

# Dean M. Hoffman, LLC

[www.deanhoffman.com](http://www.deanhoffman.com)

## CURRICULUM VITAE OF



**Dean M. Hoffman**  
**1155 Greenridge Terrace**  
**Brookfield, WI 53045-4558**  
**262-599-2838**  
**deanhoffman@wi.rr.com**

### **Experience:**

*Employee Benefits Consulting*  
*Large Group Employee Benefit Plan Design*  
*Self Funded Consulting*  
*Corporate Trainer*  
*Expert Witness Testimony*  
*Brokerage Development*  
*Employee Benefit Marketing/Sales*  
*Insurance Company Management*  
*Plan Design Management*  
*Website Design*  
*Lifestyle/Wellness Plans*  
*Consumer Driven Healthcare Plans*  
*Employee Self Service Programs*  
*Data Integration Technology*

### **Characteristics:**

*Effective Leader*  
*Self-Motivated*  
*Technical & Analytical*  
*Collaborative Management*  
*Highly Energetic Performer*

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## CAREER PATH

### 2010 to Present

**Dean M. Hoffman, LLC**  
**Brookfield, Wisconsin**

#### **Owner/Employee Benefit Consultant**

Dean M. Hoffman, LLC provides customized training for employee benefit agencies, insurance carrier sales/support staff, project consulting and expert witness testimony. Dean is a regular speaker for University of North Carolina's Kenan-Flagler Business School via the University Conference Services and the National Association of Health Underwriters. Workshops are specifically tailored to the specific audience; some include case studies. Most workshops are approved by many state regulators, including Wisconsin, for agent continuing education credits. The most popular workshops are:

- Self-Funding Tutorial: Basic Concepts through Advanced Strategies with Case Studies
- Partial Self-Funding, Level Funding and Reference Based Pricing models: Are they right for your firm?
- Self-Funding 101 – The Basics
- Self-Funding 202 – Advanced Concepts
- Self-funding : What you need to know about stop loss contracts and underwriting

Attendees at a recent Health and Welfare Plan Management Conference in Las Vegas gave the following comments regarding his four hour self-funded presentation...”Best in my book”...”Good explanations of difficult concepts”, “this is what we need”...“Best presentation so far! Awesome information and explanation” ... ”bring him back!”

### 2011 to 2016

**Security Health Plan/Security Administrative Services, LLC**  
**Marshfield, Wisconsin**

#### **Sales Consultant/Product Manager**

Security Health Plan with his primary role was new business development for Security Administrative Services, a Third Party Administrator (TPA), providing self-funded products to employers and plan sponsors nationally. Mr. Hoffman brings 35 years of national TPA and self-funding experience to this role. The expansion of this marketing effort will be through the organization’s trusted partners in the agent, broker or consultant distribution channel.

Security Administrator Services, LLC (SAS) is a division of Security Health Plan, a not-for-profit health maintenance organization and claims administrator located in Marshfield, Wisconsin. SAS is a full service TPA that handles all aspects of administering plans on behalf of national employers. Security Health Plan also offers fully insured plans with local, regional, and national provider and pharmacy networks. In addition, Security Health Plan offers an array of health plans through the Federal health care exchange, both for individuals and small groups. The organization also provides one of the nation’s best rated Medicare advantage plans, called Advocare, to retirees. Security Health Plan has consistently been ranked as one of the nation’s best health plans by the National Committee for Quality Assurance (NCQA).

In 2011 SHP celebrated its 25<sup>th</sup> anniversary as a medically driven health maintenance organization sponsored by Marshfield Clinic. Founded 40 years ago as the Greater Marshfield Community Health Plan, the Plan became Security Health Plan in 1986 and now serves more than 200,000 members.

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## 2009 to 2010

### **National CooperativeRx Madison, Wisconsin**

#### **Director of Strategic Accounts**

A not-for-profit pharmaceutical benefits purchasing coalition. The cooperative provides aggregated purchasing clout and value-added service for brokers, self-funded plan sponsors, third party administrators and other healthcare consortiums. With strength in numbers, the purpose of the cooperative is to leverage collective purchasing power to make prescription drug plans more affordable for its member organizations and their employees. Founded in 2003, they currently have in excess of 250,000 members from 500 different plan sponsors.

Promoted the National CooperativeRx not for profit PBM model to agents, brokers and consultants nationally. Established Strategic Marketing plan to identify markets. "Train the Trainer" sessions on Self Funding concepts at industry trade shows, conferences and agency training events.

