

President's Message by Tom Croyle

While we begin summer anxiously waiting for the Supreme Court's King v. Burwell decision, I'm hearing a lot about healthcare mergers and consolidations. Hardly a week goes by that I don't hear about a health industry consolidation of some sort.

We are seeing unprecedented growth in healthcare consolidations, even across our own region. Hospital systems are grabbing up physician practices. Large healthcare systems are grabbing up smaller ones. PBMs are gobbling up smaller rivals. Large health insurance companies are gobbling up smaller insurers. The supposed rationale to all this is to increase efficiency and lower costs.

While the government is driving some of the change, it's likely the impetus is to increase market power, increase revenue, or protect margins. Studies in California and Massachusetts have shown that consolidations in healthcare have not been shown to benefit consumers – no appreciable increase in quality, or reduction in cost.

All the while, I hear the usual buzzwords about delivering value to customers. What do we need to do to achieve healthcare value? Consider the following options:

1. Better outcomes for the same cost
2. Same outcomes for lower cost
3. Better outcomes for lower cost

We would all love #3, but I would be happy to start with #1.

Most employers generally must rely on their health plans to drive healthcare strategy. Unless they are a "jumbo" employer, or associated with a coalition, employers don't typically have a lot of leverage. Health plans end up determining the appropriate quality and performance, plan designs or features, or how payment is determined, especially in local markets.

I recently attended the NBCH All-Member Summer Meeting hosted by Employers Health in Canton, OH. The event was a great opportunity to learn about recent changes at NBCH as well as an opportunity to learn what other healthcare coalitions across the country are doing in their markets.

Many coalitions are struggling with declining membership and reduced revenue. However, LVBCH is growing. Coalitions are interested in learning more about successful business models. I was asked to do a presentation along with Larry Boress, Midwest Business Group in Health (MGBH) on sustainable business models. MGBH, headquartered in Chicago, is a huge coalition with 4 million lives and many of the largest firms in the country as members.

Why is LVBCH successful? It is because of our collective size in our market. LVBCH provides products, services and information that add measurable value for members and their employees. Because of growth, we have been able to forge relationships with our health plan partners and health systems that make us part of the discussion on those factors that are driving healthcare costs and spurring LVBCH's growth.

We need to continue our growth in our membership if we want to continue to be a factor in a consolidating healthcare markets. I urge all members to get involved and help recruit employers to join LVBCH.



2015 Annual Conference

35th Anniversary Annual Conference Sets Record

As anniversary celebrations go, LVBCH's 35th anniversary was one for the record books. DeSales University was once again the setting for the event which drew more than 200 members and guests making it the best attended Coalition event ever. This year's conference provided a little bit of everything: three excellent speakers, a PA senatorial proclamation, recognition awards, exhibit area and door prizes for attendees.

The success of the Annual Conference can be attributed in part to the outstanding support we receive from our partner-vendors - including our premier sponsors Capital BlueCross and Express Scripts. All of our sponsors provided attendees with an opportunity to network with vendors and learn more about the services they offer. Attendees also had a forum for networking with each other and discussing shared concerns on the challenges they face in providing health benefits to employees.

The central theme of this year's event was "**Healthcare in Transition - Policy, Population and Practice.**" Each speaker was selected based on his experience with a segment of the system: health policy and legislation; hospital systems and quality; and population-based health services and reporting. Copies of all of the speaker presentations are available on the LVBCH website:

http://www.lvbch.com/lvbch_86_1_69_13_2015-past-events.html.



Opening the program was **Robert Laszewski, President, Health Policy and Strategy Associates** who spoke to "**The Health Care Political and Market Landscape.**" Laszewski combines a unique blend of 20 years of "inside the Beltway" experience with 20 years of operational experience having run a health insurance business. Topic "A" was the pending Supreme Court decision King vs. Burwell which could determine the future of the Affordable Care Act. Laszewski laid out a set of scenarios facing providers, insurers and employers. His presentation touched on these eventualities and provided much food for thought on how employers can cope with an ever-changing medical marketplace.

Our next speaker, **Gary Kaplan, MD, FACP, FACMPE, FACPE, Chairman and CEO Virginia Mason Health System** titled his address "**Seeking Perfection in Healthcare.**" Dr. Kaplan described how Virginia Mason became the first health system in the United States to adapt the principles of the Toyota Production System. Using tools and resources of the Virginia Mason Production System, Virginia Mason has earned international recognition for innovation, quality, safety and efficiency. In addition, it has garnered recognition from The Leapfrog Group as a Top Hospital every year since the survey began.



