

### INSIDE

#### Insurance/Benefits Lists

Top Employee Benefits Brokers  
page **F4**

Top Commercial Insurance Brokers  
page **F6**

Top Health Insurance Companies  
page **F8**

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### Real Estate Section

Pages 9-11

# IT TAKES A WIZARD

*Finding your way through the maze that modern healthcare coverage has become takes a little bit of the supernatural*



**A**s I discuss the ins and outs of healthcare insurance reform with clients, I find myself explaining concepts with analogies or visual aids. Even with these additional communication techniques, I still have customers that wonder what kind of sorcery and wizardry I possess to be able to understand this complicated topic. So let's use comparisons from the internationally beloved Harry Potter saga as we talk Health Insurance, Version 2014-2015.



TODD VALENTINE

In 2010 the Patient Protection and Affordable Healthcare Act (ACA) was passed. As this legislation was digested, it became clear that healthcare reform was more about tax reform than anything else. In many ways it was like Harry Potter and his invisibility cloak. To the general public, health reform was interpreted to mean no more rejections from preexisting conditions, a significant improvement in preventative coverage, and health insurance at a reduced overall cost. What was not as readily communicated, or as

I might say, hidden by the ACA cloak, was exactly how that would happen. Those changes came at a cost called taxation.

#### Tax, Tax, and More Tax

Unfortunately living in a non-magical world as we do, we are often asked to contribute to the overall community need. With the implementation of the Affordable Care Act, this now includes healthcare taxation. We started 2014 with new ACA taxes that directly impacted premiums, including the Health Insurance Industry Tax, PCORI Tax, Risk Adjustment Program Tax, and the Transitional Reinsurance Program Assessment Tax. Higher payroll taxes are also being paid due to the reduction of FSA limits and the illumination of some HRA options. If larger businesses don't offer health insurance, they are taxed. If they do, but it's deemed unaffordable or unqualified, there are more taxes. We are even taxed if we don't have health insurance on our

individual tax returns. If that weren't enough, there are still taxes waiting for us in future years, including the Cadillac Excise Tax in 2018.

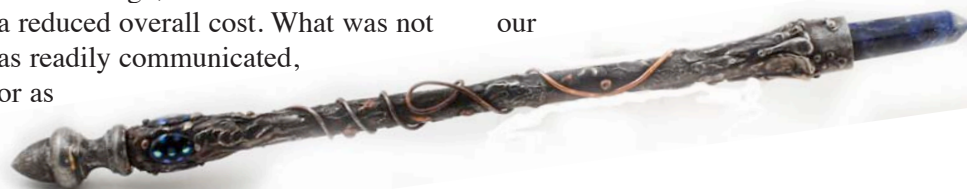
#### What is your Magic Spell?

The secret to health insurance in 2014-2015 is figuring out how to wave your magic wand to produce the most cost-effective full-coverage plan for your family or organization — with regards to the taxes that may be applicable. Consider the following spells as you seek to find your best plan:

#### • Spell No. 1. Solo La Medicus - Individual Plans

With Guaranteed Issue Individual Plans (no ability to deny for health issues) and tax subsidies based on household size and income, individual plans are still the primary option for the self-employed.

Small businesses can also look at dropping their group plans and sending employees into the individual marketplace for subsidized coverage. With no denials of coverage or surcharges for poor health and the possibility of their employees qualifying for tax subsidies, this option is gaining momentum. Before waving your wand and casting





## Healthcare risk management essential in today's business

After a grueling interview with the casting director of “Shark Tank,” John and Mary have been invited to pitch their business to the show’s principals. They seek an investment of \$1 million for a 10 percent interest in a business that currently employs 500 individuals, has a monopoly regarding its business model, and generates 4.2 percent operating margins and 11.8 percent EBITDA (earnings before interest, taxes, depreciation and amortization).

