

# NEWS from SIIA Members

## 2017 NOVEMBER 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@siia.org](mailto:wbartlett@siia.org). All submissions are subject to editing for brevity. Information about upgraded memberships can be accessed online at [www.siia.org](http://www.siia.org). For immediate assistance, please contact Jennifer Ivy at [jivy@siia.org](mailto:jivy@siia.org). If you would like to learn more about the benefits of SIIA's premium memberships, please contact Jennifer Ivy and [jivy@siia.org](mailto:jivy@siia.org).*



### **Diamond Members**

#### **HM is Looking for an Experienced Senior Underwriter in Stop Loss insurance**

HM Insurance Group (HM) is looking for an experienced Senior Underwriter in Stop Loss insurance. You can reach out to Jeremy Amburgy at [jeremy.amburgy@highmarkhealth.org](mailto:jeremy.amburgy@highmarkhealth.org) or apply directly at <https://jobs.highmarkhealth.org/job-details/sr-underwriter/J106323/1/>

#### **A Trusted Company**

HM Insurance Group (HM) is a national insurance company that works to protect employers and health care entities from the financial risks associated with health care costs. With nearly 35 years in the market, HM is among the top carriers nationally for Stop Loss insurance, protecting self-funded clients from financial loss associated with unexpected large or catastrophic claims.

Similarly, HM's Managed Care Reinsurance product line delivers optimal coverage for the financial protection of risk-bearing entities such as payers, providers and ACOs.



## Commitment Beyond Numbers.

The operative word is 'commitment.'

**Pinnacle is committed** to our employees, to our profession, to our community, and most importantly, to you.

A full-service actuarial firm, Pinnacle's mission is simple: We're here to provide professional expertise and superior customer service. Through data-driven research backed by clear communication, we work hard to provide substantial value to your business. You can trust Pinnacle's commitment to look beyond today's numbers in planning for tomorrow.

**Commitment Beyond Numbers**



Alternative Markets	Enterprise Risk Management	Legislative Costing	Litigation Support	Loss Reserving	Predictive Analytics	Pricing and Product Management	Reinsurance
---------------------	----------------------------	---------------------	--------------------	----------------	----------------------	--------------------------------	-------------

[pinnacleactuarial.com](http://pinnacleactuarial.com)

HM Insurance Group responds to market changes and works with clients to ensure that coverage needs are met with expert risk assessment, excellent operational performance and successful cost containment practices that optimize coverage. We deliver smarter solutions, better performance and unparalleled support to guard the financial health of our policyholders.

### Leading the Way

Through times of change, HM remains committed to building strong, consultative relationships. Our flexible business model and strategic mindset allow us to stay ahead of the market and client needs, providing essential protection and an approach to service that can give you confidence in the quality of what you are delivering to your customers.

### Essential Responsibilities

1. Responsible for a book of business of renewing accounts, or assigned volume of new applications or RFP's. Utilizes various systems and tools to obtain necessary data and accurately complete and track assigned work.
2. Rating and Analysis
  - o Calculates rates, employs different financial arrangements, interprets pricing policy and adapts to unusual situations.
  - o Identifies questionable claim patterns of renewal clients and issues with competitor's claims experience for prospect clients and develops recommendations to account for these situations.
3. Risk Analysis
  - o Applies corporate risk management policies and adjust for unusual situations that may not have been considered in the standard pricing formula.
  - o Identifies when clients do not comply with corporate risk management policies, disclosure rules, or conditions/criteria for enrollment.
  - o Recommends appropriate adaptation of policies/guidelines to accommodate client specific or individual situations.
  - o Analyzes member risk and engages internal departments to manage this risk.
  - o Supports other internal initiatives which may include but not limited to fraud detection, corporate compliance, wellness/disease management, and product development efforts.
4. Production Standards
  - o Completes renewals, prospect quotes, review of lower level analyst work in accordance with production and timeliness standards.

### 5. Effective Communication

- o Communicates recommendations of policy adaptation to accommodate client-specific situations supported by a clear rationale or management principles.
- o Influences Sales and external audiences toward appropriate risk solutions.

