

Human Resources / Insurance Committee Meeting

Blount County Courthouse

May 17, 2016 at 5:00 pm

Agenda

- A. Roll Call**
- B. Emergency Announcement**
- C. Input on Items on the Agenda**
- D. Approval of January 19, 2016 and April 19, 2016 Minutes**
- E. Revenue and Expenditures**
- F. Benefits Updates and Presentation from CBIZ**
 - 1. Plan 2 Update**
 - 2. Carrier Recap**
 - 3. Year-to-date Comparison**
 - 4. Humana Audit Update**
 - 5. Discussion on 2017 Benefits**
 - 6. Discussion on Wellness Plan**
 - 7. Timeline for Action in 2016**
- G. Input on Items not on the Agenda**
- H. Adjournment**

Blount County Government
Human Resources/Insurance Committee Minutes

Tuesday January 19, 2016 5:00 pm
Room 430 Blount County Courthouse

Members Present: Mayor Ed Mitchell, Commissioners Mike Lewis, Tom Stinnett, Mike Caylor, Rick Carver, Human Resource Insurance Committee Member David Murrell, Register of Deeds Phyllis Crisp, Sheriff James Berrong

Members Absent: Commissioner Grady Caskey, Sheriff James Berrong, Highway Superintendent Vacant Seat

Others Present: Human Resources Director Jenny Morgan, Human Resources Specialist Jodie King
CBIZ Broker Cole Harris

Input on Items on the Agenda

Motion was made by Tom Stinnett to remove item “G” – Insurance Committee Discussion from the agenda and was second by Ed Mitchell. All was in favor.

Approval of Minutes

Mike Caylor made the motion to approve August 18th and August 27th 2015 minutes and was second by Phyllis Crisp. All was in favor.

Monthly Revenue/Expenditures

Jenny Morgan discussed with the committee the revenue and expenditures spreadsheet. She also showed the committee a breakdown of subscribers on the medical insurance as of December 31, 2015. Jenny asked Cole Harris to explain the process of runout fees regarding the transition from Humana to Allegiance for 2016. Cole stated any claims incurred in December 2015 should process 60/90 days into 2016. Then will see a noticeable shift in the plan around late March 2016 from the plan design implemented January 2016.

2016 Open Enrollment

Jenny Morgan stated to the committee the process of open enrollment went well with a few exceptions. Open enrollment was completed through Kronos for all County employees. She stated it was a learning process for all involved and that the process for open enrollment next year should go much smoother.

Input on items not on the Agenda

None at the time

Motion was made to adjourn at 5:20 PM

Blount County Government
Human Resources/Insurance Committee Minutes

Tuesday April 19, 2016 5:00 pm
Room 430 Blount County Courthouse

Members Present: Mayor Ed Mitchell, Commissioners Tom Stinnett, Rick Carver, Grady Caskey, Sheriff James Berrong

Members Absent: Commissioner Mike Caylor, Mike Lewis, Human Resource Insurance Committee Member David Murrell, Register of Deeds Phyllis Crisp, Highway Superintendent Vacant Seat

Others Present: Human Resources Director Jenny Morgan,
Human Resources Specialist Jodie King
CBIZ Representative Kari Presley

Input on Items on the Agenda

None at this time

Approval of Minutes

January 19th minutes were moved to the next scheduled meeting due to lack of a quorum.

Monthly Revenue/Expenditures

Jenny Morgan introduced Deena Finley, Accounting Manager to the committee. Jenny discussed with the committee the revenue and expenditures spreadsheet.

Benefits Updates

- Plan 2 Enrollments - Jenny Morgan gave the committee a total number of employees who elected the new Plan 2. An overall total as today is 24.
- ACA Look Back Period - Per the recommendation of the current medical vendor, Allegiance, Jenny Morgan gave the committee the proposed plan document language discussing the process of a Variable Hour Employee.
- Benefit Termination Date – Jenny Morgan explained to the committee due to employees being paid in arrears and benefits are paid current we need to keep accurate deductions. The process will be when an employee terminates or retirees and the employee receives one (1) check in that month, the benefits will term on the 15th of the that month. If the employee receives two (2) checks in that month the benefits will term on the last day of that month. This will make the accounting, payroll and HR administration process much accurate.

Input on items not on the Agenda

Jenny Morgan told the committee the audit with HUMANA was on track and should have an update soon to report back to the committee.

Motion was made to adjourn at 5:26 PM

Blount County
Employee Summary Report
Reporting Period: 07/01/15 thru 06/30/16

Membership

Month	Total	Members	Subscriber Coverage Types			
			EE Only	EE + SP	EE + CH	Family
07/31/2015	1,846	3,894	936	213	203	494
08/31/2015	1,847	3,886	943	211	201	492
09/30/2015	1,894	3,996	962	218	207	507
10/31/2015	1,895	4,010	958	220	209	508
11/30/2015	1,891	4,006	952	221	210	508
12/31/2015	1,887	3,993	954	219	206	508
01/31/2016	1,746	3,749	841	245	200	460
02/28/2016	1,751	3,770	839	245	203	464
03/31/2016	1,747	3,756	836	244	204	463
04/30/2016	1,735	3,728	830	244	202	459
05/31/2016						
06/30/2016						

