



Rosen Hotels & Resorts Associate Healthcare Program

Fact Sheet 2018

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Program: Rosen Associate Healthcare Program, a self-insured associate healthcare program and onsite company-owned and operated medical center.

Company: Rosen Hotels & Resorts

Medical Center: Rosen Medical Center, A Place for Healing and Wellness

Address: 7656 International Drive, Orlando, Fla. 32819

Phone: 407-996-4554

Website: RosenCare.com

Rosen Associate Healthcare Program:

Steering Committee

Harris Rosen, President and COO, Rosen Hotels & Resorts

Frank Santos, Chief Financial Officer, Rosen Hotels & Resorts

Jonni Kimberly, Director of Human Resources, Rosen Hotels & Resorts

Ashley Bacot, Risk Manager, Rosen Hotels & Resorts and President, ProvInsure

Kenneth A. Aldridge, Jr., RN-BSN, MS-H.S.A., Director of Health Services

Dr. Ronald Ryan, Medical Director

Fast Facts

Year healthcare program established: 1991 (Rosen Hotels & Resorts was established in 1974)

Total patient base: 9,200 (includes approximately 5,700 Rosen Hotels & Resorts associates and their dependents, as well as services to the Rosen College of Hospitality Management at UCF).

Total company cost savings: Since starting the in-house healthcare program in 1991, the company has saved approximately \$340 million compared to the national average.

Physician Visits: \$0 co-pay for annual physical exams, a \$5 co-pay for primary care and \$20 for specialists.

Rosen Medical Center, A Place for Healing and Wellness: Associate visits are “on the clock” and transportation is provided from any Rosen Hotel property to and from the center, if needed.

Medications: 90 percent of pharmaceuticals are available for a \$0 co-pay; other drugs are available with low co-payments. Many of the more common prescription medications can be obtained at the medical center. In conjunction with a pharmacy benefits manager, some maintenance medications are available via mail order. These are conveniently sent to the patient’s home at a reduced co-pay, or potentially free.

Premiums: For the majority of associates, the cost is \$16.23 each week for single person participants, while family coverage is \$53.05 per week.

History of the Rosen Associate Healthcare Program: Since 1991, Rosen Hotels & Resorts in Orlando has offered a unique healthcare insurance system that provides associates and their families with personalized care, focused on preventing illness, low premiums, no deductibles, minimal co-payments for office visits, free or low co-pay prescriptions and readily available appointments. This revolutionary program was the vision of Harris Rosen, President & COO, Rosen Hotels & Resorts, who saw early on that self-insuring his employees would not only cut his company’s costs on healthcare but also would provide his then 524— now approximately 5,700 associates and dependents at nine hotels — with superior service and care.

Program Overview: Since 1991, Rosen Hotels & Resorts has offered an innovative in-house healthcare program that has saved the company approximately \$340 million (as of April 2018), affording the opportunity to provide associates incredibly low premiums and innovative programs. The plan features on-the-clock visits to primary care doctors and a variety of specialists at the onsite, company-owned and operated Rosen Medical Center, A Place for Healing and Wellness; minimal co-pays for office visits and prescriptions; and a focus on prevention and wellness/exercise programs. Although Rosen has never measured the soft cost savings such as increased productivity, reduced absenteeism and improved presenteeism, no doubt the savings are significant. These cost savings are truly astounding considering the diversity of the Rosen workforce and the large number of hourly associates who have emigrated from other countries, many who have never received regular healthcare, and some who have never seen a doctor.

In January 2012, the Rosen Medical Center, A Place for Healing and Wellness, opened as a new, freestanding building at 7656 International Drive, near the Rosen Inn International hotel. The facility is approximately 12,000 square feet and took the place of the previous 3,500-square-foot medical center that was located within the hotel.

