

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%



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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



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- Technology platform for ease of use, transparency and visibility
- Each agency will receive a customized website
- Safe and secure
- Employee and manager self-service



The image shows a login interface for CAConnect. At the top is the logo "Cconnect" with a red molecular-like icon, and below it, "C&A benefits group & business services". The form includes a "User Name" label and a text input field, a "Password" label and a text input field, a "Login" button, and three links: "New User Registration" and "Reset Password".

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

CAConnect

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



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Contact Information

For plan/insurance questions:

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