New Member Benefit

Alliance National Network Health Benefits Plan
Agenda

• Introduction
• Trends in Healthcare 2019
• National Network Health Plan Savings realized to date
• Ready to Explore?
• Q&A
Today’s Situation

Plan Offerings as Single Employer

• Limited benefits

• Limited offerings

• High costs

• You are out there on your own

• LITTLE TO NO VISIBILITY OR CONTROL
Trends in Healthcare 2019

Individual Mandate Penalty is Eliminated

- Individuals will no longer be penalized for failing to obtain acceptable health insurance coverage for themselves and their family members.

More employers will move to self-insurance

- More cost control
- More flexibility to customize plans
- Much lower administrative fees
- Healthcare tax savings, average 2%
Trends in Healthcare 2019

Benefits Over Salary

• Strong job market and economy

• Employers will need to focus on making entire benefit package more enticing, i.e. telemedicine, student loan repayment programs, voluntary benefits, etc.

Digitization of Benefits

• Rise of millennial workforce

• Employees expect the same easy to navigate smartphone apps and electronic interfaces to manage their employer-sponsored benefits.

• No tedious paperwork PLEASE!
Purpose/Goal

• Unite Alliance member agencies together
  • Creates a larger risk pool
  • Creates increased negotiating power

Outcome:

• Provide better benefits at a lower cost
• Provide a short and long term strategy
• Create stability
National Network Health Plan Offerings

• Medical Insurance
  • 16 standard plan offerings
  • $1,000 deductible PPO plans to H.S.A.s
  • $500 Wellness deductible credit
  • National networks
  • Negotiated Pricing for high cost procedures

• Optional Ancillary Coverages - Guardian
  • Dental: High Plan and Low Plan
  • Vision
  • Group Life Insurance
  • Voluntary Life Buy up option with higher guarantee issue
  • Short-term and Long Term Disability
Alliance National Network Health Benefits Plan

- Member agencies keep their own brand and identity
- Member agencies see ONLY their employees
- Each member agency has their own customized portal
- Each member agency chooses the benefit package they wish to offer

Insurer will see member agencies as ONE block!
Plan Savings

• Savings realized to date:
  • 32 Employer Groups
  • 2589 Covered Employees
  • $1.9 Million Annual Savings
• Technology platform for ease of use, transparency and visibility
  • Each agency will receive a customized website
  • Safe and secure
  • Employee and manager self-service

Products Offered with C&A

- New Hire Paperless & Customizable Onboarding
- Benefits Administration
- Vacation/ Time Off Tracking
- ACA & COBRA Tracking
- Integrated Payroll
- Customizable Reports
- Individualized Benefit Enrollment Information

* Services vary based on elections
C&A Can Do What Others Can’t!

1. Opportunity- Perfect Storm: ACA, Association Plans
2. Experience- C&A has created multiple association plans across the country
3. Background & Experienced Vendors - TPA w/ association experience across state lines
4. Carrier Support- Stop Loss carrier fully supports C&A’s association plans
Ready to Explore?

Gather information from member agencies – minimum 90 days prior to renewal

- Census, i.e. eligible employees/dependents, DOB, gender and home address
- Current plan offerings/ costs
- 2 years claims experience, if available
- Expiration dates of current offerings
- Medical underwriting may be required for those under 100 employees with no claims experience
Contact Information

For plan/insurance questions:
Contact -
Christina King, President
cking@cabenefitsgrp.com
Office: (614) 389.5755
Mobile: (614) 323.9955

Lenore Schell, SVP Strategic Business Innovation
lschell@alliance1.org
Office: 414-359-6561
Mobile: 414-517-6662