BLOUNT COUNTY
FUND 264 - HEALTH FUND
FISCAL YEAR-TO-DATE
APRIL 30, 2016

C.C. Object	Account Title	Estimated Revenue	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
43101	SELF-INSURANCE PREMIUMS	10,007,073.00	375,813.77	543,737.50	742,331.72	742,562.50	747,762.50	746,000.00
43102	OTHER EMPLOYEE BENEFITS	9,747,768.00	569,963.11	469,107.41	650,133.63	616,108.34	647,345.67	646,441.50
44110	INTEREST EARNED	10,000.00	-	784.46	734.80	698.59	353.91	356.56
44160	RETIREES INSURANCE PMTS	1,676,711.00	(107,452.13)	176,849.29	132,921.70	136,757.50	128,675.00	133,254.00
44161	COBRA INSURANCE PAYMENTS	40,000.00	1,809.00	4,204.17	4,590.00	7,065.24	7,904.67	459.00
44990	OTHER LOCAL REVENUES - LOA					10,000.00	-	-
TOTAL		21,481,552.00	840,133.75	1,194,682.83	1,530,711.85	1,513,192.17	1,532,041.75	1,526,511.06

C.C. Object	Account Title	Estimated Expenditures	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
500207	EMPLOYEE INSURANCE - HEALTH	862,000.00	95,027.61	47,292.62	48,399.38	44,802.55	48,496.77	-
500312	CONTRACTS W/PRIVATE AGCY	340,000.00	26,626.00	25,830.34	26,841.00	27,051.00	30,582.00	23,385.00
500325	FISCAL AGENT CHARGES	699,316.00	83,623.86	37,406.54	53,531.04	51,304.94	52,239.48	275,097.00
500507	MEDICAL CLAIMS	19,330,236.00	1,320,516.84	1,382,244.11	1,826,967.83	1,470,598.95	1,645,120.62	1,588,020.41
500530	FINES, ASSESSMENTS, AND PENALTIES	250,000.00	-	-	104.72	-	41,758.50	-
TOTAL		21,481,552.00	1,525,794.31	1,492,773.61	1,955,843.97	1,593,757.44	1,818,197.37	1,886,502.41
Net Position		-	(685,660.56)	(298,090.78)	(425,132.12)	(80,565.27)	(286,155.62)	(359,991.35)

Special Notes

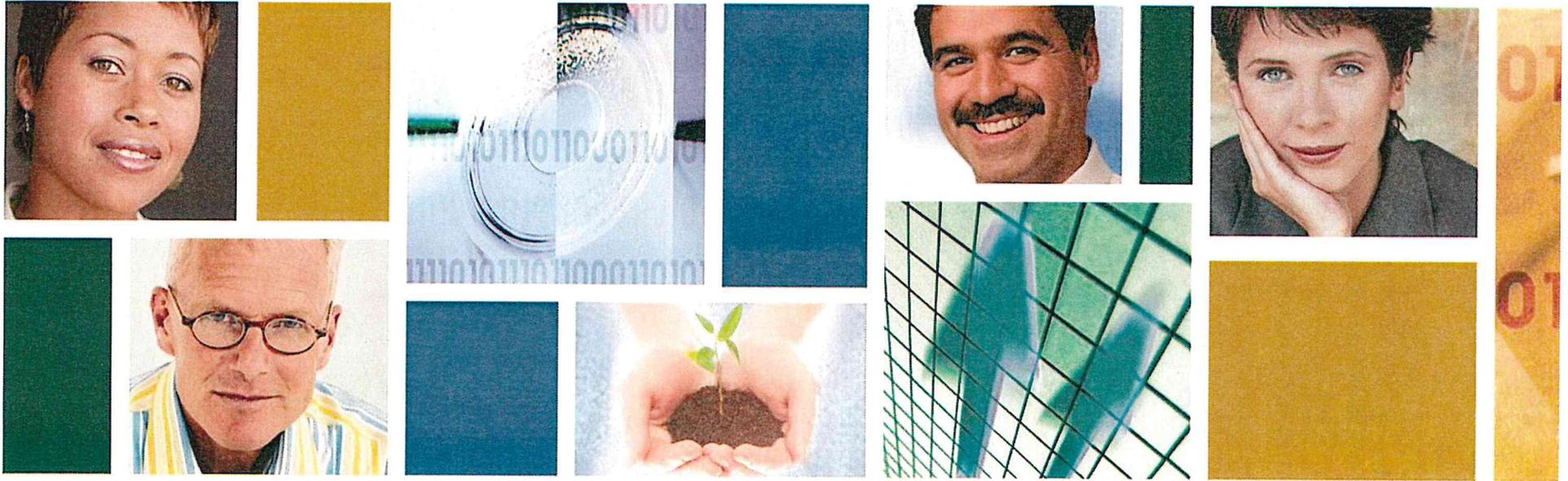
December 2015 increase in Fiscal Agent Charges was due to Humana Runout Medical -18 months charge for 1/1/2016 through 6/30/2017 (\$15,283.17 per mth)

Explanations of Account Title	
43101 - SELF-INSURANCE PREMIUMS	Employee Only Medical Premiums and Employer for Employee Only Medical Premiums (\$25.00 and \$425.00 monthly; eff. 1/1/16 \$85 and \$425 monthly)
43102 - OTHER EMPLOYEE BENEFITS	Employee Dependent Medical Premiums and Employer for Dependent Medical Premiums (\$150, \$100, \$125 and \$550 monthly; eff. 1/1/16 \$200, \$175, \$225 & \$550 monthly)
44110 - INTEREST EARNED	Interest Earned
44160 - RETIREES INSURANCE PMTS	Retiree Premiums
44161 - COBRA INSURANCE PAYMENTS	Cobra Premiums
44990 - OTHER LOCAL REVENUES - LOA	Received from CIGNA to assist with costs of transitioning to new vendor
500207 - EMPLOYEE INSURANCE - HEALTH	Stoploss Carrier Premiums
500312 - CONTRACTS W/PRIVATE AGCY	ETMG Clinic and CONCERN EAP (BMH)
500325 - FISCAL AGENT CHARGES	2015 - Humana Admin Fees and Open Enrollment System; 2016 - Allegiance Admin Fees
500507 - MEDICAL CLAIMS	Medical Claims and Pharmacy Claims
500530 - FINES, ASSESSMENTS, AND PENAL	ACA Fees and PCORI Fees (IRS)

