

INSIDE



Tough on patients

Scott LaGanga, a representative of an association for pharmaceutical research and biotechnology companies, says that, despite the advances in healthcare, patients still face high out-of-pocket costs at the pharmacy counter. Some, unable to afford the medications they need, simply walk away.

page F3

Healthcare, Insurance & Benefits Lists

Benefits Brokers

page F4

Commercial Insurance Agencies

page F6

Health Insurance Companies

page F8

Hospitals

page F10

Sports Medicine Facilities

page F12

Vision Centers

page F14

Issue Sponsor:



MOUNTAIN AMERICA
INSURANCE

FOCUS

HEALTHCARE, INSURANCE & BENEFITS



How would your business be affected if you were faced with a lawsuit that exceeded your insurance limits?

Steve and Lisa dreamed for years of running a pizzeria. After years of saving, researching business strategies and experimenting with recipes, they finally opened S&L's Pizza Place.

Shortly after celebrating their fifth year in business, Steve and Lisa received a terrible call in the middle of the night informing them S&L's Pizza Place was on fire. They arrived shortly after to discover their business engulfed in flames. An adjoining business had also started on fire and by morning both businesses were destroyed. The subsequent investigation revealed the cause of the fire to be faulty wiring in the pizzeria.

Because the fire destroyed a neighboring business, Steve and Lisa ended up in a legal battle with the other business owner, resulting in a \$2 million settlement, attorney fees and court costs. These expenses exceeded the limits of their liability insurance policy.

This is an example of a situation where a commercial liability umbrella insurance policy could take effect and

ease the financial burden of a lawsuit.

What is Commercial Umbrella Liability?

A commercial umbrella policy is an extra layer of liability insurance.

This coverage protects a business when the cost of claims exceeds the limits of their primary liability insurance policies. Without this coverage, a business owner could be left paying legal fees, medical bills and damage expenses.

Do I Need Umbrella Insurance for My Business?

Lawsuits are an increasing risk for many business owners. While implementing safety measures is important, there is always a risk of something occurring beyond your control that could result in a lawsuit. Your business insurance provides some liability coverage, but a single lawsuit could easily exceed your policy limits.

Consider the implications of a lawsuit against your business. How would you pay attorney fees and court costs? If a judgment is rendered against your business that isn't

covered by your liability policy or exceeds the policy's limits, what would happen? Your assets and future revenue will be on the line, putting yourself, your employees and your business at risk.

What Puts My Business at Risk?

Some factors that may increase your need for an umbrella policy include the following:

- Having a business that is open to the public.
- Doing business on property owned by someone else, such as your clients.
- Serving high-net-worth clients.
- Having employees who drive as part of their work responsibilities.
- Doing business with clients who require higher liability limits than what you have on your underlying policy. (Your underlying policy is the initial policy that will respond to a covered loss).
- The nature of your business makes employee injury more likely (i.e., construction or manufacturing).
- Engaging in business activities

see UMBRELLA page F9



**JARED
JOHNSTONE**

WORKING TOGETHER WORKS FOR EVERYONE

Join us on January 14, at the Cigna Behavioral Health Forum, in collaboration with MountainStar Behavioral Health Services, Steward Health, and The Enterprise.

If you are a caregiver of children or teens (teacher, parent, grandparent, school principal, counselor), you're invited to a discussion focused on important behavioral health topics for children, teens and young adults.

Tuesday, January 14, 2020

8:00 a.m. – noon

St. Mark's Hospital

Lamb Auditorium, 2nd floor, Women's Pavilion

1200 E 3900 S

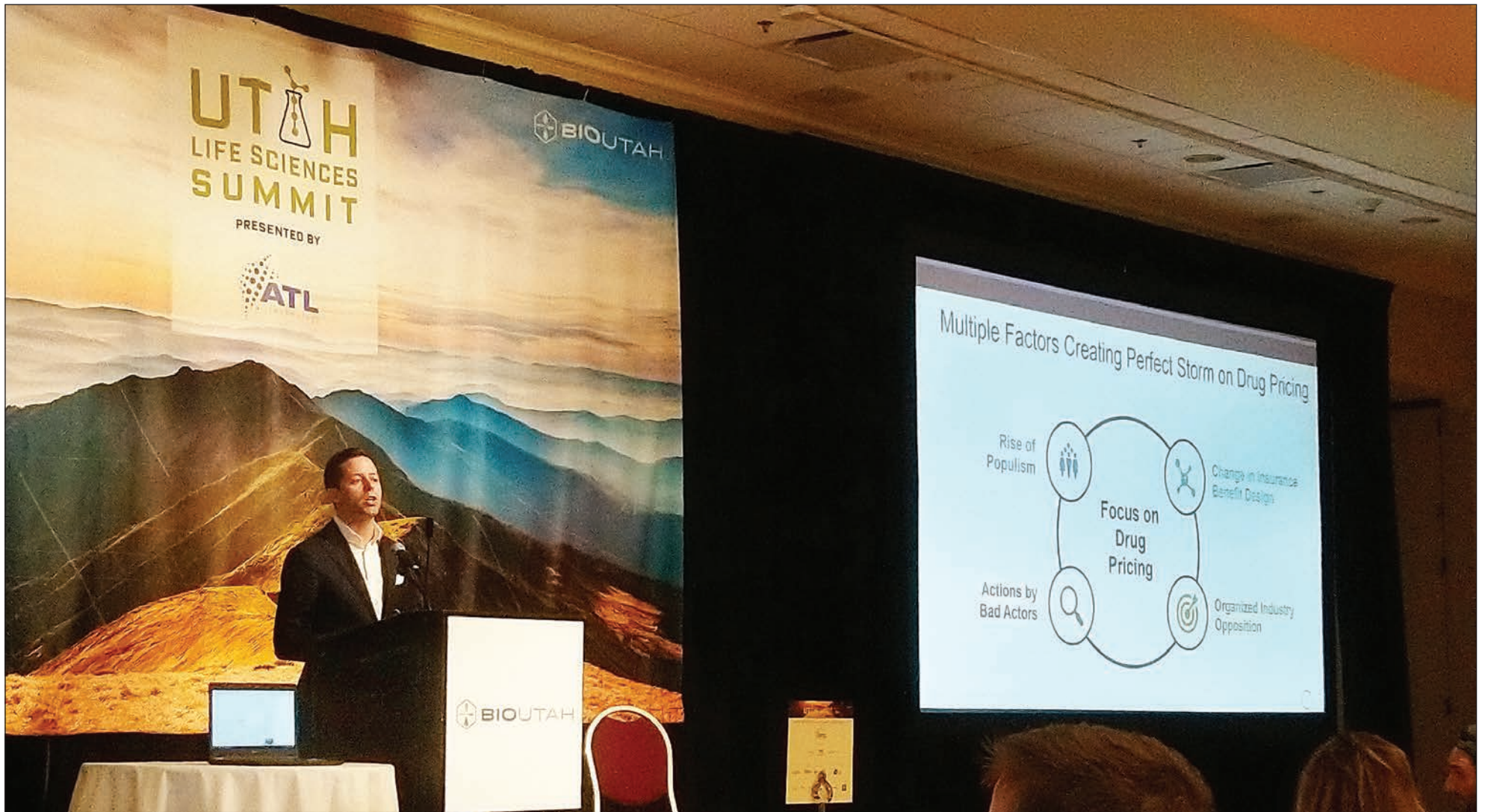
Salt Lake City, Utah

Breakfast and snacks will be provided.

