



Scott M. Wood

*Health insurance expert
committed to changing
the health care
cost paradigm,
one company at a time.*

Principal & CEO -- Employee Benefits Consulting Firm
Business expertise and measurable results far exceed the competition.

“CEO Leadership Award” by The Institute of HealthCare Consumerism;
“Health Promotion Advocate of the Year” by Wellness Council of Arizona;
“Most Innovative Broker” by The Institute of HealthCare Consumerism

Solution-oriented executive with **30 years of experience inside** the insurance industry. As CEO of a large enterprise, successfully handled financial, operational and HR issues, including employee health insurance costs. As an executive in the insurance industry, designed and managed health insurance programs.

Expert in **Risk Management, Insurance Product Design, and Employee Benefit Programs** who cuts to the heart of business issues. Develops **long-term strategies** to save money for employers and employees, **simplifies implementation** and **increases wellness** program participation.

Services Include: * Analysis of employer’s current benefit program * Development of long-term strategy
* Development of wellness and communications strategy to assure implementation and savings

Available for review: White Papers and articles published in HIU, Arizona CPA and other publications.

Professional Experience

BENEFIT COMMERCE GROUP, Scottsdale, AZ *Employee benefits consulting firm* 2009–Present

Inc. 5000 in 2015 & 2016. Named a Healthiest Employer by Phoenix Business Journal 2014-2016.

Principal & CEO. Firm has specialized in employee benefits for 25 years. Provides employers sustainable strategies to lower health care costs without reducing employee benefits; integrates meaningful employee health and wellness programs to enhance productivity.

- ♦ Firm’s exclusive **Trend Neutralizer™** guarantees employer savings on benefit plans.
- ♦ Achieved average **first-year savings for clients of over \$1,700 per employee. Saved over \$55 million in 5 years for subset of 33 clients.**
- ♦ **Over 100 client awards in 3 years: Wellness Council of Arizona, Healthiest Employers, IHCC national awards.**
- ♦ Conducts annual **Arizona Employee Benefits Benchmarking Survey.**
- ♦ Provides clients with **Healthcare Reform-Readiness Assessments** and **ACA Client Guides.**

INDEPENDENCE HOLDING COMPANY (NYSE: IHC), Stamford, CT 2006–2009

(parent of Standard Security Life, Madison National Life and Independence American Insurance Company)

Concurrent positions: Chief Executive Officer, Chief Operating Officer, and Senior Vice President
Recruited to initiate and develop fully insured business segment for IHC. Directed executive teams of eight IHC companies. Oversaw six product lines, annual **operating budgets of \$40M+, managed 500+ employees.**

INSURERS ADMINISTRATIVE CORPORATION (IAC), Phoenix, AZ 1982–2006

Chief Executive Officer. Owner of company specializing in third-party administration of health insurance.

- ♦ Led and administered **benefit plans for 150,000+ customers** in fully insured and self-funded plans.
- ♦ Developed product pricing and administration strategies for insurance plans, including **PPOs, HSAs, HRAs, FSAs, Section 125** as well as **life, disability, dental and vision plans.**

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