some of the same chemicals are also in wood varnish, insect poison, arsenic, nail polish remover and rat poison. The ashes, tar, gases and other poisons in tobacco harm your body over time, damaging your heart and lungs. They also make it harder for you to fight infections and to taste and smell.

### Reasons for Quitting

There are many benefits from giving up tobacco; you will:

- Feel healthier.
- Have more energy, improved focus, increased sense of smell and taste—not to mention whiter teeth, fresher breath, easier breathing and less coughing.

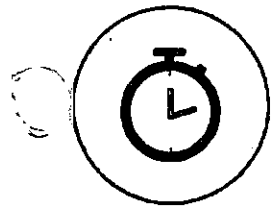
- Lower your risk for cancer, heart attacks, strokes, early death, cataracts and skin wrinkling.
- Save money, and have more of it to spend.
- Not have to worry about when you'll be having your next tobacco product, or what to do if you are going to a place where tobacco is not allowed.
- Set a better example for your children.
- Make your partner, friends, family, kids, grandchildren, co-workers and yourself proud.

Write down all the reasons why you want to quit. Keep your list where you'll see it often, such as where you keep your tobacco, in your wallet or purse, in the kitchen or your car. When reaching for tobacco, you will see your list and it can remind you why you want to stop.

It takes time to recover from nicotine addiction. It is not uncommon for people to make several attempts before they can quit for good. Think about when you smoke and why you smoke—keep track of when you light up. Identifying your triggers can help you prepare to quit.

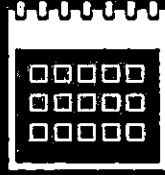


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## Tobacco Use: Quitting

Today is the day you start your Tobacco-free life! Remind your family and friends that it's your quit date so they can support you.

### Use Your Support Program

If you decided to use a support program, use it to its full extent. Go to the sessions. Call the telephone quit line.

### Steer Clear of Temptation

Use the following tips to help reduce your urge to use tobacco:

- If you always smoke while driving, try listening to a new radio station. Take a different route or even different transportation for a while, such as the train or bus, if possible.
- Stay away from things that you connect with using tobacco, such as watching your favorite TV show, sitting in your favorite chair or having a drink before dinner.
- Spend as much free time as you can where tobacco is not allowed, such as malls, libraries, museums, theaters, stores or church.

### Manage Your Cravings

The urge to use tobacco will come and go. Try to wait it out. Consider starting some new habits to help control your urges.

- Keep other things in your mouth instead of tobacco. Try carrots, pickles, sunflower seeds, apples, raisins or sugar-free gum.
- Try a change of scenery, such as going outside or to a different room.

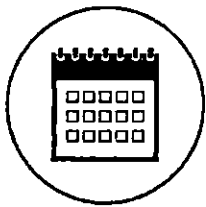
- Keep your hands busy with crossword puzzles, needlework, painting, wood-working, gardening or household chores.

### Remember the Rewards

The following benefits can be achieved after saying goodbye to tobacco:

- Your body begins to heal 20 minutes after your last tobacco use: Poison gas and nicotine start to leave your body. Your pulse rate and the oxygen level in your blood return to normal.
- Within a few days you may notice your senses such as taste and smell are improving. Your breathing is easier and your smoker's cough will lessen.
- You are adding full, healthy days to your life.
- You are greatly reducing your risk of death from lung cancer and other diseases including heart disease, stroke, chronic bronchitis, emphysema and at least 13 other kinds of cancer.
- You are no longer poisoning those around you with secondhand smoke.

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## SMOKING: PREPARING TO QUIT

Just thinking about quitting tobacco use may make you anxious, but your chances of success will be better if you get ready first. Quitting works best when you're prepared.

### Set a Date

Pick a date within the next two weeks to quit. That gives you enough time to get ready, but not so long that you will lose your motivation to quit. Think about choosing a special day, such as your birthday or the Great American Smokeout Day (the third Thursday of every November). If you use tobacco at work, quit on the weekend or during a day off.

### Share Your Plans

Quitting is easier with the support of others, such as family, friends and co-workers. Tell them how they can help you. For example:

- Let them know that your mood may change. Remind them it won't last long. Explain to them that the longer you go without cigarettes, the sooner you'll be your old self.
- If someone close to you uses tobacco, ask them to quit with you, or at least not use it around you.
- Seek support from others. Try talking with others one-on-one or in a group setting. The more support you get, the better.

### Anticipate and Plan for Challenges

Expecting challenges is an important part of preparing to quit. The first few months will be difficult, as you may be more tempted to light up when you are stressed or upset. It can be challenging to prepare for these moments before they occur, but it can help if you are familiar with what triggers your urge to use tobacco and plan how you will resist these urges.

Remember that you will experience withdrawal symptoms as

a result of giving up nicotine. This is normal and will pass with time.

### Discuss Your Plan with Your Doctor

Quitting cold turkey isn't your only choice. Talk to your doctor about other options. Your doctor or pharmacist can also direct you to other sources of support.

If you are on any prescription medications, tell your doctor and pharmacist you are quitting tobacco. Nicotine can change how some drugs work.

### Withdrawal Medications

Nicotine replacement therapy (NRT) may help your withdrawal symptoms. Nicotine gum, patches, inhalers, sprays and lozenges are all types of NRT that replace the nicotine you are no longer getting from tobacco—but make sure you talk to your doctor and pharmacist before trying any of them. Some will require prescriptions, while others are available over-the-counter.

### Benefits of a Quitting Program

You may want to try a tobacco cessation program or support group to help you quit. They help tobacco users spot and cope with problems they experience when trying to quit. A tobacco cessation program can help you quit for good by:

- Helping you better understand why you use tobacco
- Teaching you how to handle withdrawal and stress
- Teaching you tips to help resist the urge to use tobacco.



# MyMD Connect

YOUR PHYSICIAN.  
ANYTIME. ANYWHERE.