### 6. Team Role

- o Guides, assists and provides technical assistance to lower level analysts.
- o As assigned, assumes primary support for maintenance of departmental tools and processes.
- o As assigned, represents departmental perspectives and needs on system development and process improvement teams.

### 7. Other duties as assigned or requested.

## Qualifications

Education, Licenses/Certifications, and Experience

Minimum

- Bachelor's Degree in Mathematics, Actuarial Science, Finance, Business, Computer Science or other quantitative analysis discipline
- 3-5 years of relevant, progressive experience in the area of specialization. Grandfathered experience requirements effective August 2016.
- Experience in Underwriting

## Preferred

- Actively pursuing a professional designation related to the healthcare industry and be willing to complete one course within twelve months.
- Where applicable, PA Producer's License in Accident and Health or willingness to pursue and obtain within six months

## Knowledge, Skills and Abilities

- Skilled and knowledgeable interaction with various internal departments and external stakeholders.
- Ability to use applicable computer systems, electronic tools and applications.
- Ability to work independently and assume responsibility for projects across a continuum from routine to highly complex.
- Demonstrate an understanding and support of corporate and departmental goals and initiatives.
- Demonstrate ethical business practices with adherence to all privacy and confidentiality policies and regulations.

**Approachable · Knowledgeable · Dependable.**



**STARLINE**  
LEADING THE WAY SINCE 2000

**EXCESS OF LOSS IN SELF-INSURANCE · MANAGED CARE · PERSONAL ACCIDENT PRODUCTS**

We are well-versed in customized offerings and rooted in strategic thinking. Our dedicated team provides a consultative approach to achieve the best risk solution for you. Visit [starlinegroup.com](http://starlinegroup.com) today to learn more.



## About HM Insurance Group

HM Insurance Group (HM) works to protect businesses from the potential financial risk associated with catastrophic health care costs. The company provides reinsurance solutions that address risk situations confronting employers, providers and payers. A recognized leader in Employer Stop Loss, HM also offers Managed Care Reinsurance nationally. Visit [www.highmarkhealth.org](http://www.highmarkhealth.org).

## Voya Financial Named a 2017 “Great Place to Work”

Voya Financial, Inc. announced that it has been certified as a 2017 Great Place to Work by the independent analysts at Great Place to Work® — the global authority on high-trust, high-performance workplace cultures — for the second consecutive year.

“We take pride in being a unique company to work for and are proud to be recertified as a Great Place to Work,” said Chairman and CEO Rodney O. Martin, Jr. “To drive business and operational performance, we start with our foundation — our employees. Voya strives to be a diverse and energetic environment, where employees care about each other and are excited to come to work. Our culture enables us to work towards our mission of making a secure financial future possible — one person, one family, one institution at a time.”

Voya Financial earned this certification after an extensive process, which included completing a culture briefing questionnaire around the company's practices and programs, and having employees complete a Trust Index® survey. The survey, which measures the level of trust in their organization and the extent to which employees say it is a great workplace, asks employees about the company's challenges, atmosphere, rewards, pride, communication and bosses. The independent analysts at Great Place to Work then reviewed all of the results to determine if Voya met the certification threshold, which is a 70 percent average Trust Index® score.

Voya's employee participation rate exceeded last year's number by more than 400 additional respondents. Approximately 1,300 Voya Financial employees completed the Trust Index® survey, resulting in a 90-percent confidence level and a margin of error of  $\pm 2.04$ . Other highlights from the survey results include:

- 90 percent of employees say Voya has a great atmosphere;
- 91 percent of employees feel good about the ways Voya contributes to the community; and
- 92 percent of employees say they have great pride working at Voya.



**YOU WOULDN'T BUY A GYM MEMBERSHIP IN SEATTLE,  
IF YOU NEVER LEFT BOSTON ...**

**WHY ARE YOU PAYING FOR PHARMACY ACCESS  
THAT YOUR MEMBERS ARE NEVER GOING TO USE?**

Are you curious about narrow networks, but concerned that you'll have to remove convenient pharmacy locations?

