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March 24, 2016

RE: Lifestyle Health Plans and Innovative Benefits Solutions

To Whom It May Concern:

I am the General Counsel and Director of Human Resources for a community behavioral health center in eastern Kentucky, Pathways, Inc. We employ approximately 530 individuals with outpatient offices in ten eastern Kentucky counties and residential treatment facilities. In 2015, we were faced with a large rate increase for our employee health insurance plan. Our initial quote from our previous carrier was a 30% rate increase. However, Jim and JP Barta were able to present our agency with an alternate option through Medova's Lifestyle Health Plans. Through a partially self-funded, fully insured plan option, we were able to maintain a comparable health insurance plan for our employees at only an 8% increase over our previous rates. No other carrier was able to offer any rate comparable to Medova.

We have been with Medova since January 1, 2015 and it has been an excellent fit for our agency. As with any new plan, there were a few growing pains. However, the time and attention Medova gave to our agency was outstanding. At one point, we were trying to work out a coverage issue with our plan and the CEO of Medova took the time to participate in the call.

Further, the service we have received from Innovative Benefits Solutions has been an invaluable asset to our agency. We have a decade's long relationship with Jim Barta and his firm. The attention and personal service we receive is second to none.

Based on our experience, I would recommend Innovative Benefits Solutions and Medova without reservation. Should you wish to discuss my recommendation further, please do not hesitate to contact me at (606)329-8588, extension 4045.

Sincerely,

Shawn C. Conley, Esq.
General Counsel and Director of Human Resources



Strengthening individuals. Supporting families. Serving communities

Kentucky Association of Regional Mental Health
and Mental Retardation Programs

