June, 2020

Dear University of Utah Resident/Fellow,

Thank you for joining the Utah Medical Association. We will forward your application to your County Medical Society for review and approval and will notify you when your membership is finalized. You may begin to use the tangible benefits found in this packet as soon as we receive payment of dues.

As UMA CEO and on behalf of the Board, I congratulate you on your decision to become a member and look forward to the opportunity to work and represent you. You will begin receiving the bi-monthly magazine, Utah Physician, which deals with issues important to Utah physicians. If you have provided us with your email address, you will also see our UMA MediByte alerts, as well as our Legislative Calls to Action when grassroots legislative support is needed. The UMA website, www.utahmed.org, features a Members Only section with valuable informational resources for Utah physicians.

Member benefits include a 22% monthly Verizon discount, free financial counseling, a free physician-legal hotline, and much more. (Verizon benefit, please call Mark Fotheringham at 801.747.3500 x234 or email mark@utahmed.org).

Most importantly, Utah Medical Association is the only organization in Utah that exclusively represents physicians at the legislature and throughout the community with other organizations. UMA cares about the issues that concern you. We fight Medicaid cuts and work to stop all proposed regulations that would increase physicians’ administrative burdens. We are your voice in the legislature regardless of specialty and even at times specifically to specialty issues. Elected congressional and state representatives take the pulse on medical issues by contacting UMA. We exist to represent and advocate for physicians and physician issues.

The staff and officers of UMA are always available to be of assistance to you. Please feel free to call on us at any time at 801-747-3500 or email us at uma@utahmed.org. Once again, thank you for joining your fellow physicians in supporting medicine through your membership in UMA.

Sincerely,

UTAH MEDICAL ASSOCIATION
Michelle S. McOmber, MBA CAE, Chief Executive Office
IF UTAH MEDICAL ASSOCIATION WERE NOT AROUND…

WHO WOULD FIGHT, ADVOCATE & PROTECT YOU FROM LEGAL, LEGISLATIVE & REGULATORY INTRUSIONS THAT AFFECT YOU AND YOUR PATIENTS?

Not specialty societies
Not national societies
Not practice managers
Not administrators
Not hospitals
Not hospital lobbyists

UTAH MEDICAL ASSOCIATION WILL and DOES,

AND HAS FOUGHT FOR YOU SINCE 1895

Your participation & input are vital to UMA efforts!

Current issues we are working on for you are:

• Payment Parity in Telemedicine
• Protecting Kids from Vaping Deaths & Illnesses
  • Out-of-network Balance Billing
  • Scope of Practice
• Opioid over or under Regulation
• No Taxes on Physician Medical Services
• Physician Practice options/choices
• And many more this 2020 Legislative Session

JOIN UMA TODAY!

Call us! 801-747-3500 x225 or x228
Now that you are a UMA member, you may take advantage of the **19%-22% discount on Verizon plans*** and **25% discount on accessories**! Your staff and/or family members can be added to your account on a family plan.

Simply email or call Mark Fotheringham (**mark@utahmed.org**, or 801-747-3500 x234) for details on how to apply!

*Discounts are not available on Verizon’s new “Unlimited” Consumer or Business Plans. Also, plans that are already discounted via another corporation cannot be discounted further.
A TRUSTED PARTNER
WITH PROVEN EXPERIENCE

COPIC is a better option for medical liability coverage. Our industry-leading programs support physicians, medical professionals, group practices, hospitals, and medical facilities to deliver improved patient care. And having a proven partner means you can focus on what matters most—better medicine and better lives.

COPIC benefits include:
- State medical society members are eligible for a 10% discount.
- Physician-led company recognized for its patient safety and risk management programs.
- A 24/7 risk management hotline staffed by physicians for guidance in urgent situations.
- An array of educational activities that include in-person seminars, on-demand courses, and multi-day conferences, and often qualify for CME/CNE credit.
- Frequency of claims among COPIC insureds is 30% less than the national average.
- 20+ years of experience with communication and resolution programs that address patients’ needs after an unexpected outcome occurs.
- On-site reviews that identify high-risk areas and best practices to address these.
- Eligible insureds can also qualify for a premium discount for participation in the COPIC Points Program.

