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Letter From The Owners

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Med One To One is a Med One Group publication consisting of editorials, a message from our owners, testimonials, information regarding our solutions, employee spotlights, and more. Quarterly issues include the most recent and exciting news from Med One. If you are reading this edition of Med One To One, you are a part of our team.

Med One owes all our success to our valued customers and supporters.

WWW.MEDONEGROUP.COM



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A wise man once said, “You pile up enough tomorrows, and you’ll find you are left with nothing but a lot of empty yesterdays. I don’t know about you, but I’d like to make today worth remembering.” This man was Professor Hill in Meredith Wilson’s play, The Music Man. While Professor Hill was a fictional character, the message he shared hit me loud and clear. This quote became even more meaningful as I have recently experienced a couple of “milestone” events. It is interesting as you gain more experience in life - a.k.a. get older - how your perception of what is really important changes.

As I was sitting at one of these milestones events - which happened to be my son’s high school graduation - I began to reflect on the quote in regard to my relationship with my son. As he took the microphone to welcome his classmates and guests to the graduation, I started to reflect on his time in high school. He accomplished many great things. He was a multi-sport letterman, an All Region Academic Honors student, member of the National Honor Society, Honor Roll student, Advanced Diploma recipient, District Student Advisory Council member, leader in student government and much more. By many standards he had what most people would call a successful high school career.

But at that moment my focus wasn’t on those accolades or how decorated he was at graduation. All I wondered was how many times had I pushed him off to “tomorrow,” resulting in empty yesterday’s? Did he feel he had my support as he went through his high school career? Was I there when he needed me to be there? I quickly reviewed the last 18 years and came to the realization that I must have done something right or he wouldn’t be where he was. Granted, my wife is really the one who deserved most of the credit, but I guess maybe I did have a little positive influence.

Perception and Reflection

LETTER FROM THE EDITOR
WRITTEN BY: TROY TAIT

After he sat down from giving his welcome speech, I was able to settle in and really enjoy the rest of the program. It is amazing how quickly time flies. It seems it was just yesterday when he started. Over the years we’ve learned and grown, gone through many successes as well as some failures and challenging times together. In the end, we survived. We learned, progressed, and now there he was graduating from high school getting ready to take the next step in life.



Life is challenging and at times it is difficult to balance all the different things that need to be done. Sometimes it’s hard to not put things off until tomorrow, and sometimes doing that will cause us to miss things that are important. In my opinion, as long as we are trying to be the best we can to make the world a better place, to help those closest to us, then at the end of the day we can hold our head high and know we did our part.

It is times like this that remind me how important it is to work for an organization that has great values. A company that is understanding and allows employees the time to do the things that they need to do. One that is involved in the community and actively trying to make a difference. Never sacrificing the needs of the organization or putting us at risk, but always being willing to listen and do what should be done.

“You pile up enough tomorrows, and you’ll find you are left with nothing but a lot of empty yesterdays. I don’t know about you, but I’d like to make today worth remembering.”

I echo Professor Hills advice, and act now when possible. Be present in the lives of those you care about. Put down the phone, stop and smell the roses, take the long way home, eat ice cream, and most of all, don’t pile up too many tomorrows or you will just end up with a bunch of empty yesterdays. Do all you can to make today memorable.

Confidence

TO OVERCOME Stumbling Blocks



LETTER FROM THE OWNERS
WRITTEN BY: BRENT ALLEN



of by-standers and heard one of them say, “How sad... that old man is making that young boy walk.” In response, the old man and young boy both hopped on the donkey and continued their journey. A short time later, they came across another group of men. As they passed, they heard the men comment, “How sad...all of that weight on that poor donkey.” Feeling bad, the old man and young boy jumped off the donkey and walked along beside the animal. Again, they encountered a group of men who were standing on a corner. As they passed, they heard one of them say, “How sad... what a waste of a good donkey. No one is riding him.” Frustrated, the old man and the young boy got on each side of the donkey and began to carry the animal. Soon they came to a bridge. As they began to cross the bridge, the old man slipped on some rocks and the donkey fell over the edge to its death. The moral of this story is – **IF YOU TRY TO PLEASE ALL OF THE PEOPLE, ALL OF THE TIME... YOU MIGHT AS WELL KISS YOUR ASS GOODBYE.**

A story is told of an old man, a young boy, and a donkey who were traveling along a country road. The young boy was riding on the donkey and the old man was in front leading them. As they passed a group of men, they heard one of them say, “How sad... that young boy is making that old man walk.” In response, the old man and young boy switched places and the old man hopped on the donkey. A few minutes later, they passed another group

Several years ago, I spent much of my time making presentations to vendor sales groups. I frequently utilized this story to describe our focus at Med One. Even today, Med One is focused mostly in providing medical solutions to medical equipment companies and healthcare providers. We don’t try to be everything to everyone. We don’t search out opportunities to finance airplanes, trucks, trailers, and construction equipment. For over 27 years, we have set our sights on one thing... healthcare. We know that we can’t please all of the people all of the time.



For this article, I want to switch gears and utilize the donkey story in terms of how it relates to each of us in our personal lives. In my journey through life, I have discovered that it is a jungle out there. We are surrounded by people who want us to stumble and fall. Somehow, our fall becomes their victory. They are focused on hindering our progress. How do they do it? By putting stumbling blocks in our path.



STUMBLING BLOCK #1 DISCOURAGEMENT

Many with whom we associate will be extremely critical of us. They will vocally criticize us, point fingers at us, and gossip behind our backs. They will find fault with much of what we do. They will do anything possible to discourage us.

For 20 years we have been holding annual meetings for our Med One employees. During each annual meeting, it has been a privilege for Larry and I to share our philosophies and visions of our future. I have been disappointed with some of my presentations... feeling like I have laid a huge egg. Others I have felt much better about. Two years ago, I felt especially good about my message. As I concluded my presentation, I returned to my seat. A co-worker beside me had written these

WE MUST NEVER allow others to define who we are, or allow their criticism and negativity to discourage us.

words on a pad of paper... "Best Ever". I felt like I had hit a home run. Reality hit a few weeks later when I read some of the reviews submitted by our employees. One individual felt that my presentation was a little boring for him. Obviously, this comment hurt me deeply. While I did my best, I obviously fell short of his expectations. But then I remembered the donkey story - we cannot please all of the people all of the time. Another individual felt that my presentation was too long and that I utilized too many stories and quotes. Again, his comment hurt. I clearly disappointed him. But I was reminded once again that we cannot please all of the people, all of the time... and hopefully we won't try.

From this experience, I learned a powerful lesson: WE MUST NEVER allow others to define who we are, or allow their criticism and negativity to discourage us.

STUMBLING BLOCK #2 CORE VALUES



We will occasionally be confronted by those who want to change our value system. These individuals truly believe they have a better way and they will attempt to convince us that we should adopt their philosophies. They will entice us to take short-cuts, encourage us to bend the rules, and convince us to be dishonest. They will down-play the importance of integrity and encourage us to abandon our principles.

