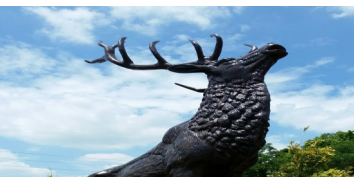
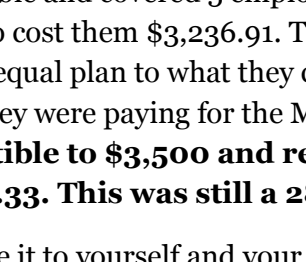


**My Side of the Conversation**

**Finally!**  
**Health Insurance for your employees that makes sense!**



Julia Maxton, President



**Congratulations! to Family's of Addicts, Business of the Year 2018**

**Where am I**



This month we are continuing our feature called “**WHERE AM I**”. Each month we will feature a landmark from one of our municipalities or a member. We hope that you will enjoy seeing treasures of art and architecture that exemplify the history of our local area. Please feel free to contact the Chamber Office if you have any suggestions for this feature.

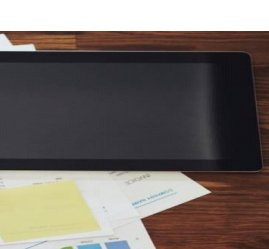
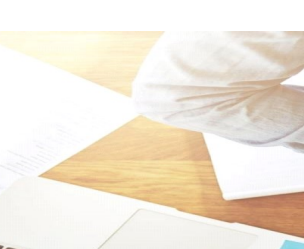
**Chamber Health Care Plan Case Study**

CASE STUDY – an example based on true facts.

ABC Company, had a grand-mothered HSA plan with Medical Mutual of Ohio, which had a \$5,000 deductible and covered 5 employees. In May they were hit with a 22% increase in their premium which was going to cost them \$3,236.91. Their broker reached out to them about the SOCA MEWA plan from Anthem. For an equal plan to what they currently had the premium was \$1,761.97, which was a 45% savings over what they were paying for the MMO plan. **If they wanted to enhance their plan, lower their deductible to \$3,500 and receive copayments for doctor visits, Anthem was going to charge \$2350.33. This was still a 28% savings over what they had been paying.**

You owe it to yourself and your employees to explore what your savings can be with the Anthem MEWA plan.

**Additional Newsletter Sponsors**



**Safety Council Speakers and Information**

All South Metro Regional Safety Council Meetings are held at Miami Valley Hospital South, Bed Tower Conference Room, and begin at 8:15 A.M. with networking and light breakfast. Please feel free to join us for our next meeting on July 11th. What is the South Metro Regional Safety Council? It is a means to gain pertinent information to improve safety and wellbeing in the work place. It is a way for owners and managers to improve workplace conditions. If you have 7 or more employees, you need to consider becoming part of the South Metro Regional Safety Council for 2019 – 2020. **We have excellent speakers.** Not only can you provide a safer work environment, but you have the ability to earn a 2% to 4% rebate of your workers' compensation premium. The presentation begins at 8:30 A.M. To reserve your spot, email [info@southmetroregionalsafetycouncil.org](mailto:info@southmetroregionalsafetycouncil.org) or phone 937 433 2032 ext. 200.

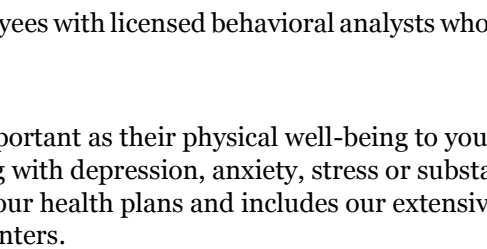
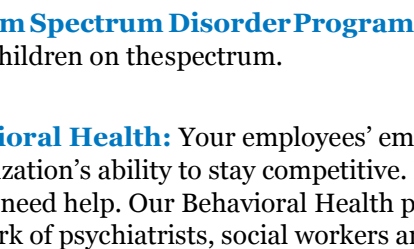
July 11, 2019	Steven D. Burdette, MD, FIDSA, FACP, Miami Valley Hospital South. Topic “Vaccinations: Why they are still important in 2019”
August 8, 2019	Russell Decker, PHD, Deputy Director, Ohio Homeland Security. Topic “Preparing for Disaster Through Collaboration”
September 12, 2019	Bruce Barcelo & Paula Cosley, Montgomery County Health Services. Topic “Wellness at Work”