Closing the day's program was **David B. Nash, MD, MBA, Dean, Jefferson School of Population Health** who addressed the topic, "**Buying Value in Healthcare.**" Dr. Nash is widely recognized as a pioneer in the public reporting of medical outcomes. He touched on what hospitals need to do to improve quality by properly assessing what the population needs. To accomplish this goal will require a change in the culture, something not easily done due to entrenched forces. The key items to achieving this are: transparency, accountability and no outcome-no income. As more information becomes available, and providers are held accountable, employers and their health plans will be able to buy value in healthcare.

2015 Recognition Award Winners

LVBCH selected a healthcare provider and a partner-vendor for this year's recognition awards. These awards symbolize the collaborative and cooperative nature of the Coalition's efforts to grow healthier, more productive communities and recognize those who contribute to these efforts.



St. Luke's University Health Network (SLUHN) was recognized with the Catherine A. Gallagher Quality Award for its commitment to transparency and quality improvement. The award was named in honor of the late Coalition president who was dedicated to improving the quality of medical care.

United Concordia Dental received the Partnership Award for its efforts in providing quality, cost-effective and affordable dental plans to Coalition member employers. United Concordia is a leading contributor LVBCH's continued membership growth with more than 100,000 people receiving dental benefits through the programs. This is second win in this category for United Concordia Dental.

Shown accepting for their respective organizations, Pictured (L-R): **Tom Croyle** (President, LVBCH), **Joel Fagerstrom** (Executive Vice President & Chief Operating Officer, St. Luke's University Health Network), **Gregory Fisher** (Mid-Atlantic Region Sales Manager, United Concordia Dental) and **Jeannine O'Callaghan** (C.F. Martin & Co., LVBCH Chairwoman).

2015 Annual Conference Raffle Winners

It's not only providers and partners who walk away with prizes! Thanks to our sponsors, attendees also have an opportunity go home with some nice goodies! We thank our sponsors for their generosity in making door prizes available to our guests. In this spirit, we announce the lucky winners and congratulate them on their "Bona Fortuna"!

Sponsor	Prize	Winner
Aetna	2 Tickets for the Phillies in the Luxury Suite. (includes catered food/drink)	Barbara Bensinger, Essroc
Benefit Corporate Wellness	Wellness Gift pack valued at \$300.00	Debra Demyanovich, Gross McGinley
Capital BlueCross	Fitness Basket with Hershey Park Tickets	Johanne Ulicny, Kids Peace
Corporate Synergies	\$100.00 Visa Gift Card \$100.00 Visa Gift Card	Susan Grella, Buzzi Unicem Lynn Sauerzopf, PPL
First Niagara Benefits Consulting	Fitbit Wireless Activity & Sleep Tracker	Anne Speck, Muhlenberg College
Highmark	4 Pack of Tickets to an Iron Pigs Game	Toni Lee Febbo, Lehigh University
National Vision Assn. (NVA)	\$25.00 Visa Gift Card \$25.00 Visa Gift Card	Isabel Rivera, Monroe County Elizabeth Perrong, CTDI
Populytics	\$50.00 Amazon Gift Card \$50.00 Amazon Gift Card \$50.00 Amazon Gift Card	Esther Frankett, Crayola Cathy Morykan, B. Braun Kenneth Guerin, Private Industry Council
United Concordia Dental	Barbeque Basket from Williams Sonoma	Lorraine Schintz, County of Northampton
UnitedHealthcare	Car/roadside Emergency Kit	Diana Maglio, SI Systems

Photo Gallery from 2015 Annual Conference

Networking is always popular with attendees at the LVBCH Annual Conference and this year was no exception. Below are a few photos from the event. (Click to access a PDF with [additional photos](#).) You can visit the “**2015 Past Events**” page of the LVBCH website to access more information about the 2015 Annual Conference as well as other past events: http://www.lvbch.com/lvbch_86_1_69_13_2015-past-events.html



Coalition Happenings

Lehigh University Symposium

Lehigh University's Mountaintop Campus was the setting for the April symposium titled "***Transforming the Future of Healthcare through Systems Engineering***". The event was held in the Wood Dining Room of Iacocca Hall and was sponsored by LVBCH and Lehigh University's Health Systems Engineering Department. One of the topics discussed was the role that technology plays in providing employers, providers and consumers with information needed to make informed decisions when it comes to medical care.