We hope you can join us to learn, share and network. To register by January 8, please contact **Stella.Castro@Cigna.com**.



Together, all the way.®



Scott LaGanga, senior vice president of state advocacy for PhRMA, an association for pharmaceutical research and biotechnology companies, discusses patient drug affordability during the recent Utah Life Sciences Summit in Salt Lake City.

Despite advances in healthcare, high out-of-pocket expenses are still causing struggles for some patients

Brice Wallace
The Enterprise

Exciting innovation and advancements in healthcare are profound and massive financial elements inside the system are shifting, but Scott LaGanga worries that one group is struggling: patients.

Speaking recently in Salt Lake City, LaGanga, senior vice president of state advocacy for PhRMA, an association for pharmaceutical research and biotechnology companies, said that despite the growth and expansion in the healthcare system, patients still face high out-of-pocket costs at the pharmacy counter. Some, unable to afford the medications they need, simply walk away.

“All of this is important,” he said of scientific advancements and innovations, “but it only matters if patients can actually afford the products and services that this is all about and have insurance that really actually covers the services that they need.”

That results in a big-guys-versus-little-guys mentality, LaGanga said at the Utah Life Sciences Summit, presented by BioUtah.

“There is a feeling out there that large corporations, big players, big

entities have fundamentally benefited while others in the system and the everyday person has not,” he said. “Just pointing fingers at others doesn’t solve the fundamental challenge of what people are dealing with in terms of their out-of-pocket costs and what they and their families are struggling with on a day-to-day basis.”

That friction is happening during tremendous health and economic progress in the industry, which is in the midst of a new era of medicine that is transforming patient care, when HIV and cancer death rates are down, and when the industry has 4.7 million jobs that pay twice the national average.

However, for patients, deductible amounts have increased 300 percent since 2006, and survey results indicate that the cost of health insurance premiums, deductibles and co-pays are the issues most important to patients, followed by the cost of prescription drugs.

Surveys also show that people are willing to pay more through their premiums if it would translate into lower out-of-pocket costs at the pharmacy counter.

The past few years also have featured huge growth in the amount of rebates — the result of agreements between biopharmaceutical companies

and health plans. They totaled \$106.4 billion in 2015, and LaGanga said the rebate totals have doubled in the past six years.

However, those rebates pouring into the healthcare system do not settle down to the patient level, he said.

“That is now actually all swirling in the system but never reaching the pharmacy counter for the patient,” LaGanga said. “The patient is paying a percentage off the list price, where the negotiated price by the insurer

with the manufacturer and others is getting the discount.” That leaves the insurer with the benefits of those discounts, while “the patients are being left at the pharmacy counter with no relief.”

So, what to do? LaGanga said many states have turned to “easy, time-tested” attempts at solutions, such as importation, improved transparency

see PATIENTS page F5



Crowds at the recent Utah Life Sciences Summit check out the event's exhibit booths. Several hundred people attended the annual event in Salt Lake City.

BENEFIT BROKERS

Ranked by Number of Utah Employees 2018



	Company Name Address	Phone Web	No. of UT Employees	Premium Volume UT 2018	Year Est.	No. of Licensed Agents UT	No. of UT Offices	No. of Worldwide Offices	Specialties	Owner
1	GBS Benefits, A Leavitt Group Company 465 S. 400 E., Ste. 300 SLC, UT 84111	801-364-7233 gbsbenefits.com	175	*	1989	37*	4	9	Employee benefits consulting services highlighting population health strategies, compliance & providing a superior employee experience	Richard K. Fielding
2	Gallagher 6967 S. River Gate Drive Ste. 200 SLC, UT 84047	801-559-2929 ajg.com	130	\$300M*	1927	13*	2	150+	Insurance, health insurance, employee benefits, risk management, consulting	J. Patrick Gallagher Jr.
3	Beehive Insurance Agency Inc. 302 W. 5400 S. Murray, UT 84107	801-685-6860 beehiveinsurance.com	74	\$130M	1961	29	4	4	Association health plans, data analytics, comprehensive group benefits, alternate funding	Douglas Snow
4	NFP 13900 N. Traverse Mountain Blvd., No. 301 Lehi, UT 84043	801-224-9600 nfp.com	40	\$250M	1987	30	1	350	Benefit & retirement plan consulting, wealth management, risk management, HR solutions	Michael Ongkiko
5	Fringe Benefit Analysts LLC 393 W. Gordon Ave. Layton, UT 84041	801-546-6004 fbabenefits.com	35	\$83.3M	1970	30	6	6	Employee benefit consulting, multiple private insurance pools, proprietary workforce solutions	Scott Deru
5	HUB International 75 W. Towne Ridge Pkwy Tower 2, Ste. 400 Sandy, UT 84070	801-727-6000 hubinternational.com	35	\$400M	2002	30*	2	300+	Employee benefits, self-funding, renewal forecasting, data analytics, benefit communications	Hellman & Friedman LLC
7	Ventris 10913 S. River Front Parkway Ste. 100 South Jordan, UT 84095	385-355-0000 ventris.com	20	\$81M	1999	8	1	1	A full service insurance agency & consulting group	Joel Mills
8	Poulton Insurance Services 2137 E. 3300 S. SLC, UT 84109	801-484-4477 poultoninsurance.com	18	\$17M	1956	12	1	1	P&C insurance, commercial insurance, workers' compensation insurance, personal lines	Steve Poulton
9	Utah Business Insurance Company 10421 South Jordan Gateway South Jordan, UT 84095	801-432-8121 utahbic.com	17	\$6.93M	2006	80	1	3	A strong emphasis on providing outstanding customer service & results-oriented risk management programs	Ronald E. Nielsen
10	Hays Cos. 201 S. Main St., Ste. 2100 SLC, UT 84111	801-505-6500 hayscompanies.com	16	*	1994	10	1	37	Employee benefits, risk management, data analytics, consulting, communications, technology, wellness	Dave Wittwer
11	RBI Benefits 1480 S. Orchard Drive, Ste. 99 Bountiful, UT 84010	801-298-5020 rbibenefits.com	6	*	2001	15	1	1	Individual & group health insurance, employee benefits	Blake Izatt



Utah has a (mental) health problem



Utah, we have a problem. The state of our mental health is poor — and we need to talk about it.

According to a study in August from the Kem C. Gardner Policy Institute at the University of Utah, the state ranks dead last when it comes to mental health — worse than all other states and the District of Columbia.

The report cites these statistics:

- Nearly one in five Utah adults suffer from poor mental health, including more than 100,000 who have serious mental illness.
- Suicide is the leading cause of death of Utahns age 10 to 24.
- Nearly 40 percent of Utah youth (age 12-17) with depression are untreated.
- There is a shortage of mental health providers in every county, and

we have fewer of them per 100,000 residents than the national average.

This points to an even broader public health issue in Utah. According to the World Health Organization



JOHN
ROBLE

(WHO), there is no health without mental health. In fact, WHO defines “health” as a state of complete physical, mental and social well-being and not simply the absence of disease. In other words, the body and mind are connected and we cannot think of ourselves as “healthy” as long as we suffer from mental illness of any kind.