After John and Mary briefly highlight the business’ operations and finance metrics, Kevin O’Leary (aka

“Mr. Wonderful”) begins to dissect the business and quickly discovers the following issues:



ROBERT ATWELL

- The business’ profitability is effectively limited by third-party contracts and tightly regulated federal contractor payment schedules.
- Customers have reduced control over their personal relationship with the business.
- Though the business consistently experiences rather

low employee turnover (less than 10 percent annually), it is rarely mentioned by any poll as a “best place to work” and struggles with critical job

openings.

But Mark Cuban quickly also discovers that the business enjoys a heady position within an industry that touches every U.S. citizen:

- The U.S. industry comprises nearly 6,000 similar businesses employing almost 12 million highly trained/certified individuals (3 percent of the U.S. population).
- The industry generates \$830 billion of operating cash flows.
- The industry consistently strives for quality improvement through a systemic investment in evidence-based outcomes.

Yet, at the end of the show’s seg-

ment, not one “shark” invests — all stating, “I’m out.”

Though fictitious, the story accurately relates the current circumstances of our national hospital system. An “all-systems-go,” fundamental service, similar to water and power utilities, our hospital system is locally responsible for our population’s health.

How do the leaders of our local and regional hospitals weather the daunting factors that even the most aggressive risk takers find unpalatable? What strategic and operational characteristics are consistently summoned by these

see ATWELL pg. F5

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# Looking for the complications in commercial insurance policies

Let's assume for a second that insurance companies actually are our good neighbors, that we're in good hands with them and that they're all on our side. Naturally, that may be the case if we are their *shareholders*, as some of us may be, but, more likely than not, we are their *policyholders*, which is obviously something entirely different. Not all of us have been the victims of an insurance company's emphasis on "underwriting results," where the insurance company relies primarily on paying out less in claims than it collects in premiums. While a "smash and grab" auto insurance claim may be a minor nuisance and not cost more than a few hundred or maybe a couple of thousand dollars at most, business owners know that commercial insurance claims are often much more costly and require a higher degree of attention.

For one, commercial insurance policies often contain higher deductibles or "self-insured retentions." It is important for any business owner to know what the amount is for each type of policy that they have in effect, but also whether their policy includes a

deductible or a self-insured retention. With a deductible, typically the insurance company will begin work on your claim and often will pay out that portion of your claim, minus the deductible. Essentially, with deductibles, an insurance company has the obligation to act as soon as you report the claim.



SHAYNE CLAYTON

Contrast that with self-insured retentions or "SIRs." With SIRs, the insurance company may investigate the claim, but generally has no obligation to lift a finger until the insured has affirmatively shown that it has incurred claims expenses (such as defense fees and costs) up to the SIR amount.

Upon showing written proof that the insured has incurred — just by way of example, \$50,000 in defense fees and costs related to the claim — the insurer may step in and participate in your defense or otherwise begin actually doing something for you. Importantly however, even with SIRs, the insured still has an obligation to timely report the claim and to generally cooperate with the insurer in its investigation of the claim.

Once the insurer begins actively participating in defending you in a

lawsuit, hiring experts to evaluate your damages or otherwise investigating what its duties are, it is important to remember that you as the insured still have many rights, subject to the policy terms and conditions. By way of example, many policyholders aren't aware that even when insurance companies employ "panel counsel," or attorneys who work almost exclusively for that insurance company, that the policyholder still may have the ability to suggest or even entirely choose who defends them in litigation or a pending claim. Some commercial lines policies even include endorsements that explicitly give the insured the right to select counsel. Even without such an endorsement, however, you, as the insured, still may be entitled to have a say in who defends you and your business, especially if the insurer is reserving its right to later deny coverage.

Some other common problems that policyholders encounter include:

- What if your insurance company denies coverage because you didn't timely report the claim?
- What if your insurance company says the claim is only partially covered; will I need a separate lawyer to defend my business from the non-

covered claims?

- What if there are multiple insurance companies or policies that arguably should be covering the claim or claims? Which insurance company should pay and who gets to direct my defense?

- What if the insurance company wants to settle a claim made against me or my business but I do not?

