



FOR IMMEDIATE RELEASE

ASHLAND, OREGON SCHOOL DISTRICT SAVES \$9.8 MILLION IN HEALTH INSURANCE PREMIUMS
SINCE 2010 THROUGH SOPHUS HEALTH™ EMPLOYEE BENEFITS PROGRAMS

The combination of traditional medical benefits, focused preventive care, a robust integrative care network and wellness-related activities are carefully designed and monitored by Sophus Health using actuarial data and a highly creative learning environment that empowers employees to own their health plan.

AUGUST 31, 2015 — ASHLAND, ORE. — Sophus Health announced today that its client, the Ashland School District (ASD), has saved more than \$9.8 Million in health insurance premiums without reducing benefits or raising deductibles since 2010.

Beginning in 2010, Sophus Health worked with the ASD to create a highly customized Health Benefits Program that includes medical insurance premiums, preventive care, integrated wellness activities and the establishment of a private network of complementary care providers. The program is partially self-funded, meaning that ASD has set aside its own funds from the school district budget in a dedicated healthcare reserve account based on actuarial projections of expected costs. These funds cover all costs associated with the program including administrative fees and stop-loss insurance that insures against catastrophic expenses. Because ASD owns the plan, it can include any feature, benefit or service it wants. For example, ASD employees have no in-network deductibles, and a majority do not pay premiums.

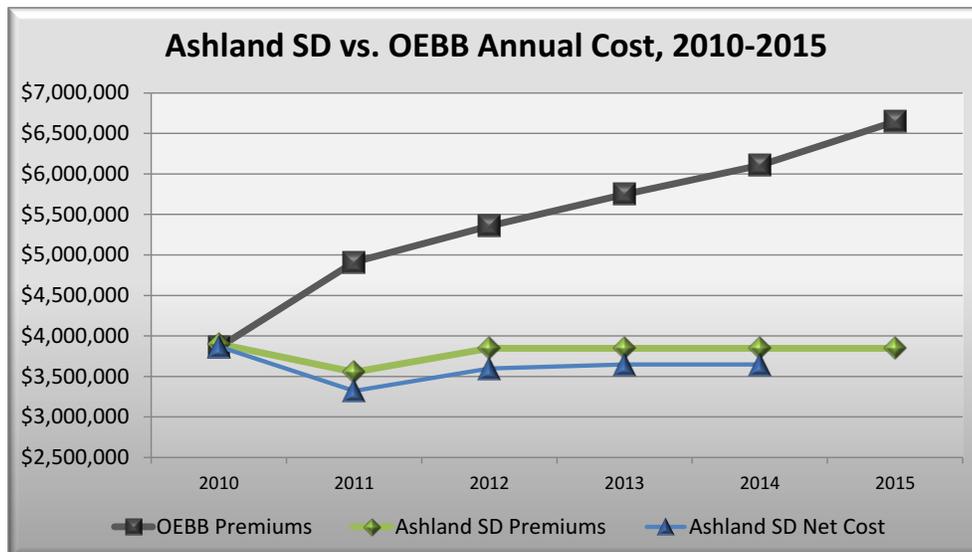
From the start of 2010 to the start of 2015, the health insurance rates for ASD actually decreased by 1.4%, compared to a 72.2% increase for the Oregon Educators Benefits Board (OEBB), which covers most other school districts in Oregon. In addition to the savings in insurance premiums, ASD also made significant contributions to the existing plan reserves. Over the 5-year period, the value of the rich ASD benefit package has remained constant (i.e. no benefit changes other than PPACA mandates). The comparable OEBB benefit plan declined in value by approximately 11%. According to the [Price Waterhouse Coopers Medical Research Institute](#), health insurance premium rates have increased 7-9% on average, nationally, during the same time period.

“I am thoroughly impressed with the work that has been done by Sophus Health, along with my predecessor, Juli DiChiro, our teachers and staff,” said Jay Hummel, superintendent of the Ashland School District. “When I stepped into office in July of 2013, this program was the hidden gem. As a result of the savings, we have reallocated nearly

\$9.8 million to improve the student-to-teacher ratio, enhance employee salaries, and deploy new programs. At a time when most school districts are experiencing drastic rate increases in health insurance premiums, resulting in higher local taxes or cuts in critical programs, the Ashland School District has been able to remain focused on student achievement and improving the work environment for our employees. I hope every school district in the country takes notice of what we have accomplished here.”

“What has made this program so successful is the leadership within the school district and the willingness of the employee health team to engage in developing and ultimately running with the program we designed,” said Arnold Freiman, president and chief creative officer at Sophus Health. “The Ashland community is well-known for its healthy living and progressive thinking, and the staff fully embraced the learning environment we created. As a former educator myself, I am thrilled to continue to offer this service to help the Ashland School District save funds that can be used elsewhere.”

“The experts at Sophus Health were vital in guiding us to take ownership of our health plan, making the most of every benefit dollar, and leading our employees to live healthy lifestyles,” said Becky DeSalvo, teacher and health committee member, Ashland School District. “They bring a breadth of knowledge in insurance and healthy living typically available to only the largest companies. They eliminated the perceived barriers in offering precisely what we want for our employees, and their ability to produce clear reports on plan performance, explain new complex topics, and present current industry trends has enabled us to become a more savvy, empowered and caring group.”



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Educators Benefits Board (OEGB), The Oregon School District Insurance Pool is sponsored by the OEGB.

About Ashland School District

Seven schools open their doors to Ashland, Oregon's youth each September, providing a comprehensive education in all grade levels. Nearly 3,000 students attend Ashland High School, Ashland Middle School, and three elementary schools, Bellview, Helman, and Walker. John Muir Elementary is a K-8 magnet school with a curriculum focus on Science and the Arts. The Willow Wind Community Learning Center is an alternative program that primarily serves home-schooling families. Approximately 300 full-time and part-time teachers, support staff, and administrators provide high quality instructional programs.

Ashland's schools maintain and develop personalized, continuous, and progressive learning for students in reading and language arts, science, math, social science, fine arts, health, and physical education. An integrated arts program is provided at all elementary schools, with specialized classes available at the middle and high schools.

Ashland Schools continue to exceed state and national averages on local, state, and national assessments. *U.S. News and World Report* routinely recognizes Ashland High School as one of the top high schools in the nation.

About Sophus Health

Founded in 2010, Sophus Health™ is the next-generation health benefits consulting firm that works with medium to large employers in the United States to design custom health programs that include authentic, whole-health insurance and integrated wellness programs that address the Five Aspects of Health: physical, financial, spiritual, relational and personal well-being. These programs are based on actuarial data and are typically offered in a self-funded or partially self-funded environment. They are designed to meet each employer's unique needs for maximizing health, wellness and cost savings. The Sophus Health team of experts provides caring intelligence in a highly creative learning environment that empowers employees and administrators to 'own' their health plan.

For more information on Sophus Health, visit www.sophushealth.com.

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