**You do not have to be a member of the Safety Council to attend the meetings.**

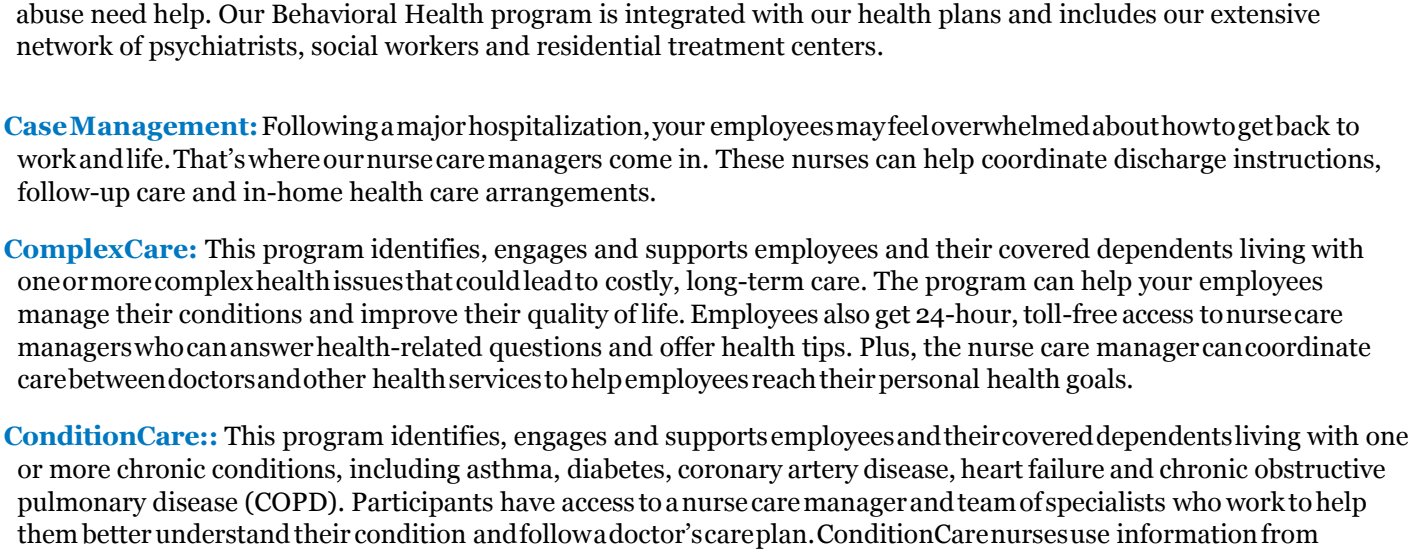
**South Metro Regional Safety Council**

Time is almost up to become a member of the South Metro Safety Council. Great information and a way to earn a 2% - 4% rebate of your Worker's Comp premium. You can also see more information on the Safety Council website at [www.southmetroregionalsafetycouncil.org](http://www.southmetroregionalsafetycouncil.org). Join Today!

**Sponsors**



**The Plan Highlights**

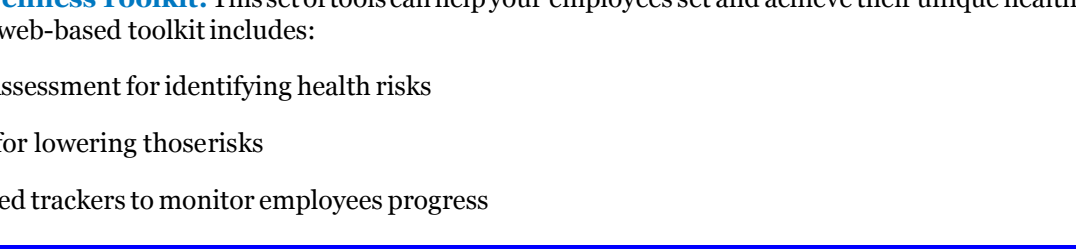


**The SOCA Self funded medical Plan. A big opportunity for small employers**

*The Southern Ohio Chamber Alliance (SOCA) teamed up with Anthem Blue Cross and Blue Shield to create a health program that can lead to more rate stability – and it could offer potential savings for groups with 50 or fewer employees. This self-funded multiple employer welfare arrangement (MEWA) lets smaller employers join together to share in the overall claims risk. By being part of a larger, self-funded pool, employers gain financial protection backed by Anthem's stop loss coverage.*