Program Features:

- *Preventative care:* Rosen's program focuses on preventative care including Functional Medical specialty programs, annual physicals, mammograms, DEXA scans, ultrasounds, well-baby care, weight management and smoking cessation, and also provides dental, mental health and pharmacy benefits.
- *Coordination of care:* Patients are personally guided through the program. Their progress is tracked versus being blindly referred to specialist after specialist.
- *Comprehensive assessments:* Upon program enrollment, associates and dependents receive a battery of tests to determine their health status, in order to work together with their medical center team to develop goals and a plan for achieving optimal health.
- *Hospitalist group:* Rosen Hotels & Resorts has established a strong partnership with a hospitalist group to care for associates who are admitted to the hospital. This relationship closes the loop between inpatient care and continuation of care offered at the medical center for patients released from the hospital.
- *Rosen home healthcare division:* A home care division provides care for patients either recently discharged from the hospital or who need home care services rather than a hospital admission.
- *Comprehensive wellness program:* Rosen's focus on preventative measures includes the following complimentary programs for associates:
 - Smoking cessation program*
 - Weight management programs, including Weight Watchers*
 - Screening programs (colposcopies, mammograms, ultrasounds, lab assessments, DEXA scans)
 - Flu shots and other vaccinations
 - WOW Factor (Workout for Wellness), consisting of monthly activities and group classes in Zumba, cycling, yoga, abs and Tai Chi*
 - Health Fair
 - EAP – employee assistance program for mental health, wellness, counseling, basic legal and financial assistance

**Available for all full-time Rosen Hotels & Resorts associates regardless of their participation in the group plan and all dependents who are on the plan.*

Rosen Medical Center, A Place for Healing and Wellness. More than simply a primary care office, the onsite medical center offers:

- *A complete staff:* Four full-time primary care medical doctors, four nurse practitioners (ARNP), a physician assistant, a part-time podiatrist, a part-time dietitian, full-time physical therapists and a full-time chiropractor.
- *Multilingual services:* The 54-member staff at the medical center speaks English along with Spanish and/or Creole to better serve Rosen Hotels & Resorts' diverse employee base, 40 percent of whom are from Haiti, Central or South America.
- *State-of-the-art facility:* The state-of-the-art, approximately 12,000-square-foot facility boasts onsite services including lab, ultrasound, digital X-ray, DEXA scan (DXA) for osteoporosis, electrocardiograms (EKGs), mammograms, in-home sleep studies, advanced medication dispensing systems, electronic medical records, disease management and occupational medicine (workers' compensation).
- *Student services:* The medical center serves a local college for their primary care, giving the medical center a total patient base of approximately 9,200.
- *Occupational Medicine:* The medical center cares for any workers' compensation claims that may occur from any of our nine properties.
- *Accessibility to specialists:* Healthcare program participants have access to a full network of specialists within the approved network. Rosen has also forged beneficial relationships with specialists including a gastroenterology group and a cardiology group to provide specific services.
- *In-house ultrasound and X-ray:* Associates and dependents do not have to travel to other facilities or pay co-payments for these free services.
- *Well women physicals, including pap smear*
- *Case management:* Our in-patient case manager works with the hospitalists to transfer patients to home healthcare, a skilled nursing facility or hospice as appropriate for the continued care of the patient. Our in-patient case manager is also responsible for managing the care of our pregnant population from the time of confirmed pregnancy until after their 6-week post-delivery follow-up.
- *Full gym and fitness center:* Complimentary program open to all Rosen associates featuring classes in Zumba, cycling, yoga and more.
- *Nutrition program:* A registered dietitian assists associates with healthy eating choices and weight loss free of charge to the patient.

- *Pharmacy:* The pharmacy offers in-house meds, a retail pharmacy network program, mail order programs, and our vitamin and supplement program.
- *Disease management:* Our nursing staff works with patients to provide one-on-one education, group counseling, medication reviews, disease-specific nurse follow-ups, phone consultations and pill box administration as needed.
- *Physical and Occupational therapy and care:* We provide access to care and treatment for associates injured at work, along with medical patients needing physical therapy care. The medical team works with the patient and employer to return the patient back to either full duty or light duty based on the extent of the injury.
- *Third Party Administrator (TPA):* A TPA provides us with a network of hospitals, out-patient centers, specialists and ancillary services for our member population. These services are accessed by our patients after being referred by our medical center team.
- *Above and beyond service:* Medical center nursing staff may add patients who need special assistance with medication administration to our pill box program to ensure that they take the correct medications and dosages.
- *Healing Garden:* Located just beyond the associate lounge, a small pond is surrounded by a spacious garden where fruits and vegetables are grown, including blueberries, blackberries, raspberries, grapes, mangos, avocados, banana, cumquats, key limes and citrus.

