



ADVANTAGE
HEALTH PLANS TRUST

2022 Member Group Meeting

September 14, 2022





SPEAKER INTRODUCTION

- **Jay Kempton**
Plan Administrator
- **Melissa Nance, PHR**
Chief Brand Officer



SPEAKER INTRODUCTION

- **Vicki Schmelzer, FLMI, HIA, SICS**
Strategic Underwriting Solutions
- **Paul Fallisi, FSA, MAAA**
Windsor Strategy Partners



SPEAKER INTRODUCTION

- **Cori Zavada, J.D.**
Fiduciary Risk Management (FRM)

AGENDA

- Introductions
- 2022 Success & Celebrations
- Performance & Reporting
- 2022 RX Performance
- 2023 Renewal & Methodology
- 2023 Renewal Overview
- 2023 Benefits
- Compliance
- Trust Counsel Update
- Account Management & Education
- Open Enrollment Timeline



AHPT BOARD OF TRUSTEES



Sandy Werner

Chairperson
First National Bank & Trust of Elk City
Elk City, OK



Casey Barrett

Trustee
Texas State Bank
San Angelo, TX



Doug Fuller

Advisory Trustee
Quail Creek Bank
Oklahoma City, OK



Priscilla Cude

Vice-Chairperson
First Bethany Bank & Trust
Bethany, OK



Joey Root

Trustee
First Liberty Bank
Oklahoma City, OK



Evans McBride

Advisory Trustee
First National Bank & Trust of
McAlester
McAlester, OK



Jim Dilley

Trustee
American Heritage Bank
Sapulpa, OK



Scot Long

Trustee
The First National Bank
Sterling City
Sterling City, TX



Paul Freeman

Trustee
Anchor D Bank
Texhoma, OK



ADVANTAGE

HEALTH PLANS TRUST



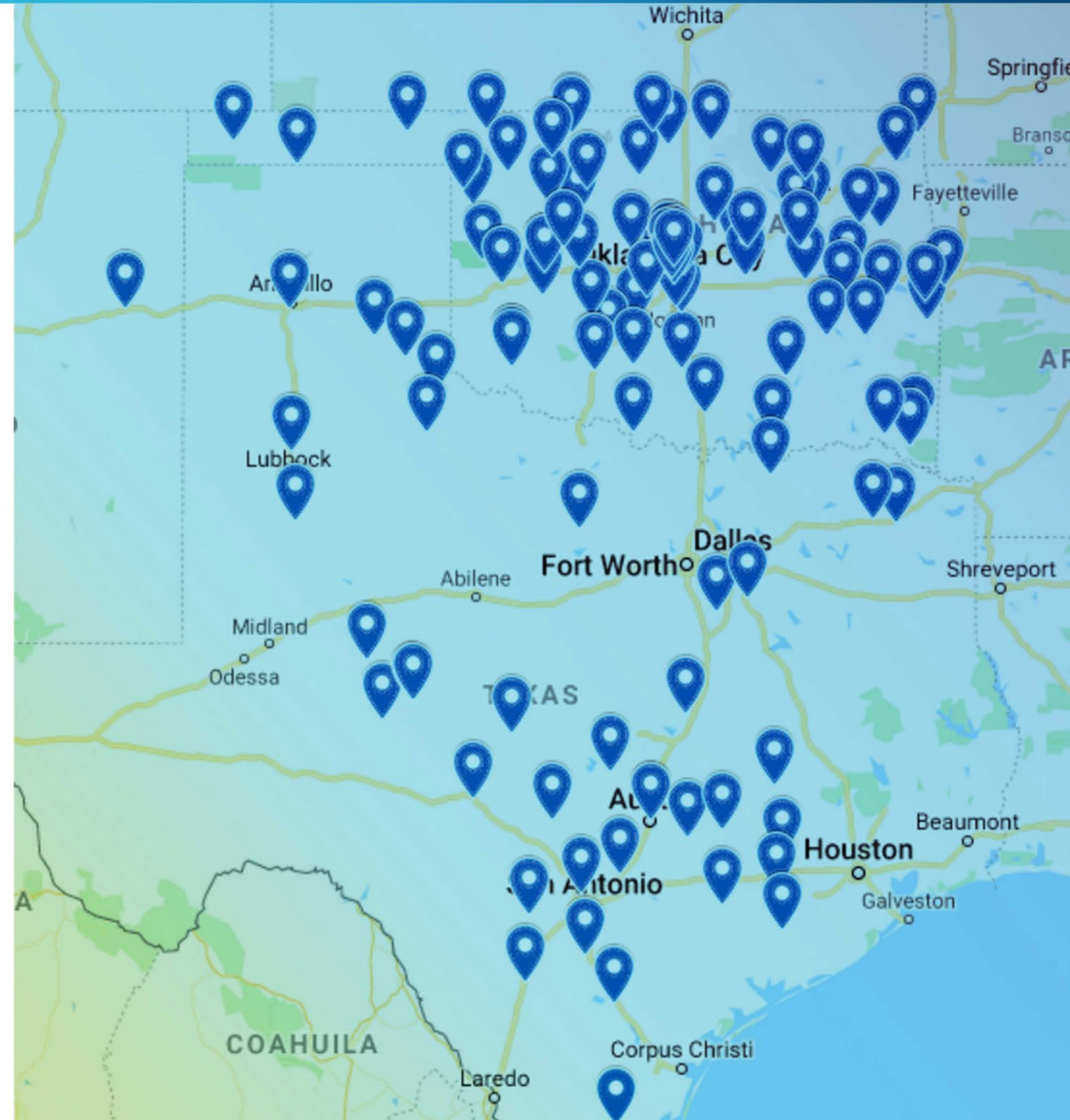
2022 SUCCESS & CELEBRATIONS

2022 NEW PROVIDERS!

KPPFree™ – 17 New Providers

KDAP – 3 New Providers

RBP Directs – 13 New Providers





KEMPTON NEW HIRE!!

