

tpaToday

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Our People

4th Quarter Core Value Awards

Julie Mogan, Human Resource Assistant

We had seven excellent and deserving Core Value Winners for the final quarter of 2016! The Core Value award goes to employees who have been nominated by their peers who demonstrate that they have gone "above and beyond" in upholding an EBMS Core Value of Excellence, Passion, Innovation, Integrity, and Commitment. Here are the 2016 Third Quarter Core Value Winners:

Tara Weil, Stoploss Specialist, was nominated for the Core Value of Innovation.
Amy Goffena, Stoploss Specialist, was nominated for the Core Value of Excellence
Sydney Wade, Business Development Coordinator, was nominated for the Core Value of Commitment.
Bob Markovich, Mail Clerk, was nominated for the Core Value of Passion.
Alyson Benecke, Member Advocate, was nominated for the Core Value of Commitment.
Janet Gelwick, Plan Design Specialist, was nominated for the Core Value of Integrity.
Therese Mims, Claims Examiner III, was nominated for the Core Value of Passion.
Alisia Teter, Member Advocate, was nominated for the Core Value of Integrity.

EBMS Hires Chris Ziemke as Director of Prescription Services

Gillette Vaira, M.A. Communications Manager

Chris Ziemke, MBA, CPHT, joined EBMS as the director of prescription services and branch manager for EBMS' miRx pharmacy in Denver, Colorado. A 2001 graduate of D.C. Everest High School in Wausau, Wisconsin, Ziemke earned a bachelor's degree in business administration with an emphasis in marketing and management from the University of Wisconsin-Eau Claire in 2006. He earned a master's degree in business administration at Cardinal Stritch University in 2011 and also became a certified pharmacy technician. Ziemke worked in the pharmacy benefit management industry with Navitus Health Solutions for nine years, where he had the opportunity to partner with EBMS and EBMS clients. In his spare time, he enjoys coaching and raising funds for youth football programs.



2016 Scott Asay Service Award Winner

Julie Mogan, Human Resource Assistant

Every year, Kevin Larson and the Executive Team at EBMS go through the Scott Asay Award Nominations submitted by EBMS employees and choose one winner who is announced at our Annual EBMS Holiday Party. The Scott Asay Service Award was created to recognize those individuals whose service goes beyond the scope of assigned responsibilities and positively impacts the success of EBMS as well as our community. Andrea Pluhar, our director of claims, is the recipient of the 2016 Scott Asay Service Award. Andrea has been employed with EBMS since December 1999!

Part of her nomination read, "Andrea leads her team every day with a customer centric focus. The claims team has a significant impact on helping customers stay financially and physically well on their journey. Andrea is committed to ensuring the Claims Team delivers a consistently exceptional customer experience.

"Andrea is a leader that is sought out by others across the EBMS organization because of her experience, expertise, honesty, and fairness. Her passion for service is contagious as she is an individual who provides constant, genuine encouragement and support to others leading other team members to become involved in EBMS' commitments toward community service and wellness.

"In every interaction Andrea displays complete transparency. She never has a hidden agenda and will always put others before herself. Andrea can always be counted on to do what is ethical and fair. She advises and serves as a mentor for numerous team members across the organization and is a sought after coach due to her genuine, caring attitude."

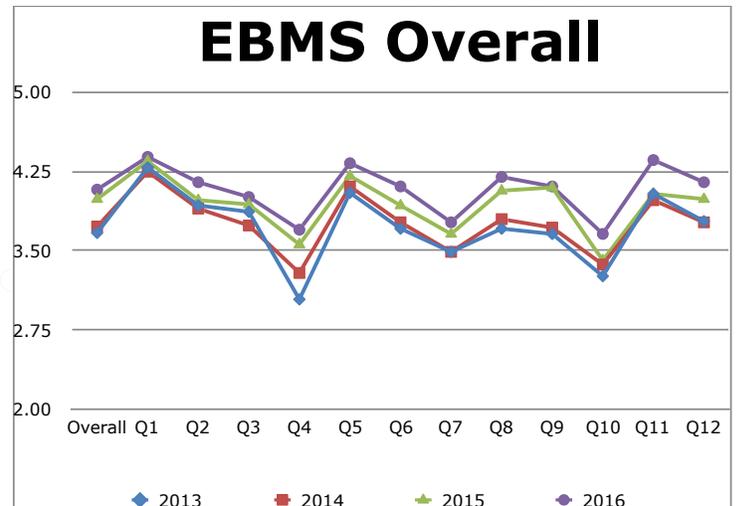
Congratulations to Andrea Pluhar!