*In addition to financial protection, this innovative alternative offers:*

- Competitive rates
- Fixed, predictable monthly payments
- A variety of plan designs
- Anthem's broad Blue Access PPO provider network and Essential Rx formulary
- Coverage for claims run-out/terminal liability coverage
- Expanded wellness offerings
- Specialty discounted rates on SOCA-exclusive specialty products including dental, vision, life, optional life, and disability insurance



**Learn more about the SOCA Benefit Plan.** Call the chamber Office for more information at 433 2032 ext. 100

**We Have you Covered with Exceptional Health and Wellness Programs**

**24/7 NurseLine:** Toll-free 24/7 phone support to give your employees round-the-clock answers to health questions.

**Autism Spectrum Disorder Program:** Helps connect your employees with licensed behavioral analysts who work with children on the spectrum.

**Behavioral Health:** Your employees' emotional well-being is as important as their physical well-being to your organization's ability to stay competitive. Employees who are dealing with depression, anxiety, stress or substance abuse need help. Our Behavioral Health program is integrated with our health plans and includes our extensive network of psychiatrists, social workers and residential treatment centers.

**Case Management:** Following a major hospitalization, your employees may feel overwhelmed about how to get back to work and life. That's where our nurse care managers come in. These nurses can help coordinate discharge instructions, follow-up care and in-home health care arrangements.

**Complex Care:** This program identifies, engages and supports employees and their covered dependents living with one or more complex health issues that could lead to costly, long-term care. The program can help your employees manage their conditions and improve their quality of life. Employees also get 24-hour, toll-free access to nurse care managers who can answer health-related questions and offer health tips. Plus, the nurse care manager can coordinate care between doctors and other health services to help employees reach their personal health goals.

**Condition Care:** This program identifies, engages and supports employees and their covered dependents living with one or more chronic conditions, including asthma, diabetes, coronary artery disease, heart failure and chronic obstructive pulmonary disease (COPD). Participants have access to a nurse care manager and team of specialists who work to help them better understand their condition and follow a doctor's care plan. Condition Care nurses use information from employees and their doctors to create a personalized plan for better health, and delivers a return on investment of at least 2:1.

**Condition Care End-Stage Renal Disease (ESRD):** This care management program for employees who have end-stage renal disease aims to lower health care costs by helping employees follow their doctor's care plans and prevent hospitalizations. Employees are assigned a primary nurse care manager to educate them about their condition and guide them throughout the therapy process. Our experienced nurse care managers can also connect employees with appropriate caregivers, such as social workers and nutritionists specializing in ESRD.

**Future Moms:** Offers education and support to help your employees have a healthy pregnancy. Moms-to-be get assessments to help spot risks, and are mailed educational materials and tools to help them track their pregnancy. A team of OB/GYN nurses and specialists follow up throughout the pregnancy to make sure moms-to-be are making healthy decisions and following their doctor's care plan. Expecting moms can also call their team of nurses for support or ask questions during the pregnancy and after delivery. Taking part in the program may result in lower medical costs for both mother and baby. According to a recent study, Future Moms participants have:

- 30% fewer emergency room visits than those not in the program.
- Babies who spend 25% less time in the neonatal intensive care unit (NICU), leading to a 50% reduction in NICU costs.

**MyHealth Advantage:** MyHealth Advantage reviews your employees' claims for opportunities to improve care, reduce health risks and save money. When gaps or risks are identified, we mail a confidential MyHealth Note to the employee outlining specific actions he or she can take for better health and lower health care costs. The note may point out potential drug interactions, remind the employee about important doctor's appointments or recommend health checkups and screenings. MyHealth Notes can also be viewed in the Secure Message Center on anthem.com and the Anthem Anywhere app. This program has a return on investment of 1.63:1. And 46% of participants who received a MyHealth Note came back into clinical compliance.

**Online Wellness Toolkit:** This set of tools can help your employees set and achieve their unique health goals. The web-based toolkit includes:

- A Health Assessment for identifying health risks
- Guidance for lowering those risks
- Personalized trackers to monitor employees' progress

**Anthem MEWA or ACA Plan**

**What is a MEWA?**

A MEWA is a multiple employer welfare arrangement. It is an employee welfare benefit plan, trust or other arrangement that is established or maintained for the purpose of offering group insurance. It is governed by Trustees and By-Laws that satisfy the Ohio Department of Insurance (ODI) requirements.