- **George Kempton**
Education Coordinator



ADVANTAGE

HEALTH PLANS TRUST

PERFORMANCE & REPORTING



PERFORMANCE & REPORTING

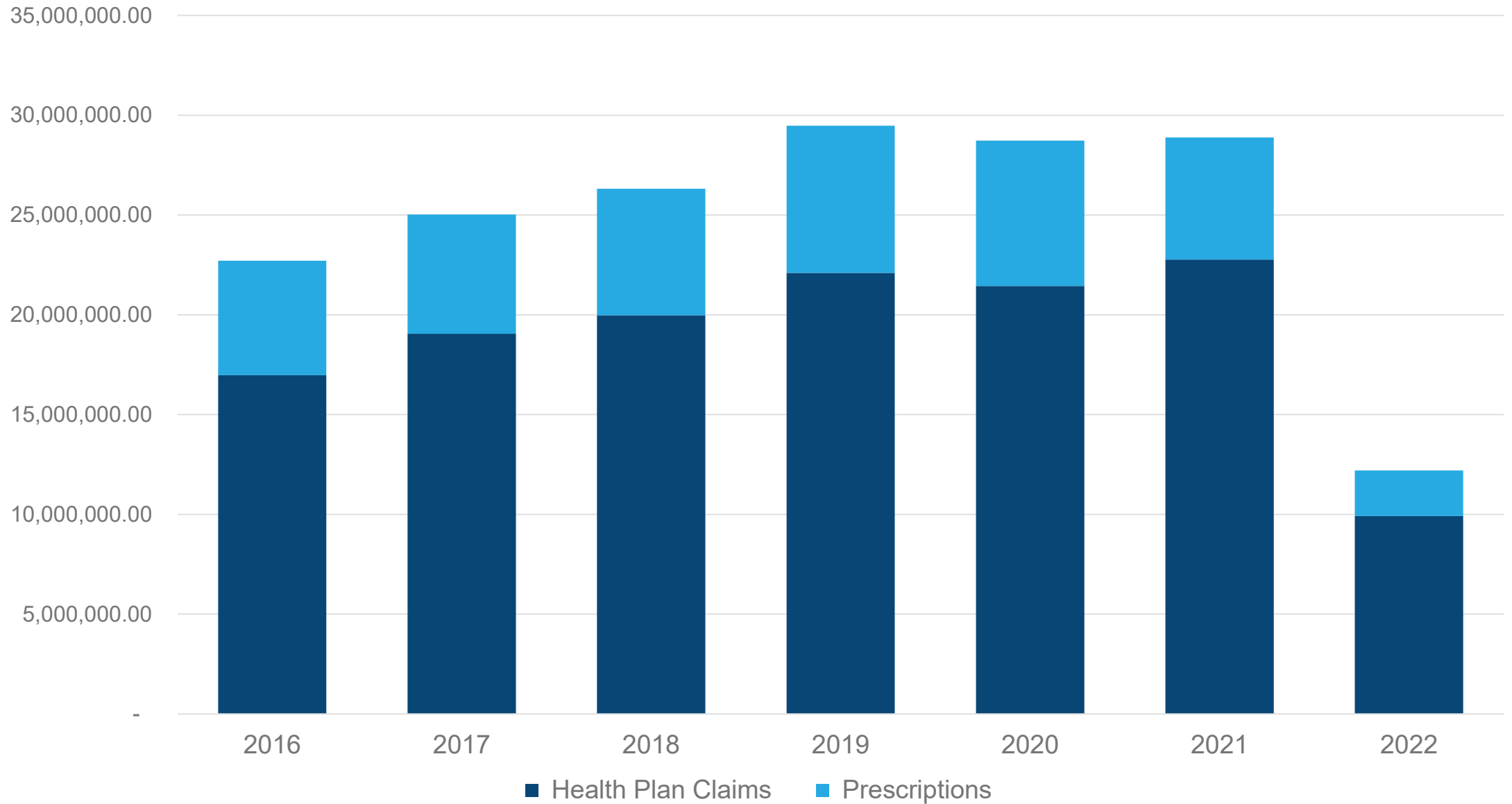
Please review the performance & reporting information included in your Annual Meeting Guide.

- Plan Performance Metrics
- RBP Metrics
- Kempton Direct Access Providers Enrollment
- KPPFree™ Providers
- RBP Direct Providers
- KDAP Providers
- Plan Designs
- Vendor Flyers

Additional flyers & handouts are included.



MEDICAL & PRESCRIPTION DRUG COSTS



2021 KPPFREE™ Savings (1/1/2021-12/31/2021)

6,104 Procedures

Total Number of Procedures in 2021

\$6,757,862 Million Saved

Total Savings – 1/1/2021 – 12/31/2021

\$1,107 Average Saved

Average amount saved per claim in 2021

\$104,804 Saved

Highest amount saved in a single claim in 2021

79 Cash Price Agreements

Agreements with local providers who price match the KPPFree™ price in 2021.

2022 KPPFREE™ Savings (1/1/2022-6/30/2022)

2,344 Procedures

Total Number of Procedures in 2022

\$2,657,822 Million Saved

Total Savings – 1/1/2022 – 6/30/2022

\$1,134 Average Saved

Average amount saved per claim in 2022

\$104,804 Saved

Highest amount saved in a single claim in 2022

61 Cash Price Agreements

Agreements with local providers who price match the KPPFree™ price in 2022.

KPPFree™ REPORTING (1/1/2012-6/30/2022)



KPPFree Savings and Utilization by Year

\$35,052,569.97

Total Estimated Savings

23,055

Count of KPPFree Procedures



Year	Estimated Savings	Count
2012	\$873,781.69	120
2013	\$1,761,844.71	333
2014	\$1,819,065.54	497
2015	\$2,432,138.58	870
2016	\$2,576,097.91	2,123
2017	\$3,593,118.85	2,136
2018	\$3,845,480.68	2,265
2019	\$3,979,068.21	2,767
2020	\$4,756,290.23	3,496
2021	\$6,757,861.84	6,104
2022	\$2,657,821.74	2,344
Total	\$35,052,569.97	23,055

2021 Missed Opportunities

(1/1/2021-12/31/2021)

615 Missed Opportunities

Individual missed opportunities since in 2021

\$1,973,267 Total Missed Savings

Total missed savings 1/1/2021-12/31/2021

\$3,209 Average Missed Savings

Average amount per claim in missed savings in 2021

\$118,706 Largest Missed Savings

Largest amount of missed savings in a single claim in 2021.

2022 Missed Opportunities

(1/1/2022-6/30/2022)

262 Missed Opportunities

Individual missed opportunities since in 2022

\$955,381 Total Missed Savings

Total missed savings 1/1/2022-6/30/2022

\$3,647 Average Missed Savings

Average amount per claim in missed savings in 2022

\$104,296 Largest Missed Savings

Largest amount of missed savings in a single claim in 2022.

KPPFree™ REPORTING (1/1/2012-6/30/2022)



KPPFree Missed Opportunity Savings by Year

\$20,284,575.33

Total Savings Missed

5,133

Count of Missed Opportunities



Year	Missed Savings	Count
2012	\$888,241.39	98
2013	\$1,387,633.01	133
2014	\$1,444,459.06	165
2015	\$1,580,780.56	194
2016	\$2,088,734.52	709
2017	\$2,043,032.27	703
2018	\$2,086,423.17	671
2019	\$2,832,653.83	829
2020	\$3,002,600.66	754
2021	\$1,973,266.54	615
2022	\$956,750.32	262
Total	\$20,284,575.33	5,133

REFERENCE BASED PRICING REPORTING - 1/1/2020 – 6/30/2022



KEMPTON DIRECT ACCESS PROVIDERS

Mid-Texas Direct Primary Care, Fredericksburg, TX – 4 enrollments

Primary Health Partners, OKC Metro, OK – 119 enrollments

Reliant Direct Primary Care, Enid, OK – 4 enrollments

Remedy Health Direct Primary Care, Tulsa, OK – 58 enrollments

Direct Primary Care of Oklahoma, Edmond, OK – 0 enrollments

Simple Primary Care Solutions, Edmond, OK – 0 enrollments

Advantage Health Plans Trust Service Snapshot

YEAR TO DATE 2022



UTILIZATION

11

TOTAL

3 RSOs Completed

1 Pending Possible RSO

9 RN Support Only

Outreach Total: 318



TOTAL SAVINGS

\$127,071

(For Completed Cases Only)

