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[www.ebms.com](http://www.ebms.com)

## EBMS Hires Chief Information Officer

EBMS announces the addition of a Chief Information Officer to the executive team, and the appointment of James Vertino to serve in the role. Vertino has a proven track record in innovative technology and business integration, as well as a deep understanding of the healthcare industry.

"I am very excited to join such a dynamic team of professionals focused on driving better ways to deliver healthcare to an industry in dire need of improvements," Vertino said. "I plan to hit the ground running, partnering with the EBMS technology, clinical, and operational teams to develop best-in-class products and solutions for our clients."

As CIO, Vertino will lead EBMS' technology platforms and processes, enhancing data analysis capabilities and client support. Vertino has extensive experience in IT leadership and product development. He spent the last six years as CIO of HealthPlan Services, where he spearheaded the creation of products and services to assist large healthcare payers with the enrollment and financial management of healthcare reform. His previous experience includes serving as CIO at CareSource Management Group, Vice President of Technology for MetLife, and Vice President and Chief Administrative Officer of Equity Technologies at Lehman Brothers.

"EBMS' products and services make us a healthcare leader, and it's important for us to be a leader in technology, as well," said Melissa Lyon, Executive Vice President of Human Resources. "Jim's industry experience and knowledge clearly align with EBMS' strategic goals. His leadership will strengthen our technology and data capabilities."

Some of Vertino's initial work will include growing EBMS' business by increasing automation and strengthening systems processes. This will ensure EBMS can focus on what's most critical, like large claims, cost containment, better integration, customization, and quality of service.

"James Vertino is an innovator who will create unique services for EBMS and its customers," said EBMS President Kevin Larson. "I look forward to seeing the exciting solutions our IT division produces under his leadership."



As he begins his new position, Vertino will meet face-to-face with EBMS clients and also present at the 24th Annual EBMS Health & Business Symposium in Billings in July.

"Our everyday actions at EBMS have a direct impact on the lives of the people we serve, and technology can continue to improve everything across the board," Vertino said. "That's why customers have chosen this business... to improve care."

Meet James Vertino  
at the Client Appreciation  
events in Billings in July!

## Newsletter Staff

Stacey Loucks, Editor

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## Office Locations

### Montana

2075 Overland Avenue • Billings, MT 59102

### Colorado

5995 Greenwood Plaza Blvd, • Greenwood Village, CO 80111

### Oregon

1455 NW Irving Street, Suite 200, • Portland Oregon 97209

# A Letter from the President

At EBMS, we have a reputation for looking out for our customers. With every decision we make, we're thinking of how we can make your jobs easier. That's why we continually invest in new technologies. In fact, I would like to introduce you to three new advancements that can help your organization reach innovative heights.

## EBMS Financial & Clinical Data Analytics

We're excited to launch a new data solution that has enhanced our existing reporting package. EBMS Financial & Clinical Data Analytics will support data analysis, benefit plan reporting, and data warehouse services. We've partnered with industry-leader Deerwalk to provide you with these comprehensive reporting services, which we'll unveil in July.

## miBenefits Mobile app

We are offering a new mobile platform to help members expertly navigate healthcare and benefits. This consumer education tool provides members with a live connection to search for providers, book appointments, track benefits consumption, and view plan details, benefits, and ID cards on-the-go. This app will be available in the third quarter of 2017, and you're going to love it.

## miBenefits Consumer Driven Healthcare Portal

We've offered Consumer Driven Healthcare options for more than 25 years. However, we recently launched an integrated platform, miBenefits CDH, to give users 24/7 access to their FSA, HSA, and HRA accounts.



We've partnered with industry-leader Alegeus to offer this product, which features a participant portal, employer portal, mobile application, and new benefit debit card. In January, we began transitioning some of our clients to this product. If you haven't already started this process, your account manager will soon communicate your transition plan.

It's our ultimate ambition to keep you and your members physically and financially well on your journey. Offering you revolutionary products is just one way we strive to accomplish this. We look forward to continuing to be your innovative partner in healthcare management strategies.

Yours in health,

Kevin Larson

## Can't Wait to Learn More?

We can't wait to share our new technologies with you, either.