So, if you don’t have cancer, heart disease, diabetes, kidney failure or another chronic illness, you might think you’re healthy. But under the WHO’s definition, you’re not healthy if you have depression, anxiety, substance use disorder or some other behavioral health issue. Mental health

is health. There is no health without mental health, but that’s not commonly understood.

We need to change our thinking. It’s time for us to look at human health holistically and it’s time to bring mental health out of the shadows where it has resided far too long. When was the last time you said to a friend, “I’ve been feeling really sad and down lately and I don’t know what to do about it”? Or, “My son became hooked on painkillers ever since he injured his knee playing soccer.” These are not things we tend to say to one another, although we’re often willing to talk about our physical health.

There’s still a huge stigma associated with mental health. We often view mental health as a weakness or something to be ashamed of. We tend to blame people if they suffer from substance-use disorders.

But if there is “no health without mental health,” then mental health is something we have to start talking about with each other and with our doctors — especially with our doctors.

When was the last time you talked to your doctor about how you’re feeling mentally and emotionally? Probably never, if you’re like most people, and that needs to change.

The next time you’re talking to your primary care doctor about your blood pressure, cholesterol, weight and any physical symptoms you might be feeling, be sure to bring up how you’re *feeling* overall. If your doctor doesn’t bring it up first then be sure you do.

If we’re ever going to solve Utah’s (mental) health problem, we have to be willing to talk about it.

John Roble is president of Cigna’s Mountain States region, which includes Utah, Colorado, New Mexico and Wyoming.

PATIENTS

from page F3

and price-setting commissions, but they may satisfy political needs but do not help patients.

“The real ideas, the ones that actually will benefit patients, are complex,” he said.

Among the issues with importation are safety concerns, costs and systems that take years to establish. Likewise, transparency attempts do not save patients money. “At the end of the day, if you do a lot of those bad ideas ... you are still not solving that problem for patients of what they can and cannot afford,” he said.

LaGanga prefers to target rebates

already in the system, to find a way to increase their benefits to patients. Sharing of rebates could save patients an average of more than \$800 per year, while their premiums would increase only 1 percent, or less.

“That is the best and easiest [solution], even though it’s complex. It’s the easiest and most simplistic idea that policymakers can get their head

around,” he said.

LaGanga said industry can play a strong role in solving the problem, in concert with policymakers. The industry has actionable ideas that will help patients pay less, he said.

“This is the most forward-leaning this industry has ever been. ... We want to solve this issue and work with them on it.”

COMMERCIAL INSURANCE AGENCIES

Listed by Premium Volume in Utah 2018

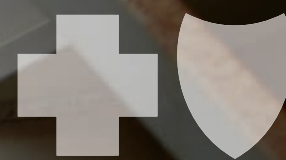


	Company Name Address	Phone Web	Premium Volume in Utah 2018	Year Est.	No. of Utah Licenced Agents	No. of Utah Employees	No. of Utah Offices	Number of Worldwide Offices	Specialties	Owner/Officer
1	The Leavitt Group 216 S. 200 W. Cedar City, UT 84720	435-586-6553 leavitt.com	\$805M*	1962	167*	557*	35	152	All lines of insurance, including commercial, personal, life, health & benefits	Eric O. Leavitt CEO
2	Marsh USA Inc./ Mercer Health & Benefits 15 W. South Temple, Ste. 700 SLC, UT 84101	801-533-3600 marsh.com mercer.com	\$740M	1923	51	51	1	400	Property, casualty, health & benefits brokerage & consulting	Taylor Wray Kelly Esselman
3	Moreton & Co. 101 S. 200 E., Ste. 300 SLC, UT 84111	801-531-1234 moreton.com	\$540M	1910	150	170	3	5	Commercial insurance, group employee benefits, voluntary benefits, surety, public entity, construction, healthcare	William R. Moreton
4	The Buckner Co. Inc. 6550 S. Millrock Drive, Ste. 300 SLC, UT 84121	801-937-6700 buckner.com	\$216.4M*	1936	38*	122*	2	5	Construction, habitation, bonding, trucking, healthcare, medical benefits	Terry Buckner
5	Diversified Insurance Group 136 E. South Temple, Ste. 2300 SLC, UT 84111	801-325-5000 diversified insurance .com	\$165M*	2001	45*	60*	2	2	Focus on working with high-growth companies at all stages from startup through IPO to mature industry leader	Spencer Hoole President/CEO
6	Arthur J. Gallagher Risk Management Services Inc. 6967 S. River Gate Drive, Ste. 200 Midvale, UT 84047	801-924-1400 ajg.com	\$148M*	1927	13*	38*	1	700	Risk management, loss-sensitive programs	John Schlichte Area President
7	Beehive Insurance Agency Inc. 302 W. 5400 S., Ste. 101 Murray, UT 84107	801-685-6860 beehiveinsurance .com	\$130M	1961	29	74	4	4	Trucking, construction, manufacturing, nonprofits, employee benefits	Douglas Snow
8	American Insurance & Investment 448 S. 400 E. SLC, UT 84111	801-364-3434 american-ins.com	\$52M	1950	24	31	1	2	Commercial, personal, employee benefits, professional liability	D. David Bradshaw
9	Summit Risk Management & Insurance 7430 S. Creek Road Sandy, UT 84093	801-563-1131 summit-risk.com	\$30M*	2000	11*	22*	1	2	Contractors, bonds, manufacturing, trucking, heathcare, property	George Swan, Brent Koplin, Mark Hunter (Partners)
10	USI Insurance Services 1100 E. 6600 S., Ste., 280 SLC, UT 84121	801-713-4550 usi.com	*	1994	14	27	1	150	Risk management, alternative risk, loss control, claims management	Chris Swensen Executive VP P&C Practice Leader
11	Reliance Risk Management & Insurance 6975 S. Union Park Ave., Ste. 600 Cottonwood Heights, UT 84047	801-755-2839 reliancermi.com	*	1986	8*	12*	2	2	Workers compensation, commercial general liability, commercial property insurance, bonds and license services, etc.	Matthew D. Hunter President
12	SentryWest Insurance Services 3860 S. 2300 E. SLC, UT 84109	801-272-8468 sentrywest.com	*	1976	11	34	4	4	Commercial & personal insurance, property & casualty, condo, HOA, apartments, lessor's risk, manufacturing, Realtors	Brayden Jessen
13	Trustco 2735 E. Parleys Way, Ste. 305 SLC, UT 84109	801-278-5341 trustcoinc.com	*	1973	41*	35*	1	146	Earthquake and flood insurance, geotechnical engineers, real estate brokers and others	Greg T. Kingdon CEO



*Did not disclose. Please note that some firms chose not to respond, or failed to respond in time to our inquiries. All rights reserved.
NOTE: If asterisk follows a number, data is from the previous year and not currently disclosed. Copyright 2019 by Enterprise Newspaper Group.
The Enterprise strives for accuracy in its list publications. If you see errors or omissions in this list, please contact us at lists@slenterprise.com.