Nearly 35 years ago, I had the opportunity to work for a large leasing organization. Shortly after I started, I was fortunately given an opportunity to spend a day in the field with one of the company's senior executives. We called on several potential customers including a farmer who was interested in financing some of the equipment needed to run his operation. I will never forget the conversation that took place on that occasion. We explained the details of our leasing program. Following our explanation, the farmer asked us a question. "What is the interest rate?" This Senior Executive answered him by asking another question. "What do you think it should be?" The farmer replied, "Oh, I would hope that it is in

the 10% range." "Rest easy my friend," replied my associate. "That is exactly what it is." As we drove away, I asked the senior executive this poignant question. "How can you tell this farmer that his interest rate is approximately 10% when you and I both know that it is actually north of 17%?" His answer to me was extremely thought provoking. He said, "if you are going to be successful in this business, you'd better learn how to tell a customer what he wants to hear." I have never forgotten this response. I told him I couldn't do it. I told him that it compromised my core values, as well as my integrity and I wasn't prepared to go there. "Well then," he said with a grin on his face. "You probably won't make it in this business." I am proud to say that 35 years later I am still in the same business and I have never compromised my integrity by misrepresenting the truth to one of my customers. Yes... I have lost a few deals. Fortunately, however, I have not compromised my



core values. This experience convinced me even more that we cannot please all of the people, all of the time... and hopefully we won't try.

From this experience, I learned another powerful lesson: WE MUST NEVER allow those who lack integrity and character to re-define the principles we have embraced.

STUMBLING BLOCK #3 DREAMS



Along the way, we will occasionally encounter a few who want to destroy our dreams. In their minds, our failure is their success. It was Winston Churchill who said, "You don't make the poor richer by making the rich poorer." Likewise, our failure does not make others any more successful, but some people just don't get it. They say to us, "that will never work," and they assure us that we will fail. They tell us that we are idiots.

Twenty-seven year ago, Larry and I resigned from a good job in order to start Med One. The company we left warned us that we would never make it. They told us that we were idiots and that we would regret our decision. They almost guaranteed our failure. They did everything they could to make certain that we wouldn't make it. How grateful I am that we didn't listen to their pessimism. In the end, they closed their doors and we continued to broaden our relationships. Several years later, we lost one of our largest vendors. We were surrounded by those who warned us that we couldn't survive without this account. Fortunately, we didn't listen to them. We found new vendor accounts and we expanded our presence. Along the way, we lost our main capital partner. We were surrounded by those who told us that this would spell the end for Med One. Fortunately, we didn't listen to them. Today we have more lending

capacity than ever before. A few years later, we lost our largest rental partner. Our critics told us that we would be finished in terms of renting medical equipment to health-care providers. Fortunately, we didn't buy what they were telling us. Today our rental presence is stronger than it has ever been, and we echo the wisdom the old man, the young boy and the donkey learned. We cannot please all of the people, all of the time... and hopefully we won't try.

From this experience, I learned still another powerful lesson: WE MUST NEVER listen to those pessimistic voices that tell us we will fail and that we can't succeed at something. We must never allow anyone to destroy our dreams.

What others think doesn't really matter. The only thing that really matters is that we are true to ourselves. I believe that some people would be scared to death if when they looked into a mirror, they saw not their faces, but their character. I conclude with the poem entitled, ***The Man in the Glass.***

*When you get what you want in your struggle for self
And the world makes you king for a day.
Then go to the mirror and look at yourself
And see what that guy has to say.*

*For it isn't your mother, or father, or wife
Whose judgement upon you must pass.
The feller whose verdict counts most in your life
Is the guy staring back from the glass.*

*He's the feller the please, never mind all the rest
For he's with you clear up to the end.
You've passed your most dangerous, difficult test
If the guy in the glass is your friend.*

*You can be like Jack Horner and chisel a plumb
And think you're a wonderful guy.
But the man in the glass says you're only a bum
If you can't look him straight in the eye.*

*You can fool the whole world down the pathway of years
And get pats on the back as you pass.
But your final reward will be heart-ache and tears
If you've cheated the guy in the glass.*



Making Medical Equipment *Easily Available*

I was a full-fledged Med One fan long before becoming an employee in October of 2013. From the time I understood the Med One mission and purpose, I believed in it and I wanted to offer my deep healthcare experience and skills to help make medical equipment easily available to all hospitals and healthcare providers. Today, as the Chief Credit Officer at Med One I oversee the lending function and work closely with our sales team and customers to get our customers the medical equipment they require.

In May 2018, at our Annual Meeting I shared a picture on LinkedIn of our banner that states “Making Medical Equipment Available” Equipment Leasing, Equipment Rental, Equipment Sales and Biomedical Services. What other company offers all these services to hospitals within the same enterprise? Answer = None to my knowledge, which makes what Med One is doing so special and exciting. Additionally, for a hospital to have just one vendor relationship offering so many services truly improves the providers efficiency in today’s fast paced and competitive healthcare marketplace. To over simplify, a hospital can make just one call and Med One can help them solve their equipment procurement needs.

Did you know that Med One’s credit approval process is simple, fast, and hospital friendly? Med One is a niche lender which is great for our

customers, as we truly understand the nuances within the healthcare industry. We know our customers. Med One has unique access to industry data, financials and our own proprietary information which makes the credit review process extremely fast, painless and easy for customers.



WRITTEN BY: **BRUCE RAY**

Furthermore, our lease/rental agreements are short, straight forward, and written with our hospitals in mind. It simply is our goal to offer a document and structure that works for hospitals. Within our portfolio we have leases with hospitals of all sizes and structures tailored to the hospitals individual needs. From a short-term rental, same as cash, deferral and to a long-term capital lease, we offer it all to our customers.

Over the past few years the United States has experienced a strong and stable economy. Recently, due to the healthy economic conditions the Federal Reserve has raised interest rates and it plans to continue to do so throughout 2018 and 2019 (overall 5 increases are forecasted over the next 18 months). Bottom line is that NOW is a great time to let Med One “solutionize” the right structure, payment and take advantage of how we Make Medical Equipment Easily Available.



From the time I understood the Med One mission and purpose, I believed in it and I wanted to offer my deep healthcare experience and skills to help make medical equipment easily available to all hospitals and healthcare providers.



How to **NOT** Take Care of an Excellent Customer in the

Leasing World

WRITTEN BY: **ROBB STEVENS**

Think about what it might look like if company names reflected the way they actually run their business and interacted with their customers. Many of course, would be appropriately named for the virtues that they strive to promote. Hopefully that would be the case for Med One! On the other hand, in many instances such descriptive names could be downright incriminating for those that for one reason or another, choose to conduct business unfairly or unethically.

I had some fun thinking of hypothetical examples that may result in the leasing world based on feedback we've heard over the years regarding customers bad experiences with other sources.

Here are a few:

Evergreen Leasing, Gotcha Capital, Ambiguity Leasing, Convoluted Capital, Fine Print Funding, Concealment Capital, Bait and Switch Leasing Inc., Obstinate Funding, Entrapment Funding, My Way or the Highway Leasing, Dubious Capital, One and Done Funding, Self-Serving Capital LLC, Dilly-Dally Funding, Complex Capital and Frustrate-You Financial.



If anyone reading this EVER feels that Med One identifies with any of these sample names, please let us know so we can immediately set right whatever is causing such a perception.

In the past few Med One to One issues, I've highlighted elements of what a trusted leasing partner should be, versus business practices that in our view, do not promote trust or a productive customer relationship.

As we continually seek to champion the importance of customer friendly business practices in our industry, we are ever watchful of real instances in the marketplace in which other companies demonstrate examples of "what not to do." One such example was brought to our attention in recent months. In summarizing the situation, business names have been removed. My objective is not to call out specific companies, but rather to bring to light the fact that these things we've been discussing are actually happening!

