



Advantage Health Plans Trust 2020: Welcoming New Trustees and Saying Farewell to others:

What is new at Advantage Health Plans Trust?

Big industry players have made health insurance and health care synonymous. Rates are on the rise. Pricing is perplexing. But our approach is different: you own the plan. You should know what you're paying for. And pricing should be reasonable and predictable. No surprises, no guessing.

When Advantage started, it was based around the idea of shared responsibility: bankers joining together to pool the claims costs for their employees' health benefits. The Board of Trustees' primary job is to make sure that things are running smoothly and to save AHPT, and by extension, you, money! They do this by being fiscally intelligent and making good business decisions like they do at their bank. Without them, Advantage wouldn't be possible.

Welcome, Casey Barrett of San Angelo, Texas!

Casey Barrett is the President and CEO of the San Angelo based Texas Bank, a member of Advantage since 2012. He joined the Board as a Trustee in June of 2020. A graduate of Texas Tech University and the Southwestern Graduate School of Banking at Southern Methodist University, Casey became the fourth president of Texas Bank. His experience makes him an ideal Board member. Advantage's Board of Trustees has been primarily comprised of bankers from Oklahoma because it started in Oklahoma. With the amazing growth in Texas to over 1,600 members, it is time that the Board better reflect the membership. Casey fills one of two Texas seats on the Board. His term will be three years in length, running from 2020-2023. His years of experience and impeccable character will serve him well on the Board. We look forward to his contribution to the Board of Trustees and anticipate the positive trajectory of Advantage in Texas under Casey's leadership. Best of luck, Casey Barrett!



Farewell and Thank You to Jay Gober of Graham, Texas!

Jay Gober has been the President of First State Bank since it was chartered in 1983. It has since expanded to two other locations in Texas. Jay joined the Advantage Board of Trustees in 2017, and during his tenure, Advantage has accomplished rate adjustments averaging a modest 5%, trending below market averages. Jay's bank also contributed to plan savings totaling almost \$4 million annually through the signature benefit program, KPPFree™. These past three years, Advantage has benefited from a period of stability within the plan, enriched benefits, and improved cost containment. We wish Jay well and thank him for his years of service!



Please join Advantage in thanking Casey Barrett and Jay Gober for their service to Advantage Health Plans.