


Last Name & Event	BIO
<p data-bbox="94 170 220 195">Descchaine</p> <p data-bbox="94 239 147 264">MTF</p>	<div data-bbox="277 170 574 447">  </div> <p data-bbox="277 453 509 478"><b>Michael R. Deschaine</b></p> <p data-bbox="277 485 537 575">President Cross Employee Benefits Cross Insurance</p> <p data-bbox="277 600 354 625"><u>Duties:</u></p> <ul data-bbox="337 632 1016 751" style="list-style-type: none"> <li data-bbox="337 632 1016 657">▪ Responsible for Total Operation of Cross Employee Benefits</li> <li data-bbox="337 678 938 703">▪ Facilitate cooperative efforts with Insurance Carriers</li> <li data-bbox="337 724 873 749">▪ Represent Agency with External Organizations</li> </ul> <p data-bbox="277 772 391 798"><u>Education:</u></p> <ul data-bbox="337 804 1076 882" style="list-style-type: none"> <li data-bbox="337 804 1076 829">▪ BS Business Administration, Thomas College - Accounting Major</li> <li data-bbox="337 850 914 875">▪ Certified Healthcare Consultant (CHC) Designation</li> </ul> <p data-bbox="277 905 496 930"><u>Business Experience:</u></p> <ul data-bbox="337 936 1403 1140" style="list-style-type: none"> <li data-bbox="337 936 1403 1014">▪ Blue Cross/Blue Shield of Maine - 14 years, in positions of Vice President of Sales, Augusta District Manager, Sales Representative</li> <li data-bbox="337 1035 1325 1060">▪ Dunlap Corporation - 2 ½ years, responsible for Operation of Employee Benefits Division</li> <li data-bbox="337 1081 1403 1140">▪ Business Insurance Agency - since 1991, Founded Agency in cooperation with Maine Merchants Association</li> </ul> <p data-bbox="277 1163 472 1188"><u>Special Expertise:</u></p> <ul data-bbox="337 1194 1174 1549" style="list-style-type: none"> <li data-bbox="337 1194 1174 1402">▪ Large Account Management having had responsibility for: <i>State of Maine, Scott Paper Corporation, Maine Teachers Association, Maine Municipal, Maine Bankers Association, Cianbro Corporation, Maine Bar Association</i></li> <li data-bbox="337 1423 841 1449">▪ Alternative Funding, including Self-Funding</li> <li data-bbox="337 1470 1174 1549">▪ Supportive Employee Benefit Programs: <i>Affordable Care Act, Section 125, HSA's, HRA's, FSA's, EAP's, Wellness</i></li> </ul> <p data-bbox="277 1572 516 1598"><u>Professional Activities:</u></p> <ul data-bbox="337 1604 1136 1854" style="list-style-type: none"> <li data-bbox="337 1604 987 1629">▪ Past Board of Directors - Merchant Shippers Cooperative</li> <li data-bbox="337 1650 1052 1675">▪ Past Vice President - Maine Association of Health Underwriters</li> <li data-bbox="337 1696 1136 1759">▪ Member of Anthem (State &amp; National), Aetna, Harvard Pilgrim Medical Network, Great West &amp; Delta Dental Broker Advisory Councils</li> <li data-bbox="337 1780 638 1806">▪ Registered Maine Guide</li> <li data-bbox="337 1827 865 1852">▪ Past President Sportsman's Alliance of Maine</li> </ul>