COPIC is the endorsed carrier of the:

- Colorado Hospital Association
- Colorado Medical Society
- Iowa Medical Society
- Minnesota Medical Association
- Nebraska Medical Association
- North Dakota Medical Association
- South Dakota State Medical Association
- Utah Medical Association

COPIC
Better Medicine • Better Lives

www.callcopic.com

For more information, please contact our Sales Department at sales@copic.com or (720) 858-6199.
WE KNOW PHYSICIAN HOME LOANS

PRACTICING MDS, DOS, DENTISTS, DENTAL SURGEONS AND VETERINARIANS*

- Able to close up to 60 days prior to start of employment contract
- Lender-paid mortgage insurance (MI)
- Qualify with deferred or IBR student loans**
- 97% LTV*** financing up to $650,000
- 95% LTV financing up to $1,000,000
- 90% LTV financing up to $1,500,000
- We treat you how we’d like to be treated!

Existing MDs, DOs, dentists, dental surgeons and veterinarians must be within 10 years of having completed residency/fellowship.

Special offer for UTAH MEDICAL ASSOCIATION (UMA) MEMBERS ONLY

WE WILL ISSUE A $1000 LENDER CREDIT TOWARDS CLOSING COSTS****

to any UMA member who closes a mortgage loan with Josh Mettle.

Proof of membership and request for UMA discount must be presented at time of loan application. Discounts requested after initial loan application cannot be honored.

If you’ve been turned down by another lender, CALL US! (385) 355-2130

"Say what you do. Do what you say. No surprises!"

Josh Mettle
Director of Physician Lending
Area Manager | NMLS #219996

Phone: (385) 355-2130
ejosh@joshmettle.com

utahphysicianhomeloans.com
2063 E. 3900 S., Salt Lake City, UT 84124

*Newly licensed Medical Residents (physicians/doctors, oral surgeons) whose closing date cannot occur more than 60 days prior to the commencement of employment as documented on the offer letter or employment contract. Medical designations: MD Doctor of Medicine, DDS Doctor of Dental Surgery, DO Doctor of Osteopathic Medicine. **IBR payments can be utilized as long as they are in repayment and the amount of the payment is verified. Forecast IBRs are not permitted. ***LTV/CLTV may vary based on credit score and product type. ****Up to $1000 in savings. Discount applies to direct originations made by Fairway Independent Mortgage Corporation Branch 438 and is not available on loans obtained through external mortgage brokers. Discount applies to first mortgage purchase or refinance transactions. Information is accurate as of the date of printing and the discount offer is subject to change without notice. One discount per loan transaction. Discount cannot be combined with any other offer. Ask your Fairway Loan Officer for details. Copyright 2017 Fairway Independent Mortgage Corporation, NMLS#2289, 4001 S. Bluffmore Lane, Madison, WI 53716, 1-877-869-0362. All rights reserved. Eligibility subject to program stipulations, qualifying factors, applicable income requirements, and property limits. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without notice. All products are subject to credit and property approval. Other restrictions and limitations may apply. Equal Housing Lender. Licensed by the Department of Business Oversight under the California Finance Lenders Law. Loans made or arranged pursuant to a California Finance Lenders Law License. Offer expired 03/31/18.
We are dedicated to providing personalized service to help physician families plan for and protect their financial security. As a client of UMAFS, you will receive financial planning, investment advice, and risk management from an independent perspective.

How we help you succeed
We use a seven-step model to understand your personal financial situation. Working from a fiduciary standard to act in your best interest, we provide analysis and recommendations across a variety of topics.

Our Process
- Understand your goals
- Gather information about your situation
- Evaluate risks and opportunities
- Create and implement your plan
- Monitor your plan and investments
- Discuss updates and observations

Our Services
We offer a range of personal financial planning services to help you through life’s transitions:
- Comprehensive financial planning
- Investment risk / return assessment
- Retirement income strategies
- Portfolio construction & ongoing management
- Social security optimization
- Multi-generational wealth transfer
- Charitable giving
- Insurance evaluation and recommendation
- Coordination with estate and tax professionals

How we communicate with you
One of our primary objectives is to communicate with each client in the way that fits their needs and preferences. We hold consistent financial reviews based on the clients desired timeframe. We provide commentary on financial topics and educational opportunities for our client-base via our website and in-person sessions. Additionally, we commit to supporting our clients with information and access as needed and will respond to email or phone inquiries in a timely fashion. Our clients appreciate that we often play a coordinating role with their legal and tax advisors.

Our fee structure
Our investment advisory practice is fee-based. Our annual advisory fees are calculated simply as a percentage of assets under management. The table below reflects what our fees may look like for you.