BLOUNT COUNTY
 FUND 264 - HEALTH FUND
 FISCAL YEAR-TO-DATE
 APRIL 30,2016

C.C. Object	Account Title	Estimated Revenue	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	ADJ	Fiscal Year to Date	Calendar Year to Date (2016)
43101	SELF-INSURANCE PREMIUMS	10,007,073.00	779,702.50	779,702.50	757,995.93	768,405.06				6,984,013.98	2,317,400.93
43102	OTHER EMPLOYEE BENEFITS	9,747,768.00	621,125.08	621,125.08	689,506.65	639,051.05				6,169,907.52	1,931,756.81
44110	INTEREST EARNED	10,000.00	421.76	628.47	623.80	708.01				5,310.36	1,674.03
44160	RETIRES INSURANCE PMTS	1,676,711.00	130,133.68	135,842.28	135,750.41	131,697.66				1,134,429.39	401,726.37
44161	COBRA INSURANCE PAYMENTS	40,000.00	1,800.00	4,899.44	3,641.40	2,080.80				38,453.72	10,340.84
44990	OTHER LOCAL REVENUES - LOA		-	-	-	-				10,000.00	-
	TOTAL	21,481,552.00	1,533,183.02	1,542,197.77	1,587,518.19	1,541,942.58			-	14,342,114.97	4,662,898.98

C.C. Object	Account Title	Estimated Expenditures	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	ADJ	Fiscal Year to Date	Calendar Year to Date (2016)
500207	EMPLOYEE INSURANCE - HEALTH	862,000.00	46,453.31	46,425.25	43,378.16	45,078.34				465,353.99	136,256.72
500312	CONTRACTS W/PRIVATE AGCY	340,000.00	39,358.00	25,010.00	25,898.67	25,699.33				276,281.34	90,266.67
500325	FISCAL AGENT CHARGES	699,316.00	39,358.00	39,314.00	36,674.00	41,369.10			(213,964.33)	495,953.63	115,346.00
500507	MEDICAL CLAIMS	19,330,236.00	1,283,769.75	1,027,291.73	1,261,217.58	1,415,274.12				14,221,021.94	3,572,279.06
500530	FINES, ASSESSMENTS, AND PENALTIES	250,000.00	-	-	-	-				41,863.22	-
	TOTAL	21,481,552.00	1,408,939.06	1,138,040.98	1,367,168.41	1,527,420.89			(213,964.33)	15,500,474.12	3,914,148.45
	Net Position	-	124,243.96	404,156.79	220,349.78	14,521.69	-	-	(213,964.33)	(1,158,359.15)	748,750.53



Blount County Government HR/Insurance Committee 05/17/2016

Presented by:

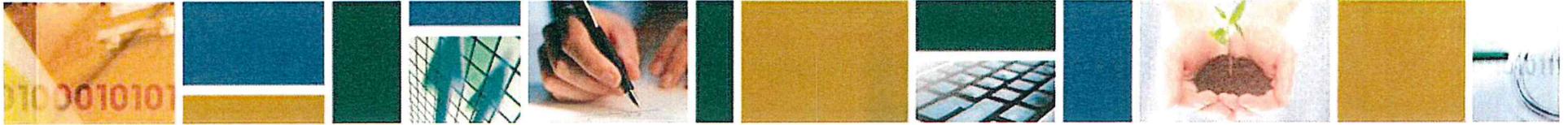
Cole Harris, RHU

Vice President of Sales & Marketing

CBIZ Benefits & Insurance Services of Tennessee, Inc.

Office: 865-251-5149; Fax: 865-251-5143

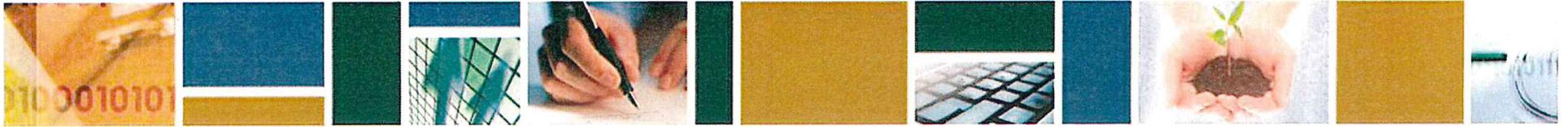




Topics

- Plan 2 Update
- Carrier Recap
- Year-to-date Comparisons
- Humana Audit
- 2017 Plan Recommendations
- Wellness Plan
- 2016 Timeline