EBMS Q12 Employee Engagement Survey

Our People

Julie Mogan, Human Resource Assistant

In October 2016, EBMS sponsored its fourth annual Gallup Q12 Survey. Now, more than ever, our teams rely on the involvement, enthusiasm, and commitment of our employees to be successful. The Q12 survey items are directly linked to key business outcomes, including turnover, profitability, safety, and customer engagement. Over the past four years' EBMS has continued to climb the employee engagement ladder to make EBMS an employer of choice!



Our Solutions

Consumer Driven Healthcare

Gillette Vaira, M.A. Communications Manager

As the healthcare landscape continues to change, American employers are increasingly using Consumer Driven Healthcare to shift costs and meet new demands. For instance, there were 28.7 million Consumer Driven Healthcare accounts in the U.S. in 2010 – the same year the ACA became law. This rose to 61.6 million accounts by 2015.

Consumer Driven Health plans encourage employees to take responsibility for not only their health, but also for their healthcare funds. In fact, Consumer Driven Health plans lead to a five to 14 percent reduction in healthcare spending versus traditional coverage. Participants of Consumer Driven Health plans also have higher degrees of overall healthcare engagement. Relative to those enrolled in traditional coverage, Consumer Driven Healthcare participants tend to shop around for cost-effective healthcare options. For example, 39 percent of participants are more likely to check the price of service before getting care. Consumer Driven Healthcare consumers are also actively involved in improving their health, as 34 percent of CDH members are more likely to participate in a health promotion program. Of course, healthier employees can lead to lower overall claims, reducing costs for employers and improving the wellbeing of the workforce.

EBMS has offered Consumer Driven Healthcare options since close to the turn of the century. However, we recently launched an enhanced portal and mobile app to further engage our clients and their members. Our technology gives users 24/7 access to their FSA, HSA, HRA, dependent care and transit, accounts, all on one integrated platform. Participants can use the portal and app to access plan benefit details, check account balances, and utilize educational and interactive tools to help make critical spending and saving decisions. Members can also eliminate contacting a call center, as proactive and reactive text and email alerts keep them informed of the status of their account(s). EBMS' Consumer Driven Healthcare program provides one card, one online and mobile experience, and one support model, regardless of the combination of accounts in which the member enrolls.

Consumer Driven Healthcare may feel new to you and your employees, but EBMS will be with you every step of the way as you make it a part of your norm. Research affirms that member fluency in Consumer Driven Healthcare products is still low. However, EBMS' solution includes comprehensive support for employee education and enrollment – including turnkey communication plans, marketing materials, interactive tools, and more.

As our employees gain more responsibility for their healthcare costs, it is critical to provide resources that help guide their healthcare spending decisions. That's why we're proud to meet the demands of healthcare consumers and their employers with both cutting-edge technology and friendly human contact. Contact your dedicated account manager if you're exploring new Consumer Driven Healthcare options for your plan or looking for a new provider for the administration of your current Consumer Driven Health Plan.



CONSUMER DRIVEN HEALTHCARE

2016 Drug Trend Report

Stacey Loucks, Account Executive

Chris Ziemke, Director of Prescription Services

Our Solutions



The Pharmacy Benefit Management Institute (PBMI) released the 2016 Drug Trend Report in December. The mission of the PBMI is to create a collaborative community on pharmacy management for research and education. A copy of the report can be viewed at: <http://www.pbmi.com>

The report is compiled using data from 147 small employers (1 - 5,000 employees) and 190 large employers (5,001 - 20,000 employees). Using this information, employers, brokers and vendors are able to identify important trends to make decisions regarding their prescription drug plans. Below are important items to note.