<table>
<thead>
<tr>
<th>AMOUNT MANAGED</th>
<th>ADVISORY FEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $250,000</td>
<td>.80%</td>
</tr>
<tr>
<td>$250,000 to $1,000,000</td>
<td>.70%</td>
</tr>
<tr>
<td>$1,000,000 to $2,000,000</td>
<td>.60%</td>
</tr>
<tr>
<td>$2,000,000 to $10,000,000</td>
<td>.50%</td>
</tr>
<tr>
<td>$10,000,000 +</td>
<td>.40%</td>
</tr>
</tbody>
</table>

See form ADV Part 2a for full fee disclosure and description of our services and experience.
As you think about what you are looking for in a relationship with a financial advisor, we encourage you to go beyond investment strategy to consider broader decision making and behaviors that will also impact your long-term financial security.

| 1 ORGANIZATION: | We will help bring order to your financial life, by assisting you in getting your financial house in order (at both the "macro" level of investments, insurance, estate, taxes, etc., and also the "micro" level of household cash flow). |
| 2 ACCOUNTABILITY: | We will help you follow through on financial commitments, by working with you to prioritize your goals, show you the steps you need to take, and regularly review your progress towards achieving them. |
| 3 OBJECTIVITY: | We bring insights from the outside to help you avoid emotionally driven decisions in important money matters, by being available to consult with you at key moments of decision-making, doing the research necessary to ensure you have all the information, and managing and disclosing any of our own potential conflicts of interest. |
| 4 PROACTIVITY: | We work with you to anticipate your life transitions and to be financially prepared for them, by regularly assessing any potential life transitions that might be coming, and creating the action plan necessary to address and manage them ahead of time. |
| 5 EDUCATION: | We will explore what specific knowledge will be needed to succeed in your situation, by first thoroughly understanding your situation, then providing the necessary resources to facilitate your decisions, and explaining the options and risks associated with each choice. |
| 6 PARTNERSHIP: | We attempt to help you achieve the best life possible but will work in concert with you, not just for you, to make this possible, by taking the time to clearly understand your background, philosophy, needs and objectives, work collaboratively with you and on your behalf (with your permission), and offer transparency around our own costs and compensation. |

Source: Bitch Anthony, "Moving From ROI To ROL"
Infographic: © Michael Kitces, www.kitces.com
ADDITIONAL UMA BENEFITS & OPPORTUNITIES

MEMBERS ONLY

HOUSE OF DELEGATES (HOD)

This is UMA’s annual meeting of Utah physicians who come together, in September, from throughout the state, as a group to determine the direction of UMA for the next year. They set the agenda and legislative proposals for UMA to take to the state Legislative Session the following January. These physicians have a strong voice and vote. Each Utah physician member can be represented by, a) mode of practice, b) specialty society, or c) geographically.

COMMITTEES

✓ Advocacy– Meets every two weeks starting in January thru mid-March during the Legislative session. Reviews all legislation and recommends a position to the UMA Board who then makes the final decision.
✓ UMPAC– Utah Medical Political Action committee, approves contributions to candidates and sets fundraising goals and events. Meets as needed, usually four times annually.
✓ Committee Relations
  • Environmental/Public Health, inactive
  • Healthy Lifestyles
  • Controlled Substance Task Force (ad hoc)
✓ Membership and Education
  • Council of Trustees
  • Utah Physician Magazine Editorial Board
  • Committee on CME Accreditation
  • UMA Foundation Education Sub-Committee
  • UMA Foundation Board
✓ Quality
  • Bylaws Committee
  • Patient Safety Coalition
✓ Leadership
  • County Medical Society – through county
  • Utah Medical Association
    o Board of Directors– elected by House of Delegates
    o Council of Trustees– appointed by CMS or Specialty Society

OVER
DOCTORS DAY at the LEGISLATURE

Held in early February. The physicians are invited to spend the day with the legislators. They speak to them about the hot legislative topics relative to healthcare and those that UMA are trying to get passed/or not passed for the physicians and/patients. This is very eye opening and important to those that attend. Their participation is very important and valuable as they have the direct opportunity to speak one-on-one to the legislators about UMA issues that are important to physicians. Breakfast & lunch provided along with meeting with the five physician legislators during the lunch meeting.

TANGIBLE BENEFITS

✓ UMA – Financial Services, 25+ years, subsidiary of UMA
  • Fiduciary advisors
  • Physician members
  • Investment management (lower management fees)
  • Retirement incoming planning
  • Insurance planning
  • Estate preservation
  • 401K
  • College funding,
  • Cash Management
  • Professional Network Access, CPAs, Attorneys, etc.
✓ 22% Verizon wireless monthly discount
✓ Travel & Auto Rental Discounts
✓ Full-time in-house general counsel available
✓ On-line Physicians Legal Guide on UMA website
✓ CME on-line Educational Program discounts
✓ Leadership Program for physicians offered
✓ and much more available on www.utahmed.org