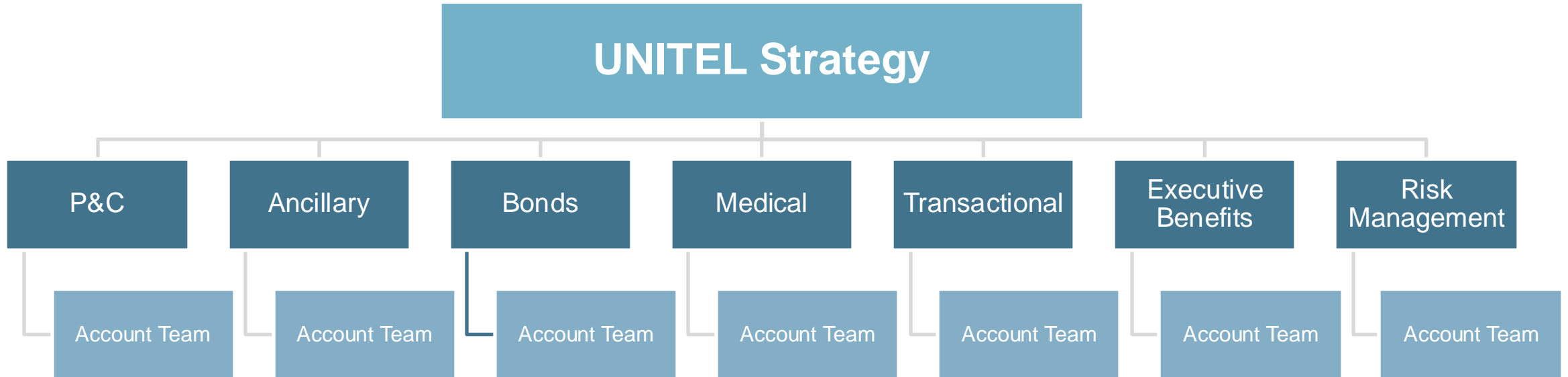




Employee Benefits State of the Union

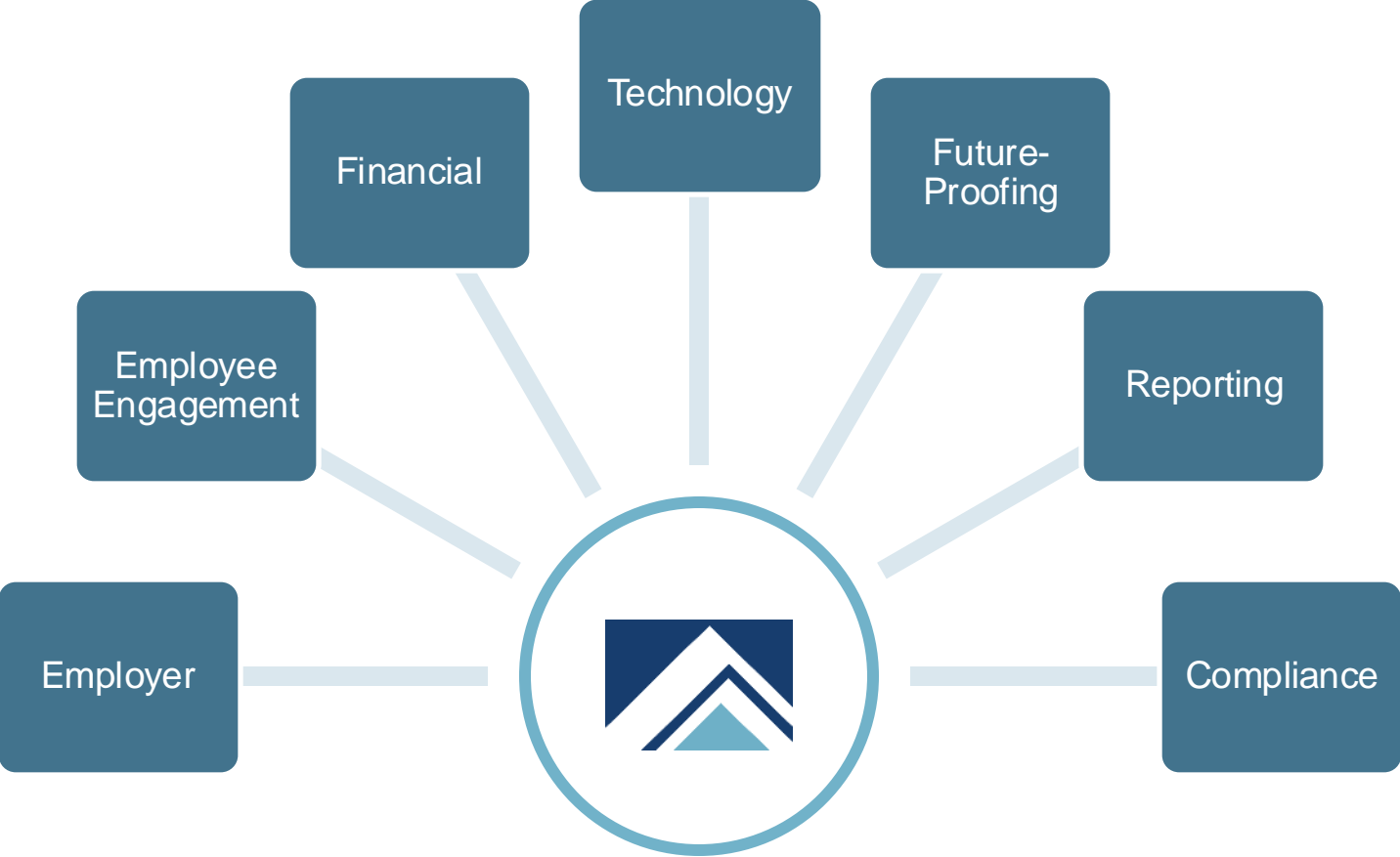
Kipp Kissinger

Our Streamlined Approach



Where connections make a **difference**.

UNITEL Benefits Strategy



Where connections make a **difference.**

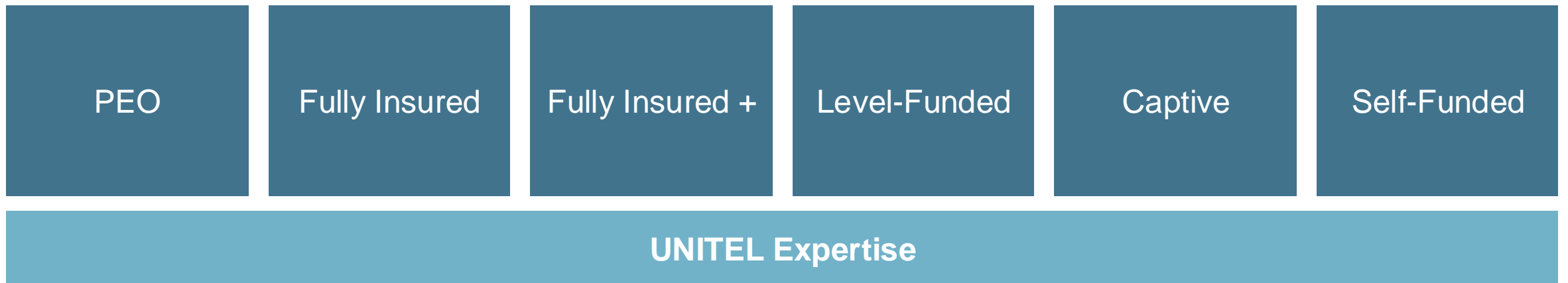
State of the Market

- ▶ Rx spend continues to dominate the landscape
 - Weight loss drugs – GLP-1's and Ozempic
 - Specialty Drugs
- ▶ Medical Inflation
 - Continues to outpace inflation
 - Medical costs expected to rise at 8% in 2025
- ▶ AI in the medical world
 - There is hope to control spend.