For these and a host of other reasons, and depending upon the type of claim and its value, it is often advisable to have a lawyer who can: 1. Answer all of the above and other complicated questions, 2. Assist you with the claims process by personally interacting with the insurance company's claims adjusters and coverage counsel, and 3. Monitor the insurance carrier throughout litigation, which may take months, if not years.

A competent insurance coverage lawyer can be an important tool and provide you with sound legal advice as your independent advocate. Is an attorney retained by the insurance company to defend you, whose bills are paid by the insurance company, really only going to be loyal to you? Further, like

see CLAYTON pg. F4

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# Top Benefits Brokers in Utah

Ranked by Premium Volume in Utah in 2012

Company Name Address	Phone Web	Premium Volume in Utah in 2013  Year Founded	# of Licensed Agents in Utah  # of Employees	# of Offices in Utah  # of Offices Worldwide	Specialties	Owner/ Managing Principal
<b>RBI Benefits</b> 655 E. Medical Dr. Ste. 102 Bountiful, UT 84010	801-298-5020 rbibenefits.com	\$7 million 2001	23 5	3 DND	Group (business) health insurance & individual/family health insurance	Blake Izatt
<b>First West Benefits Solutions</b> 1139 S. Orem Blvd. Orem, UT 84059	801-224-9600 fwbs.com	\$100 million 1987	22 36	2 2	Employee benefits & retirement plans	First West Brokerage Services
<b>Arthur J. Gallagher &amp; Co.</b> 6330 S. 3000 E. Ste. 670 Salt Lake City, UT 84121	801-559-2929 ajg.com	\$433.9 million 1927	13 31	3 150+	Medical, dental, vision, life and AD&D, STD, LTD, ancillary	Ryan Olson
<b>HUB International Insurance Services, Inc.</b> 6440 S. Wasatch Blvd. Ste. 235A Salt Lake City, UT 84121	801-943-2600 hubinternational.com	\$250 million 1896	7 10	1 250+	Employee benefits, alternative funding mechanisms, risk management	Delbert L. Mulvey
<b>Ventris (formerly Intermountain Business Insurance)</b> 10913 S. River Front Pkwy. #100 South Jordan, UT 84095	385-355-0000 ventris.com	\$45 million 1986	8 30	1 1	Insurance, employee benefits, consulting services	Joel Mills
<b>Spectra Management LLC</b> 11650 S. State St., Ste. 200 Draper, UT 84020	801-727-6000 spectrabenefits.com	\$42.7 million 2002	6 25	2 2	Group benefits	R. Brent Bennett
<b>Hays Companies</b> 201 S. Main St., Ste. 2100 Salt Lake City, UT 84111	801-505-6500 hayscompanies.com	DND 2005	12 15	1 35	Employee benefits and property & casualty	David Knoop
<b>Fringe Benefit Analysts LLC</b> 393 W. Gordon Ave. Layton, UT 84041	801-546-6004 fbabenefits.com	DND 1970	37 23	8 8	Employee benefit consulting, HIPPA, DOL, Obamacare compliance, HR & employee communication solutions, proprietary products	Scott E. Deru
<b>Poulton Insurance Services</b> 3300 S. 2137 E. Salt Lake City, UT 84109	801-484-4477 PI@poultoninsurance.com	DND 1956	16 20	1 1	Commercial, personal, auto & health insurance, life insurance	LaMarr Steven Poulton
<b>GBS Benefits Inc.</b> 465 S. 400 E., Ste. 300 Salt Lake City, UT 84111	801-364-7233 gbsbenefits.com	DND 1989	26 103	4 DND	Employee benefit consulting services	Richard K. Fielding



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## CLAYTON from page F3

we all generally know, your insurance agent may be your good neighbor, but the insurance company itself is in the business of not paying claims. If that weren't the case, they couldn't afford to insure any of us. With that in mind, retaining claims or coverage counsel when your business is facing a loss will provide you with more than just

peace of mind. With someone in your corner watching every step (or mis-step) the insurance company makes, you can be sure that the investigation into your claim will be fair and protect your rights as the policyholder.