The account highlighted below comes from www.leasingnews.org By Tom McCurnin, Leasing News Legal Editor. It details one Lessor's overly aggressive and even abusive use of the evergreen clause.

"Fair Market Value (FMV) leases usually call for the lessee to return the equipment or pay the FMV" explained the author. But what happens when there is a minor dispute as to some insignificant equipment? Today's case raises the question of how a lessor took advantage of when most of the equipment is properly returned and a minor portion could not be found. Should the lessor accommodate the lessee? Should the lessor try to negotiate the proper value of the equipment? Or should the lessor act aggressively and sue the customer to realize continued lease payments via the evergreen clause? And is there a history behind this maneuver?"

In 2011, a lease customer (lessee) began several equipment leases for new IT equipment on five-year terms. The lease contract(s) included options to return the equipment or pay fair market value at the end of the committed term. Assets on the lease included over 1,000 computers and other related items valued at over \$10 million dollars. The customer reportedly paid the three leases according to term, and then chose the return option at maturity of the lease. In doing so, all assets were accounted for and returned to the lessor except for 2.6% of the total equipment items that were unaccounted for. To compensate they cut a check to the lessor of \$58,000 to cover the missing items based on their appraisal of what the value would be at

that time. Instead of accepting the check in good faith from the customer, the lessor instead returned the check to the lessee and instead of negotiating with the customer for the seemingly trivial amount, the lessor then continued to bill the customer for the leases on the basis of its evergreen clause. Predictably, the customer chose not to pay the additional lease payments, (close to \$100,000 a month) asserting that their payment for the missing items had already satisfied the matter. The lessor then chose to sue the lessee for not honoring the monthly payments. We can only assume that this entire exchange did not include any reasonable communication from the lessor to its customer that if done in good faith, could have quickly and easily resolved the matter.

With the lawsuit, the lessee counterclaimed on the basis of breach of contract, breach of the implied covenant of good faith and fair dealing, and unjust enrichment. What is fascinating about the counterclaim as the author explained, is that "The same lessor had been sued three times alleging that they had a regular practice of disputing the fair market value on many other leases and exerting similar contractual will, by renewing leases and continuing customer payments."



Think about what it might look like if company names reflected the way they actually run their business and interacted with their customers. Many of course, would be appropriately named for the virtues that they strive to promote. Hopefully that would be the case for Med One!

In the suit, the lessee revealed a video deposition of a former employee of the lessor who testified that this behavior was a standard practice of this lessor. Additionally, the lessee submitted to the court three similar lawsuits brought against the lessor.

A key part of Med One’s ongoing effort to be a trusted leasing partner is to apply fair and honest business practices in all of the lease deals we do.



The lessee further submitted that the allegations of blowing off customers to increase lease payments must be true, because (1) the lessor’s former employee said so; and (2) each of the three prior lawsuits brought against the lessor were based on the same unfair practices.

As the author pointed out, this particular case may not plow any new legal ground, but it is definitely a lesson in customer service.

A key part of Med One’s ongoing effort to be a trusted leasing partner for all our customers (present and future) is to apply fair and honest business practices in all of the lease deals we do. With that in mind, I fully endorse the takeaways from this situation identified by the writer.

Namely:

————— (1) —————
“Recognize a Good Customer –
they can be hard to come by”

————— (2) —————
“Negotiate in Good Faith”

————— (3) —————
“Be Mindful of Your Corporate Reputation”

Med One seeks ALWAYS to recognize, understand, and retain good customers. Without our customers we don’t have a business, and like most companies they are at times difficult to find, let alone keep. Maybe some lessors have an easy time coming by top tier customers so it makes no difference to them whether they lose them or not. We don’t see it that way. A single lease deal is simply the beginning of what we hope will be a mutually beneficial business relationship for many years to come! In the referenced story, the customer had paid over \$10 million to the lessor which you would expect would warrant some leeway rather than a heavy-handed, narrow minded return policy that ultimately resulted in a hostile lawsuit. I think it’s safe to assume that the customer in this instance will not be leasing with that particular lessor anytime soon.

End of term negotiations aren’t without their challenges, but when a solid customer does it’s best to make something right and meet the contractual expectations. A lessor certainly ought to take notice of that effort

and in good faith, and work with them on a mutually agreeable solution. That’s Med One’s goal on every deal. In the example above, the customer did the right thing by returning the equipment they had, then worked to reasonably make up the difference with a cash payment. Instead of accepting the customer’s solution, the lessor returned the money, renewed the lease on the basis of the evergreen clause, and ultimately sued them for not paying the renewal invoices. That is just absurd.

In our day and time of social media, customer reviews on products, and 24-hour news cycles, companies must be ever mindful of their corporate reputation. Any bad behavior or unseemly practice by any business can spread like wildfire, so it’s just not worth it to treat customers poorly. In the court case highlighted here, the allegations of unreasonably austere contract enforcement were attested by the company’s own former employees. The lawsuit which was intended to squeeze a settlement out of a former customer, in the end backfired on the lessor and is now a matter of public record.

Sadly, customers that have negative experiences with lessors not only get turned off by the company that burns them, but may even be sour to equipment leasing completely. For anyone to be turned off from such a powerful and beneficial tool is a terrible consequence. Fortunately for customers there are better resources to turn to when it comes to equipment leasing.

I have been in this business long enough to understand and know first-hand the amount of effort it takes to win a customer. It’s a constant effort, but when it’s done correctly and fairly, everyone involved wins and you can sleep at night knowing that you not only built a solid opportunity and a happy customer, but also did the right thing.

As Med One continually works to establish its reputation in the equipment leasing world, we hope that our efforts ultimately will lead to every customer seeing us not just as an equipment lessor, but as a valuable and trusted advisor in their asset acquisitions strategy.

Source: [Lessor] Goes to Evergreen Clause But History Catches Up to Them and They Settle, Leasing News Legal Analyst, Tom McCurnin, in www.Leasingnews.org on April 18, 2018.



WRITTEN BY: NATE DAVIS



INVESTING IN BITCOIN

It’s been about a year since I have last talked about cryptocurrencies, and what a wild ride it has been since then. Bitcoin gained some traction in the latter half of 2017, peaking at almost \$20k for each. Since then it has taken a rocky road down. One that many foresaw. Due to this, a major correction was needed for this market.

If you remember in my last article about cryptocurrencies from March 2017, I talked some about what they are, and why the blockchain tech could revolutionize medical records and other information. The market for these virtual currencies has exploded with people buying and chasing the next big thing within this blockchain tech. And because we all have a little FOMO (fear of missing out) people will buy things irrationally in the hopes that they will be on the winning side, but most are not. There have been many people who have started ICOs to raise capital. An ICO is an “Initial Coin Offering” which is like an IPO for a stock. Someone creates a token and sells it to raise capital. Many scams are out there. I have seen 3 specific instances this last year where an ICO was created, millions of dollars were raised, and the owners of the ICO ran with the money. Regulation has not caught up with these ICOs, and as such, most people are left hanging.

Investing in virtual currencies is about as risky as you get in the investment world. Like any new technology, until there is some time behind it, it will be very risky. Many people see investment as the only use-case for

these virtual currencies. If you are one who just wants to dabble in this space, buying Bitcoin would be a good start. Generally, the other coins and tokens out there are just too unproven. While, investments are in the realm of a use case, they are not the only part of these technologies we should be looking at. While value is a metric, the blockchain protocol that was invented in Bitcoin allows for a public ledger that is trustless. There is no central database to decide what is truth. Everyone running on the network validates all the data through cryptography, and every computer knows every transaction, and has validated it.

