



# **cost-control boot camp**

**(for self funded and partially self funded health plans)**

**This Comprehensive Seminar Will Provide You With  
The Detailed Information And Strategies You Need To  
EFFECTIVELY MANAGE HEALTH PLAN COSTS!**

**Intended Audience: Employers, Brokers, Consultants,  
Actuaries, Underwriters, And Sales Professionals.**

**Two Great Venues To Choose From!**  
**ORLANDO, FL April 26-27, 2012**  
**LAS VEGAS, NV May 3-4, 2012**

Proudly Presented By Scott M. Snow, FSA, MAAA of S. M. Snow & Associates, Inc.

## introduction

Health insurance reform, with the primary focus being on cost reduction and cost control, has been desperately needed in this country for as far back as most of us can remember. Unfortunately, the Affordable Care Act (ACA) is anything but affordable as evidenced by the fact that it has already resulted in significantly higher health plan costs and it will continue to generate even greater cost increases as additional provisions within this law take effect in the years ahead. Now more than ever, employers and their advisors need to implement strategies that will EFFECTIVELY manage health plan costs.

During this information-packed seminar, we'll examine a wide variety of comprehensive strategies that can be used to effectively manage health plan costs. These highly effective cost-control strategies are described in great detail in the program agenda that follows.

## your instructor

**Scott M. Snow FSA, MAAA** is the sole presenter throughout this program and will demonstrate proven cost-reduction and cost-control techniques. He is a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and the president of S. M. Snow & Associates, Inc. He has thirty six years of insurance experience and is one of the foremost experts in the group health insurance industry.



Since 1995, Mr. Snow has conducted over 185 seminars and nearly 100 in-house training programs. He's trained approximately five thousand brokers, consultants, sales professionals, and employer groups. Mr. Snow has also trained approximately six thousand underwriters and actuaries from practically every HMO, Blue Cross Blue Shield plan, and commercial insurance company in the country. In total, over eleven thousand people have benefited by attending our outstanding programs.

Mr. Snow is an extremely effective communicator and presents complicated subject matter in a clear, concise, and down-to-earth manner. Although this is a lecture style seminar, attendees may ask questions at any time during this seminar since we've made allowances within each module specifically for Q&A.

## about our company

**S. M. Snow & Associates, Inc.** has been providing the most comprehensive and worthwhile training seminars available in the industry for the past seventeen years. We conduct training seminars throughout the country on a regular basis and we also provide in-house training programs.

The tremendous success that we've enjoyed over the years is due to the unsurpassed quality of our programs. We do not offer consulting or brokerage services. We devote 100% of our resources to providing the most comprehensive and worthwhile seminars in the industry.

## who should attend

This seminar was specifically designed for employers that have a self funded or partially self funded health plan, brokers, consultants, and insurance company personnel (i.e., actuaries, underwriters, and sales professionals).

## why our seminars are in a class by themselves

Unfortunately, the vast majority of the seminars and conferences that focus on "employee benefits" can best be described as "**social gatherings**" in contrast to "**meaningful learning experiences**". We've all attended many of these events over the years. We've listened to keynote addresses by politicians or celebrities who know virtually nothing about employer-sponsored health insurance, we walked through the exhibitor's hall where vendors were selling their products and services, we've enjoyed bumping into old friends who were also in attendance, and we may have had a great dinner at a restaurant or two; however, we've learned **LITTLE OR NOTHING** that would significantly improve our ability to effectively manage health plan costs!

The main reasons for this are two-fold:

- The presenters at these events are unpaid volunteers who aren't going to devote a great deal of their time and energy into preparing their presentations.
- The vast majority of the presenters are typically consultants who only provide "teaser information" since they're trying to attract new clients, or they're vendors who are trying to sell you their product or service.