Putting all of our preconceived notions aside about how insurance companies may or may not have treated some of us in the past, the claims-handling process doesn't have to be adversarial either. It's always

best to give the insurance company the opportunity to do what's right for you and your business. However, with so many potential traps and minefields, it's important to know what your rights and obligations are, and if you aren't sure, consult with counsel to avoid jeopardizing your claim. While it may be tempting to escalate a dispute with your insurance carrier, every policyholder still has the obligation to cooperate with the insurance company, even if you know or at least perceive that

they are just investigating your claim to try and deny coverage. If you do one day have to litigate wrongful denial of your claim, both your and your insurance company's communications will be "on trial." Under those circumstances, it may be wise to follow the old proverb to "speak softly and carry a big stick."

Shane Clayton is a shareholder and commercial litigator at Durham Jones & Pinegar.

**ATWELL**  
from page F2

leaders to organize their diverse and, at times, autonomous human capital around a simple passion and objective: deliver evidence-based services and care, 24/7, to anyone requiring those skills?

Over many years, various iterations of a basic leadership template have been developed around a common theme: Enterprise Risk Management (ERM). In a recently published white paper for the American Society for Healthcare Risk Management, Roberta Carroll succinctly describes a “Framework for Success” that encapsulates best practices and expected outcomes associated with the implementation of an ERM plan. Implied throughout her and other similar studies is a statement and a question:

- A business leader creates value for the firm by promoting managed risk as a competitive advantage.

- If a business leader is not forward-looking regarding vulnerability, how can investors/customers be confident that interruptions in service will not end in catastrophic failure?

Historically, risk management strategies generally focused upon protecting and securing assets, avoiding risk, determining the probability (aka likelihood) of events that would impair operational productivity or profitability, and measuring potential financial impact of deleterious events.

In the healthcare environment, a “sentinel event” is a catastrophic occurrence that should never happen, but does. Examples are: unintended retention of a foreign body, wrong patient/wrong site/wrong procedure, and medication error.

For quarters one and two of 2014, the Joint Commission — the independent, accrediting/certification nonprofit organization for 20,000-plus healthcare institutions — reported nearly 400 sentinel event occurrences. These events pose difficult challenges for a hospital’s leadership, including significant financial implications, brand impairment and regulatory intervention. Every business has its list of sentinel events whose occurrence would be disruptive.

The occurrence of a firm’s sentinel events can be predicted and modeled to include “early warning” thresholds for probability and cost (damage control). Further in her paper, Carroll makes an excellent observation that too few risk assessments address the concept of velocity. Velocity is the “time to impact,” referring to the speed of an event occurring and the time required to predict the duration and outcome of the event. Included in thorough assessment is an analysis of appropriate actions to mitigate service interruptions. Time allocated to developing a firm’s risk map — the visual

representation of the confluence of a firm’s objectives as influenced by risk appetite, event modeling, emerging risk compared to frequency and severity coordinates — is a key element of an enduring strategic plan.

So, what are the key business lessons to learn from the healthcare industry?

- **Top healthcare CEOs invest in assessing their enterprises’ risks so that risk becomes a competitive advantage and vulnerability to rare, unpredictable events is reduced.**

Resiliency is the operative objective and becomes a core characteristic when there is a decision process that simultaneously acknowledges risk and advocates the competitive advantages of well-managed risk. Only then can a value proposition be extracted.

- **Though an industry’s trends may seem to push strong head winds, early adopters of alternative strate-**

**gies, partnerships and disruptive innovation will be the strongest survivors, meriting greatest review from customers and investors.** Immediately following the Affordable Care Act’s expansion provisions, Moody’s reported that the reduction in the uninsured rate is reducing bad debt expenses for hospitals. Previously unconsidered mergers and acquisitions strategies are leading to increased market share, which is a critical component of a hospital’s leverage while negotiating its risk-based contracts. As newly enrolled populations seem to be less healthy and use medical services at higher rates, health insurance carriers face a dilemma: require higher rates, which make them less competitive with the healthy enrollees. But the silver lining: Medicare Advantage plans are growing at a considerable rate.