**SCRIPT CARE IS WORKING TO CUT COSTS, NOT ACCESS.**

*Our Select Networks allow for customization based on your needs.*

Find out more at [www.scriptcare.com](http://www.scriptcare.com)



Voya joins the ranks of 85 other financial service and insurance companies that are also certified. Great Place to Work® provides the benchmarks, framework and expertise needed to create, sustain and recognize outstanding workplace cultures through proprietary assessment tools, advisory services and certification programs, including Best Workplaces lists and workplace reviews. Since last year's certification, Voya has conducted focus groups to gain insight on its health care offerings and released a financial wellness survey to help improve employees' financial futures, both of which enhanced practices and services provided to employees. The company also announced an employee value proposition — a unique set of offerings or attributes that characterize how Voya differentiates itself from competitors and drives the employee experience.

*“We applaud Voya Financial for seeking certification and releasing its employees’ feedback,” said Kim Peters, Executive Vice President of Great Place to Work’s Certification Program. “These ratings measure its capacity to earn its own employees’ trust and create a great workplace — critical metrics that anyone considering working for or doing business with Voya Financial should take into account as an indicator of high performance.”*

Voya Financial's full results are available at <http://reviews.greatplacetowork.com/voya-financial>.

Media Contact:  
Jeanne LaCour  
Voya Financial  
(212) 309-8949  
[Jeanne.LaCour@voya.com](mailto:Jeanne.LaCour@voya.com)

### **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 13.6 million individual and institutional customers in the United States, Voya is a Fortune 500 company that had \$11 billion in revenue in 2016. The company had \$51.7 billion in total assets under management and administration as of June 30, 2017. 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 and has been recognized as one of the 2017 World's Most Ethical Companies® by the Ethisphere Institute, as well as one of the Top Green Companies in the U.S., by Newsweek magazine. For more information, visit [voya.com](http://voya.com). Follow Voya Financial on Facebook and Twitter @Voya.

### **Silver Members**

#### **6 Degrees Health adds Rob Archibald as Chief Technology Officer, Jill Miller as Vice President, and promotes Neal Franzer to Vice President**

6 Degrees Health is pleased to announce the addition of Rob Archibald as Chief Technology Officer, the addition of Jill Miller as Vice President, and the promotion of Neal Franzer to the position of Vice President.

Rob Archibald brings over 15 years of experience as a Software Architect and Engineer for the technology giant, Intel. In addition to his experience at Intel, Rob served as Chief Technology Officer for the startup EndFirst. Rob is excited to expand the industry-leading MediVI platform to keep 6 Degrees Health on the forefront of healthcare innovation.

Jill Miller is a seasoned claims and contracting veteran, with over 15 years of experience at a national Centers of Excellence transplant network. Jill brings a wealth of industry experience to 6 Degrees Health and will be primarily focused on further developing our Transplant and Specialty network.

Neal Franzer is one of 6 Degrees Health's first employees and has established himself as a key member of the team. Recently, he has transitioned his responsibilities to ensuring the flawless onboarding of new clients. Neal is widely loved and respected by 6 Degrees Health's clients, and exhibits a clear passion for the company's mission.

“6 Degrees Health is a collection of talented professionals who believe in reshaping the healthcare landscape, one client at a time. These three individuals are some of the best at what they do, and we are very fortunate to have them as part of the 6 Degrees Health family. The market can expect great things from this group of people,” said Scott Ray, CEO of 6 Degrees Health. “If you're attending SIIA this fall, come by booth 609 and say hello”.

## About 6 Degrees Health

6 Degrees Health is built to bring equity and fairness back into the healthcare reimbursement equation. Our cost containment efforts utilize MediVI technology, which supports our solutions with objective, transparent and defensible data. Services include provider market analyses, reasonable value claim reports, specialty networks, claim negotiations, referenced based repricing, and direct contracting.

For questions or a system demo, contact Heath Potter, Senior Vice President, 6 Degrees Health at [heathpotter@6degreeshealth.com](mailto:heathpotter@6degreeshealth.com), 503-640-9933 ext. 102 and visit [www.6degreeshealth.com](http://www.6degreeshealth.com).

## Polsinelli Names Shareholder Michelle Clardy Dobbs Director of Pro-Bono Services

Expanding the Am Law 100 firm's deep philanthropic commitment, Polsinelli announced the appointment of shareholder Michelle Clardy Dobbs to the newly-created position of national director of pro bono services and assistant general counsel. In this role, Dobbs will work across the firm's 20 offices to oversee, reinforce and maximize the impact of Polsinelli's pro bono efforts in the communities it serves.


