



SERVICE | FLEXIBILITY | INTEGRITY

Maximizing **savings** and providing **quality solutions** while effectively **managing your health care costs...** so you don't have to.



“RCI serves over 200 clients with members in 48 states.”

RCI FAST FACTS

- Number of members: Over 40,000
- Largest client: 2,000 employees
- Smallest client: 10 employees
- Access to two different national networks and multiple regional networks
- 2016 total number of incoming claims: 656,329
- 2016 total number of claims processed on a monthly basis: Over 54,000
- Total number of employees: 55 (at locations in Scottsbluff, Michigan, Colorado, Idaho, and eastern Nebraska)

Quality, Cost-Effective Health Care Solutions...

Personalized, flexible service

At Regional Care, Inc. (RCI), we offer more than just cookie-cutter solutions – we offer professional and personalized claims service for every employee, ensuring that the claims process doesn’t become a bigger issue than the original health care concern.

RCI serves over 200 clients with members in all 48 states – from right here in western Nebraska. We have teamed up with best-in-class business partners, from leading PPO networks in each geographic area, to care management companies, telemedicine providers, and transparency tools – all the components needed to manage costs and provide a great member experience.

“We value the fact that we can go directly to our account manager, eligibility manager, or Flex/HSA manager, and they are always responsive and willing to help.”

— A county government



Our services

RCI specializes in the customization and coordination of entire benefit plans, including:

- Medical (with access to multiple networks)
- Dental
- Vision
- Pharmacy benefit management
- COBRA
- HSA/HRA/FSA
- Level-funded programs
- MEC administration
- Wellness
- Disease management
- Compliance assistance
- And more

As a third-party administrator (TPA), we work with you and your broker every step of the way to develop the right plan for your business needs. Our role as your TPA includes:

- Working with you to develop a plan that's the right fit for your business.
- Arranging for the purchase of stop-loss coverage.
- Creating customized network configurations.
- Administering your employee benefits plan to maximize cost effectiveness and positive member experiences.
- Developing employee communications to enhance members' understanding and appreciation of benefits.
- A detailed standard reporting package allows our clients to see to see where their money is being spent while mitigating risks – even before they arise – through predictive forecasting.
- Developing an annual, highly detailed, graphically oriented report that helps our clients understand exactly how they are spending their money and how employees are using the plan. We then provide analyses and recommendations to enhance your plan even more.



Your one-stop shop

As a 'one-stop-shop,' Regional Care offers a complete portfolio of products and services for self-insured companies, either directly or through partnerships.

This results in a high level of flexibility to clients and their brokers in the selection and design of innovative benefit plans.

Customization is key; employers are encouraged to tailor plans specifically to the needs of their workforce.

Passing along savings to you

- **Location.** Our centralized Midwest location allows us to pass along more cost savings than other TPAs.
- **Technology.** Utilizing the most sophisticated, latest claims technology.
- **Reduced fees.** Let RCI administer all of your health care plans! We offer reduced fees when multiple services are bundled.

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Cost management – Customized to fit to your members' needs!

One of the greatest challenges facing today's employers is controlling medical claims expenditures. This is where we excel! With a focus on wellness and customer support, our account managers explore cost-saving strategies annually with every customer.

Best-in-class provider networks

Regional Care maintains complete independence in our relationships with PPO provider networks. We help each client select the best provider network by geographic area, maximizing discounts and minimizing member disruption.

“The #1 thing we receive from RCI is excellent service. We always get answers in a pleasant manner, and are never made to feel bad for asking multiple questions or for asking the same question again.” — Mid-size municipality

“We believe that every employee should have easy access to professionals who are knowledgeable in interpreting their benefit plans. When questions arise during diagnostic visits or treatments, it’s vital to be able to make informed choices that are in the best interest of a patient’s physical and financial health.”



Medical management

As businesses grow, often so do insurance costs. RCI manages health care costs effectively by utilizing a variety of tools, including medical management.

In addition, on-site clinical staff is supported by the resources of some of the nation’s leading medical management companies, allowing us to:

- Provide tools to covered participants to manage their health status.
- Ensure that proposed services are medically appropriate and delivered in the correct setting.
- Actively manage the most acute conditions.
- Intervene with patients who are chronically ill or non-compliant with treatment for a condition to ensure that their condition is not exacerbated.

Pharmacy benefit management (PBM)

We are committed to partners that are ethical and transparent in their business dealings, as well as 100 percent focused on delivering the lowest net cost for the most effective drugs. RCI has made a substantial investment to fully integrate with a multitude of independent PBMs so that pharmacy data flows through claims and predictive modeling systems.



