

# KNOW BEFORE YOU *GO, GO, GO!*



OCTOBER 4, 2023  
1:00 – 4:00 PM  
GREENWOOD VILLAGE



Kick Off 5<sup>th</sup> Quarter\* With Warner Pacific's Showcase of Group Medical Partners



**WARNER**   
*Pacific*



# Warner Pacific



**Lars Parkin, RHU, REBC**  
**Director of Sales - Colorado**  
**LFP, LG and PEO Consultant**

# Market Observations with Lars

- **Fully Insured**
  - Down to 3 carrier options
  - Expecting less migration than Q5 '22-'23 for group 5+
  - Migration to individual coverage for micro groups (under 5)
- **Level-Funded and Self-Insured**
  - Tightening of underwriting requirements
  - Less “street” rate quotes – More underwritten
  - Clean up of Terminal Liability contract language
- **Large Group**
  - Continued growth of broker owned “Captive” re-insurance plans
  - More exploration of outside the box solutions (DPC, Virtual, etc.)
- **Ancillary**
  - PFML – huge impact on Life and DI product sales
  - Less bundling with medical carriers/TPAs
- **Individual and Medicare**
  - Explosive growth
  - 30% price point difference when compared to small group plans driving migration there, with or without ICHRA support

**Colorado's  
Market**



# Warner Pacific : By the Numbers

## **Market leadership.**

Our teams bring decades of experience and a wealth of knowledge.

## **Consultative operating model.**

We have 400+ employees ready to serve you as your back office and advisory team.

## **PRO Suite technology.**

Our innovative technology allows you to service your clients from quote to card, while delivering administrative savings to you.

## **Agent development.**

We take a hands-on approach in helping you succeed.

## **Trust and integrity.**

We do more than just transact business — we build lasting relationships.

**400+**

Seasoned professional team members.  
Local solutions with Statewide & National force

**\$4B+**

Annualized premium

**8000+**

Broker / Producer  
Trusted Advisor  
relationships served in CA, CO and TX.  
Support agents in multi-states.

**70,000+**

In-force groups

**60+**

Expansive panel of Carrier, Vendor and TPA partners across the country



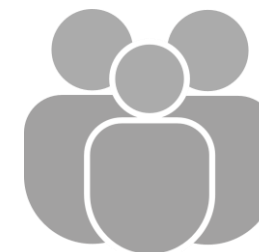
# Warner Pacific Colorado Sales Operations Teams



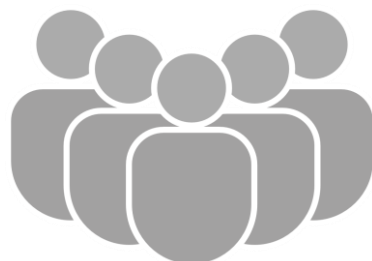
**Individual and  
Medicare Team**



**Ancillary  
Team**



**Small Group Fully-Insured  
Medical Market Team**



**Large Group and Alternative  
Funding Market Team**



**Enhanced Service  
Model Team**

# What's New at Warner Pacific this Q4

- **Warner Pacific National Growth**
  - Florida
  - Additional GA growth in Texas
- **Large Group and Alternative Funding Operations Team Growth**
  - Shahram Homami – Senior Director of Operations
- **Updated LFP, LG and PEO Underwriting Matrix**
- **Updated Client Profile Questionnaires**
- **Updated LFP, LG and PEO RFP Submission Document**
- **Updated and enhanced Broker Dashboard**
- **New custom open enrollment and new hire onboarding benefits videos (in English and Spanish)**
- **Updates to ProQuote, Carrier 411, Document Toolkit, Resource Center**
  - Includes compliance updates – CAA Gag Prohibition info

**What's  
New?**

**I told my cat that  
I'm going to teach  
him to speak  
English.**

**He looked at me  
and said,  
"Me? How?"**

**I didn't last very  
long in my last  
job as a human  
cannonball.**

**I was fired.**

**In my last job my  
wages were paid  
in vegetables.**

**I left because I  
was unhappy  
with the celery.**

**WARNER**   
*Pacific*



**Aetna**



**Darryl Robinson**  
**Market Head of Sales – Small Group**  
**West Mid-America (KS, MO, CO, IA, IL)**

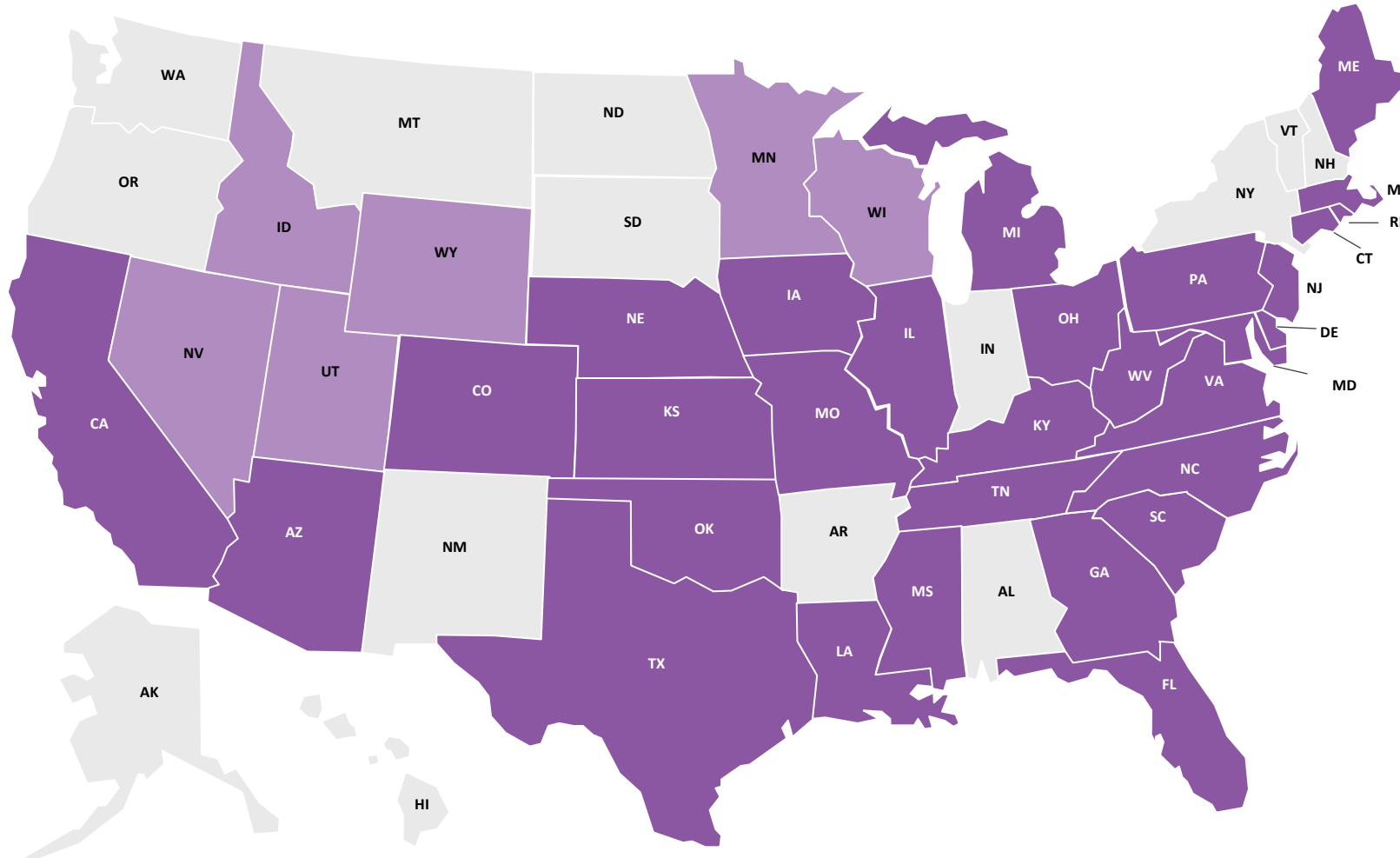
Ready for what's  
next?

# CVS Health<sup>®</sup> and Aetna<sup>®</sup> update

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# Small group Aetna Funding Advantage<sup>SM</sup> markets



## Eligibility



Up to 50 employees

2-50: ID, MN, NV, UT, WI and WY



Up to 100 employees

2-100: AZ, CO, CT, FL, GA, IA, IL, KS, LA, MA, MD, MI, MO, MS, NE, NJ, OH, OK, PA, SC, TN, TX, VA and WV  
5-100: DE and KY  
6-100: NC  
10-100: CA and RI  
11-100: ME

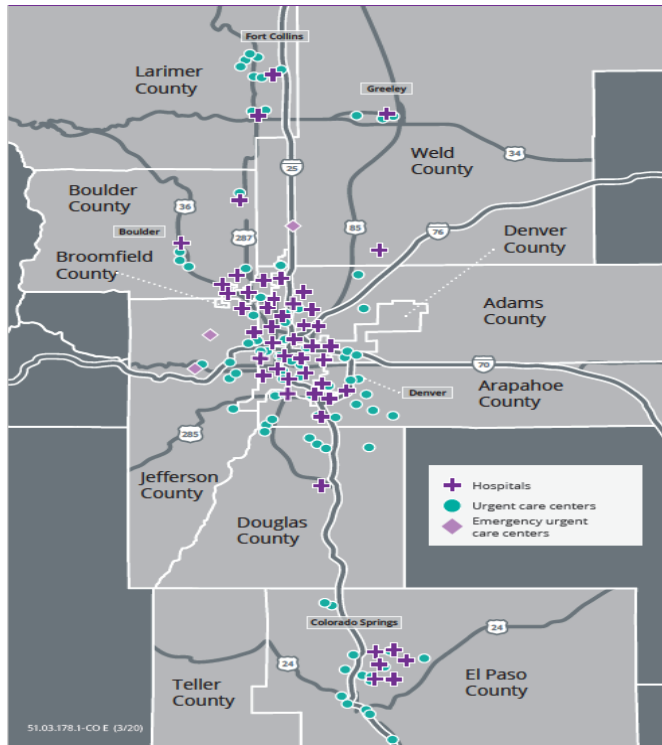


# Colorado Front Range

ESTABLISHED: 2015

## Network composition

- **Participating health systems:** Banner, Colorado Health Neighborhoods/Centura, New West Physicians, Physician Health Partners, Colorado Innovative Physician Solutions
- **Network coverage area:** Northern CO, Denver Metro to Southern CO
- **Insurance type:** Fully and self insured
- **Structure:** Concentric



**2,300+**  
Primary care doctors



**19,000+**  
Specialists

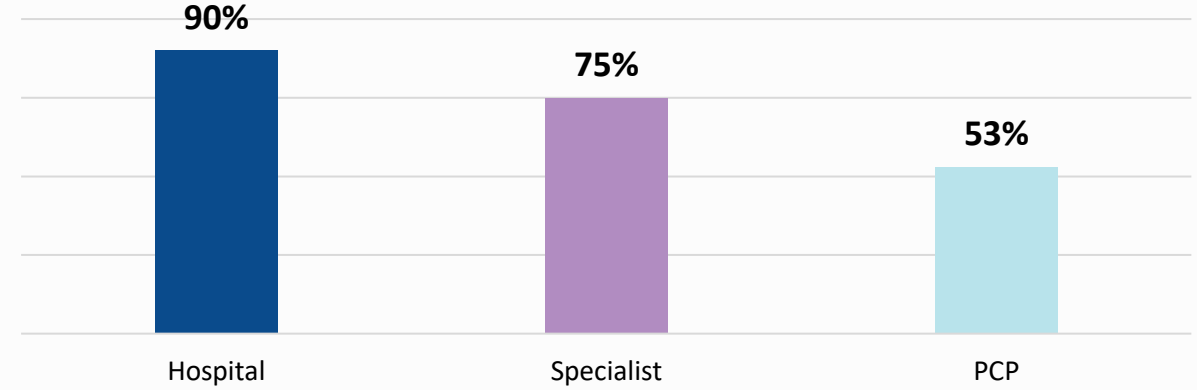


**45**  
Hospitals



**41**  
Urgent care centers

## NETWORK BREADTH



**10.2%**

Estimated savings<sup>1</sup>  
(Choice POS II)

**10.2%**

Estimated savings<sup>1</sup>  
(Open Access  
Aetna Select)

<sup>1</sup> Represents 2022 estimate of medical cost savings compared to Aetna’s broad network and assumes 100% migration to Aetna Premier Care Network Plus providers and facilities. Actual plan sponsor savings will vary based on utilization, plan design and migration assumptions

# Over-the-Counter Health Solution®

Up to \$100 annual allowance for health and wellness products\*



## \$25

Allowance every quarter for select CVS Health® brand health support products.

## Hundreds

Of eligible products

## \$400

Amount a family of four could save each year

### HOW MEMBERS CAN USE IT

#### In-store

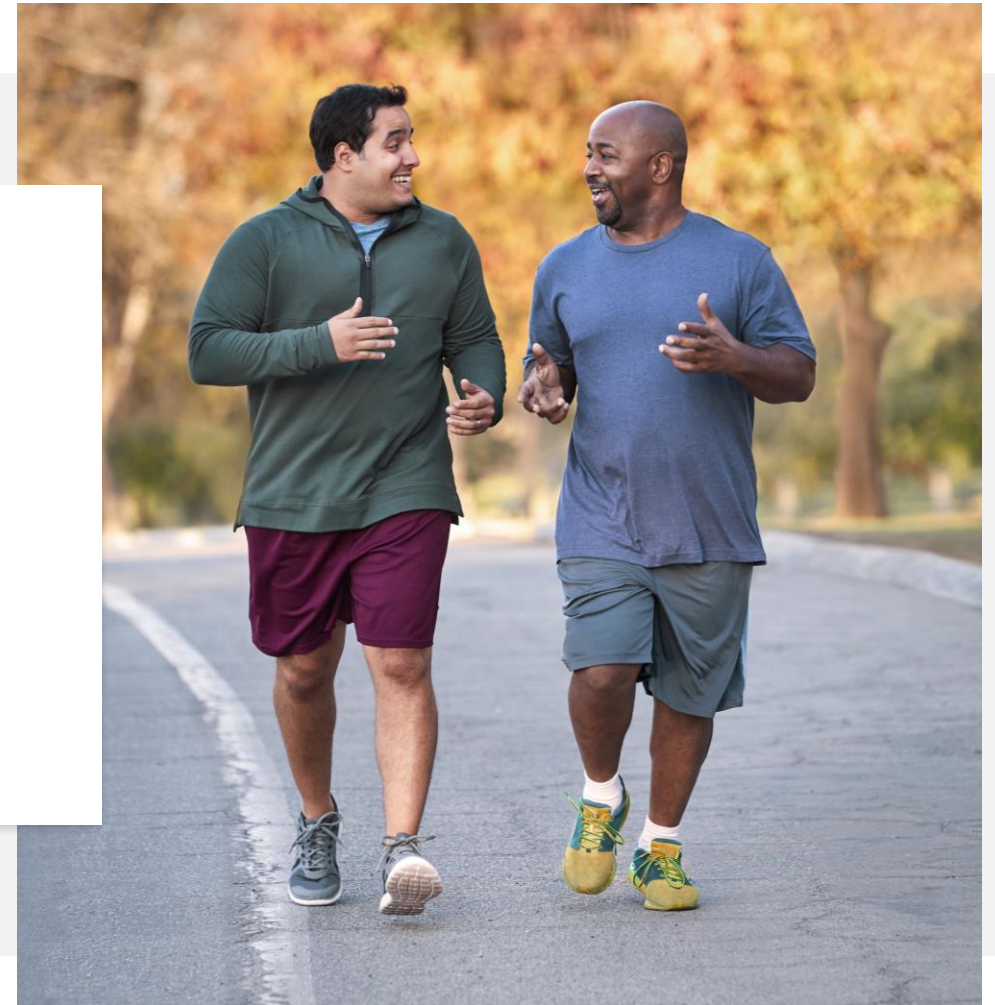
Members can pick up eligible items at any CVS Pharmacy® retail location\*\*

#### Online

Members can place an order 24/7 at <https://www.cvs.com/otchs/aetcommercialotc>

#### Over the phone

Members call **1-888-628-2770**. They'll need their member ID and order ready when they call.



\*The \$100 allowance is provided in \$25 increments per quarter with no rollover

\*\*Does not include CVS Pharmacy locations inside Target stores.

# How OTC Health Solution works



## Using OTC Health Solution benefit in a CVS location

1. The member goes to a participating location
  - They can use the catalog to find products that work with their benefit
2. At the register, they give the cashier their ID card and date of birth.\*
3. The cashier will apply the allowance to their total.
4. If there's a remaining balance, they can use another form of payment to complete the purchase.\*\*

\*The benefit can only be used at a staffed register, not a self checkout station.

\*\* Purchases made online or over the phone can't exceed the \$25 quarterly allowance.



### Marie's daughter's run-in with the flu

Marie's daughter, Sofia, has the flu. While at CVS Pharmacy picking up her prescription, she decides to grab some other items.

#### Marie's cart

DIGITAL THERMOMETER	\$17
NASAL DECONGESTANT TABLETS - 18 CT	\$4
SORE THROAT SPRAY - 6 OZ	\$4
Total	\$25

Marie gives Sofia's Aetna ID card to the cashier. They scan it, ask her to confirm Sofia's date of birth, and tell her she's all set.

# Diabetes care offerings



## Diabetic Meter Program

Members with Diabetes can order a new blood glucose meter\* from Aetna.com for **\$0**



## \$0 Preferred Diabetic Benefit

**\$0 cost share** and waives the deductible (if applicable)\*

### To find eligible products:

1. Use the Advanced Control Plan drug list.
2. Look under the categories:
  - ANTIDIABETICS, INSULIN
  - DIABETIC SUPPLIES
3. Look for "PG" (preferred generic) and "PB" (preferred brand)



## Pharmacy Advisor®

Helps drive adherence through proactive **1:1 connections** with specially trained CVS Pharmacists



## Simple Steps to a Healthier Life®

Uses a health assessment to match members to care management "Journeys"

### Diabetes-specific journeys:

- Live healthy: Diabetes
- Eat well to manage blood sugar

# Optimizing benefits with Maintenance Choice<sup>®</sup> with opt out\*



## 90-DAY OPTION

### How it works:

- After two retail fills, the member will need to fill the 90-day supply at CVS Pharmacy<sup>®</sup> or CVS Caremark<sup>®</sup> Mail Service Pharmacy.
- If the member fills a 90-day supply, they'll get three months for the cost of two copays.\*\*
- Members can call to opt out and pay the retail cost sharing for each 30-day supply.
- If they don't fill their 90-day prescriptions at CVS Pharmacy or CVS Caremark Mail Service Pharmacy or call us to opt out, they'll pay the full cost of the medication.

### Program proof points:

- **92 percent of members** are more likely to take their medications after using mail service for one year.\*\*\*
- This ensures members have their daily medicine on hand *when they need it*.

### Delivery

No extra cost for 1 to 2 day delivery from a CVS Pharmacy and a discounted fee for on-demand delivery.†

\*Does not apply to groups based in Oklahoma, Tennessee or West Virginia

\*\*Eligible members enrolled in high-deductible health or Value plans must first meet their deductible before copay cost-sharing applies. Eligible members enrolled in IntRx plans must first meet their deductible before copay cost-sharing applies on brand and specialty drugs.

\*\*\*Based on 2017 CVS Caremark Mail Service Pharmacy mail-order pharmacy users.

†Delivery fees from CVS Pharmacy are discounted for mandatory with opt-out version of Maintenance Choice only.



# A convenient way to access quality virtual care

Personalized health dashboard for members and interoperable electronic health records for providers

## CVS HEALTH VIRTUAL PRIMARY CARE™



**PRIMARY CARE**

Dedicated physician-led care team including a nurse practitioner and registered nurse, available to contact with questions anytime via secure messaging

Ability to see selected physician within days of scheduling an appointment

Coordination of in-person care, when needed, to in-network provider clinics, including nearby MinuteClinic® locations



## CVS HEALTH VIRTUAL CARE™



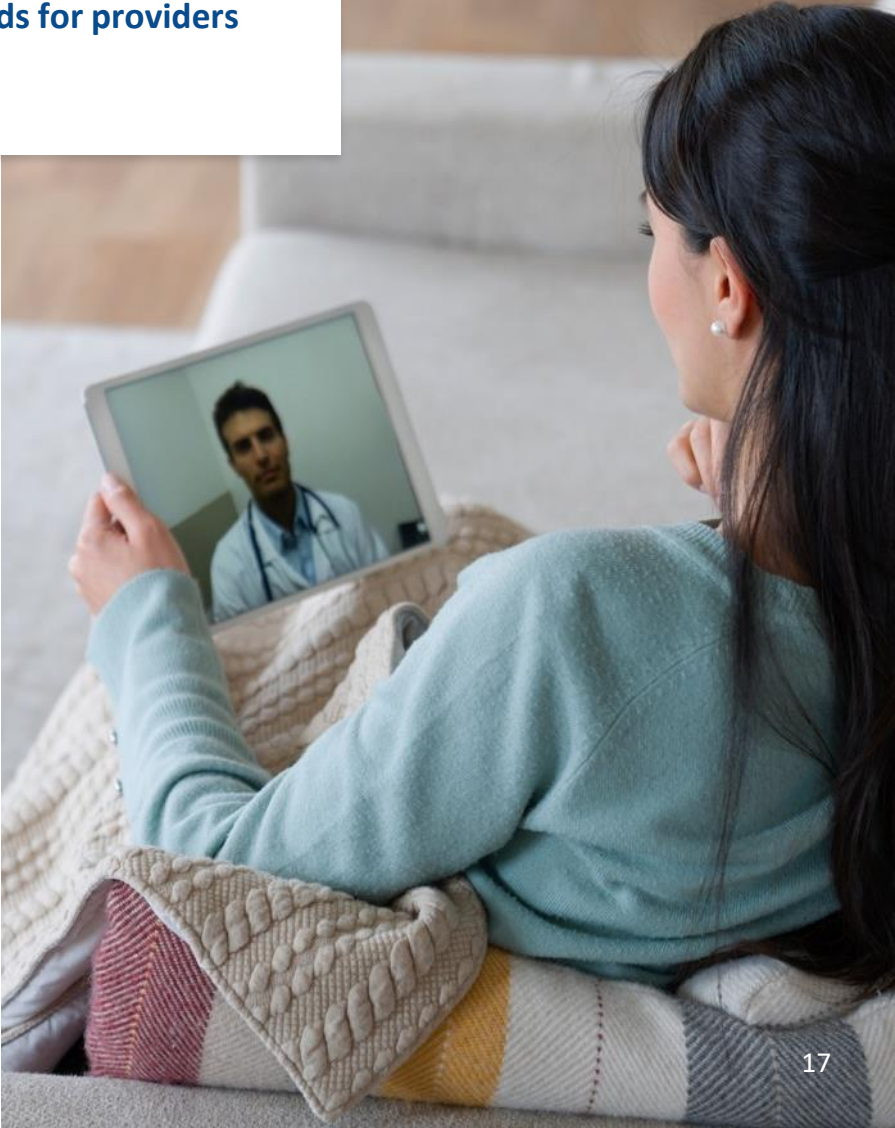
**ON-DEMAND CARE**

Access to 24/7 quick care with licensed providers  
Care for common illnesses, infections and one-time medication refill



**MENTAL HEALTH**

Licensed therapist by appointment seven days a week including evenings  
Counseling for needs like anxiety, stress, depression and grief  
Psychiatry services for prescriptions and medication management



# Savings now, surplus later

## Save with credits

If the group is new to AFA, they can get each credit below that applies to them. You just can't use the "51-100 new business" credit with the "Level-funded incumbent" credits.\*

Credit name	Amount per enrolled employee	Eligible employees	Credit requirements	Available effective dates
General new business	\$300	2–100	Meet standard underwriting requirements.	Through 1/1/2024
51-100 new business	\$200	51–100	Meet standard underwriting requirements.	Through 1/1/2024
Pre-ACA grandfathered	\$200	2-50	Have had the same plan since before the ACA.**	Through 1/1/2024
Level-funded incumbent	\$200	2–100	Be on a level funded plan with a non-Aetna carrier AND be in a surplus position with that carrier.	Through 1/1/2024

## Save with surplus

Your clients are guaranteed a surplus when they renew with us for the first time. The surplus amount is based on the number of enrolled employees.\*\*\* See the details below:

They enroll	They get back
2–4	\$500
5–9	\$1,000
10–14	\$1,500
15–24	\$2,000
25–50	\$5,000
51–100	\$7,500

\* Excludes groups based in California. A group can only be eligible for an administrative fee credit at their effective date based on the number of enrolled employees at the time the case is sold. This material is for informational purposes only and does not constitute a contract. The offer is provided at the sole discretion of Aetna and can be terminated at any time and without notice.