**How will the SOCA Benefit Plan pay our employees' claims? Will they have the funds necessary?**

The initial capital requirement of **\$500,000** has been satisfied. The ODI increased this requirement from

\$150,000 with the objective to protect consumers. There is quarterly adequate risk based capital monitoring by the ODI of the Plan. In addition, Anthem is providing additional reinsurance protection under a quota share arrangement on top of the specific and aggregate stop loss coverage provided.

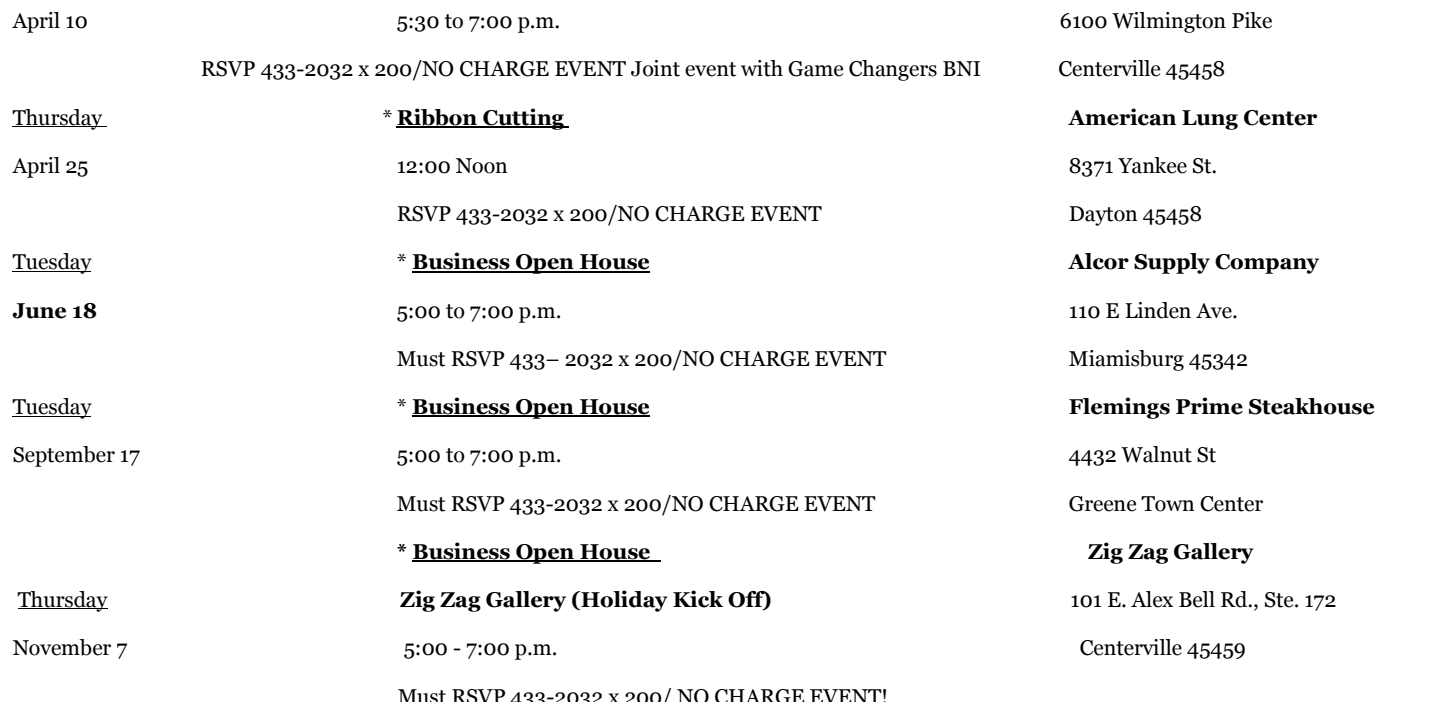
**Who makes the decisions for the SOCA Benefit Plan?** The SOCA Benefit Plan Board of Trustees will be responsible for the oversight of the Plan and ensuring that the Plan complies with all applicable laws and regulations.