While there is general agreement that the system needs to be transparent, there is much room for interpretation as to what level of transparency is needed by each stakeholder. **Consumers** need quality and cost information to make sure they obtain the best outcome at the most cost-effective price. **Health providers** are concerned over how the data is collected and reported fearing that employers and consumers might misinterpret the results. **Data collection and reporting organizations** as well as data analysts need uniformity over many platforms in order to produce accurate, easy to use reports for stakeholders.

Meeting the demands of stakeholders is difficult; however, with the proper application of technology it is possible to achieve accuracy and transparency so necessary to obtaining the most cost-affordable and cost-effective quality care.



Tom Croyle moderated the first panel discussion titled "***Overcoming the Challenges of Transparency in Healthcare***". Participants included (pictured L-R) **Greg Kile**, Lehigh Valley Health Network; **Avi Mukherjee**, Geneia; **Dale Prestipino**, Accolade; and **Bob Johnston**, East Penn Manufacturing.



Tom Cassidy (Area Director for Bayada Home Healthcare) moderated the second panel discussion titled "***Is Healthcare Systems Engineering Gaining Traction in Effecting Positive Change?***" Participants included **Gary Sieck**, Mayo Clinic; **Sal Strods**, Welch Allyn; **Mike Ziolkowski**, PwC; and **Dale Lucht**, Lehigh Valley Health Network.

To read the Lehigh Valley Business Article about the event [click here](#). To see additional photos from the event, [click here](#). You can visit the "**2015 Past Events**" page of the LVBCH website to access more information about the 2015 Lehigh Symposium as well as other past events: http://www.lvbch.com/lvbch_86_1_69_13_2015-past-events.html

ACA Reporting Requirements Explained at LVBCH Employer Forum

April's ACA session sponsored by LVBCH member **BSI Corporate Benefits**, and hosted by the LVBCH Government Committee, was held at the IronPigs Coca-Cola Park. The purpose of the session was to provide the "What" and "How" of being in compliance with the requirements of the Affordable Care Act (ACA).

Ever since President Obama signed the ACA into law in 2010, employers, insurers, brokers and policy consultants have had their plates full in dealing with the changes wrought by this legislation. Fortunately, LVBCH has access to some of the best information in the country on the implementation of this monumental piece of legislation, affecting some 20 percent of our Gross Domestic Product.



Reporting to the IRS involves a plethora of forms as well as specific reporting requirements for different size employers. Wrestling with these requirements is known to induce severe headaches; however, this session focused on how to determine what you must report and how to report it in a most efficient manner. For attendees it was an opportunity to ask questions of **Bill Lowe**, and HR attorney with HB Solutions and **Tony DaRe**, principle with BSI Corporate Benefits. Following the formal presentation, a Question & Answer session followed. With 100 percent of the evaluation respondents giving this event an overall rating of excellent or very good, we are confident that attendees got the information they needed on this extremely important topic!

Geneia Demos Began in April

On April 9, 2015, **Geneia** and **LVBCH** announced a multi-year partnership to provide employers with the advanced health care analytics and insights needed to manage the quality and cost of employee healthcare. Through the partnership, Geneia will provide its data and analytics platform to the LVBCH and member employers. The platform integrates claims and utilization data as well as clinical outcomes and benefit data in order to deliver meaningful and actionable healthcare information.

As a result, employers will have the information necessary to make informed decisions about the effectiveness of their health insurance plans for their employees as a whole, as well as measure their efficacy in managing the quality and cost of healthcare for specific employee populations. The first product demo was conducted on April 30th with additional demos being scheduled in the coming weeks. Click to [download a Geneia factsheet](#).

If you are interested in attending product demo, please contact Wendy Manarino at wmanarino@lvbch.com.



Pictured above (L-R) conducting the first demo are **Jay Kaczmarzewski** and **Heather Lavoie** (President and COO) from Geneia.