From an educational perspective, these events are quite frankly a **WASTE OF YOUR TIME AND YOUR COMPANY'S MONEY!**

The seminars conducted by S. M. Snow & Associates are the **MOST COMPREHENSIVE AND WORTHWHILE** seminars available in the industry **BY FAR**. We invest over 1,000 hours of time developing and refining each of our seminars. We provide you with the **FORMULAS, FACTORS, AND THE HIGHLY EFFECTIVE STRATEGIES** you need to **EFFECTIVELY** manage health plan costs!

## our website

**For additional information** regarding our company, the instructor, our other seminars, and our seminar schedule, we invite you to visit our web site at **[www.smsnow.com](http://www.smsnow.com)**. You can also register on-line.

## continuing professional development credits for actuaries

This innovative seminar qualifies for 12.3 units of continuing professional development (CPD) credit.

**PLEASE NOTE:** The cost savings strategy that's used in each of the case studies that are illustrated throughout this entire seminar can be adjusted to whatever you're comfortable with. You'll be able to easily calculate the expected cost savings for the specific cost savings strategy that you have in mind by using the same techniques that we used in each of our case studies.

# day one

## 8:00 Registration ~ Continental Breakfast

## 8:30 OPENING REMARKS / PROGRAM OVERVIEW

### 8:40 THREE EFFECTIVE CONTRIBUTION STRATEGIES TO GET EMPLOYEES WHO HAVE ONE OR MORE DEPENDENTS IN THE HEALTH PLAN TO PAY A GREATER PORTION OF THE COST THAN THEY HAVE IN THE PAST

■ **CASE STUDY** Illustrating Strategy #1: Instead Of Contributing 80% Of The Cost For Each Rating Tier, This Employer Decided To Contribute 80% Of The Cost For "Individual" Coverage, 75% For "Two Person" Coverage, And 70% For "Family" Coverage. This Resulted In This Employer Reducing Their Health Plan Costs By Approximately 14%.

- ◆ How Much Of The Savings Came From Greater Employee Contributions
- ◆ How Much Of The Savings Came From Those Employees Who Dropped (Or Will Drop) The Health Plan To Take Their Working Spouse's Health Plan Because Now It's A More Attractive Option For Them

■ **CASE STUDY** Illustrating Strategy #2: Instead Of Contributing 80% Of The Cost For Each Rating Tier, This Employer Decided To Implement A "Per Dependent" Employee Contribution Strategy. An Employee Will Pay 20% Of An Average Adult's Cost Which Is Only For Himself Or Herself, They'll Also Pay 40% Of An Average Adult's Cost For Their Spouse If He/She Is In The Health Plan, And They'll Pay 40% Of An Average Child's Cost For Each Of Their Children That Are In The Health Plan. This Resulted In This Employer Reducing Their Health Plan Costs By Approximately 18%.

- ◆ We'll Show You How The "Per Dependent" Contributions Were Developed, The Resulting Employee Contribution Amounts For Each Possible Family Composition, And How Much Of The 18% Savings Came From Each Of The Following Sources:
  - Greater Employee Contributions
  - Those Employees Who Dropped (Or Will Drop) The Health Plan To Take Their Working Spouse's Health Plan Because Now It's A More Attractive Option For Them

■ **CASE STUDY** Illustrating Strategy #3: Increasing The Number Of Rating Tiers From 2 Tiers (i.e., Individual & Family) To 4 Tiers (i.e., Individual, Two Person Coverage, Three Person Coverage, & Four Or More People)

- ◆ How To Calculate The Employee Contribution Amounts For Each Rating Tier And The Cost Savings That Can Be Achieved
- ◆ We'll Also Show You How To Go From 3 To 4 Tiers

### 9:30 INCREASING EMPLOYEE CONTRIBUTIONS FOR THOSE EMPLOYEES (AND COVERED SPOUSES) WHO USE TOBACCO

*In this module we'll examine a strategy where the employer contributions are based on the assumption that every employee (and their covered spouse) is a non-tobacco user. If the employee and/or their covered spouse use tobacco, his/her employee contribution will be surcharged to reflect the ENTIRE claims differential between a tobacco user and a non-tobacco user.*