Hard Dollar: \$10,980

Risk Negation: \$116,091

Avg. Savings/RSO:

\$42,357



PARTICIPANT FEEDBACK

"VezaHealth was really great at helping me go in the right direction whenever I had doctors telling me conflicting information. I could tell they were concerned about my health. They made me feel like a priority." - MC

** "To hear I was misdiagnosed was excellent to hear! It was a relief!" - MC

** Misdiagnosed: 1 out of 11 **

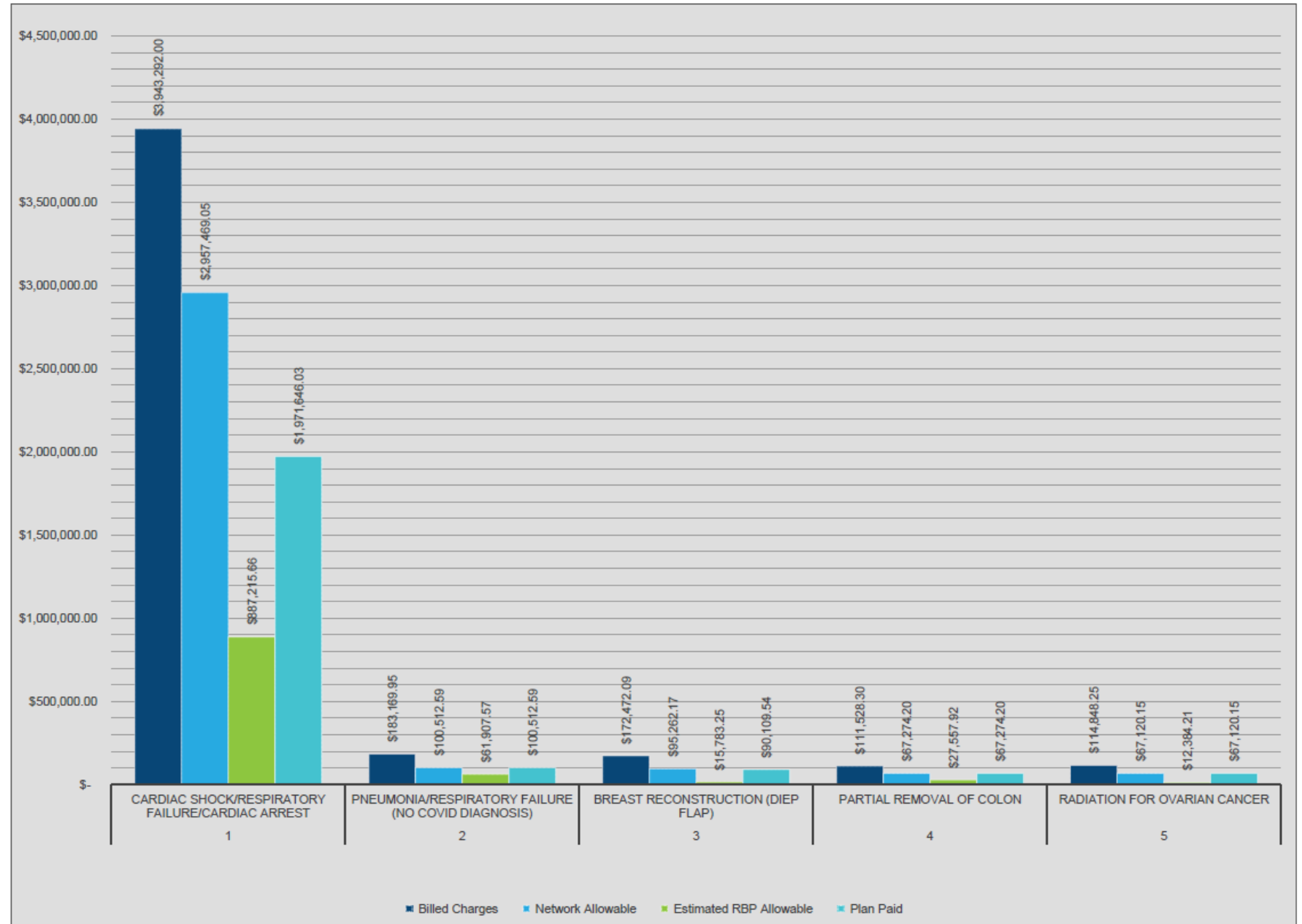
AHPT CLAIMS EXPERIENCE – Top 5 High Dollar Claims (1/1/2022-6/30/2022)