Skeptics have called out this technology as a “fraud”, and have said that it will “break the Internet.” As one who has studied and understands the technology, I don’t see it. Bitcoin won’t be the payment network of the future. It will be an underlying large value asset. The Lightning Network, that was built on top of Bitcoin will be the payment network. The Lightning Network is what many call a “Layer 2” solution. It was designed from the ground up to be instant, and amazingly cheap. It uses Bitcoin as the settlement layer, and as such, reduces fees dramatically to almost nothing.

This technological advancement that people call Blockchain started as Bitcoin and will always be a part of what makes Bitcoin so amazing. In the future we will see applications we can’t dream of now using this trustless cryptography blockchain. I am excited as always for new technology, and I am excited to be a part of the Bitcoin movement in these early days.

EMPLOYEE SPOTLIGHTS



Grady Brown VP of Human Resources

My family and I moved to Utah about five years ago from Gilbert, Arizona. My professional path has included stops in the technology and transportation industries and a four-year stint as a Senior Human Resources Consultant. I love the field of HR and gain much personal satisfaction from employee development.

My wife Bryn and I have been married for 30 years and have six wonderful children. Three of our children are now married and we are proud grandparents of two. The included photos are evidence of my personal interests. I love being outdoors. I enjoy snow skiing, biking and spending time with my family.

I am proud to be a Med One employee. After starting with the company last year, I continue to be impressed with the caliber of the leadership team, the customer focus and the commitment of each employee to our Pillars of Success: Creativity, Simplicity & Responsiveness.



Max Iturriaga Client Services Executive

I was born in Cambridge, Massachusetts and raised in Watertown, Massachusetts. My wife and I moved to Florida in 1997, ten days after our wedding and a month after graduating college. I married my best friend, my junior high sweetheart Rosa. We just recently, celebrated our 21st anniversary and this November we will be celebrating 31 years together. We have three beautiful children, Mia, Max and Lucas. Mia and Max are twins and will be entering high school this fall. Mia loves to sing and perform musical theater. Max enjoys working out and is interested in engineering. Our little guy Lucas will be 2 years old in August and we presume he will be a future stunt double or a professional soccer player, we are not sure yet. We have been home schooling our children for 7 years now under a Christian curriculum. Our family believes that having a strong foundation in Jesus Christ is the most important aspect in our education. I have a younger brother who also has a beautiful family and they too reside in Florida. As do my parents.

I enjoy coaching and playing soccer. Once a month my wife and I mentor married couples through our church's marriage ministry. My family enjoys taking road trips to Savannah, GA,

the Blue Ridge Mountains, visiting museums and relaxing on our back porch. I take pleasure in hosting friends for dinner and on occasion cooking a big pancake breakfast. In my spare time I enjoy watching sports, playing golf, training for soccer and fishing in the Gulf of Mexico.

I attended ITT Technical Institute with the intention of becoming an Architect. I graduated with an AA in Computer Aided Design and Drafting. While studying in ITT I took on a position with a national healthcare equipment provider which launched me into my passion for serving others. Twenty three years later I still enjoy serving and providing equipment financial solutions to my clients.

My primary focus at Med One is to grow the rental division in the state of Florida. Educating all clients on how Med One is a unique company that can provide financial equipment solutions. What I mostly like about my job is the opportunity to create my own team and the ability I have to offer creative financial programs to all my clients. Knowing that my clients can trust me to deliver solutions gives me a great sense of satisfaction. The people that make up the culture here at Med One makes all the difference for me.

Michelle McDougall Operations Service Specialist

I was born and raised in Orange County, California and have lived in different areas of Southern California my whole life. I am the youngest of 4, I have 2 older brothers and 1 older sister who I am very close with. My family lives in Oregon and Texas so all my vacation time is spent seeing family. I have a wonderful boyfriend (Sergio), who is also my best friend. We met when he coached my son Christopher in T-ball. Christopher is now 14 and a freshman in high school and has found a passion for makeup, lighting, and sound in theater. Sergio and I have a 1 year old named William (yes, I was a little crazy and decided it would be fun to start all over again). I enjoy cooking and reading (but with a little one I have not been able to read as much as I would like). I also enjoy hanging out with my family and friends, who I consider family, any chance I get.

I have been with Med One for two and a half years now as an Operations Service Specialist. I assist our customers by taking their equipment orders, scheduling pickups, running reports for their accounts, and making sure the transactions for the month are done correctly. This is important because when it is time to bill, the invoices need to look the way the customer has requested (and we have quite a few ways we have to do them). I also assist the warehouse with cleaning equipment or going on deliveries if I am needed. I enjoy my job for many reasons. I enjoy having the opportunity to learn and do more, knowing that what I do is helping save lives is not something everyone can say that about their job. I have been able to get to know many of our customers and grow a relationship with them over the phone. Our team here in Southern California is wonderful, we work so well together, which I think is the main reason we are able to do as much as we do.





WRITTEN BY: MIKE DANIELS

MEETING CALIFORNIA'S MEDICAL EQUIPMENT NEEDS ONE RENTAL AT A TIME

In April 2015, Med One Group had a small, 3,000 sq. ft. warehouse located in Corona, California. The warehouse seemed to be packed with equipment from top to bottom with ventilators, bipaps, infusion pumps, syringe pumps and incubators. I had just started with Med One after resigning from a rental competitor I had worked with for years—Med One seemed different to me. I worked with multiple medical equipment rental and sales companies in my nearly 30 year career but Med One's synergy confirmed I made the right choice. Our Northern California office was gaining more and more rental business every day. Scott Wooster and Benny Tran started the Hayward office from scratch, getting the word out that there was a new rental company in town. Hospitals were looking to partner with a rental company who could provide exceptional and individualized service. Our 3,000 sq. ft. was growing.

Med One was already known in the industry for our exceptional Leasing and Financing services. For over two and a half decades we have been helping hospitals, subacute units, surgical centers and more to acquire medical equipment through our vast manufacturing network. Facilities that were interested in leasing equipment or financing purchases were working with Med One. It was in 2009 that Med One entered the medical equipment rental business; it wasn't long before our rental business in California began to soar.

As the demand for our rental equipment grew, it wasn't long before we realized our small Corona warehouse wasn't going to be big enough. Dathan Calvert, Southern California Operations Manager began to look for a larger warehouse to store our multiplying inventory. ***"As more hospitals began using Med One for their rental needs, we knew that we would need more equipment and that new equipment was going to take a lot more warehouse space,"*** said Dathan. Our company met that rental demand with even more equipment purchases and in January 2016, Med One moved into a new 8,000 sq. ft. warehouse. Still located in Corona, the much larger warehouse also included new delivery trucks and service personnel. "We were growing at a fast rate," says Bill Varley, Sales Director with Med One Group. Med One also expanded our support surface portfolio, including low air loss mattresses, bed frames, low beds, bariatrics, enclosure beds and specialty products.

We were becoming a ***"one stop shop"*** for facilities to order equipment from. We now had products available for the Central Supply, OB GYN, Neonatal Unit, Respiratory Therapy, and Wound Care departments. "Not only could we provide the needed rental products for all of these departments, but we could also help hospitals finance/lease the equipment if that's a direction they wanted to go. Our service doesn't stop there, we offer asset tracking management, biomedical repair, and the list goes on. Med One is a solutions

partner for healthcare facilities," says Tom Lindsey, Senior Sales Vice President. Med One recently added local financing representatives in California and other key markets; if any hospital is looking to purchase equipment, we can help.