## SAMPLE CLIENT

Data Report through December 31st, 2018

Return on Investment (ROI) = 7.70

Value of Service/Payment (ROV) = 8.70

Number of Contacts = 841

**\$280.45K**

Value of Services Provided

**8.70**

ROV

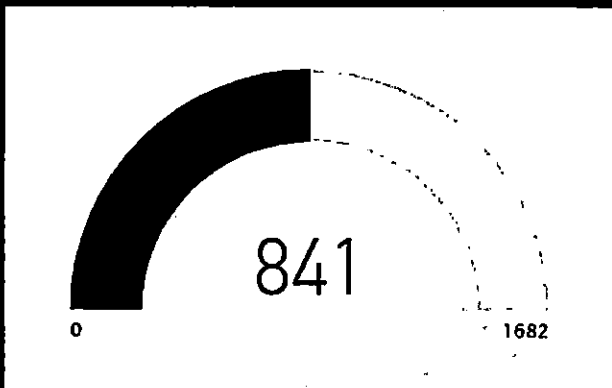
**\$32.23**

Plan Payments

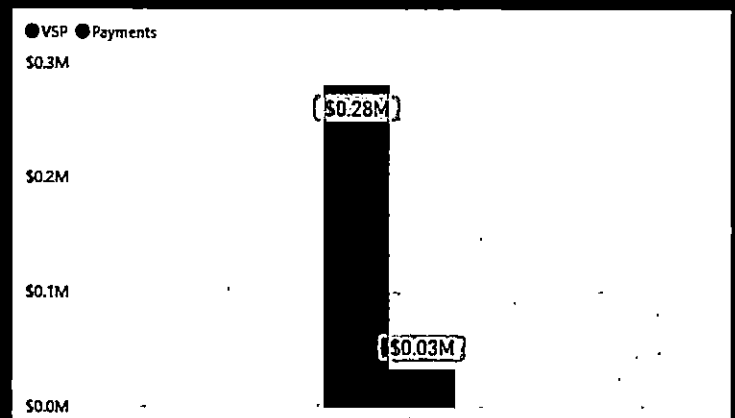
**7.70**

ROI

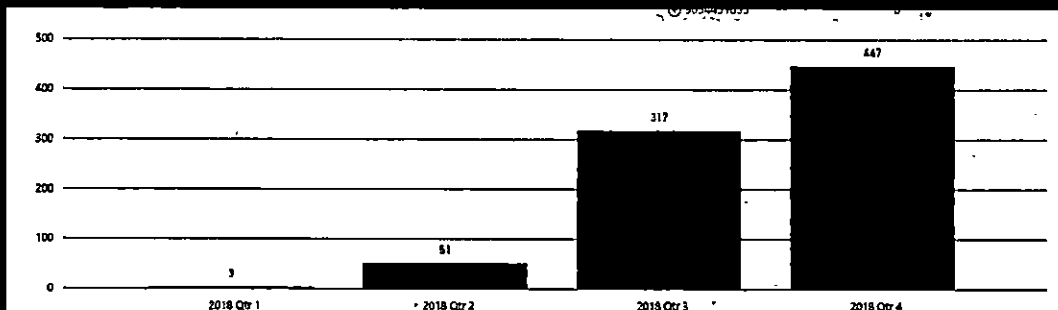
### Number of Contacts



### Value of Service Provided vs Payments



### Individual ID Usage by Quarter



# SAMPLE CLIENT

Data Report through December 31st, 2019

Return on Investment (ROI) = 7.70

Value of Service/Payment (ROV) = 8.70

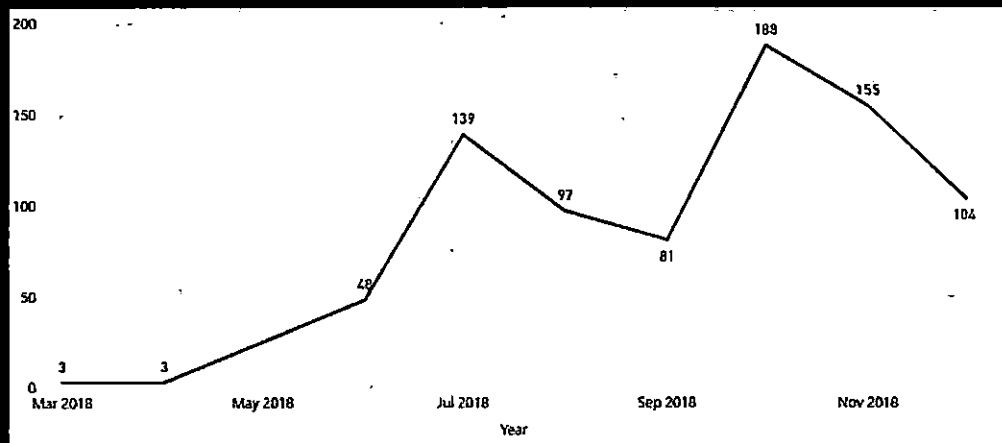
Number of Contacts = 841

## MyMD Connect

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## Utilization

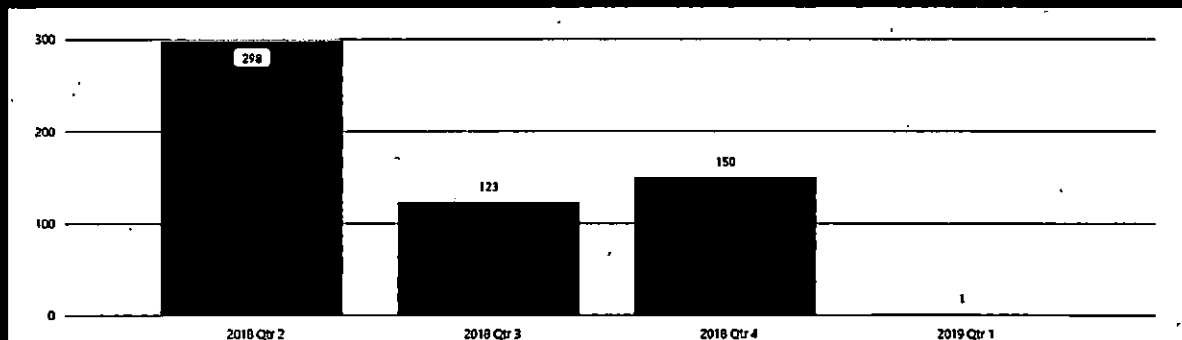
Unique Phone # Interactions from QT2-QT4 2018



Count of Interactions Per Phone #

Patient Phone #	Count of Interactions
...	6
...	19
...	43
...	17
...	21
...	1
...	1
...	2
...	1
...	4
...	4
...	8
...	28
<b>Total</b>	<b>818</b>

Total Unique Phone # Interactions from QT2-QT4 2018



Data Report through December 31st, 2018

Return on Investment (ROI) = 7.70

Value of Service/Payment (ROV) = 8.70

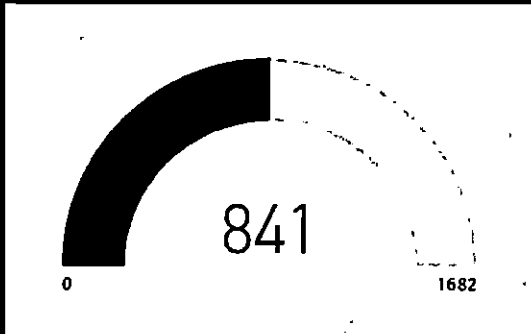
Number of Contacts = 841

# MyMD Connect

YOUR PHYSICIAN.  
ANYTIME. ANYWHERE.