In the last year, 598 Polsinelli attorneys recorded more than 25,000 pro bono hours.

"A commitment to help those in need is at the core of our firm's culture," Polsinelli Chairman Russ Welsh said. "Elevating Michelle to this new role will enable us to expand the positive impact of our pro bono work throughout the U.S."

Dobbs has been a litigation attorney in Polsinelli's St. Louis office for the past 13 years where she has worked with clients to analyze issues, solve problems, and negotiate positive outcomes. She regularly defends and advocates for clients through negotiation, mediation, in state and federal courts throughout the U.S.

LEARN. PLAN. SAVE. PROTECT.

**RECOVERY DOLLARS MULTIPLIED**  
Subrogation & Overpayment Recoveries



**THE PHIA GROUP**  
EMPOWERING PLANS




**FIDUCIARY DUTY SHIFTED**  
Plan Appointed Claim Evaluator - PACE

**PLAN DOCUMENTS PERFECTED**  
Phia Document Management - PDM

**LEGAL EXPERTISE SECURED**  
Independent Consultation & Evaluation - ICE

Register online to join us monthly for our free, industry acclaimed webinars.

The Phia Group, LLC | 163 Bay State Drive, Braintree, MA 02184 | Phone: 781-535-5600 | [www.phiagroup.com](http://www.phiagroup.com)



"Our firm has long been very active in voluntarily providing legal services to individuals and nonprofit organizations that cannot afford representation," Dobbs said. "I am eager to reinforce and strategically focus these efforts by creating a robust infrastructure to expand pro bono participation by our attorneys."

Dobbs is also a board member at the Center for Women in Transition and has volunteered her time to many organizations, including The United Way and Big Brothers Big Sisters. Dobbs earned her J.D. from the University of Illinois College of Law and her bachelor's degree from Illinois State University.

For more information, contact Carrie Trent at [ctrent@polsinelli.com](mailto:ctrent@polsinelli.com).

### **The Hartford Courant Names Diversified Group a Winner of the Great Hartford Region 2017 Top Workplaces Award**

Diversified Group has been awarded a 2017 Top Workplaces honor by The Hartford Courant. The Top Workplaces lists are based solely on the results of an employee feedback survey administered by WorkplaceDynamics, LLC, a leading research firm that specializes in organizational health and workplace improvement. Several aspects of workplace culture were measured, including Alignment, Execution, and Connection, just to name a few.

"The Top Workplaces award is not a popularity contest. And oftentimes, people assume it's all about fancy perks and benefits," says Doug Claffey, CEO of WorkplaceDynamics. "But to be a Top Workplace, organizations must meet our strict standards for organizational health. And who better to ask about work life than the people who live the culture every day—the

employees. Time and time again, our research has proven that what's most important to them is a strong belief in where the organization is headed, how it's going to get there, and the feeling that everyone is in it together. Claffey adds, "Without this sense of connection, an organization doesn't have a shot at being named a Top Workplace."