FEARLESS IS A PLAN THAT GOES WITH YOU

Today, business doesn't stop at the state line. Whether you have offices across the country, employees who travel frequently, or remote team members, you need flexible coverage that goes where they go. With Regence, your employees get the compassion of the Cross and the stability of the Shield with access to the largest network of doctors and hospitals in all 50 states—so they can have peace of mind, everywhere.

regence.com/employer/why-regence



Regence

LIVE FEARLESS

HEALTH INSURANCE COMPANIES

Ranked by Number of Utah Individuals Covered in 2018



	Company Name Address	Phone Web	Number of Utah Individuals Covered in 2018	2018 Premiums	No. of Utah Offices	No. of Utah Employees	Year Est.	Insurance Products Offered	Top Local Executive
1	SelectHealth Inc. 5381 Green St. Murray, UT 84123	801-442-3436 selecthealth.org	785,000	\$1,17 Billion	1	1,500	1983	Medical plans, dental, vision, pharmacy benefit management, life & disability coverage, Medicare Advantage, Medicaid enrollees, Children's Health Insurance Plan (CHIP), Federal Employee Health Benefits (FEHB) Plan	Patricia Richards President/CEO
2	Regence BlueCross BlueShield of Utah 2890 E. Cottonwood Parkway SLC, UT 84121	888-231-8424 regence.com	533,000	\$386 Million	1	350+	1944	A full suite of scalable wellness & health insurance products, as well as options for life, dental and vision	Jim Swayze President
3	United Healthcare 2525 Lake Park Blvd. SLC, UT 84120	801-982-4520 uhc.com	443,168	\$369 Million	24	1,614	1977	HMO, PPO, dental, vision, life, disability, critical illness	Pam Gold
4	Cigna Healthcare 5295 S. 320 W., Ste. 280 Murray, UT 84107	800-997-1654 cigna.com	237,785	\$147 Million	1	22*	1792	Open Access Plus, PPO	Sean Jolley
5	EMI Health 5101 S. Commerce Drive Murray, UT 84107	801-262-7476 emihealth.com	213,036	*	1	180*	1935	Medical, dental, vision	Steven Morrison President/CEO
6	University of Utah Health Plans 6053 Fashion Square Drive Ste. 110 Murray, UT 84107	801-587-2828 uhealthplan.utah.edu	160,045	\$30.7 Million	1	265*	1998	Commercial group (fully insured, self-insured & level-funded), marketplace individual plans (on and off the exchange), Medicaid & Medicare (in partnership with Molina)	Chad Westover CEO
7	Humana 9815 S. Monroe St. Sandy, UT 84070	801-256-6200 humana.com	47,000	*	1	80*	1980	Medcare Advantage, dental, vision, life, wellness (Go365)	Victoria Coley
8	Aetna 10150 Centennial Parkway Ste. 450 Sandy, UT 84070	800-872-3862 aetna.com	*	\$60.2 Million	1	1,000+	1853	Group health, individual health, group dental, group vision, group life & group disability	Todd Trettin Market President



*Did not disclose. Please note that some firms chose not to respond, or failed to respond in time to our inquiries. All rights reserved.
NOTE: If asterisk follows a number, data is from the previous year and not currently disclosed. Copyright 2019 by Enterprise Newspaper Group.
The Enterprise strives for accuracy in its list publications. If you see errors or omissions in this list, please contact us at lists@slenterprise.com.



UMBRELLA

from page F1

that have a greater chance of third-party liability and property damage.

How Does an Umbrella Policy Work?

An umbrella policy takes effect when your other liability coverage limits have been reached. This coverage increases and broadens liability coverage, filling in gaps left by the other coverages that you have. An umbrella policy can provide coverage for some liability exposures that are not covered by or that are excluded on the primary insurance policy.

A commercial umbrella policy protects your business from liability claims, including:

- Libel.
- Reputational damage.
- Vehicle accidents.
- Product liability.
- Customer injury (i.e., slip and fall injuries).
- Workers' compensation.
- Third-party property damage.

An umbrella covers the same types of costs as a business liability insurance policy when your company faces a lawsuit, including medical expenses, attorney fees, court costs and damages.

How Much Coverage Do I Need?

The amount of liability coverage you have should align with your risk exposure. Businesses that are especially vulnerable to certain risks will need more coverage than those with limited exposure to those same risks. For example, a business with a storefront has customers on their premises on a daily basis, which means more risk of someone getting hurt on their property. An online business without a storefront has a lower risk exposure in this area.

The cost will vary, depending on the amount of coverage you purchase and your risk exposures, including the type of work you do, your industry and the size of your business.

Industries that are deemed to be more high-risk, such as healthcare or construction, will pay more for a policy.

It is important to discuss your specific needs and risks

with your insurance agent to ensure you have the right coverage for your business. You don't want to waste money on coverage you don't need, but it is important to have the right type and amount of coverage to protect your business. If you need higher liability limits, it can be more cost-effective to purchase an umbrella policy rather than increasing limits on your liability policies, though you do need to meet the minimum limits on your underlying coverage to qualify for an umbrella.

Other Things You Should Know

An umbrella policy is not offered as stand-alone coverage; it works in conjunction with your other liability coverages. Generally, you need to purchase primary insurance coverage before purchasing an umbrella policy, including general liability, auto liability, workers' compensation and employer's liability. It is common to have a requirement for underlying liability limits of \$1 million. Depending on your liability exposure, you

may need a higher underlying limit.

Some common risks that are not covered by umbrella policies include:

- Liquor liability.
- Workers' compensation, employers liability, and employment-related practices.
- Pollution.
- Aircraft or watercraft.
- Racing activities.
- Recall of products, work or impaired property.
- Electronic data.

In addition, umbrella insurance will not cover property insurance claims or errors

and omissions (E&O) claims. Coverage varies by policy and insurance company, so it is important to review your policy with your insurance agent to ensure you understand what is covered and excluded.

Contact your insurance advisor for a risk assessment to determine if an umbrella insurance policy is right for your business.

Jared Johnstone is the president of Mountain America Insurance Services, a full-service independent insurance agency and a subsidiary of Mountain America Credit Union.

HEALTHCARE BENEFITS COSTING YOU AN ARM & A LEG? MAYBE WE CAN HELP

As an employer, you know that healthcare costs are high, and the rate at which costs are rising is not sustainable for you or your employees. That's why Revere Health has transitioned to a value-based model of care.

Visit reverehealth.com/vbc to find out more about how we're reducing costs and improving quality, and click the "Employer" link for a downloadable resource with tips to help your workforce reduce the cost of their care, which translates to healthier employees and bottom-line savings for you.



reverehealth.com/vbc

Revere Health
Let's live better.

