

medTRANS Insurance, LTD.

Event Agenda

Membership Meeting

April 6th, 2018

Friday, April 6th, 2018

- 1) 07:30 – 08:00 Breakfast in meeting room @ Andaz Hotel
 - a. Andaz Hotel: 1450 1st Street, Napa CA, 94559
- 2) 08:00 – 13:00 Membership meeting
 - a. 08:00 – 09:30: medTRANS structure review to include discussion points
 - i. Re-visit structure, to include document summary and who's who/what's what**
 1. Component parts
 - a. *Health Plan = Mine*
 - b. *Captive = Ours*
 2. Difference between a Fronted captive and Direct writing captive
 3. Discuss the advantages & disadvantages of a Direct writing captive
 4. Introduce the various risk retention layer by way of hypothetical catastrophic claim and how it gets funded
 5. Demonstrate how federal income tax is saved in our model as compared to a traditional group captive
 6. Illustrate how underwriting profits are released back to the members & how that is calculated
 - ii. Identify advantages of medTRANS such as A&H and P&C coverage types available**
 1. Introduce new and innovated A&H policy types such as
 - a. Future risk of LASER
 - b. Future risk of FDA Rx/Procedure approval
 - c. Split level stop loss
 2. Introduce the opportunity for members to place various P&C policy types, such as:
 - a. Medical (third party payor) audit defense costs
 - b. Loss of key contract
 - c. Litigation defense cost

- d. Reputational risk
- e. Loss of key supplier
- f. Voluntary EE benefits
- g. Others

iii. 2016 Retrocession report back to members

- 1. How to read a retrocession report
- 2. Review of the 2016 Treaty Year and how underwriting profits will be released to members
- 3. Introduction to the 2017 CURRENT Treaty Year and how's it's taking shape through March 30th

iv. Open for discussion member ambitions for 2018

- 1. medTRANS is now permitted to operate as a heterogeneous membership base
- 2. Shall we investigate any opportunities to aggregate our collective businesses for the purpose of purchasing third party services, i.e.
 - a. Employment services: Avesta
 - b. Workcomp/health education: Fit Responder
 - c. HR technology platforms
 - d. Health services: Crossfit
 - e. Etc.

v. High level strategy to re-cast medTRANS into a more generally labeled med stop loss captive

- 1. Discuss ideals to modify the current medTRANS structure to allow the enterprise to be more responsive/effective within the broker dominated space.

vi. Audience Q&A about structure & future ambitions

- 1. Feedback from the various Service Provider relationships in attendance and their view of medTRANS.

b. 09:45-11:15 :2017 Experience, claims review, strategy for 2018 to include Proactive Care Management

i. 2016 & 2017 first dollar claims report

- 1. Review the existing members "Historical Experience" summary worksheet
- 2. Review the 2017 calendar year Health Plan claims
- 3. Share experiences learned by the current members for the benefit of the group

ii. 2018 new strategic partner relationships

- 1. Background for new & unique arrangement with PCM
- 2. Pro-Active Care Management brings within it a skillset not common within the health insurance space
- 3. Background of PCM and their great value to members

4. Claims showcase, storytelling, citation of claims inefficiencies, etc
 - c. 11:15-13:00: Risk management and use of wellness tools (*working lunch*)
 - i. **Population health management & reporting by PCM**
 - ii. **Wellness rewards and strategy using Vitality**
 1. What is Vitality and how is it wrapped around www.Healthyems.com
 2. Our strategy to reward engaged employees on living a healthy lifestyle
 3. Food cost savings to be had through Healthy EMS & Vitality
 4. How using technology can better inspire employees
 5. How setting up Challenges can perk up your culture
- 3) 13:00 Local vineyard tour: All attendees are invited to join us.
 - a. [Flora Springs Family Estate](#)
- 4) 16:00 Event Conclusion