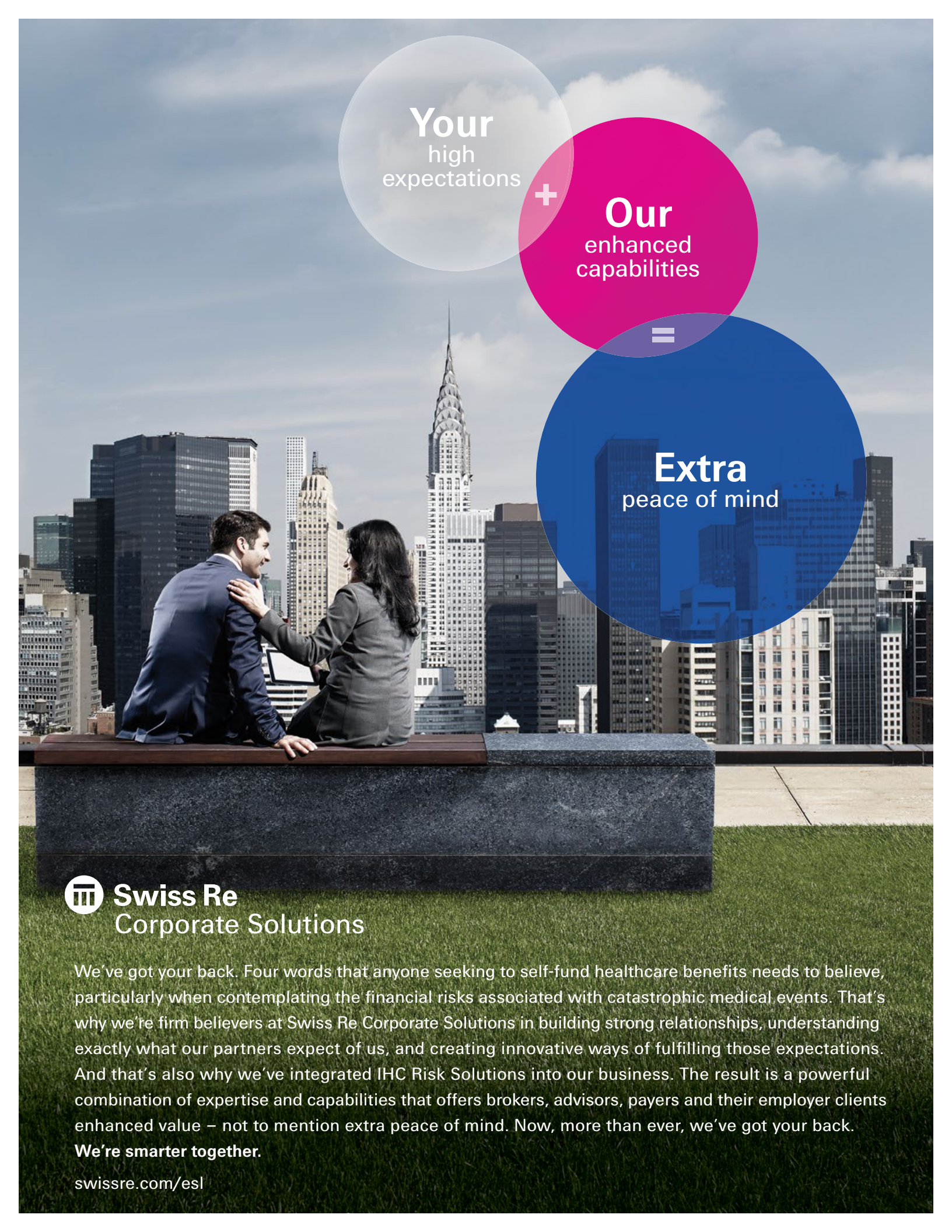
*"It is indeed an honor to be recognized as one of the top workplaces in the greater Hartford region,"* stated Brooks Goodison, President of Diversified Group. *"In a time when health care is of such great concern to employers and employees throughout the U.S., we are extremely fortunate to have such a dedicated and caring team of professionals serving our clients."*

#### **About the Diversified Group Family of Companies**

*Originally founded as Diversified Group Brokerage in 1967, the Diversified Group family of companies has assisted employer groups by designing, managing and administering customized, self-insured group health plans for 50 years. Based in Marlborough, CT, Diversified Group provides its clients with the information and guidance needed to control health plan expenses and generate potential savings. As an independent, privately owned and operated Third Party Administration (TPA) firm, Diversified Group has earned the trust of its clients and partners by giving health plans members and dependents true cost transparency, peace of mind and a clear pathway to quality care that is so needed today. To learn more about Diversified Group, visit [dgb-online.com](http://dgb-online.com) today.*







Your  
high  
expectations

+

Our  
enhanced  
capabilities

=

Extra  
peace of mind



## Swiss Re Corporate Solutions

We've got your back. Four words that anyone seeking to self-fund healthcare benefits needs to believe, particularly when contemplating the financial risks associated with catastrophic medical events. That's why we're firm believers at Swiss Re Corporate Solutions in building strong relationships, understanding exactly what our partners expect of us, and creating innovative ways of fulfilling those expectations. And that's also why we've integrated IHC Risk Solutions into our business. The result is a powerful combination of expertise and capabilities that offers brokers, advisors, payers and their employer clients enhanced value – not to mention extra peace of mind. Now, more than ever, we've got your back.