HOSPITALS

Listed by Number of Beds



	Company Name Address	Phone Web	Total Number of Beds	Number of Employees	Number of Physicians	For Profit?	Specialties	Administrator	Owner
1	University of Utah Hospitals and Clinics 50 N. Medical Drive SLC, UT 84132	801-581-2121 healthcare.utah.edu	680*	20,000*	1,380*	No	Multiple	Gordon Crabtree	University of Utah
2	Intermountain Medical Center 5121 S. Cottonwood St. Murray, UT 84107	801-507-7000 intermountain healthcare.org	510	4,480	1,458	No	Cardiovascular, neurosciences, oncology, trauma, women's, newborn ICU, medical, surgical, emergency medicine, transplant, orthopedics	Blair Kent	Intermountain Healthcare
3	Utah Valley Hospital 1034 N. 500 W. Provo, UT 84604	801-357-7850 intermountain healthcare.org	395	3,561	1,137	No	Level II Trauma Center, newborn ICU, heart & cancer care, obstetrics, surgery	Kyle Hansen	Intermountain Healthcare
4	McKay-Dee Hospital 4401 Harrison Blvd. Ogden, UT 84403	801-627-2800 intermountain healthcare.org	330	2,900	823	No	Level II Trauma Center, heart & cancer care, newborn ICU, obstetrics, surgery	Mike Clark	Intermountain Healthcare
5	St. Mark's Hospital 1200 E. 3900 S. SLC, UT 84124	801-268-7111 stmarkshospital.com	317	1,500+	600+	Yes	ER, heart services, cancer services, imaging & surgery centers	Mark Robinson	Mountainstar Medical Group
6	Dixie Regional Medical Center 1380 E. Medical Drive St. George, UT 84790	435-251-1000 intermountain healthcare.org	297*	2,713*	330*	No	ER, neurosurgery, heart surgery, newborn ICU, surgery, cancer therapy, LiVe Well Center	Mitch Cloward	Intermountain Healthcare
7	Primary Children's Hospital 100 N. Mario Capecchi Drive SLC, UT 84113	801-662-1000 intermountain healthcare.org	289	3,000+	900*	No	Pediatric Level I Trauma Center, heart services, cancer services, brain & spine services, organ transplants	Katy Welkie	Intermountain Healthcare
8	LDS Hospital 8th Avenue & C Street SLC, UT 84143	801-408-1100 intermountain healthcare.org	256	1,574	1,153	No	Medical, surgical, blood cancer, bone marrow transplant, orthopedics, women & newborn, special care nursery, psychiatry, chemical dependency, bariatrics	Shawn Morrow	Intermountain Healthcare
9	Ogden Regional Medical Center 5475 S. 500 E. Ogden, UT 84405	801-479-2111 ogdenregional.com	239	1,000+	300+	Yes	Level II Trauma Center, certified stroke center, maternity care	Mark Adams	Mountainstar Medical Group
10	Jordan Valley Medical Center 3580 W. 9000 S. West Jordan, UT 84088	801-561-8888 jordanvalleymc.com	183*	669	716	No	Cancer, woman's services, orthopedics, general surgery, pediatrics	Steven M. Anderson	Steward Health
11	Salt Lake Regional Medical Center 1050 E. South Temple SLC, UT 84102	801-350-4111 saltlakeregional.com	158	700+	500+	Yes	Emergency medicine, heart care, cancer care, diagnostic imaging, etc.	Dale Johns	Physician-owned
12	Logan Regional Hospital 500 E. 1400 N. Logan, UT 84341	435-716-1000 intermountain healthcare.org	146	1,070*	285	No	ER, obsterics, surgery, cancer center	Brandon McBride	Intermountain Healthcare
13	Lakeview Hospital 630 E. Medical Drive Bountiful, UT 84010	801-299-2200 lakeviewhospital.com	128	597	226	Yes	Orthopedics, chest pain, women's services, behavioral health, wound care & ER	Troy Wood	Mountainstar Medical Group
14	Jordan Valley Medical Center West Valley Campus 3460 S. 4155 W. West Valley City, UT 54120	801-964-3100 jordanvalleywest.com	102	375	716	No	Orthopedics, general surgery, women's services, behavioral health	Jon Butterfield	Steward Health
15	Riverton Hospital 3741 W. 12600 S. Riverton, UT 84065	801-285-2010 intermountain healthcare.org	97	750	670	No	Women & newborns, ER, pediatric services, medical, surgical, outpatient, diagnostic imaging	Todd Neubert	Intermountain Healthcare
16	American Fork Hospital 170 N. 110 E. American Fork, UT 84003	801-855-3300 intermountain healthcare.org	90	580*	247*	No	Women & newborn care, medical & surgical services, imaging, ER	Jason Wilson	Intermountain Healthcare
17	Alta View Hospital 9660 S. 1300 E. Sandy, UT 84094	801-501-2600 intermountain healthcare.org	71	374*	247*	No	Women & newborn care, medical & surgical services, imaging, ER	Lisa Paletta	Intermountain Healthcare
18	Brigham City Community Hospital 950 S. Medical Drive Brigham City, UT 84302	435-734-9471 brighamcity hospital.com	49	*	*	Yes	Acute care hospital	Richard Spuhler	Mountainstar Medical Group
19	Cedar City Hospital 1303 N. Main St. Cedar City, UT 84721	435-868-5000 intermountain healthcare.org	48	459	91	No	ER, obstetrics, surgery, cancer services, cardiology, spine & pain services, diagnostic imaging	Eric Packer	Intermountain Healthcare
20	Layton Hospital 201 W. Layton Parkway Layton, UT 84041	801-543-6705 intermountain healthcare.org	43	410*	162*	No	ER, obstetrics, surgery	Judy Williamson	Intermountain Healthcare

*Did not disclose. Please note that some firms chose not to respond, or failed to respond in time to our inquiries. All rights reserved.
NOTE: If asterisk follows a number, data is from the previous year and not currently disclosed. Copyright 2019 by Enterprise Newspaper Group.
The Enterprise strives for accuracy in its list publications. If you see errors or omissions in this list, please contact us at lists@slenterprise.com.



Key healthcare trends that impact healthcare real estate decisions

On the consumer side, healthcare costs represent almost 18 percent of GNP in the U.S., which is far higher than other industrialized nations around the world. The reasons are legion, but will not be the focus of this article. To add insult to injury, overall healthcare outcomes in the U.S. are trending in the wrong direction in comparison to the rest of the world or, at best, just staying somewhat even.

With regard to the providers of care, there has been a steady reduction in provider reimbursement levels both from Medicare and commercial payors because of concerns about perverse financial incentives inherent in a fee-for-service system and significant unnecessary and inappropriate increases in the utilization of healthcare services and facilities (such as ERs) in general. This has made it difficult for many healthcare institutions and physicians to generate reasonable financial margins. Thus, both the consumers and providers of healthcare have a significant stake in determining strategies for doing more with less while still delivering positive healthcare outcomes.

Healthcare economics are very complex, and it is not the intent of this article to delve into that topic, nor to discuss the causes and potential solutions to these issues. But the fact of the matter is that these trends are unsustainable. Rising healthcare costs translate into higher expenses to the consumer not only for healthcare, but for most other goods and services. This is because pricing for the latter inevitably factors in the element of healthcare costs incurred by businesses on behalf of their employees. As an industry, healthcare has not historically been as consumer-centric as other industries. However, because of the out-of-control cost issue, this is starting to change.

The real focus of this article is to address how these trends may be affecting healthcare real estate decisions on the part of major healthcare providers as well as private investors.

Healthcare Delivery

Unlike the majority of its national counterparts, like England, Canada, Germany, Sweden and others, the U.S. healthcare system is not based on the assumption that healthcare is a right.

Indeed, there are the haves and the have-nots with close to 30 million Americans under the age of 65 still lacking health insurance despite the passage of the Patient Protection and Affordable Care Act of 2010 (ACA). This number could grow even more over the next couple of years in part due to Congress recently repealing the individual mandate under the ACA which required that most Americans have some form of health insurance or pay a penalty.