## Utilization Continued

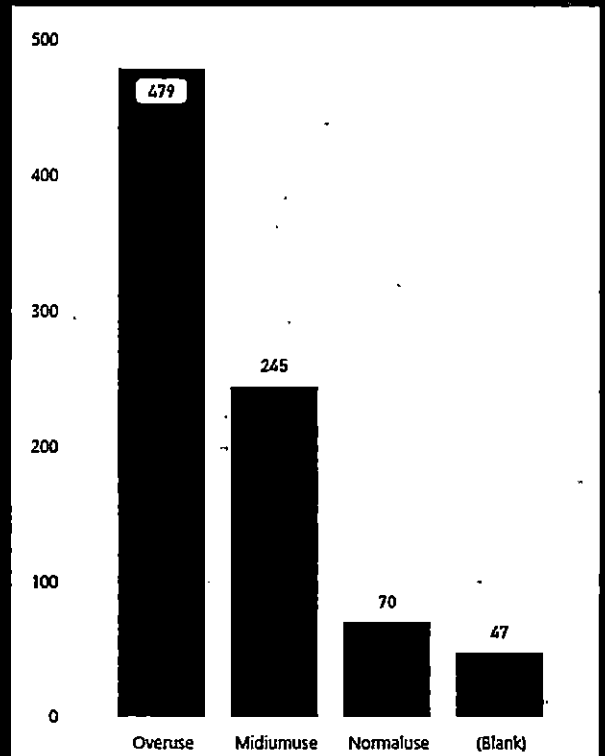
### Number of Contacts



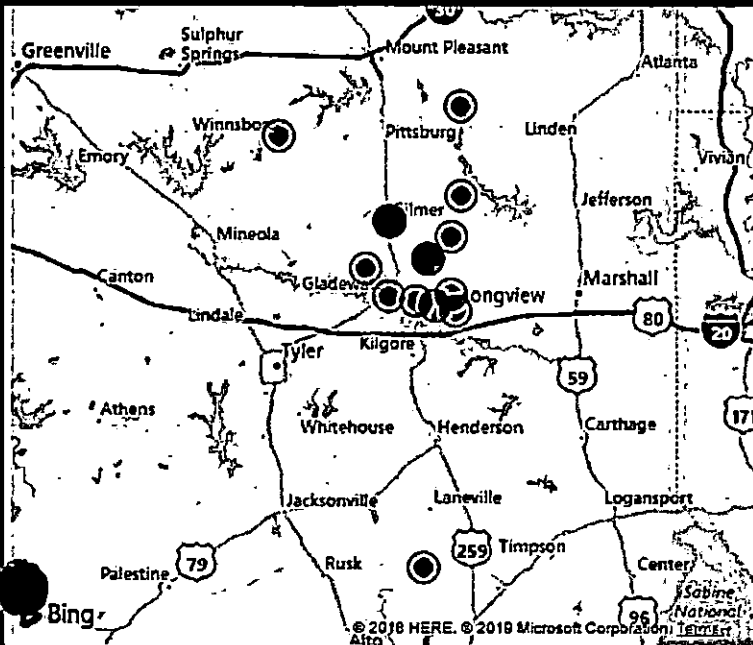
### Usage Classification

- Normal Use = 1-3 Interactions
- Medium Use = 4-12 Interactions
- Over Use = 13+ Interactions

### Number of Contacts by Usage Classification



### Utilization by Zip Code



Tel: 936-634-9105

Data Report through December 31st, 2018

Return on Investment (ROI) = 7.70

Value of Service/Payment (ROV) = 8.70

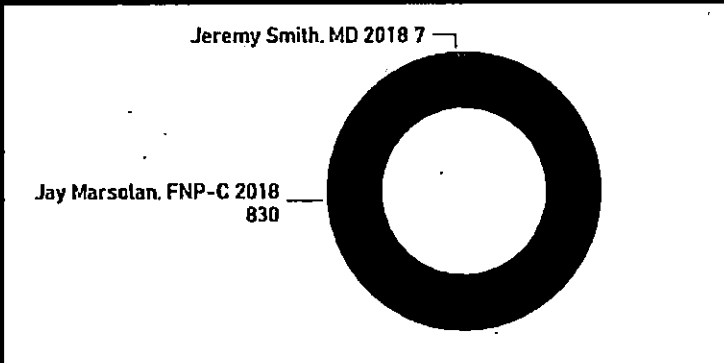
Number of Contacts = 841

# MyMD Connect

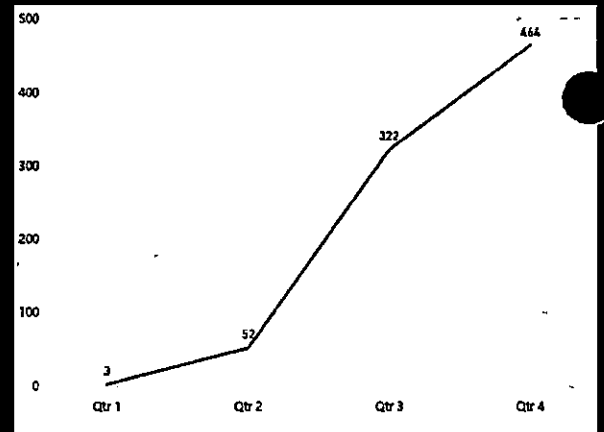
YOUR PHYSICIAN.  
ANYTIME. ANYWHERE.

## Utilization by Provider

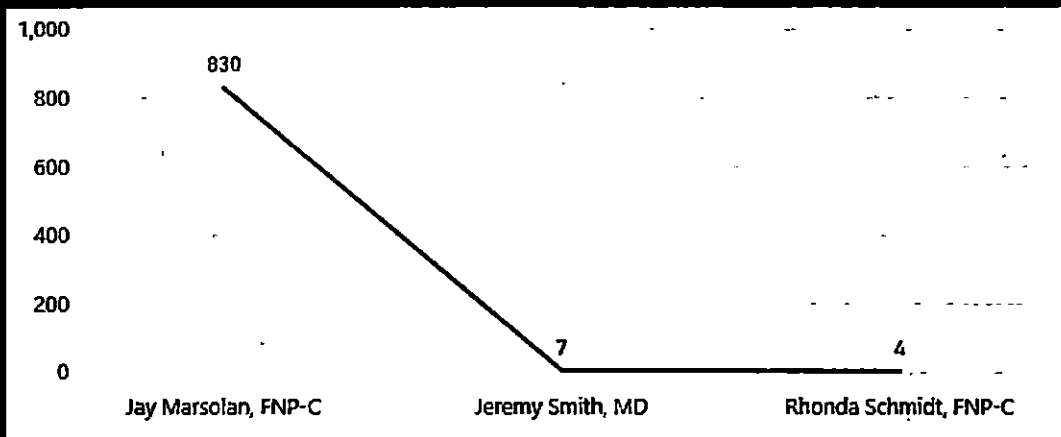
### Number of Contacts by Provider Visual 1



### Number of Contacts by Quarter



### Number of Contacts by Provider Visual 2





YOUR PHYSICIAN.  
ANYTIME. ANYWHERE.