- Contact your dedicated account manager to find out how **EBMS Financial & Clinical Data Analytics** will provide you with valuable benchmarking data.
- Attend a **miBenefits Mobile app (powered by Zest Health)** webinar to see how this tool can help your members become self-sufficient healthcare consumers. Register at [www.ebms.com/events](http://www.ebms.com/events).
- Watch a **miBenefits Consumer Driven Healthcare** tutorial at [www.ebms.com/members](http://www.ebms.com/members). Or, contact our CDH Sales and Account Manager, Danielle Bauwens, at [dbauwens@ebms.com](mailto:dbauwens@ebms.com).
- Experience all three of these platforms firsthand at the **2017 Health & Business Symposium and Client Appreciation Events!**



We look forward to seeing our broker, client and vendor partners at the event!

# 1st Quarter Core Value Awards

## Our People

Julie Mogan, Human Resource Assistant

We had six excellent and deserving Core Value Winners for the First Quarter of 2017! 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, or Commitment. The following are the 2017 First Quarter Core Value Winners:

**Karen Morales, Finance Specialist** - was nominated for the Core Values of Commitment

**Karla Hofer, Claims Examiner III**, was nominated for the Core Values of Commitment

**Jodi Richard, Internal Auditor**, was nominated for the Core Values of Commitment

**Clarice Hoffman, Flex Check Support Clerk**, was nominated for the Core Values of Commitment and Excellence

**Vonnie Herbst, Stoploss Specialist**, was nominated for the Core Values of Passion

**Kristen Heitzenrater, Eligibility Trainer**, was nominated for the Core Values of Excellence



## EBMS' Rising Star

Stacey Loucks Account Executive

The *Lewistown News-Argus* has chosen their "Rising Stars" of Central Montana and our very own Judi Martin, Executive Reimbursement Analyst, was selected as one of 20 individuals making a positive impact. There were 49 nominations from

which the top 20 exceptional individuals were chosen for this honor. The selection committee looked for people who excel in their professional lives and who go above and beyond in their communities- volunteering, coaching, serving and leading. These people make Central Montana a better place to live and work.



Judi and her husband, Matt, and their three children live in Lewistown, where they are very involved in the Central Montana Jaycees. Last year, Judi won the "Best of the Best State Performers" for her work as Chairman of the Jaycees Community Benefit Raffle and her efforts to raise thousands of dollars in grant money for local youth organizations. Judi and Matt were instrumental in collaborating with the Lewistown Youth Baseball Softball Association to raise funds for a new playground at the d'Autremont Complex. She is also involved with the Central Montana Tournament Committee, the Fergus High Booster Club, the Central Montana Fair Entertainment Committee, the Elks Lodge and more.

Working to always be her best self is important to Judi. Her family inspires her as her dad's motto is, "When we work, we work like hell, and when we play, we play like hell." Judi considers her children, ages 14, 10, and seven, her greatest accomplishment.

EBMS is very proud of Judi's accomplishments in her community and her career. In 2013, Judi was named EBMS' Employee of the Year. Her commitment to always striving to be her best self is inspiring to all of us. Congratulations, Judi!



Summer is nearly upon us! The sun's ultraviolet (UV) rays can damage your skin in as little as 15 minutes. Follow these recommendations to help protect yourself and your family.

## Shade

You can reduce your risk of skin damage and skin cancer by seeking shade under an umbrella, tree, or other shelter before you need relief from the sun. Your best bet to protect your skin is to use sunscreen or wear protective clothing when you're outside—even when you're in the shade.

## Clothing

When possible, long-sleeved shirts and long pants and skirts can provide protection from UV rays. Clothes made from tightly woven fabric offer the best protection. A wet T-shirt offers much less UV protection than a dry one, and darker colors may offer more protection than lighter colors. Some clothing certified under international standards comes with information on its ultraviolet protection factor.

If wearing this type of clothing isn't practical, at least try to wear a T-shirt or a beach cover-up. Keep in mind that a typical T-shirt has an SPF rating lower than 15, so use other types of protection, as well.

## Hat

For the most protection, wear a hat with a brim all the way around that shades your face, ears, and the back of your neck. A tightly woven fabric, such as canvas, works best to protect your skin from UV rays. Avoid straw hats with holes that let sunlight through. A darker hat may offer more UV protection.

If you wear a baseball cap, you should also protect your ears and the back of your neck by wearing clothing that covers those areas, using sunscreen with at least SPF 15, or by staying in the shade.

## Sunglasses

Sunglasses protect your eyes from UV rays and reduce the risk of cataracts. They also protect the tender skin around your eyes from sun exposure.

