

Employee Benefits Mastermind Bootcamp

Grand Junction, CO

May 10th, 2017: 1:00 - 5:00pm

DoubleTree Hotel • 743 Horizon Dr • Grand Junction, CO

Shelly O'Grady



Shelly O'Grady is a Regional Vice President, Sales and is responsible for consultative selling and participates in new business development for CoreSource's Central region. Shelly joined CoreSource in 2001 and is a seasoned professional with 16 years of experience in the employee benefits arena. Throughout her tenure at CoreSource, Shelly has held various roles in sales, client management and claims/operations. Her well rounded professional experience lends her the ability to consult and provide impactful solutions to problems facing employers of all sizes and industries.

Did you know that 1 in 5 insured Americans have problems paying their medical bills? Medical expenses can be overwhelming and potentially catastrophic. What happens when your employee and their family members experience a large, unexpected medical expense? Are they prepared?

Average consumer deductibles have doubled in the last 10 years and as a result, consumers skip care which result in gaps in care resulting in more serious and expensive conditions. For those that do seek care, they get multiple bills from different providers and don't know what they actually owe causing confusion about what to pay and what not to pay. Simplicity solves the multi-faceted problem for members, employers and providers. Simplicity Complete is a service that pays member's medical expenses on their behalf and sends them one consolidated monthly statement instead of multiple bills from various providers. The program allows the freedom to schedule a payment that fits their budget with 12 months interest free. For those members that want control over their own balance bills, Simplicity On-Line Payment Manager offers an easy, convenient secure tool to view and pay medical expenses on-line with their credit, debit, FSA or HSA card. Both programs provide financial incentives for participation that can be used towards the following plan year. The best yet, the program is free for both the employer and the member!

Scott Eastland



President, Aran Insurance Underwriters

Partner, Aran Insurance Services

Scott Eastland was appointed the President of Aran Insurance Underwriters at the time of the company's creation in May of 2005. Scott is one of three partners in Aran Insurance Services which owns Aran Insurance Underwriters, Health Management Partnership, and MiniCo. In his role as President of Aran Insurance Underwriters, Scott is responsible for providing the firm's strategic direction and ensuring profitability on both an operational as well as an underwriting basis.

Scott has 24 years of experience in the employee-benefits industry, the last 22 of which have been in the underwriting field. His broad underwriting background includes underwriting HMO coverage on both a both a staff model well as fee-for-service basis, underwriting medical stop loss coverage, developing pricing and operational underwriting manuals, and

over 15 years of managing underwriting departments.

Scott received his M.B.A. from Arizona State University in 1999 where he was a member of the Beta Gamma Sigma Honor Society and also holds a B.A. in finance from the University of North Dakota. He is a Fellow with the Life Management Institute; and is an Associate with the Health Insurance Association of America.

An introduction to stop loss insurance, how it's utilized by self-funded employers to limit the financial risk of self-funding an employee benefit plan and why implementing a cost-plus reimbursement structure lowers the cost of stop loss insurance.

Darla Fortner



Darla Fortner, Director of HR from Enstrom Candies – Darla will talk about their highly successful health plan and their journey the last 4 years. She will give you valuable insight and information about how you can benefit from their experience.

Darla has over 23 years of Human Resource Management. She holds a Master's Degree in Industrial Organizational Psychology from San Francisco State University. She is SPHR (Senior Professional in HR) and SHRM-SCP (Society of HR Management – Senior Certified Professional) certified. Darla began her career as the HR Manager for Haight Ashbury Free Clinics in San Francisco. She is currently the Director of HR for Enstrom Candies and an Adjunct Professor at CMU. Darla actively participates in several volunteer organizations in the community and has served on the boards of the American Heart Association and Western

Colorado HR Association (WCHRA). Darla was awarded the "Human Resource Professional of the Year"

by WCHRA in 2010. She enjoys living in Colorado and is an avid hiker, runner and mountain biker. Darla currently lives in Grand Junction.

Frank Stichter



About Frank Stichter, MHP: Frank is an innovative and successful professional and leader in the field of health benefits, specializing in partially self-funded plans, and related benefits and programs. Frank had his own Agency, Creative Insurance Resources, Inc. for 14 years, worked for the Hylant Group in Toledo for 19 years and became Vice President Employee Benefits, and was Co-Founder and Sr. Vice President of HyHealth LLC. Frank was recruited to move and work in Colorado in 2009 and recently formed his own company Strategic Healthplan Consulting LLC.

Frank is married to Christie, and they have 4 children. Frank is an avid skier, golfer, fisherman, and loves to do just about anything outdoors.

Every business relies on advice and the recommendation from their brokers or consultants – right? It's a matter of trust and the right relationships. But at the end of the day, how do you know you are getting the proper, thorough, and accurate information for YOUR business? Are YOU being limited because of the limitations, expertise, or some other motivation by YOUR broker or consultant? How do you know for sure?

The entire Employee Benefits world, especially in Healthcare, Pharmacy, and Total Rewards, is changing so fast, it's increasingly expensive, and can be so complex, that the purpose of the Employee Mastermind Group is to uncover, inform, and educate CEOs, CFOs, COOs, Business owners, HR Professionals, and others to proven cutting edge programs and opportunities to minimize risk and maximize savings.

Frank will introduce the **EXCITING & NEW** Mastermind program – how to enroll, what you get, what you'll learn, and all the details. Some of the topics that will be covered throughout the year in the Mastermind will be:

- Reference Based Pricing
- Pharmacy Benefit Managers – how to compare
- Specialty drug programs
- Teledoc programs
- Level funded programs
- Advocacy and concierge services
- Stop Loss
- On site near site clinics
- Governmental Compliance
- Access to HR information
- HRIS and payroll systems
- Fiduciary compliance
- Preparations for DOL audits
- Long Term Disability contracts
- ERISA preemption
- Wellness and disease management
- Direct contracting
- Total Rewards
- How to do a Benefits Audit