**Why would we choose a MEWA over an ACA policy?**

This alternative self-funded solution could be a good fit for you for many reasons including:

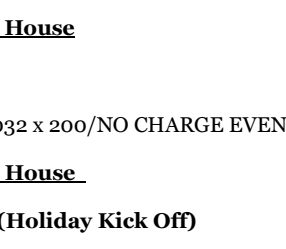
- ☐ **Competitive rates** ☐ **Rating** methodology similar to pre-ACA rating ☐ **Predictable**, fixed monthly payments
- ☐ **Protection** of being part of a larger self-funded pool backed by Anthem's stop loss
- ☐ **Anthem's** broad Blue Access PPO network
- ☐ **Flexibility** in choice of benefit plans

**June Event Highlights**



**SOUTH METRO REGIONAL CHAMBER OF COMMERCE**

**2019 CALENDAR OF EVENTS SPONSORED BY**



**SAVE THESE DATES!**

**EVENT RESERVATION POLICY**

All reservations for Chamber events have a cancellation date, usually one week prior to the event (check our website at [www.smrccoc.org](http://www.smrccoc.org) or event invitation). This date represents a guarantee from the Chamber to the event facility concerning payment and commitment, no exceptions. Please be responsible and honor that date to assist this office in managing our budget. All event registrations will only be accepted IN ADVANCE by check or credit card. We will not offer payment at the door. No refunds after cancellation date or 3 days prior including lack of attendance. Adults only! **Reservations required. (937) 433-2032 x 200**