Data Report through December 31st, 2018

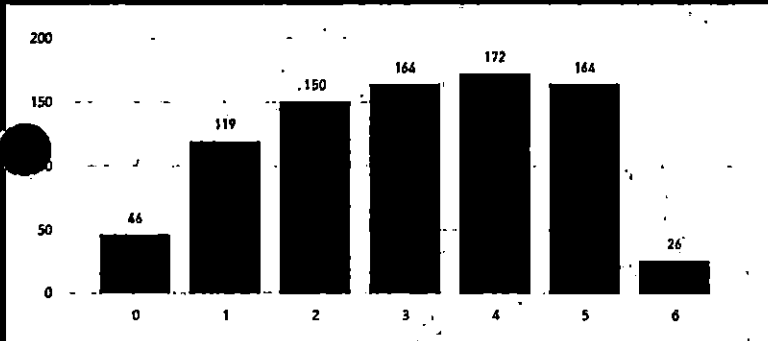
Return on Investment (ROI) = 7.70

Value of Service/Payment (ROV) = 8.70

Number of Contacts = 841

## Utilization by Day of the Week

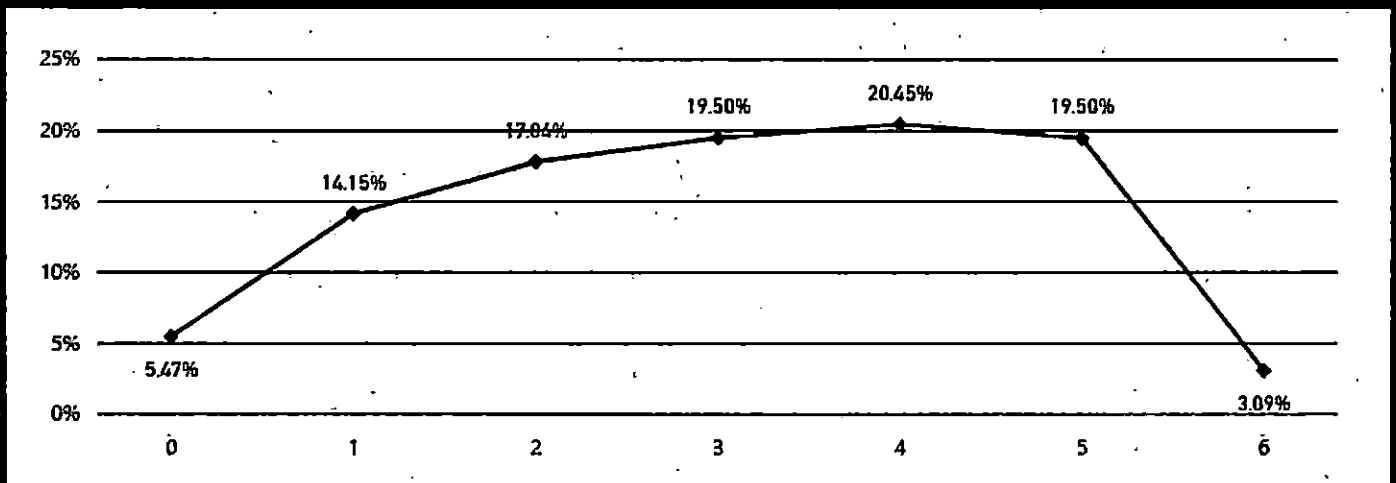
### Utilization by Day of the Week



- 0 = Sunday
- 1 = Monday
- 2 = Tuesday
- 3 = Wednesday
- 4 = Thursday
- 5 = Friday
- 6 = Saturday

DayOfWeek	Count of DayOfWeek
0	46
1	119
2	150
3	164
4	172
5	164
6	26
<b>Total</b>	<b>841</b>

### Utilization % by Day of the Week



# MyMD Connect

YOUR PHYSICIAN.  
ANYTIME. ANYWHERE.

Data Report through December 31st, 2018

Return on Investment (ROI) = 7.70

Value of Service/Payment (ROV) = 8.70

Number of Contacts = 841

## MyMD Connect Value

All medical services in the US are classified by CPT codes.  
The following are a small example of CPT and custom  
service codes for Keating Auto Group:

• CPT Code 99444	Virtual Telephone Consult	= 201
• CPT Code 21	Virtual Contact	= 428
• CPT Code 911	Avoid ER Visit	= 29
• CPT Code 910	Avoid Urgent Care	= 35
• CPT Code 99214	Office Visit	= 25
• CPT Code 99215	Office Visit	= 8

### Notes:

- Our virtual codes were delivered by technology visits.
- Codes 99214 and 99215, are In-Office Visits.
- Your employees do not miss work as a result of our virtual interventions and support avoiding lost work hours

### Facts:

According to the statistics reported by (Forbes) Poor Health costs the US economy

**\$576 billion a year through lost worker hours.**

\$3,600 per each hourly worker and \$2,600 per each salary worker per year

64 hours/worker/year, if we transpose this information to your company

$\$3,600/64 = \$56.25 \times 4$  (hours estimated time to visit a doctor) = \$225