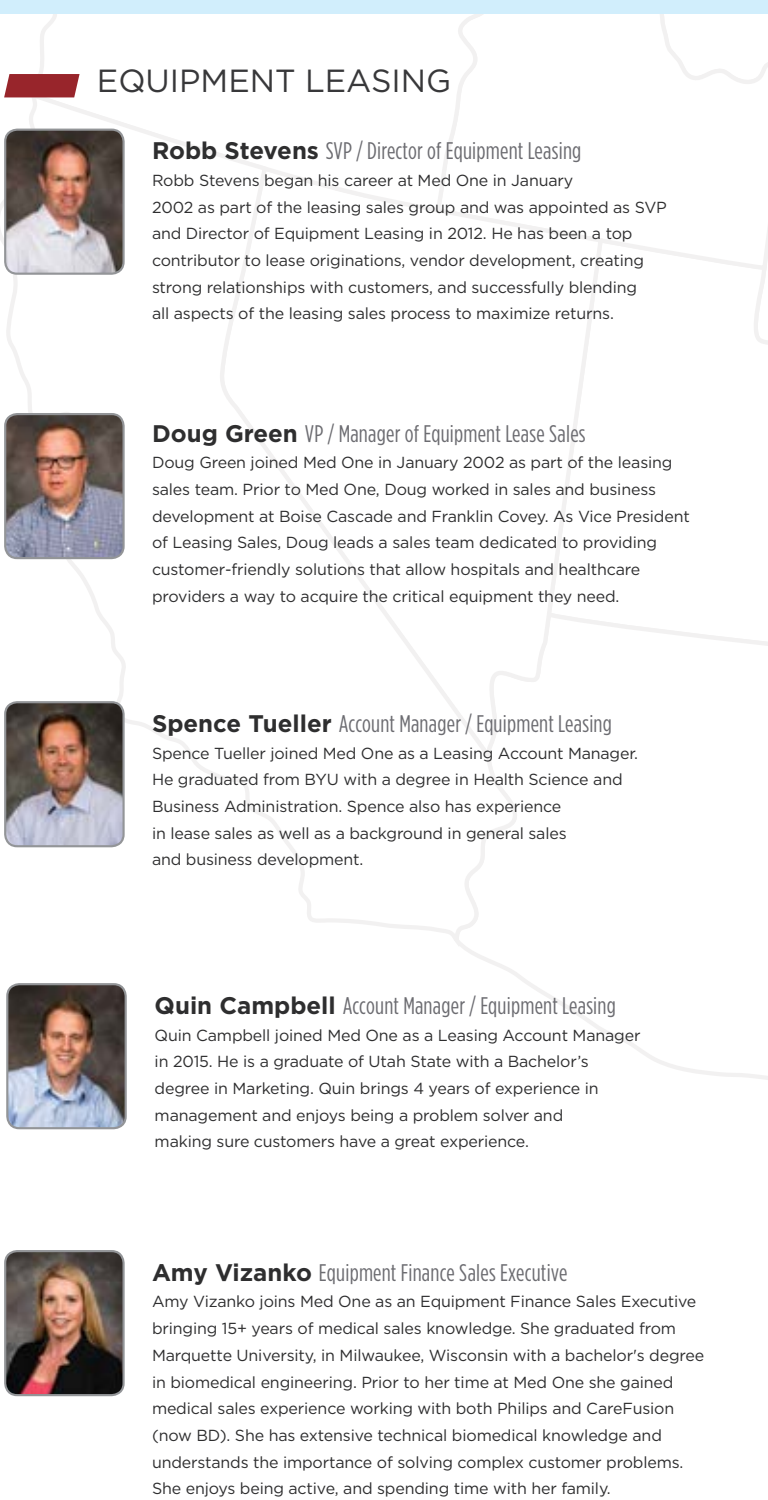
By May 2016, California hospitals were calling Med One in record numbers. Our northern office steadily added new hospitals and subacute units to our rental customer base. Southern California was experiencing tremendous growth as well—not long after moving into our new Corona warehouse, three IDN's converted over to Med One for their rental needs. Each hospital group had 7 facilities within them. Dathan Calvert recalls, "With so many new facilities coming on board, it was again time look at another warehouse to manage all of the equipment we were going to purchase." In July 2016, Med One Group moved into a 10,000 sq. ft warehouse in Los Angeles. Opening a new warehouse in the La Mirada area better enabled Med One to be very responsive to our LA customers. "It just made sense to be in the heart of LA," says Bill Varley.

Now, with two warehouses for a total of 18,000 square feet of space, a fleet of delivery trucks, and a team of service and sales people, Med One can easily service all of Southern California. Our new Corona office services the Inland Empire, Orange County and San Diego area while our LA office covers the western area of Orange County and the greater LA area including north of Los Angeles.

I think about my start with Med One back in 2015 and the amazing growth we have had in all of California. Our success has been through hard work and great service. We see hospitals and healthcare facilities as individuals, understanding that each facility is different with specific needs. "Hospitals want flexibility from their rental company," says Scott Wooster. California hospitals and subacute units often need custom details on their invoices, accurate and easy to read billing, substitute equipment options, long term rental discounts and special rental options. Our flexibility has allowed us to earn trust with our customers and to attract new customers. In only 4 years we have grown to serving over 180 hospitals in California and Med One is expecting to nearly double that number in the next few years.

Med One truly has a ***"one call, does it all"*** approach for California hospitals. We are excited about our rental footprint in California (and the rest of the country) and look forward to continuing our relationships with our customers.





Robb Stevens SVP / Director of Equipment Leasing
Robb Stevens began his career at Med One in January 2002 as part of the leasing sales group and was appointed as SVP and Director of Equipment Leasing in 2012. He has been a top contributor to lease originations, vendor development, creating strong relationships with customers, and successfully blending all aspects of the leasing sales process to maximize returns.



Doug Green VP / Manager of Equipment Lease Sales
Doug Green joined Med One in January 2002 as part of the leasing sales team. Prior to Med One, Doug worked in sales and business development at Boise Cascade and Franklin Covey. As Vice President of Leasing Sales, Doug leads a sales team dedicated to providing customer-friendly solutions that allow hospitals and healthcare providers a way to acquire the critical equipment they need.



Spence Tueller Account Manager / Equipment Leasing
Spence Tueller joined Med One as a Leasing Account Manager. He graduated from BYU with a degree in Health Science and Business Administration. Spence also has experience in lease sales as well as a background in general sales and business development.



Quin Campbell Account Manager / Equipment Leasing
Quin Campbell joined Med One as a Leasing Account Manager in 2015. He is a graduate of Utah State with a Bachelor's degree in Marketing. Quin brings 4 years of experience in management and enjoys being a problem solver and making sure customers have a great experience.



Amy Vizanko Equipment Finance Sales Executive
Amy Vizanko joins Med One as an Equipment Finance Sales Executive bringing 15+ years of medical sales knowledge. She graduated from Marquette University, in Milwaukee, Wisconsin with a bachelor's degree in biomedical engineering. Prior to her time at Med One she gained medical sales experience working with both Philips and CareFusion (now BD). She has extensive technical biomedical knowledge and understands the importance of solving complex customer problems. She enjoys being active, and spending time with her family.



