



NEWS

FROM SIIA MEMBERS

2019 MARCH 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 membernews@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 at jivy@siaa.org.

We've got a novel solution to improving health care benefits:

Build plans that actually benefit the employers and employees who use them.

At Homestead, we believe that's the right way to go. Which means building plans with no network restrictions. No referrals. No hoops to jump through. Just plans built around the needs of our self-funded employer clients and their employees. Plus, on average, a Homestead Smart Health Plan saves as much as 30% on the total cost of healthcare without cost shifting to employees. All of which we think makes benefits...well, beneficial.

Our proprietary, platform-agnostic Claim Watcher system is a powerful reference-based pricing tool for auditing and repricing that can either stand alone or work as part of a comprehensive benefits plan. And our Stop Loss services protect companies against catastrophic claims.

Whether you are a TPA or a broker, a Homestead Smart Health Plan gives you a strong alternative to present to your clients that puts them at the center of the benefits equation. And *that's* a real solution to improving health care benefits.

Homestead Smart Health Plans. Better Health For All...together.



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DIAMOND MEMBERS

SYMETRA LIFE INSURANCE COMPANY LAUNCHES NEW VALUE-ADD PROGRAM FOR STOP LOSS POLICYHOLDERS

Symetra Compliance Solutions, provided by Enquiron®, is now available for Symetra stop loss policyholders. This convenient, online resource can help employers navigate the continuously changing landscape of ERISA, HIPAA and related laws.

"Our vision is to help self-funded employers better understand and control their health care costs," said Jeremy Freestone, senior vice president of stop loss at Symetra. "Teaming up with Enquiron will allow us to offer additional solutions for employers at a time when they need them most."

Clients can log in to connect with ERISA attorneys for advice and answers to specific regulatory and compliance questions related to their self-funded medical plans. They can also access educational webinars, resources and tools, and even complete a compliance assessment to identify areas of risk followed by a discussion facilitated by an ERISA attorney.

This new offering pairs well with Symetra's best-in-class stop loss policy and supports our goal to help provide clarity in a complex industry.

About Symetra

As one of the nation's first stop loss carriers, we bring a level of expertise and plan design flexibility most carriers can't match. We are committed to helping groups across



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No two groups are exactly alike and no one Reference Based Pricing program design is right for them all. That's why HHC Group starts by learning each group's objectives and constraints. Then we help design and implement the right Reference Based Pricing program for them.

Some want pre-cert and concierge services. Others want just claims repricing or repricing, provider appeal support and patient advocacy. Some want customized models and some provider contracting. We have the experience and expertise to help the group design and deliver the RBP program that's just right for you.

CONTACT US 301.963.0762 EXT. 163
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To learn more, visit www.symetra.com or contact Jeremy Freestone at 425-256-8480 or jeremy.freestone@symetra.com.

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HCC LIFE'S RATINGS AFFIRMED BY A.M. BEST

A.M. Best Company, Inc. has affirmed the "A++" (Superior) financial strength ratings (FSR) and "aa+" long term issuer credit ratings (ICR) of HCC Life Insurance Company and the property/casualty companies of Houston Casualty Group. The outlook for these ratings is stable.

Contact your regional marketing representative or underwriter to find out how high ratings for financial strength benefit you and your clients.

About Tokio Marine HCC

A member of the Tokio Marine HCC group of companies. Tokio Marine HCC is the marketing name used to describe the affiliated companies under the common ownership of HCC Insurance Holdings, Inc. Tokio Marine HCC's products are underwritten by American Contractors Indemnity Company, HCC International Insurance Company PLC, HCC Life Insurance Company, HCC Specialty Insurance Company, Houston Casualty Company, Lloyd's Syndicate 4141, United States Surety Company and U.S. Specialty Insurance Company. Visit www.tmhcc.com.

VOYA FINANCIAL LAUNCHES SUITE OF VOYA HEALTH SAVINGS AND SPENDING ACCOUNTS

Voya Financial, Inc. (NYSE: VOYA), announced the launch of its new suite of Voya Health Savings and Spending Account solutions¹ as optional benefits for employers to offer their employees at the workplace.

The suite of solutions will initially include the following tax-advantaged² accounts: a Health Savings Account (HSA) to be used in combination with high deductible health plans (HDHPs); a Health Flexible Spending Account (Health FSA); a Limited Purpose FSA; a Dependent Care FSA; and a Commuter Benefit Account.