Date	Event	Location
Thursday	<b>Safety Council Meetings</b> (Improve Workplace Safety)	Miami Valley Hospital South
Jan 10, Feb 14, March 14,	Events & Programs will be held from 8:30-9:30 a.m. (Starts 8:30 Sharp)	(Bed Tower Entrance)
April 11, May 9, June 12,	Safety Council Members - \$15.00 / Non Safety Council Members - \$20.00	2400 Miami Valley Dr.
July 11, Aug 8, Sept 12,	Must RSVP - 433-2032 x 200	Centerville
Oct 10,, Nov 14, Dec 12	Sponsored By: Miami Valley Hospital South, Hunter Consulting Co., Thompson Hine LLP, Key Ads	
Wednesday	<b>* Impact Your Business with Digital Marketing</b>	
February 20	Join the ABC22/FOX 45 Digital Marketing pros to learn the TOP FIVE TIPS on how to GROW YOUR BUSINESS NOW! 7:45 a.m. - 9:15 a.m. .	ABC22/FOX 45 2245 Corporate Place
	No Charge Event (limited seating) Must RSVP 433-2032 x 200	Miamisburg
April 17	<b>Metro Breakfast</b>	
June 26	FEATURING IMPORTANT SPEAKERS ON MAJOR TOPICS	Sycamore Medical Center (4 <sup>th</sup> Floor)
August 15	Breakfast Buffet/Networking: 7:30 a.m. Speaker: 8:00 - 9:00 a.m. \$17.00 per person /Members \$20.00 per person/ Non Members Members / Non Members - \$25.00 all door	4000 Miamisburg Centerville Rd. Miamisburg
	Reservations Required. Hosted By: Kettering Health Network, Sycamore Medical Center/ Sponsored By: Flying Ace Express Car Wash, St. Leonard, Active Electric, Stephens Restoration	
Tuesday	<b>Back to Basics: Advertising &amp; Marketing 101 Series</b>	Miami Township Library
April 9, April 16	Today's media habits are changing but that hasn't diminished the need for advertising	2718 Lyons Rd.
April 23, April 30	* No Charge Event (limited seating) Must RSVP 433 2032 x 200	Miamisburg
Tuesday	<b>Affordable health care from Anthem</b>	Miamisburg
May 14	Learn about the Chambers SOCA Plan 7:45 am - 9:00 am	2718 Lyons Rd.
	* No Charge Event (limited seating) Must RSVP 433 2032 X 200	Miamisburg
Thursday	<b>Cyber security and the Dark Web</b>	Miami Township Library
May 16	Do you know what and how much of your information is for sale 7:45am to 9:00 am	2718 Lyons Rd.
	* No Charge Event (limited seating) Must RSVP 433 2032 x 200	Miamisburg
Monday	<b>Dayton Dragons Unique Outing</b>	Fifth Third Field
May 20	Contact Randy Stites 937-228-2287 X 146	6:00 - End of Game - Dragons vs Lake County Dayton \$25.00 per person - MUST RSVP
	Night Includes: 1 Suite/Party Deck Ticket for Game, Unlimited Food & Nonalcoholic Beverages, 2 Alcoholic Drink Tickets, A chance to win Dragons merchandise, Great Networking with Chamber Members	
	<a href="mailto:randy.stites@daytondragons.com">randy.stites@daytondragons.com</a>	
Thursday	<b>* Business-To-Business Showcase</b>	Miami Valley Hospital South
September 26	5:00-7:00 p.m. Admission: No Charge Members - \$100.00 per 6' display table No Members \$175.00 per 6' display table	2400 Miami Valley Dr. Centerville
	Call for more information - (937) 433-2032 x 100	
	Sponsored By: Miami Valley Hospital South Please RSVP 433-2032 x 200	
Wednesday	<b>Annual Breakfast &amp; Business Awards</b>	NCR Country Club
October 23	7:30 a.m. - 9:15 a.m.	4435 Dogwood Trail
	No payment at the door	Kettering
	Please RSVP 433 2032 ext 200 or email <a href="mailto:info@smrccoc.org">info@smrccoc.org</a>	
	<b>Sponsored by</b> *DP&L, Hunter Consulting Co., *Kettering Health Network, Nova Creative Group, Key Ads, Voss Auto Network, Thompson Hine LLP, Tech2bit, Flying Ace Express Car Wash, St. Leonard, Miami Valley Hospital South, Wright Patt Credit Union, Active Electric, Givens Voice and Data, LLC, Spectrum Reach, Lizard Apparel & Promotions, LLC, Stephens Restoration (*Pending),	
	<b>South Metro Chamber 2019 Business Open Houses &amp; Ribbon Cuttings!</b>	
Wednesday	<b>* Business Open House</b>	Parrot Sports Gear (inside Hot Springs Spa)
April 10	5:30 to 7:00 p.m.	6100 Wilmington Pike
	RSVP 433-2032 x 200/NO CHARGE EVENT Joint event with Game Changers BNI	Centerville 45458
Thursday	<b>* Ribbon Cutting</b>	American Lung Center
April 25	12:00 Noon	8371 Yankee St.
	RSVP 433-2032 x 200/NO CHARGE EVENT	Dayton 45458
Tuesday	<b>* Business Open House</b>	Alcor Supply Company
June 18	5:00 to 7:00 p.m.	110 E Linden Ave.
	Must RSVP 433- 2032 x 200/NO CHARGE EVENT	Miamisburg 45342
Tuesday	<b>* Business Open House</b>	Flemings Prime Steakhouse
September 17	5:00 to 7:00 p.m.	4432 Walnut St
	Must RSVP 433-2032 x 200/NO CHARGE EVENT	Greene Town Center
	<b>* Business Open House</b>	Zig Zag Gallery
Thursday	<b>Zig Zag Gallery (Holiday Kick Off)</b>	101 E. Alex Bell Rd., Ste. 172
November 7	5:00 - 7:00 p.m.	Centerville 45459
	Must RSVP 433-2032 x 100 NO CHARGE EVENT!	

**Use our convenient reservation line – (937) 433-2032 ext 200 for quick registration**

**AS A COURTESY - RESERVATIONS REQUIRED – ADULTS ONLY**

**Calendar subject to change. Regular updates will be available. Check web site for new additions!**

**We want to thank our generous sponsors for making our 2019 events possible:** \*DP&L, Hunter Consulting Co., \*Kettering Health Network, Nova Creative Group, Key Ads, Voss Auto Network, Thompson Hine LLP, Tech2bit, Flying Ace Express Car Wash, St. Leonard, Miami Valley Hospital South, Wright Patt Credit Union, Active Electric, Givens Voice and Data, LLC, Spectrum Reach, Lizard Apparel & Promotions, LLC, Stephens Restoration (\*Pending)

**Business of the Year 2018 – FOA Families of Addicts**

We now accept online payments [www.smrccoc.org](http://www.smrccoc.org)

**Questions? Call 433-2032 ext 100**

South Metro Regional Chamber of Commerce \* **No Charge Event Policy** Restrictions apply for this event. \*Reservations required \*Adults only \*Cancellation required 48 hours in advance of event \*Substitutions accepted \*No Show will be charged \$15.00