Carter B. Allen SVP / Strategic Account Manager
Carter Allen has been in the financial industry for more than 20 years and has been with Med One Group since 2002. He appreciates the opportunity to provide solutions for hospitals that allow them to gain access to much needed equipment. Carter manages strategic accounts that are essential to Med One's success. His experience with healthcare leasing provides customers with valued solutions.



Tim Loftis Account Manager / Equipment Leasing
Tim Loftis joined Med One as a Leasing Account Manager with over 15 years in sales and business development with Morgan Stanley, JP Morgan Chase, and the Economic Development Corporation of Utah. Tim received his MBA from the University of Utah and a BA from Occidental College. He serves our partners in the medical community by providing effective solutions in a responsive and friendly manner.



Al Mugno Equipment Finance Sales Executive
Al joined Med One as an Equipment Finance Sales Executive in August 2017. Al graduated from Iona College with a Bachelor's Degree in Business Administration majoring in Marketing. Al has worked as a sales executive in the healthcare industry for close to 25 years. He has a background in infusion, barcoding, hospital information systems, radiology, ultrasound and vital signs monitors.



Brian Nappi Equipment Finance Sales Executive
Brian Nappi joins Med One bringing more than 20 years of experience in medical equipment sales, finance, and business development. He earned his bachelor's degree in Electrical Engineering from Texas A&M University. Brian understands that his customers are busy and prides himself on quietly listening and accurately defining their needs to create simple, satisfying solutions that allow them to quickly acquire the equipment needed. Brian enjoys developing friendly, supportive, long-standing, and fun relationships with his clients.

LEASING / RENTAL / SALES / SERVICE

EQUIPMENT RENTAL



Brad Johnson SVP / Equipment Rental
Brad Johnson is the Senior Vice President of Equipment Rental and has been working at Med One Group since 1994. He works closely with various companies and hospitals in the effort of achieving the highest utilization of our rental equipment as possible. Brad graduated from the University of Phoenix with a Bachelor's degree in Business and Accounting. He enjoys playing golf, fishing, hunting, and spending time with his family.



Brian Smiley Regional Sales Manager
Brian Smiley has been a part of the Med One team since 1999 and serves as a Regional Sales Manager focused on equipment rental. He received his Bachelor's degree in finance from the University of Utah and is also certified on the CareFusion and Smiths Medical equipment that Med One works with. He enjoys watching football and spending time with his family, especially coaching his sons at football and soccer.



Scott Wooster Territory Manager / Northern California
Scott Wooster has over 27 years of experience in medical equipment sales. His specialty is in equipment rentals, asset management, and medical device sales. Scott has also held management positions in several medical companies. Scott enjoys being a customer advocate, helping hospitals find solutions to fulfill their equipment needs, and helping facilities provide the best care possible.



Bryan Dabney Territory Manager / Georgia
Bryan Dabney has over 25 years of experience as a respiratory therapist and comes from Respironics where he worked as a Traveling Clinical Specialist and an Account Manager. Bryan was born in Livermore, California and lived there until advancing his schooling in Rexburg, Idaho at Ricks College. Bryan finished his schooling at Weber State University and graduated with his Bachelor's degree in Respiratory Therapy.



Mark Rogers Territory Manager / Southern California
Mark Rogers joined Med One in early 2017 as a Territory Sales Manager in Southern California. He has been in the healthcare industry for over 25 years. Mark has experience as a business owner manufacturing support surfaces, as well as an independent representative offering capital equipment to acute care facilities. In his spare time, Mark likes to ski in the winter and enjoys water sports in the summer.



Max Iturriaga Territory Manager / Orlando
Max joined Med One as a Client Services Executive in 2017. He started his career in the healthcare industry in 1995. He has background in many different positions including driver technician, trainer, sales executive, and president of a Freedom Medical distribution center. He enjoys knowing he is able to provide a better solution for his clients. Max enjoys spending time with his family, being involved in his church ministries and coaching/playing soccer.



Tom Lindsey SVP / Director of Rental Sales
Tom Lindsey has over 35 years of experience in the medical sales and rental industry, allowing him to successfully and professionally represent and value products, services, and manufacturers. He graduated from Brigham Young University with a degree in Microbiology, was a former EMT, and is CBEST certified. Tom has been involved with Med One since 2001 and continues to be a valuable part of the team.



Bill Varley Regional Sales Manager / West Coast
Bill Varley has over 30 years of experience in marketing and sales. Prior to working at Med One, he worked at several different medical device companies in management positions specializing in imaging applications, cardiology and infusion. Bill has worked all over the U.S. and internationally to provide better solutions to hospitals and healthcare facilities.



Mike Daniels Territory Manager / LA North
Mike Daniels has over 25 years experience in sales and marketing and started in the medical rental arena in 1985. Over his career, Mike has worked with everything from movable medical equipment to specialty support surfaces—both rentals and capital sales. During his off time, he enjoys spending time with his family, church, surfing, and any outdoor activity.



Jay Thorley Account Manager
Jay Thorley joined the Med One Team in 2015. Prior to Med One, Jay worked in the mortgage industry for 12 years. He enjoys working with customers to make sure that they have the equipment they need to care for their patients. Jay enjoys spending his time with his wife, son and two boxers.



Skip Horton Territory Manager / Carolinas
Skip Horton joined the Med One Rental Division as a Territory Sales Manager in June 2017. He brings over 30 years of experience in the Healthcare industry, with previous experience at Eli Lilly, DuPont, and BD. Skip graduated from East Carolina University with a bachelor's degree in life science. Skip enjoys working with his customers and making sure that they have the equipment they need to care for their patients.

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Responsiveness.

MED ONE SALES GROUP (CONTINUED)

EQUIPMENT SALES



Jeremy Quick National Sales Manager / Equipment Sales
Jeremy Quick joined Med One in August 2009 with an extensive background in sales and marketing. Jeremy's responsibilities include creating relationships in the non-acute care market to present Med One's products and services. This allows him to reach out to nursing schools, clinics, research facilities, and EMS companies. He enjoys helping these diverse customers acquire medical equipment to aid in the treatment or instruction of those in need.



Jordan Brown Account Manager / Equipment Sales
Jordan joined Med One in June 2015 as part of the equipment sales team. Jordan's market area covers nursing schools, EMS companies, and small hospitals. He is grateful for his customer relationships and the opportunity to help customers with their medical equipment needs. Jordan recently graduated from Utah State University, where he played football and received his Bachelor's degree in Business Marketing.

INTERNATIONAL SALES



Karen Raven VP / Director of International Sales
Karen Raven is the leader of the Med One International Sales Team and has worked in the healthcare industry for over 30 years. Karen has worked in various roles including Direct Sales, National Accounts, and Regional Director. Karen has a background in infusion, vital signs monitors, and enjoys working in healthcare because the products sold save lives every day.



Susan Mingle Director of International Sales
Susan Mingle joined Med One in 2017 as a Director of International Sales bringing 14 years of medical/capital sales experience, with previous experience at BD and Abbot Labs. Susan has a degree in both Education and Nursing. Her Nursing focus was Neonatal Intensive Care. She is passionate about Georgia Football and Gymnastics, and enjoys traveling and spending time with her family.

EQUIPMENT ACQUISITION

INFUSION, RESPIRATORY, MONITORING, OXIMETRY, IMAGING, THERAPY, BEDS, & MORE

LEASING & FINANCE

Capital Lease

Customer commits to a fixed term of rental payments. At the end of the rental term, customer owns the equipment with a \$1.00 buyout. There is no option to return this equipment. Rather, the point of this program is simply to finance the equipment over several months when cash is not available for immediate purchase. Completing a capital lease through Med One is just a matter of signing a simple agreement and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One. This program is also known as a Rent-To-Own or a \$1.00 Buyout Lease.