The system, therefore, tends to ration care depending upon one's ability to pay. This is not to say that there is not a significant amount of charity care underwritten by most providers, which is the case, but the fact of the matter is that there is a limit to how much "free care" is available. Most healthcare providers, whether operating as a profit or not-for-profit business entity, must still achieve a positive bottom line in order to survive.

Over the past 40 years, the U.S. healthcare delivery system has been characterized by complexity (i.e., it is pluralistic in nature, fragmented, and fee-for-service driven). A wide variety of providers and insurance companies cover the market but are not structured in a way to incent price competition and efficiency. There is no universal medical record maintained on each individual accessing the system in order to avoid duplication and potential safety risks. U.S. medical technology is one of the most sophisticated in the world but has put upward pressure on healthcare spending. This all is starting to change, however, because of the aforementioned cost crisis.

Since the passage of the 1973 HMO Act and, as previously mentioned, the ACA, new measures have been introduced into the system to address its inherent weakness with a focus on improving quality while

reducing cost. We have seen the rise in fully integrated healthcare systems — defined as a consolidated collection of healthcare providers and facilities which are financially and organizationally linked and which cover the entire continuum of care.

The growth of these organizations has, by and large, resulted in a reduction of the number of independently owned and operated hospitals in the U. S. as most networks were formed through a variety of mergers and acquisitions. Some of these mega networks even deploy their own managed healthcare plan and employ physicians, thus resulting in a totally vertically integrated service arrangement. As a result, they have a lot of clout in the financial and health insurance markets. With regard to real estate, most networks employ a team of real estate professionals to oversee real estate strategy.

Because of the economic pinch which healthcare concerns are experiencing, and the fact that real estate accounts for 8 percent to 12 percent of hospital costs, the delivery of healthcare in the U.S. has been undergoing a metamorphosis characterized, in part, by the following:

- Growth in outpatient services, including urgent care as a more appropriate option for some ER visits.
- Increased mergers and consolidations among providers resulting in strategically and financially integrated healthcare systems which allow for economies of scale and greater bargaining power with insurance companies.
- Since 2010, the overall number of uninsured members of the population has decreased dramatically.
- Aging of the population triggering a greater need for healthcare services and resulting in job growth in the healthcare industry.
- Downsizing facility requirements.
- Fee-for-service reimbursement by Medicare, Medicaid and commercial insurance companies moving toward value-based payment models where there is an element of risk sharing as well as financial incentives for using outpatient facilities as opposed to an in-

hospital setting.

- Increase in the use of technology such as digital health, virtual health, telehealth, wearable monitoring, fitness devices, robotics and artificial intelligence.
- Higher use of retail locations for the delivery of services.
- Increased use of physician extenders such as nurse practitioners and physician assistants.
- Taking healthcare services closer geographically to the patient population.
- Increased use of electronic medical records.
- More emphasis on team approaches to care with a focus on holistic care and wellness.
- Patients becoming more engaged, demanding and influential in their healthcare decision making.
- Consumer demand for lower cost, convenient services and price transparency.
- Increased concern about cybersecurity.
- Entry of non-traditional companies into the healthcare market that offer low-cost clinics.
- More health insurance coverage available for lower cost options like retail clinics and telemedicine.

Impact on Real Estate Strategy

- The aforementioned trends have and will continue to directly impact and shape the healthcare real estate landscape of the future. Some of these impacts have included and will likely include:
 - Hospitals and healthcare networks monetizing real estate assets in order to meet other capital needs.
 - The establishment of one-stop shop, off campus "micro hospitals" and outpatient/ambulatory care facilities which handle more than the traditional medical office building (MOB) of the past. Examples are medical offices that also house ambulatory surgery, diagnostic lab, x-ray and urgent-care service capacity — literally hospitals without beds.

SPORTS MEDICINE FACILITIES

Listed Alphabetically



Company Name Address	Phone Web	Primary Services	Owner/Operator
Alpine Sports Medicine 1850 Sidewinder Dr., Ste. 420 Park City, UT 84060	435-645-9095 healthcare.utah.edu	Orthopedic, sports rehab, back & neck, golf analysis & conditioning, aquatic therapy, cardiac rehab, neurological injury, etc.	University of Utah Health
Alta View Sports Medicine 96 Kimballs Lane, Ste. 304 Draper, UT 84020	801-571-9433 altavIEWSportsmedicine.com	Complete coverage of all orthopedic conditions & work-related injuries. Leading-edge treatments for chronic pain & acute injuries	Granger Medical
Center of Orthopedic & Rehabilitation Excellence 3584 W. 9000 S., Ste. 405 West Jordan, UT 84088	801-568-3480 coreorthoutah.com	Hand & arm, elbow, shoulder, spine, hip, knee, foot & ankle, sports medicine	Steward Medical Group
Davis Orthopedics & Sports Medicine 1407 N. 2000 W. Clinton, UT 84015	801-820-3755 utahorthopediccenters.com	Comprehensive range of surgical & non-surgical orthopedic and sports medicine care for patients of all ages	Steward Medical Group
Endurance Orthopedics and Sports Medicine 2645 E. Parleys Way, Ste. 500 SLC, UT 84109	801-424-5042 utahorthopediccenters.com	Injuries, rehabilitation & prevention, specialized care for recreationists & for general orthopedic issues	Steward Medical Group
Heiden Orthopedics 6360 S. 3000 E., Ste. 210 SLC, UT 84121	435-615-8822 heidenortho.com	Knee, shoulder, hand, wrist & elbow, spine, hip, foot & ankle	Eric Heiden
LiVe Well Center-Salt Lake 389 S. 900 E. SLC, UT 84102	385-282-2700 intermountainhealthcare.org	Services focused on improving the health & wellness of every individual, regardless of age or condition	Intermountain Healthcare
McKay-Dee Sports Medicine 4401 Harrison Blvd. Ogden, UT 84403	801-387-2775 intermountainhealthcare.org	Orthopedics & sports medicine clinic	Intermountain Healthcare
Orthopedic Specialty Group-Alta View 9450 S. 1300 E., Ste. 120 Sandy, UT 84094	801-501-6150 intermountainhealthcare.org	Sports-related injury treatment & supervision	Intermountain Healthcare
Orthopedic Specialty Group-Intermountain Medical Center 5169 Cottonwood St., Ste. 430 Murray, UT 84107	801-507-3475 intermountainhealthcare.org	Branch of medicine concerned with the musculoskeletal system	Intermountain Healthcare
Orthopedic Specialty Group-LDS Hospital 324 E. 10th Ave. Ste., 100 SLC, UT 84103	801-408-8700 intermountainhealthcare.org	Sports-related injury treatment & supervision	Intermountain Healthcare
Orthopedic Specialty Group-Riverton Hospital 3723 W. 12600 S. Riverton, UT 84065	801-285-4650 intermountainhealthcare.org	Cardiology, internal medicine & clinical cardiac electrophysiology procedures	Intermountain Healthcare
Orthopedic Specialty Group-TOSH 5848 S. Fashion Blvd., Ste. 120 Murray, UT 84107	801-314-2996 intermountainhealthcare.org	Wide variety of orthopedic, physical therapy, sports medicine, & sports training services,	Intermountain Healthcare
Peak Orthopedics 74 Kimballs Lane, Ste. 330 Draper, UT 84020	801-568-5972 mountainstarmedicalgroup.com	Dedicated to utilizing the best technology available for treatment of orthopedic problems	Mountain Star Medical Group
Peak Physical Therapy and Sports Medicine 77 S. 400 W. Spanish Fork, UT 84660	801-798-1626 physicaltherapyspanishfork.com	Orthopedic rehabilitation, back and neck care, hand therapy, sports acceleration, etc.	Ed Budge
Professional Physical Therapy and Sports Medicine 155 W. Canyon Crest Road, Ste. 100 Alpine, UT 84004	801-756-7061 proptutah.com	Sports injury, joint pain, back pain, car accident, etc.	Orrock Mendenhall Sports Medicine
Salt Lake Clinic Orthopedics 389 S. 900 E. SLC, UT 84102	385-282-2450 intermountainhealthcare.org	Hip & knee replacement, sports medicine, hand & wrist, physical therapy, spine, shoulder surgery, foot & ankle, physiatry	Intermountain Healthcare
South Mountain Sports Medicine & Rehabilitation 12197 S. Draper Gate Drive, Ste. B Draper, UT 84020	801-523-3415 southmountainrehab.com	General physical therapy & pain management, post-surgical rehabilitation, sports injuries, outpatient orthopedics, neck & back pain, general joint pain, chronic pain	Kevin Shepherd
University Orthopaedic Center 590 S. Wakara Way SLC, UT 84108	801-587-7109 healthcare.utah.edu	Sports medicine; total joint, knee & hip replacement; physical therapy & a complete range of orthopaedic services	Bart Adams, University of Utah
Utah Valley Orthopedics and Sports Medicine 1157 N. 300 W. Provo, UT 84604	801-357-1200 intermountainhealthcare.org	Wide variety of care, including everyday injuries, concussions, total joint replacement, etc.	Intermountain Healthcare