Sunglasses that block both UVA and UVB rays offer the best protection. Most sunglasses sold in the United States, regardless of cost, meet this standard. Wrap-around sunglasses work best because they block UV rays from sneaking in from the side.

## Sunscreen

Put on broad spectrum sunscreen with at least SPF 15 before you go outside, even on slightly cloudy or cool days. Don't forget to put a thick layer on all parts of exposed skin. Get help for hard-to-reach places like your back. And remember, sunscreen works best when combined with other options to prevent UV damage.

Most sun protection products work by absorbing, reflecting, or scattering sunlight. They contain chemicals that interact with the skin to protect it from UV rays. All products do not have the same ingredients; if your skin reacts badly to one product, try another one or call a doctor.

Sunscreens are assigned a sun protection factor (SPF) number that rates their effectiveness in blocking UV rays. Higher numbers indicate more protection. You should use a broad spectrum sunscreen with at least SPF 15.

Sunscreen wears off. Put it on again if you stay out in the sun for more than two hours and after swimming, sweating, or toweling



off.

Check the sunscreen's expiration date. Sunscreen without an expiration date has a shelf life of no more than three years, but its shelf life is shorter if it has been exposed to high temperatures.

Some makeup and lip balms contain some of the same chemicals used in sunscreens. If they do not have at least SPF 15, don't use them by themselves.

When you think sun protection, you might think about a day at the beach. But over your lifetime, you get sun exposure doing everyday things like biking, working, running, or even mowing the lawn. Sun exposure is the main source of ultraviolet (UV) rays, which can cause skin cancer. And UV exposure adds up over time, increasing your risk of developing skin cancer.

Skin cancer is the most common cancer in the United States. Every year, nearly five million people are treated for skin cancer, at a cost of about \$8 billion. Melanoma causes around 9,000 deaths per year in the U.S.

## Why Are Men More Likely Than Women to Get Skin Cancer?

Men tend to get more sun exposure than women. Men spend more time outside over their lifetimes than women, and they're more likely to work outdoors than women. Women's personal care products, like moisturizer and makeup, often contain sunscreen, while many products for men don't.

Men, especially those with lighter skin, are more likely than anybody else to get skin cancer, including melanoma—the deadliest kind of skin cancer.

About one-third of U.S. adults get sunburned each year. Sunburn, which can increase your risk of getting skin cancer, is common among white men, young adults, and men who tan indoors. When outside on a sunny day for more than an hour, only about 14 percent of men use sunscreen on both their face and other exposed skin.

## Be smart out there this summer!

Sources:

[https://www.cdc.gov/cancer/skin/basic\\_info/sun-safety.htm](https://www.cdc.gov/cancer/skin/basic_info/sun-safety.htm)

<https://www.cdc.gov/cancer/skin/tips-for-men.htm>

# Shape Up Montana: More Than a Workout

Gillette Vaira, M.A. *Communications Manager*

If you happened to be at EBMS in the past few months, it wouldn't have been uncommon to find a group of EBMS employees walking laps and doing wall sits together on their lunch breaks. They were also eating healthy lunches together and sharing inspirational weight-loss tips. These coworkers were even motivated to meet up outside of work to run, walk, and attend group fitness classes.

These employees' healthy lifestyle choices weren't out-of-the-ordinary, but they were encouraged by a little competition. In fact, these employees were competing with hundreds of Montanans in an organized program called Shape Up Montana, a three-month wellness competition that encourages Montanans to develop healthy physical activity and eating habits. Four EBMS Shape Up Montana teams formed, which were the Dedicated Dollies, EBMS HR 6, EBMS GALS, and the EBMS Lean Queens.

"The reason that I'm on this fitness journey is because of EBMS," said Kathi Schweighert, the team captain of Dedicated Dollies. She joined a gym partially because of EBMS'

healthy lifestyle reimbursement program, in which EBMS reimburses employees up to \$150 per quarter for healthy lifestyle-related activities. EBMS also encourages employees to take two 15-minute breaks each work day. Some Shape Up Montana teams used that time to walk - and talk - together.

"It's nice to make friends in a way that's active and positive," said Brittany Gage, the team captain of EBMS Lean Queens. "I

love that we can walk together and kind of get to know each other. Fitness is so hard, and when you work a full-time job and have other things going on in life, having that support network of coworkers makes a huge difference."

