

BLUE CROSS BLUE SHIELD  
BALLOT FOR BOARD OF DIRECTORS

**SUGGESTED MOTION:**

Move to authorize Commissioner Steen to act as county agent and sign the ballot as instructed by the Cass County Commission for the Blue Cross Blue Shield/ Healthy Dakota Mutual Holdings election on Board of Directors.

HealthyDakota Mutual Holdings  
4510 13th Avenue South • Fargo, ND 58121



November 2022

ROBERT WILSON  
211 9TH ST S  
FARGO, ND 58103



**VOTE FOR OUR NEXT  
BOARD OF DIRECTORS**  
★ ★ ★ ★ ★ ★ ★ ★ ★ ★

Dear Robert,

You are receiving this mailing as a voting member of HealthyDakota Mutual Holdings, which is the mutual holding company of Blue Cross Blue Shield of North Dakota (BCBSND).

As a voting member, you help determine the leadership of HealthyDakota's and BCBSND's Board of Directors. All of the Board of Directors of HealthyDakota are also the Board of Directors of BCBSND. I encourage you to vote in the upcoming election of HealthyDakota's Board of Directors.

**YOU'RE INVITED**

Please join us at our annual meeting on Friday, Dec. 2, 2022.

- Registration: 8 a.m. (CT).
- Meeting: 8:30 to 9 a.m. (CT).
- Blue Cross Blue Shield of North Dakota | 4510 13th Ave S. | Fargo, ND 58121.

During the meeting, HealthyDakota will hold elections for four seats on the Board of Directors (biographies enclosed) and conduct other member business. Even if you are unfamiliar with the specific candidates, providing the HealthyDakota Proxy Committee with the authority to vote on your behalf is a meaningful contribution for the governance of the company.

The enclosed proxy ballot provides instructions on how to vote. To learn more about the election process, please visit [healthydakota.com](http://healthydakota.com).

I look forward to your participation in December and thank you for your membership.

Sincerely,

Dan Conrad  
President and CEO  
HealthyDakota Mutual Holdings



## Biographies of the 2022 Candidates



**Darrold Bertsch** is the former CEO of Sakakawea Medical Center in Hazen and Coal Country Community Health Center in Beulah. After having worked in health care for 48 years, the last 26 years as a CEO, Bertsch continues to stay involved in the health care industry advocating for rural health care in North Dakota and beyond. Bertsch continues to serve on various local, state and national health care-related boards, including the HealthyDakota/BCBSND Board which he's served on since 2019.



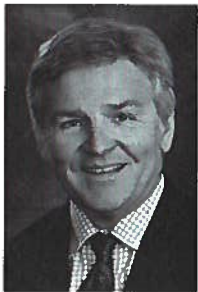
**Kristi Schlosser Carlson**, Bismarck, is Chief Legal Officer for North Dakota Farmers Union, Farmers Union Insurance Company, Farmers Union Service Association and Agraria restaurants. She previously served as in-house counsel at Minnkota Power Cooperative and for Blue Cross Blue Shield of North Dakota. Carlson has experience with cooperative and mutual insurance topics, has presented on governance and mutual topics, has lobbied on rural and agriculture issues and has spoken on servant leadership with various audiences. She has served on the Capital Electric Cooperative nominating and elections committees, as a board member of the University of St. Thomas School of Law Alumni Association and on local nonprofit boards. Carlson received her J.D. from the University of St. Thomas School of Law in Minneapolis, and her bachelor's degree from the University of North Dakota. She has served on the HealthyDakota/BCBSND Board since 2018.



**Todd Kumm**, Fargo, retired, was the former CEO of Fargo-based Dakota Supply Group. Kumm has more than 25 years of senior management experience, launching start-up ventures and revitalizing non-performing operations. Kumm serves on the board of Fargo Glass and Paint and has served on the boards of the Fargo Moorhead Economic Development Corporation, the National Association of Electrical Distributors (NAED) and the HDM/BCBSND Board from 2016 to 2021. He has also served as board chairman of D&M Industries, Industry Data Exchange Association (IDEA) and chairman of the NAED's Education and Research Foundation Board and Certified Electrical Professional Program. Kumm earned a bachelor's degree from Concordia College of Moorhead, Minn., and completed the Minnesota Executive Program (MEP) in business at the University of Minnesota's Carlson School of Management in Minneapolis.



**Dr. Aaron Garman, MD**, Beulah, is a board- certified family physician. He has been practicing rural family medicine for the past 23 years. He has been the medical director of Coal Country Community Health Center for the past 20 years. Dr. Garman has been a Board Member in the North Dakota of Family Medicine for 15 years and served as the President of the North Dakota Academy of Family Medicine on two separate occasions. He served on and helped establish the North Dakota Board of Imaging and Radiation Technologists. Dr. Garman has served on the American Academy of Family Practice Commission on Quality and Practice. He also was co-chair for the National Quality Forum Rural Health Measures Work Group. He currently serves on the Board of Directors for Quality Healthcare Associates. In 2015, Dr. Garman received the Family Physician of the Year Award and the Rural Provider of the Year Award. He completed his undergraduate training at Minot State University and obtained his medical degree through the University of North Dakota. He did his residency training through the University of North Dakota Center for Family Medicine. Dr. Garman has served as the medical director for the High Sierra Northern Plains ACO and has been an active voice for value-based care in our region.



**Dennis Hill**, Bismarck, retired, was the former executive vice president and general manager of the North Dakota Association of Rural Electric Cooperatives (NDAREC) in Mandan. Hill served in this position since 1987 and worked for NDAREC for 34 years. In his position at NDAREC, Hill served as the chief executive officer for NDAREC's Board of Directors and served as editor-in-chief of North Dakota LIVING magazine. Hill also serves on the board of the State Historical Society Foundation. While employed at NDAREC, Hill also served on the board of the Quentin Burdick Center for Cooperatives at North Dakota State University (NDSU), and as treasurer of the N.D. Coordinating Council for Cooperatives. Hill earned his bachelor's degree in University Studies (Communications) from NDSU and is a graduate of the National Rural Electric Cooperative Association's CEO Leadership Lab. Hill has served on the HealthyDakota/BCBSND Board since 2014 and is currently serving as chairman.



**Jason Stein**, Fargo, joined Border States in May 1995 as a management trainee. He worked in various positions of increasing responsibility, including product manager, account manager, regional industrial sales manager, vice president of Sales and vice president of the northwest region. In April 2018, Stein was named executive vice president of Sales and Marketing. As a member of the Executive Committee, Stein provides vision, direction and leadership for Border States' company sales and marketing strategy and leads the Sales and Marketing team. Stein graduated from Minnesota State University - Moorhead in 1995 with a Bachelor of Science degree in Industrial Distribution and started his career at Border States. Stein serves as a board member for the National Association of Electrical Distributors, board member and compensation committee chair of supplyForce. He is past board chair for the National Education and Research Foundation and past board chair for the American Red Cross.