HEALTHCARE & TECHNOLOGY

As we approach the topic of technology, we often discuss how the advancement of technology is making our lives better. Whether that is Über helping us find a ride, our cellphones capturing that scenic photo or air-conditioned comforters keeping us at just the right temperature throughout the night, no tech actually quite makes our lives better (or longer) like healthcare tech does.

To start with, perhaps the best technological advancement within the healthcare industry is actually one of the most-simple and overlooked by patients — electronic health records. The introduction of electronic health records was a gamechanger. It made the sharing of information exponentially quicker and easier, and like any great advancement, when information is easily accessible and shared, results move much quicker. Rather than waiting for a call, fax or email with a patient's medical history, like back in the day, doctors can now get on their computers or phones and review a patient's history instantaneously. They can see what other doctors have noted and they can review test results for themselves.

Like all good technological advantages, this switch to electronic health-records has not just made the healthcare process more efficient, it has made it more cost-effective, as well. A study done by the University of Michigan has shown that the switch to electronic health records from paper records

has resulted in a savings of \$5.13 per patient per month. With the digital conversion comes digital backups and loss prevention. Because these files are stored on a cloud server, they are essentially impossible to lose. The only big threat to this advancement is potential data loss due to hackers. Medical data is worth billions of dollars and that means hospitals and data centers are relentlessly trying to thwart potential breaches.

Another technological advancement that is making both patients' and doctors' lives easier is the creation of virtual appointments. Connect Care, as Utah's Intermountain Healthcare calls it, is the ability to connect with a clinician any time or anywhere from your phone, computer or tablet. Think of it like FaceTime with a doctor.

Connect Care starts off like any other service where you create your account and login. From there you can view a list of available doctors and make a choice based on the doctor's experience and ratings (yes, they're rated just like Über drivers). Once you have decided on a doctor to speak with, you're put into a high-quality video chat — no appointment needed. This service costs only \$49 and is ideal for situations that require immediate attention (unless it's life-threatening, then you should go to an emergency room), when you are far from a clinic or when it is after normal clinical hours.

While this tool can be very effective,

there are still some applications where an in-person visit is needed. Connect Care is not created to treat any emergency symptoms. If you are suffering from any emergency symptoms such as difficulty breathing, chest pain, dizziness or fainting, changes in vision, severe pain or uncontrolled bleeding — to name just a few — a virtual visit is not appropriate.

Connect Care is designed for sinus pains and pressures, allergic symptoms, eye infections, coughs, lower back pain, minor burns, rashes or skin infections. These are all symptoms that a quick initial evaluation can be done remotely with a doctor and sometimes that is all that is needed. Solving health concerns quickly and remotely is a cost-effective and time-saving tool for hospitals. Any patient that can be helped remotely is one less patient crowding an already overcrowded hospital.

Healthcare technology is more than just diagnosing and data storage. Innovations in the way diseases are treated are constantly occurring. Dexcom, a remote diabetes sugar monitoring solution, is one of many examples. Dexcom has changed the way diabetics monitor their blood glucose levels. Because of these innovations, monitoring that was once a painful and lengthy process is now a quick and painless one.

Dexcom is a small wearable patch that transmits blood glucose levels to your smartphone, smartwatch or Dexcom reader. The device is easy to install, barely probing beneath the skin. The patch is slim, water resistant and

transmits data every five minutes. The transmitted data is collected, stored and displayed in an easy-to-read management center, giving users more control over their lives.

Dexcom is FDA-permitted to make diabetes treatment decisions without finger sticks or calibration, and is proven to reduce hypoglycemic incidents by helping you see where your glucose levels are headed. This device can also act like a preventative, thanks to customizable alerts that notify you when your levels are heading either too high or too low. You can also share your glucose levels in live time with up to 10 other people. This means you can keep an eye out for a loved one from a distance or have a doctor check on your levels remotely.

Combining the gold rush that is technology with the powerhouse industry of healthcare is a no-brainer. These are two of the most powerful industries in the world and it is almost frightening to think of what the two of them can create. The deep pockets of healthcare are funding their own niche tech boom where there is almost no doubt that we will be seeing exponentially revolutionary advances in the coming years. The two together have a unique opportunity of being able to produce technology that both increases quality of life and life expectancy, making their products twice as important and twice as valuable.

Bahar Ferguson is president of Wasatch I.T., a Utah provider of outsourced IT services for small and medium-sized businesses.