Shape Up Montana brought more than workouts and healthy recipes to these employees. It strengthened working relationships and built friendships in the process, as well.



EBMS Lean Queens



EBMS Dedicated Dollies



EBMS HR 6



EBMS Gals

EBMS is a major sponsor of Shape Up Montana, which is a program of Montana's Big Sky State Games.



# miRx Clinical Pharmacy

Chris Ziemke, Director of Prescription Services

Imagine if your pharmacy did more than just dispense your medications. What if your pharmacy was a clinical pharmacy that helped manage all of your members' medical conditions, including specialty medications? What if the focus of that pharmacy was to provide the best patient care and drive down your plan's cost at the same time? Welcome to miRx, a clinical pharmacy dedicated to managing the rising trend in prescriptions costs, including high cost specialty medications.

Effective July 1, 2017, miRx can partner with our plan sponsors to offer the following:

- Dedicated staff to improve specialty pharmacy care, one patient at a time
- Managed care programs that work with the healthcare provider to make sure your member's specialty medications are working appropriately
- Live customer service within 30 seconds of initiating a call
- Collaboration with the member, provider, and plan sponsor on providing clinical efficacy and lowest net cost on specialty medications
- Proven cost savings

\* Overall estimated savings of 27 percent.



miRx Clinical Pharmacy is a fully transparent program for our self-funded clients. miRx Clinical Pharmacy staff work with providers on behalf of members to help control conditions requiring specialty medications, perhaps changing the delivery site for certain drugs for convenience to the patient and savings to the plan. Our high-touch, low-cost program increases positive customer experiences and decreases costs for members and plans.

Talk to your account manager today about the opportunities miRx Clinical Pharmacy can bring to you and your members!

## Examples of Cost Savings with miRX

Drug Name	Current Specialty Pharmacy Cost	miRx Cost
Aubagio Tab 14MG	\$5,842	\$4,390
Harvoni Tab-400MG	\$32,319	\$30,791

# EBMS Raises More Than \$4K for Relay for Life

Gillette Vaira, M.A., Communications Manager

EBMS raised \$4,142 for Yellowstone County Relay for Life at the sixth annual Brewin' Up a Cure event!

"Brewin' Up a Cure is always a hit," said Misty Logan, an account manager and five-year Relay for Life committee member at EBMS. "Last year, we raised close to \$5,400, and we're hoping to top that this year."

Participants gathered at Canyon Creek Brewing in Billings to enjoy a silent auction, games, music by the band, 100 proof, and the Sandee's Burgers food truck. The first 200 people through the door received a commemorative pint glass.

"Each of us on the EBMS Relay for Life committee have been personally touched by cancer in some way," Logan said. "It's healing for us to develop such interactive, successful fundraising efforts for this important cause."

A long-time supporter of the American Cancer Society, EBMS hosts other fundraisers throughout the year, as well, such as gift basket raffles and barbeques.



# Best Practices for Optimizing your Company's Training and Development Strategy

Jessa Remington, *Human Resources Generalist*

Henry Ford, Founder of Ford Motor Company, said, "The only thing worse than training your employees and having them leave is not training them and having them stay." The costs of errors, low productivity, lacking ethics and poor customer service as a result of sloppy or nonexistent training are not merely financial, but can have significant impacts on employee engagement, workplace safety, and customer satisfaction and can have lasting reputational and legal consequences.

It should come to no surprise then that employers are continuously increasing their investment in training and development. According to the Association for Talent Development's State of the Industry report, organizations spent \$1,252 per employee in 2015 on direct learning expenditures. Along with the upsurge in financial output, the report also cited an increase in the number of training hours per employee and expanded content and distribution methods as evidence of growing importance of training and development in organizations.

In an effort to improve and streamline training initiatives, EBMS recently implemented our own University Steering Committee made up of training team members from various departments across the company. The committee's Mission is, "EBMS University ensures that team members have the resources in order to improve upon their skills, knowledge and strengths in pursuit of their professional goals in alignment with EBMS' business objectives." If you are planning to embark on a similar journey within your company, here are some best practices to keep in mind.

