

STRATEGIC CONSULTING AND SERVICE MAP

DESIRED OUTCOMES FOR BENEFITS PROGRAM

Top priorities:

- » Cost Containment
- » Employee Advocacy
- » Compliance

- Pharmacy Carve Out (\$200,000+) average \$400-\$1400 PEPY savings
- Strategic actuarial leadership
 - » Accrual rates
 - » Plan Design modeling
 - » Independent underwriting
- Reinsurance contract analysis (\$50,000)
- Membership Migration (\$200,000)
- · Contribution strategy analysis
 - » Defined contribution
 - » Surcharges
- Apta Health
- Cigna's Local Plus Strategy (5-15% lower medical costs in applicable markets)

COST CONTROL MEASURES

- Benefits Administration Support
 - » Eligibility
 - » Data Entry
 - » Bill Reconciliation
- ERISA Compliance
- Legal Support
- HR Consulting Practice

ABC COMPANY

\$300,000 ESTIMATED SAVINGS!

» ThinkHR

EXPANDED SERVICE OFFERINGS

- PPO vs. HDHP PMPM Medical 1.93
- PPO vs. HDHP PMPM Rx 5.3
- 76% of enrollment in PPO
- 2016 Pharmacy 32.5% of total spend
- Generous contribution strategy
- Spousal surcharge
- LTD maximum inadequate for 31 employees
- Aggregating Specific Deductible?
- H.S.A. Accounts?
- H.S.A. Employer Contributions?
- Benefit Administration system?
- Field vs. Corporate?

KEY FINDINGS / QUESTIONS



- Monthly Financial Reporting
- Quarterly Stewardship Review
- 3 Year Strategic Roadmap
- Annual marketing and contract review
- · Ancillary plan review and negotiation
- Wellness Program Consulting
- » MotivateMe
- » Wellness Fund

EMPLOYEE ADVOCACY AND SUPPORT

- Claims Resolution
- Communications
 - » Benefits Guide & Website
 - » Brainshark
- » Customized Campaigns
- » Benefits App / Website