**your total virtual visits were = 201**

**201 x \$225 = \$45,225 additional savings**

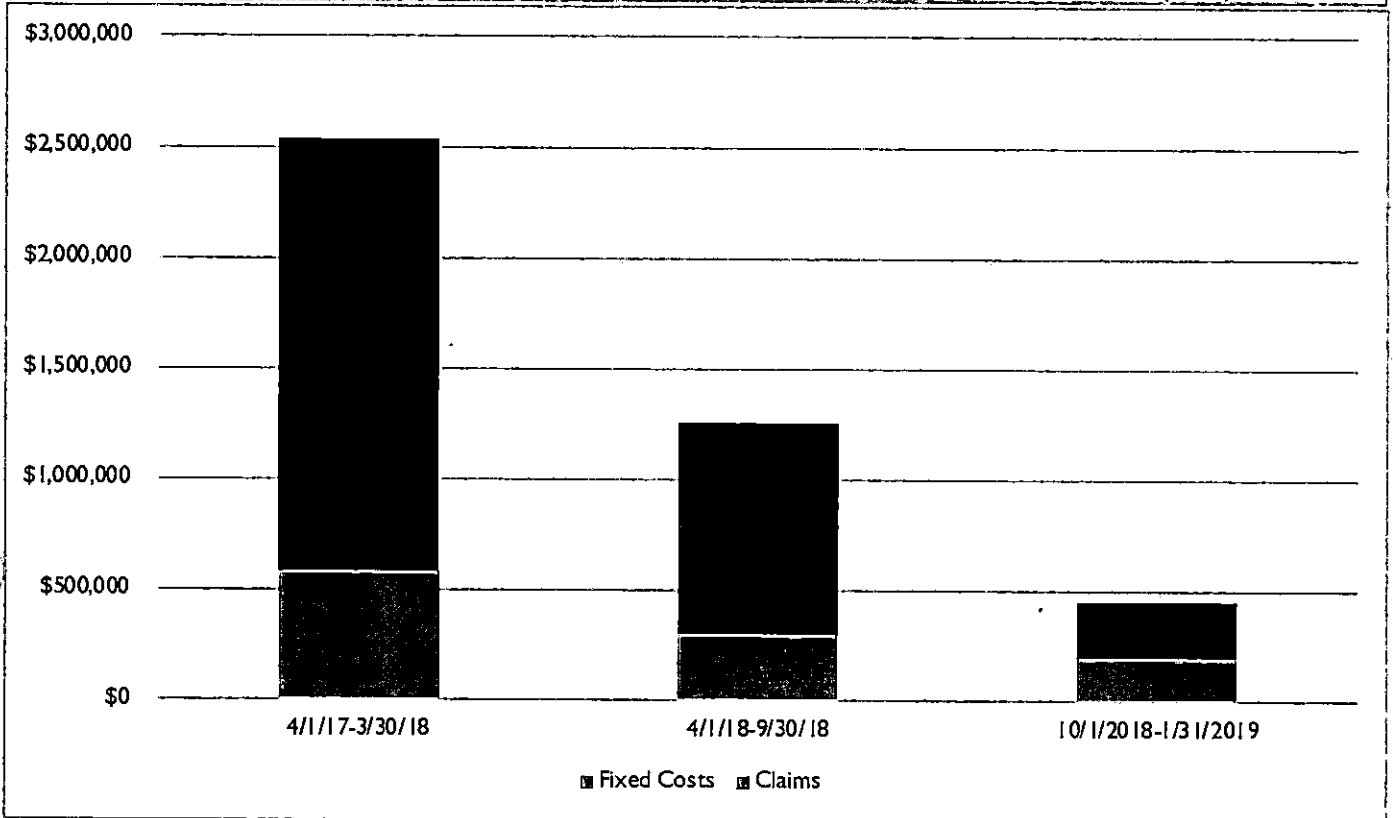
Tel: 936-634-9105



SAMPLE MONTHLY CLAIMS ANALYSIS

# TOTAL PLAN COSTS

CLAIM TYPE	HealthFirst	HealthFirst	
	4/1/17-3/30/18	4/1/18-9/30/18	10/1/2018-1/31/2019
Fixed Costs	\$582,614	\$299,968	\$195,312
Claims	\$1,950,417	\$952,780	\$253,297
<b>Total</b>	<b>\$2,533,031</b>	<b>\$1,252,748</b>	<b>\$448,609</b>
<b>Average Monthly</b>	<b>\$211,085.92</b>	<b>\$208,791.33</b>	<b>\$112,152.25</b>