Total Billed Charges:
\$4,525,310.59

Total Network Allowable:
\$3,287,638.16

RBP Allowable:
\$1,004,848.61

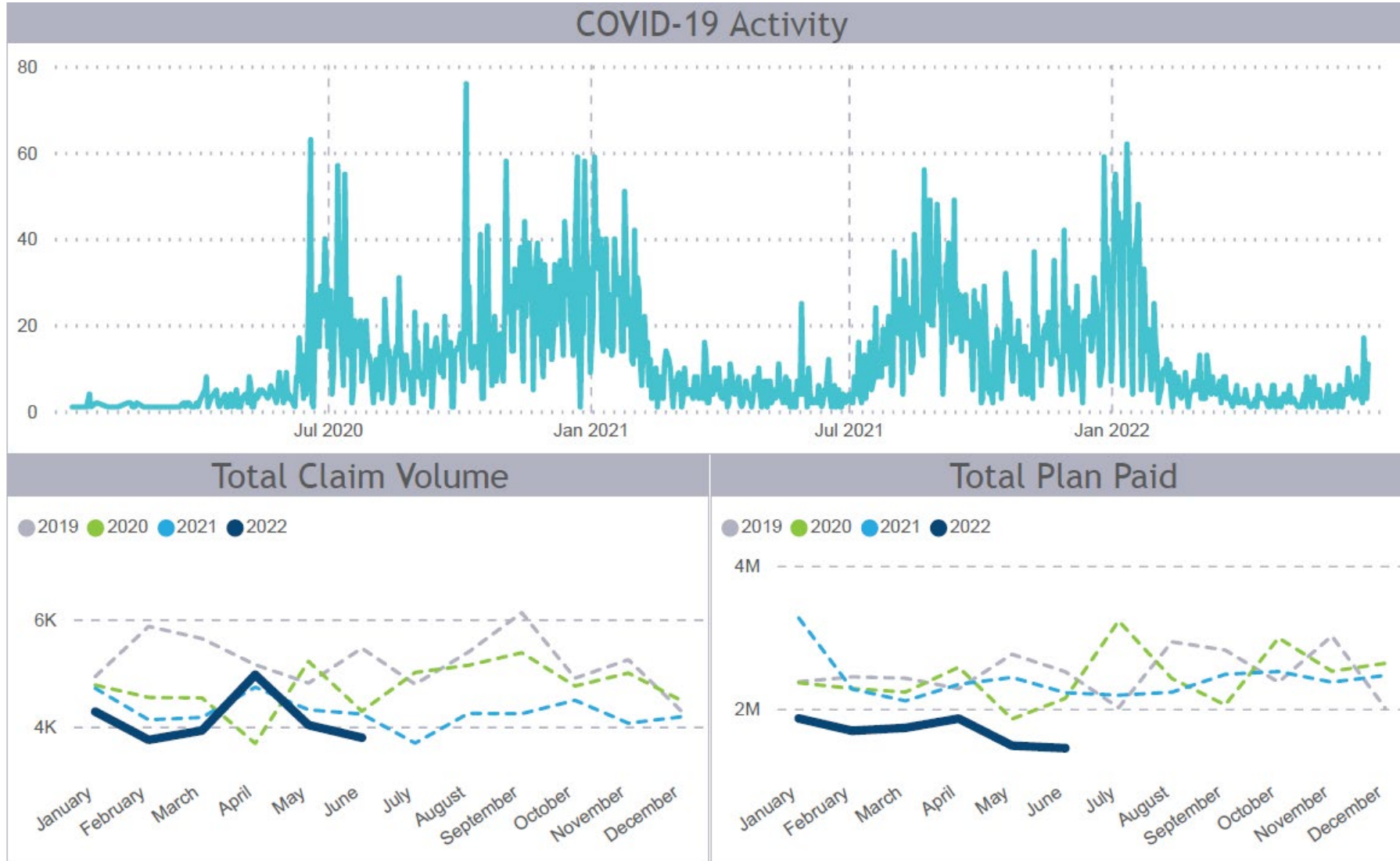
Plan Paid:
\$2,296,662.51





COVID-19 Antibody Testing			Antibody Test	
491 Count of Claims	\$33,469.22 Total Plan Paid	\$65.96 AVG Network Allowable	318 Employees	78 Dependents
COVID-19 Diagnostic Testing			Diagnostic Test	
5721 Count of Claims	\$444,291.46 Total Plan Paid	\$78.87 AVG Network Allowable	1804 Employees	888 Dependents
Treatment Details			Confirmed	
COVID-19 Confirmed	2530 Count of Claims	\$2,180,957.87 Total Plan Paid	877 Employees	358 Dependents
COVID-19 Suspected	5893 Count of Claims	\$2,579,388.55 Total Plan Paid	Suspected	
			2007 Employees	1019 Dependents
Total Treatment Costs			Divisions with Activity	
10412 Count of Claims	\$5,008,327.21 Total Plan Paid		203	

COVID-19 REPORTING – 1/1/2020-6/30/2022





2022 RX PERFORMANCE

SOUTHERN SCRIPTS 2022 PERFORMANCE

Total Program Savings:
\$330,178

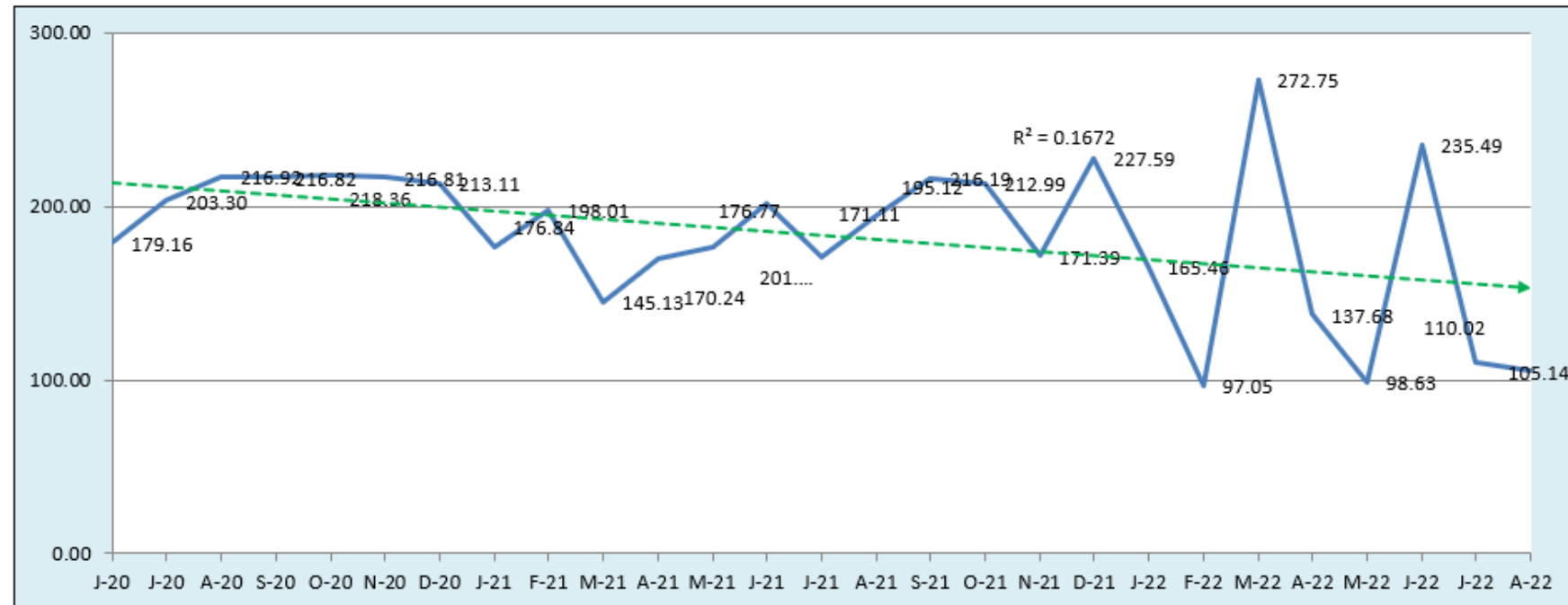


Southern Scripts Value



- **Variable Copay: \$131,081**
- **Clinical UM Savings: \$138,317**
- **FirstChoice Network: \$60,780**
- Generic Fill Rate: 88.8%
- First Choice Fill: 98.3%

Average Prescription Cost Per Employee





Plan Year	Number of Switches	Plan Savings	Member Savings	Realized Savings	Scripta Fees	ROI
Q1 2022	303	\$74,758	\$10,375	\$85,133	\$30,056	
Q2 2022	309	\$96,284	\$11,563	\$107,846	\$29,630	
TOTAL	612	\$171,042	\$21,938	\$192,979	\$59,686	5.6x

*ROI includes ME and PBMO and only considers plan savings



TOP 10 MEDICATIONS (BY SAVINGS)

- 1 HUMIRA
- 2 STELARA
- 3 GILENYA
- 4 BRAFTOVI
- 5 SIMPONI
- 6 MEKTOVI
- 7 ERIVEDGE
- 8 DUPIXENT
- 9 XELJANZ
- 10 OZEMPIC