- Covered dispensing channels continue to grow. How the member receives their prescriptions can add cost-effectiveness for the member and the health plan and increase convenience and adherence for the member. ninety-four percent of plans are using mail order prescription fills.

- Plan design changes are becoming more complex than ever - 31% of the respondents have a four-tier design. Adding a separate tier for specialty medications with a higher co-payment for the member can save the health plan money. A mandatory specialty pharmacy benefit requires the member use a separate pharmacy for all high cost specialty drugs where the discounts achieved are superior to a retail pharmacy.

- The average co-payment design in 2016 for all respondents was as follows:

- o 30 day at retail
 - Tier 1 - \$10
 - Tier 2- \$30
 - Tier 3 - \$60
- o 90 day at retail
 - Tier 1 - \$20
 - Tier 2 - \$60
 - Tier 3 - \$120

- The average mail order co-payments were as follows:
 - Tier 1 - \$17
 - Tier 2 - \$56
 - Tier 3 - \$99

- Employers are evaluating providing limited networks in their benefit plans. Higher discounts may be gained when agreeing to utilize a limited network of pharmacies.

- Cost Saving Measures for prescriptions employers utilized in 2016:

- o 47% added tiers for cost saving measures
- o 29% added a limited network
- o 26% added a deductible

- Trend Management/Clinical :

- o 38% of respondents say that they need to focus on managing specialty cost drug trend
- o 33% of respondents say they need to manage the overall drug trend benefit

- Step Therapy Programs managed by the Pharmacy Benefit Manager (PBM) requires members to utilize a lower level of care before moving to an expensive medication.

- o 83% of respondents utilize step therapy
- o 9% are considering step therapy
- o 8% do use step therapy

- Network Contracting and Industry Relations continues to be a high priority. Price Protection is the ceiling cap put on the amount manufacturers can increase the cost of the medication during the life of a rebate contract with the PBM. This provides cost stability for the employer and is currently utilized by both of EBMS' preferred PBM's.

The PBMI report is a good national benchmark to use when identifying and discussing changes in the marketplace and evaluating options for the employer health plan. EBMS works closely with our partner brokers and clients to determine the best options. Please contact your EBMS Account Manager for more information on the PBMI Report, current trends in the marketplace or our preferred PBM partners.

2016 PBMI Drug Trend Report, <http://www.pbmi.com>.

Keeping teams at work and healthy during cold and flu season

Our Solutions

Jessa Remington, HR Generalist

Why do people get sick in the winter? Despite the age-old myth that cold weather causes illness, the Centers for Disease Control and Prevention reports that the seasonal nature of cold and flu illness actually has to do with the peak seasons in the life of the viruses that cause them. Rhinoviruses, which cause colds, peak in spring and fall, and influenza viruses, which cause the flu, peak in the winter.

According to the CDC, Common colds are the main reason that children miss school and adults miss work. Once flu or cold causing germs have found their way into the workplace, they can run rampant through the office, campus or other work setting. When employees come to work sick, it exacerbates the spread of illness causing germs, but the unpredictable nature of unscheduled absences puts a strain on business operations, customer service outcomes, and team morale and engagement.

Here are a few ways that Human Resources professionals can help managers reduce the impact of rampant illness in the workplace:

- 1. Remind team members about prevention techniques.** It never hurts to remind team members how to prevent the spread of germs through hand washing, cleaning and disinfecting work areas, door handles, and countertops frequently, and staying home until they are no longer infectious.
- 2. Promote applicable employee benefits.** Our miCare Health Center offers healthcare services to EBMS team members and their dependents at no out of pocket cost and our Wellvia telemedicine benefit is also a cost effective way to seek healthcare. Promoting these benefits during cold and flu season could help get employees back to work more quickly or ensure that their immune systems are up to the challenge of cold and flu season through preventive wellness.
- 3. Consider implementing attendance incentives.** Incentives can vary from lunch with the manager, as one of our EBMS managers has implemented, to small gift cards and prizes. (Be sure to consider the taxability of the prizes you choose.) The goal of these programs is not to encourage team members to come to work sick, so try to keep the focus on celebrating healthy prevention behaviors.
- 4. Implement manager check-ins upon the team member's return from an unscheduled absence.** This can be a fairly informal conversation, such as, "How are you feeling today? We're glad to have you back at work." This can not only curb abuse by letting employees know that upon their return from calling out sick, their manager will be checking in with them, but it also allows managers to evaluate whether the team member is really well enough to be back at work.
- 5. Consider providing a workplace flu vaccine clinic.** Depending on the size of your workforce this might or might not be reasonable, but you may be able to research community events promote to your employees or allow scheduling flexibility at the start of the flu season for the purpose of getting a flu vaccine.