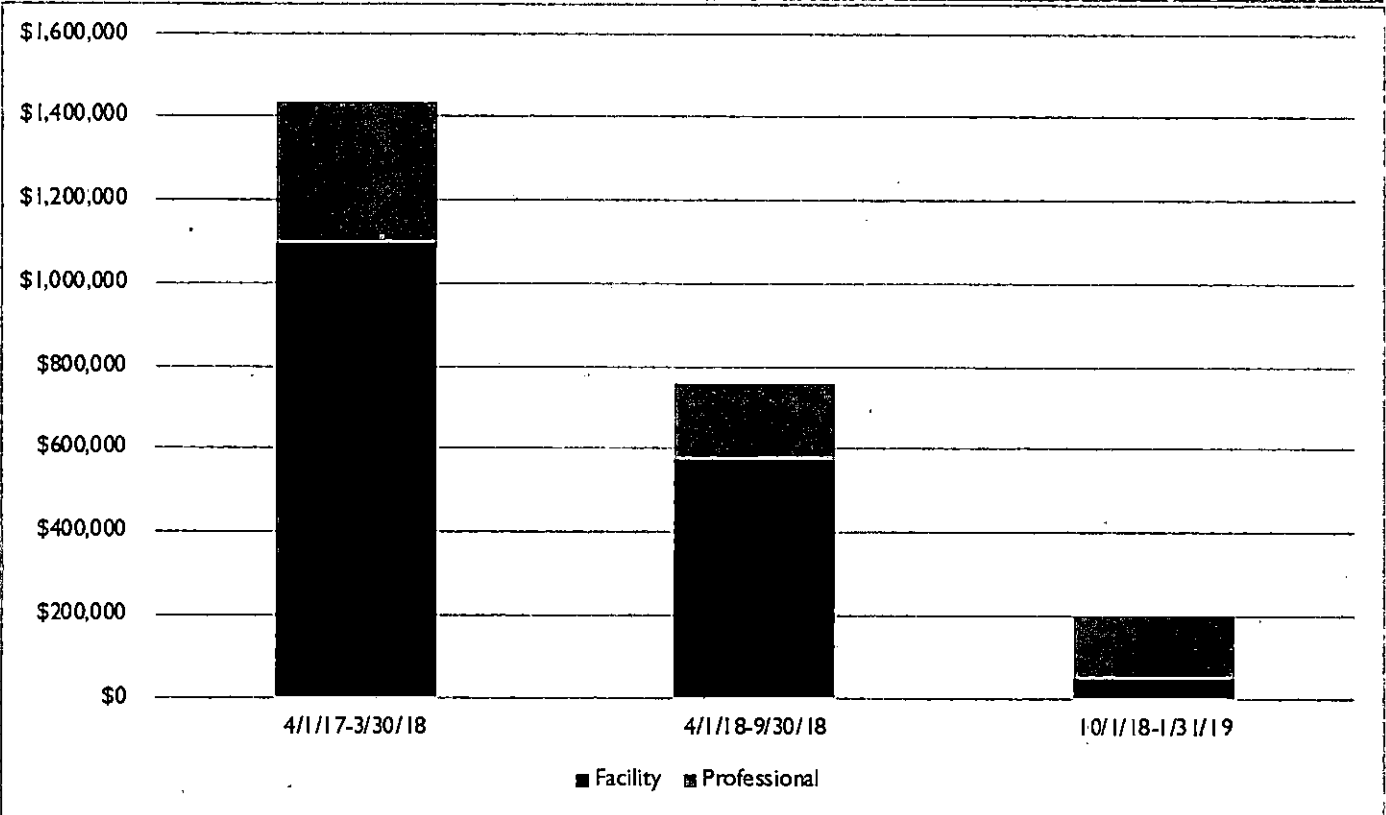




**SAMPLE MONTHLY CLAIMS ANALYSIS**

# MEDICAL PLAN ANALYSIS

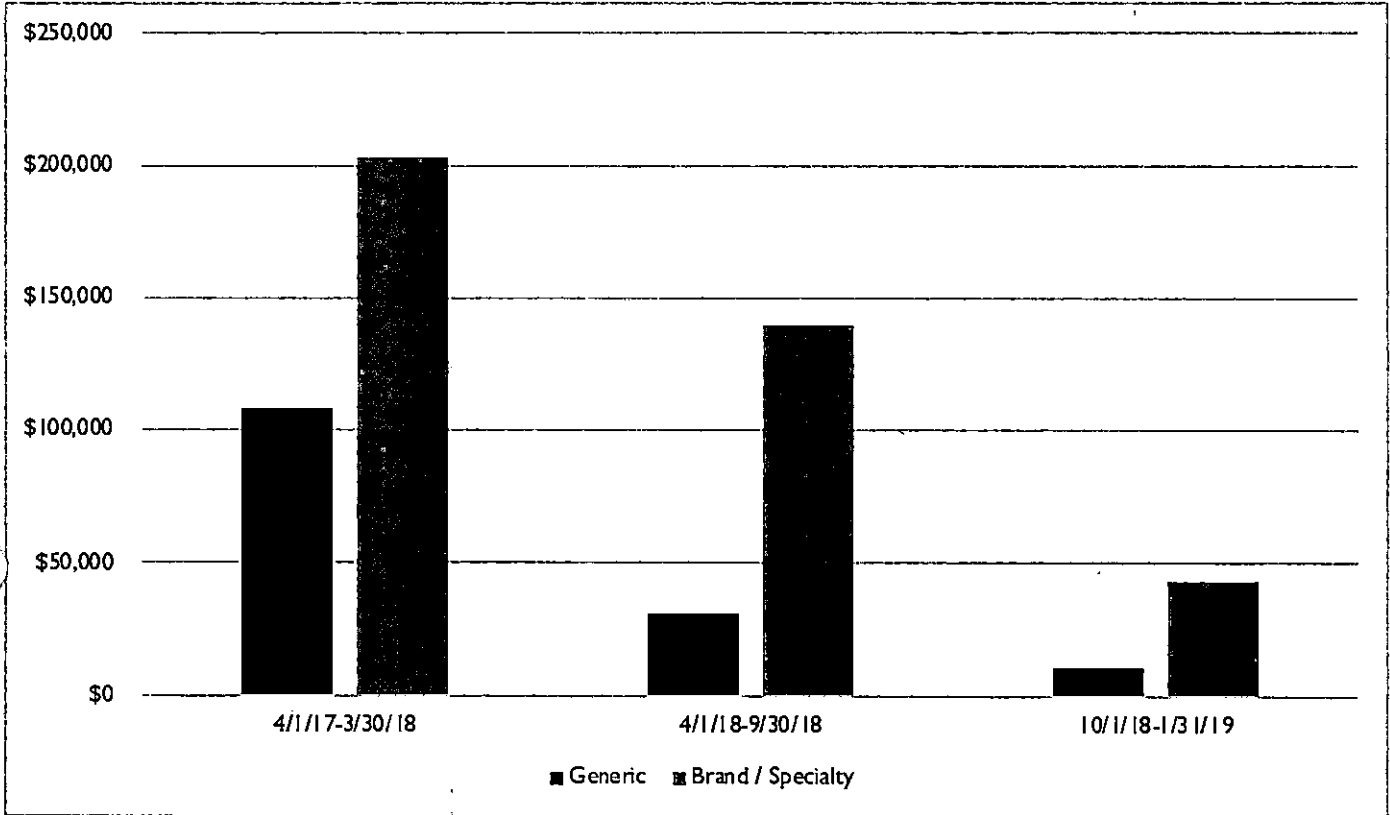
CLAIM TYPE	HealthFirst		HealthFirst
	4/1/17-3/30/18	4/1/18-9/30/18	10/1/18-1/31/19
Facility	\$1,097,072	\$576,267	\$49,322
Professional	\$336,156	\$183,590	\$149,429
<b>Total</b>	<b>\$1,433,228</b>	<b>\$759,857</b>	<b>\$198,751</b>
<b>Average Monthly</b>	<b>\$119,435.66</b>	<b>\$126,642.89</b>	<b>\$49,687.71</b>



**SAMPLE MONTHLY CLAIMS ANALYSIS**

# RX PLAN ANALYSIS

CLAIM TYPE	HealthFirst		HealthFirst
	4/1/17-3/30/18	4/1/18-9/30/18	10/1/18-1/31/19
Generic	\$108,304	\$30,995	\$10,800
Brand / Specialty	\$202,940	\$139,497	\$43,746
<b>Total</b>	<b>\$311,244</b>	<b>\$170,492</b>	<b>\$54,546</b>
<b>Average Monthly</b>	<b>\$25,936.99</b>	<b>\$28,415.33</b>	<b>\$13,636.50</b>



**SAMPLE MONTHLY CLAIMS ANALYSIS**

**EMPLOYEE-EMPLOYER FUNDING**

	EMPLOYEES	SMI	TOTAL
MED/RX/FIXED	PAYROLL DEDUCTIONS 10/1/2018 - 1/31/2019	SMI EMPLOYER CONTRIBUTION 10/1/18-1/31/19.	10/1/18-1/31/19
Fixed Costs			\$195,312
Claims			\$253,297
Total	\$248,772.33	\$199,836.67	\$448,609.00

Purple Plan	Counts	Bi-Weekly Deduction	Monthly Deduction
EO	100	\$82.00	\$177.67
ES	13	\$239.00	\$517.83
EC	40	\$183.00	\$396.50
EF	13	\$271.00	\$587.17
			\$47,991.67

