

Q1 Firm Update 2016

Meet Key Members of Anania & Associates

Jamie Chittum

**Director of Business Development
Grow-Tech, LLC**

Seth Hansen

**Sales and Business Development Manager
mWave Industries, LLC**



Innovative program pays individual and small group members who shop for healthy foods

To earn the incentive, participating members must make at least one shopping trip per month and score 60 or higher based on the program's nutritional scoring method, which was created by a panel of dietitians and nutritionists. The scoring approach assigns a 100-point scale healthiness value to more than 100,000 foods, while taking more than 30 different nutrient factors into account. Members who meet the above requirements will receive 20% cash back, with a maximum of \$10 per month up to \$120 per family each year.

- A simple way to help members identify nutritious foods
- The opportunity to save money with special offers
- An extensive healthy foods recipe library

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A prescription for sticker shock, and what Harvard Pilgrim is doing to make a difference

Vin Capozzi, Senior VP, Sales and Marketing, talks about prescription drug costs and HP's efforts to curb them

1) What can we expect to happen with health care trend in 2016?

While medical plan costs are expected to rise modestly, the big health care cost driver next year will be prescription drugs. In fact, cost trend rates for drugs are expected to reach double digits, according to the 2016 Segal Health Plan Cost Trend Survey. The good news is that breakthroughs in prescription drugs during the past few years have made a tremendous impact for millions of people. But the downside is that these drugs come with huge price tags.

2) What's behind the surge in prescription drug costs?

In addition to the impact of general cost increases and utilization rates, a key driver is the growing popularity of very high-cost specialty drugs. This is particularly true in the specialty class—advanced medications used to treat complex conditions such as hepatitis C, rheumatoid arthritis and multiple sclerosis. During the past two years, Harvard Pilgrim's year-over-year specialty drug cost has risen from 12.2% to 34%. There are a number of drugs that contribute to this figure; treatment for hepatitis C has emerged as a major driver.

3) What is Harvard Pilgrim doing to make a difference?

Our goal is to always ensure our members and their doctors have the very best drugs available to treat their diseases and to effectively manage the associated costs to keep health care affordable for our members. With that in mind, earlier this year we negotiated a discount with the maker of the hepatitis C drug Harvoni, which will result in millions of dollars in overall savings. We were the first health plan in New England to do so. As part of that, we decided to prefer Harvoni for our members, because it's clinically superior, as it's easier to take and has fewer potential drug interactions.

4) What else has Harvard Pilgrim done to help curb the cost of specialty drugs?

A more recent example is the contract we negotiated with Amgen on Repatha, a new drug that lowers cholesterol. It's used for patients who have an inherited disorder resulting in high levels of LDL cholesterol or who have certain high-risk cardiovascular diseases, such as heart attack or stroke, that have been resistant to treatment. Repatha is very effective, but it's priced at \$14,100 per year. By comparison, generic statins, which are the most commonly used treatment, cost about \$300 per year. Our approach is always to do the right thing for our members, but we're also responsible for ensuring that these drugs are used appropriately. As a result, we've put policies in place that ask patients to first try statins and other safe and cost-effective therapies before taking these new entrants. Our contract with Amgen is one of the first of its kind in the country. In addition to a discount, what makes the contract unique and innovative is that it has a pay-for-performance guarantee. Amgen will provide us with a greater discount if the reduction in LDL levels for Harvard Pilgrim members is less than what was observed during their clinical trials. We'll also receive additional discounts if utilization of the drug exceeds certain levels.

5) What can members do to help curb costs?

3 The best advice for members is to take the tried-and-true approach of asking prescribers for less costly alternatives or generics, while also taking advantage of potential savings from mail service prescriptions for maintenance medications.

GROW-TECH LLC 
Advanced Rooting Substrate Technology

Meet Key Members of Anania & Associates

***m*WAVE**

Your Partner In Antenna Technology



Meet Jamie Chittum the Director of Business Development at Grow-Tech LLC

From picking vegetables on his neighborhood farm in Connecticut to joining the Grow-Tech team 9 years ago, Jamie Chittum has spent most of his life working within the horticultural industry. This experience gives Chittum a vast amount of industry knowledge; which he utilizes on a daily basis working as the Director of Business Development at Grow-Tech.

Before joining the Grow-Tech team, Chittum worked as a Marketing Coordinator for Disability RMS. Jamie explains, "The insurance world was a great place to learn business skills, but it is great to be back in the horticultural industry again."

Jamie not only has a lot of experience in the horticultural industry, but a formal education as well. Jamie graduated from the University of Rhode Island with a degree in landscape architecture. A degree that Jamie notes "Focuses heavily on plant and soil science as well as civil engineering."

This mix of formal education and professional experience makes Chittum a natural fit for his position at Grow-Tech. His role demands a thorough understanding of the customer's specific crops, as well as, greenhouse operations to ensure Grow-Tech's products meet



customer needs. Chittum explains, “We take the time to research, design and manufacture products specific to each customers’ operation and crop. After working through this process and seeing the results at their operation, customers become loyal to Grow-Tech. ”

Alongside Chittum, CEO, Edwin Dijkshoorn, and CTO, Scott Kennedy, are enthusiastic about developing new technologies and product configurations. The Grow-Tech team is currently rolling out one of those new technologies, Biostrate®. This is a bio-based propagation felt used in hydroponic gutters and is the result of years of research and development. The team is also hard at work releasing new configurations of their popular FlexiPlug® product, which continues to solve many of the grower’s challenges.

As for the future of working with Grow-Tech, Jamie looks forward being a part of a team which is creating solutions for some of the greatest challenges faced by the horticultural industry. Outside of work, Chittum enjoys sailing, golfing, and exploring the Maine outdoors with his family. Chittum currently resides in North Yarmouth with his wife Susan and three children Mary-Beth, Hunter and Caroline.