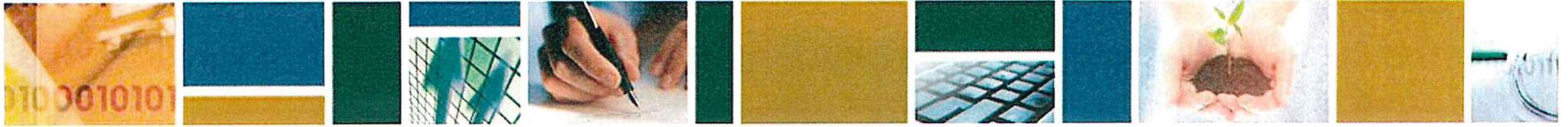


Plan 2 Update

- 23 Enrolled
 - 18 Active
 - 5 Retiree
- All ID Cards mailed on May 9th

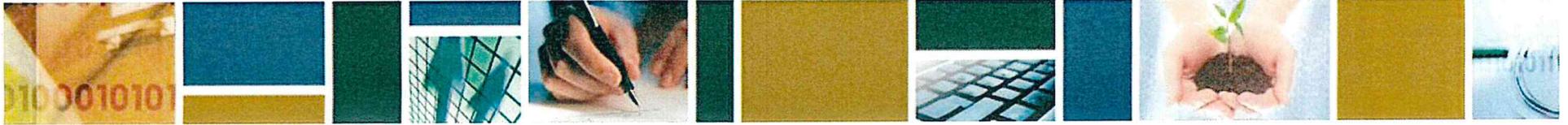
Department	# who elected Plan 2
General County	2
Sheriff	4
Board of Education	12
Retirees	5
Total	23





Carrier Recap



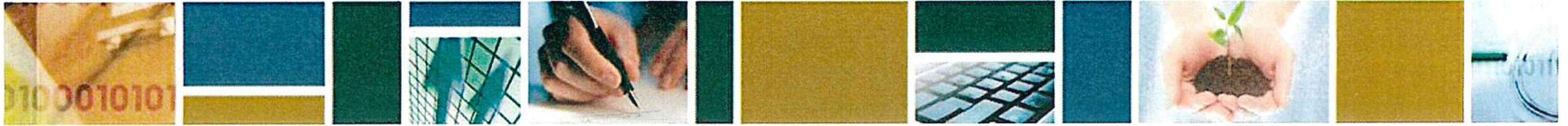


Carrier Recap

Medical Administration Services

- Humana
 - **\$250,000** for run-out administration on Claims
- Allegiance
 - **\$16,757.88** in annual ASO savings excluding Run-out expenses
 - First two months of ASO services discounted to help with transitional expenses: **\$31,564.50 in discounts**
 - **\$25,000** in additional Transitional rebates
- ASO expected net difference in first year: **\$176,677.62**





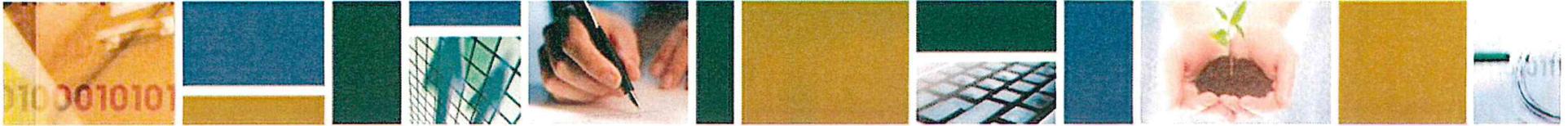
Carrier Recap

Network Discounts

Carrier	Humana	Allegiance
Expected Claims After Discounts	\$13,194,775	\$12,015,076
Net Difference Range with 3% variance		\$887,643.77 - \$1,179,699

- Net expected savings with Allegiance: **\$710,966.15 - \$1,003,021.38**



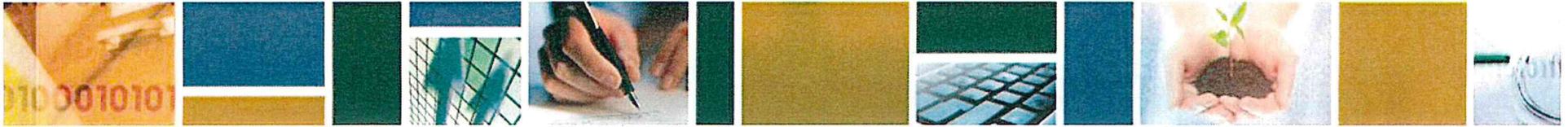


Carrier Recap

Pharmacy Benefit Manager

	Humana	CVS
Expected Net Claim Cost	\$5,409,000	\$4,994,000
Expected Rebates	\$223,000	\$770,180
Net Expected Savings		\$962,180





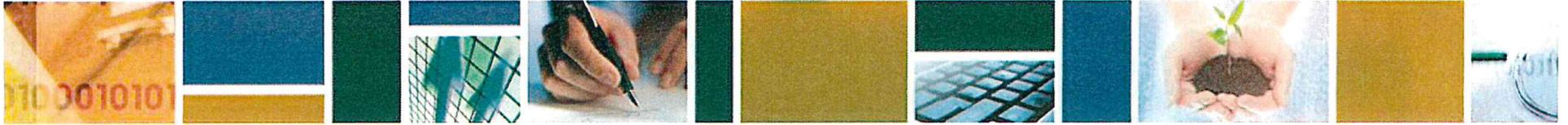
Carrier Recap

- Stop-Loss Coverage

	\$250,000	\$300,000
2015-2016 Initial Renewal Increase	\$277,177	\$59,479.53
Negotiated Renewal Increase	\$154,044	(\$17,842)

- Original renewal date was July 1st. Extended renewal through January 1st, 2017 without additional increase