Online solutions

With RCI's online portal, it's easy for employers and members to manage health care information anytime, day or night:

- Request ID cards
- View eligibility and claim status
- View and/or print Explanation of Benefits (EOB)
- See your out-of-pocket and deductible accumulations
- Elect to receive EOBs electronically
- See flex savings account balances
- Receive automatic claim notification
- Contact us quickly and easily
- See your schedule of benefits
- Activate your Benny card, if available

Client services and support

With typical Midwestern friendliness, client services and support is one area in which RCI prides itself.

Members can go online, day or night, to view the status of claims for themselves, as well as for their dependents. We know that fast claims service is important to our customers - RCI's experienced claims representatives typically turn around claims in five to seven business days. We believe

that it's not only critical to process client claims accurately and timely, but is essential that members are able to reach customer representatives directly. In addition, RCI ensures that providers of care can access the information they need in order to concentrate on the delivery of care.

An RCI Timeline: 25 Years in the Making

In 1992, a home-grown western Nebraska business success story quietly began in the basement of Regional West Medical Center. With just two employees and a mission to contain rising health care costs, Regional Care, Inc. (RCI) was born.

Twenty-five years later, RCI is recognized nationally as a premier independent third-party health plan administrator and resides under the umbrella of Regional West Health Services, western Nebraska's largest provider of health care services.

By hiring skilled, dedicated employees, focusing on customer service, utilizing the latest technology, and expanding on a regular basis, RCI has earned its place as one of the nation's most respected independent third-party administrators.

1992 With two employees and a mission to help control rising health care costs, RCI was incorporated. The new business was located in the basement of Regional West Medical Center.

1994 Cabela's was added as a client.

1997 Western Plains Community Health Services, an organization consisting of physicians, hospitals, and employer reps, including most hospitals and physicians in western Nebraska, was originated to negotiate contract rates within the network. This was the beginning of what is now RCI's proprietary network.