92

IPP Members

\$368,026

IPP Net Savings

31

MAP Members

\$1,324,936

MAP Net Savings



script**sourcing**



2023 RENEWAL & METHODOLOGY

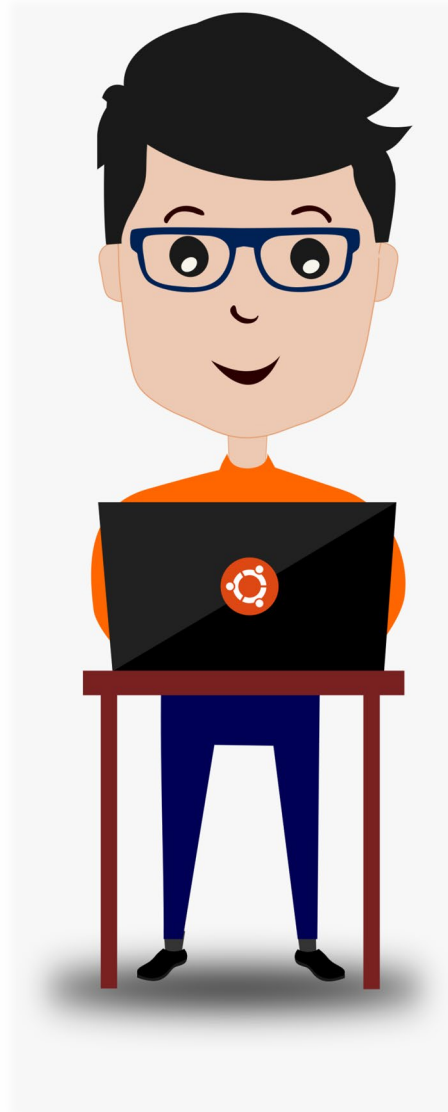


AHPT 2023 Renewal Increase

Paul Fallisi, President
Windsor Strategy Partners
September 14th, 2022

Introduction

- ▶ Temple University
- ▶ Windsor Strategy Partners (2017)
- ▶ Day 22,411
- ▶ Basketball, Red Wine and Horse Racing



Hi, I'm Paul!

Actuary on AHPT

Main Duties Include:

- 1. Quarterly IBNR
- 2. State Attestations/Filings – premium is sufficient to cover the claims
- 3. Price plan design changes

Annual Renewal Rate Increase

- *Using information from the past to project the future!*





3 Components of Expenses

- Medical and Rx Claims (76.8%)
- Administration (20.3%)
- Stop Loss (2.9%)

Medical Trend Post COVID-19 is Alive and Well...

 General Economy

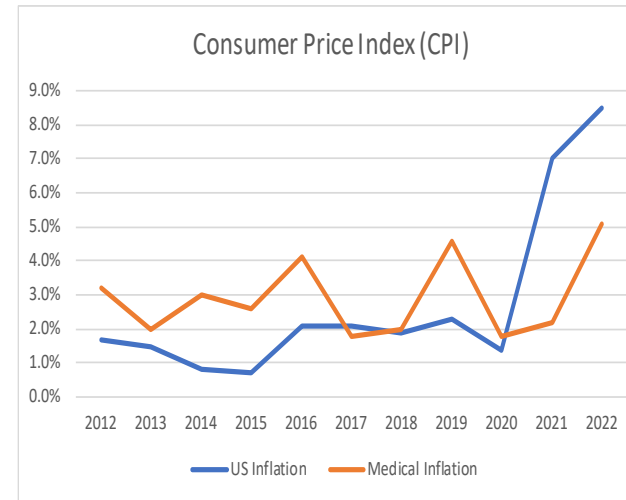
 Long Covid

 Delayed Treatment

 Specialty Drugs

 Cell and Gene Therapy

Year	US Inflation	Medical Inflation
2012	1.7%	3.2%
2013	1.5%	2.0%
2014	0.8%	3.0%
2015	0.7%	2.6%
2016	2.1%	4.1%
2017	2.1%	1.8%
2018	1.9%	2.0%
2019	2.3%	4.6%
2020	1.4%	1.8%
2021	7.0%	2.2%
2022	8.5%	5.1%



Medical inflation is usually 1.25% above general inflation

Margin

- Build up reserves and surplus
- Unforeseen events (Covid)
- Adverse deviation – 8 months of claims data in pricing
- Parameter risk

Renewal Worksheet

AHPT Results August 2021- July 2022			Projected Increase	Explicit Margin	January 2023 - December 2023		
	PEPM	Percent				PEPM	Percent
Revenue					Revenue		
Contributions	1,077	100.0%	6.55%		Contributions	1,147	100.0%
Expenses					Expenses		
Medical	625	62.9%	7.5%	3.0%	Medical	728	63.5%
Rx	188	18.9%	9.5%	3.0%	Rx	225	19.6%
Rx Rebate	(50)	-5.0%	9.5%	3.0%	Rx Rebate	(60)	-5.2%
Total Claims	763	76.8%			Total Claims	893	77.9%
Admin	202	20.3%	6.0%		Admin	221	19.2%
Stop Loss	29	2.9%	10.0%		Stop Loss	33	2.9%
Total	994	100.0%			Total	1,147	100.0%

2023 Renewal Increase

• 6.55%



Choice Plans

- Oklahoma: 26% discount appears to be too large
- Texas: May be closer to actual discount
- Experience: Choice is running hot
- Slightly larger increase to Choice Plans

Dental

- Priced for a flat renewal
- Big picture: trivial about 3.5% of contributions
- Added slight amount to medical (<.1%)



What's Next?

- Macro rate increase goes to SUS
- SUS stratifies the risk into several layers:
 - A. Preferred
 - B. Standard
 - C. Substandard
 - D. High Risk
 - E. Choice vs Non-Choice



**Strategic
Underwriting
Solutions**

Advantage Health Plans Trust

September 14, 2022

2593 Development Drive, Suite 200

Green Bay, WI 54311

www.strategicunderwritingsolutions.com

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Renewal Methodology for 2023

Goal of Renewal Process

Retain the highest volume of member groups at the most reasonable rates while maintaining required profit levels and reserves.

Process Description:

- Paul and the actuarial team at WSP evaluated the block claims experience.*
- Simultaneously, the SUS underwriting team evaluated the Trust member groups and assigned a contribution increase category.*



Renewal Methodology for 2023

- *The actuarial and underwriting system determined the block increase and then the increase for each group. The Actuaries determined the required increase for the block, this provided the lowest level rate change or possible decrease to preferred risk cases and the highest level increase to the highest risk cases.*
- *Lower and upper level rate change parameters by contribution increase category were determined and groups were placed into a category based upon their level of health risk for their group.*





Renewal Recommendation

January 2023 Contribution Increase Categories	Target Percentage Increase	Number of Groups by Category	Percentage of Block
Preferred; Risk Factor 0.85 - 0.99	2.3%	6	8.8%
Preferred Choice Design; Risk Factor 0.85 - 0.99	4.8%	1	1.5%
Standard; Risk Factor 1.00 - 1.49	2.8%	26	38.2%
Standard Choice Design; Risk Factor 1.00 - 1.49	6.3%	16	23.5%
Substandard; Risk Factor 1.50 - 1.99	3.75%	10	14.7%
Substandard Choice Design; Risk Factor 1.50 - 1.99	8.75%	2	2.9%
High Risk; Risk Factor 2.00+	39.5%	5	7.4%
High Risk Choice Design; Risk Factor 2.00+	46.0%	2	2.9%
Block Weighted Average Increase	6.55%	68	100%

Facts & Observations

- *The block weighted average increase of 6.55% is favorable considering the average increase for small group business in 2022 according to several sources is expected to average 8% or greater depending upon continued inflation and cost of care trend increases.*
- *Additional Facts:*
 - *Oklahoma Small Group Exchange average rate increase anticipated is 6% at this time.*
 - *Texas Small Group Exchange average rate increase anticipated is 9.31% at this time.*
- *Very favorable news is 86% of member banks will receive 6.3% or lower increase!*