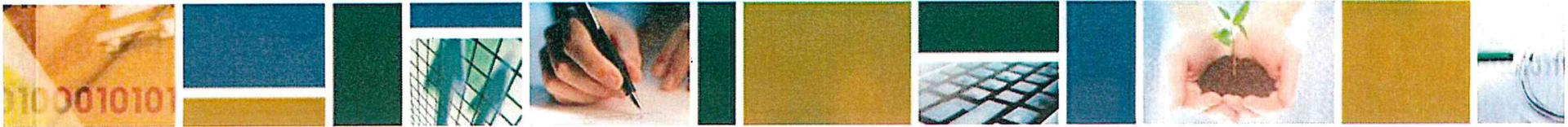
Carrier Recap

- Dental

	BlueCross	Delta Dental
2015-2016 Initial Renewal Increase	\$16,317.82	
Negotiated Renewal Increase	\$13,650	(\$49,998.36)

- Original renewal date was July 1st. Renewed with BlueCross until January at a rate hold. Changed to Delta January 1st, 2016



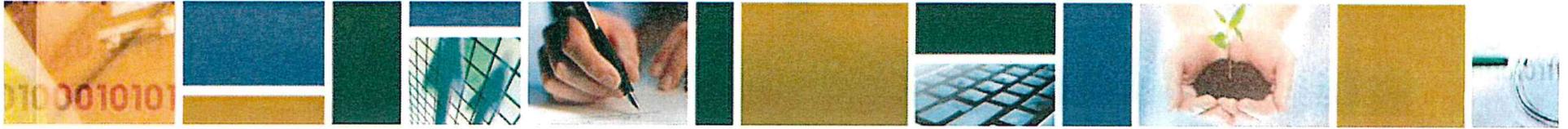


Carrier Recap

- Life insurance

	Humana	Dearborn
2015-2016 Initial Renewal Increase	\$0	(\$105,985)

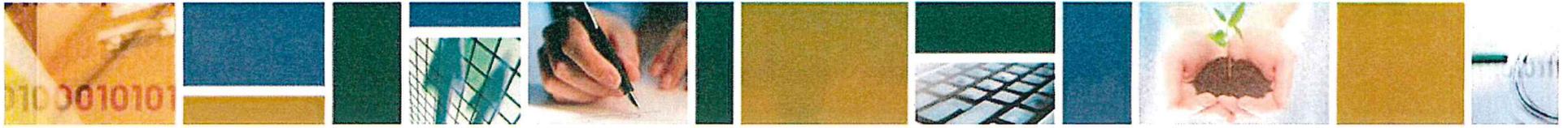




Carrier Recap

- Superior Vision
 - Rate Hold
- Worksite Products (Colonial)
 - Premium varies dependent on product and age/salary of employee
- Estimated Annual Total Savings:
 - \$2,370,791.51 - \$2,662,846.74





Year-To-Date



Blount County Medical Claims
 YTD 2015-2016 Comparison

	2015		2016		2016		2016	
	Humana Monthly	Humana Average	Humana Monthly	Humana Average	Allegiance Monthly	Allegiance Average	Total Monthly	Total Average
January	\$971,493.00	\$971,493.00	\$ 609,163.00	\$ 609,163.00	\$ 268,790.37	\$ 268,790.37	\$ 877,953.37	\$ 877,953.37
February	\$ 1,071,938.00	\$ 1,021,715.50	\$ 127,556.00	\$ 368,359.50	\$ 747,415.35	\$ 508,102.86	\$ 874,971.35	\$ 876,462.36
March	\$ 1,336,905.00	\$1,126,778.67	\$ 211,829.00	\$ 316,182.67	\$ 1,167,506.80	\$ 727,904.17	\$ 1,379,335.80	\$ 1,044,086.84
April	\$ 1,403,652.00	\$1,195,997.00						
May	\$ 1,345,208.00	\$1,225,839.20						
June	\$ 1,132,257.00	\$1,210,242.17						
July	\$ 1,096,383.00	\$1,193,976.57						
August	\$ 910,739.00	\$1,158,571.88						
September	\$ 1,244,425.00	\$1,168,111.11						
October	\$ 947,831.00	\$1,146,083.10						
November	\$ 948,588.00	\$1,128,129.00						
December	\$ 1,321,950.00	\$1,144,280.75						
Total	\$13,731,369.00		\$3,794,192.00		\$8,734,850.08		\$12,529,042.08	
Total Difference							\$1,202,326.92	

* 2016 is Annualized based on latest month average

** Does not include administration expenses tied to carrier

Blount County Prescription Claims
 YTD 2015-2016 Comparison

	2015		2016	
	Humana Monthly	Humana Average	CVS Monthly	CVS Average
January	\$455,651.00	\$455,651.00	\$ 303,229.00	\$ 303,229.00
February	\$ 416,590.00	\$ 436,120.50	\$ 375,711.00	\$ 339,470.00
March	\$ 439,650.00	\$437,297.00	\$ 340,272.00	\$ 339,737.33
April	\$ 410,995.00	\$430,721.50	\$ 348,113.00	\$ 341,831.25
May	\$ 429,562.00	\$430,489.60		
June	\$ 399,810.00	\$425,376.33		
July	\$ 392,939.00	\$420,742.43		
August	\$ 399,886.00	\$418,135.38		
September	\$ 366,453.00	\$412,392.89		
October	\$ 442,173.00	\$415,370.90		
November	\$ 420,576.00	\$415,844.09		
December	\$ 499,014.00	\$422,774.92		
Total	\$5,073,299.00		\$4,101,975.00	
Total Difference			\$971,324.00	