■ The Many Factors That Determine A Tobacco User's Morbidity Level

- ◆ A Practical Way To Surcharge Tobacco Users

■ **CASE STUDY:** We'll Show You How An Employer Can Estimate What Their Average Claims Level Would Be For An Adult That Doesn't Use Tobacco

- ◆ The Approximate Difference In Claims Between Someone Who Uses Tobacco And Someone Who Doesn't
- ◆ The Percentage Of Adults Who Use Tobacco In A Typical Health Plan
- ◆ We'll Calculate What The Employee Contribution Amounts Will Be For Each Rating Tier Based On Whether The Employee And/Or The Covered Spouse Use Tobacco Or Not
- ◆ We'll Calculate The Savings That This Employer Will Achieve By Basing Their Contribution On Non-Tobacco Using Adults. The Savings Come

From The Following Three Sources:

- Greater Employee Contributions
- Some Tobacco-Using Families Who Dropped (Or Will Drop) The Health Plan To Take Their Working Spouse's Health Plan Because Now It's A More Attractive Option For Them
- Eventually, Claims Will Be Lower Regarding Those Adults Who Quit Tobacco As A Result Of This Initiative

◆ How These Savings Can Easily Fund A Smoking Cessation Program With Lots Of Money Leftover For Additional Wellness Initiatives!

■ How Employers Could Use A Similar Strategy To Address The Obesity Problem From An Employee Contribution Perspective

## 10:10 Refreshment Break

### 10:30 ACCURATELY ESTIMATING THE COST SAVINGS THAT WILL RESULT FROM INCREASING EMPLOYEE COST-SHARING FOR HEALTH PLANS THAT HAVE A DEDUCTIBLE

■ The Pros And Cons Of Having Office Visits, Preventative Health Care Services, And Prescription Drugs Outside The Deductible

■ Should An Employer Have An Aggregate Family Deductible Or A Separate Deductible For Each Family Member?

■ The Simulation Technique That Should Be Used To Estimate The Cost Savings That Will Result From Modifying The Deductible, The Coinsurance %, The Maximum Out Of Pocket Expense Limitation, Or How The Family Deductible Is Set Up

■ Consumer Driven Health Plans That Use HSAs Or HRAs

*NOTE: If Office Visits, Preventative Health Care Services, Or Prescription Drugs Are OUTSIDE The Deductible, The Next Two Modules Which Address "Health Plans That Have Co-Pays" Will Also Apply.*

### 11:00 ACCURATELY ESTIMATING THE COST SAVINGS THAT WILL RESULT FROM INCREASING EMPLOYEE COST-SHARING FOR HEALTH PLANS THAT HAVE CO-PAYS FOR OFFICE VISITS, INPATIENT CARE, EMERGENCY ROOM VISITS, AND OTHER SERVICES (Rx Is Covered In The Next Module)

■ The Technique Used To Estimate The Cost Savings That The XYZ Company Should Achieve During The Next Plan Year As A Result Of Increasing Co-Pays:

- ◆ Step 1: Determine What The Savings Would Have Been In A Recent 12 Month Period Had The Higher Co-Pays Been In Effect
- ◆ Step 2: Project These Savings Into The Next Plan Year Making Appropriate Adjustments For Medical Cost Inflation, Projected Changes In The Number Of People Covered Under The Plan, Projected Changes In Age/Sex Demographics, Projected Decreases In Utilization Resulting From The Higher Co-Pays, And Additional Adjustments In Certain Instances

■ How A Person's Claims Vary Based On Their Age And Sex. How To Use This Age/Sex Factor Table To Approximate The Expected Claims Level Based On The Ages And Sexes Of Those In The Health Plan.

