

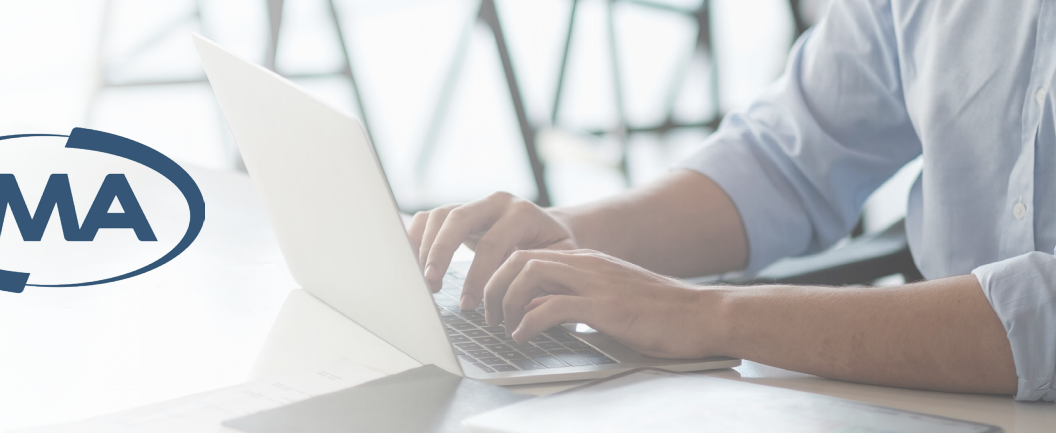
Employee Benefit Solutions & Property & Casualty Insurance



Providing Members
with Employee Benefits
& Risk Management



+



Supporting members with continuous, proactive strategies to manage employee benefits.

We understand how difficult it can be to manage employee benefits in your organization. With so many choices, how do you select a company that best suits your needs?

Look no further, Western Healthcare Alliance (WHA) has partnered with Parker, Smith & Feek (PS&F) to help you manage employee benefits.

Designing insurance and risk management programs for rural facilities.

We know how overwhelming managing Property and Casualty insurance needs can be for our rural members.

Finding the right coverage for your unique needs can be challenging. WHA's partnership with PS&F can help you manage your insurance portfolio.



Parker, Smith & Feek is a nationally recognized, privately held brokerage firm with vast experience assisting rural and Critical Access Hospitals, healthcare providers, small businesses, and more.



Employee Benefit Services



Benefits Plan & Contract Review



Benefit Risk Management



Benefit Trends & Legislative Update



Benefit Plan Benchmarking



Claims Advocacy



Employee Communication & Education



Health Plan Data Analysis



International Insurance



Key Person Benefits



Legal Compliance Support



Self-Insurance/Alternative Funding Arrangements



Retirement Plan Design & Implementation



Vendor Evaluation & Relationship Management



Voluntary Benefits



Web-Based Employer & Employee Resources



Wellness & Disease Management

Employee Benefit Solutions

PS&F's Healthcare Practice Group integrates employee benefits and commercial insurance/risk management professionals to focus on solutions for their clients. Your team will consist of experienced Account Executives, benefit Account Managers, and Financial Analysts.



PS&F's Expertise Makes Them Uniquely Qualified to Assist WHA Members

The employee benefits landscape is fraught with administrative challenges, legislative turmoil, and escalating costs. Nevertheless, PS&F believes that taking care of your employees should be straightforward. Since 1975, their Employee Benefits Department has sought to help clients create, administer, and communicate valuable benefits programs to their employees and employees' families.

This group of professionals uses their experience from a wide variety of backgrounds to craft imaginative and effective solutions for their clients. PS&F has dedicated wellness and compliance consultants who ensure client programs are accurate and promote a healthy work environment.

Benefit analysts use actuarial models and benchmarking to support data-driven plan change decisions and mitigate rising healthcare costs. Additionally, each client has a dedicated account manager who advocates on participants' behalf to help resolve claims when they arise.

Benefit plans should be easily understood and accessible. PS&F offers several educational resources in a variety of formats, including webinars, seminars, and online tools to keep HR managers and plan administrators up-to-date and on track.

Their in-house communications department also produces materials that make program details easy to understand. Employers can choose to provide plan specifics to their participants in whatever medium best suits their needs, whether that is a mobile phone app, laptop computer, or even hard copy paper summaries.

