

NEWS from SIIA Members

2017 SEPTEMBER 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

SIIA Announces HealthSCOPE Benefits as Newest Diamond Member

The Self-Insurance Institute of America, Inc. (SIIA) announced that HealthSCOPE Benefits has upgraded to Diamond member status.

Diamond membership signifies the highest level of support for SIIA and demonstrates a company's leadership position within the self-insurance/captive insurance marketplace. "At HealthSCOPE Benefits, we pride ourselves in designing individualized strategic vision on a client-by-client basis," said Mary Catherine Person, president of HealthSCOPE Benefits. "As such, we recognize that each employer's situation is unique, and they rely on us to help guide them through the challenges of cost and management of their health plan. SIIA's central focus of growth and development of the self-insurance marketplace is a natural fit

for HealthSCOPE Benefits. We continue to see first-hand how SIIA's ongoing industry protection and promotion work provides real value for TPAs, so upgrading to Diamond membership makes sense."

This continued growth in the number of SIIA Diamond members reflects recognition by leading-industry companies of the importance to provide robust support to the trade association that is best positioned to protect and promote their business interests. This support has enabled SIIA to further expand its government relations staffing, media outreach efforts and legal defense capabilities, as well to fund various other industry promotion initiatives.

About HealthSCOPE Benefits

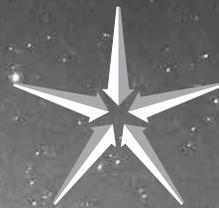
HealthSCOPE Benefits is a full service claims administration and health management firm providing administrative and other support services to self-funded employers. As the fourth largest Third Party Administrator (TPA) in the country (and the largest independent TPA operating without ownership of an insurance carrier), HealthSCOPE Benefits goes beyond the offerings of a traditional administrator.

Headquartered in Little Rock, AR, HealthSCOPE Benefits administers benefits in all 50 states for more than 300 clients and more than 500,000 members. The company's 600 employees support clients in the management of greater than 1.6 billion in annual healthcare expenditures. Visit www.healthscopebenefits.com.

HealthSmart Appoints Peter D. Beerman as Vice President of Sales

HealthSmart, the largest independent benefits administrator in the country, is pleased to announce the appointment of Peter D. Beerman as Vice President of Sales. Beerman has a proven track record of significantly increasing revenues, retaining clients and successfully launching products.

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Beerman will report to Tom Mafale, HealthSmart's Chief Sales Officer. Beerman will be responsible for developing new business opportunities and creating customized solutions to meet client needs. He has more than 30 years of experience in plan-sponsored self-insurance, network leasing and change management.

Beerman served as Vice President Sales, Labor and Trust, UnitedHealthcare, where he established UnitedHealthcare as a new vendor in the labor and trust market. While there, he also introduced new products for select third party administrators and self-insured plans. Beerman received the Top Sales Achievement Award in 2014 and the Altus Award in 2014 and 2015.

About HealthSmart

HealthSmart's integrated approach makes a positive impact on your bottom line by supporting and empowering members to attain optimal health. We work closely with our clients and business partners to achieve better treatment outcomes at the lowest possible cost. Our URAC-accredited care management portfolio serves the entire member population: healthy individuals who need to stay that way, those at risk who need to improve their health, and those who need assistance managing chronic conditions. Our innovative strategies bring balance back to healthcare plans. Visit www.healthsmart.com.

Silver Members

Pareto Captive Has Opportunities for Sales Professionals

Pareto Captive Services, LLC ("Pareto Captive") continues to grow and is seeking to add to its team of sales professionals.

If you're a competitive self-starter that is looking for a "no-cap" compensation plan, you excel at developing strategic relationships, thrive in a fast paced, results oriented work environment with minimal administrative responsibilities, please keep reading.