\*\*We must be notified that the group is on a pre-ACA grandfathered plan and receive the current plan designs when a quote request is submitted for the group.

\*\*\*Applies to first renewal only. The offer is valid through December 1, 2023. Only groups that renew are eligible for a one-time surplus guarantee.

Guaranteed surplus tiers are calculated based on number of enrolled subscribers at the time the case is sold.

# Aetna Funding Advantage<sup>SM</sup>

## Integrated value admin credits

Get an admin credit when your group adds Aetna Dental<sup>®</sup> or Aetna Dental and Aetna Vision for the first time.

Group buys medical + dental	\$200 credit per enrolled
Group buys medical + dental + vision	\$225 credit per enrolled

### See how the savings add up\*\*

Example for illustrative purposes

Enrolled	Savings with dental	Savings with dental & vision
10	\$2,000	\$2,250
30	\$6,000	\$6,750
55	\$11,000	\$12,375
80	\$16,000	\$13,500

\*Eligibility is limited to new groups and renewing groups adding a dental or dental and vision plan for the first time at time of new sale or annual renewal. The Dental and Dental/Vision credit is provided at the sole discretion of Aetna<sup>®</sup> and can be terminated or modified by Aetna at any time and without notice.

\*\*Aetna Funding Advantage must still follow stop loss regulations. Therefore, the discount may not be available if the stop loss premium cannot be reduced sufficiently.



# IMQ Elite

Free concierge service for collecting and submitting Digital IMQs in 4 easy steps.



## Step 1:

Email  
[AFAHealthAppSupport@aetna.com](mailto:AFAHealthAppSupport@aetna.com)  
with request form and census



## Step 2:

Create your FREE FormFire account  
at:  
[www.FormFire.com/aetna](http://www.FormFire.com/aetna)



## Step 3:

We'll invite and remind members to  
complete a digital IMQ  
through our secure portal



## Step 4:

Once all IMQs are complete,  
we'll release  
the underwritten quote

# We support you like no one else can



## You can rely on our Aetna Answer<sup>SM</sup> Team:

### They know the business

Our AAT reps have an average of 17.5 years of experience

### Communicate with people

They are real people, not an IVR

### Bring a human touch

They understand the needs of small businesses

## We can support you and your clients

**Assist with member ID cards** by providing virtual copies members who need a virtual card for upcoming services. They are also able to provide member ID and group numbers. A quick phone call to our team and we will have this information in your hands.

**Claims and benefit support** to help brokers and plan sponsors who need to obtain claims information on a specific employee.

**Billing assistance** by answering questions on billed charges, dates or need new invoices? Our team supports all your billing needs.

**Other areas** including Springboard help desk, urgent/access to care enrollment, enrollment inquiries, password reset, Producer World<sup>®</sup> help desk, employee member website group support and SBC plan document inquiries

# **Anthem BCBS of Colorado**



**Rob Kosick**  
**Strategic Sales Advisor**



**Never go it alone.  
That's our Anthem.**

2024 Small Group Updates



# Small Group - ACA plans

**Wide variety of fully insured plans  
with no medical underwriting**

## **What your clients get:**

- Fully insured, no medical questions, competitive plans and rates
- Pharmacy network that includes Walgreens®
- Great option for virgin groups with poor health, non-ERISA groups that don't qualify for level funding, and groups with medical conditions





# Discover Local Network and Coverage

PPO	Pathway EPO + STD	Pathway Essentials + STD	Mountain Enhanced + STD
<b>PPO</b> Broad, statewide access with 42K doctors	<b>Pathway EPO</b> Statewide access with 76% of the PPO doctors and hospitals	<b>Pathway Essentials</b> 10 counties across Denver-Metro and Boulder	<b>Mountain Enhanced</b> Community based, 9 counties
88 hospitals plus National BlueCard®	68 hospitals, contracting with UHealth, HCA and Rocky Mountain Hospital for Children	10 hospitals, contracting with HCA and Rocky Mountain Hospital for Children	8 Hospitals
>4,000 Primary >6,500 Specialty >8,700 BH/SA	>2,900 Primary >4,700 Specialty >8,140 BH/SA	975 Primary 1,700 Specialists 5,970 BH/SA	261 Primary 576 Specialists 380 BH/SA
PCP Selection			
73% of members	21% of members	3% of members	3% of members

# 2024 SG Marketed Plans Non-Public Option & Public Option – Fully Insured

- No new plan designs in 2024

Anthem PPO	Pathway EPO	Mountain Enhanced HMO	Pathway Essentials
19	26	26	10
	Pathway STD	Mountain Enhanced STD	Pathway Essentials STD
	3	3	3

# ACA plans

**A wide variety of fully insured plans  
with no medical underwriting**

## 2024 Takeaways

1

8 Whole Health Plans  
Enhanced Embedded Dental & Vision.  
Indicated by WH in the plan name

2

Affordable, local network options:

- Pathway EPO
- Pathway Essentials
- Mountain Enhanced

3

Pharmacy Network –  
Base Network with R90  
Formulary – Select  
Home Delivery – Optional

# ACA underwriting and administrative updates

Rate Position	At parity with competitors, with rate advantage in some markets
Simplified Application Requirements	<ul style="list-style-type: none"><li>▪ Group Application and Census Enrollment</li><li>▪ Updated EFT Process</li></ul>
Requirements for groups =/ $<$ 2 employees	<ul style="list-style-type: none"><li>▪ UITR</li></ul>
Ability to offer multiple plans and networks in small group	<ul style="list-style-type: none"><li>▪ Available to groups with 4 or more employees</li><li>▪ Select up to 5 plans across 4 network options</li><li>▪ CO Public Option Standard Plans can only be offered with other Anthem CO Public Option Standard Plans</li></ul>

# Small Group ACA and Standard Plan Broker Commissions

Tier	Total medical contracts	Commission per contract per month
1	0-99	\$25
2	100-199	\$27
3	200-499	\$29
4	500-999	\$31
5	1,000-1,499	\$33
6	1,500+	\$35



# Anthem Balanced Funding

**Predictable monthly payment with the opportunity to share in claims savings**

## Highlights:

- Surplus sharing potential
- Fixed monthly payment
- Detailed reporting with insights
- No impact on member experience including benefits, networks and programs

To learn more, check out the new **ABF Broker Playbook on Anthem Broker Hub!**



# Enhanced Existing Anthem Balanced Funding Plans - 2024

- Diagnostic Lab and X-Ray included in OVC Copay
- \$300 ER Copay

## Existing Plan Changes

Plan Name	Network	Enhanced Benefits	
Anthem Balanced 500/10%/2500 Rx Copay DXL&ER	Anthem PPO Pathway EPO	Diagnostic X-ray and Lab covered as part of office visit copay, no costs	ER \$300 Copay
Anthem Balanced 1500/20%/8250 Rx Copay DXL&ER			
Anthem Balanced 2500/30%/6000 Rx Copay DXL&ER			
Anthem Balanced 5500/30%/9450 Rx Copay DXL&ER			

# New Anthem Balanced Funding Plans - 2024

## New Plan Highlights

Plan Name	Network	Enhanced Benefits	
Anthem Balanced 1000/10%/4000 Rx Copay DXL&ER	Anthem PPO Pathway EPO	Diagnostic X-ray and Lab covered as part of office visit copay, no costs	ER \$300 Copay
Anthem Balanced 2000/20%/4500 Rx Copay DXL&ER			
Anthem Balanced 3000/20%/6000 Rx Copay DXL&ER			
Anthem Balanced 3000/20%/6500 Rx Copay DXL&ER			



# Discontinued Existing Anthem Balanced Funding Plans - 2024

Discontinue Plans	
Plan Name	Contract Code
Anthem Balanced PPO 1500/0%/1500 w/HSA	6V0P
Anthem Balanced Pathway EPO 1500/0%/1500 w/HSA	77JC
Anthem Balanced Mountain Enhanced HMO 1500/0%/1500 w/HSA	6V15

# Mandated benefits excluded from ABF plans

- Pediatric Dental/Vision
- Adult Vision
- 2021 HB 1140 Elimination of Living Organ
- Bariatric Surgery
- Infertility
- Hearing Aids

# Small Group ABF Broker Commissions and Bonuses

Commission will remain a pass through.

Group Size	Bonus Eligibility	Multiplier *
10-25	\$3,000	+\$1,000
26-50	\$5,000	+\$1,000
51-100	\$7,500	+\$1,000

\*If Pathway EPO or Pathway Essentials are included.



# Add Anthem Dental & Vision to **save your client 5%** when they buy or renew Medical

	Group savings based on enrolled subscribers						
ABF Medical Plans	10-25	26-50	51-75	76-100	101-150	151-200	201+
+Dental	\$1,500	\$3,000	\$4,500	\$6,000	\$9,000	\$12,000	\$18,000
+Vision	\$750	\$1,500	\$2,250	\$3,000	\$4,500	\$6,000	\$9,000
+Life	\$750	\$1,500	\$2,250	\$3,000	\$4,500	\$6,000	\$9,000
+Short term disability	\$500	\$1,000	\$1,500	\$2,000	\$3,000	\$4,500	\$6,000
+Long term disability	\$500	\$1,000	\$1,500	\$2,000	\$3,000	\$4,500	\$6,000
<b>Total Savings</b>	<b>\$4,000</b>	<b>\$8,000</b>	<b>\$12,000</b>	<b>\$16,000</b>	<b>\$24,000</b>	<b>\$33,000</b>	<b>\$48,000</b>

# Gym Reimbursements

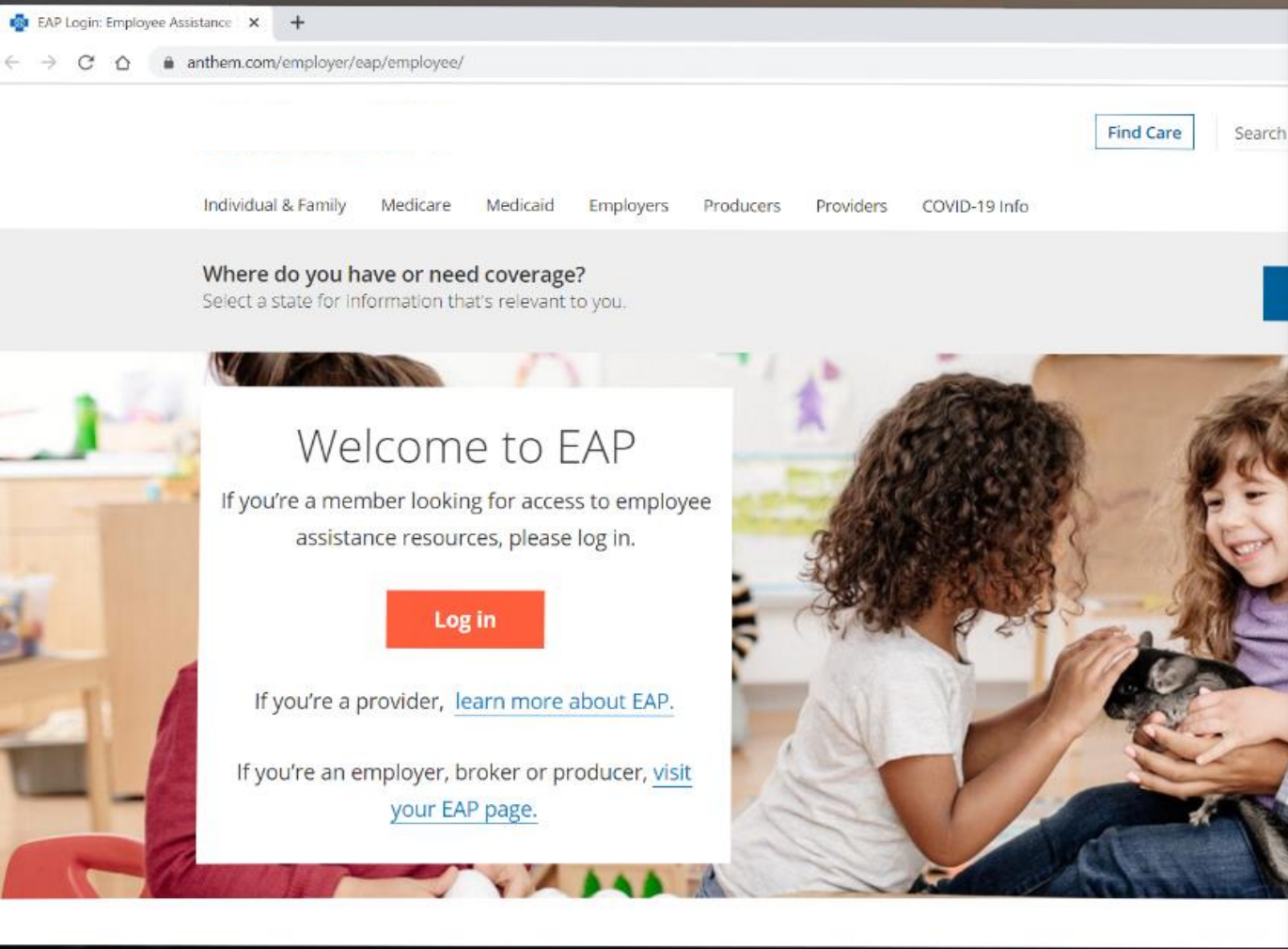
in Partnership with American Specialty Health (ASH)

- Subscriber + spouse + dependent(s) age 18-26
- Reimbursed up to \$400 per year
- Must visit gym 50+ times per 6 months

How to get reimbursed:

- Track workouts at qualified fitness center, send in completed forms + proof of payment
- Enroll through [anthem.com](https://www.anthem.com) or Sydney and automatically track visits + manage reimbursement.





# EAP Basic

## EAP Basic

When you are faced with personal, money, legal, or family issues, the Employee Assistance Program (EAP) can support you with resources and programs to help. You have access to programs and services including:

- Three face-to-face or video counseling sessions per employee/household member per issue
- Legal/financial and ID monitoring
- Work/life services

# Engagement Package 200

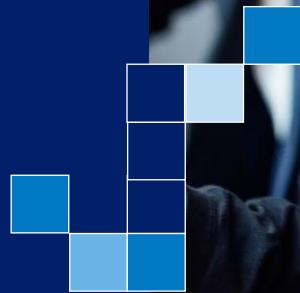
Employees can earn up to \$200 by engaging in programs designed to meet their specific needs — whether they are already healthy or looking for more support managing a condition.

Reward type	Ways to earn	Dollar value
<b>Preventive care</b>	Adult wellness annual exam, including well-woman exam	\$25
	Cholesterol exam (once a year)	\$20
	Colorectal cancer screening (once a year)	\$25
	Eye exam (once a year)	\$25
	Flu shot (once a year)	\$20
	Mammogram (once a year)	\$25
<b>Condition management</b>	ConditionCare	Up to \$50
	Building Healthy Families — 4 levels \$10, \$10, \$10, \$10 each (once/year)	\$40
	Well-being Coach Telephonic – weight — achieve goal	\$25
	Well-being Coach Telephonic – tobacco — achieve goal	\$25
<b>Wellness</b>	Action plans (\$5 each; max 5 a year)	\$25
	Anthem login (web or mobile) (once a year)	\$5
	Connecting a device (once a year)	\$5
	Health assessment (once a year)	\$20
	Steps tracking (at every 50,000 = \$2; max 30 times a year)	\$60
	Update contact information (once a year)	\$10
	Well-being Coach Digital (daily mission check-ins)	\$20

You never go it alone.

That's our Anthem.  

Questions?





**Cigna**



**Amy Kirkland**  
**New Business Manager**

# CIGNA UPDATES

Presented by: Amy Kirkland (New Business Manager)



# Agenda

- **Product spectrum**
- **Quoting**
- **Credits**
- **Why Cigna?**



# Funding Spectrum

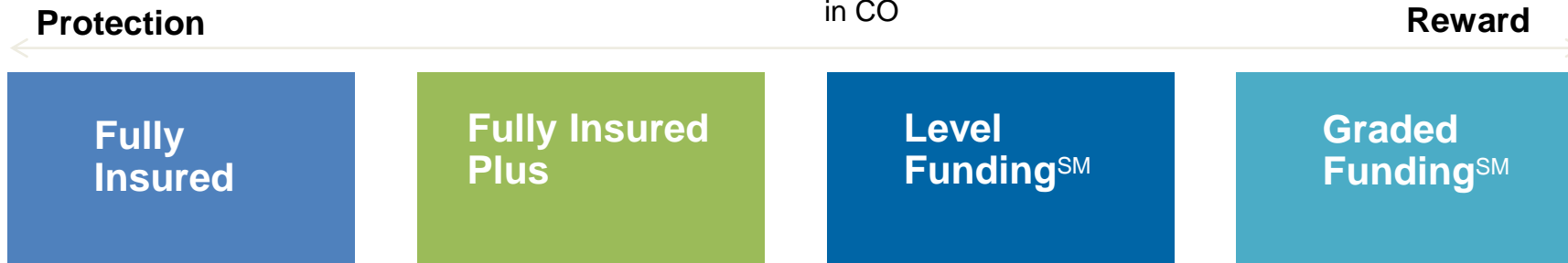
- **Funding options designed around you**
  - because we want you to win.

**30+**

years self-funding solutions have been working for small to medium sized businesses.

**85%**

of our clients are in an alternate funding arrangement in CO



- Savings increase as employees get healthier
- Aided by our expert Engagement Consultants
- Opportunities to save money if claims are lower than predicted
- **Colorado 100+ Eligible Employees**

- Set monthly premium takes guesswork out of health benefit costs
- Consistent year over year results
- No risk if claims are higher than expected
- **25-499 Eligible Employees**

# Quoting

## Required information:

- Needed for PRS, member/dependent level census:
  - Last Name, First Name, DOB, Zip, Gender, and whether they are an employee or dependent
- Enrollment by plan (if multiple plans)
- SBCs
- Current and Renewal rates (if available)
- Claims if they will be experience rated
- Requested Commission
- Business Address

## Process:

- Send RFP's 20 enrolled or more to WP
  - Can get exceptions *sometimes* down to 15 enrolled
  - Sales office follows Broker Location
- Our pre-sale team will scrub and reach out for missing information
- Turnaround time 7-10 business days



# Credits

## **Transition Credit:**

- The credit will show on the first bill, but for the purposes of your analysis it can be shown as a direct financial decrement to the annual premium.

## **Dental/Vision Bundling Credit:**

- Up to 2% of premium as a one time credit

## **Surplus Guarantee:**

- We will give the group surplus guaranteed amount at the first year renewal if by chance the group should run in a deficit in year one. They get 100% of those funds.