Renewal Quote Output



For Illustrative Purposes

2023 Plan Renewal

Sample Group
AHP100A00

Effective Date: 1/1/2023
Employees: 4

Tier	Enrollment	Current Plan(s)	Renewal Plan(s)
		Select 1500	Select 1500
Employee	4	\$1,046	\$1,056
Employee + Spouse	0	\$2,093	\$3,114
Employee + Child(ren)	0	\$1,881	\$1,900
Family	0	\$2,926	\$2,955
Total Monthly Premium		\$4,184	\$4,224
Contribution Change	1.0%		

Approved Alternate Plan Options	Value 750	Value 1500	Choice Select 1500
Employee	\$977	\$904	\$788
Employee + Spouse	\$1,954	\$1,808	\$1,576
Employee + Child(ren)	\$1,759	\$1,627	\$1,418
Family	\$1,759	\$2,531	\$1,418
Total Monthly Premium	\$3,908	\$3,616	\$3,152

Dental Plan - The Rate Adjustment for the Dental Plan is **0%**

Plan Design	Employee			
	Employee	Spouse	Employee Child	Family
Dental	\$39.00	\$77.00	\$69.00	\$107.00

Signed acceptance of offered rates, subject to any and all underwriting contingencies. The Kempton Company must receive confirmation of your plan design selection no later than (November DATE). Even if you are not changing plans, please confirm your choice. Final enrollment and eligibility changes must be received no later than (December DATE). For questions about open enrollment, please contact Stephanie Young at syoung@kemptongroup.com or (800) 324-9356 option 2.

This **renewal** must be signed by the Employer and submitted with the **Plan Adoption Agreement**.

Employer Representative Signature and Title

Date



Questions?





2023 RENEWAL OVERVIEW

TRUSTEE DECISIONS 2023

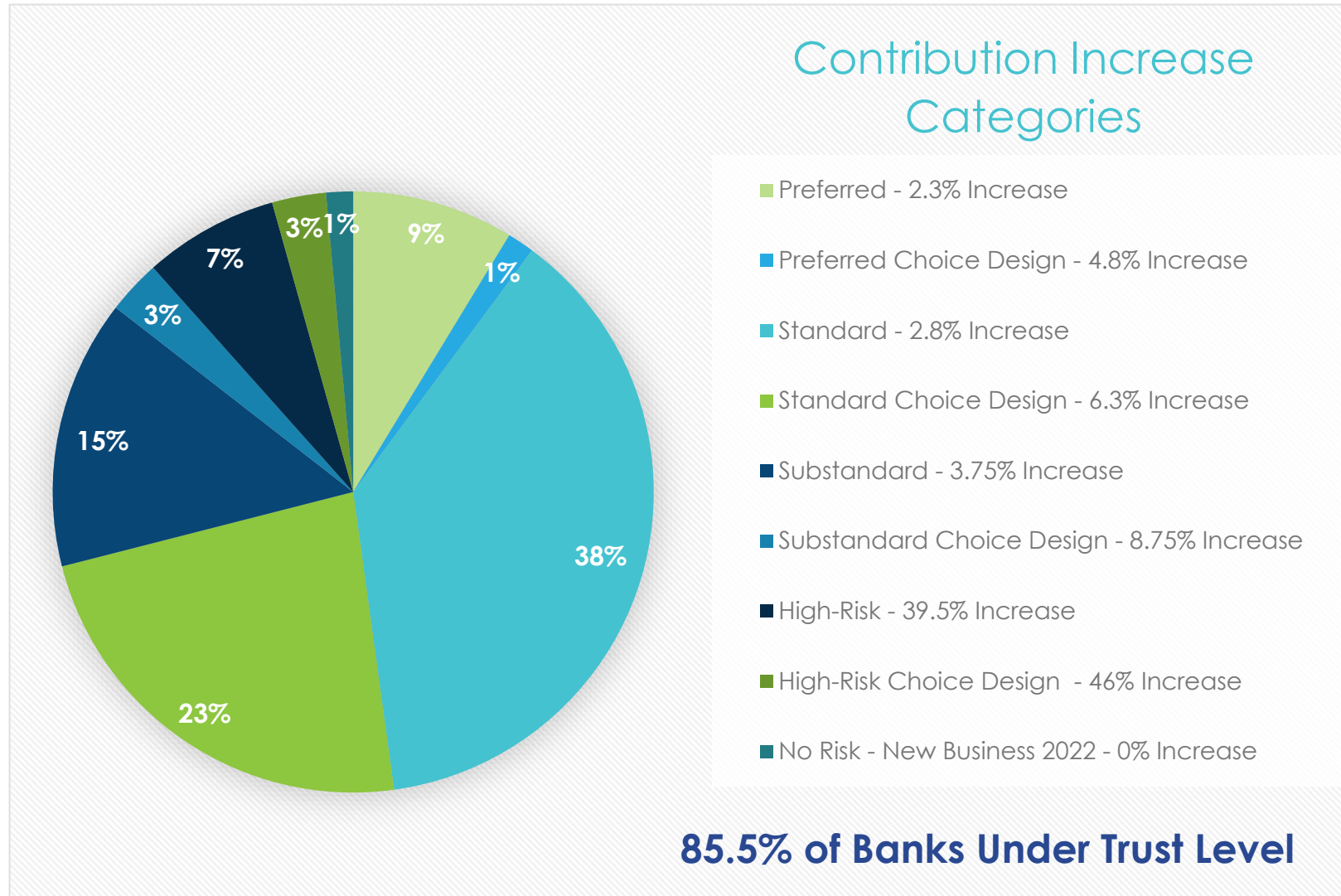
- Update to Underwriting Strategy for New and Renewal Business
- Termination of Healthcare Bluebook effective 1/1/2023
- Enhancement of HDHP's to include KPPFree™ Benefit
- Change to MVP Plan to match ACA Federal Out-of-Pocket Maximums
- Change to HDHP 2500 Plan to match ACA Federal Minimum Deductible