## 2002 to 2009

### **Diversified Insurance Services /T.E. Brennan Company**

#### **T.E. Brennan Company ~ Practice Leader – Benefits & Vice President Milwaukee, Wisconsin**

Responsible for the overall management and operation of the Employee Benefits Division of the firm including marketing, sales and growth, technical expertise contribution, oversight, industry knowledge and legislative influence and tracking. Fee-for-Service consulting for Large Group fully insured and self-funded plans. The employee benefit division of T.E. Brennan Company merged with Diversified Insurance Services in February 2005.

#### **Diversified Insurance Services ~ Director - Large Group Services Brookfield, Wisconsin**

Fee-for-Service consulting and brokerage sales for Large Group fully insured and self-funded plans. Deployed employee self service and data integration technology to Diversified Insurance Services, Inc. employee benefit clients.

- Consumer Driven Healthcare consulting. Flexible Spending Accounts, Health Savings Accounts and Health Reimbursement Arrangements.
- Alternate funding of health care including ASO, cost plus, retrospective, split-funded, experience rating, minimum premium and self-insurance
- Aggregate stop loss and specific stop loss policies – Incurred, paid, date of service rendered or terminal liability
- Preferred Provider Organizations (PPO) network review and disruption analysis
- Strategic Planning, focus group and employee surveys
- Lifestyle/Wellness Plans strategy
- Disease Management and Cost Containment Program - Development, implementation and service
- Summary plan document review and preparation
- Prescription drug plan analysis and implementation
- Insured Products – Group life, AD&D including voluntary, LTD, STD, dental, vision, prescription drug and insured large group medical
- Data integration; claims analysis and employee benefit web tool technology

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1978 to 2002

**Trustmark Insurance Company  
Lake Forest, Illinois**

**Regional Manager - Milwaukee Regional Office**

Trustmark Insurance, a Mutual Insurance company where he managed a Regional Sales and Service Office with a profitable block of insured and self funded group business for Trustmark Insurance Company. With over \$74 million in profitable new business sales for Trustmark. Served twice on the Chairman's Council, reporting directly to the Chairman of the Board for sales and profitability success. Cultivated and maintained marketing relationships with Employee Benefit Brokers and Agents in a five (5) state region, Wisconsin, Minnesota, North and South Dakota and the Upper Peninsula of Michigan. Marketed group products to include; Group Life, Dental, Voluntary Dental, Group Disability, Insured Medical, Administrative Services Only and Stop Loss to employer groups in excess of 50 employees.

## **SPECIALIZED EXPERIENCE IN THE DESIGN, EVALUATION AND MARKETING OF EMPLOYEE BENEFITS PROGRAMS**

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- “Train the Trainer” employer seminars and a National speaker for Advanced Self Funding concepts, Consumer Driven Healthcare Plans and Data Integration Technologies
  - Alternate funding of health care including ASO, cost plus retrospective, split-funded, monthly experience rating, non-insurance, self-insurance
  - Aggregate stop loss and specific stop loss policies – Incurred, paid, date of service rendered or terminal liability
  - Preferred Provider Organizations (PPO) network analysis
  - Disease Management and Cost Containment Program - Development, implementation and service
  - Prescription drug plan review and implementation
  - Insured Products – Group life, AD&D including voluntary, LTD, STD, dental, vision, prescription drug and insured large group medical
  - Data Integration Technology, claims analysis, plan modeling and employee benefit web tool technologies
  - Third Party Administration
  - Develop distribution channels for employee benefits

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## COMMUNITY AND INDUSTRY PARTICIPATION

### National Association of Health Underwriters (NAHU)

The National Association of Health Underwriters represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants and benefit professionals through more than 200 chapters across America. NAHU members service the health insurance needs of large and small employers as well as people seeking individual health insurance coverage. Every day, NAHU members work to obtain insurance for clients who are struggling to balance their desire to purchase high-quality and comprehensive health coverage with the reality of rapidly escalating medical care costs. As such, one of NAHU's primary goals is to do everything we can to promote access to affordable health insurance coverage.

#### Mission

NAHU will improve its members' ability to meet the health, financial and retirement security needs of all Americans through education, advocacy and professional development.

#### Vision

Every American will have access to private sector solutions for health, financial and retirement security and the services of insurance professionals.

### Wisconsin Association of Health Underwriters (WAHU)

"The mission of the Wisconsin Association of Health Underwriters is to promote and sustain a knowledgeable and professional membership and successful business environment for those engaged in disability and health risk management; to further the enhancement of their professional skills and services which will foster a greater financial security and independence of the consuming public"

Leadership roles within the Wisconsin Association of Health Underwriters and the National Association of Health Underwriters:

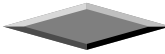
- WAHU Board of Directors
  - Professional Development Chair 2017-2019
- NAHU Professional Development Committee
  - Chair 2011 and 2012
- NAHU Board of Trustees 2007 -2009
  - Membership Chair and Professional Development
- NAHU Region IV Membership Chair 2005 – 2007
  - NAHU Region IV Distinguished Service Award
  - NAHU National Membership Cup 2007
- WAHU State President for 2004
  - NAHU Landmark Award 2005
  - National Distinguished Service Award
- W.A.H.U. Foundation Board, 2003 and 2004
- WAHU State Technology Chair, 2001 – 2005
  - NAHU Website Award 2003, 2005 and 2006
- WAHU Board of Directors, 2000 through 2001

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## COMMUNITY AND INDUSTRY PARTICIPATION

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### Greater Milwaukee Employee Benefit Council (GMEBC)

#### Charter Member

The Greater Milwaukee Employee Benefits Council is an association of professionals engaged in the design, financing, communication and administration of employee benefits. The purpose of the group is to exchange information, advance knowledge and promote education in employee benefit plans. Current membership consists of approximately 200 attorneys, actuaries, consultants, insurance companies, HMO and investment manager representatives and trust officers who are involved in traditional employee benefit programs such as health and welfare, pension and profit sharing. As a member, attend monthly educational meetings that relate to all employee benefit topics and network with other employee benefit professionals on industry practices and trends.

## RELEVANT EXPERIENCE

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#### Articles and Publications:

- “Partial Self-funding and Level Funding: Are they right for your clients?” Americas Benefit Specialist September 2016
- “A Primer on Self-funding: Accessing whether a self-funded health plan makes sense for school districts” – Wisconsin Association of School Boards, January 2014
- “Self-Funding -Opportunity is knocking, are you ready? Americas Benefit Specialist, August 2013
- “Cooperatives and Health Care Reform” Health Insurance Underwriter, December 2009
- “Membership 101 ~ The Fundamentals” Health Insurance Underwriter, May 2009
- “Leadership Strategy for Growth” Health Insurance Underwriter, August 2008
- “Membership ~ Ideas to Help Your Retention”, Health Insurance Underwriter, March 2008
- “Membership Retention Strategy”, Health Insurance Underwriter, January 2008
- “Membership Strategy ~ Back to the Basics”, Health Insurance Underwriter, January 2007
- “51+ Self-Funding,” Health Insurance Underwriter, November 2000.
- “ASO & Self-Funding,” Broker News, Heartland edition, August, 2001

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## Previous Public Speaking engagements:

- “Self-Funding Forum: Basic Concepts and Advanced Tactics in Self-Funding ” ~ Four (4) hour pre-conference tutorial with case studies, a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Chicago, Illinois, June 2019
- “Self-Funding Forum: Basic Concepts and Advanced Tactics in Self-Funding ” ~ Four (4) hour pre-conference tutorial with case studies, a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Boston, Massachusetts, May 2019
- “Self-Funding Forum: Basic Concepts and Advanced Tactics in Self-Funding ” ~ Four (4) hour pre-conference tutorial with case studies, a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, San Diego, California, March 2019
- “Self-Funding Forum: Basic Concepts and Advanced Tactics in Self-Funding ” ~ Three (3) hour pre-conference tutorial at the Health Benefits Conference and Expo/International Foundation of Employee Benefit Plans, Clearwater Beach, Florida, January 2019
- “Steps in Moving From a Fully Insured to a Self-Funded Health Plan” at the International Foundation of Employee Benefit Plans 64<sup>th</sup> Annual Conference, New Orleans, Louisiana, October 2018
- “Self-Funding Forum: Basic Concepts and Advanced Tactics in Self-Funding ” ~ Four (4) hour pre-conference tutorial with case studies, a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Las Vegas, Nevada, September 2018
- “Self-Funding Forum: Basic Concepts and Advanced Tactics in Self-Funding ” ~ Four (4) hour pre-conference tutorial with case studies, a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” and a one (1) hour workshop “Save Money on Your Healthcare Plan: Partial Self-Funding and Level Funding Options” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Chicago, Illinois, June 2018
- “Partial Self Funding, Level Funding and Reference Based Pricing models: Are they right for your clients?” ~ Two (2) hour keynote sponsored by the Nebraska Association of Health Underwriters, Lincoln, Nebraska May 2018
- “Self-Funding: Basic Concepts and Advanced Tactics in Self-funding” ~ Four (4) hour pre-conference tutorial with case studies, a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” and a one (1) hour workshop “Save Money on Your Healthcare Plan: Partial Self-Funding and Level Funding Options” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, New Orleans, Louisiana, May 2018
- “Self-Funding: Basic Concepts and Advanced Tactics in Self-funding” ~ Four (4) hour pre-conference tutorial with case studies, a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” and a one (1) hour workshop “Save Money on Your Healthcare Plan: Partial Self-Funding and Level Funding Options” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, San Francisco, California, March 2018
- “Trends in Health and Welfare Funding: Validating What is Right for your Organization” One (1) hour workshop at the Health Benefits Conference and Expo/International Foundation of Employee Benefit Plans, Clearwater Beach, Florida, January 2018