## **Wellness Fund:**

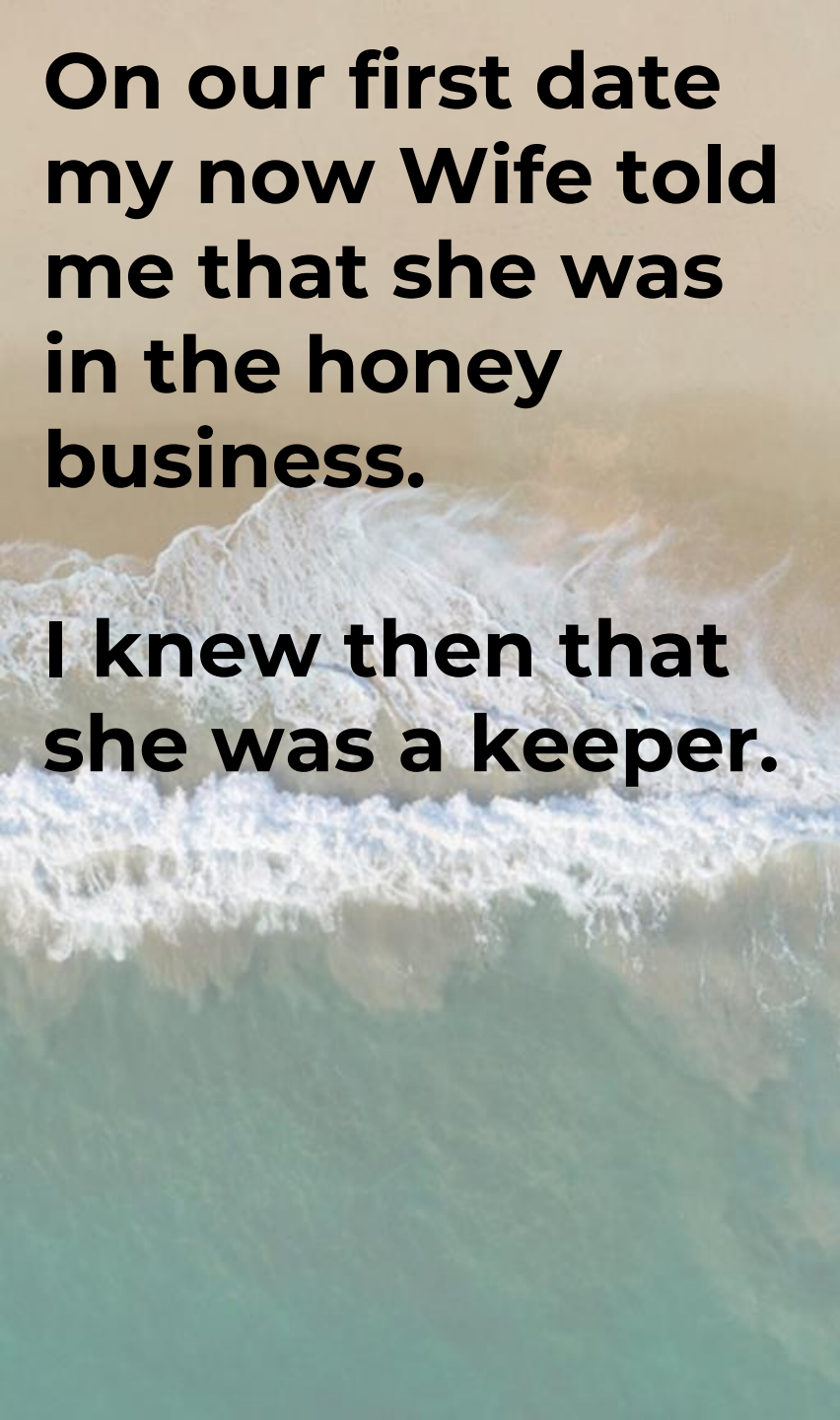
- Cigna will provide a single point of contact Health Improvement Specialist, to encourage continued efforts in improving the health and wellbeing of their workforce.



# Why Self-Funding with Cigna?

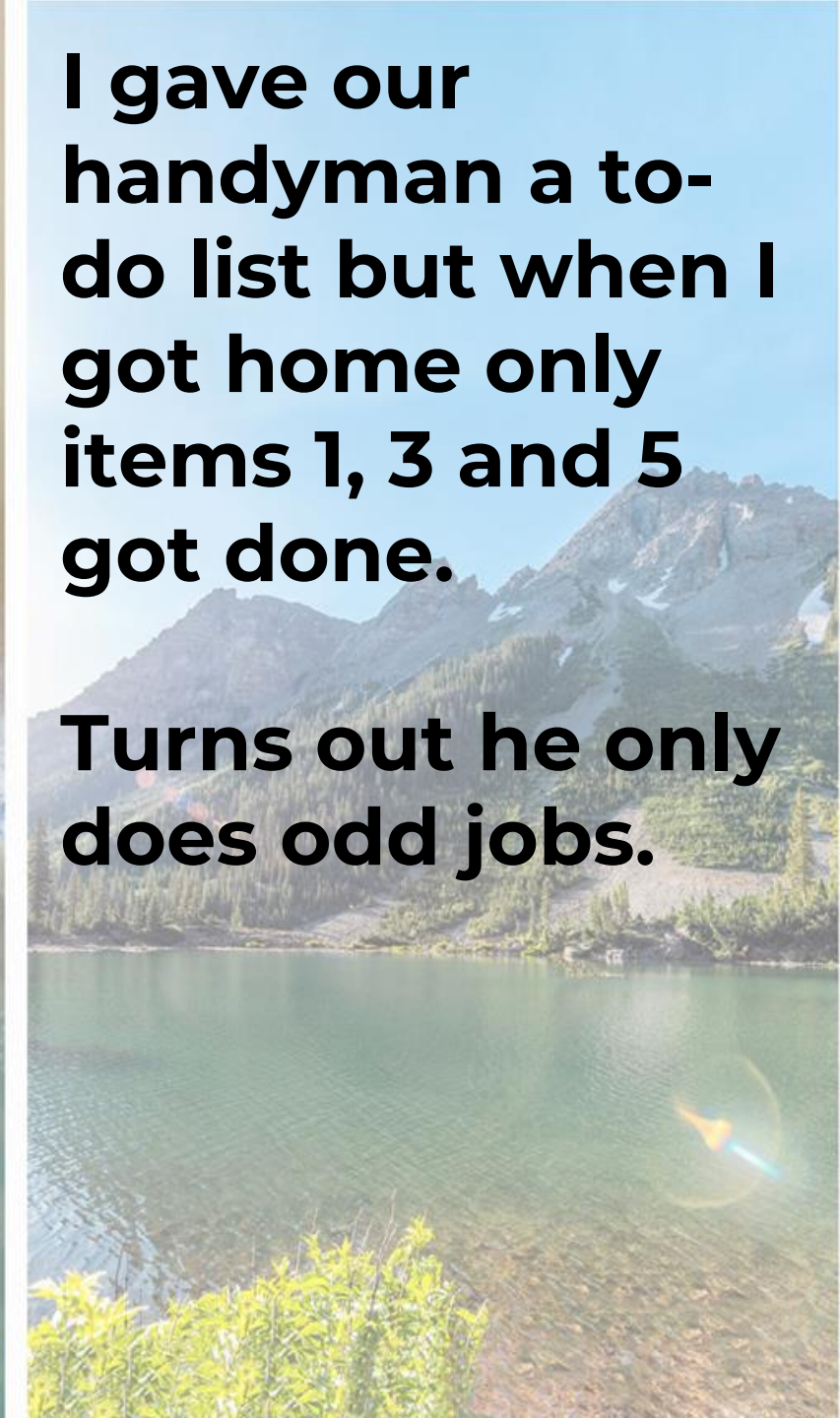
- **30 years of Self-Funded experience**
  - 15+ years of Level Funding with Great West acquisition & first to market with product
- **Fixed to Claims Ratio**
  - More money goes into claims fund with us than competition
  - 67% of clients get a surplus
- **Reporting**
  - Allows groups to have control of their health care spend, and adjust as needed
- **Flexibility in Plan Design**
  - Not shelf rated, can totally customize benefits. No state mandates
- **Bundling Credits for Dental and Vision**
  - Claims funding add to same claims bucket as medical
- **One Guide Pre & Post Enrollment Support**
  - Can be set-up prior to the effective date to assist members in enrollment
- **Dedicated Local Account Team**
  - Client Manager, Client Service Consultant, Gold & Platinum Service Leads





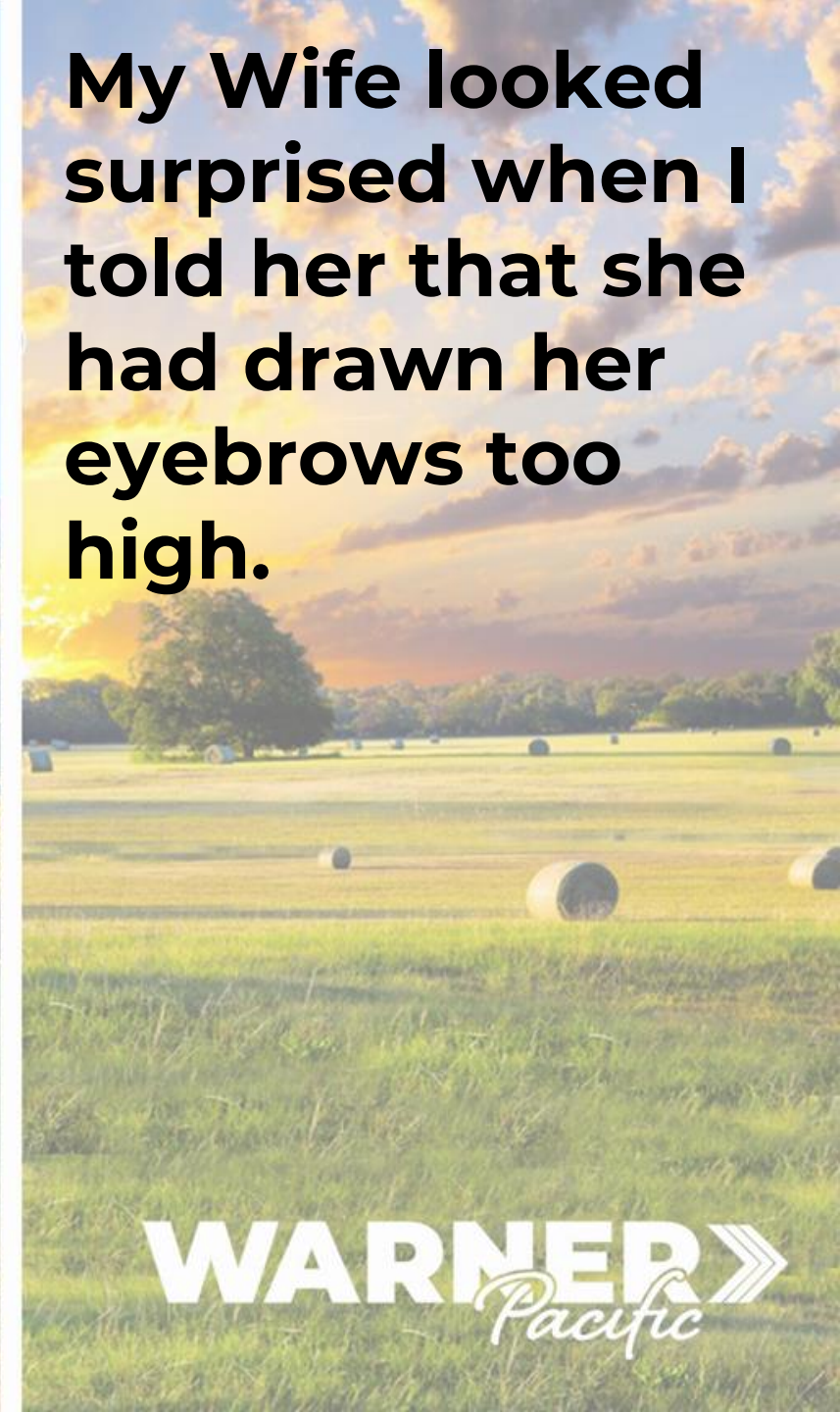
**On our first date  
my now Wife told  
me that she was  
in the honey  
business.**

**I knew then that  
she was a keeper.**



**I gave our  
handyman a to-  
do list but when I  
got home only  
items 1, 3 and 5  
got done.**

**Turns out he only  
does odd jobs.**



**My Wife looked  
surprised when I  
told her that she  
had drawn her  
eyebrows too  
high.**

**WARNER**   
*Pacific*



# Co-Advantage



**Rod Clift**  
**Strategic Business Solutions Consultant**



CoADVANTAGE®

Business Driven **Solutions** for



ANTAGE®

# CoAdvantage Partnership

# About CoAdvantage

CoAdvantage is your trusted HR partner, dedicated to helping small businesses succeed nationwide. Our team of experts provides outstanding service from a network of nationwide offices to administer payroll, benefits, workers' compensation, and core HR management.

With CoAdQuantum®, our Next-Generation HR Platform featuring a first-in-its-class fully integrated payroll processing engine, we're proud to serve approximately 110,000 worksite employees in all 50 states. Whether you're an entrepreneurial startup or a mid-sized company in a mature industry, we're here to help your business thrive.



CoAdvantage's SOC Certification demonstrates our strong commitment to protecting your data with strict controls and procedures, ensuring the security, availability, processing integrity, and confidentiality of our clients' information.

## AWARDS AND RECOGNITION



## CoAdvantage At-A-Glance



**6.6B**

payrolls processed annually



**110K**

worksite employees



**30+**

offices nationwide



**2X**

payroll processing capacity with CoAdQuantum®



**1997**

year founded



Member of the National Association of Professional Organizations

# CoAdvantage Services

## Dedicated Service Team

- Expert in State/National Law
- Certified HR Professionals
- Employee Benefits Education
- Easy to Access Proactive Partner

## Benefits

- Fortune 500 Ancillary Benefits Available
- Multi-Employer 401K Plan
- Flexibility in Choice (Aetna and Kaiser Dual Option)
- Strategy to Attract and Retain Talent!

**Most robust combination of people and technology in the market**

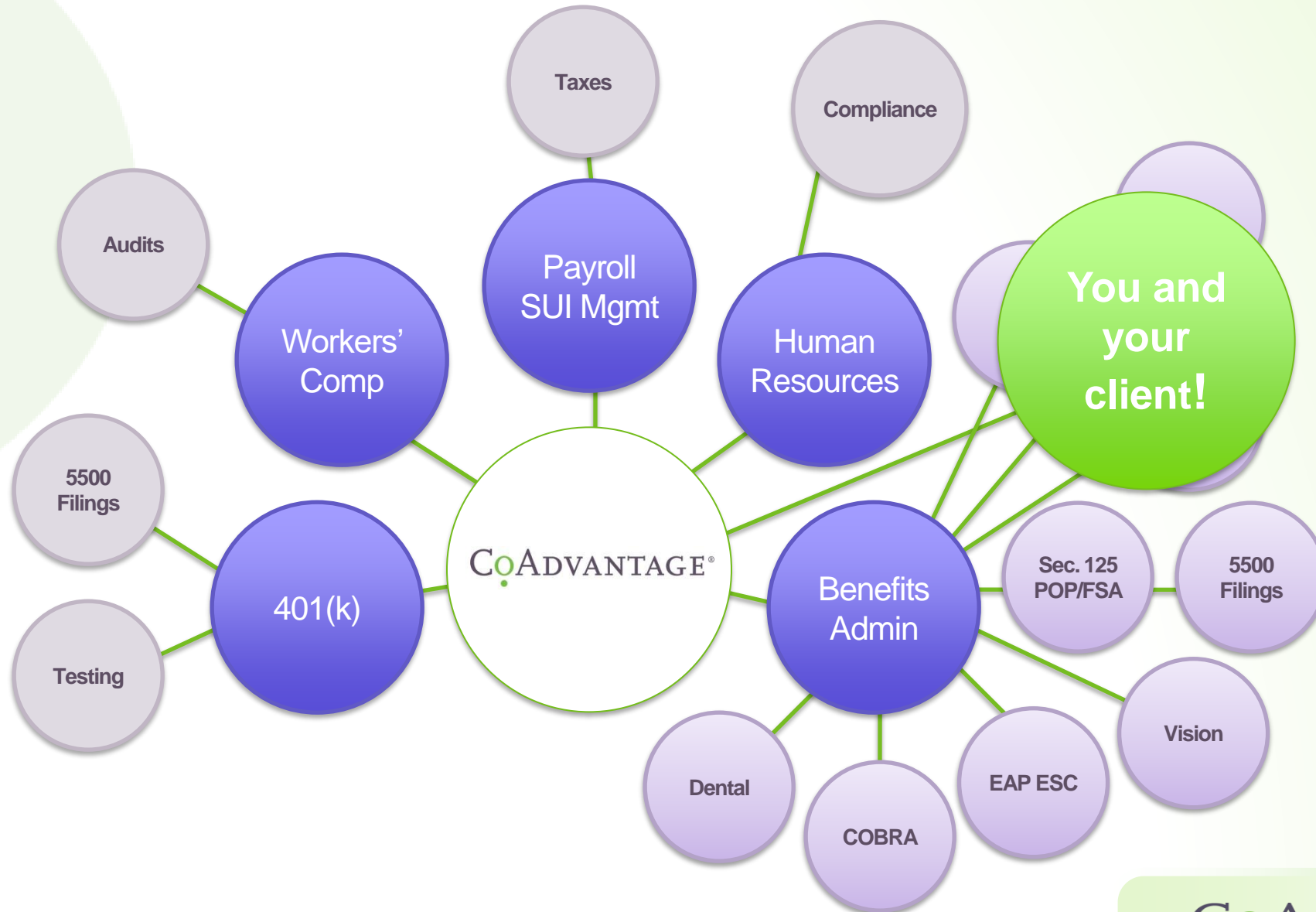
## Payroll/Technology

- Turnkey Onboarding for new locations
- Proprietary HRIS Single Sign-On Platform
- Robust Reporting
- Integrated Add-Ons Available
  - Time and Labor
  - Learning Management
  - Performance Management
  - Applicant Tracking

## Risk/Compliance

- Continual Updates on Changes in Law
- Pay-As-You-Go Workers Comp
- Best Practice Policies
- Fiduciary Responsibility Shifted to PEO

# Traditional Employment Model



# Dedicated Contacts for Your Clients



## Colorado and National Benefits

### Master Benefit Offering

#### **MEDICAL**

- Multiple Aetna Plans, Nationwide networks include MCPOS and EPO
- Kaiser Plans available to offer alongside Aetna

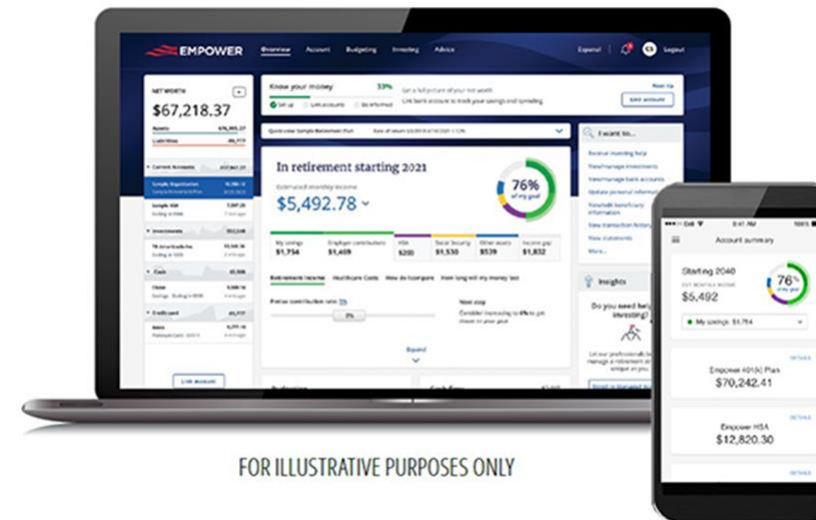
#### **ANCILLARY – No Participation or Employer Contribution Required**

- Multiple MetLife Dental plans up to \$5,000 annual benefit
- MetLife Vision Plans Using VSP Network
- Health Advocate - 24/7 Medical Concierge Service
- Life, STD, LTD through MetLife
- Accident, Hospital Indemnity, Cancer, Critical Illness
- Legal and ID Theft Protection
- Pet Wellness
- Corporate Perks and EAP Program Included for **ALL** Employees on Payroll



# Benefits: 401(k) Administration

- Customized Consultation for each Employer
- Employers Select their Contribution Level & Waiting Periods for New Hires
  - Traditional, Safe Harbor, Roth, Profit Sharing
- *No Fiduciary Responsibility!*
- Personalized Service, Website Access and Telephone Support 24/7
- No need for a Third-Party Record-keeper
- Full administration: 5500 filing, compliance, IRS testing, loans, distribution requests, etc.



# Human Resources Management

HR Documents and Articles

HR Best Practices

HR Policy Development

Knowledgeable HR Consultants

Employees Assessment Tools

Current HR Legislation News

HR Action Forms

Employee Handbooks

Training and Development Tools

Employee Assistance Program (EAP)

## Business Impact

- Performance management and measurement tools
- Guidance in employee satisfaction and retention
- Access to a certified HR expert to help navigate complex HR issues
- Reduced liability
- Access to customized policies and procedures

# Risk Management



Workers' Compensation Coverage

Unemployment Claims Management

Workers' Comp Renewal Management

Drug and Background Checks

Workers' Comp Claims Management

EPLI Coverage

Safety and Loss Control

Payroll Tax Compliance

## Business Impact

- Pay as you go Program with No Deposits or Audit
- Access to a team of compliance experts for unemployment claims, workers' compensation claims, benefits & payroll tax compliance
- Capped exposure for workers' compensation claims
- Protection under EPLI policy
- Volume discounted pricing for drug and background check services

# CoAdvantage Solutions & Technology



# Our Next Generation HR Technology



**HR Data Management.** Easily manage employee-related tasks and requests including areas such as hiring, onboarding, salary and status changes, PTO tracking, and training requirements



**Time & Labor Management.** Streamline timekeeping and payroll processes while aiding compliance with labor laws



**Reporting & Analytics.** Access over 70 reports including Payroll Register, and support real-time decision-making using customizable Business Intelligence Payroll and Invoice Allocation Dashboards that display metrics in visual, easy-to-interpret charts



**Applicant Tracking.** Reduce time and effort in the recruiting process with tools that automate job posts, filter applicants, manage files and provide compliance reporting



**Talent Management.** Online module facilitates a coaching and mentoring culture through team and peer appraisals, goal setting and talent matching



**Online Learning.** Dozens of online courses aid knowledge and skill development in key areas like compliance, customer service, leadership, safety and more



**Pre-Hire Screening.** Our extensive background screening services include credit, criminal, driving, social security, as well as substance abuse



**Compensation Management.** Manage salary administration, merit pay, and compensation ranges with our fully automated system!

# Online New Hire Onboarding

## Complete Online Onboarding

- Personal Information
- State and Federal Forms
- Electronic Signatures
- W-4 Access
- Direct Deposit
- HR Handbook
- Customized to Company
- Fully Integrated Add-ons
- PTO Tracking
- **Online Benefits Enrollment**



CoAdQUANTUM®

## Payroll Dashboard

Gain Access to  
Real Time  
Business Data

With the  
CoAdQuantum  
Business  
Intelligence Payroll  
Dashboard you can:



[Simplifying Payroll Processing](#)



See a quick overview of your total payroll, overtime pay and other key metrics.



Visualize your earnings by location, job code and other factors with pie and bar charts.



Analyze your earnings by department using easy-to-interpret graphs.



Assess gross pay, taxes and other deductions.



# Thanks for your time!

**Rod Clift**

**Business Consultant**

303-507-1221

[rclift@coadvantage.com](mailto:rclift@coadvantage.com)

**Michelle Johnston**

**Regional Sales Manager**

720-272-2138

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**Licensed Benefits Consultant**

720-253-5757

[tjafari@coadvantage.com](mailto:tjafari@coadvantage.com)

CoAdvantage  
6455 S. Yosemite St., Ste.725  
Greenwood Village, CO 80111  
Telephone: 303-225-0400



**Gravie**



**Hannah Apodaca**  
**Broker Sales Manager**

gravie\*

---

# Introducing Comfort<sup>®</sup>



# 100% coverage on most common, in-network healthcare services



## No-cost services include:

- Primary care
- Preventive care
- Specialist care
- Urgent care visits
- Labs & imaging
- Generic prescriptions
- Online care
- Mental health care

Employees choose their out-of-pocket maximum.