How the Program Benefits the Company: The savings to Rosen Hotels & Resorts have been significant. In the first year, Rosen cut his per-employee health costs from \$2,300 to approximately \$875 per year. Since then, the rest of the nation's premiums have been increasing at an astronomical rate, far exceeding the CPI, while Rosen's have increased at a much lesser rate.

- *Million-dollar savings:* Harris Rosen estimates that the plan has saved Rosen Hotels & Resorts approximately \$340 million since its inception in 1991.
- *Costs per "covered life":* The company's cost "per covered life" of \$5,500 per covered life is roughly half the national average of \$11,000 to \$12,000 per covered life.
- *Reduced workers' compensation costs:* Rosen's workers' compensation costs are a mere fraction of that of a similar hotel company.
- *Above industry average employee retention:* The company's associate turnover rate is in the teens, compared to a hospitality industry average of 70-80 percent.

How the Program Benefits Associates: Incredible cost-savings allow the company to provide associates with low premiums and innovative programs and services, in addition to traditional benefits.

- *Low co-pays:* Primary care visits cost only a \$5 co-payment while smoking cessation and diagnostic testing are complimentary.
- *Affordable specialists:* An agreement with our TPA provides affordable access to specialists for a \$20 co-pay.
- *Free medications:* Associates and dependents receive a majority of prescription medications at no cost and other drugs are available with low co-payments. Many of the more common prescriptions can be obtained onsite at the medical center.
- *Low premiums:* For the majority of associates, the cost is \$16.23 each week, while family coverage is typically \$53.05 per week.
- *Same-day service:* Rosen associates and dependents are triaged by one of our onsite nurses when they call for a same-day appointment. Those with urgent needs are seen the same day so they can recover more quickly. Those with emergency needs are guided to local emergency rooms in which coordination of care is started.
- *Paid medical visits:* Associates visit the medical center “on the clock.”
- *Transportation:* Associate transportation is provided from the hotels to and from the medical center for those who do not have transportation.
- *Hospital visits:* During the course of one year, Rosen associates pay only \$750 for the first hospital admission and \$750 for the second admission. No additional co-pay is required for any additional admissions during the course of the year.
- *Twenty-four-hour information:* A team of registered nurses are on call around the clock, 365 days a year to address medical questions along with addressing urgent healthcare concerns. Associates and their dependents may call the 1-800 nurse line 24/7/365.
- *Free programs:* Associates are invited to participate in numerous programs that are complimentary and conveniently held at one of the nine hotels. These programs include onsite Weight Watchers meetings, and fitness classes including Zumba, cycling, yoga, abs and Tai Chi.

Local and National Recognition: The program has been recognized by local and national media, healthcare organizations and members of Congress.

- Members of the United States House of Representatives, including Congressman Frank Pallone (NJ-6 and House Subcommittee Chair on Health) toured the facility in October 2009 in order to share information about the innovative and cost-saving concept with other members of Congress in Washington. One congressman stated during the tour that he believes the program “...Could save the nation one trillion dollars annually.”

