



Grow Your Career

Explore an Environment Full of
Tradition, Passion, and Positive Change

A Rich History of Growth

Pinnacle Claims Management, Inc. is a third party administrator that provides health benefits administration services to companies and organizations in all industries that self-fund their health insurance. We administer benefits to a diverse group of clients, including commercial and public entities, manufacturing firms and private businesses. We also provide a full suite of complementary solutions that include health management and wellness services, pharmacy benefit management, general underwriting and stop-loss insurance, and print and transaction solutions.

When employers self-fund their health insurance, that means they pay for their employees' medical bills directly while a third-party administrator (TPA) typically administers the plan. This gives employers the unique ability to control costs and maximize benefits. Self-funded employers rely on Pinnacle for facilitating the claims processing and payments, the health-care network, financial reporting, and other various benefits administration services on their behalf.

Pinnacle employees work together to positively impact lives and make a difference. When you work for Pinnacle, you work with our team of dedicated professionals who are committed to ensuring our clients can provide affordable health benefit solutions for their employees and families. Utilizing our team of in-house programmers, our proprietary technology provides the customized reporting and health management solutions our clients need to be successful. We get the opportunity to serve our clients in a variety of ways, including claims processing, customer service, account management, eligibility, finance, health and wellness, IT, and more. We are also a proud contracted partner with Covered California for Small Business.



Pinnacle, which is part of the Western Growers Family of Companies (WGFC), has been serving clients for nearly 25 years. WGFC exists for one purpose: to ensure the future viability of our members — the hard-working, salt-of-the-earth farmers who grow the fruits, vegetables, and tree nuts that feed our nation. For nearly 100 years, WGFC has been dedicated to helping propel the growth of the agricultural industry.

Pinnacle is always looking for professionals who are passionate about our purpose and interested in growing within our organization. If you're looking to build your career with an organization that values and rewards passion, creativity, and innovation, then Pinnacle is the place for you.

Our Culture

Our Approach to Teamwork

Teamwork is part of our core values and principles. Having diverse employees, business partners, and community relationships is vital to creating products and services for our varied customer base. The Companies' commitment to promoting positive teamwork means providing a work environment for all employees that is welcoming, respectful, and engaging, with opportunities for personal and professional development. These values help increase productivity and innovation. The Western Growers Family of Companies has a formal company-wide strategy, mission, and goals, which guide a variety of internal programs and events. Our business excellence, powered by our people, reaches new heights every day.

Our Environment

The Arbinger philosophy is a leading method in strengthening company culture, taking into account an individual's impact on others while focusing on the needs of an organization as a whole. The program places an emphasis on changing a mindset rather than individual behavior. The Arbinger principles have successfully guided the Western Growers Family of Companies for many years now, and it is uplifting to see members also integrating these practices in their own companies.