## 1. Align Training with Strategic Objectives:

Any attempt to optimize your company's training and development program is most likely going to require an investment of some sort. The best way to ensure a return on that investment (ROI) is to align your training and development strategy with that of the organization. For example, if your company's objective is to improve client retention, perhaps your training strategy should place an emphasis customer service, product knowledge, and relationship building. According to Brandon Hall Group's 2014 Learning and Development Benchmarking Study, 70 percent of companies that aligned learning and business priorities improved company revenue.

## 2. Define Success:

Before beginning to make changes, you must first define your goals. How will you know when you have been successful? For example, maybe every team member will have a documented learning path that aligns with their professional goals and organizational

objectives. Use SMART (Specific, Measurable, Achievable, Relevant or Realistic, and Time-bound) goals to help you define success.

## 3. Support with Consistent Systems, Policies, and Practices:

Depending on the size of your company, a Training Management System (TMS) that organizes training curriculums, schedules, training delivery, grading, and records may be the ideal solution, or it may be out of reach and more than you actually need for smaller companies. The most important factor is that you have policies and practices in place and a tracking system, even if it is an Excel spreadsheet, to ensure consistency across the company and to make it more likely that the optimization you put in place withstands the test of time.

## 4. Consider a Multi-Channel Approach:

Offering training and development opportunities through various channels and methods is critical. Incorporate classroom lecture, role-play, on-the-job application, online learning, and various technologies and tools to improve the experience, especially for remote participants. Leverage external resources by partnering with educational institutions, employers' associations and consultants, rather than only relying on internal knowledge, resources, and technologies.

## 5. Individualize Learning Paths:

Not only do individuals learn differently (visual, auditory, kinesthetic), but they also likely have different professional goals and ambitions. The benefits of training and development are as valuable for employees as they are for employers, but they are more likely to impact employee retention if team members feel like they have an individualized and clear path to achieve their goals.

## 6. Leverage Managers to Drive Accountability:

Training and Human Resources professionals cannot do it alone. Managers are integral to ensure training objectives are met and that the skills learned in the classroom transfer successfully to the job. They are also integral to understanding team members' professional goals and helping to develop appropriate learning paths. Involve company leadership throughout the process to ensure buy-in and garner ongoing support.

## References:

ATD Study: <https://www.td.org/Professional-Resources/State-Of-The-Industry-Report>

Brandon Hall Group Study: <https://membership.brandonhall.com/posts/798456-executive-summary-state-of-l-d-2014>

# New Health Savings Account Maximums

Danielle Bauwens, *CDH Sales/Account Manager*

On May 4, 2017, the IRS released the new 2018 Health Savings Account (HSA) maximums. Employees enrolled in individual coverage under a qualifying High Deductible Health Plan (HDHP) may contribute up to \$3,450 into their HSA in 2018. This is an increase of \$50 from 2017. Employees enrolled in family coverage under a qualifying HDHP may contribute up to \$6,900 into their HSA in 2018, an increase of \$150 from 2017. Catch up contributions

for those 55 and older will remain at \$1,000 annually.

EBMS offers a full range of Consumer Driven Healthcare Products. If you have any questions or would like more information about the Health Savings Accounts available through EBMS, please contact Danielle Bauwens, CDH Sales/Account Manager, at [dbauwens@ebms.com](mailto:dbauwens@ebms.com).

## Legal Updates

# A Tool for Every Job

Stacey Loucks, Account Executive

With your own two hands and a Leatherman, you got this!

Leatherman Tool Group, Inc. became an EBMS employer sponsored health plan client in January 2017. They work with the Leavitt Group as their consultant. We are excited to welcome this manufacturing client to our family!

The idea for a multipurpose tool came from Tim Leatherman in 1974. Tim took three years to build a prototype of the tool he envisioned and secure a patent. He called the prototype tool Mr. Crunch. Tim attempted to sell his idea, receiving rejections from both knife and tool companies. He partnered with a friend, Steve Berliner, made some improvements to the tool, and in 1983, they received their first order for 500 tools from Cabela's. The Leatherman brand was launched! In their first year in business, Tim and Steve hoped to sell 4,000 tools; instead, they sold 30,000. Over the next decade, they would sell more than one million of the original Leatherman tool, the PST, or Pocket Survival Tool. Now, a large variety of ingenious Leatherman tools are sold throughout the world.

Leatherman currently employs more than 500 people at their product manufacturing and corporate headquarters in Portland. The Leatherman vision is the following: We are a healthy, growing and admired business, where product excellence, ingenuity and Portland manufacturing are at the heart of the brand and where highly engaged employees exemplify our core values. "Their founder's name is stamped on every product, so quality is a given and integrity in all their relationships is a must.