**More choice. More satisfaction.**

## Other services:

- Emergency room  
\$250 copay
- Brand name prescriptions  
\$75 copay
- Non-preferred brand name prescriptions  
Varies per plan
- Specialty prescriptions  
Varies per plan
- Hospital surgery/procedure  
No cost after out-of-pocket max

# Comfort with a Traditional Plan



	Traditional silver plan	Comfort — \$6,000 OOPM
<b>Deductible</b>	\$3,000 deductible / \$6,000 OOPM	\$6,000 OOPM / deductible*
<b>Coinsurance</b>	25% after deductible	No coinsurance
<b>Preventive care</b>	No cost	No cost
<b>Primary care</b>	\$30 copay	No cost
<b>Specialist care</b>	\$30 copay	No cost
<b>Urgent care</b>	\$30 copay	No cost
<b>Labs &amp; imaging</b>	25% coinsurance after deductible	No cost
<b>Generic prescriptions</b>	\$25 copay	No cost
<b>Emergency room visit</b>	25% coinsurance after deductible	\$250 copay
<b>Brand name prescriptions</b>	25% coinsurance after deductible	\$75 copay
<b>Non-preferred brand name prescriptions</b>	50% coinsurance after deductible	Varies per plan
<b>Specialty prescriptions</b>	25% coinsurance after deductible	Varies per plan



# One-stop, industry-leading solution\*



The Gravie Care™ team makes it easy for employees to navigate Comfort.

# Virtual services

Gravie health plan members get access to a suite of digital services that aim to enhance their health and wellness journey at **no additional cost**.



Virtual care, including general medicine, dermatology, and clinical and non-clinical mental health.\*



30K+ virtual classes as well as nutrition guides, meal plans, and more. In-person fitness perks are available as a buy-up.



Clinical-grade digital physical therapy that helps members overcome musculoskeletal (MSK) pain.

*\* Cost sharing may apply depending on plan type. Members should check their benefits summary for more information.*



### Simple, streamlined, flexible.

- No cost to the member
- No interest
- No credit check
- Available through Gravie's member site
- Powered by Paytient
- Supported by Gravie Care™

Gravie Pay improves access to healthcare by allowing members to pay for out-of-pocket medical expenses **at their own pace.**

# One-stop shop

## **Turnkey solution**

Including TPA services, national network and PBM access, stop-loss protection, benefit management & employee enrollment platforms, account management support, and more

## **Implementation support**

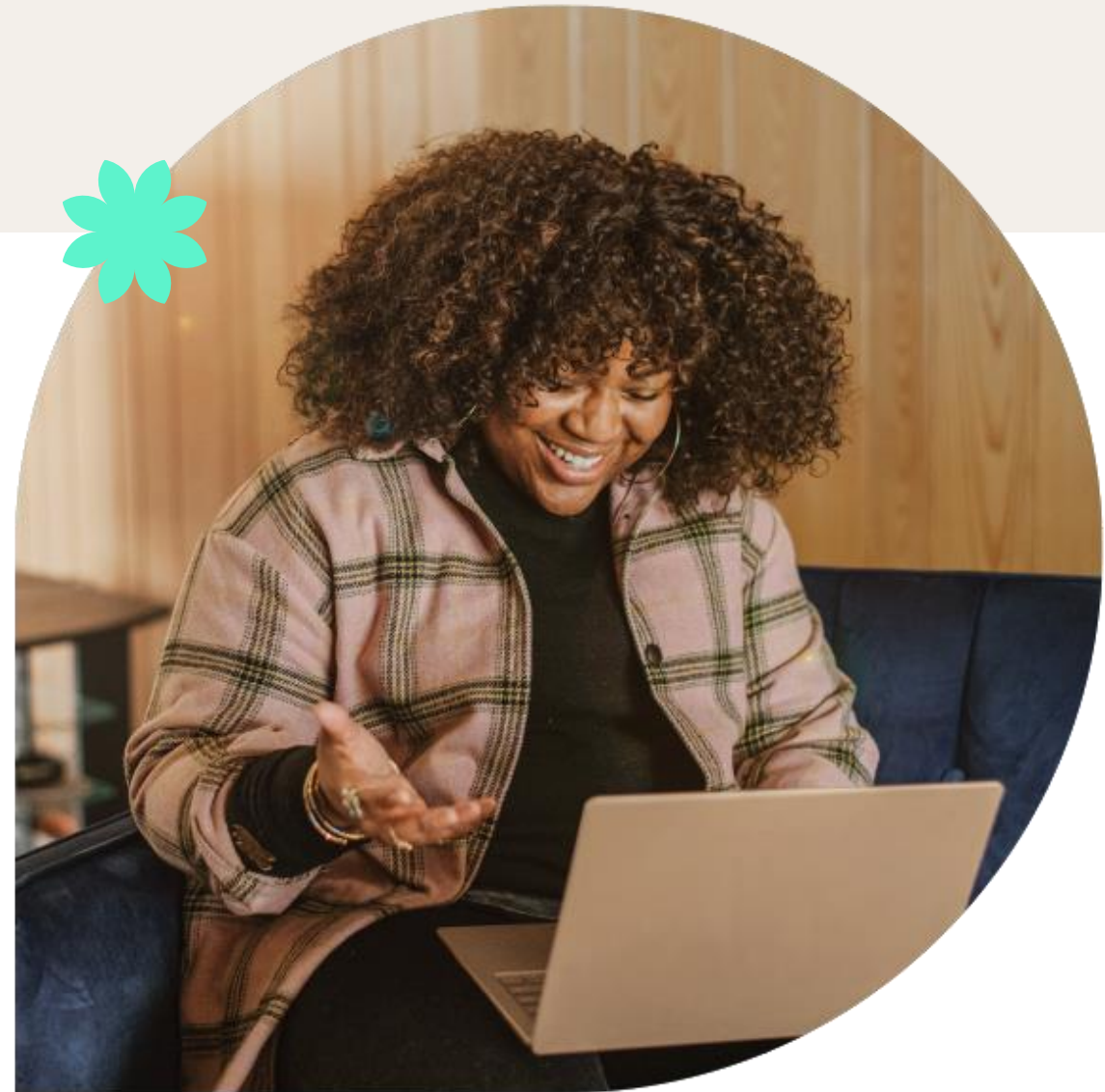
Including help collecting all necessary information, census, and plan design data

## **Year-round account management**

Including regular personalized check-ins, comprehensive reporting, and renewal support

## **Employee support, aka Gravie Care®**

Including access to licensed advisors available to help them choose and enroll in coverage, get care when they need it, and answer their benefits questions throughout the year





# Comfort is performing as expected

6.8%

Average annual renewal rate increase to date  
(national average is 8 – 12%)

93%

Of employers renew with Gravie each year  
(national average is 66 – 75%)






An even higher **99%** for groups 100+

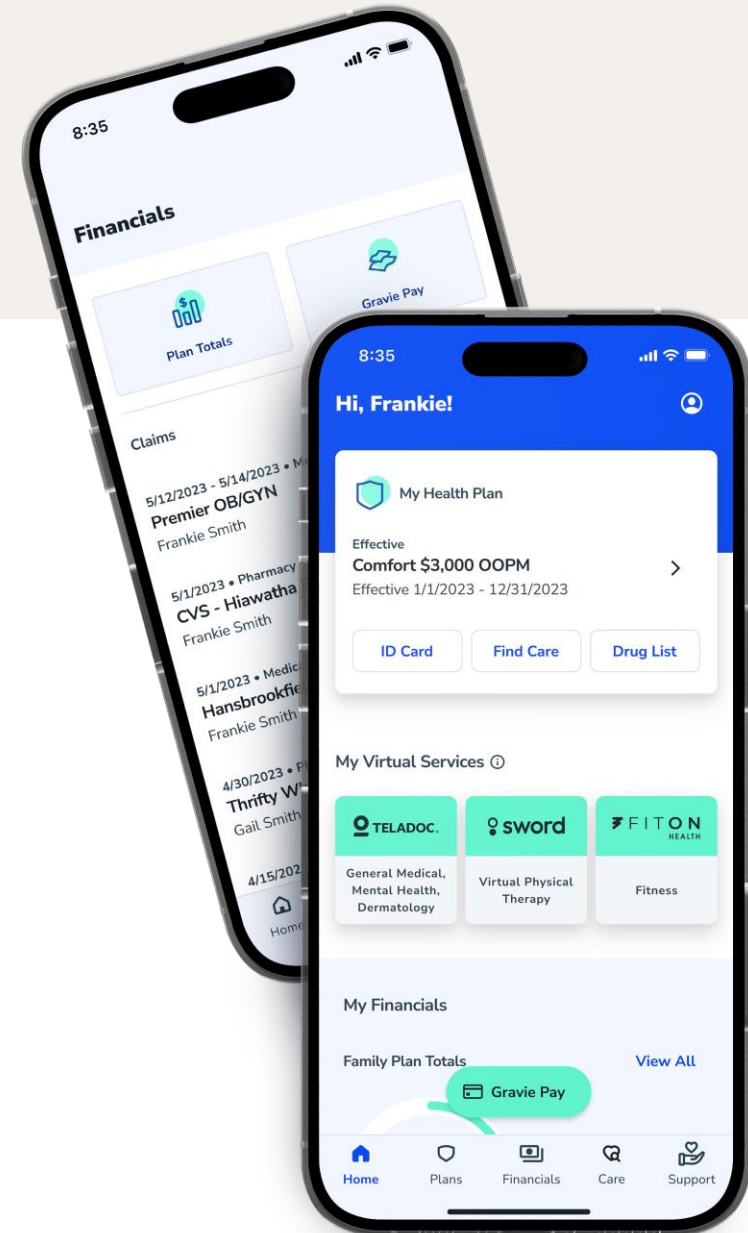


# The Gravie Mobile App

Gravie health plan members can use the Gravie app from anywhere to **get the care they need, when they need it.**

## App features enable members & their dependents to:

-  Access their digital ID card on the spot
-  See what's covered by their plan
-  Find in-network providers, clinics, pharmacies, and more near them
-  Review claims and track expenses throughout the year
-  Connect with Gravie Care<sup>®</sup>, a team of licensed experts available to answer all their health benefits questions



**HealthEZ**



**Tamara Morris Kent**  
**Regional Vice President of Sales**

# About HealthEZ



# HealthEZ by the numbers

40 years  
in business

1st PPO in  
the country

Members in  
50 states

Clients in  
32 states

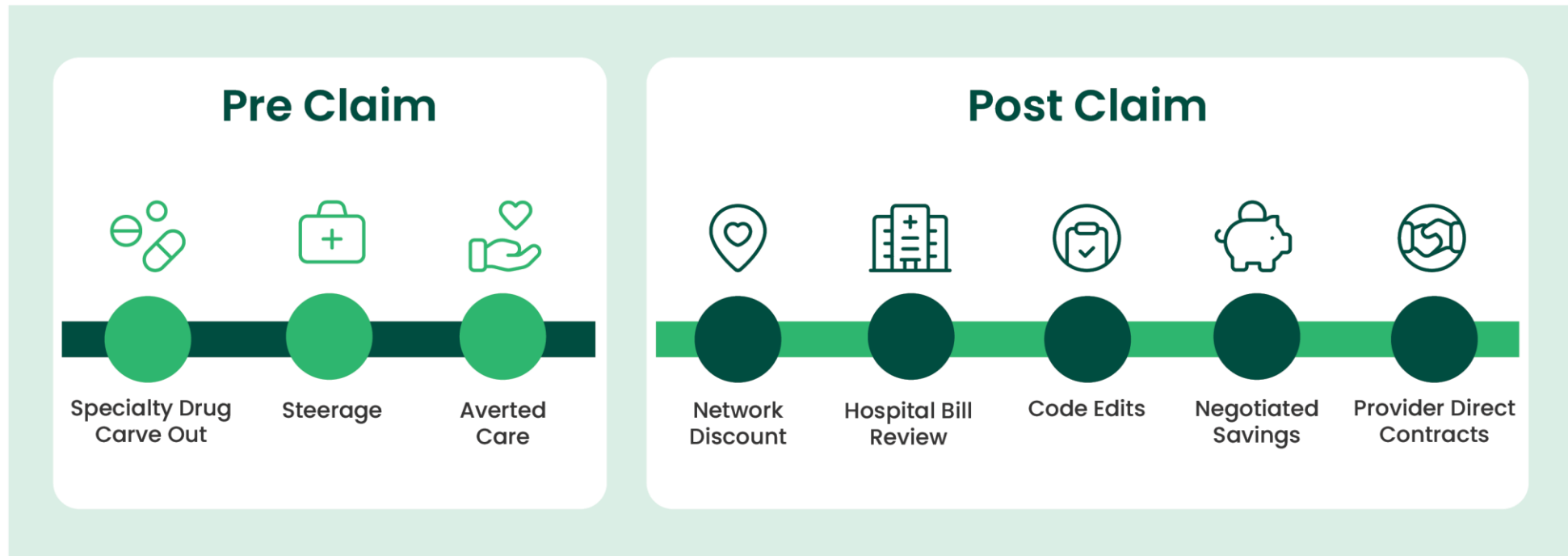
91% CLIENT RETENTION  
PAST 2 YEARS

22%  
MEMBER GROWTH  
IN 2022

21+%  
BELOW COST  
BENCHMARK

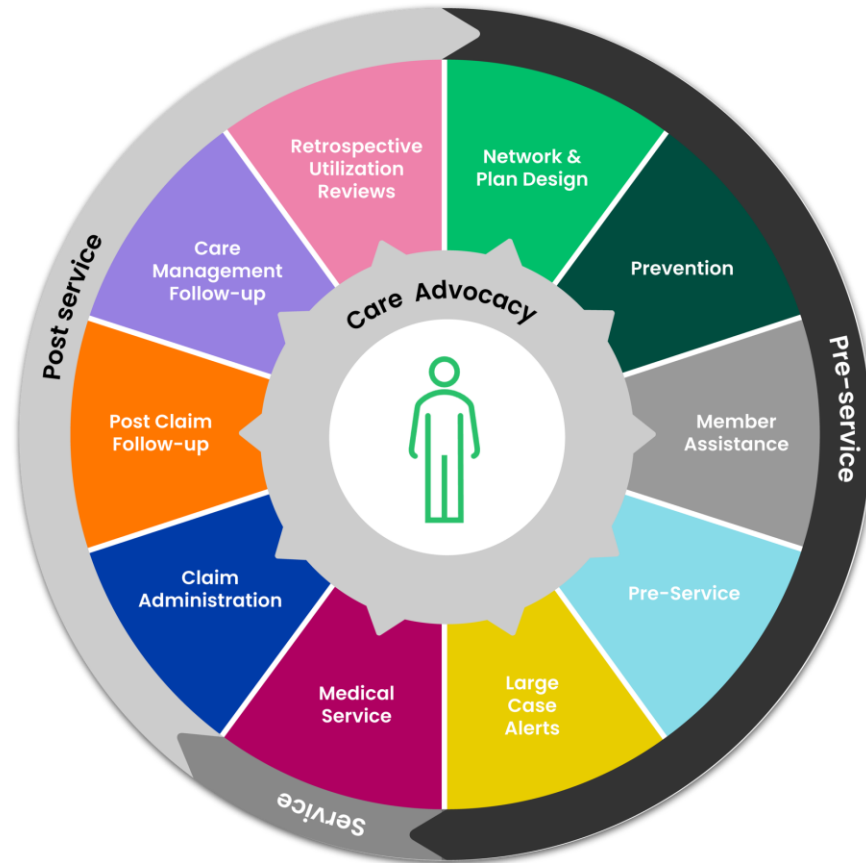
# Managing Plan Assets

HealthEZ Client PMPM Plan Spend is **21 % below** benchmark



# HealthEZ Approach to Cost Containment

Advocacy & Care Navigation  
Follow the Continuum of Care



## 1 Network & Plan Design

- Network/PBM Discounts
- Plan Design: Deductible, Co-pays, Exclusions
- Stop Loss Protection

## 2 Prevention

- LiveZ- Onsite Biometrics
- Boost Your Baby
- Livongo Disease Mgmt

## 3 Member Assistance

- HEZ Advocate:**
- Advises options for providers/RX
  - Service Coordination
  - Wellness advice

## 4 Pre-Service

- EZChoice – Provider Pricing
- Choice of Teladoc
- Prior authorization
- Site-of-Care Review
- Medical necessity
- High-cost drugs & funding

## 5 Large Case Alerts

- Team of HEZ specialists are notified and work on intervention & cost mitigation.

## 6 Medical Service

- Care Mgt Engagement:**
- Complex Conditions
  - Monitors Inpatient Stays
  - Disease Management
  - Service Coordination

## 7 Claim Administration

- High Dollar Claim Review
- Itemized Bill Review
- Review for covered benefits, COB, Subrogation, Stop Loss
- Payment Integrity Routing
- Claim Negotiations
- Out-of-Network Discounts

## 8 Post Claim Follow-up

- Stop Loss funding
- Subrogation Settlements
- Post Payment Audits

## 9 Care Management Follow-up

- Monitor high risk patients
- Monitor high-cost drugs
- Disease Management
- Wellness

## 10 Retrospective Utilization Reviews

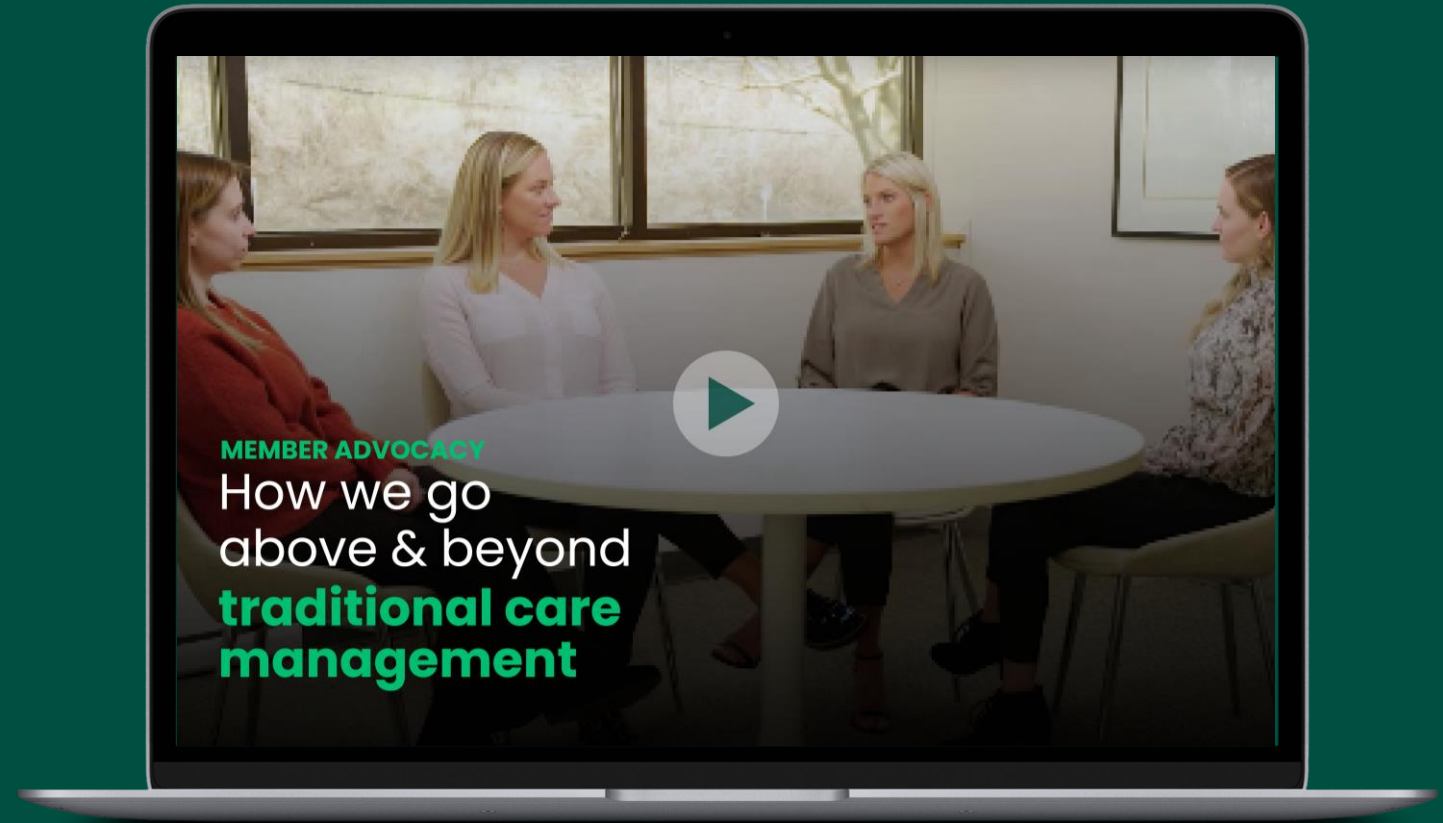
- Trends in Utilization (e.g., Unnecessary ER Visits)

# Beyond traditional care management

## Proactive engagement

- Timely assistance
- Caring guidance
- A helpful nudge
- Better outcomes

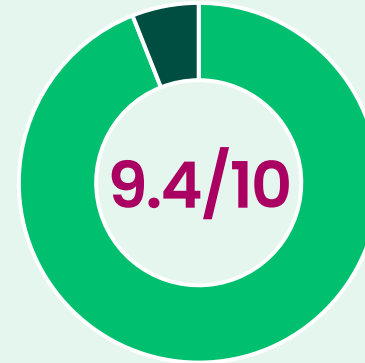
It's all part of the advocacy services available to our members.





