

NEWS from SIIA Members

2017 JANUARY MEMBER NEWS

SIIA Diamond, Gold & Silver Member News

SIIA Diamond, Gold, and Silver member companies are leaders in the self-insurance/captive insurance marketplace. Provided below are news highlights from these upgraded members. News items should be submitted to Wrenne Bartlett at wbartlett@siaa.org. All submissions are subject to editing for brevity. Information about upgraded memberships can be accessed online at www.siaa.org. For immediate assistance, please contact Jennifer Ivy at jivy@siaa.org. If you would like to learn more about the benefits of SIIA's premium memberships, please contact Jennifer Ivy and jivy@siaa.org.



Diamond Members

Phil Christianson Appointed Chief Executive Officer of HealthSmart

HealthSmart, a leading independent provider of managed care solutions for self-funded employers across the country, announced that Phil Christianson has been named the Company's new President and Chief Executive Officer, succeeding Tom Kelly, who has resigned from the Company to pursue other interests. Mr. Christianson, who brings more than 30 years of experience in health benefits administration, technology and operations to HealthSmart, became CEO effective November 14, 2016.

"We are very appreciative of Tom's service to HealthSmart, and very pleased that Phil Christianson will lead HealthSmart's growth as its new CEO," said Joe Driscoll, a member of the Company's Board of Directors. "Phil has repeatedly improved companies serving employers, payers, and providers, and is highly respected within the healthcare industry for his expertise, versatility, and results for clients. We are confident in Phil's ability to improve the focus of HealthSmart upon customer needs and to advance our mission of providing clients with the highest quality and most cost effective healthcare solutions."

"HealthSmart will continue to respond to dynamic industry changes and create new opportunities," said Christianson.

"HealthSmart has nurtured customer relationships and has built a powerful platform across several market segments, and I look forward to working with the Board and the talented HealthSmart team to continue delivering outstanding execution for our customers and new growth opportunities created by market changes, regulation, and technology."

Mr. Christianson previously served as President and Chief Executive Officer of Payment America Systems, Focused Health Solutions, RealMed, and Corporate Benefit Services of America, leading each to differentiated and improved services for employers, payers, physicians and hospitals. He also led divisions of The Walt Disney Company and United Health Group. Just prior to joining HealthSmart, Mr. Christianson acted as an advisor to and investor in related health services and information technology companies. Mr. Christianson earned a Master of Business Administration from The University of Southern California, a Juris Doctorate from Loyola Law School, and a Bachelor of Arts, summa cum laude, from California Polytechnic State University, San Luis Obispo.

About HealthSmart

For more than 40 years, HealthSmart has offered a wide array of customizable and scalable health plan solutions for self-funded employers. HealthSmart's comprehensive service suite addresses individual health from all angles. This includes claims and benefits administration, provider networks, pharmacy benefit management services, business intelligence, onsite employer clinics, care management, a variety of health and wellness initiatives and web-based reporting. The Company's headquarters is in Irving, Texas, with regional hubs throughout the country. HealthSmart's mission is to improve member health and reduce healthcare costs.

Symetra Financial Corporation and Its Subsidiaries Ratings Affirmed by A.M. Best

A.M. Best has affirmed the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Ratings (Long-Term ICR) of "a+" of Symetra Life Insurance Company and its subsidiary, First Symetra National Life Insurance Company of New York (New York, NY). Concurrently, A.M. Best has affirmed the Long-Term ICR of "bbb+" and the existing Long-

Term Issue Credit Ratings (Long-Term IR) of Symetra Financial Corporation (Symetra). The outlook of these Credit Ratings (ratings) is stable. All companies are headquartered in Bellevue, WA, unless otherwise specified.

The rating affirmations reflect the organization's continued very good risk-adjusted capitalization and strong balance sheet, as well as favorable operating earnings and increasing business diversification. Symetra's financial leverage is roughly 16% as of Sept. 30, 2016, which is favorable relative to industry and peer benchmarks. On Feb. 1, 2016, the company became a wholly owned subsidiary of Sumitomo Life Insurance Company. The merger was accounted for under the acquisition method of accounting (purchase accounting, or PGAAP). Therefore, A.M. Best notes that year-over-year financial comparisons reflect a difference in accounting methods. It is anticipated that under the new ownership, there will be no material change to business strategy and operations, or to the level of risk within the current balance sheet structure. Historically, Symetra has had a more significant investment allocation to commercial mortgage loans than industry peers. However, the company has a proven track record of favorable performance within the portfolio, which has a lower average loan-to-value and loan size.