- **A Studer Group study identifies five consistent characteristics of the**

**most extraordinary hospital CEOs: objective diagnosis of organizational ailments, elimination of leadership variability, co-alignment of CEO and hospital outlook, acknowledgement of impact of change upon employees, and unwavering commitment to evaluate and manage employee performance.** Objectivity. Consistency. Alignment. Empathy. Accountability. Five characteristics to emulate.

- **Collaborate. Collaborate. Collaborate.** Many examples of wonderful collaboration should immediately come to mind. Here are a few specific examples that rewarded various health systems with appreciable momentum:

1. Embrace new, unique perspectives. Cross disciplinary problem-solving can accelerate development and

see ATWELL pg. F6



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# Top Commercial Insurance Brokers

Ranked by Premium Volume in Utah in 2013

Company Name Address	Phone Web	Premium Volume in Utah in 2013  Year Founded	# of Licensed Agents in Utah  # of Employees	# of Offices in Utah  # of Offices Worldwide	Specialties	Owner/ Managing Principal
<b>The Leavitt Group</b> 216 S. 200 W. Cedar City, UT 84720	435-586-6553 leavitt.com	\$2.6 billion 1962	142 361	32 147	Property & casualty, bonding, health & benefits, life, and other specialty insurance products	Eric O. Leavitt
<b>Marsh USA Risk &amp; Insurance Services/ Mercer Health &amp; Benefits</b> 15 W. South Temple, Ste. 700 Salt Lake City, UT 84101	801-533-3800 marsh.com/ merc.com	\$419.2 million 1923	43 44	1 400	Property & casualty, health & benefits brokerage, consulting	Taylor Wray & Ann Thomas
<b>Moreton &amp; Company</b> 101 S. 200 E., Ste. 300 Salt Lake City, UT 84111	801-531-1234 moreton.com	\$410 million 1904	118 150	2 7	Commercial insurance, employee benefits, financial, personal lines, small commercial & small group benefits	Bill Moreton
<b>The Presidio Group</b> 5295 S. 300 W., Ste. 550 Murray, UT 84107	801-924-1400 presidio-group.com	\$147.5 million 1993	19 48	1 2	Property & casualty, surety, risk management, health insurance	John Schlichte
<b>Diversified Insurance Group</b> 136 E. South Temple, #2300 Salt Lake City, UT 84111	801-325-5000 diversifiedinsurance.com	\$125 million 2001	55 48	2 2	Full service broker & benefits consultant	Spencer Hoole
<b>The Buckner Company</b> 6550 S. Millrock Dr., Ste. 300 Salt Lake City, UT 84121	801-937-6700 buckner.com	\$123.2 million 1936	35 106	2 6	Construction & surety bonds, trucking & transportation, retail, manufacturing, agriculture, homeowner associations, restaurants, employee & individual benefits	Terry Buckner
<b>Beehive Insurance Agency Inc.</b> 302 W. 5400 S., #101 Murray, UT 84107	801-685-6860 beehiveinsurance.com	\$85 million 1961	19 42	2 1	Trucking, construction & contractors, manufacturing, nonprofits, bonding, employee benefits, health & life	W. Doug Snow
<b>AON PLC</b> 299 S. Main St., Ste. 1300 Salt Lake City, UT 84111	801-726-4427 aon.com	\$50.6 million 1979	3 12	1 500	Property, casualty, real estate, risk consulting, international, retail, environmental, management liability, cyber liability, workers' comp., actuarial services, human resources consulting	John Bolger
<b>Summit Risk Management</b> 7430 Creek Rd. Sandy, UT 84093	801-438-1200 summitriskmanagement.com	\$45 million 2000	7-11 20	2 3	All types of risk management	Matthew Hunter, Brent Koplin, George Swan, Mark Hunter
<b>SentryWest Insurance Services</b> 3860 S. 2300 E. Salt Lake City, UT 84109	801-272-8468 aon.com	DND 1979	15 25	7 DND	Property & casualty, commercial lines, personal lines, condos, apartments, building lessor's risk	Brayden Jessen



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## ATWELL

from page F5

eventually acceptance of organizational innovation/change.