**We're smarter together.**

[swissre.com/esl](http://swissre.com/esl)



## Gold Members

### Lucent Health Forms

#### Partnership with Narus Health

Lucent Health, a leading healthcare risk management and administrative services company, has formed a strategic partnership with Narus Health, a highly specialized, patient-centric care management company. Lucent Health drives innovative solutions that improves member health and reduces cost for self-insured employers. Lucent Health's partnership with Narus helps employers curb unnecessary expenses while simultaneously improving the healthcare experience for employees and their caregivers.

*“For too many people, healthcare just happens -- often causing frustration, expense, and lack of certainty. What people prefer is to have someone truly listen, provide personal support and offer specific guidance for them and their family,”* said Lucent Health co-founder and CEO Brett Rodewald. *“Our relationship with Narus Health will help Lucent Health engage the member more at the very beginning of their medical journey and remain proactively engaged thereafter in a valuable way; we’re delighted to have this opportunity to partner with the leadership of Narus Health and their care delivery team.”*

In his career as a CEO, Rodewald has experienced the same frustration as most companies who are faced with the same challenges in trying to manage rising healthcare expenditures with limited access to useful data. Lucent Health, with its collective companies, unleashes the data and provides innovative solutions to self-insured employers to aggressively manage healthcare cost. Today, Lucent Health, with its 30 plus years of experience, has a growing list of diverse clients across the U.S. managed through the Lucent Health campuses located in Nashville, Dallas, Sacramento, Denver, and Appleton.

Dr. Michael Burcham founded Narus Health two years ago to create solutions that provide innovative, responsive, expert support and advocacy directly to the patient and their caregivers.

## INNOVATIVE STOP LOSS AND ANCILLARY SOLUTIONS



At BenefitMall, we know that employer groups benefit most from treating their health plan as an investment rather than an expense. Our team of self funded consultants can help you succeed by offering:

- Unbiased Expertise and Review
- Initial Placement, Implementation and Renewal of Coverage
- Claims Audit, Submission, Tracking, and Resolution Services
- Reporting, Compliance Services and Plan Document Review
- Billing and Premium Collection
- Ancillary Products and Services

**BenefitMall**  
Self Funded Division

©2017 BenefitMall. All rights reserved.

[www.benefitmall.com/Brokers/Stop-Loss/What-is-Stop-Loss](http://www.benefitmall.com/Brokers/Stop-Loss/What-is-Stop-Loss) 888.248.8952

Burcham has a seasoned leadership and care team who carry out this goal every day. Narus Health designed a flexible, mobile-optimized care management program built on a proprietary platform called Compassion™. The result of these efforts is a service that allows professional medical teams to deliver highly personalized support around the clock in a model that scales to meet the demands of the marketplace.

Rodewald and Burcham quickly saw the opportunity of a strategic partnership between their two firms. The agreement brings to market a completely new style and scope of care management service. With Lucent Health's well-established track record in medical cost management and data analytics, and Narus' expertise in delivering personalized care through sophisticated

technology, their combination promises to provide needed support in ways that, until now, weren't easily possible. Not only do their results meet the needs of individuals and caregivers where they are in their healthcare experience, the service will deliver cost savings for both the member and employer.

#### About Lucent Health

*Lucent Health (@LucentHealth), based in Nashville, TN and in partnership with NaviMed Capital, empowers US employers with vital healthcare plan performance data and reduces healthcare risks and costs while improving employee access to innovative healthcare services. Lucent offers a wide range of innovative technology-driven products which lead the industry, including Lucent Traditional, Lucent Clarity™ value-based payments, e2 MEC/MV™ solutions, Lucent Vista™ level funded, Lucent Tribia™ a tribal enterprise health plan and Lucent Surity™ for captives. Contact Mark Ware at a mark.ware@lucenthealth.com and visit www.LucentHealth.com, LinkedIn and Twitter. ■*

## Paving the way for seamless member communications



#### PRODUCTS & SERVICES:

- ID Cards
- Member Guides
- 1095-B Forms
- Kits
- e-Delivery
- Mobile
- SBCs
- EOBs
- Letter Correspondence
- Invoices
- ANOCs
- EOPs & Payments
- Member Engagement