1995 Received a \$500k (over three years) rural health grant to work with network development.

2003 RCI emerged as one of the first TPAs to look at HSA alternative plan designs and custodial agreements with banks.

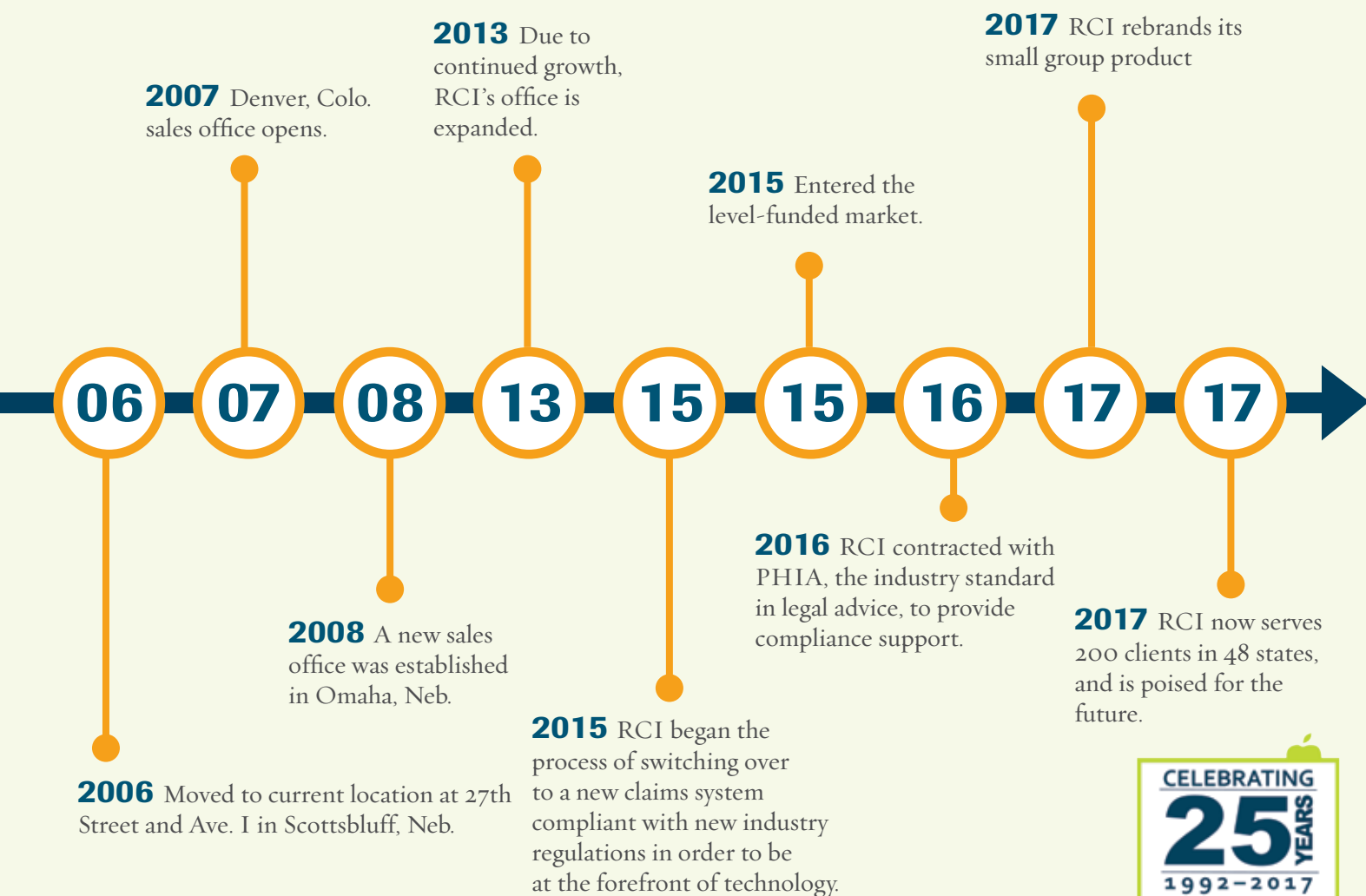


1993 Kelley Bean was added as RCI's first client. Almost 25 years later, Kelley Bean continues to trust RCI with its third-party administration.

1995 Moved to working with the broker community instead of directly with clients.

1996 Began working with Midlands Choice to help expand their network in western Nebraska.

2002 Flex accounts were introduced.



Technology At Work for You ...flexible solutions for your business needs

Supporting you every step of the way.

...Connecting your business to the technology resources you need.

Your business is growing – but so are your health insurance costs.

It seems that the more costs rise, the less you get from your insurance provider.

Claims take **weeks or months** to process.

Employees **tell their claims stories over and over** because they reach a different claims representative each time they call.

And **benefits don't always meet** the specific needs of a diverse workforce.

Does this sound familiar?

Benefits of self-funding

CONTROL AND FLEXIBILITY. In contrast to a fully-insured plan, where plan design and program specifics may be dictated by the carrier or health plan, the self-funded client has unlimited control and flexibility to design the exact details of the program to meet his or her specific needs.

TRANSPARENCY. Unlike the fully-insured market where the carrier or health plan takes the position that they own all the data, RCI takes the position that all of the data related to the plan is owned by the plan's sponsor. RCI provides a vast array of utilization reports so that our clients know where all of their benefit dollars are going, thus allowing them to more effectively control costs.

COST SAVINGS. With self-funding, the employer benefits directly from favorable claim utilization. Further, the employer benefits directly from any efforts to improve its members' health status.

PROACTIVE APPROACH. With a fully insured plan, the employer is at the mercy of the insurance company at renewal time. With a self-funded plan, the employer is better equipped to address the underlying forces driving costs.

*“An investment in knowledge pays the best interest.”
—Benjamin Franklin*



You are cordially invited...

Each May, RCI hosts an Annual Forum – just one of the many ways that we ensure that both our employees and our clients are well prepared to manage the important and increasingly complex world of employee benefit costs. More than 200 people from around the country gather in Scottsbluff, including clients, vendors, and brokers, as well as nationally recognized speakers from organizations as varied as the United States Department of Labor, the Society of Professional Benefit Administrators, and health insurance auditing and technology companies.

The forum facilitates a crucial face-to-face connection between business owners/managers and national leaders in the health care administration world, leading to beneficial conversation and education about the latest issues surrounding self-funded benefit plans. It's also an ideal opportunity for clients and brokers to personally meet and mingle with the RCI staff with whom they often converse and communicate through email on a daily basis.

We look forward to you joining us at the next Annual Forum!

Poised for the next 25 years

The insurance world continues to evolve and change, and it's now more important than ever to be able to rely on a trusted partner for your company's health care coverage.

As RCI moves into our second quarter century, we remain committed to providing uncompromised, personalized service, whether you have 10 employees or 2,000.

Our growth is built upon a long-standing foundation of exemplary customer service and effective health care cost management by:

- Teaming with best-in-class business partners.
- Identifying the best available PPO networks in each geographical area.
- Utilizing the latest in TPA technology.

For over a quarter of a century, the staff at RCI has been the friendly voice on the other end of the line – and we are dedicated to continue providing the best in personal customer service, while effectively helping you manage the bottom line.

Contact Us

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QUALITY SERVICE, CARING PEOPLE

Regional Care's mission is to provide our clients and their employees with personalized, focused, and flexible customer service supported by operational excellence and innovative products and technologies, all coupled with effective, measurable cost-saving strategies.

"RCI treats us like we are their #1 customer... They always have prompt, friendly service."
— Regional community hospital

"RCI cares! They are wonderful to work with. I would highly recommend them."
— County health care center

"RCI is incredibly quick to respond to questions, regardless of who is contacted. They are very upbeat and easy to work with."
— Manufacturing company

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