2. Allocate a budget for collaborative projects. When the funds are budgeted, the project becomes prioritized.

3. Create peer-mentor programs. A great symmetry exists between education and communication. When directors participate in mentoring pro-

grams, connectivity develops between leadership and rank and file. Though vision generally belongs to leadership, success is fueled by collaboration and communication.

4. Ignore the "Five Year Plan." It is extinct. Ask a hospital CEO whether his institution's 2009 Five Year Plan remains efficacious. Complex shifts in competition, regulation and circumstances require flexibility and innovation. Be prepared to invest in a new

planning paradigm that acknowledges the advantages of options, virtual organizations and joint ventures. Just five years ago, only a few academics and the CMS (Centers for Medicare and Medicaid Services) could define an Accountable Care Organization. Today, ACOs are prevalent in every region and will eventually be the vehicle through which population health is delivered and measured.

Well-managed risk builds a firm's

competitive advantage so that it can persevere during difficult times. The examples of choices practiced by healthcare's most successful CEOs are advices that can be tailored to the circumstances of any business and support the organization's objectives and vision.

Robert Atwell is the healthcare practice leader at The Buckner Co. in Salt Lake City.

## WIZARD

from page F1

this spell, work with a qualified insurance broker and CPA to calculate tax implications. Also, consider the ability to compete for and retain employees on salary alone.

### • Spell No. 2. *Minimus Groupolious - Small Group Plans*

The big update for small groups (two to 50) in 2014 is the "Grandmother" extension. This option allows small groups with renewals in October, November and December to keep their non-reform-compliant plan for one additional year. With this extension, no plan changes are allowed but you do postpone having to use the new Adjusted Community Rating, Rating Methodology and new plan designs.

If you choose this option, ask your agent what the rates would be for a similar plan without the extension. This will help you budget for the next renewal.

### • Spell No. 3. *Co-opious Participatum - Association Plans*

Many large associations in Utah are

actively putting together Association Health Plans. These large group plans allow multiple small and mid-sized groups to purchase coverage in a co-op model. Generally a single carrier will be selected by an association and multiple plans will be offered for individual groups to select coverage based



on each group's specific needs.

Not all groups will benefit from this model as large group plans are still medically underwritten. Key advantages include composite rates, elimination of the Adjusted Community Rate and large group buying power. Contact your industry's association group to see if they are looking into this option.

### • Spell No. 4. *Internist Con*

### *Casholi - Self-Funding Plans*

In the past, self-funding was generally reserved for larger groups as they had the administrative ability and cash flow flexibility to take advantage of this payment option. Today, some carriers are offering self-funded options to groups with just 25 or more enrolled.

One of the big breaks to self-funding is the elimination or reduction of certain taxes. This plan type is definitely not for every group, but certainly something to evaluate if you have a healthy workforce and would like to control more of your premium dollars.

### • Spell No. 5. *Pro Dico El Establishment - PEOs*

A professional employer organization (PEO) generally bundles services including payroll, HR, benefits, retirement and workers compensation insurance into a single offering. PEOs have been around for decades, but health-care reform has many groups evaluating this option.

The PEO shares a co-employer role with your business so your employees can participate in the PEO's benefits. There are often cost savings for some of the included services including the health insurance plan for similar reasons that the association health plans work. If you currently outsource some or all of the same services a PEO offers, it should be on your list of options to consider.

### **Hogwarts or Bust (Relocatus Immediadus)**

I don't recall any scene in a Harry Potter book or movie where health insurance was mentioned. It only makes sense; if you have a magic wand you wouldn't need that type of coverage. If like me, you have the disadvantage of being a mere Muggle. I hope you'll be able to use the spells above to pick out the best option to fulfill your individual or group health insurance needs.