Growth Opportunities

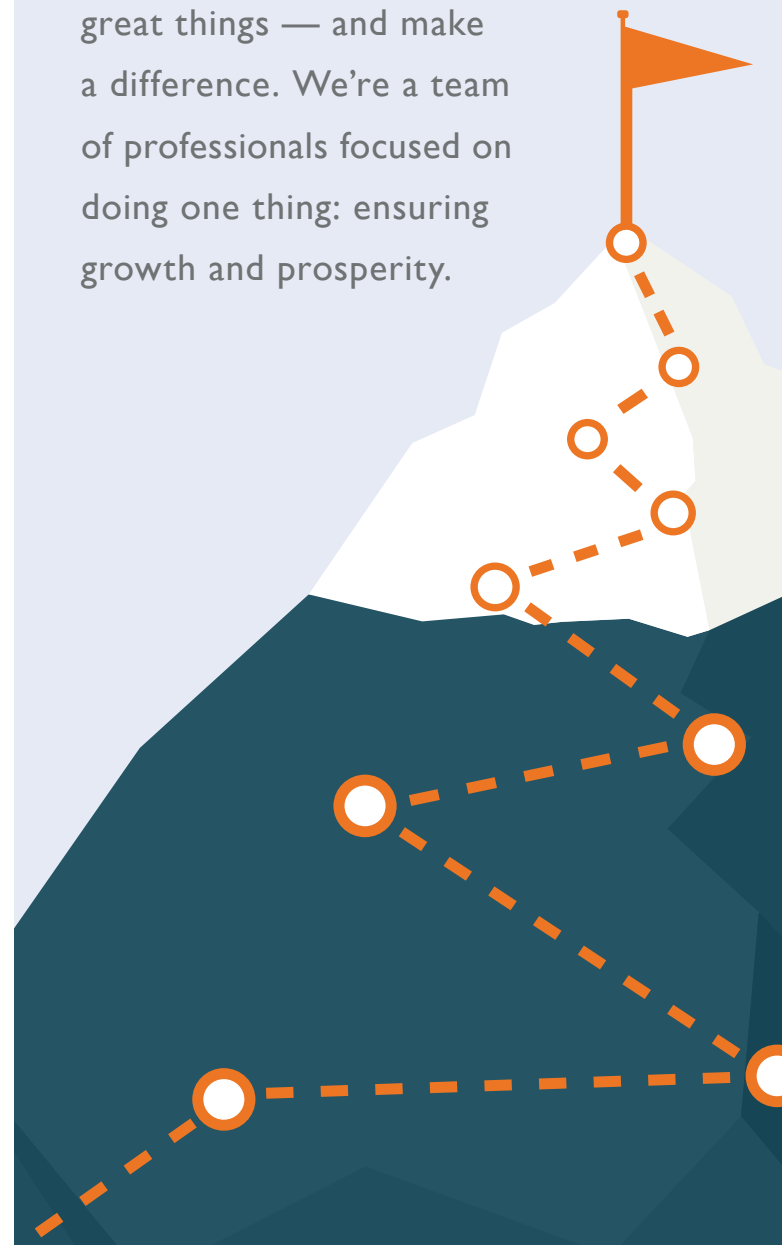
Our educational reimbursement program offers generous funding to help you enhance your skills and learn new ones at hundreds of accredited colleges and universities across the globe.

Community

Our teammates are eager and practical problem-solvers who are motivated by results. All team members are empowered to take on new challenges throughout the organization, and because we believe in hiring thoughtful generalists and subject matter experts, there are many opportunities to work and learn across new domains.

The Pinnacle Experience

When you're part of Pinnacle and the Western Growers Family of Companies, it means you're not only part of a team but also part of a solution. The health care industry is a vital part of everyone's lives. Every day we fight for the growth and positive development of an industry that benefits your community, your country, and the world. It means being part of truly rewarding experiences, setting your innovative spirit free to do great things — and make a difference. We're a team of professionals focused on doing one thing: ensuring growth and prosperity.



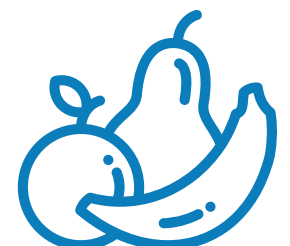
A Closer Look at Our Portfolio

Pinnacle is key to keeping the operations of the organization moving. In addition to being a TPA, Pinnacle also operates and provides a wide variety of health care-related services, including:

PinnacleRx Solutions (PRxS) is a relationship-focused, pharmacy benefits manager (PBM) that goes beyond the ordinary by building products and services around the unique goals of our clients. PRxS takes pride in giving its clients a five-star experience, in addition to retail and custom pharmacy networks, comprehensive data reporting, scalable products and services, consultative account management staff, 24/7 customer support, and customized benefit materials.



Pinnacle Health Management (PHM) is a leading health and wellness organization that offers employers scalable and comprehensive employee benefit solutions. Through our consultative and customized approach, we create tailored health management programs for businesses that are effective and easily adopted by their unique employee populations. Our services include care and case management, biometric screenings and health risk assessments, wellness programs, educational materials, and predictive modeling. PHM also offers supportive and voluntary programs like Nicotine Cessation to help cure nicotine addiction and our Mom-to-Be program for expectant mothers. PHM's program results are built upon a sophisticated education model and help businesses keep the health and wellness of employees as their top priority.



PINNACLE[™]
CLAIMS MANAGEMENT, INC.