Symetra has been a market leading carrier in the medical stop-loss space; however, A.M. Best notes the company has increased its focus on overall diversification of the enterprise by working to grow its group benefits and individual life and retirement segments. As a result, the company has reported good operating results on a combined basis across all segments, through the first three quarters of 2016, although materially lower than the prior year due in part to volatile mortality experience and new business strain. A.M. Best expects

that Symetra may be challenged to report significant growth in its individual life segment due to intense competition in the market; however, the company has enhanced greatly its distribution and its product suite more recently. A.M. Best remains concerned regarding earnings sustainability across key product lines given the continued low interest rate environment and evidence of lower net investment yields throughout the industry.

About A.M. Best

A.M. Best is the world's oldest and most authoritative insurance rating and information source. Visit www.ambest.com.

Gold Members

Change Healthcare Releases Enhancements to its SmartPay Solution

The Merchant Services Enhancement is Designed to Optimize Payments; Lower Cost to Collect for Providers and Payers

Change Healthcare, a leading provider of software and analytics, network solutions and technology-enabled services designed to enable smarter healthcare, has released a Merchant Services enhancement to its SmartPay solution. Adding Merchant Services to SmartPay equips payers and providers with simplified pricing and consolidated billing to support consumer-preferred channels and payment methods.

Out-of-pocket costs rose 37 percent from 2009 to 2013, with the average patient

paying more than \$1,000 per hospital visit, according to a study conducted by the University of Michigan. In addition, more than 12 million Americans are paying an average of \$149/month for their health insurance premiums through the Healthcare Marketplaces¹. Knowing that consumers are now responsible for more of their healthcare bills than ever before, Change Healthcare has created a solution that will help streamline the consumer collections process by offering a wide variety of payment options that fit individual preferences through its SmartPay solution suite.

"We offer our clients, both providers and payers, a suite of consumer messaging and payment solutions that transforms complex healthcare transactions into a more personalized, digital experience similar to what consumers have in retail or online settings," said Stuart Hanson, senior vice

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president and general manager, consumer payment solutions. "Bundling Merchant Services within our SmartPay solution suite optimizes our ability to help our clients deliver a positive, consumer-centric experience, while also helping to increase their revenues and lowering cost to collect."

SmartPay with Merchant Services combines diverse payment applications with merchant processing functionalities for credit card, debit card, physical check, and electronic check transactions. This configuration delivers streamlined onboarding, simplified pricing, efficient operations, and centralized billing to support consumer-preferred channels and payment methods.

The SmartPay solution suite includes:

- Point of Service Collections
- Patient Pay Online
- Patient Phone Pay
- Patient Lockbox

To learn more about how Change Healthcare's Intelligent Healthcare Network™ brings value to its partners through innovative solutions, visit Change Healthcare at www.changehealthcare.com or follow @Change_HC on Twitter.

About Change Healthcare

Change Healthcare is a leading provider of software and analytics, network solutions and technology-enabled services designed to enable smarter healthcare. By leveraging our Intelligent Healthcare Network™ – the single largest financial and administrative network in the United States healthcare system – payers, providers and pharmacies are able to improve efficiency, reduce costs, increase cash flow and more effectively manage complex workflows. Learn more at www.changehealthcare.com.



Specialty Care Management and Phia Group Announce Strategic Partnership

LAHASKA, PA - Specialty Care Management, LLC ("SCM"), the premier source of innovative catastrophic claim cost containment services, is pleased to announce that it has formally developed a strategic alliance with The Phia Group, LCC. The Phia Group is the self-funded industry's most acclaimed provider of plan support services, including plan document products, claim recoupment, and consulting. Headquartered in Braintree, MA, The Phia Group is a pioneer in healthcare cost-containment, continually working to reduce, "the cost of plans through its recovery strategies, innovative technologies, legal expertise, and focused, flexible customer service." This strategic alliance with The Phia Group keeps SCM on the cutting edge; emphasizing the management of catastrophic claims with

a special focus on dialysis care, and combating excessive treatment and billing presently associated with it.

"Our joint venture with The Phia Group allows SCM to expand and enhance the array of services we already provide with an eye toward developing unique programs to further cost containment," explains Rick Garrison, President of SCM. "This alliance adds a new dimension to SCM's business and gives us the opportunity to offer even more robust cost containment strategies."

With The Phia Group, SCM will now offer a Renal Claims Defense program, eliminating exposure to legal and medical costs associated with renal dialysis claim analysis, repricing, and containment. Both The Phia Group and SCM have proven records of innovation and performance, and are excited to bring forth new programs and strengthen existing ones.

"The Phia Group is pleased to work with Specialty Care Management," remarked Ron E. Peck, The Phia Group's Senior Vice President and General Counsel, "because SCM appreciates the importance of powerful plan document language, and they understand the need to operate in accordance with those terms. They have worked with us to prepare a potent defense strategy – protecting both benefit plans and participants."

For more information about Specialty Care Management LLC, please contact Rick Garrison at 267-544-0365 or email at marketing@specialtycarecm.com.

For more information about The Phia Group, please contact The Phia Group's Sales Executive, Garrick Hunt, at 781-535-5644 or Info@PhiaGroup.com.