Capital BlueCross Hosts Two Events

Health plan partner **Capital BlueCross**, hosted a broker event in April at Melt restaurant in Center Valley. Brokers learned about additional savings that their clients would realize as a result of the early extension of the LVBCH/CBC agreement which now runs through 2018. They also heard about some exciting new coalition initiatives including the LVBCH & Geneia multi-year partnership to provide LVBCH employer members with advanced healthcare analytics and the soon to be announced LVBCH private exchange.



Pictured above: Left Photo – **Vicki Doule**, Senior Director, Group Sales, Major Markets for Capital BlueCross addressing the brokers. Right Photo – Welcome by **Amanda Unger**, Director Strategic Producer Relations, Capital BlueCross & **Tom Croyle**, LVBCH President

Capital BlueCross also hosted an event for client members at LVBCH offices in downtown Bethlehem. These sessions enable employers to learn how well their companies are performing on utilization, claims expenses, wellness and health promotion and outcomes when compared to similar size companies as well as within the region. Using data analytics, employers can easily learn if their utilization is within expected parameters or if they have outliers. On hand to present the data packs, and answer questions, were the CBC staff.



Pictured above (Left photo) **Dr. Denise Harr**, CBC Sr. Medical Director who reviewed the Coalition's medical program which included a discussion on HEDIS measures. (Center photo) **Damien Golden**, CBC Manager Existing Accounts Major Markets and **Vicki Doule**, CBC Senior Director, Group Sales Major Markets welcomed LVBCH employers to the meeting and provided employers with updates on several CBC programs. (Right photo) **Duane Frymoyer**, CBC Business Consultant did a review of 2014 medical claims data for LVBCH employers enrolled in the CBC medical program and discussed key utilization metrics and trends. He discussed key items that drive PMPM (per member per month) costs and ways that LVBCH employers could reduce their PMPM.

eValue8™ 2015 Update

LVBCH once again invited health plans to participate in the **National Business Coalition on Health's** (NBCH) performance program known as "**eValue8™**".

This program measures and evaluates health plan performance by asking health plans probing questions about how they manage critical processes that control costs, reduce and eliminate waste, ensure patient safety, close gaps in care and improve health and health care. Using this information, LVBCH works with its health plan partners to improve services and create efficiencies that reduces expenditures and provides for better outcomes. The LVBCH Purchasing Committee is leading this effort.



LVBCH employers, along with NBCH representatives are conducting face-to-face meetings with each of the participating health plans in June 2015 to discuss each plan's strengths as well as opportunities for improvement. LVBCH staff will publish and distribute an updated Health Plan Score Card to LVBCH employer members in July. We want to thank the health plans who participated in the 2015 eValue8 process for their diligence and cooperation: **Capital BlueCross**, **Cigna**, **Highmark Blue Shield**, and **UnitedHealthcare**.

Guest Articles

BeneFIT® Corporate Wellness

Wellness at Work: 10 Easy Ways to Create a Healthier Company Culture

Ah, summertime. The season of farmer's markets and produce stands; long, meandering walks and jogs in the sunshine. Support your employees' health and wellness goals this summer with these simple yet effective changes to your company's everyday practices and policies:

1. Compile a guide about local health resources and/or walking trails near the office.
2. Institute a flextime policy to give employees time to engage in physical activity, yet still maintain their expected number of work hours.
3. Create teams to walk or run for a charitable cause to put a focus on health while helping others.
4. Promote walking meetings, versus sitting in a conference room, when possible.
5. Have wellness contests or competitions where employees can sign up as individuals or as teams.
6. Include healthy choices in your vending machines.
7. Distribute nutrition flyers in cafeterias or break rooms.
8. Maintain a comfortable work environment with quiet areas for employees to decompress and take a "stress break."
9. Participate in national health education programs each month (e.g., the Great American Smoke Out).
10. Provide wellness material and links on your company intranet.



Ready to take your workplace wellness to the next level, but not sure where to start? BeneFIT can help. **Until July 30, special pricing is available to LVBCH members who adopt our Springboard to Wellness package.** Learn more at benefitcorporatowellness.com/LVBCH.