■ Using The 2-Step Approach Described Above, We'll Estimate XYZ's Cost Savings Associated With Implementing A \$250, \$500, Or \$1,000 Co-Pay For Inpatient Care (They're At \$0 Currently)

■ Now We'll Estimate XYZ's Cost Savings Associated With Increasing Office Visit Co-Pays From \$15 To \$25 For Primary Care Physicians And \$35 For Specialists

- ◆ The Expected Decrease In Utilization

■ Increasing The Emergency Room (ER) Co-Pay From \$75 To \$150 For Patients Not Admitted

- ◆ Effective Approaches To Encourage Employees To Use Ambulatory Care Centers Instead Of Going To The ER

# day one, continued

- A Brief Discussion Regarding The Following:
  - ◆ Implementing A \$250 Co-Pay For Outpatient Surgery
  - ◆ Implementing A Co-Pay For Tests, X-Rays, & Lab Work Unless Associated With "Preventative Care"
  - ◆ Mental Health And Substance Abuse

## 12:00 Lunch For Attendees

### 1:00 ACCURATELY ESTIMATING THE COST SAVINGS THAT WILL RESULT FROM INCREASING EMPLOYEE COST-SHARING FOR HEALTH PLANS THAT HAVE CO-PAYS FOR PRESCRIPTION DRUGS

- Drug Company Marketing And The Consumer's Evolving Mindset Towards Prescription Drugs
- Continuing With Our 2-Step Approach, We'll Estimate XYZ's Cost Savings Associated With Each Of The Following:
  - ◆ Going From \$10/\$20/\$35 Rx Co-Pays To \$15/\$30/\$50 For Generic/Preferred Brand/Non-Preferred Brand
    - The Expected Shift In The Generic/Preferred Brand/Non-Preferred Brand Mix. Will Utilization Rates Decrease?
    - The Expected Employer Cost Savings
- What About Going From \$10/\$20/\$35 Rx Co-Pays To \$0/\$30/\$50 For Generic/Preferred Brand/Non-Preferred Brand? We'll Approximate How The Generic/Preferred Brand/Non-Preferred Brand Drug Mix Would Have To Change As A Result Of Offering "Free Generics" For \$0/\$30/\$50 Co-Pays To Be More Cost Effective Than \$15/\$30/\$50 Co-Pays.
- We'll Estimate XYZ's Cost Savings Associated With Each Of The Following:
  - ◆ Implementing Annual Prescription Drug Deductibles
    - The Expected Employer Cost Savings That Will Be Achieved By Adding Annual Rx Deductibles Of "\$100 Per Person" That Must Be Satisfied Before The \$10/\$20/\$35 Co-Pays Kick In
    - Additional Approaches Regarding Employee Cost Sharing
  - ◆ Requiring Generic Drugs If They're Available (If A Brand Name Drug Is Dispensed When A Generic Is Available, The Health Plan Only Pays What It Would Have Paid If The Generic Drug Was Dispensed. The Patient Pays The Rest!)
    - The Expected Change In The Generic/Preferred Brand/Non-Preferred Brand Mix
    - The Expected Employer Cost Savings
- Cost Savings Achieved By Moving Some Drugs Into Higher Co-Pay Tiers Each Year
- Requiring "Over The Counter" Drugs For Allergies And For Acid Reflux Disease
- Purchasing Alliances And Mail Order Drug Programs
- Pre-Certifying High Cost Drugs

### 2:10 GROUP DISCUSSION REGARDING THE SUCCESS OF WELLNESS PROGRAMS AND THE INCENTIVES THAT EMPLOYERS ARE OFFERING TO EMPLOYEES

*It's virtually impossible to accurately measure the claims impact that results from implementing the vast majority of wellness initiatives. Therefore, the employee incentive associated with the wellness initiative is also virtually impossible to develop soundly which is why they vary dramatically from one employer to another. We'll have a group discussion regarding what companies are doing as far as wellness programs are concerned, the success they feel that they're achieving, and the types of employee incentives they're using to encourage employee participation.*

## 2:40 Refreshment Break

### 3:00 AN EXAMINATION OF THE MAJOR PROVISIONS WITHIN THE HEALTH CARE REFORM LAW THAT WILL INCREASE HEALTH PLAN COSTS IN 2012 AND

### BEYOND. STRATEGIES THAT EMPLOYERS CAN USE IN CERTAIN INSTANCES TO MINIMIZE OR POSSIBLY ELIMINATE SOME OF THESE ADDITIONAL COSTS.