Providing rich employee benefits shouldn't be impractical. Parker, Smith & Feek can help employers make it accessible and attainable.



120,000+
Lives
Covered



14%
Benefits Staff
Financial Analysts



\$250m
Premiums
Negotiated



Vendor Management

- A continuous, proactive strategy
- Identify goals and expectations
- Knowledge-based negotiations
- Detailed market analysis



Employee Advocacy

- Dedicated service contact
- Gather critical data relative to claims
- Facilitate agreement between insurer/administrator
- Facilitate resolution of problematic or complex claims



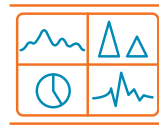
Wellness Consulting

- Identification of specific risk factors
- Develop employer's outcome objectives and priorities
- Explore company's appetite for change and fit with culture
- Share industry success stories
- Increase employee engagement and retention
- Evaluate program metrics and vendor performance



Compliance Management

- Benefit alerts
- COBRA administrative solutions
- Online compliance resources
- Webinars/Seminars
- HIPAA support services
- Ready access to legal support



Financial/Analytic Studies

- Benefit and cost benchmarking
- Periodic reporting, as requested
- Trend analysis
- IBNR calculations
- Robust financial forecasting
- Detailed claim cost analysis



Communication Services

- Employee education meetings
- Custom designed materials
- Educational resource library
- In-house graphic services
- Dedicated healthcare reform website

PS&F supports WHA members through a consulting approach that is centered on employee advocacy, innovation, benefits technology, wellness, HR support, and more.

In addition, they offer access to their BenAccess Mobile App that allows your employees to manage their benefits and help ease the burden on your HR staff.



Insurance Solutions for Rural Businesses



How is PS&F Different Than Your Typical Insurance Broker?

Independent & Associate Owned

PS&F is associate owned. Ultimately, owners think differently about the services they deliver and can commit to long-term relationships with clients, rather than the whims of outside stockholders.

Technical Expertise

- Execute day-to-day details
- Develop relevant and innovative solutions
- Strategize for risks on the horizon

Best-of-class Service

PS&F employees receive the training and technical resources to out-perform industry standards, proven by their 96% client retention.

Technology

Nationally-recognized proprietary systems create efficiencies and ease of client access to program information.

Client Education

Each year they conduct 20+ risk management and insurance seminars for clients.

Focus on Total Cost of Risk

Program Design

Tailored client programs consistent with risk tolerance, in obtaining the best coverage at the lowest cost.

Loss Control/Safety

Provide a full menu of loss control services, from client education to development and refinement of client safety programs, and coordination of insurer provided services.

Claims Advocacy

A team of 11 claims professionals help clients achieve superior outcomes through pro-active claims advocacy and claims management.

Workers' Compensation

Specialists provide program analysis, experience mod evaluation, loss projection analysis, and light duty/return to work program design assistance.

Risk Management Services

PS&F is committed to developing a thorough understanding of your objectives, exposures to risk, and communicate alternatives to you in a continuously changing insurance and risk marketplace.

Your dedicated service team of practice members has many years' experience working with hospitals, clinics, health centers, senior living, and other businesses. The service team is skilled in assessing and developing risk management and insurance programs, handling day-to-day program needs, and providing consulting services for the spectrum of risk transfer and human capital management needs.



Services Offered



Clinical & Operational Risk Management



Contract Review



Enterprise Risk Management



Surety



Loss Control/Risk Management



Insurance Program Design



Workers' Compensation



Different by Choice, Unique by Tradition

It's unique to find an insurance and risk management brokerage firm that values teamwork in order to ensure the delivery of excellence for all clients. That's what makes Parker, Smith & Feek different.

Founded in 1937, in the Pacific Northwest, they have consistently been a pioneering force in the industry and are known for their innovation. In partnership with the IMA network of companies and its 2,300+ associates nationwide, they leverage their combined strength, expertise, and reach to benefit our clients and build the broker of the future.

Through this relationship, WHA members have access to a national perspective on current trends, emerging issues, and global solutions.



WESTERN HEALTHCARE ALLIANCE

Collaborating to **Improve Rural Healthcare** | wha1.org

Healthcare is constantly changing, let PS&F help you navigate the changes while providing top-notch benefits to your employees.

Jim Chesemore

Senior Vice President

Parker, Smith & Feek, an IMA Company

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