

Rosen Hotels & Resorts is a collection of eight Orlando leisure and convention hotels owned and operated by Florida's largest independent hotelier Harris Rosen. Since 1991, Rosen Hotels & Resorts has provided **RosenCare®**, with a primary care facility as its base, for our associates and their dependents covered by our health insurance program. Referenced by Forbes magazine, CNN and many other media outlets as an innovative solution to the national healthcare crisis, **RosenCare®** is a model of privatized healthcare success that can be replicated by businesses of all sizes.

Since it was started in 1991, **RosenCare®** has saved Rosen Hotels & Resorts:

\$450 MILLION



Annually cost (including dental) paid by **RosenCare®** participants:

SINGLE PERSON ≈ \$840*
 FAMILIES ≈ \$2,500*



Under **RosenCare®**, participants pay:

| | |
|---------------------------|--------------------|
| WELLNESS CHECKUPS | \$0 CO-PAY |
| PRIMARY CARE APPOINTMENTS | \$5 CO-PAY |
| SPECIALIST APPOINTMENTS | \$20 CO-PAY |

* Premium for most Rosen Hotels & Resorts associates as of 1/1/2020



For hospital admission (which can range from minor injuries to transplants) during the course of a year, **RosenCare®** participants co-pay**:

| | | |
|-----------------|------------------|---------------------------|
| FIRST ADMISSION | SECOND ADMISSION | ANY ADDITIONAL ADMISSIONS |
| \$750 | \$750 | \$0 |

** Based upon single person coverage



90% OF PHARMACEUTICALS ARE AVAILABLE FOR A \$0 CO-PAY.***

*** When filled at participating facilities

ROSENCARE RESULTS:

- Higher morale, happier, and healthier associates.
- Less employee turnover and absenteeism.
- \$450 million in savings, leading to benefits such as scholarships for Rosen Hotels & Resorts associates, dependents and under-served Orlando communities along with numerous charitable initiatives.

For more information, visit RosenCare.com



Since 1991, Rosen Hotels & Resorts has provided the **RosenCare®** model for its eligible associates and their dependents who are covered by our health insurance. We spend approximately \$5,500 annually per covered life, and in 2018 we served approximately 6,000 covered lives. Compare this to the national annual average of approximately \$11,000 to \$12,000 per covered life. This provides significant savings that associates benefit from, one of which is lower overall healthcare costs.



With **RosenCare®**, wellness check-ups have a \$0 co-pay. Primary care appointments have a \$5 co-pay, and specialist co-pays are only \$20. For hospital admissions over the course of a year, **RosenCare®** participants pay a \$750 co-pay for the first admission, a \$750 co-pay for the second admission, and a \$0 co-pay for additional admissions within the year.*

Approximately 90 percent of pharmaceuticals are available with a \$0 co-pay. Associates who fill generic prescriptions at Walmart receive their pharmaceuticals at no cost to them. Through various unique programs non-generic prescriptions are also a \$0 co-pay for associates.

Premiums include dental coverage and are approximately \$840** annually a week for individuals and just over \$2,500** annually for families. Total associate costs stay predictably low especially since Rosen Hotels & Resorts' healthcare plan does not have a deductible, co-insurance, or high co-pays, which typically shifted more of the cost to associates.



Part of Harris Rosen's dream and a key component to improving healthcare accessibility is the 12,000 square-foot Rosen Medical Center, a Place for Healing & Wellness. It currently staffs five full-time doctors, two nurse practitioners, two physician's assistants, and a support team who serve about 160 to 180 patients daily. Patient care focuses on management of chronic care conditions with keen attention to prevention. Services include, but are not limited to, personalized and/or group counseling for smoking cessation, weight-loss, diet improvement, and physical therapy and access to an on-site dietitian, a chiropractor, physical therapists, and a wellness coordinator.



Rosen Hotels & Resorts measures the success of **RosenCare®** by the health of its patients and in quantitative values. Even with 56% of our pregnancy population being high-risk, our premature delivery rate is 7% (compared to the Orlando average of 10.5%). Our medication compliance rate is over 96% for diabetes (compared to 50% diabetes compliancy rate nationwide¹) and over 92% for cardiovascular medications including hypertension².

Nationally, 75% of health care spending stems from people with chronic conditions³. Rosen Hotels & Resorts' dedication to proactive management of chronic conditions and improving the health of associates and covered dependents results in major savings. **RosenCare®** has saved approximately \$450 million over the past 28 years since its initiation. With these savings, owner and philanthropist Harris Rosen has been able to give back significantly to his associates, the Orlando community, and to those in need internationally through numerous, generous charitable initiatives.

REFERENCES

¹ "Improving Diabetes Medication Adherence: Successful, Scalable Interventions," <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4315534/>

² "Nonadherence to Antihypertensive Drugs: A Systematic Review and Meta-analysis," <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5287944/>

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