Of course, even the very best prevention efforts will never eliminate the spread of germs completely. When unscheduled absences do occur, be consistent in holding team members accountable to your attendance policy. Managers get concerned when multiple team members are on performance discipline, and may ask HR if they should be more lenient when cold and flu symptoms are clearly making their way through the work team. However, treating all team members consistently and adhering to personnel policies is key, especially considering that it will not be the last time the dreaded cold or flu rears its ugly head in the workplace.

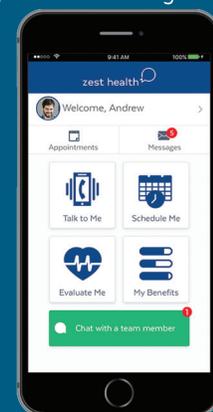
It's Here! miBenefits Mobile App (powered by Zest Health)

EBMS is excited to partner with Zest Health to offer a mobile miBenefits experience! The miBenefits mobile app simplifies consumer health benefits to ensure healthcare dollars go further. It's a one-stop shop for every benefit that a client offers! With a simple tap on your smart phone's screen, you can easily understand cost and convenience, allowing you to shop for healthcare like you would for any other purchase.

The miBenefits (Zest Health powered) mobile app features include the following:

- Medical, dental, and vision benefit information, including plan details and ID cards
- Real-time tracking of benefit consumption, including claims, deductibles, and out-of-pocket maximums
- Self-directed tools to identify the lowest-cost, in-network providers and access their contact information
- Appointment scheduling
- Interactive, self-triage tool to guide you on when/what level of care you need

The app is launching during the first quarter of 2017 and will be available to clients in Q3. To communicate your interest, and/or schedule a demo of the new app, please contact your dedicated account manager.



How President Trump's Executive Order Affects Your Health Plans

Terri Hogan JD, MBA, *Director of Legal*

With the Trump Administration's recent Executive Order on the Affordable Care Act (ACA) and the news speculating its effect, we are sure many of you have questions regarding its potential impact on the various regulations that apply to employees and their health plans.

The Executive Order was followed by a "Memorandum for the heads of Executive Departments and Agencies": **The Executive Order does not repeal the ACA, nor does it make any immediate changes to health plans or health insurance.** This memorandum directed agencies to withdraw regulations that have been sent to the Office of the Federal Register, but not yet published, so that they could be further reviewed. For regulations that have been published, agencies are to postpone the effective date for 60 days from January 20, 2017.

The following were NOT impacted by the Executive Order:

- ACA information reporting (IRS 1094/1095 C and B Series Forms) due in the upcoming months. These regulations were final.

- Requirement that applicable large employers offer affordable, minimum value coverage to full-time employees or face a potential assessment if the employee receives a premium tax credit. These regulations were final.

The ACA is a complex regulatory law, which requires Congress to enact legislation to repeal, defund, delay or otherwise amend the Act. Congress has tried numerous times to repeal the ACA since it was enacted in 2010. On January 11, 2017, both chambers advanced a measure that could repeal parts of the ACA through the budget reconciliation process. This would only affect ACA provisions relating to spending and revenues, such as the individual mandate. This would not change any provisions that impact employer health plans, including requirements to cover dependent children up to age 26, eliminate pre-existing conditions, eliminate annual and lifetime limits, and offer certain preventive care screenings and treatments, among others.

EBMS will monitor congressional activities regarding the ACA and update you as new developments occur. Please do not hesitate to contact your account manager with any questions.