“Our new suite of savings and spending accounts will give employees even more tools to help them realize their financial goals, offering options for handling unexpected health care costs without dipping into their retirement savings,” said Rob Grubka, president, Voya Employee Benefits. “And we are giving employers the flexibility to choose what best fits their benefits portfolios and the ability to meet the needs of their employees.”

Voya’s research has found approximately one-third of retirement plan hardship withdrawals are due to an unexpected medical expense³.

Voya’s solutions will include several key features:

- Easy access to accounts: Employees can access and manage all of their Voya Health Savings and Spending Accounts – when, where and how they need to – through one user-friendly web portal or mobile app.
- One debit card to manage all accounts: Account holders only need one debit card to access funds from any of their Voya Health Savings and Spending Accounts to pay qualified expenses.
- Employer flexibility: Access one administration portal to review reports and activity on all of their Voya Health Savings and Spending Accounts.

In addition to the savings and spending features of all of the Voya Health Savings and Spending Accounts, HSA account holders with \$2,000 or more in their HSA may choose to actively manage their account and select their investment options within their HSA. For the Voya HSA, Voya Investment Management is providing manager selection and oversight and has constructed the HSA investment menu that includes a mix of funds managed by Voya Investment Management as well as other well-regarded managers⁴.

“We are pleased to provide this valuable savings tool,” said Grubka. “We put a lot of thought into helping people easily access and manage the funds in their accounts, so they can focus more quickly on the medical or family needs at hand.”

Each of Voya’s businesses – Employee Benefits, Investment Management and Retirement – plays a role in delivering these valuable solutions to help customers in all of its markets achieve holistic financial wellness to and through retirement.

An industry leader and advocate for helping Americans achieve financial wellness to and through retirement, Voya Financial is committed to delivering on its vision to be America’s Retirement Company®, and its mission to make a secure financial future possible – one person, one family, one institution at a time.

References

1. *Health Savings Accounts (HSAs), Health Flexible Spending Accounts (Health FSAs), Limited Purpose FSAs, Dependent Care FSAs, and Commuter Benefit Accounts are individual accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC) and administered by WEX Health, Inc.*

2. *The amount saved in taxes will vary depending on the amount set aside in the accounts, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed on tax returns, tax bracket, and state and local tax regulations. Account holders should check with a tax advisor for information on how participation will affect their tax savings.*

3. *Based on aggregated Voya retirement account data for full-year 2017.*

4. *Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya*



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BC, LLC), and may lose value. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss.

About Voya Financial®

Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings – to get ready to retire better. Serving the financial needs of approximately 14.3 million individual and institutional customers in the United States, Voya is a Fortune 500 company that had \$8.6 billion in revenue in 2017. The company had \$543 billion in total assets under management and administration as of September 30, 2018. With a clear mission to make a secure financial future possible – one

person, one family, one institution at a time – Voya's vision is to be America's Retirement Company®. Certified as a "Great Place to Work" by the Great Place to Work® Institute, Voya is equally committed to conducting business in a way that is socially, environmentally, economically and ethically responsible. Voya has been recognized as one of the 2018 World's Most Ethical Companies® by the Ethisphere Institute; one of the 2018 World's Most Admired Companies by Fortune magazine; as a member of the Bloomberg Gender Equality Index; and as a "Best Place to Work for Disability Inclusion" on the Disability Equality Index by Disability:IN. For more information, visit voya.com. Follow Voya Financial on Facebook, LinkedIn and Twitter @Voya.

SILVER MEMBERS

H.H.C. GROUP PROMOTES STELLA CHUNG TO EXECUTIVE VICE PRESIDENT OF SALES

H.H.C. Group is proud to announce the promotion of Stella Chung to Executive Vice President of Sales, with overall responsibility for the Sales Department. A six-year H.H.C. Group employee, Stella was most recently Vice President of Sales with responsibility for the Eastern United States.

Prior to joining H.H.C. Group, Stella was an award-winning District Manager for a Sprint Preferred Retailer. She attended the University of Maryland Baltimore County where she studied international affairs and psychology.



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"Stella brings a rare combination of industry knowledge, sales acumen, client service expertise and leadership skills that will enable her to successfully lead our sales team for many years to come", said Dr. Bruce Roffé, H.H.C. Group's President and CEO.

About H.H.C. Group

H.H.C. Group is a leading national health insurance consulting company providing a wide range of cost containment solutions for Insurers, Third Party Administrators, Self-Insured Employee Health Plans, Health Maintenance Organizations (HMOs), ERISA and Government Health Plans. H.H.C. Group utilizes a combination of highly skilled professionals and

advanced information technology tools to consistently deliver targeted solutions, significant savings and exceptional client service.