* 2016 is Annualized based on latest month average

** Does not include administration expenses tied to carrier

*** Does not include pharmacy rebate difference

Blount County Total Claims

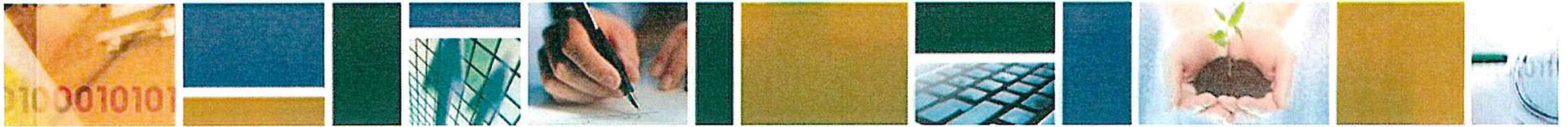
YTD 2015-2016 Comparison

	2015		2016	
	Humana Monthly	Humana Average	Humana/Allegiance/CVS Monthly	Humana/Allegiance/CVS Average
January	\$1,427,144.00	\$1,427,144.00	\$ 1,181,182.37	\$ 1,181,182.37
February	\$1,488,528.00	\$ 1,457,836.00	\$ 1,250,682.35	\$ 1,215,932.36
March	\$1,776,555.00	\$1,564,075.67	\$ 1,719,607.80	\$ 1,383,824.17
April	\$1,814,647.00	\$1,626,718.50	\$ 348,113.00	
May	\$1,774,770.00	\$1,656,328.80	\$ -	
June	\$1,532,067.00	\$1,635,618.50	\$ -	
July	\$1,489,322.00	\$1,614,719.00	\$ -	
August	\$1,310,625.00	\$1,576,707.25	\$ -	
September	\$1,610,878.00	\$1,580,504.00	\$ -	
October	\$1,390,004.00	\$1,561,454.00	\$ -	
November	\$1,369,164.00	\$1,543,973.09	\$ -	
December	\$1,820,964.00	\$1,567,055.67	\$ -	
Total	\$18,804,668.00		\$16,605,890.08	
Total Difference			\$2,198,777.92	

* 2016 is Annualized based on latest month average

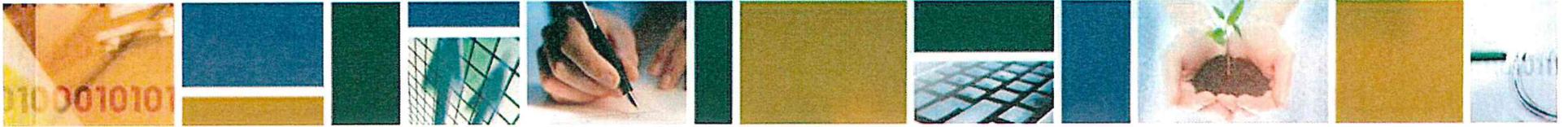
** Does not include administration expenses tied to carrier

*** Does not include pharmacy rebate difference



Medical Plan Audit

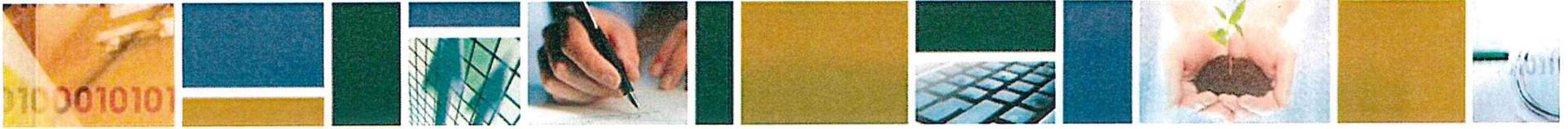




Medical Plan Audit

- Performed by HMS
- Draft review completed
- Response from Humana required
- Timeline for response and recovery 6 Months
- Procedural Changes equating to \$100,000 + for Medicare Part B coordination for retiree health coverage alone





2017 Plan Recommendations



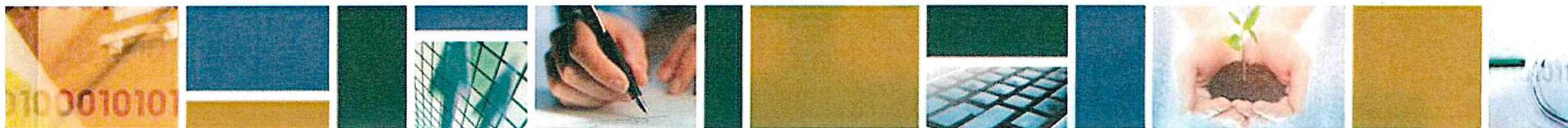


2017 Recommendations #1

- Continue with same two option plan designs
 - State of TN will approve 2017 plan designs in their June meeting
 - Will send to HR Team for confirmation of approval after 2017 plans are approved

	Plan 1	Plan 2
Deductible	\$750 / \$1,500	\$625 / \$1,250
Coinsurance	90%/80%/50%	90%/80%/50%
Out-of-pocket Max	\$4,000 Per Covered Person	\$4,000 Per Covered Person
Emergency Room	\$50 Copay	\$50 Copay
Prescription	\$10 – Generic 30% to a max of \$60 – Preferred Brand 40% to a max of \$100 – Non-Preferred Brand 50% to a max of \$200 – Specialty	\$10 – Generic 30% to a max of \$60 – Preferred Brand 40% to a max of \$100 – Non-Preferred Brand 50% to a max of \$200 – Specialty