Equity Rental

Simply issue a renewable purchase order (typically 1-12 months) to Med One, and the customer receives brand new equipment direct from the manufacturer. The customer can rent the equipment on a month to month basis or, if capital budget is allocated, purchase the equipment with 50% of the rental paid going toward the purchase price. There is no paperwork to sign, payments are made from the operating budget, and the customer may return the equipment at any time.

Operating Lease

Customer commits to make monthly payments based on an established term. When the term ends, the equipment can either be purchased based on its fair market value, rented for an additional 12 months, or returned to Med One Group with no further obligation. Completing an operating lease through Med One is just a matter of signing a simple agreement and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One.

MAKE IT CUSTOM

Deferred Payments

Deferred payments allow purchase-minded customers to get their equipment now and pay for it later. Many deals are completed on the basis of a 12-month deferral.

Step-Up Payments

A step-up payment scenario provides a customer with a very low initial payment which increases over time to match the increased flow of revenue generated from the new technology.

RENTAL, SALES, & SERVICES

Equipment Rental

Our Equipment Rental division is an authorized rental dealer for Alaris Systems and Sigma Pumps. We carry equipment from leading manufacturers and our refurbished medical devices are patient-ready, include a full warranty, and are factory tested. Equipment Available to Rent: Pumps: (Infusion, Syringe, Feeding, Suction) Patient Monitors, Pulse Oximeters, Beds and Support Surfaces, SCDs, Ventilators, Bi-pap Machines and much more.

EACH SOLUTION OFFERED BY MED ONE CAN BE CUSTOMIZED TO BEST FIT THE NEEDS OF A SPECIFIC CUSTOMER. CONTACT US TODAY TO LEARN HOW WE CAN HELP YOUR FACILITY ACQUIRE THE EQUIPMENT IT NEEDS. OUR SIMPLE DOCUMENTATION, QUICK TURN AROUND TIME, AND CUSTOMER SERVICE HAVE NO COMPARISON WITHIN THE INDUSTRY.

Equipment Sales / Services

Our Equipment Services division includes full time OEM certified technicians who can meet the needs of a single department or the needs of your entire facility. We offer service repair options on a wide variety of equipment, including PM services. Additionally, we have patient ready refurbished equipment available for sale or rental that includes a warranty. Available Equipment: Infusion, Respiratory, Oximetry, Monitoring, Support Surfaces and more.

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TEAM MED ONE ANNUAL MEETING 2018





Creating Positive Work Habits

WRITTEN BY: **BRITTANI DAY**



Many have heard the saying, *variety is the spice of life*. If that is the case, habit and consistency are seen as the structure of life. The interesting thing about a habit is that it is a routine behavior that tends to occur almost subconsciously. John Irving, the American novelist and screenwriter once said, “good habits are worth being fanatical about.” This falls right in line with a quote from Benjamin Franklin who once said, “It is easier to prevent bad habits than to break them.” Breaking habits can be one of the hardest things people have to deal with. It is important that we are aware of our habits almost to the point of being fanatical as they truly effect all aspects of our lives, including our relationships, our health, our attitude, and our work ethic. The implementation of better habits generates better quality of life and work.

We all recognize that good habits are the foundation for success, but they are also some of the hardest behaviors to implement. The following are a couple of healthy habits you could implement to improve your work life today.

One of the best habits to develop at work is creating small goals for each day and each week. Making a

list will help you lay out what must be done first and foremost. On this list should be items that need to be done in order for any large goal to be accomplished. Getting in the habit of creating small goals more regularly will help make each day and week more approachable. You will be more motivated because the task at hand seems doable. Motivation is a critical part in developing habits. The *Self-Determination Theory* explains that intrinsic motivators (being motivated to do things internally, not through punishments or rewards) is critical in building positive habits.

Another important habit to develop that can lead to the implementation of new habits is punctuality. Not being on time can signal many different things including incompetence, self-centeredness, and even a lack of integrity. Being late shows that what you are showing up for isn't very important to you. This is not the first impression you want to make at work with clients, coworkers, or managers. So, what are some steps to implementing punctuality? Schedule events in your calendar 10 minuets earlier than planned. If you have a lunch meeting at 1:00 p.m., schedule it for 12:50 a.m. Another tip would be to prepare for your scheduled event a few hours before. If you know you need to prepare for a meeting, take care f your to-do

items well before the meeting starts. Procrastinating these things can lead to scrambling, being late, and not being fully prepared for important meetings.

Creating positive work habits might seem like more of personal preference or style, but there are strong business-related reasons for them. How you present yourself and conduct yourself at work has a big impact on your performance and on all of those with whom you interact. Your habits also have a large impact on your reputation at work. Gregory Ciotti, a writer for the *99u Adobe Journal* said “If you want to be taken seriously in the workplace, your best bet is to learn and develop good work habits. People will perceive you as being more professional.”

Steve Jobs, the American inventor, designer and entrepreneur, who co-founded and served as the chief executive officer and chairman of Apple, was famously known for wearing the same thing to work every day. His signature look included a black turtleneck, jeans and New Balance sneakers. His habit of dressing in the same thing every day has been studied and explained as a way to avoid decision fatigue. Instead of getting up in the morning and thinking about what he would wear to work, he would get up and without thought, put on his turtleneck, jeans, and sneakers. Decision fatigue refers to the idea that your willpower or ability to make good decisions comes from a limited amount of mental resources. In an article in *The New York Times* written by John Tierney, it says “No matter how rational and high-minded you try to be, you can't make decision after decision without paying a biological

price. It's different from ordinary physical fatigue — you're not consciously aware of being tired — but you're low on mental energy. The more choices you make throughout the day, the harder each one becomes for your brain, and eventually it looks for shortcuts.”

Decision fatigue is one reason creating positive habits become essential. Now I am not suggesting that we should all wear the same thing to work every day or routinely eat the same thing for lunch. But perhaps you could get in the habit of taking the same route to work every day, or always going to the gym at the same time each day. Make a habit of coming into work and taking care of all of your unread emails first thing. Save your thoughts for more important things instead of “when will I get to go through my unread messages?”

Aristotle is known for his quote “We are what we repeatedly do. Excellence then, is not an act, but a habit.” Being aware of our habits at work, both positive and negative, is important to the success of our careers. For more information regarding creating positive habits or decision fatigue visit the following articles.

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“We are what we repeatedly do.
Excellence then, is not an act, but a habit.”



OVERCOMING HURRICANE MARIA

Med One Group's partner BRC Equipment Solutions, provides rental and service for medical devices throughout Puerto Rico. At our Annual Meeting in May, we asked Rodrigo Roque to share the experience BRC Equipment Solutions has had as they have overcome Hurricane Maria and her lingering effects.

Everything is “fake news” when the story seems to conflict with what we want to hear, see, or believe. When Hurricane Maria was headed to Puerto Rico, some did think that the warnings were fake news. The island has been blessed to avoid a major hurricane for the past 18 years. There were over seven hurricanes in that period that missed Puerto Rico entirely, either to the north or south. Many people, especially young people who weren't alive to see the previous storms had forgotten the devastation that these natural disasters wreak whenever they impact land. Others, our team included, had experienced and remembered past hurricanes and knew that serious preparations were needed to keep our families, business, and customers safe from harm.