Job Title

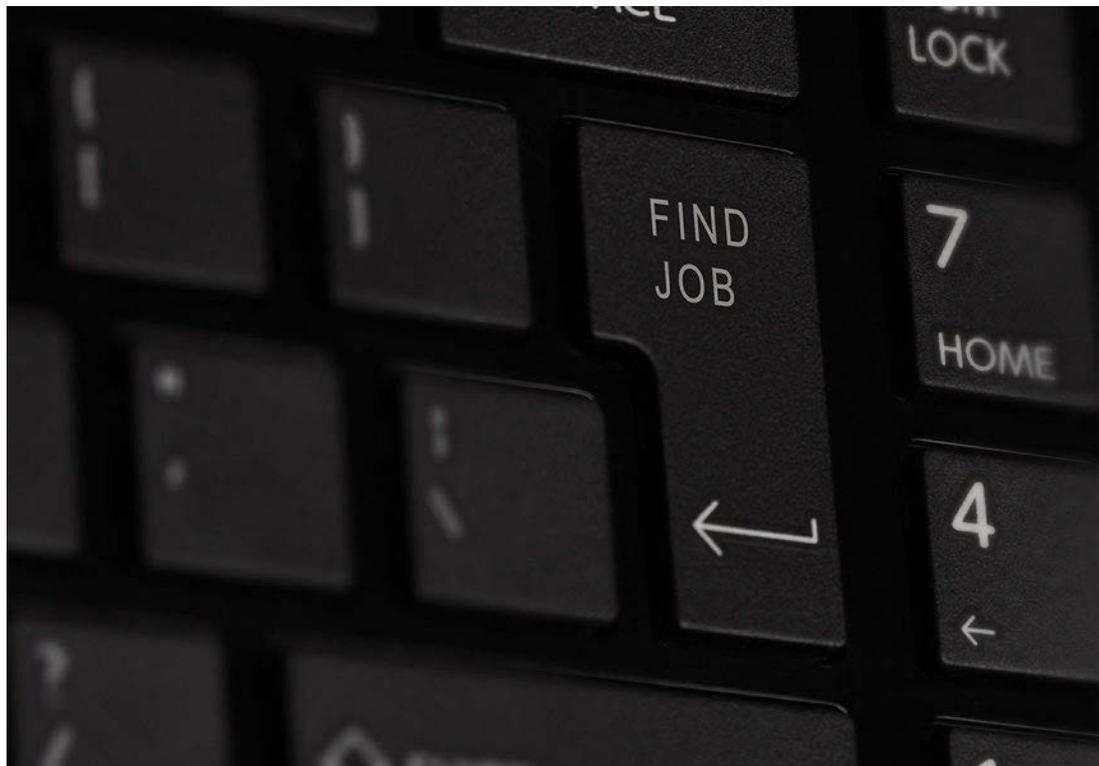
Regional Vice President of Sales

Summary

Pareto Captive's sales team is responsible for calling on consultants, explaining our product and its value proposition, analyzing submissions, and presenting quotes to consultants and employers. The position requires extensive out of town travel, including proposal presentations, seminars, and board meetings.

Location

Pareto Captive is located in Philadelphia and has business spread throughout the country. While we have a slight preference to locate new team members in Philadelphia, we are open to other locations too, as the individual may be able to work out of his/her house. Outside of Philadelphia, areas of particular interest to us include (but are not limited to) Seattle, Denver, Phoenix, Chicago, Texas, California, Florida and the Carolinas.



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Insurance Commissioner Trinidad Navarro
Delaware Department of Insurance

Compensation

Pareto Captive pays a base salary plus commissions. We pay 100% of premiums for health insurance and contribute to an HSA, contribute to employees' 401k, and offer many additional benefits.

Skills/Competencies Requirements

- Bachelor's degree
- At least 3 to 5 years of experience in self-insured benefits business development
- Significant experience supporting the development of proposals to consultants
- Strong sales skills and performance driven
- Excellent written and verbal communication skills
- Comfortable presenting to large groups
- Organizational, planning, and prioritization skills
- Demonstrates effective negotiation and closing techniques
- Knowledge of cost containment products and vendors
- Strong customer orientation
- Commitment to company values
- Willingness and ability to travel frequently

Interested individuals should submit a cover letter and resume (or a cover letter and a link to a LinkedIn page) to careers@paretocaptive.com. All communication will be confidential.



About Pareto Captive

Pareto Captive is the nation's largest manager of member-owned benefit captives. Nearly 400 employers with approximately 45,000 enrolled employees use five different Pareto captive programs to reduce both the cost and volatility of employee benefits. Visit www.paretocaptive.com.

Gold Members

ELMC Risk Solutions

Announces Staci O'Toole as President of ELMC

Underwriters, Western Region

ELMC Risk Solutions, LLC, a manager of premier, full-service managing general underwriters specializing in underwriting medical stop-loss insurance is pleased to announce that industry veteran, Staci O'Toole, has joined ELMC as President of ELMC Underwriters (ELMCU), Western Region. In her new role, Staci will lead ELMCU's sales efforts in the Western region expanding the company's national presence.

Ms. O'Toole brings 25 years of experience in sales leadership, marketing, and underwriting, particularly in the West Coast market. She has a consistent record of creating profitable business in the self-funded market. In her previous engagement, she managed four regional sales offices accounting for more \$90 million dollars in annual premium.

Richard Fleder, ELMC's founder and CEO said "We are quite fortunate and enthusiastic about bringing someone with Staci's expertise and record of success in the medical stop loss market into the company." This appointment is consistent with ELMC's recent expansion efforts which have brought together Midwest Risk Underwriters, IOA Re, RxReins and Adler Rx Consulting, under the ELMC Risk Solutions banner.

