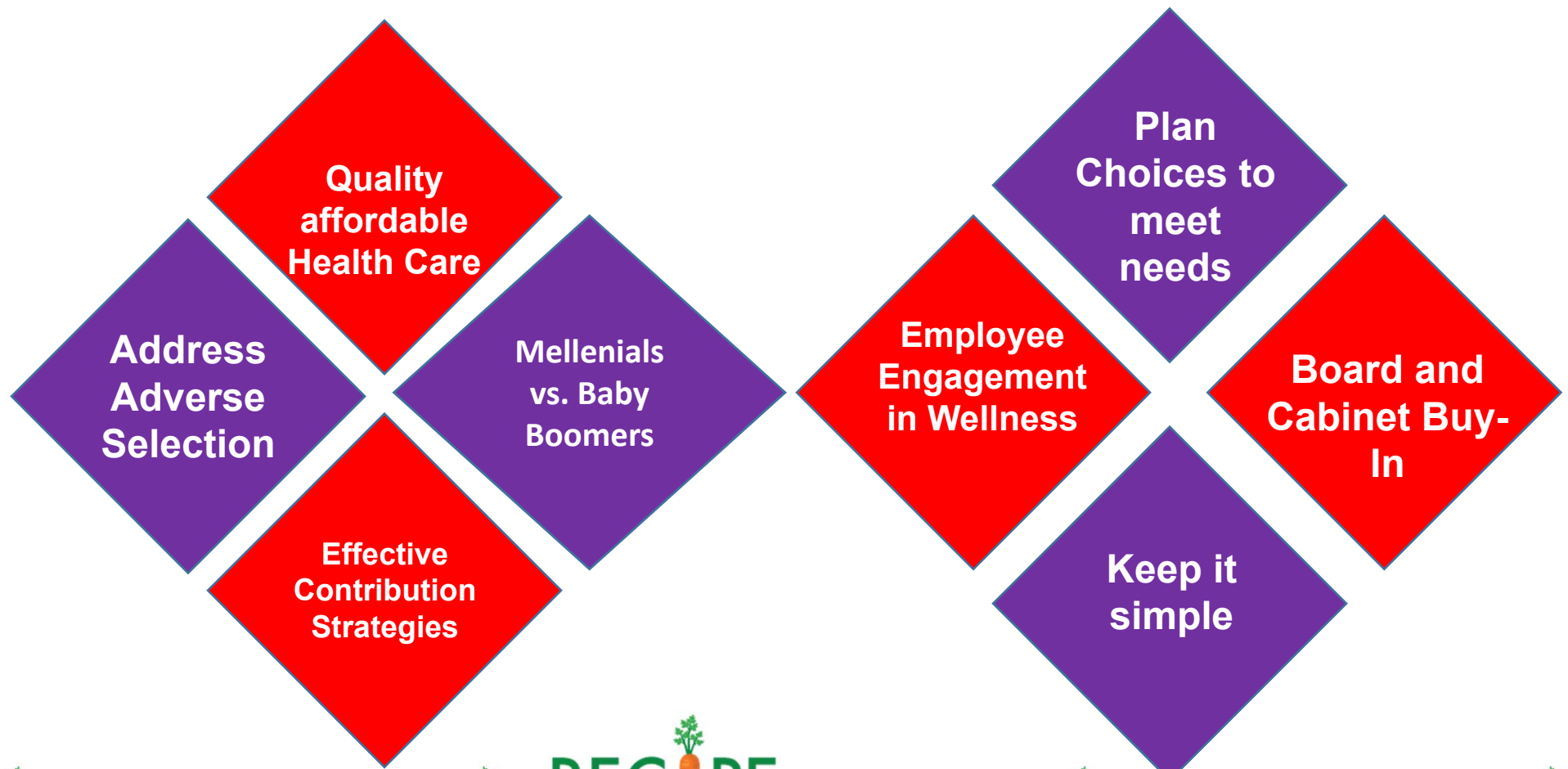




BECOMING THE MASTER CHEF OF YOUR BALANCED HEALTH PLAN

What are the right ingredients?

Creating a balanced plan Requires?



Ingredients to consider — successful benefits program

Who Delivers
The Program

Medical Plan
Design
Selection

Engaged
Insurance
Committee

Pharmacy
Benefits

Self-Insured
vs. Fully-
Insured



engaged Insurance Committee

Meeting
Times

Clearly
Defined
Agenda

Management
& Labor
Representation

Meeting
Norms

Bylaws



Who delivers the program?