- How The Health Care Reform Law Will Further Increase Health Plan Costs In 2012 And Beyond
- "Grandfathered" Health Plans
  - ◆ The Major Differences Between A Grandfathered Health Plan And A Non-Grandfathered Health Plan As Far As Health Plan Costs Are Concerned. How This Changes In 2014.
  - ◆ Why It's Extremely Ill-Advised For Employers To Go Out Of Their Way To Remain Grandfathered
- The "Health Care Reform" Tax That Every Health Plan Must Pay FOR SEVEN YEARS Starting In 2012 (This Tax Will Be Used To Fund A \$3 Billion Government Study!)
- The "Health Care Reform" Taxes That Pharmaceutical Companies, Medical Device Manufacturers, And Health Insurance Companies Must Pay
  - ◆ When Each Of These Takes Effect And Approximately How Much Each Will Impact An Employer's Health Plan Costs
- The Many Provisions Of The Health Care Reform Law That Take Effect On 1/1/2014 And How They'll Impact Employers
- The 40% Tax On "Cadillac Health Plans" Starting In 2018
  - ◆ Why Most Health Plans In This Country Will Be Cadillac Health Plans By 2018. Why Virtually ALL Health Plans Will Be Cadillac Health Plans By 2020.
  - ◆ Creative Strategies That Employers Can Use To Minimize Or Avoid This Tax While Keeping The Vast Majority Of Their Employees Happy At The Same Time!

### 4:00 WE'LL EXAMINE THE VARIOUS TYPES OF STOP LOSS COVERAGE AND PROVIDE GUIDANCE REGARDING WHICH TYPE OF STOP LOSS COVERAGE AND WHICH CONTRACT TERMS MAKE THE MOST SENSE FOR A PARTICULAR EMPLOYER

- Examples Illustrating How Specific Stop Loss, Aggregate Stop Loss, Aggregate/Specific Stop Loss, And Aggregating Specific Stop Loss Products Work
- Considerations Regarding Which Type Of Stop Loss Product Is Right For An Employer And How Much Coverage They'll Need
- Should Stop Loss Claims Be Determined Using "Paid Claims", "Incurred Claims", Or A Hybrid Of The Two?
  - ◆ We'll Show You The Differences By Using Four Graphical Illustrations
- We'll Explain Why The Stop Loss Premium Reductions That Can Be Achieved By Reducing The Coinsurance Percentage From 100% To 80% Can Amount To More Than 20% In Certain Cases
- How "Leveraging" Impacts Renewal Premiums
- The Practice Of "Lasering" That's Used By Stop Loss Providers When An Employer Has A Large Ongoing Claim
  - ◆ The Growing Number Of Stop Loss Providers That Don't Laser
- How To Shop For The Best Price On Stop Loss Coverage
  - ◆ The Matrix Of Quotes That Makes The Most Sense

## 5:00 End Of Day One

# day two

## 8:00 Continental Breakfast

### 8:30 EFFECTIVE APPROACHES THAT EMPLOYERS CAN USE TO GET MORE OF THEIR EMPLOYEES TO ENROLL IN THEIR SPOUSE'S HEALTH PLAN. WE'LL ALSO LOOK AT BANNING THESE WORKING SPOUSES FROM THE EMPLOYER'S HEALTH PLAN.