PINNACLE[™]
HEALTH MANAGEMENT

PINNACLE
RxSolutions



PINNACLE
RISK MANAGEMENT
SERVICES[™]



Pinnacle
PRINT & TRANSACTION SOLUTIONS[™]

Pinnacle Risk Management Services (PRMS)

is a Managing General Underwriter (MGU) that is committed to providing superior pricing and quality services to help clients with high-dollar claims. PRMS provides clients with competitive stop-loss pricing, exceptional customer service, and 45-plus years of reputable underwriting experience. We give our customers peace of mind knowing they have protection against high-dollar claims. PRMS offers direct access to decision-makers in claims, administration, underwriting, and our quotes incorporate split funding. We provide flexibility with creative contract arrangements and give our customers access to specialized data reporting to better manage their claims risk.



Pinnacle Print and Transaction Solutions (PPTS)

offers quality and affordable in-house printing options, processing, and electronic payment management. PPTS uses the latest state-of-the-art technologies and a direct relationship with a financial institution to manage the virtual credit card (VCC) transactions. Our services include check remittance, provider payments, printing explanation of benefits (EOBs), COBRA notices and election forms, employee ID cards, company badges, and more. PPTS also provides validation by tracking mail using barcodes and utilizes billing reports for postage and paper materials. Our primary focus is to take the worry out of health benefits distribution by providing reliable, responsive, and dedicated services, helping clients simplify claims mailing and reduce processing costs.



“I’ve been with the company for 30 years and I’ve worked in both customer service and claims. I really love the rewarding feeling you get by helping people and the family atmosphere.”



MARGARET G.,
Customer Service Lead

“I love the positive work environment, profit sharing, and flex holidays. I also appreciate that my manager recognizes us and we get merit increases which is tied to our work.”



NIMESH V.,
Network System Administrator

Pinnacle is proud to be a contracted partner with Covered California and has been administering its **Covered California for Small Business (CCSB)** program since its inception. Covered California for Small Business offers small businesses exceptional choice and health care coverage options for their employees and families. This relationship gives us a role in supporting small businesses throughout California as they build their business and care for their employees.



In addition, Pinnacle administers benefits for **Western Growers Assurance Trust (WGAT)**, which is the largest provider of health benefits for the agriculture industry. WGAT was founded in 1957 to bridge the gap between health care and the agricultural industry. WGAT provides Western Growers Association’s members with ACA-compliant plans, customizable options, and competitive prices to meet the diverse needs of the agriculture-related employer. WGAT is an ERISA group health plan and subject to oversight by both the Department of Labor and the California Department of Insurance.



Our Benefits Offering

Health Benefits

We are pleased to offer a choice of three PPO medical plans, three dental plans, and a vision plan. Each employee is provided a flex-dollar credit amount to use toward their medical, dental, and vision benefits or to save for the Flexible Spending Account. This credit amount and the cost of benefits are pro-rated across the year. Credit amounts vary based on employee-only coverage or employee plus dependents.

Prescription Coverage

Through PinnacleRx Solutions, employees have access to the top retail pharmacy chains as well as independent locations. Mail order and specialty medication services are also available.

Vision Benefits

Through the VSP Network, employees have access to major optical retailers in addition to independent doctors, optometrists, or ophthalmologists. Coverage can also be applied to contact lenses.

401(k)

Employees have the ability to save for retirement via Western Growers Retirement Security 401(k) Plan. There is no waiting period for employee contributions; however, there is a one-year waiting period before we begin to match an employee's contributions and profit-sharing contribution.

Continuing Education

Educational Reimbursement

We encourage continued education. Employees can receive reimbursement of up to \$1,800 per year for continuing education through an accredited program that either offers growth in an area related to the employee's current position or that might lead to promotional opportunities.

Workforce Development

- Microsoft Office Training
- Sexual Harassment and Abusive Conduct Training
- CPR / FIRST RESPONDER

Facility

- New building
- Cafeterias, common spaces
- State-of-the-art conference rooms

Perks

- Dry cleaning
- Gas delivery
- Bocce ball, bike rentals, volleyball
- Oak Creek Community Park
- Gym discounts
- Food trucks
- Farmers market
- Irvine Company apartment and dining discounts



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