# It's a hotline, not a call center

- Great member service is a choice
- Dedicated branded number
- Live service 7am—7pm CT, Monday–Friday
- No phone trees
- Email support
- Translation services available
- 24/7/365 helpline



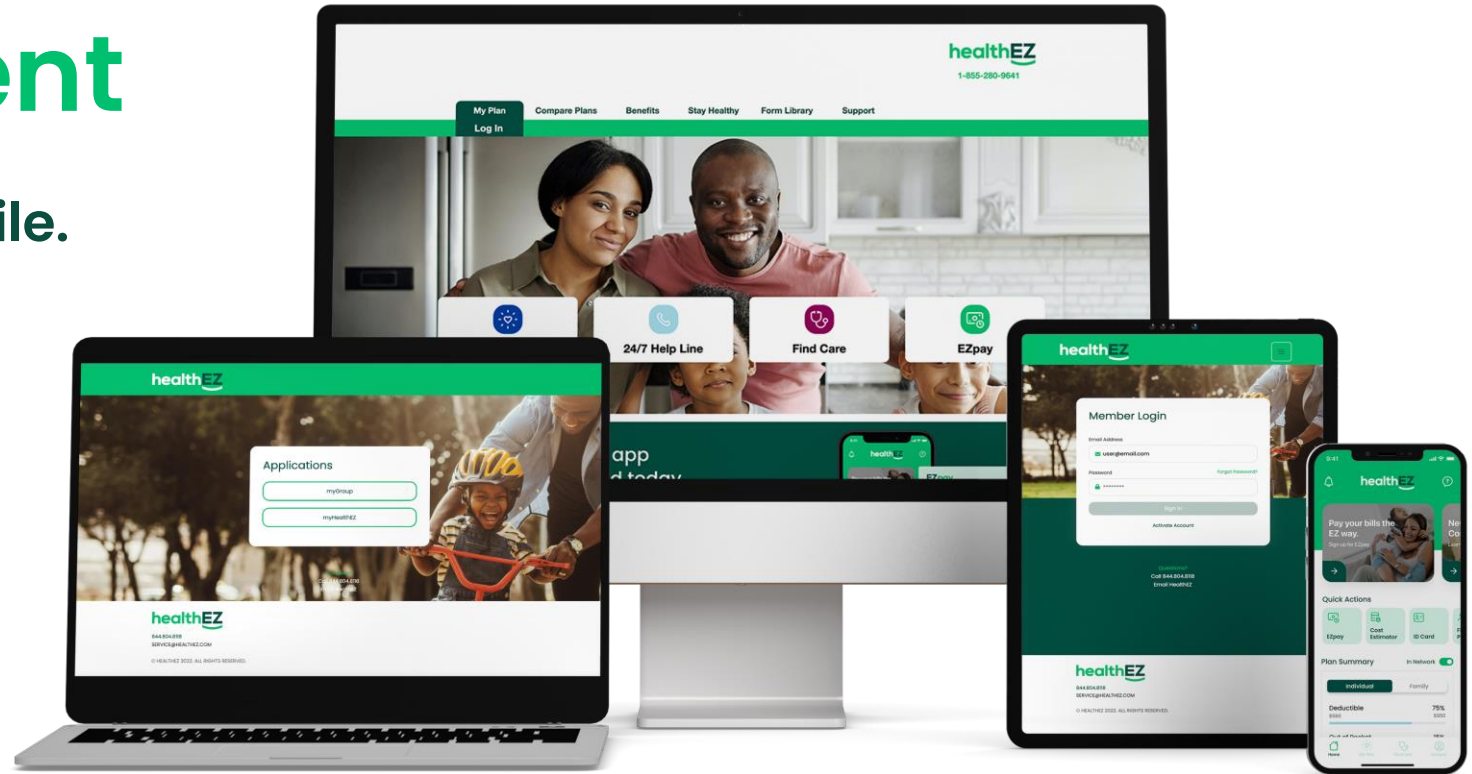
member-rated  
service



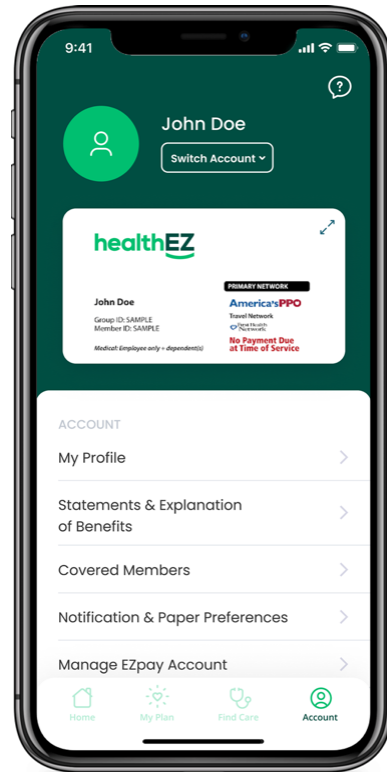
**Less than  
30 seconds**  
wait time

# Member Engagement

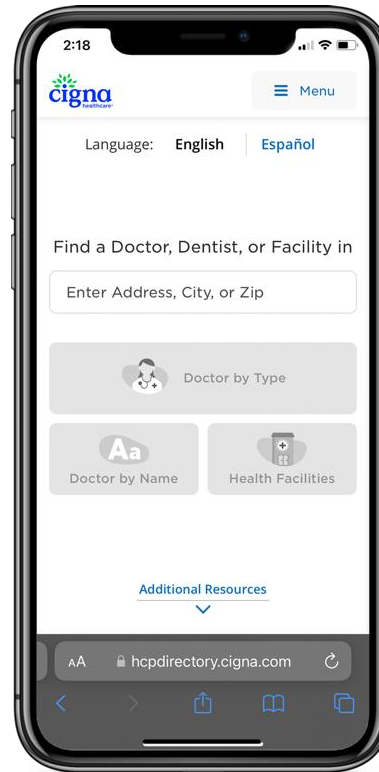
Simple. Modern. Mobile.



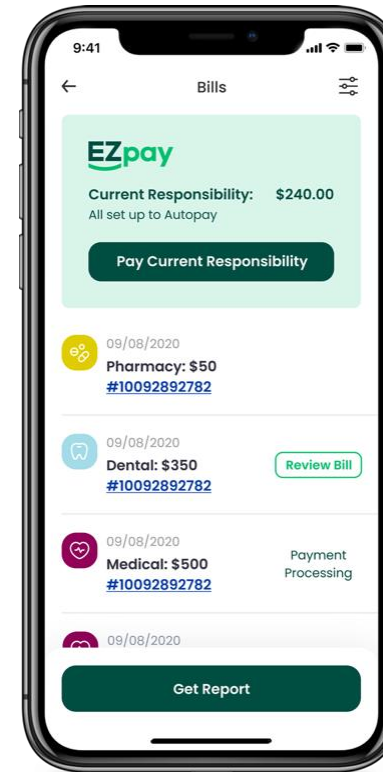
# Everything in one easy to use app



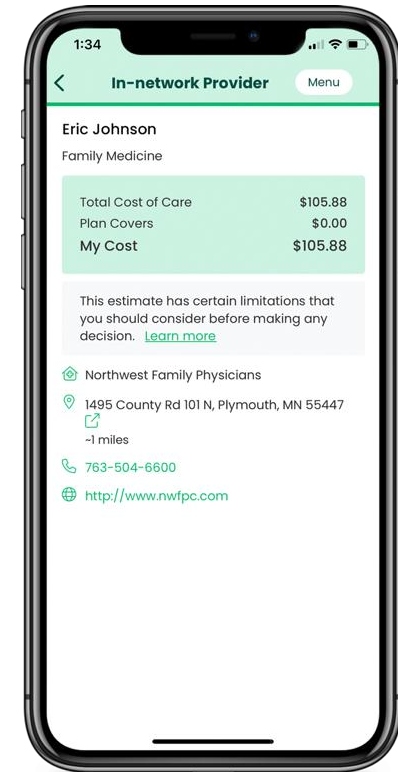
Digital ID Card



Provider Locator



EZpay



EZchoice



7201 West 78th Street, Suite 100  
Bloomington, MN 55439

**Kayne Anderson**

Capital Advisors, L.P.

1 1 1 1 1 1 1

**THIS IS NOT A BILL. DO NOT PAY.**

**Statement Summary**

Member ID .....XXXXXXXX4567  
Statement Date .....2/21/11

**New Transactions This Period**  
Paid by your health plan .....\$441.49  
Paid by your HealthEZpay accounts.....\$301.84  
You owe providers.....\$0.00

**Paid by Your Employer YTD:**  
Medical .....\$441.49  
Dental .....\$117.30  
Pharmacy .....\$ 66.24

**Information & Resources**

**Your Resources for Help**  
Benefit Questions:  
<custom phone #,  
<customsite.com>

**EOBs Available Online**  
The Explanation of  
Benefits that corresponds  
to this statement is  
available by logging in at  
<customwebsite.com> if  
you have questions, call  
<custom phone #>.

**HealthEZpay Account Summaries**

**Flexible Spending Account (FSA)**  
Claims Paid Year-to-date .....\$0.00  
Available Amount.....\$500.00

**Health Savings Account (HSA)**  
Claims Paid This Period.....\$223.93  
Current Balance.....\$275.07

**Health Reimbursement Account (HRA)**  
Claims Paid This Period.....NA  
Current Balance.....NA

**Credit/Debit Card Accounts**  
Claims Paid This Period.....\$77.91

**Your Year-to-Date Summaries**

**Medical In-Network Deductible**  
Met Year-to-Date.....\$301.84

**Medical In-Network Out-of-Pocket**  
Met Year-to-Date.....\$301.84

**Dental Benefit**  
Used Year-to-Date.....\$117.30

Information current as of statement date. For detailed and up-to-date information, go to <customsite.com>.

**Transactions for the Current Period**

**MEDICAL**

Service Date	Patient	Provider	Billed Amount	Network Discount	Employer Payment	You Have Paid	You Owe Provider
01/15/2011	Jane	Care Clinic	\$248.00	\$24.07	\$0.00	\$223.93	\$0.00
01/15/2011	Alex	County Hospital	\$911.00	\$391.60	\$441.49	\$77.91	\$0.00

**DENTAL**

Service Date	Patient	Provider	Billed Amount	Network Discount	Employer Payment	You Have Paid	You Owe Provider
01/12/2011	Jane	Family DentalCare	\$138.00	\$20.70	\$117.30	\$0.00	\$0.00

**PHARMACY**

Service Date	Patient	Pharmacy	Drug Name	Retail Amount	You Paid
01/16/2011	Jane	Corner Pharmacy	AZITHROMYCIN TAB 250MG	\$48.00	\$8.00
01/21/2011	Alex	Corner Pharmacy	NUTRINATE CHW	\$48.00	\$8.00

For a copy of your detailed Explanation of Benefits (EOB), log in at <customsite.com> and click on "Statements" in the left sidebar.

# One Simple Statement

## Easy to read summary

Convenient, monthly statement ensures members have insight into claims activity at a glance.

# LiveEZ

Health and wellbeing program completely customized to employer's needs

- Health Risk Assessments and On-site biometric screenings
- Chronic Care Management
- Personalized wellness plan
- Livongo





# Boost Your Baby Maternity Support

Expectant mothers and fathers will have a dedicated one point of contact throughout their pregnancy journey.

## Core Benefits:

- Referrals to internal programs for additional support.
- Providing tips on how to stay happy and healthy during and post pregnancy.
- Maternity support offered through pregnancy till 6 months postpartum.

*"It was the best surprise at the beginning, and it was so convenient throughout the pregnancy and early weeks. Thank you for helping me with random questions, easing my mind and helping me navigate this new season of life."*

- Bre, previous BYB participant

# Our personal approach leads to higher engagement



# EZfunding™

## New level-funding product overview







## Nutrition Facts

**Serving size** 25-250 lives

% Daily Value\*

Surplus returned to group	100%
12 fixed payments	100%
Access to plan data	100%
5-star member service	100%
Built-in stop-loss coverage	100%
Proactive care management	100%
AI underwriting (No IHQs)	100%
Flexible commission structure	100%
Surprises	0%
Minimum attachment point	0%

Talk to your HealthEZ rep to learn more.

## INGREDIENTS

**National TPA:** HealthEZ

**Network:** Cigna®, America's PPO

**PBM:** Magellan®

**Stop loss:** Nationwide®

**MGU:** AccuRisk D<sup>3</sup>

\*This product contains no cost surprises or minimum attachment point

# A self-funded health plan that empowers employers

**EZfunding™** from HealthEZ offers small to midsize employers control of a top two business expense. With all of the elements of a comprehensive medical plan, EZfunding features competitive network options, proactive care management, 5-star service and Nationwide's medical stop loss protection.



## An all-in-one plan with flexibility

Eliminates the need to piece together each element of your own self-funded plan. It brings together flexible plan design, great networks with flexible pricing, a top third-party administrator, and comprehensive stop loss protection in one turnkey solution



## Data that keeps you informed

Provides transparency into your medical and pharmacy expenses, so you know exactly where your health care dollars are going and why. This can help you make the most informed decisions about your plan now and in the future



## A proactive approach

Includes integrated solutions such as Center of Excellence programs, comprehensive care management, transparent pharmacy data and competitive network pricing. Plus, stop loss protection from Nationwide®, so you're protected against the unexpected.

	Major Carrier Fully Insured	Major Carrier Level Funded	EZfunding from HealthEZ
Market	National	National	National
Group Size	2-250	2-250	25+
Primary Network	Aetna, Cigna, UHC, BCBS	Aetna, Cigna, UHC, BCBS	APPO / Cigna
Stop Loss Carrier	Carrier	Carrier	Nationwide
Pharmacy Benefit Manager	Carrier	Carrier	Magellan
Limited plan design	Yes	Yes	No
Customized Plan Exclusions	No	No	Yes
Custom Employer Benefits Website	No	No	Yes
Custom Employer Member Service Phone Number	No	No	Yes
Dedicated Account Manager	No	No	Yes
Specialty Drug Carve Out	No	No	Optional
Minimum Attachment Point	NA	No	No
100% of Surplus Returned to Employer	No	No	Yes
Premier Disease Mgmt Program and Engagement	No	No	Yes
Medical trend review	No	No	Yes
Care advocacy	No	No	Yes
AI Underwriting	NA	Yes	Yes
Participation Requirements	Yes	Yes	No
Renewal Required to Receive Surplus	NA	Yes	No
Access to claims data	No	No	Yes
5-star Member Service	No	No	Yes

# Growing your business doesn't get any easier



**Commissions**  
Flexible  
commission  
structure



## Incentives

New Group:  
\$75 Per subscriber\*  
(One-time  
payment)

Renewal:  
\$30.00 Per  
subscriber\*  
(One-time payment)

MAKE LIFE

**EZ**



**My daughter and I  
have an  
appointment to  
get new glasses  
tomorrow.**

**After that?**

**We'll see.**

**NASA is about to  
launch a new  
mission to say  
sorry to the aliens  
for our pollution  
in space.**

**Mission Apollo G.**

**I sued the airline  
for losing my  
luggage.**

**I lost my case.**

**WARNER**   
*Pacific*

# InTandem



**Lisa Petrovich**  
**Director of Payroll Operations**



InTANDEM  
HUMAN RESOURCES



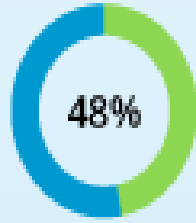


**PEO**

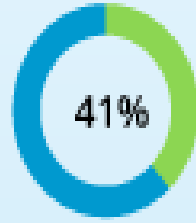
Professional Employer Organization

**WHY?  
NOW!**

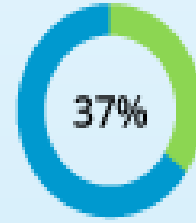
# Why Companies Use PEOs



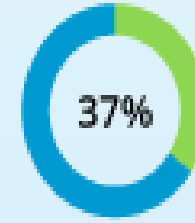
To reduce cost of healthcare & benefits



To free up time to focus on core business competencies

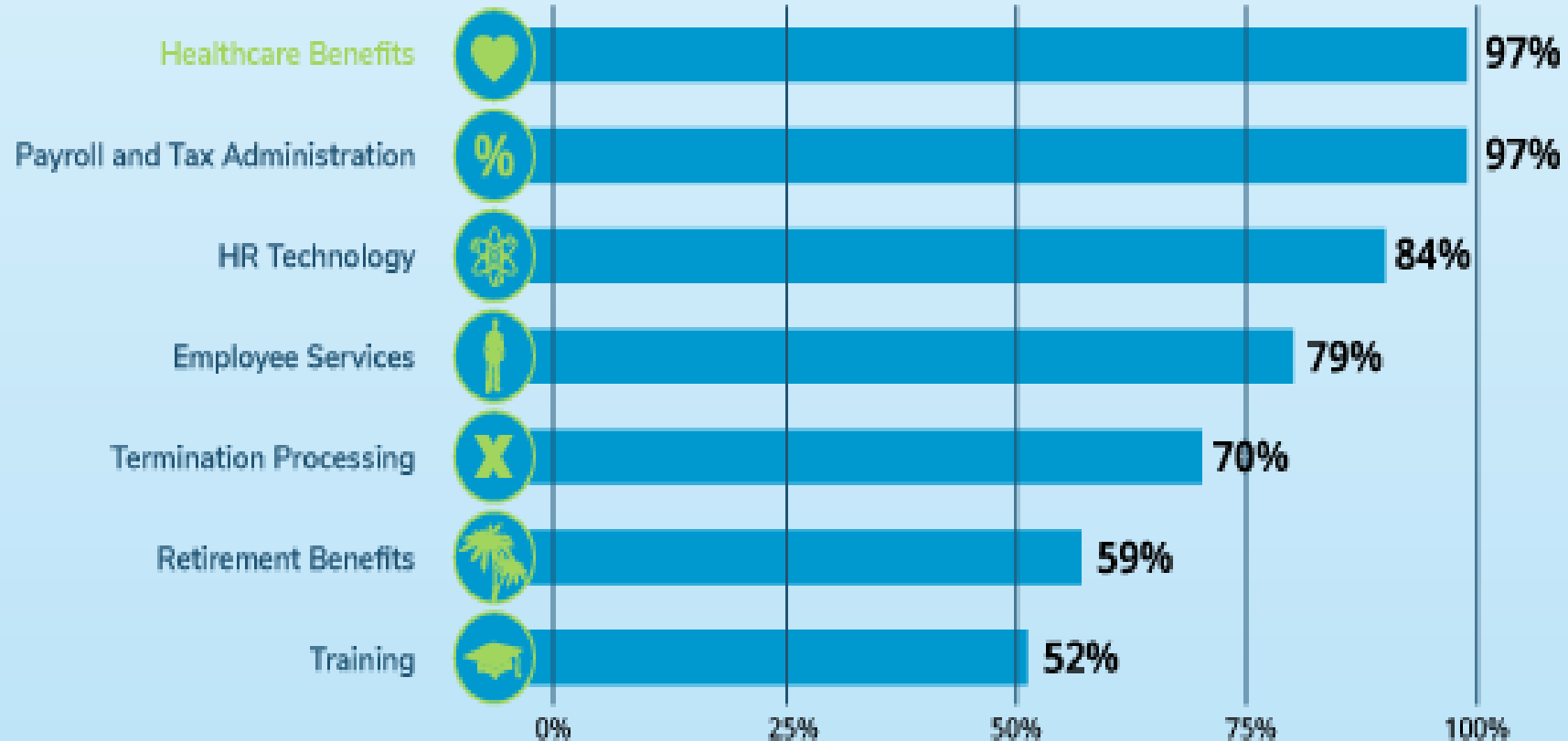


To reduce cost of HR administration



To improve recruitment & retention

## What PEOs Offer



# Businesses in a PEO arrangement



**Grow 7-9% Faster**



**Have 10-14% lower turnover.**



**Are 50% less likely to go out of business.**

Anthem 

 **TRANSAMERICA**  
RETIREMENT SERVICES



**MetLife**

 **Guardian**



**KAISER PERMANENTE**

**PINNACOL**  
ASSURANCE

**pet**   
**BENEFIT SOLUTIONS**



## COLORADO

### Family and Medical Leave Insurance Program (FAMLI)

Department of Labor and Employment



## COLORADO Secure Savings

BLOG POST

### Denver Minimum Wage: Increase for 2023 Set

*The increase in Denver's minimum wage rate is tied to the Consumer Price Index for the first time next year.*

[GovDocs](#)



# ERTC™

Employee Retention Tax Credit



- **Local Plans and Local Control**
- **Exclusive Arrangements**
- **Active Strategic Management**
- **Active Risk Management**

# Employee Administration and compliance just got easier.

Us!

You!



## Health Carrier

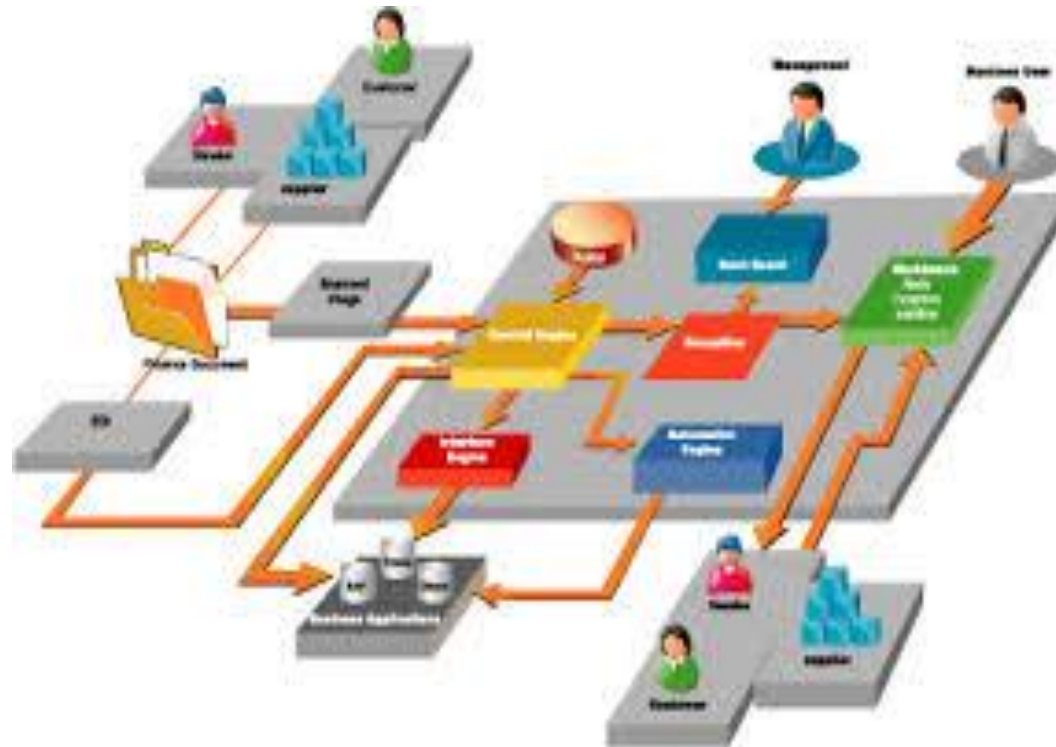
- Billing
- Claims
- Adds/Deletes

## Vendors

- Ancillary Carriers
- FSA Admin
- COBRA/State Cont.
- Payroll
- 401k
- Workers' Comp

## Compliance/HR Advice

- Notifications
- Discrimination Test
- Terminations







# InTANDEM

HUMAN RESOURCES





Is here to support  
you. We value our  
Broker  
Relationship's



**JustWorks**



**Dylan Fitzsimmons**  
**Senior Account Executive**

# **Justworks**

## **Warner Pacific Q4 Partner Update**

October 4th, 2023

# Presentors

Dylan Fitzsimmons

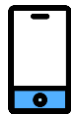
[Senior Account Executive]



## Agenda:

- 1) Overview / Refresher of Justworks
- 2) Our differentiators in the space
- 3) Approach to benefits
- 4) Updates and broker comp

Dedicated Broker Channel Support Expert



Phone

+1 646.893.7561



Email

dylan@justworks.com

# Justworks Mission:

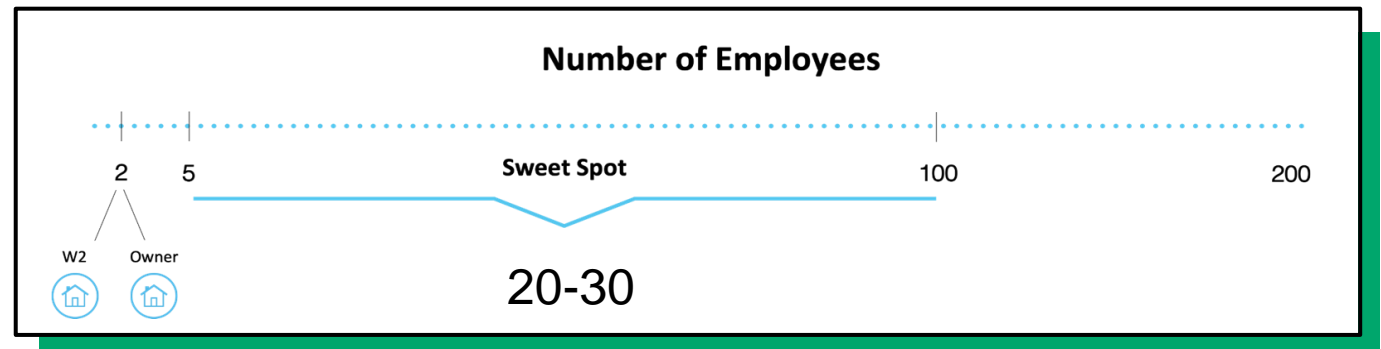
“To help entrepreneurs and small businesses grow with confidence.”