- Harris Rosen, Rosen Hotels & Resorts and ProvInsure (an insurance agency owned by Harris Rosen) were honored at the prestigious 2018 World Health Care Congress in Washington, DC with three distinguished awards:
 - Lifetime Achievement, Health Benefits Innovation – Diamond Award – Harris Rosen
 - Lifetime Achievement, Public Leadership – Diamond Award – Harris Rosen
 - Large Employers – Silver Award – Rosen Hotels & Resorts
- Harris Rosen was honored in April 2017 as a Public Health Hero by the Florida Department of Health in Orange County.
- In 2009 and 2010, the *Orlando Business Journal* recognized Rosen as a "Healthcare Hero," while the company has been consistently awarded the "Healthiest Company" by the publication.
- The company was named a "Platinum Level Start! Fit Friendly Company!" by the *American Heart Association* and was listed in the Sept. 28th issue of *Fortune* magazine.
- Rosen Hotels & Resorts was recognized in 2008 with one of only nine Apex awards from *hub* magazine, the official publication of UnitedHealth Group.

ROSENCARE®

History: Harris Rosen, President and COO of Rosen Hotels & Resorts, established RosenCare as an off-shoot of his own in-house insurance and medical care program. Rosen's experience in self-insuring his company led to the development of ProvInsure, an independent insurance agency that assists other companies and individuals with reducing their total cost of risk. The successful businessman created the Perfect Foods Company, which provides healthy meal alternatives for hotel guests and company associates.

About RosenCare: RosenCare was designed to create employee-based primary care medical centers for other businesses. The program is promoted via ProvInsure, Rosen Hotels' insurance agency and risk management consulting company. The RosenCare team leverages its proven expertise to guide other companies in establishing superior healthcare goals and objectives, which can reference cost-savings opportunities coupled with increased benefits. From these, a plan is customized from an array of comprehensive services including the development of the company's own primary care medical center -- operated either by the company or by the RosenCare team – to achieve ultimate success.

Planned Growth: Rosen will first market RosenCare to Central Florida businesses, and then branch out to other areas of Florida and the Southeast United States.

ROSEN HOTELS & RESORTS

About Rosen Hotels & Resorts: Established in 1974, Rosen Hotels & Resorts has grown from 256 to approximately 6,700 rooms or six percent of the total guestrooms in Central Florida. Today, the Rosen family of hotels includes six leisure properties in the Orlando tourist corridor: the Rosen Inn International, Rosen Inn closest to Universal, Rosen Inn at Pointe Orlando, Clarion Inn Lake Buena Vista, Clarion Inn and Suites at International Drive, and Midpointe Hotel Orlando Convention Center. The collection also features three convention properties Rosen Plaza, Rosen Centre and the AAA Four Diamond Rosen Shingle Creek offering 700,000 square feet of meeting/event space. The company remains committed to providing an exceptional service standard and outstanding value for all guests. For more information, visit rosenhoteles.com.

About Harris Rosen: A 45-year resident of Orlando, Harris Rosen has been sharing the benefits of his company's self-insurance program with other area business leaders for years. Rosen is widely known for his philanthropic efforts and community involvement. He created the Tangelo Park Program in 1993 and has since provided free preschool and full college education to include tuition, room and board for more than 200 Tangelo Park students.

In 2016, Rosen established a similar (albeit five times larger) program to benefit the downtown Orlando neighborhood of Parramore. Rosen has committed to providing the same full college education to youth in this underserved area; and in August 2017, opened the Rosen Preschool at the new OCPS Academic Center for Excellence. Rosen has also made sizable charitable donations to organizations like the YMCA, the University of Central Florida to erect the Rosen College of Hospitality Management, and the Jack and Lee Rosen Jewish Community Center.

He has also supported a number of initiatives in Haiti, the most recent being the establishment of the new Institution Mixte St Jean De Jonc Labeille-Harris Rosen and the rebuilding of more than 100 homes devastated by Hurricane Matthew in 2016. He has been highly lauded by the *Orlando Business Journal* as the "2017 CEO of the Year." Rosen was named "2016 Citizen of the Year" by the University of Florida's Bob Graham Center and the *Orlando Sentinel* named Rosen "2011 Central Floridian of the Year." Rosen Hotels & Resorts is consistently named one of the top 20 Best Places to Work in Central Florida. Sustainable Florida presented Rosen with the Legacy Award for operating his business for the betterment of the economy, the environment and society.