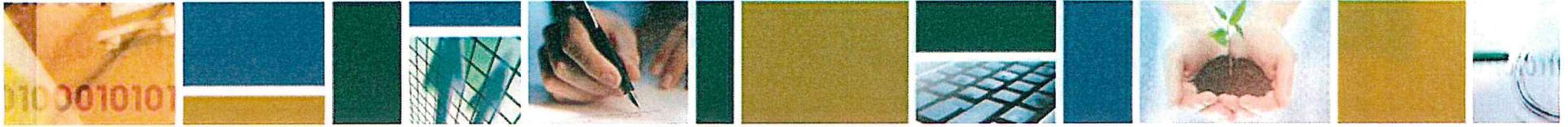




2017 Recommendations #2

- Remove pre-authorization for Proton Pump Inhibitors (PPI drugs)
 - Nexium, Prevacid, Prilosec, Omeprazole, Dexilant, etc...
 - Typical use for Acid Reflux and Indigestion
 - Previously administered incorrectly by Humana, cost prohibitive to administer as written
 - Supposed to be a pre-authorization only for Barrett's Esophagus disease and Stage 3 Cancer
 - Pre-Authorization was previously not being administered
 - Estimated 2016 expenditures: \$10,000
 - Currently, CBIZ is administering Pre-Authorization
 - Cost prohibitive for CVS Caremark to administer
 - Need to either Allow for PPI's or decline PPI's altogether in 2017

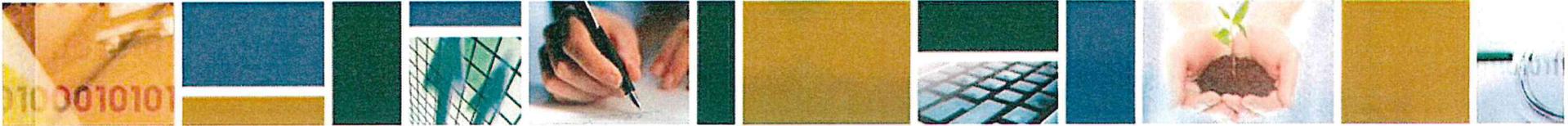




2017 Recommendations #3

- Install a tobacco policy
 - Communication Campaign as soon as possible for upcoming changes
 - Tobacco / Non-Tobacco rates
 - Tobacco cessation drugs – Estimated Increase: \$2,400 - \$10,000
 - Chantix, Nicorette, etc..
 - Tobacco Quit Classes – Estimated Costs: \$15,000
 - Will bid out administrator
 - Tobacco HR policy for discrepancies
 - Make recommendations on policy prior to July meeting





Tobacco / Non-Tobacco Rates Illustration – Option 1

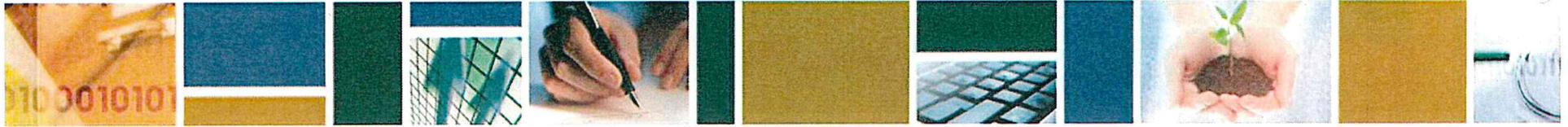
Non-Tobacco Rates

Coverage Type	Monthly Deduction
Employee Only	\$80.00
Employee Spouse	\$190.00
Employee Child(ren)	\$165.00
Family	\$215.00

Tobacco Rates

Coverage Type	Monthly Deduction
Employee Only	\$95.00
Employee Spouse	\$220.00
Employee Child(ren)	\$195.00
Family	\$245.00





Tobacco / Non-Tobacco Rates Illustration – Option 2

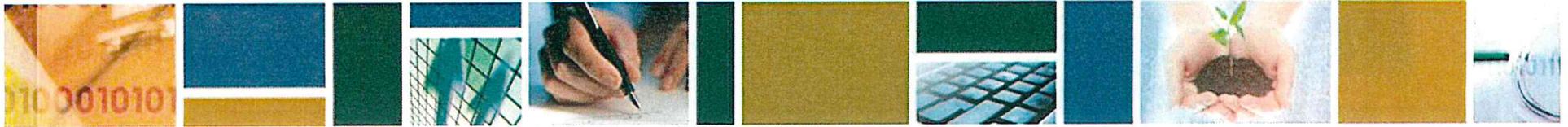
Non-Tobacco Rates

Coverage Type	Monthly Deduction
Employee Only	\$88.00
Employee Spouse	\$208.00
Employee Child(ren)	\$183.00
Family	\$233.00

Tobacco Rates

Coverage Type	Monthly Deduction
Employee Only	\$103.00
Employee Spouse	\$238.00
Employee Child(ren)	\$213.00
Family	\$262.00





Discount Parameters

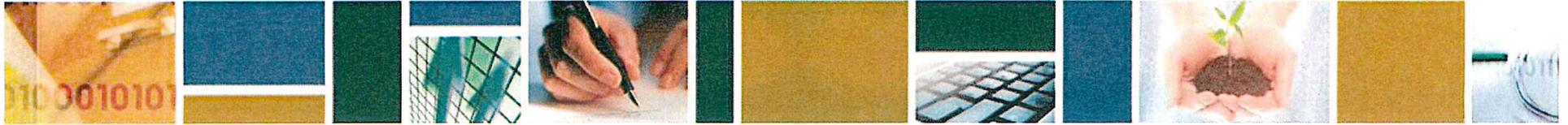
Tobacco/Non-Tobacco Rates

- Be a non-tobacco user
- Agree to become a non-tobacco user
- If a tobacco user, but wants to stop
 - Enroll in a tobacco cessation course
 - Complete the course
 - Non-Completion will lead to tobacco rates either retro-active Tobacco rate or the next month