Every day, EBMS and its employees exemplify the core values of Excellence, Passion, Innovation, Integrity and Commitment. We are proud to partner with a company with corresponding ideals and principles.

You can visit the Leatherman website to discover more information at [www.leatherman.com](http://www.leatherman.com).

## Our Solutions



## miBenefits Mobile App:

Gillette Vaira, M.A. Communications Manager

More than 40 percent of EBMS' health plan members have activated the new miBenefits Mobile app (powered by Zest Health) that we launched in April! This tool provides users with immediate access to ALL employer-sponsored benefits, saving them time and money. The app allows users to view their ID cards, review benefits, schedule appointments with providers, shop around for healthcare services, and more. We'll offer this app to interested employers and brokers in the coming months! Visit the events page at [www.ebms.com](http://www.ebms.com) to register for a webinar, in which we'll show you the features of this app and explain how you can get your company involved.



EBMS claims department employees, Marianne Brenden and Casey Thompson, enjoyed using the miBenefits Mobile app on the first day it became available!

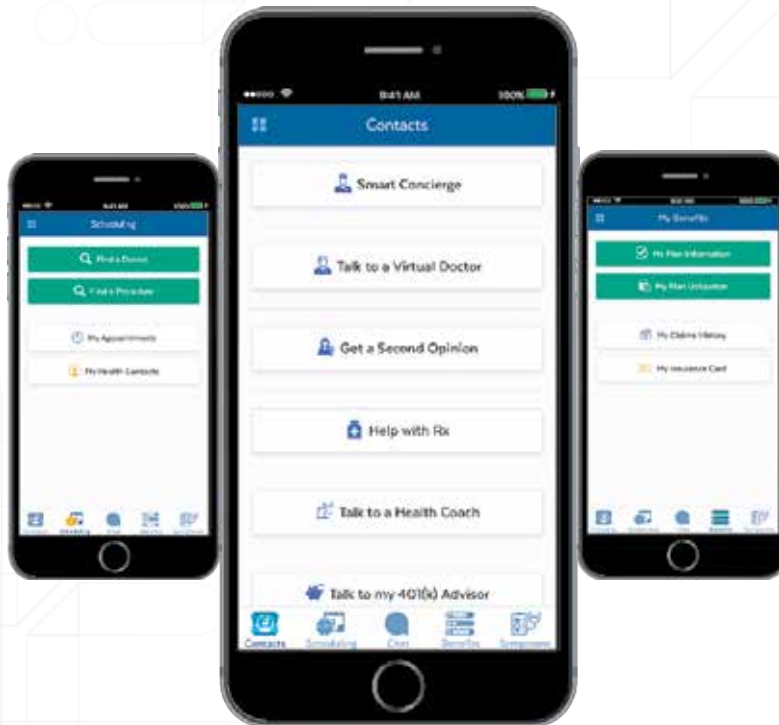




***miBenefits mobile app simplifies consumer health benefits to ensure their healthcare dollars go further.***

We've tested it. We've used it. And we love it. About 45 percent of EBMS employees have activated the new miBenefits Mobile app (powered by Zest Health). This consumer education tool that provides users with immediate access to ALL employer-sponsored benefits, saving them time and money. Users can view their ID cards, review benefits, schedule appointments with providers, shop around for healthcare services, and more.

Interested? We thought you would be, so we're offering webinars to share all of the details with you! Visit [www.ebms.com/events](http://www.ebms.com/events) to register for a webinar. Or, attend the 2017 Health & Business Symposium and Client Appreciation Events to test drive it firsthand! Learn more at [www.ebmsevents.com](http://www.ebmsevents.com).



With the tap of a button, members can easily understand cost, quality and convenience, allowing them to shop for healthcare like they would for any other purchase.

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Billings, MT 59104-1367

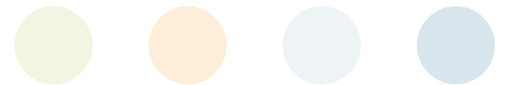
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ONE EMPLOYER AT A TIME

*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:

**HCAA TPA Summit**

**July 17-19, St. Louis, MO**

**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 Summit**

**Sept. 27-29, Missoula, MT**

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

**October 8-10, Phoenix, AZ**



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