2023 TRUST-LEVEL MEDICAL PLAN RATE ADJUSTMENT



6.55%

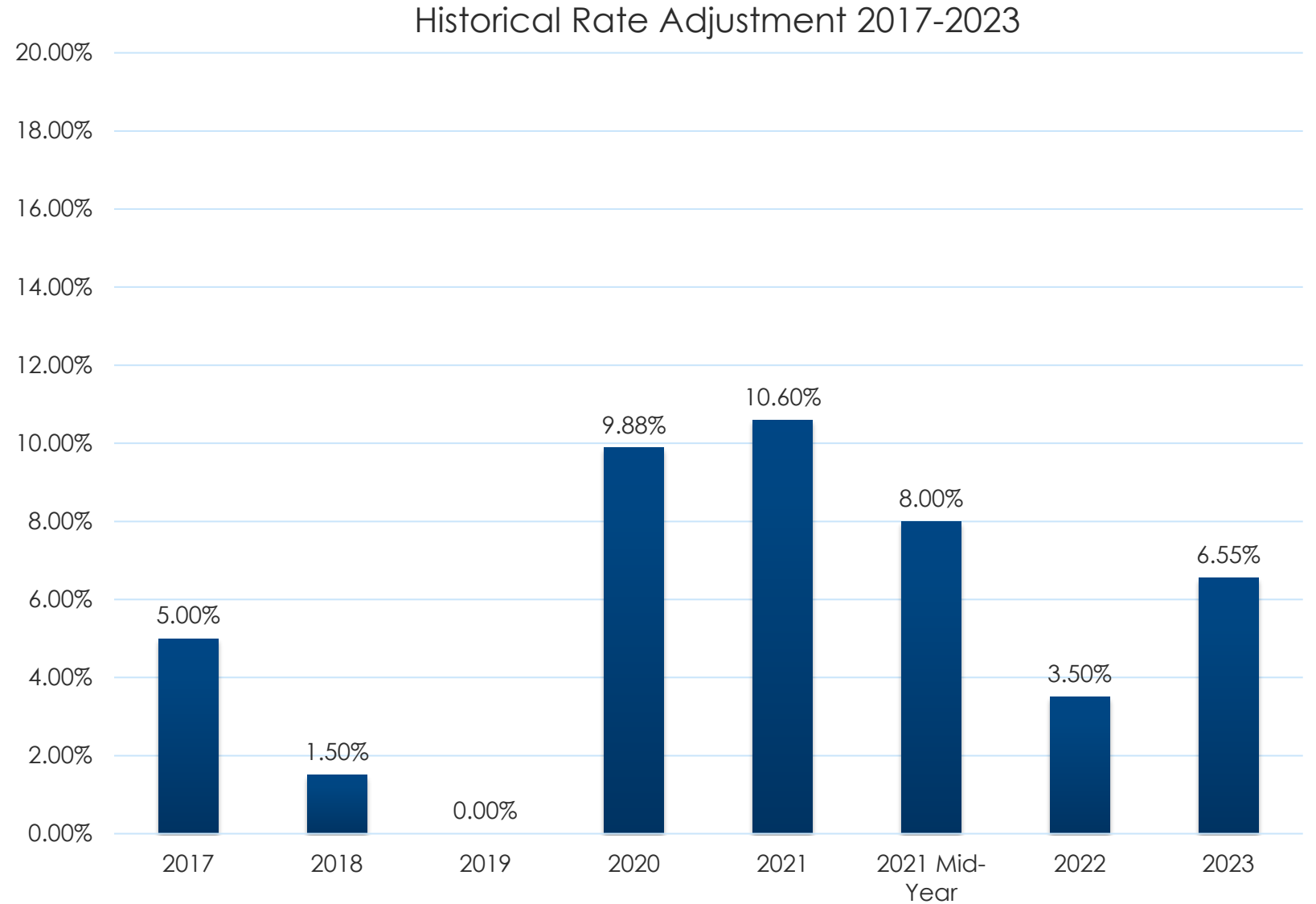


Individual bank renewals will be delivered by October 3, 2022.

MEDICAL PLAN INCREASE TREND – 2017-2023

Average
Medical Plan
Rate Adjustment
Over 7 Years.

6.43%



ANCILLARY PRODUCT RATE ADJUSTMENTS



Dental Plan

No change



Vision with VSP

No change



Unum Basic Life

No change



Unum Voluntary Life

No change



Unum Long-Term Disability

No change



Leaders Life Term Life & Accident

No change



2023 BENEFITS

Minimum Value Plans

- Maximum out-of-pocket increases annually to match ACA maximum.
2022 - \$8,700 Single | \$17,400 Family
2023 - \$9,100 Single | \$18,200 Family

Qualified High Deductible Health Plan Change

- Minimum deductible increases annually to match ACA minimum .
2022 - \$2,800 Family Embedded Deductible
2023 - \$3,000 Family Embedded Deductible

Enhanced KPP Benefit for HDHP's

AHPT HDHP 2500

\$2,500 Individual Deductible for Single Coverage

*\$5,000 Family Deductible
(\$3,000 Embedded Individual Deductible)*

NEW KPP Benefit!!

\$1,500 Individual Deductible

\$3,000 Embedded Individual Deductible

Coinsurance Waived

AHPT HDHP 5000

\$5,000 Individual Deductible for Single Coverage

*\$10,000 Family Deductible
(\$5,000 Embedded Individual Deductible)*

NEW KPP Benefit!!

\$1,500 Individual Deductible

\$3,000 Embedded Individual Deductible

No Coinsurance

TERMINATION OF HEALTHCARE BLUEBOOK

Advantage Health Plans Trust will be terminating the relationship with Healthcare Bluebook effective January 1, 2023.

2022 Paid by Trust
(1/1/2022 - 6/30/2022)

- Administration Fees – \$24,272.50
- Rewards Paid – \$38,870.00

Average PEPM - \$4.21



Healthcare Bluebook

KPPFree™ - EASY AS 1-2-FREE!



Patient calls the Kempton Care Advocates.

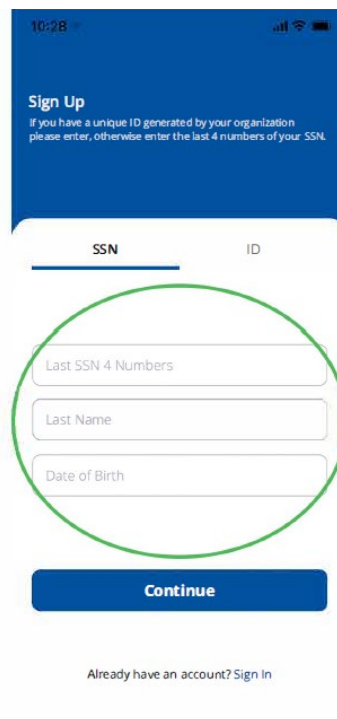
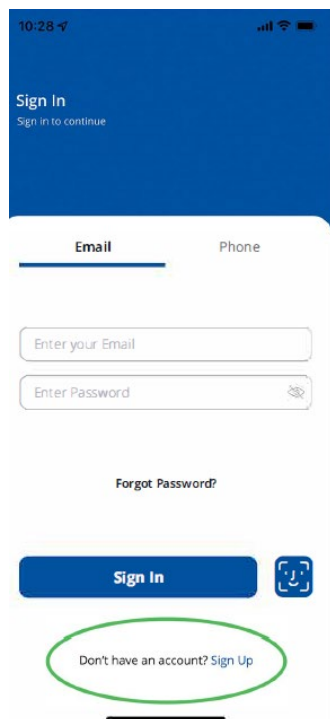
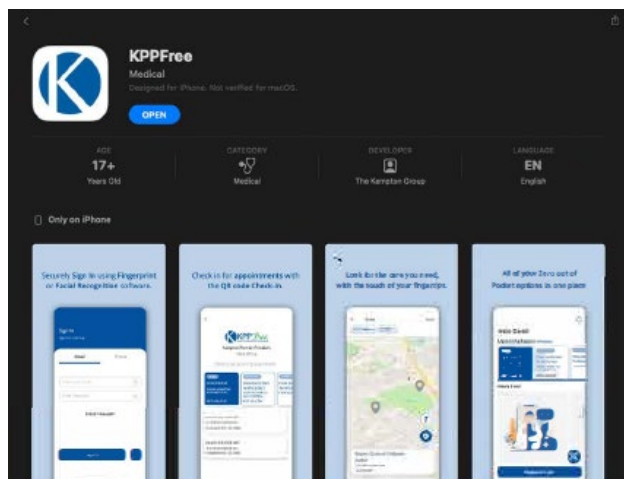


Patient Shows KPPFree™ voucher at appointment.