Meet Seth Hanson the Business Development Manager at *mWAVE* Industries

Seth Hanson recently joined mWAVE Industries in September of 2015. He was previously employed at Coast 2 Coast Telecommunications. Prior to working at Coast 2 Coast Telecom Seth worked at Gabriel Electronics for almost 20 years. Hanson is a graduate of Kennebunk High School's Class of 1974 and studied at the Photography Institute of America.

Hanson is highly motivated in his work due to his fascination with the fast pace of product evolution within the communications industry; along with the positive changes the technology brings to the modern world. Hanson found himself in the communications industry when he made a career switch 32 years ago. Seth considers this move to be one of the best decisions of his life.

When Hanson joined mWave last year, he brought an extensive background in sales and marketing. At mWave, Hanson makes sure that customers are followed closely to ensure mWave has a product or is able to engineer one to fill their needs. With this approach, mWave will know that it is producing



quality products supporting the current market standards. It is important to Hanson that mWave keeps a close relationship with each of their clients. In doing so, Hanson is able reach out further and network in new markets, finding new customers.

Since Hanson previously worked with Gabriel Electronics, now Gabriel Antenna, he was excited to be working with some familiar faces at mWave who also came from Gabriel. Working at mWave has some difficult, yet exciting tasks, due to mWave's recent acquisition of Gabriel Antenna and Mark Grid Antenna. Hanson worked with the mWAVE team to relocate the businesses from North Carolina to Maine, all while continuing to ship their products.

Everyday Hanson looks forward to facing new challenges like this and finding ways to resolve them. Hanson is proud to be working at mWave. Their reputation for quality and a large variety of products; ensure a bright future!

Outside of work at mWAVE, Hanson enjoys photography, cycling, kayaking, hiking, and woodwork. With a passion for the outdoors and the environment, Hanson is also a Chairperson of the Stewardship Committee with the Scarborough Land Trust. Hanson and his wife Judy reside in Scarborough, Maine and have two children, Amanda and Stefan.



8 Steps for Surviving Flu Season at Work

Written by Michael Galvan | Reviewed by Katherine Kreis, MSN, RN

You see a co-worker sniffle. The delivery man coughs as he hands you a package. Children with runny noses wipe their hands on their coats. Flu season is upon us. From October until mid-May, the flu virus is widespread in the northern hemisphere. The Centers for Disease Control and Prevention estimate that between 5-20% of United States residents contract the infectious disease each year, and that more than 200,000 people are hospitalized. You could be next.

So what can you do to avoid spreading the flu?

Get a Flu Shot

1

A flu vaccine is the number one way to stop influenza. Each year, vaccines are specially tailored to include several of the most prominent strains of virus. A recent study showed that the flu vaccine reduced the risk of hospitalization in children and adults of all ages by more than 70%. The effectiveness of a given vaccine depends on several factors, but it is statically still the best way to avoid sickness from the flu.

2

Don't Share Drinks, Food, or Phones

As children, we all learn about the importance of sharing--but flu season is the time to be selfish. Avoid touching objects used by somebody who appears to be sick. Don't share drinks, food, or use other people's phones.

3

Wash Your Hands Regularly

It's simple, but you'd be surprised how many people don't do it. Use water and soap to kill germs. It's an easy but effective way to help combat potential illness.





Notes From Char Jewell

4

Keep Things Clean

Door knobs, kitchen counter tops, keyboards, and faucets are prime offenders. Wash and disinfect these areas and other high-traffic surfaces.



5

Keep a Healthful Routine

Get plenty of rest, eat nutritious foods, exercise, and drink water. Keeping yourself in fighting shape is one of the best defenses against sickness. Managing stress will also help keep your immune system functioning at 100%.

6

Cover Your Mouth and Nose Whenever You Sneeze or Cough

It can take several days after you are infected for symptoms to arise. Don't take any chances, be sure to cover your mouth and nose whenever you sneeze or cough. This can help prevent you from spreading the flu.



7

Avoid Crowds

Thinking about going out to eat at lunch? Maybe pick somewhere less crowded or bring your lunch to work during flu season. Whenever you mingle with the crowd, you increase your exposure to more germs through touching and sneezing in close contact with others. If you know you will be in meetings or group events, limit your proximity to others.

8

Stay Home If You Get Sick

If you do get sick, stay home. It's better to rest at home for a few days than infect all of your coworkers—and it'll help you feel better sooner, too.

Use these tips to help combat flu season at home and at the office. No one likes being sick, and by following these rules you can lower your risk for contracting the influenza virus and infecting others. Don't forget your flu shot!

mWave Industries, LLC Launches Gabriel Antenna Website



mWAVE Industries LLC (mWAVE), a portfolio company of Anania & Associates Investment Company LLC (Anania), is pleased to announce the launch of their new website for Gabriel Antenna (Gabriel), a recent acquisition for the company.

The new website was a collaborative effort between mWAVE and the team at Anania. It gives customers detailed information on the complete Gabriel line of parabolic antennas, directional flat panel antennas and accompanying accessories. The website also highlights sister brand Mark Grid Antenna as well as the growing management team at parent company mWAVE.

Seth Hanson, Sales and Business Development Manager, commented, "The idea behind the website was to begin to unify the three brands that now makeup mWAVE. Also to provide engineers and purchasing managers comprehensive information on the Gabriel line by providing all the electrical, mechanical & wind loading specifications in one place."

mWAVE is currently in talks with distributors in the telecommunications industry and is close to signing agreements with several of them. The company has been working directly with customers to fulfill orders for antennas as well as replacement parts and accessories. The company is also working on a new website for Mark Grid Antenna and hopes to have it live by mid December of this year.