VISION CENTERS

Listed Alphabetically



Company Name Address	Phone Web	Number Full- Time Utah Employees	On-Site Optical Shop?	Services Offered	Owner/Officer
Broadway Eye Clinic 250 E Broadway, Ste. 110 SLC, UT 84111	801-322-0467 visionsource-broadway.com	6	Yes	Eye disease, eye conditions, contact lenses, eyewear, vision therapy, dry eye	Karri Buresh
Clair Optical 1025 E. 3300 S. SLC, UT 84106	801-466-3937 clairoptical.com	4	Yes	Contacts, eyeglasses, sunglasses	Alan Seyboldt
Cottonwood Eye and Laser Center 201 E. 5900 S., Ste. 101 Murray, UT 84107	801-268-6600 cottonwoodeye.com	5*	Yes	Eye exams, tear duct procedures, eyelid surgery, eye muscle surgery, cataract surgery & LASIK surgery	Alan E. Jackson
The Eye Institute of Utah 755 E. 3900 S. SLC, UT 84107	801-266-2283 theeyeinstitute.com	65	No	Cataracts, LASIK/PRK, ICL surgery, corneal inlays, glaucoma, retina, dry eye, cornea, eyelid & facial plastics, comprehensive eye care	Robert J. Cionni
Hoopes Vision 11820 S. State St. Draper, UT 84020	801-568-0200 hoopesvision.com	60+	No	LASIK, PRK, cataract surgery & many other vision correction procedures	Phillip C. Hoopes Sr.
John A. Moran Eye Centers 65 S. Mario Capecchi Drive SLC, UT 84132	801-581-2352 healthcare.utah.edu/moran/	565	Yes	Cataract, corneal disease & refractive surgery, LASIK, glaucoma, pediatric ophthalmology, retinal diseases & surgery, urgent care, etc.	Randall J Olson
The LASIK Vision Institute 7440 S. Creek Road, Ste. 150 Sandy, UT 84047	1-866-398-6295 lasikvisioninstitute.com	5*	No	Traditional LASIK, custom wavefront LASIK, PRK laser eye surgery, Bleph-Ex, eye exams	The LASIK Vision Institute
Standard Optical 1901 Parkway Blvd. SLC, UT 84119	801-886-2020 standardoptical.net	135*	Yes	Routine eye care, glasses, contacts, medical eye care, LASIK, cataracts, general ophthalmology	Aaron Schubach CEO
Utah Eye Centers 1025 E. 3300 S., Ste. B SLC, UT 84106	801-281-2020 utaheyecenters.com	90+	Yes	General ophthalmology, LASIK, laser cataract surgery, KAMRA inlay, retina specialists, pediatric specialist, cosmetic specialists	Mark Ballis



*Did not disclose. Please note that some firms chose not to respond, or failed to respond in time to our inquiries. All rights reserved. NOTE: If asterisk follows a number, data is from the previous year and not currently disclosed. Copyright 2019 by Enterprise Newspaper Group. The Enterprise strives for accuracy in its list publications. If you see errors or omissions in this list, please contact us at lists@slenterprise.com.

REAL ESTATE
from page F11

• The growth of free-standing emergency rooms, mobile clinics, medical kiosks, urgent care and ambulatory care surgery centers and retail clinics.

• Repurposing non-medical real estate for medical use or changing the zoning of a parcel to allow for medical use.

• Reducing the size of the typical medical office suite by growing the floor plate to accommodate shared space among practices (e.g., waiting and reception areas, break rooms, multi-purpose exam rooms and space for support staff), elimination of file rooms, higher ceilings, fewer walls,

more space flexibility through modular design, less redundancy of functional space, etc.

- Increasing the width of elevators, corridors and entryways to better accommodate those with disabilities.
- Development of MOBs that are greener, cyber-friendly, more convenient and aesthetically more appealing than the traditional MOB.
- Assuring higher parking ratios.
- An increase in the demand for assisted and independent senior living centers.
- The need for more knowledgeable and experienced property managers to handle a much wider variety and more sophisticated set of service tenants.
- The spawning of telemedicine

firms that deploy convenient facilities for linking patients up with their physicians for virtual office visits.

Given the trends in the growth of service demand and convenient off-hospital campus locations and the need to rethink the design of the traditional MOB, there is much to be optimistic about relative to the future growth of the healthcare real estate industry. Some healthcare analysts believe this will be the case regardless of the continuation or repeal of the ACA. Investment transactions for MOB space alone within the top 50 metros from the third quarter of 2018 to the second quarter of 2019 have totaled about \$7.14 billion, according to the real estate website Revista in its October 2019 article “The

MOB Scene,” and this trend is expected by industry experts to continue or, in the worst case, remain steady.

However, given the digital revolution, the repurposing of existing facilities as opposed to the development of new and uncertainties with regard to the healthcare reimbursement landscape and, of course, the ever-changing regulatory environment, the healthcare real estate industry will continue to experience countervailing forces that will need to be carefully monitored and strategically and creatively addressed in order to maintain its growth and stability.

Jon H. Carlson is a property manager with the Salt Lake City office of Lincoln Harris CSG, a national healthcare real estate development and services firm.



Brandon Wixom
Licensed Commercial & Residential Broker
801.864.2626 • bwixom@gmail.com



Revolutionizing Real Estate!

No matter what you are looking for, I can help you find it!

Why Brandon?

- Real-time notification of new listings and price changes.
- One-stop-shop access to ALL agent listings on one convenient website.
- Online access to large photos, home tours and maps that include Google® Street View.
- Prompt service and support to help you find that "just right" property.



Start your search today at: SoldByWixom.com

CLASSIFIED

CAREERS

TECHNOLOGY

Micron Technology, Inc. has openings for **Senior Engineers- Process Owner** positions in Lehi, UT. Perform material evaluations; reticle, layout and OPC development; process window analysis; overlay optimization. Mail resume to Nate Burt, 4000 N Flash Dr., MS 2-702, Lehi, UT 84043. Please reference Job #10878.2304.

LEGAL NOTICE

RESMARK SYSTEMS, INC. dba WAIVERSIGN NOTICE OF DISSOLUTION

Pursuant to Utah Code Annotated ("UCA") Section 16-10a-1407, notice is hereby given that the Articles of Dissolution of RESMARK Systems, Inc., a Utah domestic profit corporation dba WaiverSign (the "Corporation"), were filed in the office of the Division of Corporations and Commercial Code, Department of Commerce, of the State of Utah on October 17, 2019.

All creditors of and claimants against the Corporation are required to present their respective claim(s) immediately in writing to the Corporation in accordance with this notice, so that the Corporation can proceed to collect any remaining assets, convey and dispose of its properties, pay, satisfy, and discharge its liabilities and obligations, and do all other acts required to complete dissolution.

Any party with one or more claim(s) against the Corporation should send written notice to the Corporation at the following address describing the claim(s) in sufficient detail and including a copy of any supporting documentation: RESMARK Systems, Inc., 7258 Racquet Club Drive, Salt Lake City, UT 84121.

Pursuant to UCA Section 16-10a-1407(2)(c), unless sooner barred by any other statute limiting actions, any claim will be barred if an action to enforce the claim is not commenced within five (5) years after the publication of this notice.

RESMARK SYSTEMS, INC.
dba WAIVERSIGN

VOLUNTEERS



You can make a difference!

Join a volunteer team to rebuild homes for families devastated by the California wildfires.

2020 DATES

January 19-26

March 8-15

May 3-10

July 12-19

September 20-27

November 8-15

Our one-week teams deploy to Redding, California to repair homes for the elderly, disabled, uninsured, and low-income families who cannot recover on their own. We need volunteers of all skill levels, with a preference for roofers, framers and those with finish carpentry experience. \$175 team fee.

Contact Brett for more info: bschwemmer@irteams.org

Protect Your Business with Customized Coverage

Get comprehensive, affordable business coverage from the experts at Mountain America Insurance. We can help with:

- ▶ General liability insurance
- ▶ Commercial property insurance
- ▶ Business income insurance
- ▶ Cyber liability insurance
- ▶ Commercial auto insurance



MOUNTAIN AMERICA
INSURANCE

GET YOUR QUOTE TODAY

macu.com/insurance
1-866-295-0169