Procedure or service is covered at 100%!

KPPFREE™ AT YOUR FINGERTIPS!



With the KPPFree™ app, you can:

- View upcoming KPPFree™ appointments.
- Receive KPPFree™ Vouchers.
- Search KPPFree™ providers, facilities, and qualified procedures.
- Request assistance for an upcoming procedure or image through the KPPFree™ program.

Instructions:

1. Search "KPPFree" in the app store to download.
2. Select Sign Up.
3. Use your name, date of birth, and last 4 of your social to create your account. You can also create an account by using your member ID,
4. Once your account is created, start using the app!

Have Questions?

**Call us at
(800) 324-9396**

KEMPTON DIRECT ACCESS PROVIDERS

A Benefit for Direct Primary Care

- Enhanced, consumer-driven benefit.
- For medical services including primary care, preventive care services, and urgent care services.
- Covered at 100%.
- Kempton Direct Access Providers offer medical services through a patient-centered payment and practice model, based on a monthly fee.
- These providers are often known as Direct Primary Care (DPC).
- This program allows employees enrolled in the Advantage medical benefit to enroll with a Kempton Direct Access Provider.
- The monthly fee will be paid by the health plan at 100% directly to the provider.
- Examples of treatment available under the monthly fee:
 - Well visits, sick visits, acute illness treatment, chronic illness management, diabetes, hypertension, cholesterol, heart disease, arthritis, kidney disease, etc.





COMPLIANCE

PAY OR PLAY

Two Options to Comply:

1. Choose a Non-Kempton Vendor

- Contact Gary Plunkett at The Kempton Company to discuss data needs.

2. Choose The Kempton Company

- Employer will need to notify Kempton & Return Agreement by **November 20, 2022**.
- Completed documentation will be due to Kempton no later than **January 3, 2023**.

Pricing included below for Non-Kempton Vendor:

Under 50 Lives

- Current Census Format - Free
- Special Census Format - \$175 per hour standard IT rate; 1-hour minimum
- Forms – NA

More than 50 Lives

- Current Census Format - Free
- Special Census Format - \$175 per hour standard IT rate; 1-hour minimum
- Forms - NA

Pricing included below for Kempton Services:

Under 50 Lives

- Census File - NA
- Forms - \$7.00 per form
- Set-up Fee - Prior to deadline - \$190; after deadline - \$380

More than 50 Lives

- Census File - NA
- Forms - \$7.00 per form
- Set-up Fee - Prior to deadline - \$400; after deadline - \$800
- IT Rate for Employer Data Reformatting - \$250 per hour; 1-hour minimum. Only available upon request. Includes formatting into an appropriate layout suitable for inload.



TRUST COUNSEL UPDATES



DEPENDENT AUDIT RESULTS

Estimated Plan Savings:

66 Ineligible Dependents Removed from Plan

Average Annual Plan Spend per Person:

- **\$10,850**

Annual Plan Savings

- **Est. \$716,100**

Cost of Audit

- **\$28,752.50**

ROI = 24.9:1

Project Statistics:

- 752 Employees
- 1,583 Dependents
- 6 Employer Groups Opted Out
- 3 Participant Communications
11/15/21, 12/10/21 and 1/12/22

Dependent Termination Statistics:

- 37 dependents were dropped due to failure to provide the requested documentation.
- 11 dependents voluntarily dropped because they have other coverage.
- 8 dependents voluntarily dropped at open enrollment.
- 3 dependents voluntarily dropped because they are married.
- 2 dependents voluntarily dropped because they do not live at home.
- 2 dependents voluntarily dropped due to being members of the military.
- 2 dependents were dropped because they are divorced and/or deceased.
- 1 dependent was dropped due to not being an eligible dependent.

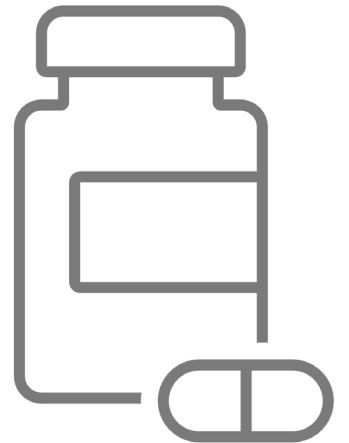
Dobbs v. Jackson Women's Health Organization

- Overturned the landmark case of Roe vs. Wade
- No constitutionally protected right to abortion
- Sweeping implications for the entire healthcare industry
- Many complicated legal questions
- Will require a Plan Amendment and the manual review of claims
- Varying and changing state laws



OK Patient's Right to Pharmacy Choice Act

- Passed by the Oklahoma legislature in 2019
- Purpose was to establish minimum and uniform access by patients and to provide network adequacy, transparency, and uniformity
- Subject of ongoing litigation
- *Pharmaceutical Care Management Association v. Glen Mulready and OK Insurance Department*
- On appeal - 10th Circuit Court of Appeals
- ERISA Preemption implications





AHPT ACCOUNT MANAGEMENT & EDUCATION





Shannon D. Kerr, CIC, CPIW

Vice President of Client Success

Shannon is your primary point of contact for employer needs and questions, including reporting, compliance, strategic planning, and working with the team to ensure you and your employees' needs are met. Shannon has been a member of the team since 1976.

skerr@kemptongroup.com

(405) 608-5129

Kempton's Goal is to provide our clients and their employees with the education and information they need to be the best consumers of healthcare they can be!

Kempton has been working on new educational materials & scripting that is easier to understand and focusing on getting that information into the hands of the people that would benefit most from them.

- Cost & Benefit Analysis
- New Educational Videos
- Enhanced Social Media Platform
- Updated Enrollment Materials





AHPT OPEN ENROLLMENT

AHPT OPEN ENROLLMENT TIMELINE

October 3, 2022

- Individual Renewals Delivered

October 15, 2022

- AHPT Open Enrollment Starts

November 1, 2022

- All Plan Changes are Due

October 1 – November 30, 2022

- Host Open Enrollment Meetings

November 15, 2022

- Updated Plan Adoption Agreement Due

December 1, 2022

- Final Eligibility & Open Enrollment Changes Due

December 1, 2022

- AHPT Open Enrollment Ends

January 1, 2023

- ID Cards Delivered

CALL TO ACTION

Open enrollment is from October 15 to December 1, 2023.

Contact	Your rep will contact you with your renewal.
Schedule	Schedule an employee meeting.
Provide	Provide AHPT with employee emails and mobile numbers.
Adopt	Adopt a culture of consumerism / cost containment in your organization.
Share	Share educational materials.
KPPFree™	Promote and encourage KPPFree utilization.



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QUESTIONS?