

*Sponsored by the Baltimore Chapter of the International Society of Certified Employee Benefit Specialists (ISCEBS), a non-profit organization that serves as an educational resource for certified employee benefit specialists and others in the employee benefits community.*

**Arriving Now—Rare Disease Therapies \$500,000 and Higher: Plan Sponsors Take Warning!**

Join the Baltimore Chapter of the International Society of Certified Employee Benefit Specialists (“ISCEBS”)  
Speaker: Ryan Siemers, CEBS, Principal, Aegis Risk LLC, Alexandria, Virginia

With the removal of annual and lifetime dollar limits under the ACA, life preserving therapies for rare disease not previously treatable or financially viable can carry six and seven figure annual costs. Their rarity stymies purchasing programs, effective PPO discounts and wellness programs. The financial risks to health plan sponsors, particularly those that self-insure, are significant. If it is an ongoing annual therapy, an unreserved future liability can be several millions of dollars. Risk management in the form of stop loss is being tested as never before, and increasingly applicable to plan sponsors of all sizes.

**Ample time will be provided for questions from attendees.**

**DATE**

Thursday, February 21, 2019

**TIME**

8:30 a.m. Registration & Refreshments  
8:50 a.m. – 10:30 a.m. Program (100 minutes)

**COST**

\$35 for Baltimore Chapter Members  
\$45 for Non-Members  
\$50 for Walk-Ins

**LOCATION**PSA

The Susquehanna Room, 5<sup>th</sup> Floor  
11311 McCormick Road  
Hunt Valley, MD 21031-8622

**RSVP**

Register by Monday, February 18<sup>th</sup>

**CHECK PAYABLE TO:**

Baltimore Chapter, ISCEBS

**Use PayPal or MAIL TO:**

Layla A. Shields  
Employee One Benefit Solutions  
921 E. Fort Ave Suite 325  
Baltimore, MD 21230

**QUESTIONS/DIRECTIONS**

Contact Carole Maggio at:  
[cmaggio@dsibenefitfund.org](mailto:cmaggio@dsibenefitfund.org)  
PH: 410-254-9595

**RSVP by Monday,  
February 18<sup>th</sup>!**

**There will be no refunds  
for cancellations received after Tuesday,  
February 19<sup>th</sup>.**

Check all that apply:

- CEBS
- CMS
- GBA
- RPA
- Balt. Chapter Member
- PSA Ins. & Financial Svcs. Staff



*The Baltimore Chapter*

**Registration Form**

**Try our easier registration online—you can even pay  
online if you have a PayPal account.**

Log on to <https://www.baltimore-iscebs.org>. Click on Program and Events Calendar, then Online CEBS Program Registration.

**Please Print:**

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City/State: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

Fax: (\_\_\_\_\_) \_\_\_\_\_

## About Our Speaker

### **Ryan Siemers, CEBS**

Ryan Siemers is a Principal at Aegis Risk LLC, focusing on medical stop loss and the risk management of catastrophic medical claimants. He has performed numerous medical stop-loss analyses for private and public employers throughout the United States. Ryan is the author of the annual Aegis Risk Medical Stop-Loss Premium Survey, done in conjunction with the International Society of Certified Employee Benefit Specialists (ISCEBS). With over 25 years of employee benefits experience, he has previously served as a health and welfare consultant and an underwriter prior to forming Aegis Risk in 2005. Ryan has a bachelor of arts degree in economics from Baylor University and a master's degree in business administration from the University of Florida. He is a Certified Employee Benefit Specialist (CEBS) and Secretary/Treasurer of the ISCEBS Governing Council.