# day two, continued

**CASE STUDY:** We'll Examine A Company That Has 1,000 Employees In Their Health Plan. They're Providing Health Care Coverage For 80% Of Their "Married Employees That Have A Working Spouse With Access To A Health Plan Where They Work". This Company Is Spending Approximately \$1 Million More Than They Would Have Spent If They Only Covered 50% Of These Families (In Other Words, Their "Fair Share"). **This \$1 Million Translates Into Health Plan Costs That Are 16% Higher Than They Would've Been If This Company Only Covered 50% Of These Families!** We'll Develop Cost Savings Estimates For Four Approaches That This Company Can Use To Eliminate Some Of The \$1 Million, Most Of It, All Of It, Or Even More Than All Of It!

- We'll Review This Case Study In Depth And Develop The \$1 Million "Extra Cost"
- **COST SAVINGS APPROACH #1: Implementing A Cash Incentives Program To Encourage Employees To Take Their Spouse's Health Plan**
  - ◆ Why The Most Common Type Of Cash Incentives Strategy In Use Today Only Generates Minimal Employer Cost Savings
  - ◆ How This Employer Can Dramatically Increase Their Cost Savings By Implementing A Sophisticated Cash Incentives Strategy
- **COST SAVINGS APPROACH #2: Surcharging Employees That Have A Working Spouse With Access To Health Coverage Where They Work (The Surcharge Doesn't Apply To Other Employees)**
  - ◆ The Number Of Additional Opt Outs This Employer Will Achieve And The Resulting Amount Of Cost Savings
- **COST SAVINGS APPROACH #3 (For Employers That Have A 2 Tier Or 3 Tier Plan): Increasing The Number Of Tiers To Encourage Large Families To Opt Out**
  - ◆ An Example Illustrating Employee Contribution Amounts By Tier For Our Case Study If They Had A 2 Tier plan, A 3 Tier Plan, Or A 4 Tier Plan
    - How Employees Decide Whether They Should Take The Employer's Health Plan Or Their Working Spouse's Health Plan When The Spouse's Plan Uses A Different Number Of Rating Tiers Than The Employer's Plan
      - Large Families Find 2 Tier Plans FAR Less Costly
      - Childless Couples Find 3 or 4 Tier Plans Far Less Costly
    - Why Employers MUST Also Implement A Sophisticated Surcharge Mechanism When Increasing The Number Of Tiers Used In Their Health Plan
- **COST SAVINGS APPROACH #4: Not Allowing The Working Spouses Of Employees To Join The Health Plan If These Spouses Have Access To A Health Plan Where They Work**
  - ◆ The Cost Savings Achieved By Our Case Study Are Enormous, But Employee Equity Regarding Contributions Becomes A Very Significant But Solvable Problem
  - ◆ Developing Employee Contribution Amounts For Each Sub-Classification Within Each Rating Tier (i.e., "Employee Plus Child" And "Employee And Spouse" Instead Of Just One "Two Person" Rate)
- A Summary Of The Estimated Cost Savings That Our Case Study Should Achieve Under Each Of The Four Cost Savings Approaches (The Cost Savings Are Anywhere From A Few Percent To Nearly Twenty Percent Of Health Plan Costs!)

## 10:00 THE MOST EFFECTIVE WAYS TO IDENTIFY AND ELIMINATE DEPENDENT FRAUD

- The Many Types Of Fraud That Are Occurring And Why It's Increasing Dramatically
- **CASE STUDY:** We'll Examine The Enormous Savings That Were Achieved By A Fortune 500 Company That Conducted A Dependent Audit

- The Various Forms Of Proof Required To Verify The Eligibility Of Dependents
- Other Creative Approaches To Detect Fraud
- Minimizing Medical Identity Theft