# SIIA would like to Recognize our Leadership and Welcome New Members

## Directors

Adam Russo  
Chief Executive Officer  
The Phia Group, LLC  
Braintree, MA

Joseph Antonell  
CEO/Principal  
A&M International Health Plans  
Miami, FL

Kevin Seelman  
Senior Vice President  
Lockton Dunning Benefit Company  
Dallas, TX

Andrew Cavenagh  
President  
Pareto Captive Services, LLC  
Philadelphia, PA

Mark L. Stadler  
CEO  
BridgeHealth  
Denver, CO

Mary Catherine Person  
President  
HealthSCOPE Benefits, Inc.  
Little Rock, AR

David Wilson  
President  
Windsor Strategy Partners, LLC  
Princeton Junction, NJ

## Committee Chairs

### CAPTIVE INSURANCE COMMITTEE

Michael P. Madden  
Senior Vice President  
Artex Risk Solutions, Inc.  
San Francisco, CA

## 2017 Board of Directors

CHAIRMAN\* Jay Ritchie  
Executive Vice President  
Tokio Marine HCC – Stop Loss Group  
Kennesaw, GA

PRESIDENT/CEO Mike Ferguson  
SIIA, Simpsonville, SC

TREASURER & CORPORATE SECRETARY\* Duke Niedringhaus  
Senior Vice President, J.W. Terrill, Inc.  
Chesterfield, MO

CHAIRMAN-ELECT\* Robert A. Clemente  
CEO  
Specialty Care Management LLC  
Lahaska, PA

## Committee Chairs (cont.)

### GOVERNMENT RELATIONS COMMITTEE

Lawrence Thompson  
CEO  
BSI  
Fresno, CA

### HEALTH CARE COMMITTEE

Kari L. Niblack  
Chief Executive Officer  
ACS Benefit Services, LLC  
Winston-Salem, NC

### INTERNATIONAL COMMITTEE

Robert Repke  
President  
Global Medical Conexions, Inc.  
Novato, CA

### WORKERS' COMP COMMITTEE

Mike Zucco  
Business Development  
AL Trucking Association Fund  
Montgomery, AL

## SIEF Board of Directors

Nigel Wallbank  
Chairman

Heidi Leenay  
President

Freda Bacon  
Director

Les Boughner  
Director

Alex Giordano  
Director



# SIIA New Members

## Regular Corporate Members

David Boone  
CEO

Alacura  
Dallas, TX

John Sarchio  
Partner  
Crowell & Moring  
New York, NY

Patrick Bigalke  
Director of Business  
Development  
FlexScripts Administrators  
West Allis, WI

William Dyer  
Vice President  
HCP National Insurance  
Services Inc.  
Aliso Viejo, CA

Rebekah Gumbiner  
Health Cost & Risk Management LLC  
Highland Park, IL

Megan Murphy  
Director of Communications  
HealthJoy  
Chicago, IL

Suzi Johnson  
Managing Director  
HIIIG Creative Solutions  
Marietta, GA

William McCarron  
Huntington Insurance  
Akron, OH

Chris Diede  
Co-Founder  
MPIRICA Health  
Bellevue, WA

Traci Stumbo  
Sales Director  
Predictive Health Partners  
West Des Moines, IA

Luanne Gentilini  
President/CEO  
Rocky Mountain Administrators  
Worland, WY

Bryan Hudson  
Treasurer  
South Carolina Captive Insurance Association  
(SCCIA)  
Columbia, SC

## Employer Corporate Member

Francisco Trujillo  
Vice President  
Miller and Long  
Bethesda, MD

**Windsor Strategy Solutions**  
Innovation in Health Plan Pricing & Design

Comprehensive Healthcare Cost Modeling Tools

## Annual Data Update Released

Windsor Strategy Solutions is pleased to release the annual data update of Actuarial Advisor (AV) and the Health Benefits Consulting Suite; including Actuarial Assistant (AA), Experience & Migration Predictive (EM), and Risk Decision Support (DS)

Learn more today at [www.windsorstrategy.solutions](http://www.windsorstrategy.solutions)