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About Staci O'Toole

Staci O'Toole is the President, Western Region of ELMC Underwriters. She brings more than 25 years of experience in the Self Insurance industry with a focus in sales, marketing, underwriting and management to this role. Prior to joining ELMC Underwriters, Staci served as Vice President of Sales for Houston International Insurance Group (HIIG). Staci joined HIIG as part of the Elite Underwriting Services (Elite) acquisition. While at Elite, she was a leader in driving the company's growth. Prior to her tenure at HIIG, Staci was a member of the R.E. Moulton team where she was responsible for developing the Western Region, which grew to become the company's largest block of profitable stop loss business. At Moulton she managed four sales offices generating more than \$90 Million in annual premium and developed their Preferred Carrier Status with National Producers. Prior to joining R.E. Moulton, Staci was Regional Manager for the Hartford's Stop Loss division where she created a new distribution channel that focused on TPAs in the Western United States. Staci started her stop loss career with SAFECO as the Regional Manager for the Pacific Southwest Region. She led the sales and field underwriting offices for Group Life, LTD and Excess Loss. Before moving to California, Staci was a broker for a regional P&C firm in Boston. She holds a Bachelor's of Science in Education-Math & Science from Ohio State.

About ELMC

ELMC owns, manages and seeks to acquire premier MGUs across the nation that specialize in underwriting medical stop-loss insurance for self-funded health plans. ELMC provides a best-in-class platform for delivering medical stop-loss solutions to brokers, carriers and clients. Contact Mary Ann Carlisle at mcarlisle@elmgroup.com, 484-433-1412, and visit www.elmgroup.com.

Indigo Seeks National Stop-Loss Sales Executive

Job Title: Indigo National stop-loss Sales Executive

Summary

As an Indigo stop-loss Sales Executive, you'll have the support of one of the nation's leading insurance companies and the flexibility and growth potential of running your own business. You'll solve clients' needs through consultative and solution based selling, by building relationships with contacts in your territory to identify, develop and close sales opportunities.

Responsibilities

- Sell Indigo Insurance Services Medical stop-loss product through insurance brokers, third party administrators and consultants.
- Build and establish relationships with key sources to market our product to some of the nation's leading employers.
- Construct and maintain a business plan for your designated territory based on sales and strategic initiatives.
- Call on existing and potential customers to not only prospect new customers but also to develop a book of business.
- Meet annual targets and individual sales goals.

Develop internal relationships with underwriters and internal support partners who will assist you in creating specialized plans to meet your clients' needs.

Qualifications

- Bachelor's Degree from a four-year college or university preferred.
- Previous experience selling the stop-loss product required.
- Commitment to attaining state required Life and Health agent license.
- Proven relationships with underwriting and technical product expertise.
- Strong organizational skills.
- Strong networking and relationship management skills.
- Excellent listening, presentation, negotiating and communication skills

- A passion to succeed and challenge yourself while building a book of business
- A winning attitude and interested in a career that offers independence, professional growth, and high income potential.

The successful candidate is driven, self-motivated, consultative and a great problem solver:

Interested candidates should send resume to Kim Grace at Grace.Kim@bcbsma.com.

About Indigo

Indigo is a full-service insurance agency that offers an extensive suite of specialty insurance products including stop-loss, life, disability, vision, travel, accident, critical illness, workers' compensation, and more. We partner with market-leading insurance carriers that offer outstanding customer service, fast claim payments, and flexible benefits that set them apart from their competition. We only partner with A-rated carriers, and we're a wholly-owned subsidiary of the largest commercial health insurer in Massachusetts—so we'll be there when we're needed the most. Visit www.indigo-insurance.com. ■

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SIIA would like to Recognize our Leadership and Welcome New Members

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The Guardian Life Insurance Company of America[®], 7 Hanover Square, New York, NY 10004. 1. As of 1/2017 and subject to change. Source: Vital Signs. Comdex is a composite of all ratings that a company has received from the major rating agencies (A.M. Best, Standard & Poor's, Moody's, and Fitch). 2. Upon receipt of complete information from the payer. Guardian's Stop Loss Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2016, on a statutory basis: Admitted Assets = \$51.9 Billion; Liabilities = \$45.7 Billion (including \$39.4 Billion of Reserves); and Surplus = \$6.2 Billion. Policy Form #GP-1-SL-13. 2017-43335 (07/19)

SIIA New Members

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Core Choice, Inc.
Boca Raton, FL

Seth Denson
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GDP Advisors
McKinney, TX

Ronald Friedman
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Donald McCully
President
Medical Captive Underwriters
Chicago, IL

Gary Honey
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Oncology Analytics
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