Trust

JPA

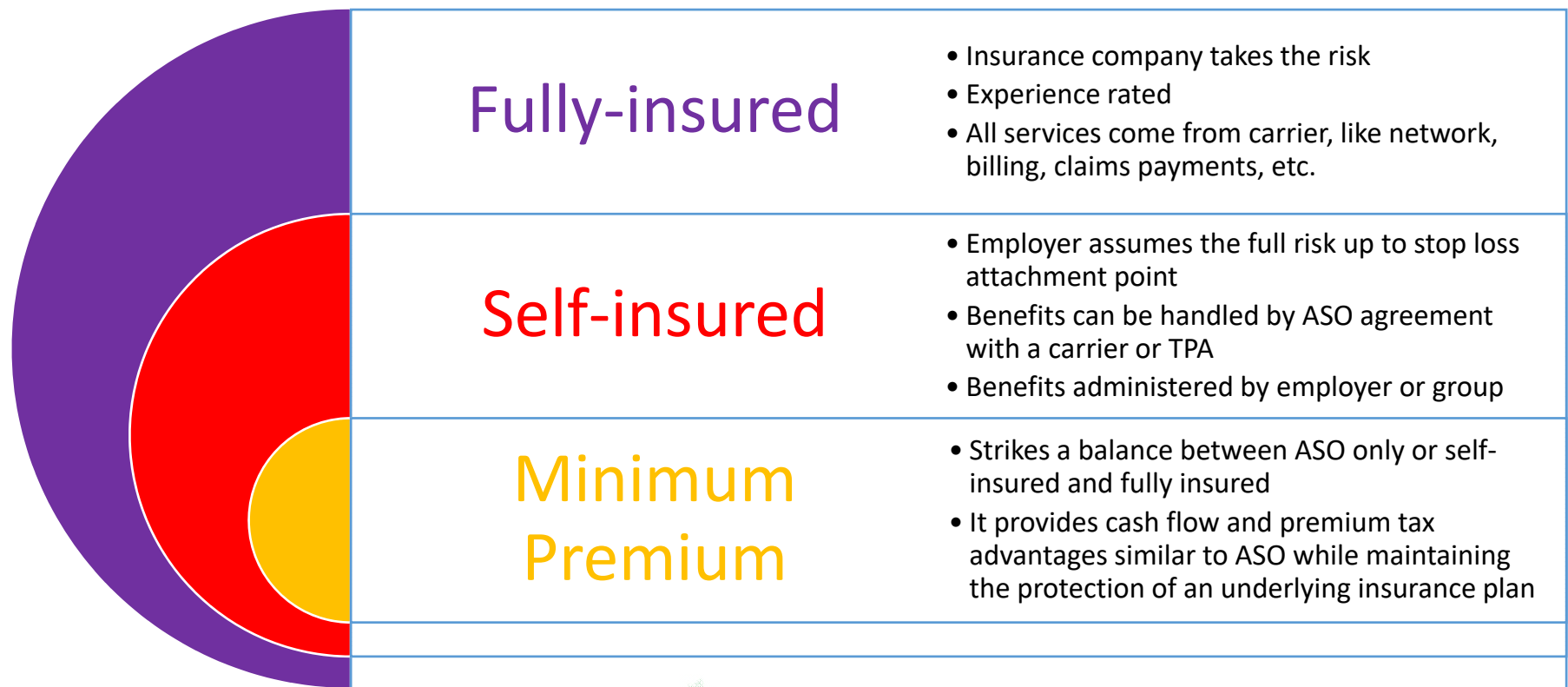
Direct Carrier
Relationship

CalPers



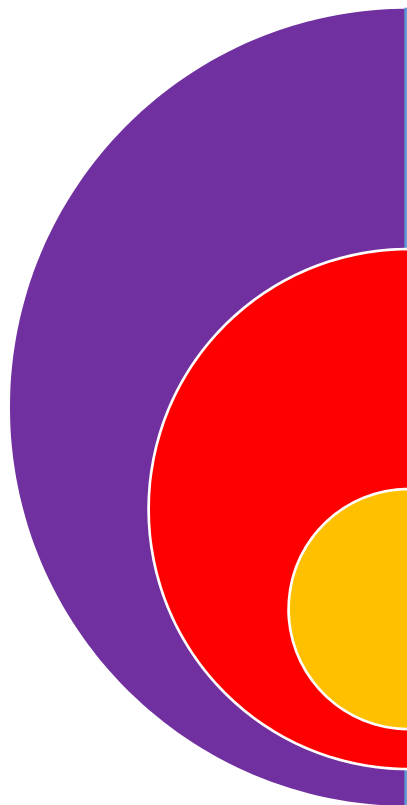
Plan Funding Type

Fully-Insured or Self-Insured?