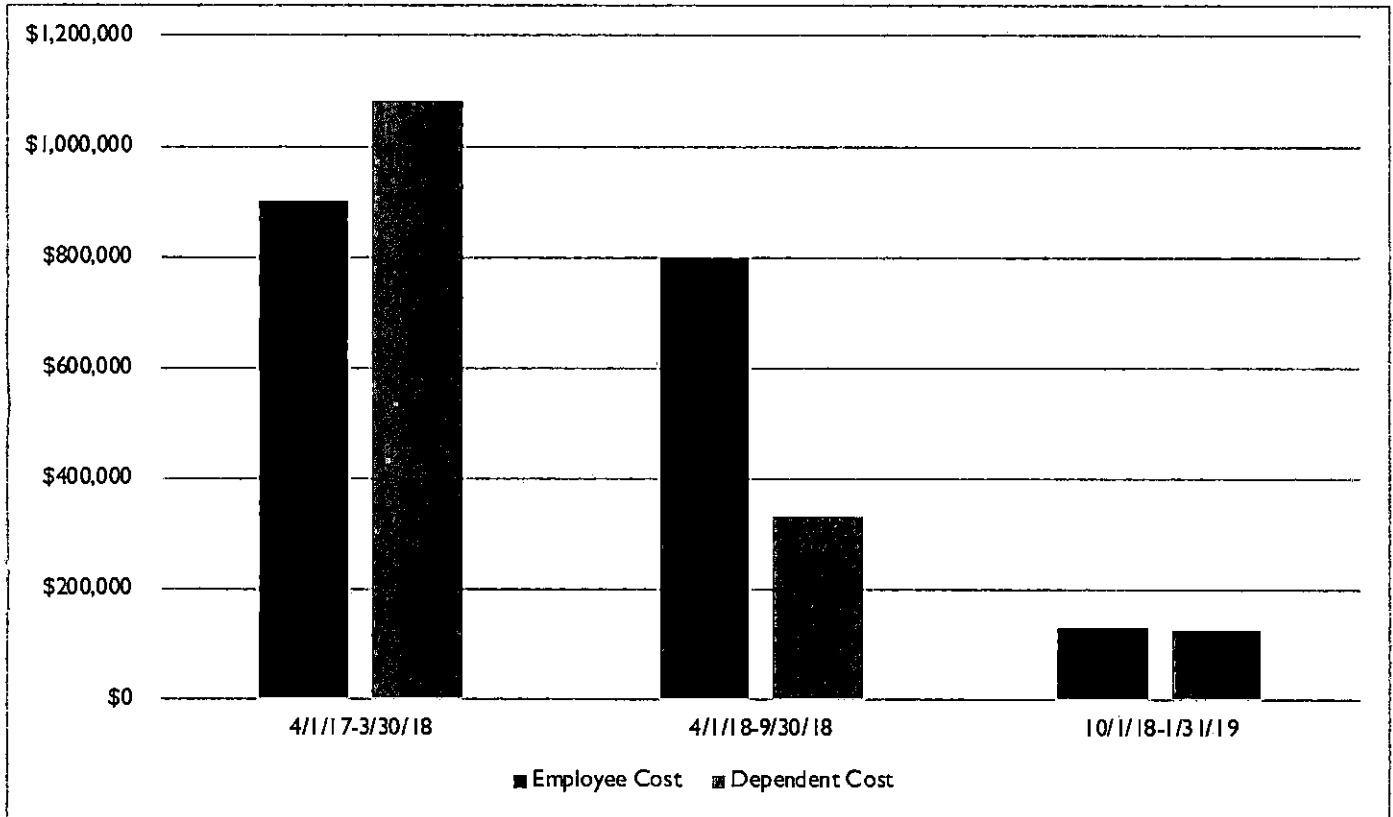
Bronze Plan	Counts	Bi-Weekly Deduction	Monthly Deduction
EO	71	\$43.50	\$94.25
ES	2	\$178.00	\$385.67
EC	18	\$115.00	\$249.17
EF	5	\$208.00	\$450.67
			\$14,201.42

262

Total SMI Employee Contributions Monthly	\$62,193.08	55.45%
Total SMI Employer Contributions Monthly	\$49,959.17	44.55%
Total Average Monthly	\$112,152.25	