2018 Biometric/Tobacco Discount

- Same as above, but add the completion of biometrics

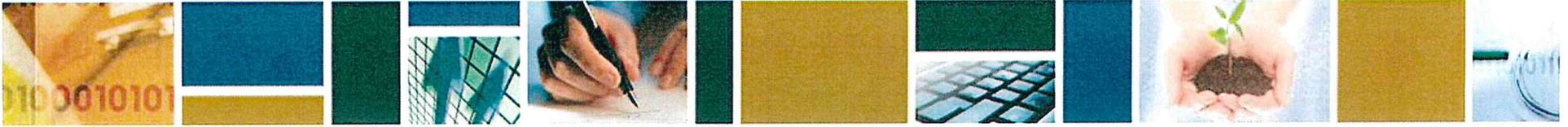




2017 Recommendations #4

- Voluntary Biometric Screenings in early 2017 for 2018 Rates
 - Average cost between \$50-\$60 per screening
 - Generally a finger prick with a blood panel report, Height/Weight, questionnaire
 - Results discussed with employee by the nurse on site
 - CBIZ will bid out vendors
 - This is completely confidential – the employees will be the only ones who know specific information about their health; the only information that is provided to the County is the overall results

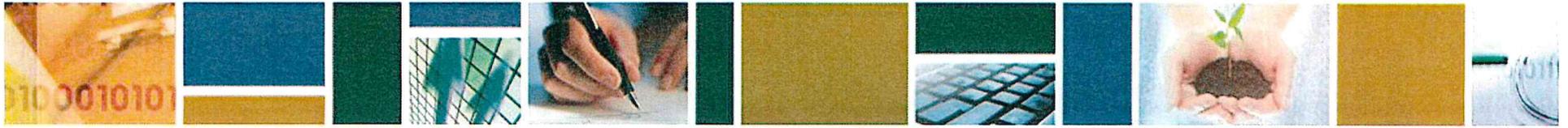




2017 Recommendations #5

- 2016 Formation of Wellness committee made-up of employees from various departments
- Electronic wellness survey to employees
- Include Disease Management
 - Disease Management = \$2.75 Per Employee Per Month (\$57,651 per year)
- National Medical trend sits at 7.8-8.0%
 - Including Pharmacy, trend is 8.5%
- While it is too early to determine figures for 2017, a safe assumption based on early results would allow for 5%

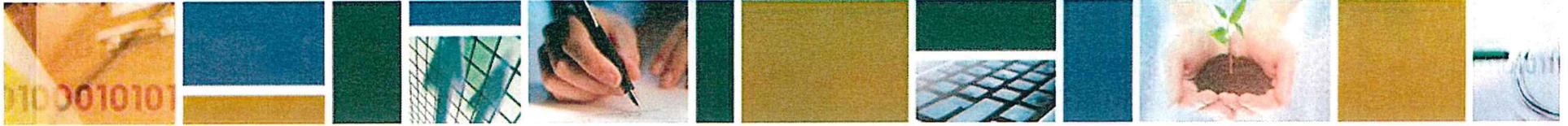




2016 Timeline

- May – Initial review of 2016-2017 recommendations
- June – Review of Funding and Changes
- July – HR Committee Approval
- August – County Commission Approval
- September – Communications / Kronos build-out
- October – Open Enrollment Meetings
- January 2017 – Renewal Date

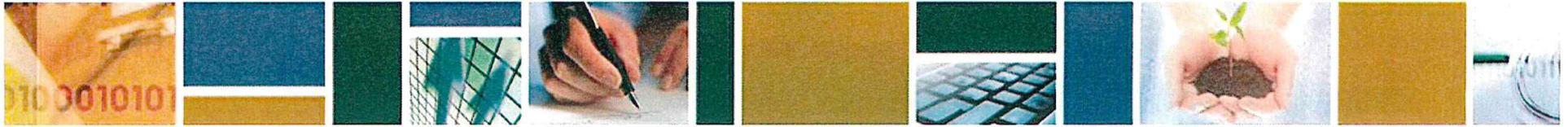




Future Wellness

- 2017
 - Implementation of Tobacco / Non-Tobacco rates for Employee
 - Data Analytics of results tobacco programs
 - Biometric screening in Spring
 - Incentive: Required to receive the payroll deduction discount in 2018 in conjunction with non-tobacco status
 - New Employees after spring hire: Quarterly biometric screen available at central location
 - Review and analyze employee wellness surveys and wellness committee recommendations
 - Ongoing Communication campaign to employees about upcoming events / programs
 - Review options of incentives for 2018 biometric screenings

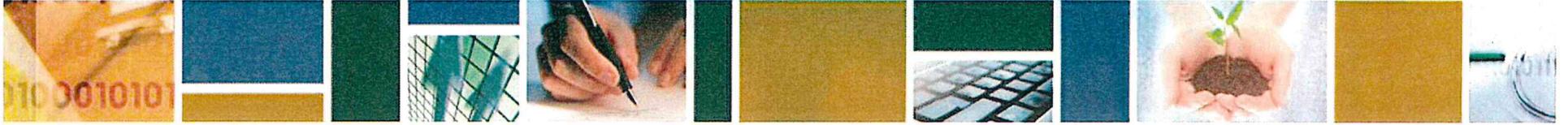




Future Wellness (cont.)

- 2018
 - Biometric screenings with greater incentives, and require spousal inclusion
 - RFP for wellness vendor
 - Tracking, competition, telephonic health coaching, incentives, web portal, etc...
 - Greater spread of Tobacco vs. Non-Tobacco Rates (With Biometric)
- 2019
 - Feasibility study / RFP for onsite clinic





Thank you!