## 10:20 Refreshment Break

## 10:40 "FORWARD THINKING STRATEGIES" REGARDING BENEFIT LEVELS AND EMPLOYEE CONTRIBUTIONS

- The Pros And Cons Of Various Employer Contribution Strategies
- The Pros And Cons Of The Following Benefits Strategies:
  - ◆ Offering One Health Plan To Employees Versus Multiple Plan Offerings
  - ◆ Having Multiple Plans And Letting Employees Choose Which Plan They Want
  - ◆ Giving Senior Management A Richer Plan Than The Plan That Hourly Workers Get
  - ◆ Giving Hourly Workers A Richer Plan Than Senior Management Gets (Very Rare)
- The Eventual Demise Of The "One Level Of Benefits For All Employees" Approach
  - ◆ *Phase 1:* Some Medically Necessary Care And Some Preventative Care Will Not Be Sought Out By Low Income Workers When Co-Pays/ Deductibles Reach A Certain Level
  - ◆ *Phase 2:* As Co-Pays/Deductibles Continue To Increase Each Year "The Breaking Point" Will Be Reached And Large Numbers Of Lower Paid Employees (And Average Income Employees With Family Coverage) Will Drop Out Of The Plan
- The Most Logical Health Plan Strategy For An Employer With Significant Salary Diversity Between Employees:
  - ◆ An Employer Could Do One Or Both Of The Following:
    - Have Several Health Plans Where Benefit Levels Vary By Employee Class, With The Lowest Paid Employees Getting The Richest Plan
    - Vary The Employer Contribution Strategy By Employee Class Such That It Favors The Lowest Paid Employees
  - ◆ Why These Approaches Make Sense From A "Pure Insurance" (Or Logical) Perspective
  - ◆ Two Case Studies Illustrating The Cost Savings Achievable
  - ◆ How This Approach Effectively Addresses Many Of The ROOT CAUSES Underlying The Health Plan Cost Problem

## 11:45 HOW "MEDICAL TOURISM" CAN REDUCE HEALTH PLAN COSTS SUBSTANTIALLY FOR MANY HIGH COST PROCEDURES

- Comparing Surgical Costs In Various Countries
- How "Medical Tourism" Works
- Why The Major Concerns Aren't As Major As Most People Think
  - ◆ Quality Of Care
    - Accreditation Of Facilities
    - Training/Board Certification Of Doctors
- Post Operative Care In The USA
- Organizations That Make All The Arrangements For The Patient

## 12:05 Wrap-Up / Q&A

## 12:15 Adjournment

**Comprehensive training manual included!!!**



# registration details

The registration fee for this outstanding training seminar includes the two day training program, continental breakfasts, all refreshment breaks, lunch on day one, and the invaluable training manual.

	# of people in your group		
	1	2	3+
<b>"PER PERSON" Registration Fees</b>	\$1,295	\$1,195	\$1,095

**NOTE REGARDING THE GROUP DISCOUNT: IF THERE ARE TWO OR MORE PEOPLE IN YOUR GROUP, YOU MUST ALL REGISTER AT THE SAME TIME TO RECEIVE THE GROUP DISCOUNT!!!**

### IF YOU'LL BE PAYING BY CHECK, YOU MAY REGISTER AS FOLLOWS:

- BY FAX:** Fax your Registration Form to us at (508) 393-9601
- ON-LINE:** Our web site address is [www.smsnow.com](http://www.smsnow.com)
- BY PHONE:** Our phone number is (508) 393-2663

We will email or fax you a confirmation/invoice by the end of the day. Your check should be made out to "S. M. Snow & Associates, Inc."

**Our Address:** S. M. Snow & Associates, Inc.  
P. O. Box 275  
Berlin, MA 01503

### IF YOU WISH TO PAY BY CREDIT CARD, YOU MAY ONLY REGISTER BY FAX.

Fax in your completed Registration Form to (508) 393-9601. We will email or fax you a confirmation by the end of the day.

We accept American Express, MasterCard, Visa, and Discover.

**Cancellation Policy:** *Only written cancellations received more than two full weeks prior to the program will receive a tuition refund (less a \$195 "per person" processing fee). No refunds or tuition credits will be granted for cancellations made after this time, or for "no shows". No exceptions will be made to this policy regardless of circumstances. Registrant substitutions will be accepted provided that S. M. Snow & Associates is notified prior to the program.*

**Attire:** "Business Casual" is appropriate.

## the orlando venue (April 26-27, 2012)

The award-winning **Walt Disney World Swan and Dolphin Resort** is located in the heart of the Walt Disney World® Resort and is your gateway to Central Florida's greatest theme parks and attractions. Enjoy their 17 world-class restaurants and lounges, their luxurious Mandara Spa, five swimming pools, two health clubs, four lighted tennis courts, nearby golf, jogging trails, and many special Disney benefits, including complimentary transportation to **Walt Disney World** theme parks and attractions.

If you'd like to reserve a guest room at the **WALT DISNEY WORLD DOLPHIN RESORT, DO SO AS SOON AS POSSIBLE** and mention that you will be attending the "Cost-Control Boot Camp" seminar to receive our room rate of \$175 Single or Double (plus a \$12 per day resort fee for many amenities which include high-speed internet access and unlimited use of the resort's health club facilities to name a few). Their phone number for reservations is (800) 227-1500.

**WALT DISNEY WORLD DOLPHIN RESORT**  
1500 Epcot Resorts Boulevard  
Lake Buena Vista, FL 32830

After March 26th at 5:00 PM EST (or after our room block fills if earlier), room availability and the room rate are at the hotel's discretion.

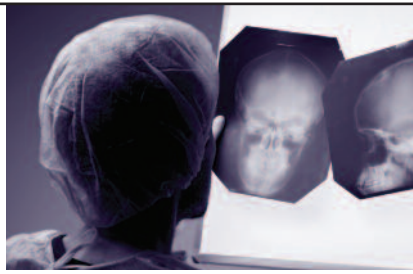
## the las vegas venue (May 3-4, 2012)

**This outstanding program** will be held at the beautiful **Luxor Hotel and Casino** which is located right on the Las Vegas Strip! This hotel has nine restaurants, a health club/spa, a popular nightclub, and of course a casino that's open 24/7. They also offer a wide variety of top-rated shows for those interested.

If you would like to reserve a guest room at the **Luxor, DO SO AS SOON AS POSSIBLE.** The Luxor's phone number for reservations is (800) 288-1000. We do NOT have a block of guest rooms set aside at the Luxor. In the last few years, room rates for groups that have room blocks have been substantially higher than the room rates available to the general public which have been incredibly low. Seminar attendees will pay less by booking their room on their own by visiting [www.luxor.com](http://www.luxor.com) or by calling them at the phone number above.

**LUXOR HOTEL AND CASINO**  
3900 Las Vegas Blvd. South  
Las Vegas, NV 89119

# COST-CONTROL BOOT CAMP



## registration form

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- CHOOSE ONE:**  **April 26-27, 2012 Orlando**  
 **May 3-4, 2012 Las Vegas**

name: \_\_\_\_\_ job title: \_\_\_\_\_

organization: \_\_\_\_\_

address: \_\_\_\_\_

city, state, zip: \_\_\_\_\_ key code (inside circle next to address label) \_\_\_\_\_

phone number (        ) \_\_\_\_\_ fax number (        ) \_\_\_\_\_

email address (only used to send you a confirmation!): \_\_\_\_\_

### **PAYMENT METHOD:**

- Check forthcoming  
 Please charge my registration fee immediately to one of the following credit cards:

**(check one)**

- VISA     MasterCard     Discover     American Express

Credit Card #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Security Code *(4-digit code on front of AMEX card, or the last 3 digits of the number on the back of M/C, Visa or Discover):* \_\_\_\_\_

Cardholder's Signature: \_\_\_\_\_

Name and/or Company Name on Card: \_\_\_\_\_

■ **FAX THIS FORM TO US AT (508) 393-9601** ■

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# cost-control boot camp

**An INVALUABLE Seminar  
For Employers, Brokers, Agents,  
Consultants, & Insurance  
Company Personnel**

**(for self funded and partially  
self funded health plans)**

**ORLANDO, FL - April 26-27, 2012  
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