# Overview

<b>States of Operation</b>	All 50 States
<b>Number of companies</b>	~ 10,000+
<b>Number of employees</b>	~200,000+
<b>Average company size</b>	20 employees
<b>Customer retention rate</b>	~ 98% YOY
<b>Renewal date</b>	November 1st
<b>Master Medical Carriers</b>	Aetna, Kaiser, UHC
<b>Ancillary Carriers</b>	Aetna, MetLife
<b>Workers Compensation Carrier</b>	Zurich
<b>Medical Carve out?</b>	Available
<b>Workers Comp Carve out?</b>	Only for 50+ employee companies and will need to consult with sales before

# Target Customers

- Industries: White & Light Gray Collar
- Companies with growth agendas.
- Multi-state locations.
- Remote & distributed workforces.
- Need for HR Support & Compliance.
- Wants to explore access to rich large group benefits.





# The PEO Difference



## Quality Benefits

Provide your team access to big-company benefits and perks they deserve.

- Medical, dental, and vision insurance
- 401(k) retirement
- Life insurance
- HSAs & FSAs
- Pre-tax commuter benefits
- Fitness memberships



## Automated Payroll

Schedule payroll seamlessly and make any payments you need to — at no extra cost.

- Full-time and part-time employees
- Contractors and vendors
- Bonuses, commissions, and expense reimbursements



## HR Tools

Ditch the spreadsheets and manage your team from one place.

- Company calendar and directory
- Paid time off tracking
- Online employee onboarding
- Document center to store all your essential employment docs
- Pre-built reports to track business metrics



## Compliance Support

Don't sweat the small stuff. Lean on us for employment-related compliance support.

- Payroll taxes (940/941s)
- Tax forms (W-2s & 1099s)
- Workers' compensation
- Multi-state employee management
- Unemployment insurance management
- Disability insurance
- Harassment Prevention and Inclusion Trainings

Our Valued Providers

aetna

MetLife

one  
medical

Health  
Advocate

classpass



# Minimum Participation

## Basic Only (no medical)

- 1 W2 / 1 unpaid owner
  - 2 person company, with at least 1 W2 EE and 1 K1 (unpaid owners)

## Plus - medical

- Minimum group is 2 EEs from two separate households
- If the company has 2 or more employees, then 50% of the eligible employees must enroll
- No more than 10% of enrolled employees on COBRA

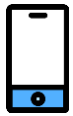
# Pricing

- Basic - \$99 PEPM - with benefits through Justworks
- Plus - \$59 PEPM - carving out medical dental and vision benefits

# HR Consulting & Support

Access to in-house HR Consultants, tools, and resources to help manage your client's most important asset — their people.

24/7 365 Customer Support for all employees and admins



Phone

888-534-1711



Email

support@justworks.com



Slack



SMS

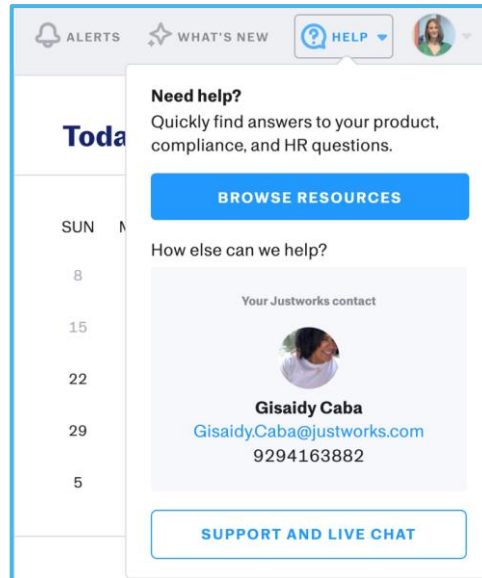
(858) 247-0005



Chat

Justworks.com

1:1 Account Management for all customers 15 employees and larger



Certified HR Consultants available to all admins



# Just Thrive Program

**The Just Thrive program is a mission-based program that helps support minority and women-owned businesses**

**\$6k credit towards admin fees for newly formed businesses**

For newly-formed prospects/customers that have at least 50% ownership by someone who is a member of an underrepresented group OR are a 501(c)3 nonprofit eradicating racism.

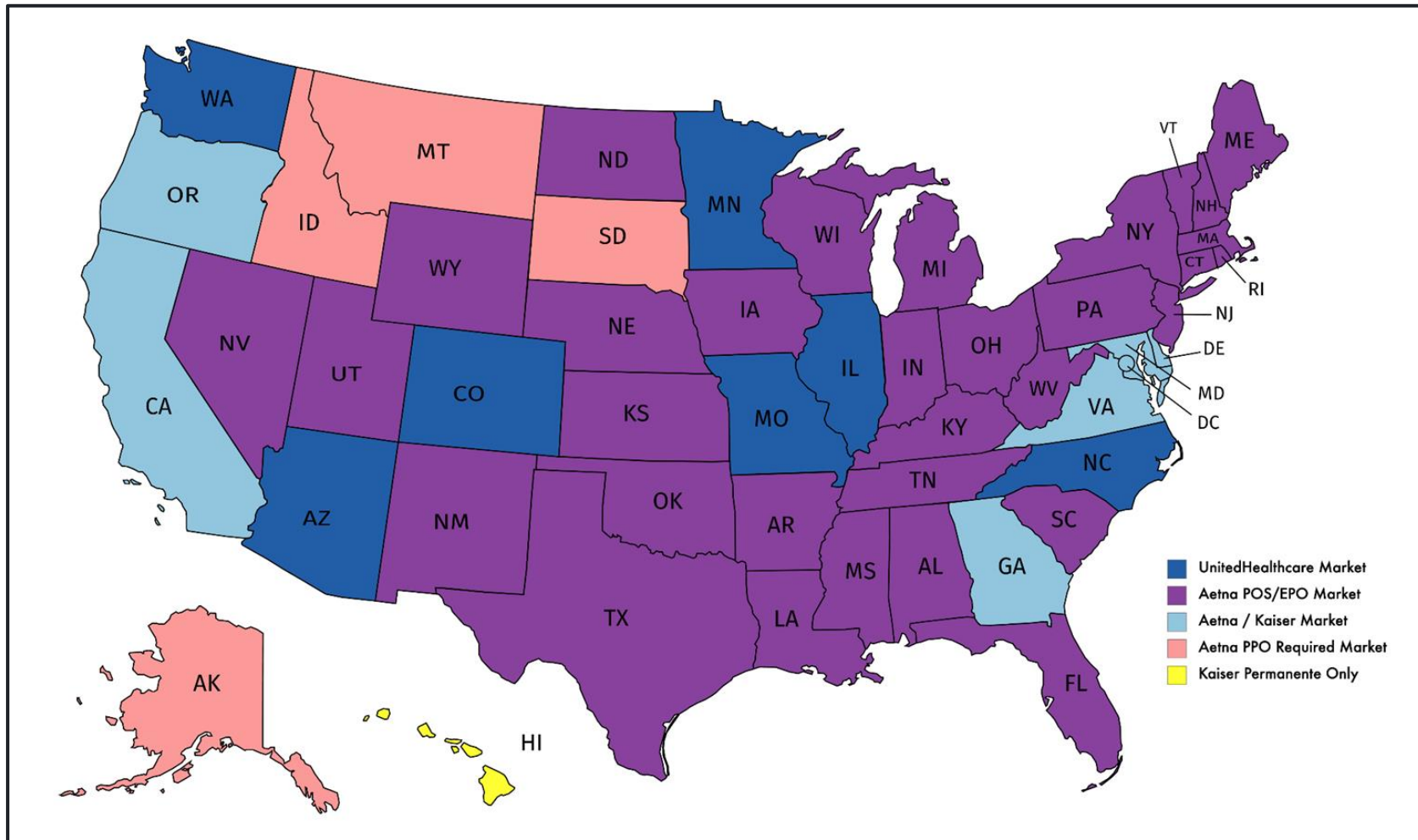
**\$2k credit towards admin fees businesses past their first year of formation**

For prospects/customers that have at least 50% ownership by someone who is a member of an underrepresented group or are a 501(c)3 nonprofit focused on eradicating racism.

<b>Solution Provider</b>	<b>PEO Renewal Date</b>	<b>Notes</b>	<b>One-pager</b>
ADP Total Source	June 1st	Payroll,PEO,ASO	<a href="#">Comparison</a>
Paychex	September 1st	Payroll,PEO,ASO	<a href="#">Comparison</a>
Insperity	Whenever the client starts	PEO only	<a href="#">Comparison</a>
TriNet	Jan 1st, April 1st, July 1st, Oct 1st	PEO only	<a href="#">Comparison</a>
Rippling	December 1st	Payroll only & PEO Solution	<a href="#">Comparison</a>
Gusto	N/A	Payroll only	<a href="#">Comparison</a>

# Medical Carrier Overview

- 3 medical carriers
  - Aetna
  - Kaiser
  - United Healthcare
- Admins will select up to ~4-6 medical plans to offer to their employees
  - If Aetna paired with Kaiser opportunity to offer to 9 plans
- Plans range from PPO, POS, EPO, HMO, & HDHP / HSA



# Medical application

- Census with dependent info
- Most recent invoice
- Summary of benefits, plan details
- If invoice and census does not match, will need explanation, e.g. new hire
- If renewal is within 90 days, it is required to collect their renewal packet: renewal premiums and SBCs
- If claims or experience information is available we will require it for underwriting.



## Ancillary Benefits:

Short Term Disability  
Long Term Disability  
Basic Life + AD&D  
Supplemental Life  
Commuter



**MetLife**

## Perks:

kindbody

**HealthAdvocate**

 **TELADOC.**

  
classpass

talkspace

 one  
medical

# November 1st, 2023 Renewal Cap

How were renewals this year?

85% < 10%

78% < 5%

5%

United  
Healthcare

6%

Aetna

# Monthly Residual Broker Referral Compensation

Tier	Medically-Enrolled PEPM	Non-Enrolled One Time
1. 1-99 Lives / EE's	\$30.00	\$100.00
2. 100-499 Lives / EE's	\$35.00	\$100.00
3. 500+ Lives / EE's	\$40.00	\$100.00

\* Enrolled employees are those on a Justworks master medical plan.

- Compensation on all W2 employees of a Group.
- Aggregation of Lives for a higher payout tier.
- No Broker of Record Changes (BORS), we don't honor BOR's.
- We will not upsell services without your knowledge or involvement.
- Monthly payout for the lifetime of the account.

[Broker Partner Guide](#)



# Exciting Announcements

- Updated Broker Compensation
- Productization & Expansion
  - Expense Management
  - Greenhouse Integration
  - International Contractor Payments
  - Kindbody Partnership
  - Stand alone Payroll Only
  - Benefit Market Optionality
  - Employer of Record Solution
  - Enhanced Reporting & Analytics

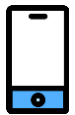
# Thank you!

Dylan Fitzsimmons

[Senior Account Executive]



Dedicated Broker Channel Support Expert



Phone

+1 646.893.7561



Email

dylan@justworks.com

The background features a light gray sky with several palm trees. On the left side, there is a light blue diamond-shaped grid pattern. On the right side, there are large, overlapping geometric shapes in shades of teal and light blue, forming a large arrow-like shape pointing to the right.