Dark Horse Comics

Gillette Vaira M.A., *Communications Manager*

What do *Avatar*, *How to Train Your Dragon*, and *Alien vs. Predator* have in common? Besides being hits in the film industry, the creators of these movies have all partnered with Dark Horse Comics to bring their stories to a new audience of comic-loving fans.

Mike Richardson founded Dark Horse Comics in 1986. Now the third largest comics publisher in the U.S., Dark Horse Comics publishes comics from top talent and creates its own successful properties. And they're not just printing comic books. They develop digital, web, and mobile content, as well. You can even access their works in 20 different languages!

"Dark Horse Comics' artists and writers create whole worlds for people to enjoy," said Matt Parkinson, the vice president of marketing at Dark Horse Comics. "Our employees share their creativity by making comics into beautiful art."

Dark Horse Comics' innovative employees create fun pieces to compliment the comics they produce. Fans can enjoy coloring books, video games, playing cards, figurines, toys, and films that tie to their favorite characters. Although you can't buy comics directly from Dark Horse, they process mail orders and subscriptions through their online comic book retailer, Things From Another World.

The 165-person staff from Dark Horse Comics, Dark Horse Entertainment, and Things From Another World has access to benefits, administered by EBMS. An EBMS client since 2009, Dark

Our Customers



Horse Comics employees have said they enjoy working with EBMS.

"Our interactions with the EBMS staff have consistently demonstrated they are focused on providing quality service and assistance," said Cynthia S. Biggi, the director of human resources at Dark Horse Comics. "It is comforting to know the administration of our employees' and their families' healthcare coverage is being well managed."

Dark Horse Comics and its creators have received multiple honors in the literary world throughout the years, including the Eisner, Harvey, Eagle, and Stumptown Awards. Many of their creators are also *New York Times* Best Sellers.

Voted Best Overall Diet: DASH Diet

Linsey Bishop, Wellness Coach

In January, *U.S. News and World Report* released its annual list of best diets. The top diets were chosen by nutritionists, physicians and other experts. The #1 Best Overall Diet chosen was the DASH Diet (Dietary Approaches to Stop Hypertension). The DASH diet is a heart-friendly because of its focus on preventing and lowering high blood pressure. The DASH diet eating pattern is lower in

sodium, saturated and total fat, and cholesterol. It emphasizes fruits, vegetables, fat-free and low-fat milk and milk products. The eating plan also includes whole grains products, nuts, fish and poultry. It focuses on lower levels of red meat, sweets, and added sugars. This eating plan is rich in potassium, magnesium, calcium, protein and fiber.

DASH Eating Plan

Food Group	Daily Servings for 1,600 calories	Daily Servings for 2,000 calories	Serving Sizes
*Grains	6	6-8	1 slice of bread 1 oz dry cereal (check serving size on label) ½ cup cooked rice, pasta or cereal
Vegetables	3-4	4-5	1 cup raw leafy vegetable ½ cup cut-up raw or cooked vegetable 6 oz. vegetable juice
Fruits	4	4-5	1 medium fruit ¼ cup dried fruit ½ cup fresh, frozen or canned fruit ½ cup fruit juice
Fat-free or low-fat milk and milk products	2-3	2-3	1 cup milk or yogurt 1.5 oz cheese
Lean meats, poultry, and fish	3-6	6 or less	1 oz cooked meat, skinless poultry, or fish 1 egg
Nuts, seeds, and legumes	3 per week	4-5 per week	1/3 cup or 1.5 oz nuts 2 Tbsp peanut butter 2 Tbsp or ½ oz seeds ½ cup cooked legumes (dry beans & peas)
Fats and oils	2	2-3	1 tsp soft margarine 1 tsp low fat mayonnaise 2 Tbsp light salad dressing 1 teaspoon vegetable oil
Sweets and added sugars	0	5 or less per week	1 Tbsp sugar 1 Tbsp jelly or jam ½ cup sorbet, gelatin 1 cup lemonade