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Silver Members

Windsor Strategy Solutions Announces Major Data Update for Actuarial Advisor Rating Model and Health Benefits Consulting Suite

Windsor Strategy Solutions, a leading health care actuarial software firm, announced a major update to its industry-leading rating manual, Actuarial Advisor, and its Health Benefits Consulting Suite.

With this update, the model's detailed claim distributions are based a new claims data set that is more than five times larger than Windsor Strategy Solutions used previously. The data set is updated annually in order to capture and utilize the most recent healthcare trends. The size and richness of the database allows for the development of claim distributions reflecting 34 medical service categories, 8 pharmaceutical categories and over 200 claim size ranges.

"With this larger and more detailed data set we have further enhanced the capabilities of Actuarial Advisor, the most comprehensive and flexible actuarial rating manual available today," said Todd Owen, CEO of Windsor Strategy Solutions.

The Actuarial Advisor rating manual accommodates a wide range of user inputs, including plan designs, trends, demographics and provider network discounts. Users are able to generate and evaluate customized rates for both fully insured and excess loss health insurance programs.

The new data set also powers the company's Health Benefits Consulting Suite. This suite is comprised of three powerful and easy to use tools that help benefits consultants and their clients make improved decisions on the design of their health plans. The Health Benefits Consulting Suite includes the following tools:

Actuarial Assistant

Risk Decision Support

Experience and Migration Predictive

To arrange a demonstration of Actuarial Advisor, or the Health Benefits Consulting Suite, please contact Neeru Sachdeva at nsachdeva@wspactuaries.com or 609.275.6550.

More information, as well as online demos of the tools in the Health Benefit Consulting Suite, are available at our website: www.windsorstrategy.solutions

Windsor Strategy Solutions develops cutting edge software for employee benefits professionals who want powerful and easy to use tools that deepen their understanding and consulting capabilities for their client's health benefits plans. Our Health Benefits Consulting Suite and Actuarial Advisor rating model are used by consultants, brokers, TPAs, MGUs, re-insurers, stop-loss carriers and consulting actuaries.

About Windsor Strategy Solutions

Located in Princeton Junction, NJ, Windsor Strategy Solutions, is an actuarial software firm focused on innovation in health plan pricing and design. For more information, contact Todd Owen at towen@windsorstrategy.solutions. and visit www.windsorstrategy.solutions.

Underwriting Management Experts Hires Joseph 'Joe' Byers as New Executive Vice President of Sales

Underwriting Management Experts (UME) is pleased to announce the hiring of Joseph "Joe" Byers as their new Executive Vice President of Sales.

Joe comes to UME from Zurich Accident & Health where he most recently served as Vice President/National Sales Manager, leading management of the sales team and strategic distribution of their Medical Stop Loss product. An employee benefits professional for more than twenty years, Byers possesses extensive TPA, broker and carrier experience related to business development, marketing and underwriting of Medical Stop Loss. He earned his bachelor's degree in marketing from Temple University.

Anne Marie Chapman, Chief Executive Officer of UME, says that,

“Joe is a great addition to the UME executive team, and we are looking forward to his leadership in expanding our client relationships. I am confident that his expertise will be of benefit to our valuable partnerships as well as our team here. His extensive list of qualifications, spanning twenty years, makes him uniquely qualified for this role at UME.”

A results-oriented individual, Byer's strengths include excellent communication and problem-solving skills, an astute understanding of all facets (underwriting, policy, claims) of the stop-loss product and a proactive approach to developing viable solutions for meeting the specific needs of individual clients. In his role as Executive Vice President of Sales, Joe will be responsible for assisting in the growth of existing partnerships, as well as identification and development of new partnerships to offer UME's stop-loss solutions to a broader audience of partners and clients. Joe can be contacted directly at 412-736-2905 or jbyers@umexperts.com.

About UME

Underwriting Management Experts (UME), is a full service MGU. We provide flexible, innovative stop-loss, captives and life products that meet the unique needs of our partners. UME offers professional expertise, personalized service and creative solutions to an ever-changing market place. Contact Robert "Bobby" Glorioso, Executive Personal Assistant, at 855-315-5088 and visit www.umexperts.com. ■

SIIA would like to Recognize our Leadership and Welcome New Members

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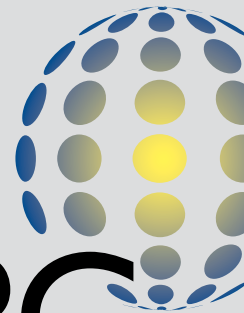
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Articles or guideline inquiries can be submitted to Editor Gretchen Grote at ggrote@sipconline.net

The Self-Insurer also has advertising opportunities available. Please contact Shane Byars at sbyars@sipconline.net for advertising information.

SIIA

New Members

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