Plan type

Main Plans Offered



HMO	<ul style="list-style-type: none">•Prepaid medical services with medical group and hospitals to provide compressive medical care•Access is restricted to a prescribed set of providers•All services authorized by a PCP•A portion of physician compensation is provided on a prepaid “capitation basis”.
PPO	<ul style="list-style-type: none">•Contracts with physicians and hospitals on a “fee for service” basis•Access to all providers within the carrier’s network allowed without preauthorization•Out of network reduced benefits•Freedom to choose any provider in the PPO network
HSA	<ul style="list-style-type: none">•Goes alongside a qualified high deductible health plan•Lower premiums and higher deductibles•Tax-exempt account owned by the employee•Contributions are pre-tax (Federal tax only)•Employee owns the funds, they are portable



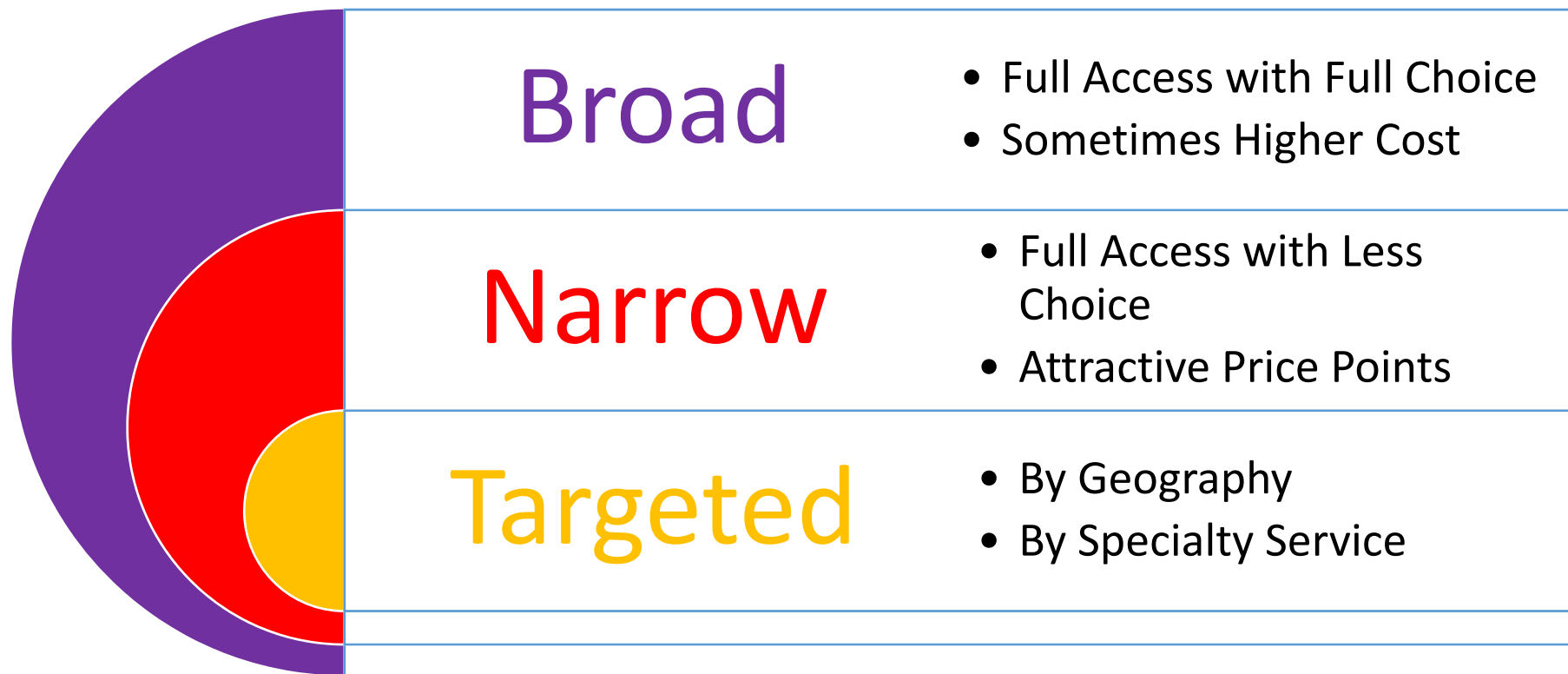
pharmacy

Delivery by
either a PBM,
Direct or
Embedded in
Medical?



Network Offerings

Fat or Skinny or Somewhere In Between?



Network Offerings – Flat or Skinny?



Focus on Cost

Focus on Quality

Consider impact
to employees in
rural areas

ACO's

HMO & PPO

Consider dual
choice alongside
Full



Network Offerings – What or Kinny?



Ambulatory
Surgical Centers

Transplant
Centers of
Expertise

Musculoskeletal

Specialty
Medications

Geographic



Benefit Offerings

What is the right combination of sugar & spice?



Benefit Offerings

The benefits
Choices that
employer's
make...



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