United Concordia Dental - The "Stink" Behind Bad Breath

Ever have that self-conscious feeling when you've been offered a breath mint that it's because you have bad breath? And, then your next thought is, "What did I eat?" Food isn't the only culprit of bad breath. In fact, there are many other contributors that cause a "stink" behind it:



- **Gum Disease:** The buildup of bacterial plaque around the gums can leave a bad taste, not to mention a not-so-pleasant smell.
- **Dry mouth:** Without saliva, food debris isn't washed away, which collects bacteria.
- **Medical conditions:** Some conditions have symptoms related to bad breath like, sinus or lung infections, bronchitis, diabetes and some liver or kidney diseases.
- **Smoking and tobacco:** Caused by the chemicals found in the products.
- **Food:** Particles of food that remain in the mouth collect bacteria producing a bad odor.

Breath mints and chewing gum are great quick fixes for bad breath, but they won't help if your problem goes beyond your morning cup of Joe. Brushing and flossing is your best defense against bad breath. And, don't forget your tongue! Most bacteria in your mouth are found on the back of the tongue. If you still find your breath offensive, talk to your dentist to find a solution that minimizes the smell.

Visit the Dental Health Center on UnitedConcordia.com <https://www.unitedconcordia.com/dental-insurance/dental/> for more tips on maintaining a healthy mouth!

Integrated Behavioral Health (IBH) The Connection Between Stress, Productivity & Health Care Spend

Mack always recognized the connection of stress to employee productivity and health care spend. In a recent annual HRA employee survey, they once again confirmed stress was their #2 health risk factor by cost only exceeded by weight issues.

In 2012, Mack and their wellness vendor, **Staywell**, partnered with **Integrated Behavioral Health (IBH)** to develop solutions that would reduce employee stress. IBH delivered six weekly online stress management videos accessible from Mack's electronic employee communications. The videos were accompanied with reminders that employees have unlimited telephonic counseling and face-to-face sessions with IBH network EAP providers. By pairing the videos with professional help, members were provided the tools and resources to properly cope with stress.



Pictured L-R: Aldo Cipriotti, Staywell; Joe Bosche, IBH and Joe Huxta, Volvo/Mack

Though no incentive was provided to the 5000 eligible employees, 818 views took place in 2014. Overall risk factors have dropped for Mack since the implementation of an aggressive corporate wellness program coupled with stress management. Mack's success is evidenced in an average annual health care trend of just 3.5% since 2011. In addition to the benefit seen in Mack's bottom line, employees also valued the IBH program by providing feedback stating the videos and resources were professionally developed, rich in content and easy to use. To learn more about IBH and their programs, contact Joe Bosche, Vice President of Sales and Account Development via email at joe.bosche@ibhcorp.com

Worth Repeating

Lehigh Valley Business Names 2015 Healthcare Heroes: LVBCH Companies among Winners Named

The 2015 Healthcare Heroes awards presented by Lehigh Valley Business recognized the contributions of healthcare professionals for their ongoing efforts to improve the health and well-being of residents in the greater Lehigh Valley area. Tom Croyle, LVBCH president, once again served as a judge for the event. We extend hardy congratulations to the following LVBCH winners on their accomplishments:

- Education Hero – Individual: **Sweetie Jain, Lehigh Valley Health Network;**
- Healthcare Professional of the Year: **Larry Wiersch, Cetronia Ambulance Corps;**
- Nurse of the Year: **Emily Stephens, St. Luke's University Health Network;**
- Women's Health and Wellness Hero: **Coordinated Health.**

We extend hardy congratulations to all the winners on their accomplishments. For more information visit: www.lvb.com/section/health-care-heroes



Spring 2015 Hospital Safety Scores Available

The Leapfrog Group released the updated Hospital Safety Score, which assigns A, B, C, D and F grades to more than 2,500 U.S. hospitals based on their ability to prevent errors, injuries, accidents, and infections. For the first time since the debut of the Hospital Safety Score, the website will display hospitals' grades all the way back to the Score's inception in 2012. This makes it easy for consumers to identify hospitals which consistently achieved high standards and which have improved over time.