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- “Partial Self Funding, Level Funding and Reference Based Pricing models: Are they right for your firm?” ~ One (1) hour workshop sponsored by the Wisconsin State SHRM, Wisconsin Dells, Wisconsin, October 2017
- “Partial Self Funding, Level Funding and Reference Based Pricing models: Are they right for your clients?” ~ Two (2) hour keynote sponsored by the Nebraska Association of Health Underwriters, Lincoln, Nebraska October 2017
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference tutorial with case studies, a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” and a one (1) hour workshop “Save Money on Your Healthcare Plan: Partial Self-Funding and Level Funding Options” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Austin, Texas, September 2017
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Chicago, Illinois, June 2017
- “Partial Self Funding and Level Funding: are they right for your small group clients?” ~ One (1) hour keynote sponsored by the DuPage County Association of Health Underwriters, Glen Ellyn, Illinois, May 2017
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” and a one (1) hour “Self-Funding ~ What You Need to Know When Considering a Self-Funded Plan” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Baltimore, Maryland, April 2017
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Phoenix, Arizona, March 2017
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Las Vegas, Nevada, September 2016
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Chicago, Illinois, June 2016
- Self Funding 101: The Governor’s Commission on Government Reform, Efficiency, and Performance Madison, Wisconsin, May 2016
- “Self-Funding: Basic Concepts through Advanced Strategies” ~ Three (3) hour workshop with case studies at the Wisconsin Association of Health Underwriters, Eau Claire, Wisconsin, April 2016
- “Self-Funding: Basic Concepts through Advanced Strategies” ~ Two (2) hour workshop at the Nebraska Association of Insurance Financial Advisors/Nebraska Association of Health Underwriters, Spring Forum, Kearney, Nebraska, April 2016
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, San Francisco, California, March 2016



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- “Self-Funding: Basic Concepts through Advanced Strategies” ~ Three (3) hour workshop with case studies at the Wisconsin Association of Health Underwriters, Milwaukee, Wisconsin, February 2016
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, San Antonio, Texas, September 2015
- “Partial Self-Funding, is it right for you?” Iowa Association of Health Underwriters Health Care Symposium, Altoona, Iowa, August, 2015
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Chicago, Illinois, June 2015
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, Boston, Massachusetts, April 2015
- “Self-Funding: Basic Concepts through Advance Strategies” ~ Four (4) hour pre-conference Workshop with case studies and a one (1) hour workshop “Self-funding: What you need to know about stop loss contracts and underwriting” at the Health and Welfare Plan Management Conference for Mid-Sized Employers, sponsored by Kenan-Flagler Business School – UNC – Chapel Hill, San Diego, California, March 2015
- “Employee Benefits 101” Guest lecturer, University of Wisconsin – Stevens Point, College of Professional Studies, School of Business and Economics, Stevens Point, Wisconsin, February 2015
- “Self-Funding: Basic and Advance Concepts” ~ Three (3) hour workshop with case studies at the Iowa Association of Health Underwriters, Perry, Iowa, January 2015
- Speaking engagements prior to 2015 are available upon request.

## PERSONAL AWARDS



### Distinguished Service Award

National Association of Health Underwriters ([www.NAHU.org](http://www.NAHU.org)) at the Annual Convention, Baltimore, Maryland June, 2004. The NAHU Distinguished Service Award is presented to an individual member who performs outstanding and dedicated service for NAHU, the health insurance industry and to the consuming public.

### Robert C. Gilray Distinguished Service Award

Wisconsin Association of Health Underwriters at the Annual Conference in Elkhart Lake, Wisconsin September, 2007. The Gilray Distinguished Service Award is presented to a member of the Wisconsin Association of Health Underwriters who has distinguished himself with many years of service in the interest of all members and of the industry in which he has chosen to make his career.

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## EDUCATION AND CERTIFICATIONS

- **Life and Health Intermediary Agent**  
State of Wisconsin
- **University of Wisconsin – Stevens Point**  
Bachelor of Science degree: Business Administration and Economics
- **Self-Funded Certification**  
National Association of Health Underwriters
- **Sales Mastery Training ~ Differentiating Value**  
Slattery Sales Group
- **Huthwaite SPIN® ~ The Evolution of Selling**  
The George Washington University School of Business
- **Consumer Driven Healthcare Certification**  
National Association of Health Underwriters
- **Wellness Plan Certification**  
National Association of Health Underwriters
- **LIMRA International, Inc.**  
Group Sales Skills
- **Americas Health Insurance Plans**  
Health Insurance Associate