

January 10, 2012

## GREETINGS FROM FIRSTPERSON!

As I reflect on what I see among our clients and associates, it seems the New Year brings a fresh sense of possibility – a chance to set goals, to rethink how we work, to commit to our most important relationships. It's a wonderful gift. And we are fortunate to serve you in the capacity of creating new opportunities within your company.

In light of those desires, goals and dreams, it seems fitting to identify what we see as trends and changes in our business that might impact how we work together, what we discuss and how we set goals.

## TRENDS

There are a handful of trends and buzzwords we look forward to discussing around the meeting table this year. Health Care Reform (PPACA) will take a top spot again as we move closer to 2014. If you'd like to read more about the trends we see in 2012, please consider the information on the following page.

We look forward to talking through how these trends impact you in our next discussion together. In addition, we invite you to attend RESOLVE on January 24, if you've not already considered it. We have just a few spots left. You can register at [resolveindy.com](http://resolveindy.com).

## NEW FACES


Thanks to our continued client loyalty and partnership, as well as customer growth, we've added several new team members this past year – adding strength and creativity to the team. In addition, I've had the fortune to hire a President to partner with me on the future success of our customer advisory services.

As a former CFO and CEO, and with a CPA certification in hand, Dan Hunt comes to us with a passion and successful track record in customer focus and technology development. Both are at the top of our priority list. We're having fun integrating Dan into our team and look forward to introducing him to you personally. Until then, you can learn about Dan at [firstpersonadvisors.com](http://firstpersonadvisors.com).

## THANK YOU

Thank you for your partnership. Thank you for trusting us. We are grateful to have you on board as we move along into 2012. May it be a year where we **build results – together.**

Best Regards,



Bryan K. Brenner  
Chief Executive Officer | FirstPerson

# Top 5 benefit trends

1

## **Patient Protection Affordable Care Act (PPACA)**

{Buzzword: Health Care Reform}

What will become of it and will we as an employer maintain health coverage for our employees? One national survey released this summer indicated 30% of the surveyed employers said they would likely stop offering health insurance once PPACA provisions kick in. Our polls indicate otherwise.

2

## **Employee and Member Education**

{Buzzword: Employee Engagement}

Where to start and how to really change behaviors for the betterment of everyone, especially the bottom line? According to a WorkForce Report distributed by Aflac earlier this year, only 8% of the employees surveyed agreed that they are fully engaged in making benefits decisions. The data compiled from a survey of employees following this year's enrollment education is a bit more positive, but none the less always an area to improve upon.

3

## **Health, Wellness and Productivity**

{Buzzword: Population Health Management}

Where is the biggest opportunity for return and how do we make an impact on the dollars without spending significant amounts? During the registration process for our upcoming RESOLVE event, we asked what business objective was key for 2012, many of your answers reflected this topic. We'll share some answers!

4

## **Consumerism**

{Buzzword: Value Based Insurance Design}

Is Consumerism (High Deductible Health Plans and the like) still alive for the future? We sure think so. And new technologies and new companies are making it possible to target benefits and dollars to those participants who are doing well and following clinical protocols – encouraging evidence-based medical care.

5

## **Funding Options**

{Buzzword: Captives; Group Pooling}

Are there ways to finance my healthcare expenditure that give me more control, more upside and better information? The answer is "yes" and Health Care Reform is actually shifting insurers to consider more creative options of financing – ways that ultimately better the employer position.