**Break Time !!!**  
**See you in 15 Minutes**

# **Kaiser Permanente**



**Sheena Downing**  
**Small Business Level Funded Executive**



**KAISER PERMANENTE®**

# Why Kaiser Permanente?

Sheena Downing





# Who Are We?

97%

Group retention

15 years

Average tenure

Mission driven

9

Research facilities

\$100M+

Community investment annually

#1 health plan

**insurance.com**

Most 5-star plans



People's Voice Winner

Most ethical companies



# What Do We Do?



Health Plan

KAISER PERMANENTE®

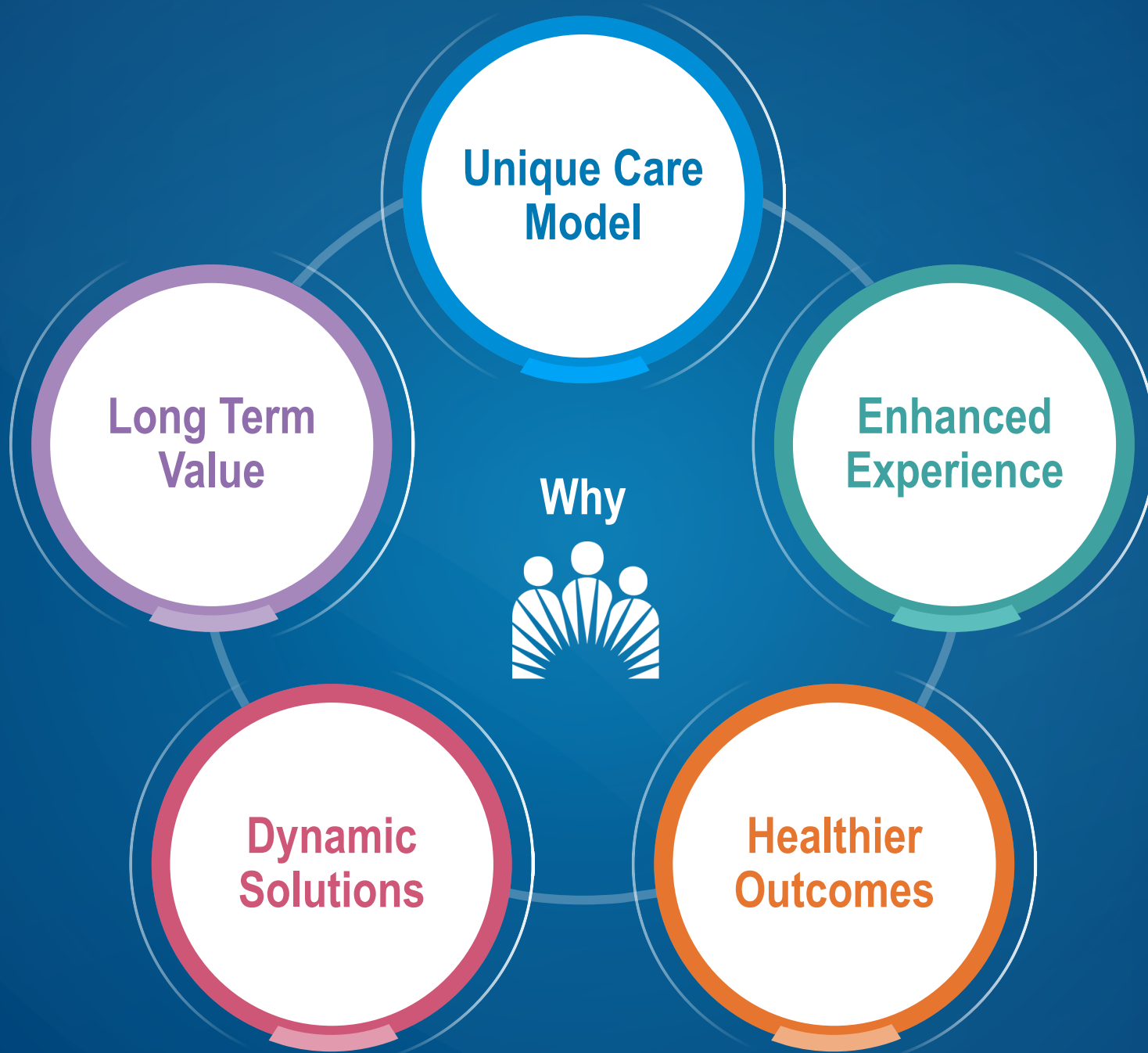
Member

PERMANENTE MEDICINE®  
The Permanente Medical Group

Healthcare



Healthcare



**Unique Care  
Model**

**Long Term  
Value**

**Enhanced  
Experience**

**Why**



**Dynamic  
Solutions**

**Healthier  
Outcomes**



# Unique Care Model



Unique Care Model

Long Term Value

Enhanced Experience

Why



Dynamic Solutions

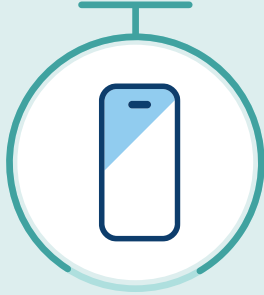
Healthier Outcomes



In person



Live chat



E-visit



Integrated access



1 location

Time savings

Connected care



Member

Provider care choice

10  
services out  
of network

One mobile app



Unique Care Model

Long Term Value

Enhanced Experience

Why

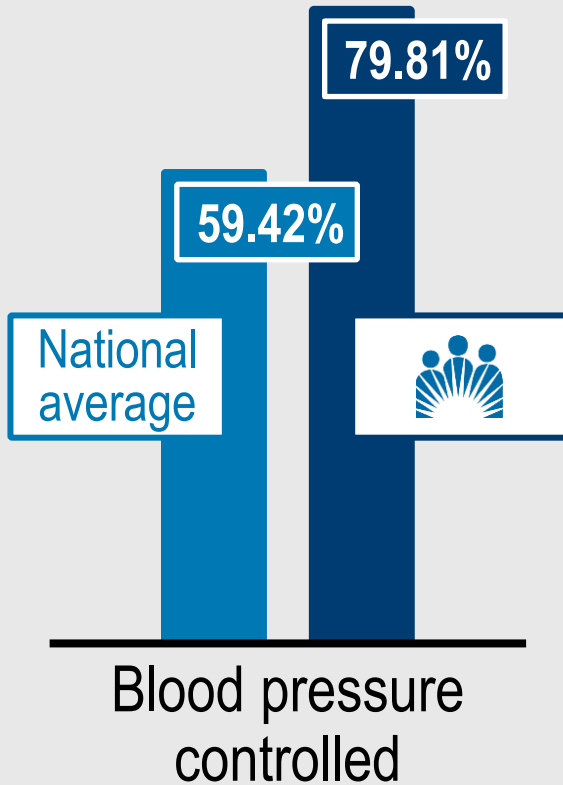


Dynamic Solutions

Healthier Outcomes

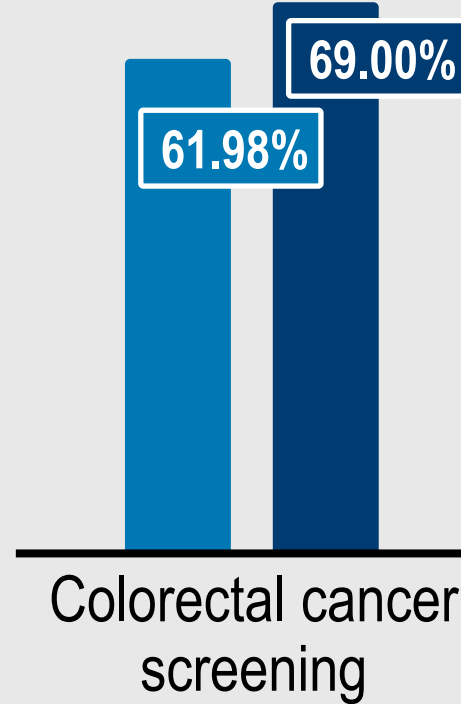






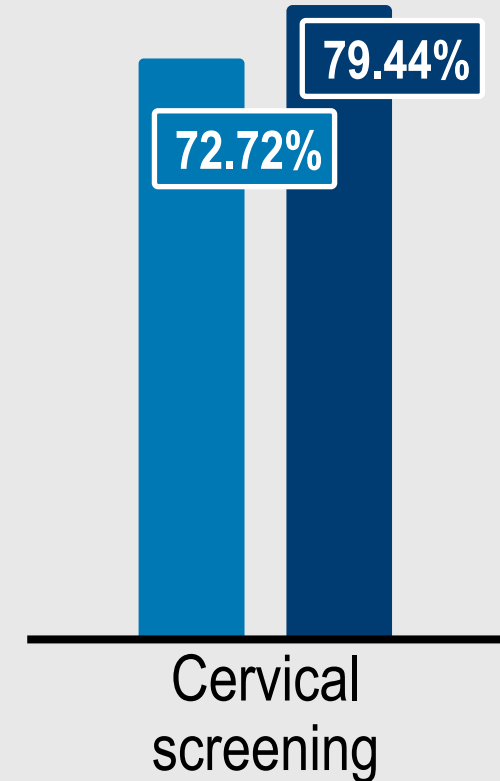
Blood pressure controlled

**170K**  
heart attacks and strokes



Colorectal cancer screening

**9.1K**  
deaths



Cervical screening

**7.3K**  
cancer cases

Prevented annually



Unique Care Model

Long Term Value

Enhanced Experience

Why

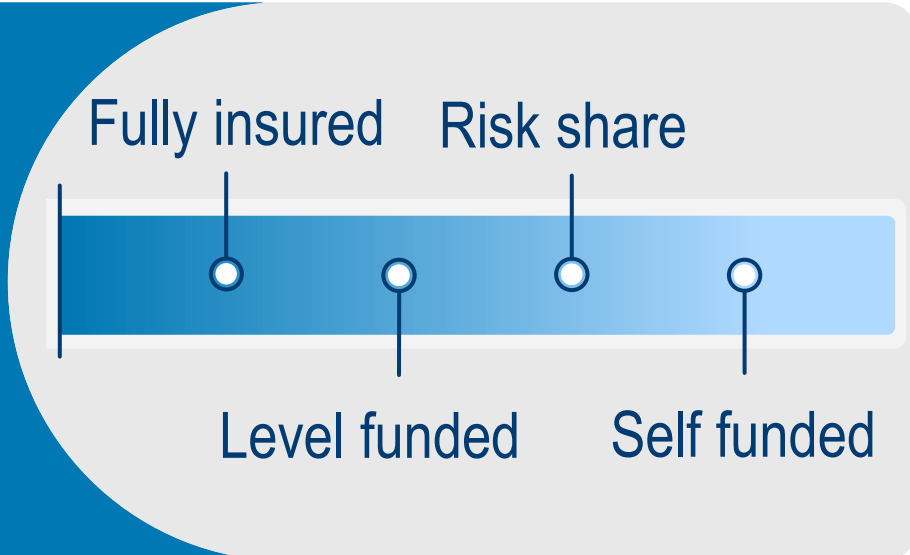


Dynamic Solutions

Healthier Outcomes



Broad offering



Out of network visits

Member choice

Plan design



dispatch  
HEALTH

Calm

ginger



amwell

myStrength<sup>®</sup>  
by Teladoc Health



Workforce  
health

Innovation partners

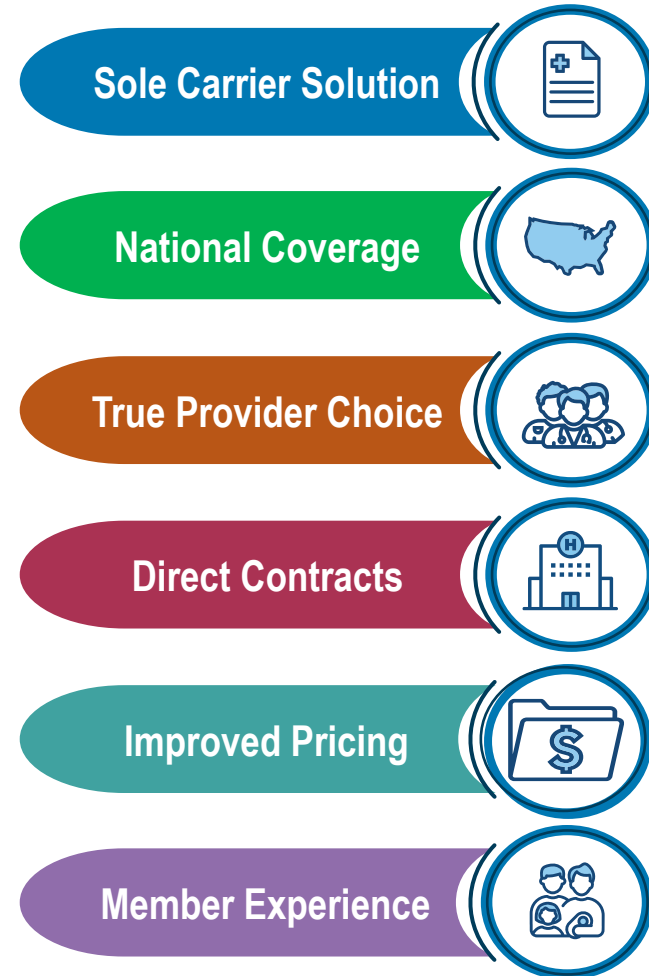


# Choice PPO: Introduction

## Why is KP pursuing a new PPO?



## Why should groups choose the Choice PPO?



# Meeting your needs and those of your employees

The new Kaiser Permanente Choice PPO plan gives you more ways to offer affordable, high-quality health plans for your employees — no matter where they live.

## More choice

- More than 1,100 Kaiser Permanente doctors in Colorado, one of the state's largest multispecialty physician groups
- An extended network of Colorado's leading doctors and hospitals, including a state-wide network with access to providers in all 64 counties in Colorado
- Out-of-network coverage available

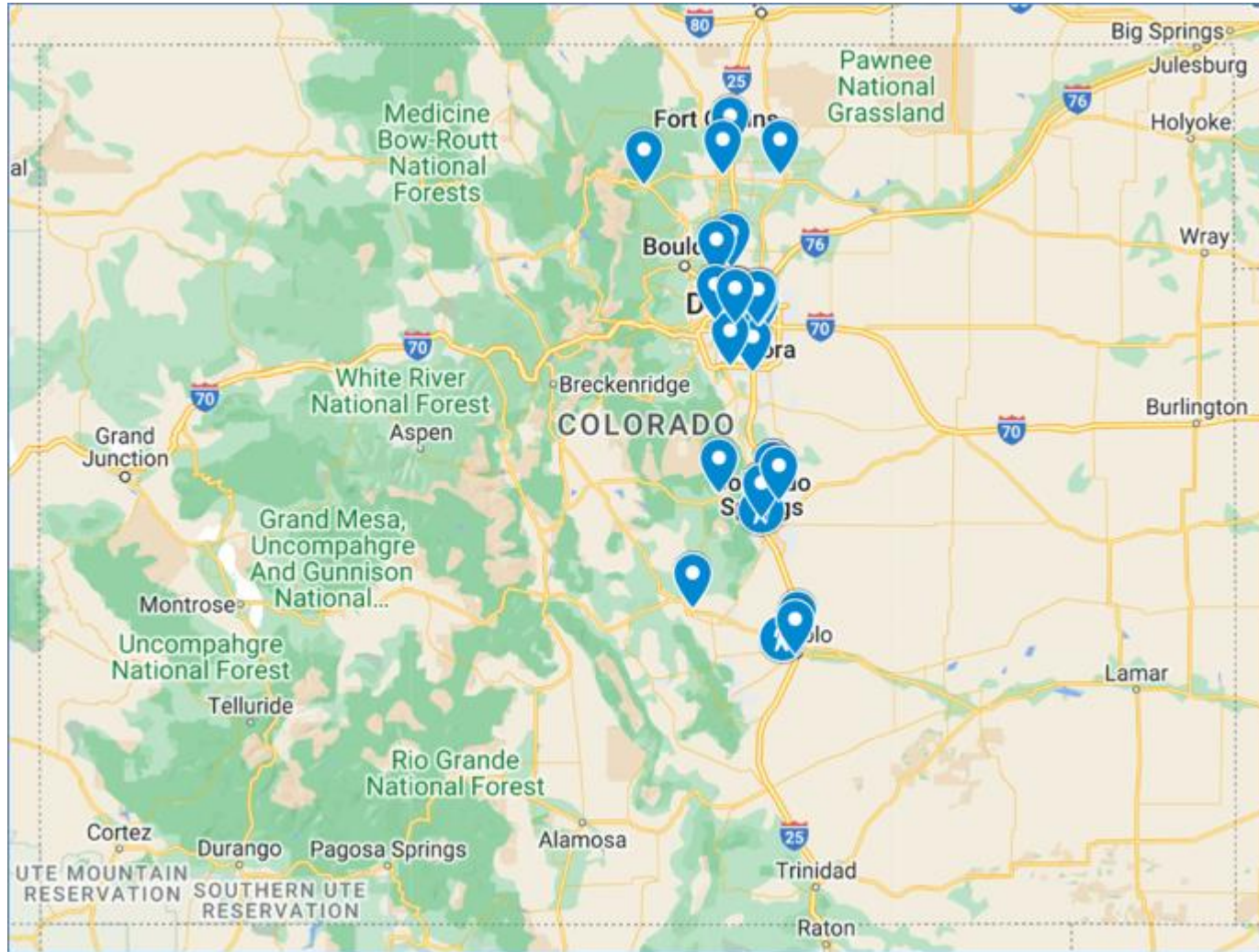
## More flexibility

- Statewide and nationwide in-network coverage for employees who:
  - Live inside or outside the Kaiser Permanente Colorado service area
  - Live outside of Colorado

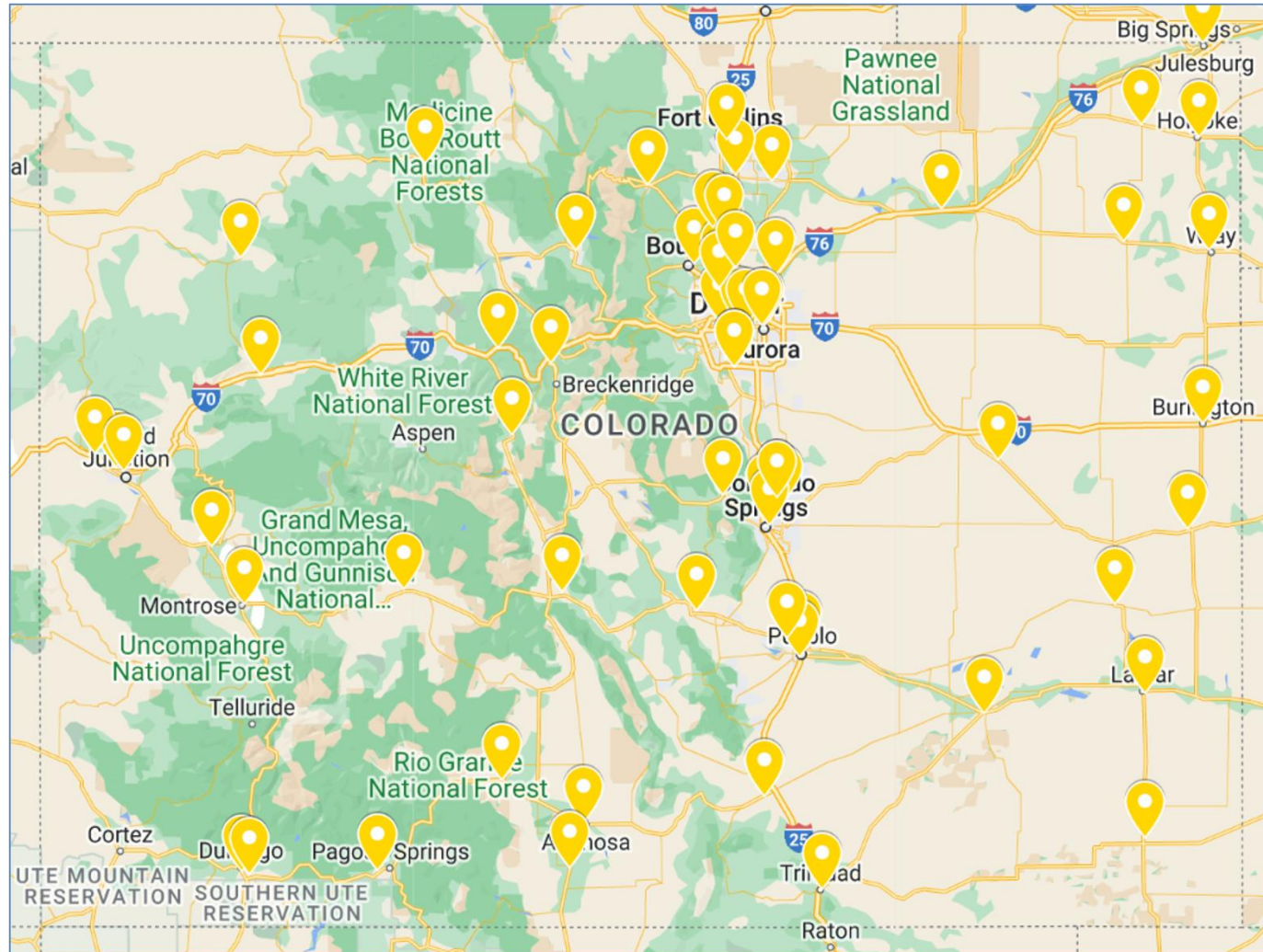
## More simplicity

- Plan administration made easier with one carrier managing care and coverage for all your employees
- A range of health plan options to meet the needs of your growing and evolving workforce

- **Current HMO network: hospitals and health systems across the Front Range**

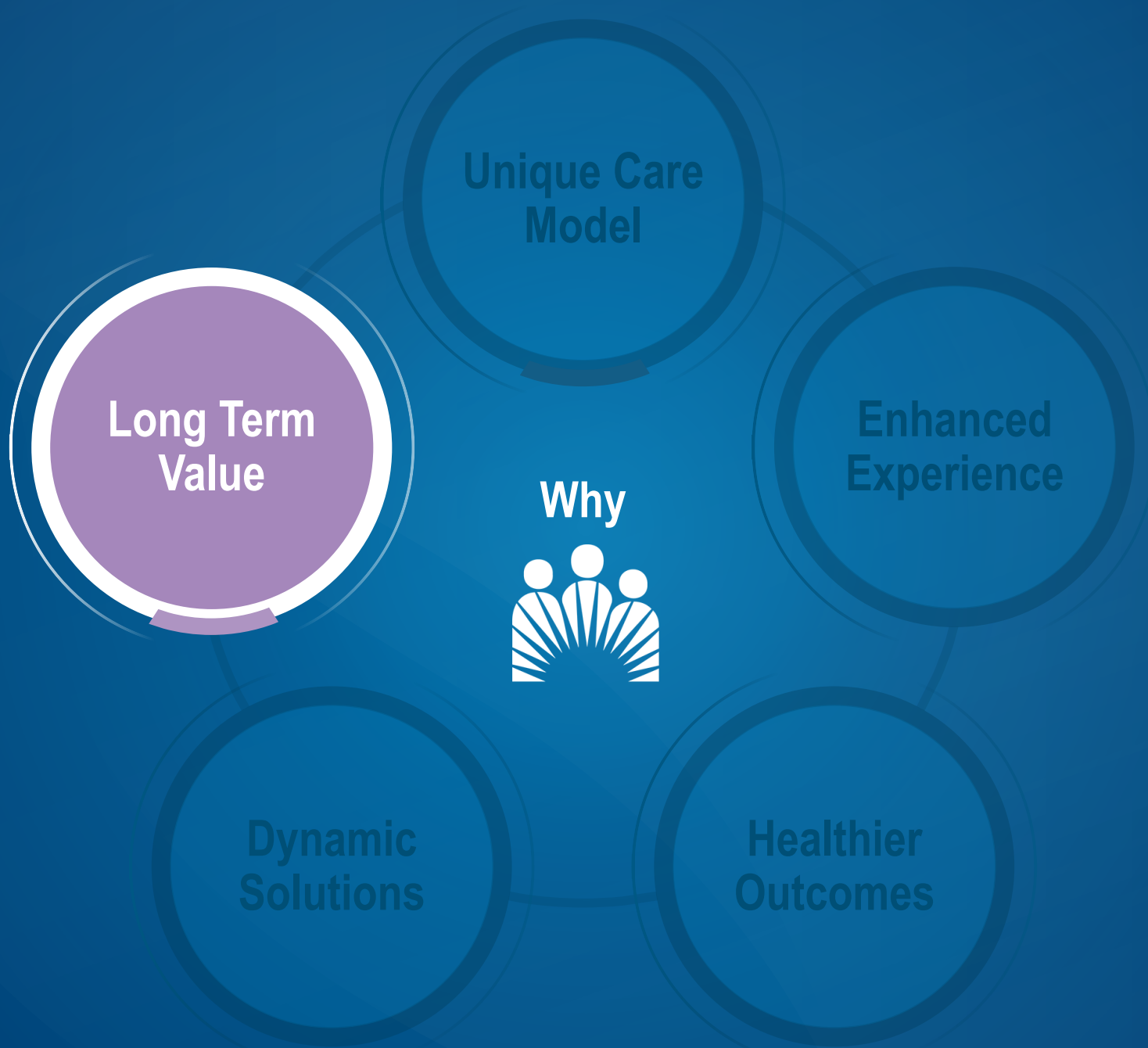


# • Choice PPO: new statewide PPO network



In-network care from **Kaiser Permanente**, plus providers from hospitals and health systems **across Colorado**, including:

- Boulder Community Health / Boulder Community Health Medical Group
- Craig Hospital
- Parkview Medical Center
- Rio Grande Hospital / Rio Grande Medical Group
- SCL Intermountain – Good Samaritan, Lutheran, Platte Valley, Saint Joseph, St. Mary's / SCL Intermountain Medical Group
- Spanish Peaks Regional Health Center / Spanish Peaks Medical Group
- UHealth – all hospital assets
- And more!





## Prescribing generics

94%



90%  
others

1%



\$50

per member  
per year

## Adoption of cancer biosimilars

90%

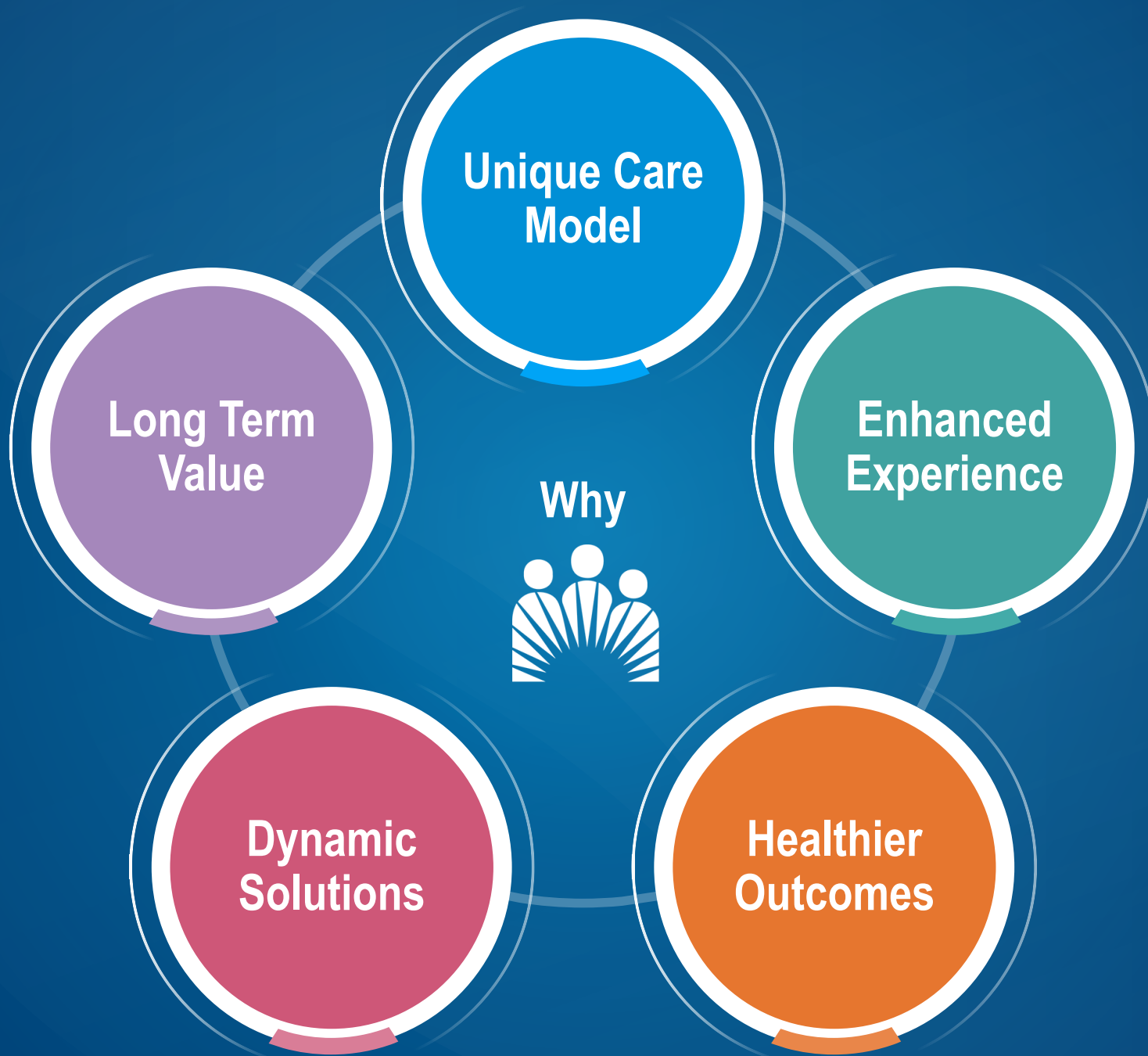


70%

Year 1

\$140M  
savings





# **39 North Health Plans**



**Jake Kerr**  
**CEO & Co-Founder**



## The Health Plan that Colorado Can Afford to Use

Low deductibles, low out of pockets,  
No cost sharing for most services

# Our Mission

**“To create the future of  
health benefits**

by delivering consistently better cost savings  
and clinical value to the people and  
businesses of Colorado.”