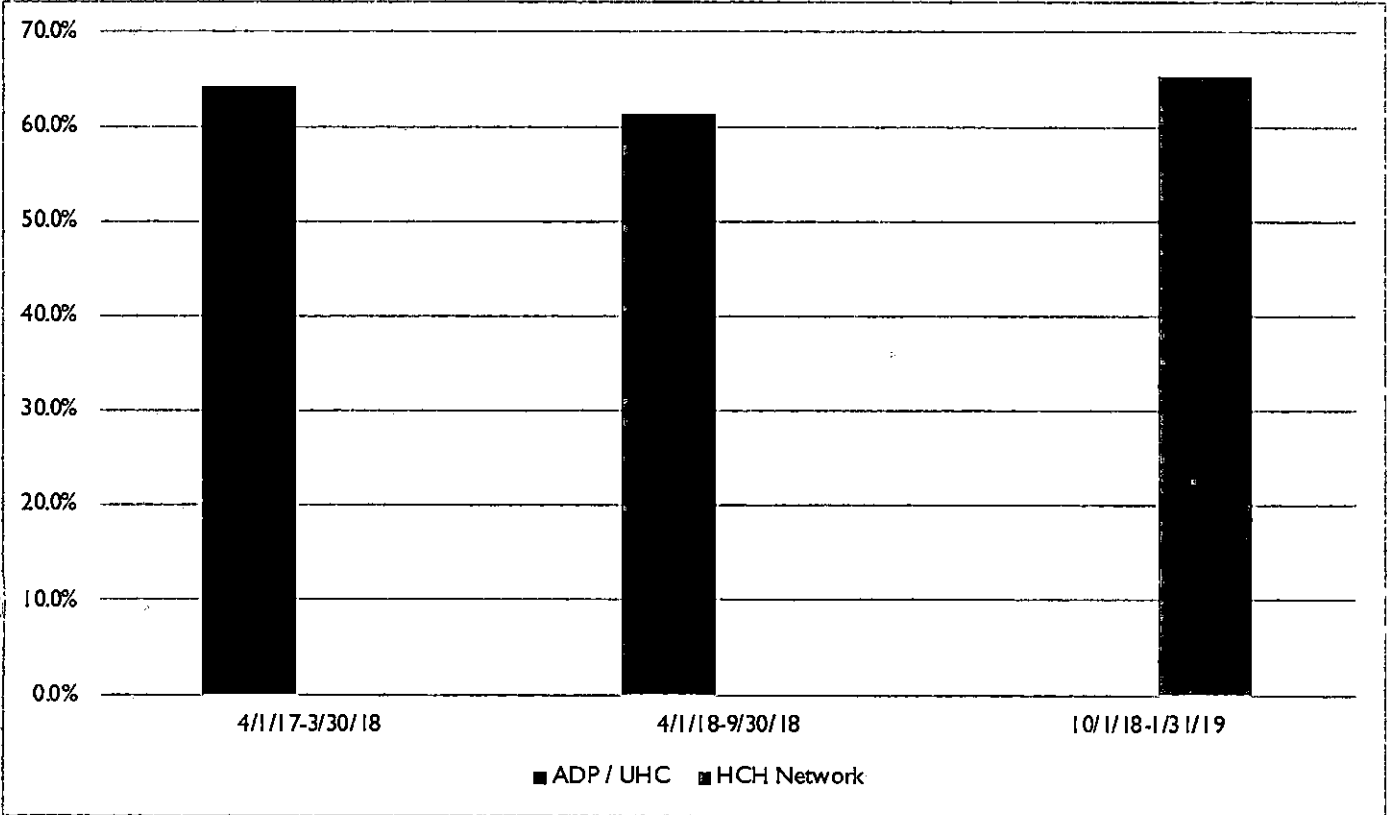
# POPULATION ANALYSIS

CLAIM TYPE	HealthFirst		10/1/18-1/31/19
	4/1/17-3/30/18	4/1/18-9/30/18	
Employee Cost	\$897,862	\$795,577	\$129,831
Dependent Cost	\$1,080,080	\$327,695	\$123,466
<b>Total</b>	<b>\$1,977,942</b>	<b>\$1,123,272</b>	<b>\$253,297</b>



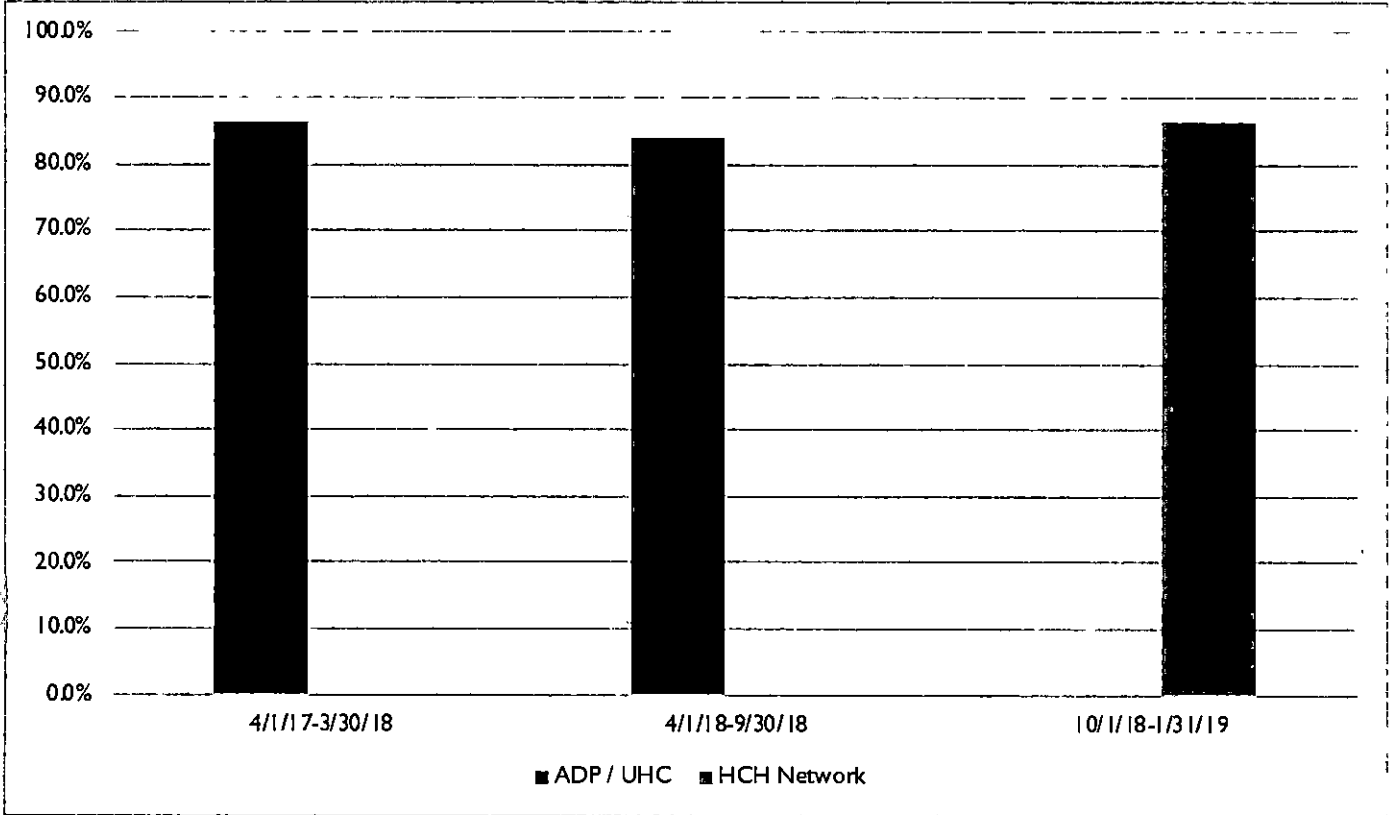
# DISCOUNT ANALYSIS

CLAIM TYPE	HealthFirst	HealthFirst	
	4/1/17-3/30/18	4/1/18-9/30/18	10/1/18-1/31/19
ADP / UHC	64.3%	61.2%	0.0%
HCH Network	0.0%	0.0%	65.2%



# UTILIZATION ANALYSIS

CLAIM TYPE	HealthFirst		
	4/1/17-3/30/18	4/1/18-9/30/18	10/1/18-1/31/19
ADP / UHC	86.2%	84.1%	0.0%
HCH Network	0.0%	0.0%	86.5%




# COMPLIANCE/RISK ANALYSIS

CLAIM TYPE	# of Applicable Members	% of Total Compliance
One Preventive Medicine Office Visit in the Last 12 Months (Age 18+)	362	16.19%
Breast Cancer Screening Within the Previous 24 Months (Age 42-69)	76	28.95%
Cervical Cancer Screening Within the Previous 12 Months (Age 24-64)	165	32.12%
Colorectal Cancer Screening in the Previous 12 Months (age 51-75)	45	28.89%

## WHAT ARE MY TOP 5 HIGHEST CLAIM RISKS?

EXPENSE	2018-19 Claimants
Hypertension	81
Hyperlipidemia	62
Diabetes	47
Lower Back Pain	32
Depression	24
Total	246

FILED  
 TERRI ROSS  
 COUNTY CLERK  
 2019 MAR 29 AM 11:15  
 UP SHUR COUNTY, TX.  
 BY  DEPUTY