H.H.C. Group's services include Claim Negotiation, Claim Repricing, Medicare Based Pricing, DRG Validation, Medical Bill Review (Audit), Claims Editing, Medical Peer Reviews/Independent Reviews, Independent Medical Examinations (IME), Case Management Utilization Review, Data Mining, Disease Management and Pharmacy Consulting.

For additional information about H.H.C. Group and our services, visit www.hhcgroup.com or contact Bob Serber at rserber@hhcgroup.com or 301-963-0762 ext. 163.

ACS BENEFIT SERVICES NAMES CONNIE GRIFFITH VICE PRESIDENT, CLIENT RELATIONS

Winston-Salem, NC -- ACS Benefit Services, LLC, is pleased to announce the addition of Connie Griffith as Vice President, Client Relations, reporting to Kari L. Niblack, Chief Executive Officer. ACS takes a customer-first approach to doing business, and with the growth of ACS' mid-market and enterprise customer base, ACS has increased its

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Artex

investments in Client Relations to ensure customers have the best experience from point of sale through the entire customer lifecycle.

Griffith brings over twenty-five years of client consulting and operations experience to ACS where she will be responsible for creating meaningful, personalized customer experiences and client retention. Her uncompromising commitment to product innovation, anticipating trends and understanding her clients' industry and organizational goals are shared values of ACS.

"I am thrilled to join the ACS Client Relations team, working with like-minded individuals. ACS is both innovative and client-centric, and I'll be able to offer the high level of services, resources and support my clients expect," said Griffith. Prior to joining ACS, Griffith worked at Meritain Health for six years, where she served as an Account Executive in the Midwest and Great Lakes Regions.

"Our core commitment to client service will be bolstered by Connie's creativity, energy and in-depth product knowledge. She excels at talking with business leaders about their vision for their organizations, reinforcing our personal commitment to their success," says Kari L. Niblack, CEO, ACS Benefit Services, LLC.

About ACS

ACS Benefit Services, founded in 1982, is a full service, customer-centered third party administrator dedicated to creating value and delivering results. ACS emphasizes "high-touch" innovation with a state-of-

the-art product portfolio to positively affect our clients' bottom line. Contact Kari Niblack, JD, SPHR, Chief Executive Officer ACS Benefit Services, LLC at (336) 759.2013, KNiblack@ACSbenefitservices.com and visit ACSbenefitservices.com.

SEXTANT SELF FUNDING NAMES MARK CHAPMAN REGIONAL MARKETING DIRECTOR

Syracuse, NY -- Mark Chapman has joined Sextant Self Funding, LLC as Regional Marketing Director responsible for stop loss marketing throughout the country. He is based out of the Kansas City area.

Bill Lutz, Managing Director at Sextant states that Mark has worked with this team of underwriters and principals in the past and he successfully built a profitable block of business. At Sextant, it is not like Mark is starting over, he is picking up where he left off.

Mark was most recently working as a National Stop Loss Sales Executive at Indigo Insurance Services. His 18 year background in medical stop loss marketing and field underwriting includes roles with both national carriers and MGU's. He received his Bachelor of Business Administration from Pittsburg State University in Pittsburg, Kansas.

About Sextant Self Funding, LLC

Sextant Self Funding, LLC., a full service Managing General Underwriter (MGU). Sextant was established to provide modern day guidance through the realm of Stop Loss and Program Management. We underwrite on behalf of Greenwich Insurance Company, an A.M. Best "A+" rated carrier. As an MGU, you can expect us to be responsive, creative and nimble. Due to our relationship with Greenwich Insurance Company, we carry the same financial strength and backing of a direct writer, thus giving you and your clients the best of both worlds! Contact Mark Chapman at mark.chapman@ssflc.com and Bill Lutz at bill.lutz@ssflc.com and visit www.ssflc.com. ■



We watch the **trends**.



We share our **knowledge**.



We deliver **solutions you can trust**.

There's no simple way to overcome the rising claims trend in today's market. But we know that incorporating smart practices into our business model is helping us to gain more control of the situation. We're making informed decisions based on data analytics and industry knowledge; using the insight of in-house experts to create thoughtful solutions; and choosing our cost-containment partners wisely as we work to protect our clients' financial wellbeing.

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MARCH 2019

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