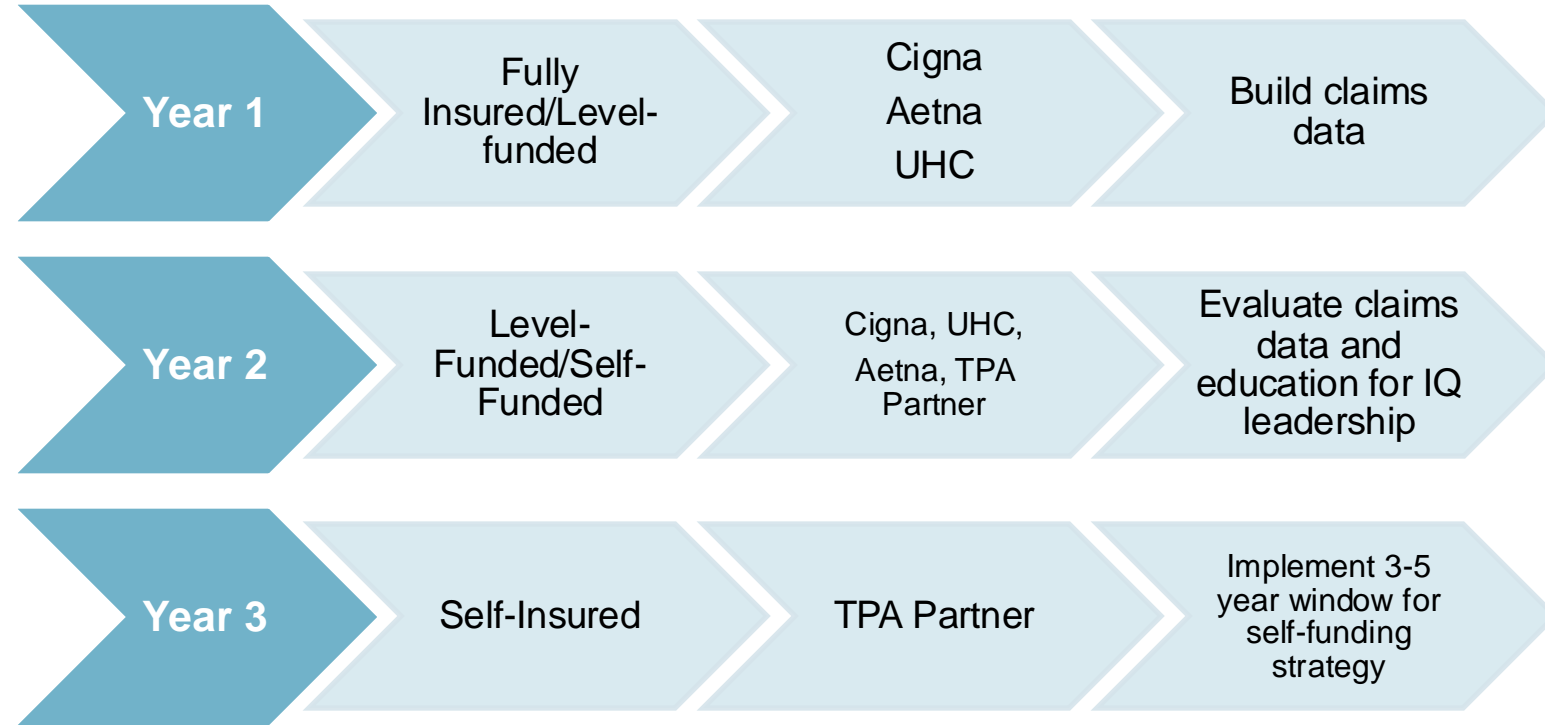
Current Strategies

- ▶ 3–5-year plans instead of the jack in the box approach
 - Vision is imperative to control spend
 - What is the right fit for my group?



Current Strategies

- Right fit for each group
 - While there is a roadmap, it's individualized.
 - No right number of employees
- Start-Up to Large Growth
 - Start Up – Fully-Insured
 - Legacy – Level-funded
 - Large Growth – Self-Funded



Controllable Cost Savings

Taxes and Cash Flow:	HIT and State Premium Tax, Pre-Paid Claims	2.9% – 3.3%
Hidden and Misaligned Fees:	Fully insured and carrier TPAS	1.5% - 3+%
Overweight and Overpriced Benefits :	Essential Health Benefits Mandate Age pricing compression Single risk pool standards	1% - 3%
Lower and More Transparent TPA Administrative Costs:	TPA vs Insurance Carrier	5% - 10%
Cost Control:	Transparency, RX Rebates, Wellness, Plan Incentives, Customization etc.	8% - 20%
Savings Potential:	Total	18.4% - 39.3%

Where connections make a **difference**.

Controllable Cost Savings

Cost Reduction Strategy- What will the TPA and PPO Allow?	Your TPA	TPA 1	TPA 2
Dialysis Program that lowers costs in Network below the PPO agreed price.	<input checked="" type="checkbox"/>		
Do you allow J-Code and Infusion programs that encourage members to use other PPO providers at a lower cost	<input checked="" type="checkbox"/>		
Do you allow Tiering and benefit plans that encourage members to use high value / low-cost PPO providers over any provider.	<input checked="" type="checkbox"/>		
Do you allow Specialty Carve-out Programs that source manufacturing assistance, charity care, and Rx programs that can purchase lower cost Canadian Prescriptions?	<input checked="" type="checkbox"/>		
Do you allow third party negotiations and audits on PPO provider claims?	<input checked="" type="checkbox"/>		
Do you allow total transparency on claims reporting that would include Ineligible claims, shock loss information that includes prognosis, diagnosis, treatment plans, and provider/claim specific PPO discounts?	<input checked="" type="checkbox"/>		

Where connections make a **difference**.

High Performance Health Plans

- ▶ Independent Administrator
- ▶ High touch Medical Management
- ▶ Customized Data Driven Plan Design
- ▶ Centers of Excellence and High Value Steerage
- ▶ Specialty Drug Sourcing
- ▶ J code blocking
- ▶ Dialysis and Transplant Management
- ▶ Independent Stop Loss Management
- ▶ Proactive Data Review and Planning

High Performance Health Plans