We, the lifelong residents knew that the news of hurricane Maria was not fake, and we began to take precautions to help protect our business. The principle behind what we as a company did next was simple, “better safe than sorry.” Throughout the preparations, one of our main goals was to ensure that the 25

hospitals on the island who we service, would have the necessary medical equipment and supplies to treat patients during and immediately after the hurricane. This meant ensuring that we had an adequate amount of equipment that was patient ready before the hurricane arrived, and that we had supplies, such as batteries or circuits for ventilators and other equipment.

In the preparation process, Med One was able to send equipment and much needed supplies from the United States to our team on the island. Communication between our team on the island and those in the United States was the most important aspect of our preparation to be a step ahead of the disaster.

Our responsibility as a company and as partners to Med One weighed heavy over us in the preceding days. How do you face this mountain of forthcoming devastation?

Having patient ready units and supplies was not nearly enough preparation for what was to come. It is easy to plan for the hurricanes impact, but there is no way to predict the aftermath of what would be left after it passed. It was essential that all company and employee vehicles had fuel and fuel reserves, as it is our experience that it is almost impossible to find gas after these disasters happen. We handed out petty cash to employees as we were also concerned that banking, ATM's and credit cards would not be

available for some time after the impact, which ended up lasting for weeks. We held meetings and conference calls throughout the whole weekend and the week before to keep monitoring the hurricanes progress and the magnitude of the impact that was expected for the island. Once we realized the magnitude of what was coming, we had to analyze what regions of the island our employees lived in, in order to design routes that they could take immediately after the hurricane passing. **Without phones, cell phones, email, internet, or television, we had no other choice but to rely on our people to follow through with the plan that was previously discussed to ensure every single one of our hospitals was serviced.**

After all this was done, we came to another huge realization. We needed to figure out what we could do to secure millions of dollars' worth of medical equipment and supplies in an office and warehouse that was about to be hit by one of the worst hurricanes in history. Our answer was also simple, “don't put all your eggs in one basket.” We removed half of our products from shelves and placed them on pallets so they could be moved to two different locations, in order not to risk losing everything in one place. We used shrink wrap to protect both the shelving and the pallets from water damage or flooding. This meant wrapping the pallets and the industrial shelving from the sides and top-bottom to ensure that they were as safe as possible, at least with respect to water. While wrapping the inventory we were so concerned, we ended up taking a week's worth of supplies to our home, in case the office was unreachable in the days after the hurricane.

The last area that was proofed was the office, computers and files, as they were the least concerning being inside

the building. Ultimately, Med One did not lose any medical equipment to Maria and we only lost a very small quantity of merchandise lost due to water damage. To our surprise, the roof to our building was severely damaged and our offices, computers and files were completely lost, but more importantly our equipment and supplies were safe. Coverage of Puerto Rico and Maria's impact has disappeared, but the reality is that things are still challenging for those who live and work on the island.

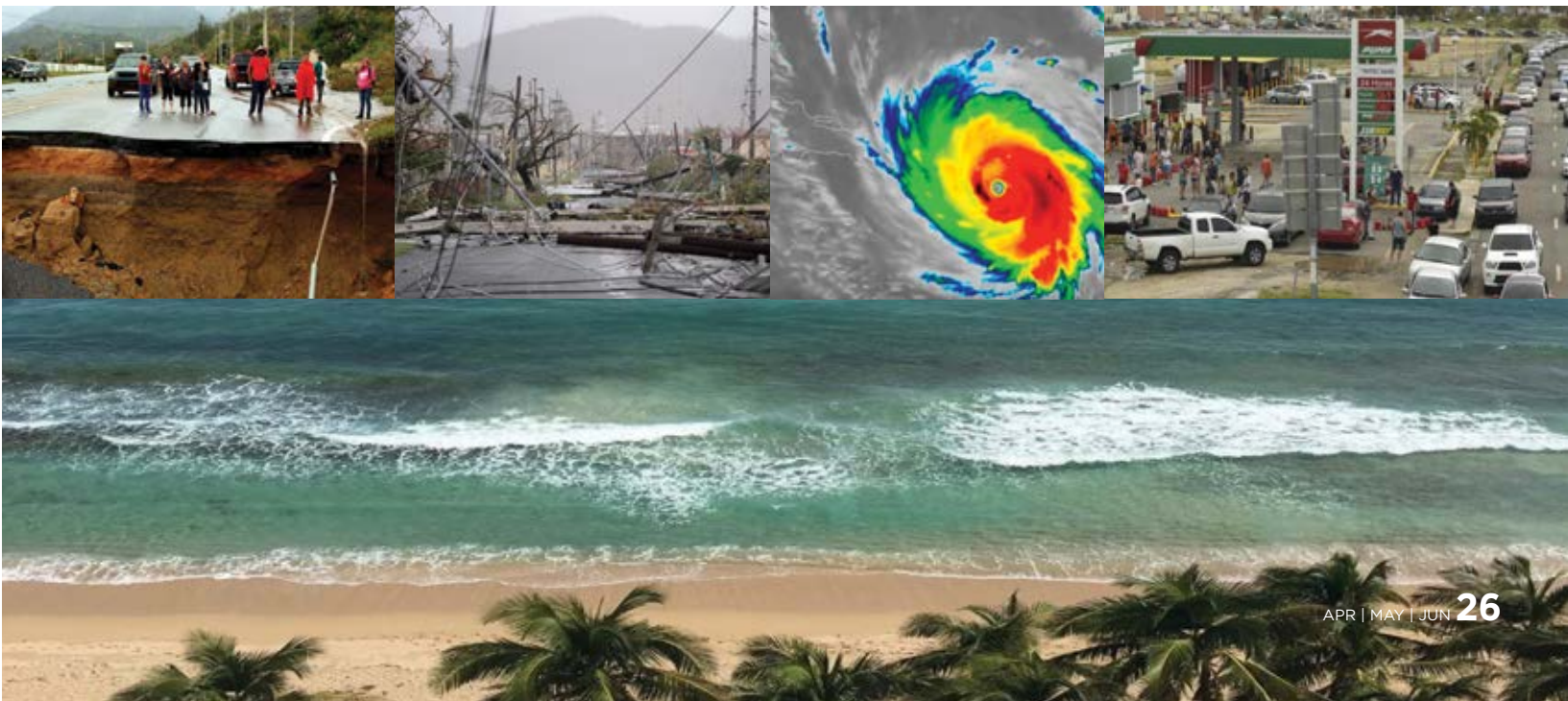
Here are but a few of the realities we are still living and working with, or around:

- Partial hospital shutdowns (ER's, OR's, etc.) due to generator failures, infrastructure damages or agency inspections.
- Increased traffic due to damaged roads or construction on damaged roads.
- Office building without power for 8 months... and counting.
- Unstable power grid with failures every few weeks.

The whole team in Puerto Rico is thankful for the support and assistance we received from Med One throughout and following the worst hurricane ever to impact Puerto Rico. Throughout the course of this crisis there is one thing that we will always remember; In the course of doing business during and after the hurricane, BRC and Med One helped saved patient lives with our service, equipment, and more importantly our commitment.

Footnote from Med One:

Med One is grateful for the commitment of each and every member of the Puerto Rico team for finding ways to spite the horrific devastation to ensure the needs of the customer were continually met. We are also very thankful that while inconvenienced they still remained strong members of the Med One team.



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