Tips for Menu Planning

Examples	Significance to the DASH Diet Eating Pattern
Whole wheat bread and rolls, whole wheat pasta, English muffin, pita bread, bagel, cereal, grits, oatmeal, brown rice, unsalted pretzels and popcorn	Major sources of energy & fiber
Broccoli, carrots, collards, green beans, green peas, kale, lima beans, potatoes, spinach, squash, sweet potatoes and tomatoes	Rich in potassium, magnesium and fiber
Apples, apricots, bananas, dates, grapes, oranges, grapefruit, mangoes, melons, peaches, pineapples, raisins, strawberries, tangerines	Important sources of potassium, magnesium and fiber
Fat-free or low-fat (1%) milk, fat-free, low-fat or reduced fat cheese, fat-free or low-fat regular or frozen yogurt	Major source of calcium and protein
Select only lean meats; trim away visible fats; broil, roast or poach; remove skin from poultry	Rich sources of protein and magnesium
Almonds, hazelnuts, mixed nuts, peanuts, walnuts, sunflower seeds, peanut butter, kidney beans, lentils, split peas	Rich sources of energy, magnesium, protein and fiber
Soft margarine, vegetable oil, low-fat mayonnaise, light salad dressing	DASH study had 27% of calories from fat
Fruit-flavored gelatin, fruit punch, hard candy, jelly, maple syrup, sorbet, and sugar	Sweets should be low in fat

Tips for Reducing Sodium Intake:

1. Vegetables: buy fresh, plain frozen, or canned “no added salt”.
2. Use fresh fish, poultry and lean meat instead of canned & processed types.
3. Use fresh herbs, spices and salt-free seasoning blends when cooking (i.e. Mrs. Dash)
4. Cook rice, pasta and hot cereals without salt. Reduce intake of instant and flavored rice and pasta mixes.
5. Choose convenience foods that are lower in sodium. Compare nutrition facts labels. Decrease intake of frozen dinners, pizzas, canned foods and other pre-packed foods.
6. Rinse canned foods to remove sodium.



Access. Service. Support.

Member Advocate Support



For members experiencing complex health issues or need additional assistance navigating the health care system.

Concierge Service



Tools to help identify high value providers.



Nurse Support



For inpatient admission or critical illness.

Health Coach



Medical staff support for chronic conditions and/or to develop a healthy lifestyle.

THE EBMS SERVICE PROMISE

EBMS believes a member should be helped in a fast and friendly manner and that the overall experience for the member is what counts the most. When you call EBMS, we do all the heavy lifting to provide you answers to your questions. This includes making any necessary calls to other providers on your behalf. Call us with your questions and we'll do the rest.

24/7 Online Access

Access to all benefits, claims and healthcare resource information such as coverage details, claim status, deductibles, Flex/HSA accounts, request an ID card, and much more.



Online Chat

Discuss questions with knowledgeable client service representatives.

Our goal is to improve the lives of our customers, focusing on the health and wellbeing of every single member, as well as the fiscal health of the organizations we serve.



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CREATING
Healthy
COMMUNITIES,
ONE EMPLOYER AT A TIME

Keeping our customers physically and financially well on their journey

EBMS News & Events

EBMS excels because we are passionate about what we do and we enjoy the people with whom we work—colleagues, clients, customers and communities. We know that people who are passionate about what they do rise to the top of their professions. As a company, we are active in industry events, serving on various association board of directors and committees, and often as presenters at national conferences. Our passion has lifted us to the top of our industry.

Join us at one of the upcoming EBMS and/or industry events:

SPBA Spring Meeting

Mar. 15-17, 2017, Washington D.C. (Members Only)

SIIA Self-Insured Health Plan Executive Forum

Mar. 28-29, 2017, Tucson, AZ

Montana SHRM

May 3-5, 2017, Anaconda, MT

**EBMS 2017 Health & Business Symposium
and 24th Annual Client Appreciation Events**

July 18-20, 2017, Billings, MT

SPBA Fall Meeting

Sept. 13-15, Cincinnati, OH (Members Only)

Rock Stars of Health

Sept. 27-29, Missoula, MT

**SIIA 37th Annual National Educational
Conference & Expo**

Oct. 8-10, 2017, Phoenix, AZ



"A goal is a dream with a deadline." – Napoleon Hill