We recognize and thank our local hospitals receiving an "A" grade in Spring 2015 for demonstrating they have made the well-being of their patients a top priority:

- **Lehigh Valley Hospital**
- **Lehigh Valley Hospital - Muhlenberg**
- **St. Luke's Hospital - Allentown Campus**
- **St. Luke's Hospital - Anderson Campus**
- **St. Luke's Hospital - Bethlehem Campus**

We also recognize our local "**Straight A**" hospitals, which have received only "A" grades since the Hospital Safety Score first launched in June 2012: **Lehigh Valley Hospital and Lehigh Valley Hospital - Muhlenberg**. For hospital ratings in your area, visit: www.hospitalsafetyscore.org

Nursing Report

The Leapfrog Group -- in conjunction with Castlight Health -- recently published a report titled "**Nursing Workforce Safe Practices**". The report investigates whether hospitals are following safe practice guidelines that enable nursing staff and leadership to provide adequate and safe care. According to the report, 40 percent of hospitals reporting to the Leapfrog Hospital Survey did not comply with all of the 21 endorsed safe practices related to nursing workforce.

Click to download the report: http://www.leapfroggroup.org/media/file/2014LeapfrogReport_NursingWorkforceBestPractices_Final.pdf



CPOE Report

The Leapfrog Group -- in conjunction with Castlight Health -- recently published a report titled "**Computerized Physician Order Entry**". The report shows a record number of U.S. hospitals are using technology to reduce potential medication prescribing errors; however, these systems fail too often, jeopardizing patients' safety. The report examines the use of CPOE systems for prescribers to enter medication orders into a computer system and transmit them electronically to a pharmacy. Studies suggest CPOE systems can substantially reduce medication errors, the most common mistakes made in hospitals. Click to download the report:

http://www.leapfroggroup.org/media/file/2014LeapfrogReportCPOE_Final.pdf



Hand-Hygiene Safe Practices Report

The Leapfrog Group -- in conjunction with Castlight Health -- recently published a report titled "**Hand-Hygiene Safe Practices**". The report investigates whether hospitals are meeting their standard for mandating and enforcing hand-hygiene safe practices aimed at reducing hospital-acquired infections. According to the Centers for Disease Control and Prevention (CDC), on any given day about one in 25 hospital patients has at least one hospital-acquired infection, and in about 10% of these cases, patients will die as a result. Hand hygiene is one of the most effective means to stop the spread of infection, yet nearly one in four hospitals did not meet the Leapfrog standard on hand-hygiene safe practices.. Click to download the report:

http://www.leapfroggroup.org/media/file/2014LeapfrogReport_HandHygiene.pdf



Coalition Names Physician Advisor

LVBCH took a major step towards improving data reporting to its members with the appointment of **Robert S. Muscalus, DO** as the Coalition's first Physician Advisor for data. In announcing the appointment, Tom Croyle, LVBCH president said, "Dr. Muscalus brings his knowledge and experience as a family physician, health insurance executive and former Pennsylvania Physician General to the Coalition as our Executive Physician Consultant. In this position, he will provide input on key issues such as health care cost, quality, patient safety, data analytics and new care delivery and reimbursement models."



Children's Care Alliance

LVBCH lends its support to the **Children's Care Alliance (CCA)** and reminds you to follow this most important program by reading their newsletter. Click the link and learn more about the CCA and its Virtual Health Village at www.childrenscarealliance.org.



New Members

Welcome New LVBCH Members

We extend a warm Welcome to the following new members of the Coalition and encourage them to become active in Coalition activities:

- ❖ **Benefitfocus**
- ❖ **Communications Test Design Inc.**
- ❖ **Geneia, LLC**
- ❖ **Glen-Gery Corporation**
- ❖ **Kressler, Wolff and Miller**
- ❖ **Univest Insurance, Inc.**

Upcoming Events

"Choosing Wisely® - Eliminating Waste & Increasing Healthcare Value"

Date: August 13, 2015 Time: 8:00 am - 11:00 am

Location: [Glasbern Inn Lodge](#), 2141 Packhouse Road, Fogelsville, PA

Invitations will be sent via email at the end of June.



Berks County Heart & Stroke Walk



Date: October 4, 2015 Time: 9:00 am - 12:00 noon

Location: [Blue Marsh Lake](#), 1268 Pallasades Drive, Leesport, PA 19533

Sponsored by: [American Heart Association](#)

Click here to [Get more info](#)

Step Out Walk to STOP Diabetes



Date: October 10, 2015 Time: 9:00 am - 12:00 noon

Location: [Iron Pigs Stadium, Coca Cola Park](#), Allentown, PA

Sponsored by: [American Diabetes Association](#)

To get more info, visit: www.diabetes.org/lehighvalley

To register, visit: www.diabetes.org/LVBCH

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AFFILIATED MEMBERS:

