



CORPORATE OFFICE
425 Broadway, Suite 201
Paducah, KY 42003-7901
Phone (270) 442-7121
Fax (270) 443-9692

March 25, 2016

This letter is to verify that Innovative Benefit Solutions is currently our broker for our health insurance coverage. During the 2015 plan year, we had several employees with very high claims and were faced with a 67% increase for our health insurance premiums in 2016. In an attempt to contain costs, we allowed Jim and JP to present us with a quote for coverage through Medova. We currently are covered under the Baptist Health Plan network. The Agency was able to obtain comparable coverage for a very small increase (1-2 percent) and actually had a reduction in premiums in our PPO plan option.

We have now been on the new plan for nearly three months and it seems to be going well. We have had several small hiccups along the way, but Jim, JP and all of their staff have been very helpful in getting any matters resolved quickly and efficiently. So far, overall, we are happy with the plan and it has saved us nearly \$500,000 in additional health care costs for this plan year.

I would highly recommend that anyone interested in the plan to take a look at it and consider it as an option to contain health care costs for your organization.

Best regards,

Julie L. Castleberry, MS
Vice President for Human Resources