Todd D. Valentine is an employee benefits consultant at Beehive Insurance Agency in Salt Lake City.

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# Top Health Insurance Companies in Utah

Ranked by Number of Individuals Covered

Company Name Address	Phone Web	# of Individuals Covered	# of Offices in Utah  # of Utah Employees	Premium Volume in Utah  Year Founded	Insurance Products Offered	Top Local Executive
<b>SelectHealth</b> 5381 Green St. Murray, UT 84123	801-442-5038 selecthealth.org	719,000	1 1,368	\$1.43 billion 1984	Individual and family, small employer and large employer plans, federal employees, Medicare Advantage, Medicaid, Children's Health Insurance Plan (CHIP), dental and eyewear benefits	Patricia R. Richards
<b>Aetna Health Of Utah, DBA Altius Health Plans</b> 10421 S. Jordan Gateway Ste. 400 South Jordan, UT 84095	801-323-6200 aetna.com	252,000	3 721	DND 1853	Individual, Medicaid, Medicare, workers' comp., group medical, vision, dental, life, disability, international plans	Mark Bertolini
<b>Regence BlueCross BlueShield of Utah</b> 2890 E. Cottonwood Pkwy Salt Lake City, UT 84121	801-333-2000 regence.com	454,000	1 359	\$1.08 billion 1944	Individual and group medical, dental, vision & life insurance; Medicare & government programs; pharmacy benefit management	Jennifer Danielson
<b>United Healthcare of Utah</b> 2525 Lake Park Blvd. Salt Lake City, UT 84120	800-624-2942 uhc.com	420,000	2 677	DND 2005	HMO, PPO, HSA, Medicare Advantage, Medicare Supplemental	Pam Gold
<b>Opticare of Utah Inc.</b> 1901 W. Parkway Blvd. Salt Lake City, UT 84119	800-363-0950 opticareofutah.com	180,000	1 15	4.5 million 1987	Routine eye exams & eyewear prescription benefits, innovative laser surgery discounts	Aaron Schubach
<b>EMI Health</b> 852 E. Arrowhead Lane Murray, UT 84107	801-262-7476 emihealth.com	169,841	1 135	\$56.2 million 1935	Medical, dental, vision	Steven Morrison
<b>Humana</b> 9815 S. Monroe St. Ste. 300 Sandy, UT 84070	801-256-6200 humana.com	94,525	1 150	DND 1980	HMO, PPO, dental, vision, life, disability, Medicare Advantage, Medicare Supplemental, Medicare prescription drug plans	Leslie Andrews
<b>PEHP</b> 560 E. 200 S. Salt Lake City, UT 84102	801-366-7555 pehp.org	DND	2 210	DND 1965	Medical, dental, life, AD&D, LTD	R. Chet Loftis
<b>Dental Select</b> 5373 S. Green St., 4th Floor Salt Lake City, UT 84020	801-495-3000 dentalselect.com	DND	1 DND	DND 1989	Dental, vision, AD&D products, group insured and self-funded, individual and ACA certified	Brent Williams





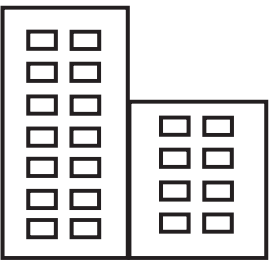
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### VINE STREET COURTYARD APARTMENTS

Old Town Tooele, Utah

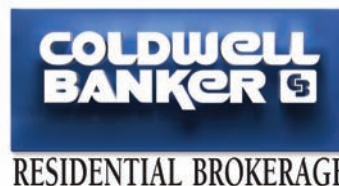
15 Apartments and  
5 Retail Spaces  
Good Return on  
Investment  
\$1,100,000  
7.8 CAP Rate

### KENSINGTON OFFICE BUILDING

1512-1524 So. 1100 East  
Salt Lake City, UT  
\$14 sf modified gross  
Will remodel  
to suit tenant  
870 sf / 870 sf  
929 sf / 952 sf

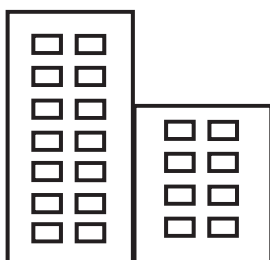
### SUGAR HOUSE BAKERY AND DUPLEX

Great Walkable  
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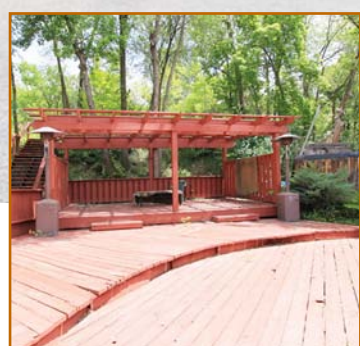
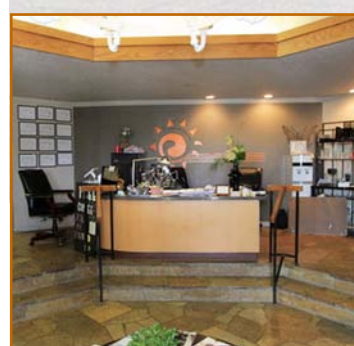
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## Moose Springs Ranch



The Moose Springs Ranch encompasses 584 acres of land which is graced by stunning stands of quaking aspen and alpine conifer trees.

This rare holding also contains many year 'round springs and small creeks. Grassy parks attract elk and beautiful willow draws provide abundant forage for moose. Mule deer are plentiful along with occasional sightings of black bear and cougar.

The Moose Springs Ranch straddles the paved Lake Creek Road about 13 miles east of Heber City, Utah.

Situated only 26 miles from Park City – 58 miles from Salt Lake City – 41 miles from Provo. The location is enhanced by the Heber Valley Airport – a fine corporate jet-capable facility just 30 minutes from the Ranch!

Previously Offered at \$3,869,600 – Now Available at \$3,300,000.

## 38 Special Ranch



One of the easiest to own and enjoy places on the market today – 757 acres encompassing a 1.50 mile stretch of fine private trout water plus a 600-acre mountain for good mule deer hunting. 35 miles from Park City and only an hour from Salt Lake City.

Improvements include a delightful 600 square-foot cabin plus two impressive garage and storage buildings to stable a full range of outdoor vehicles.

The 38 Special Ranch is not burdened by a poorly-executed multi-million dollar edifice – it awaits the next owner's creative imprimatur.

Offered at \$4,500,000 by a Motivated and Reasonable Seller.

## Huseman Ranch



This historic 1,352-acre ranch is in the middle of Butch Cassidy's hideout country and straddles the Upper Henrys Fork River for 1.50 miles near Lonetree, Wyoming.

Comprised of about 232 acres of irrigated grass hay meadow + 400 acres of irrigated pasture + 720 acres of native range.

Located 25 miles from Mountain View, Wyoming – 65 miles from Evanston, Wyoming – 150 miles from Salt Lake City.

The Ranch is one of the most reputable small cattle operations in Southwestern Wyoming. A solid neighboring rancher is available to continue leasing the Ranch. It is graced with beautiful productive meadows, sparkling live water and great vistas of the High Uinta Mountain Range.

Offered at \$3,150,000 by Reasonable Sellers.

## Smiths Fork Ranch



The Smiths Fork River Ranch encompasses 400 acres of deeded land situated 18 miles north of Cokeville, Wyoming – 106 miles south of Jackson's Hole – two hours from Salt Lake City.

A 12,000 square-foot lodge finished in 2010 provides one of the finest family-oriented retreats to surface in recent years. It contains 11 gracious bedrooms plus high tech back-up power and security systems.

The views from the lodge are beautiful. The compound is complimented by a spacious outdoor "green" plus a nicely-executed 3,200 square foot barn. This beautiful place enjoys about two miles on the River – an enjoyable trout fishery which holds good numbers of German browns and Bonneville cutthroats.

This Wonderful Retreat is Offered at \$3,550,000.

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