# Highlights

What we've built for you

- **70% of services** have no- or low-cost options for members
- **One-Call Concierge** experience for network navigation
- **25-40% Discounts** compared to market at direct contracted providers
- **\$1,254 PEPY Savings** for current sold groups

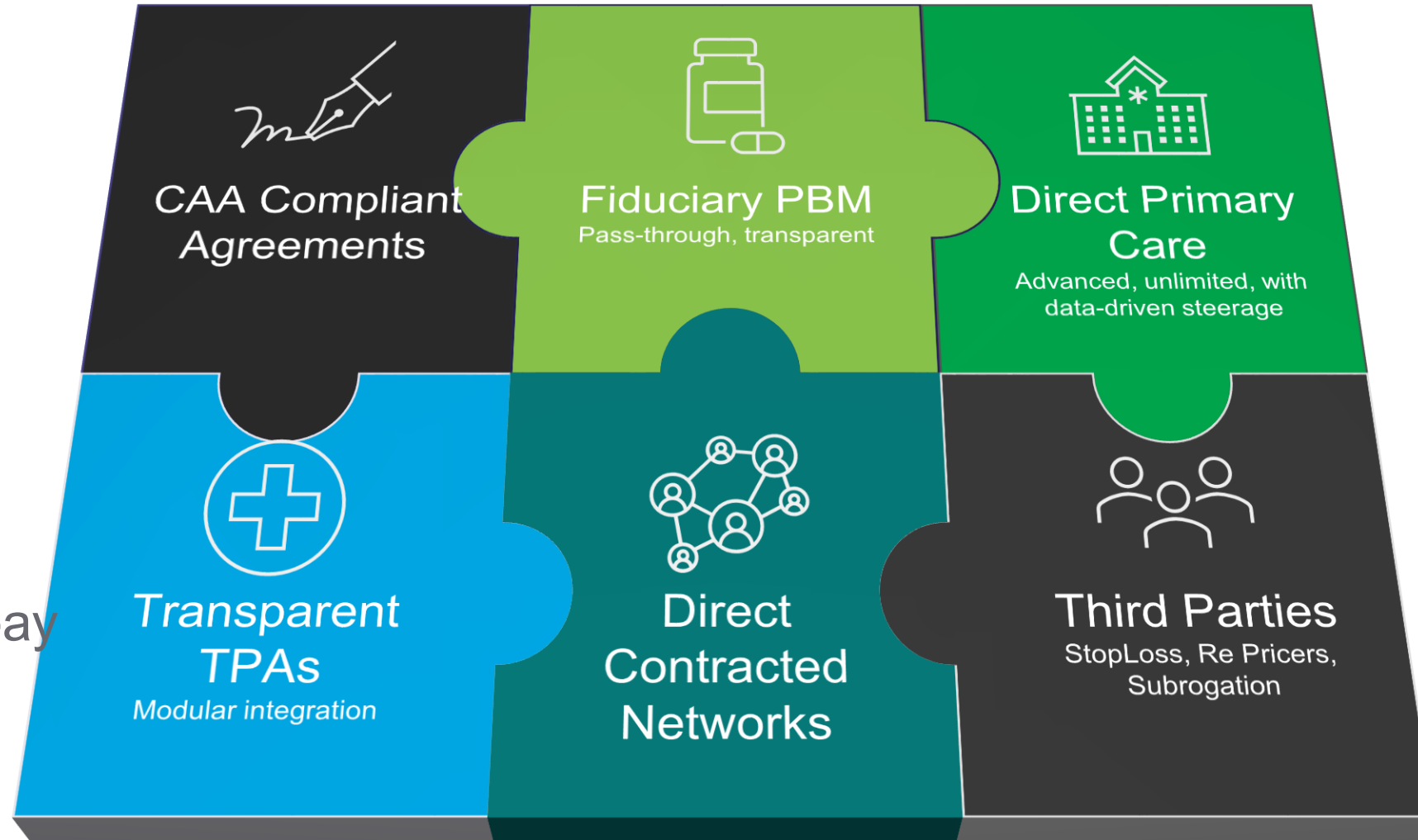
# Post-CAA Health Plan

Curated, High-Performance Health Plan

- Full Transparency
- Full Access to your Data
- CAA Compliant Agreements
- No Hidden Fees
- More Control

## Outcome:

Activated FIDUCIARIES pay less for healthcare

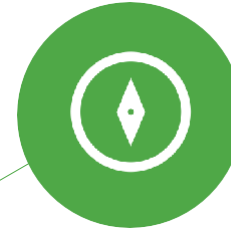


# 39North Ecosystem

**Unlimited Primary  
Care** Virtually or  
At-Home



**39North**



Supported by Concierge-  
Level  
**Care Coordination**

Steers to  
**High-Performance  
Networks** of  
Providers



Finds  
**Low- or No-Cost  
Services** for Members



ID's Opportunities for  
**Advanced Rx Sourcing**





# nice is the Quarterback to Care

70% of day-to-day healthcare services are now free to members



## Unlimited Primary Care

Wellness, Acute, & Chronic



## Virtual Physical Therapy

Diagnosis & Treatment



## Virtual Mental Health

Preventive Therapy



## Formulary

550+ Meds & Delivery



## Specialist Referrals

In-Network Referrals



## No-Cost Labs

35+ Labs



## Imaging

X-Rays & Ultrasound



## Care Coordination

Medical Record Exchange

# Total Knee Arthroplasty

CPT:  
27447

	AMB SURG CENTER	CENTURA HEALTH	BANNER HEALTH	UCHEALTH
Ave. Large Carrier	--	\$45,996.48	\$42,481.47	\$54,188.62
39North	\$18,049.00*	\$26,796.00	\$11,480.00	\$61,476.90
<b>Difference</b>	--	<b>\$19,200.48</b>	<b>\$31,001.47</b>	<b>\$(7,288.28)</b>
<b>%</b>	--	<b>41.7% savings</b>	<b>72.9% savings</b>	<b>(13.5%) increase</b>

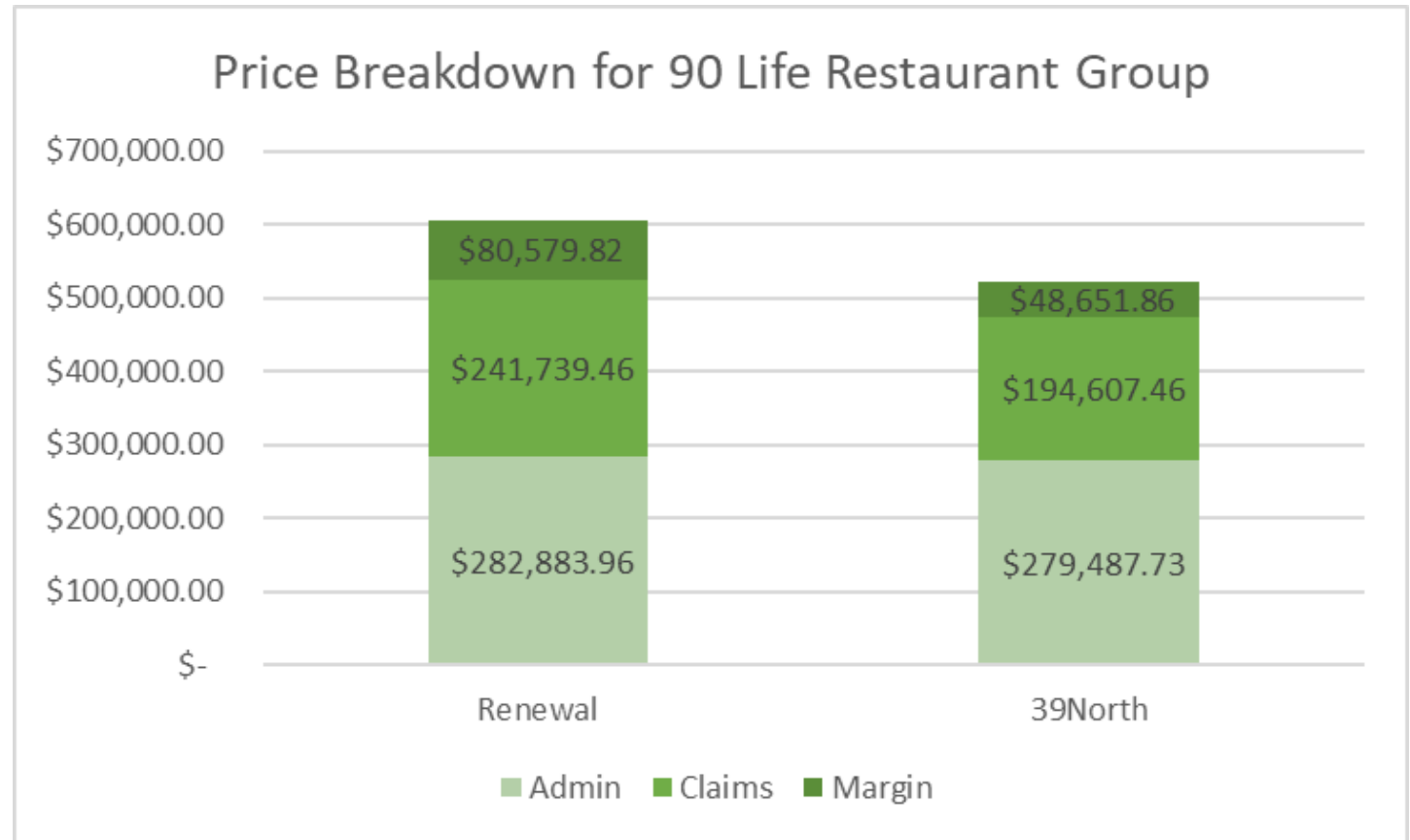
\*Bundled Pricing includes facility & professional services

# Savings Analysis: Real World Examples

*“The only way to pay less for healthcare is to pay less for healthcare”*  
– Drew

Represents 13.6% savings, level-funded with plan mirroring

\$82,500 savings (not including surplus)



# Rx Reprice Mid-Sized HVAC Company



**\$166,779**  
**savings**  
**opportunity**  
**(43% of total spend)**

Direct Rx Solutions	
Incumbent Total	\$389,087
Direct Rx Solutions Total Cost	\$222,308
<b>Total Savings</b>	<b>\$166,779</b>

Direct Rx PBM	
Network Total	\$359,397
Clinical Savings	\$61,490
Manufacturer Coupons	\$28,106
<b>Total Direct Rx PBM Cost</b>	<b>\$269,801</b>

Intercept Rx	
Direct Rx PBM Total	\$269,801
Intercept Rx Savings	\$47,494
<b>Direct Rx Solutions Total Cost</b>	<b>\$222,308</b>








\*Assumes 100% utilization (all 12 lives)

# 39N Core: 3 Tier Plan Design

Disappearing Deductibles for Using our Centers of Excellence

Network for seeing doctors

	<b>Tier 1: HPN</b>   	<b>Tier 2: In-Network</b> 	<b>Tier 3: Out-of-Network</b>  Fair Market Network
PCP Copay	\$0	\$35	\$50
Specialty Copay	\$0	\$75	\$125
Deductible (Bronze/Gold)	\$1,000/\$500*	\$4,000/\$1,000	\$8,000/\$6,000
Out of Pocket Max (Bronze/Gold)	\$2,000/\$1000*	\$8,000/\$4,000	Unlimited
Disappearing Copays/Deductibles	✓	✗	✗
Centers of Excellence	✓	✗	✗
Unlimited Direct Primary Care	✓	✗	✗
Patient Steerage	✓	✗	✗
Quality Vetted Providers	✓	✗	✗

**11% average savings**

\*Over 70% of daily health services offered with no out-of-pocket expenses

# Why Now: A New Era in Healthcare



CAA Identifies the Health  
Plan Sponsor as a  
Fiduciary



Transparency results in  
more savings and better  
outcomes



Potential Exposures for your clients:

- Government action for non-compliance
- Penalties up to \$100/day/EE

# Groups that Fit Well with 39North

## ***Frustrated with Carriers***

*Wants more transparency into pricing & data*

## ***Wants more Control***

*Implement custom solutions based on their unique needs*

## ***Wants a Better Experience***

*Especially with easy access and incentives for good behavior*

*If you have a CO employer, this should be a 39North Quote!*

- Groups comfortable with meeting in person
- 25+ Employee Life Groups
- Is currently or wants to be Self- or Level-Funded
- Network options available for out of state members

# Quote your groups with 39North

Send Submissions to WP  
Sales Exec or to  
[Quotes@39N.co](mailto:Quotes@39N.co)

25-100 (Level Funded)

100+ (Self Funded)

[Hello@39N.co](mailto>Hello@39N.co) | (720) 402-7773 | [www.39N.co](http://www.39N.co)



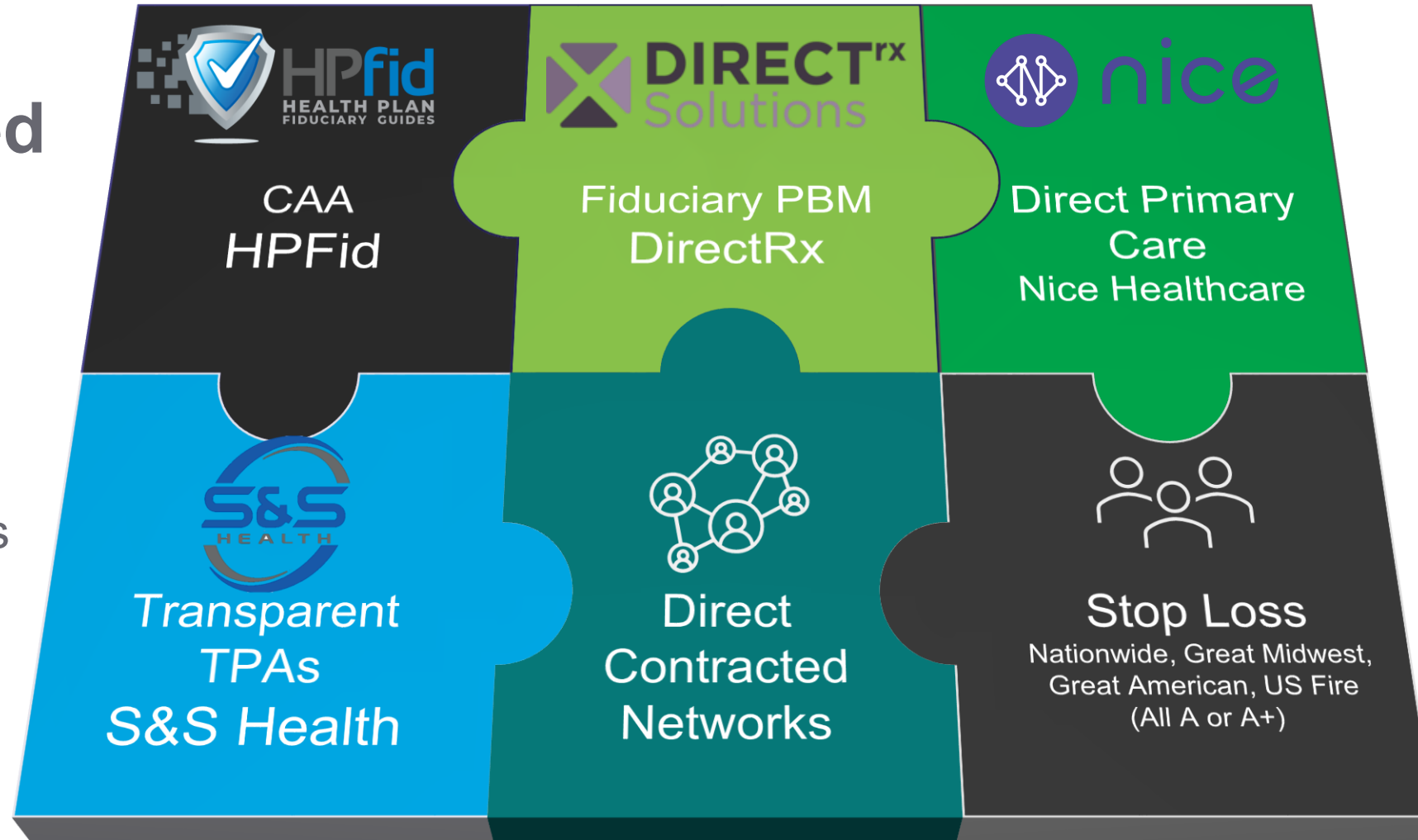


# 39North Health Plans

Curated, High-Performance Health Plan

## Bundled Self-Funded Health Plans

- S&S Health (200k lives)
- DirectRx (40k lives)
- Nice (70k lives)
- Only A and A+ rated carriers



**UnitedHealthcare**



**Chris Martie**  
**Senior Sales Executive**  
**Warner Pacific Insurance Services**

# UnitedHealthcare – Small Group & Level Funded

## Small Group

- Boulder Community Hospital has re-contracted for 3 years
- CDP has long term contacts with 3 hospital and also provider systems
- CDP is going from 8 counties to 11 counties (Centura-based)
  - **NOW expanding Larimer, Weld, Ft. Morgan and will include Banner Health**
- SelectCO is in 14 counties –UCHealth-based (can't combine with CDP)
- *If approved by the DOI- **Care Cash** will be available on Premier/Premium Designation Choice Plus plans only. First \$200/\$500 to offset member cost and reloads each year + any left over funds. Up to \$2k max*
- \$29 PEPM (new business and upon renewal)

❑ Motion is available on LF all plans now until 1/1/24. Then it switches to Premium Rewards. (Motion is not available on FI.)

## Level Funded

### Select Colorado is now available for 9/1 /23 effective dates

- Service area includes Front Range & Western Slope
- Provider systems include UC Health
- Available for groups located in a 14 county service area: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, Mesa, Pueblo, Routt, Teller, Weld
- **Cannot be sold with Doctor's Plans (same for UHC - FI)**
- Benefits are tiered: \$0 copay for tier 1 PCPs, Virtual Visit & UR care, higher co pays, deductibles and out of pockets for tier 2 providers
- New Product Grid available
- Navigate is available to ee's who reside in other states (where Navigate is available...contact your UHC Sales Rep to confirm availability)
- Participation requirement of 50% excluding valid waivers for 10-50 enrolled ee's.
- **2024 Product Grid in Excel**

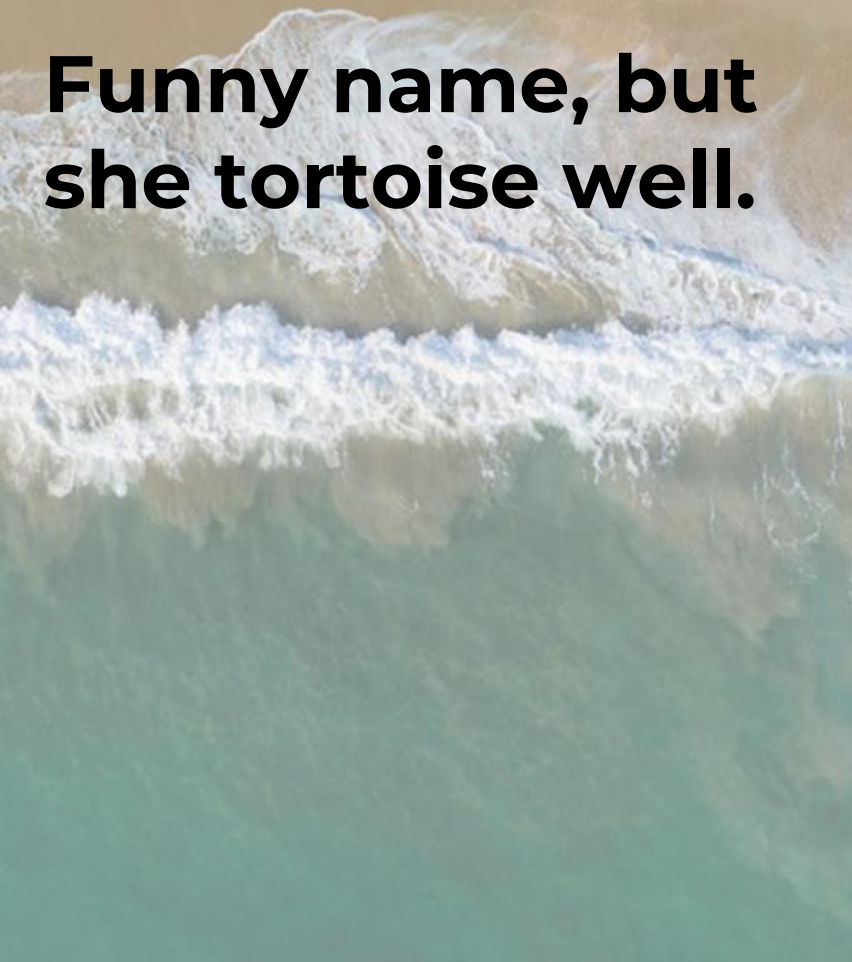
❑ UHC Premium Rewards Fully insured COPAY plans still get the "core" benefit of \$300. HSA plans get the \$1000

(Rewards are just for the subscriber and spouse)



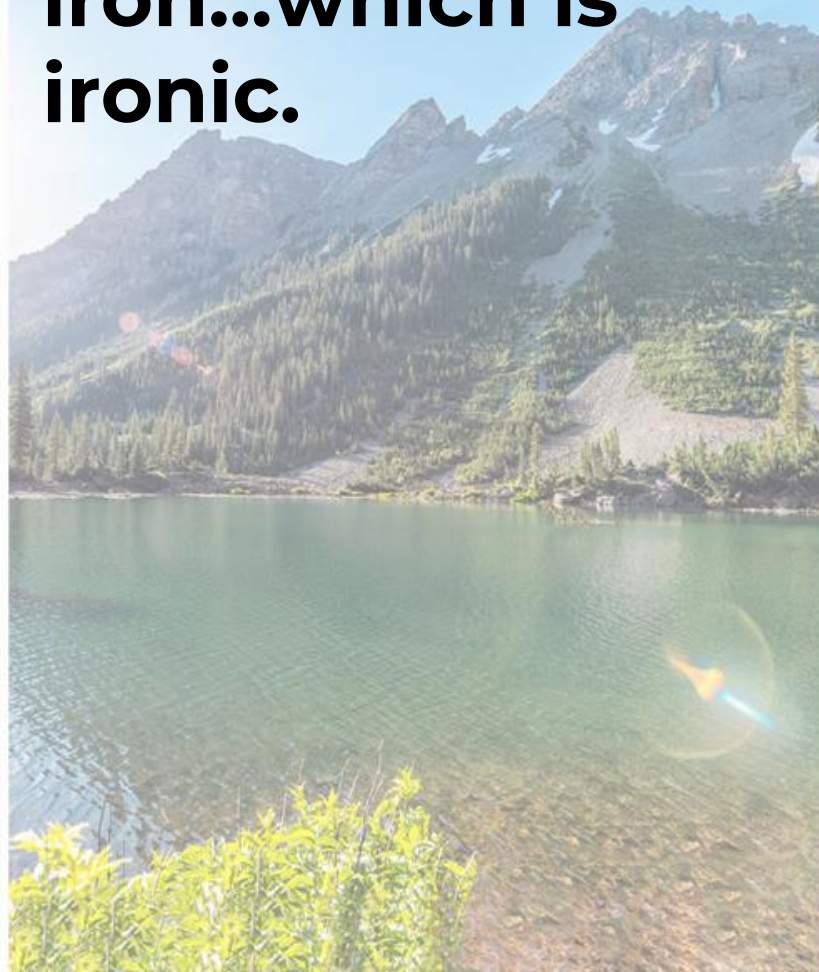
**My favorite  
teacher back in  
school was Mrs.  
Turtle.**

**Funny name, but  
she tortoise well.**



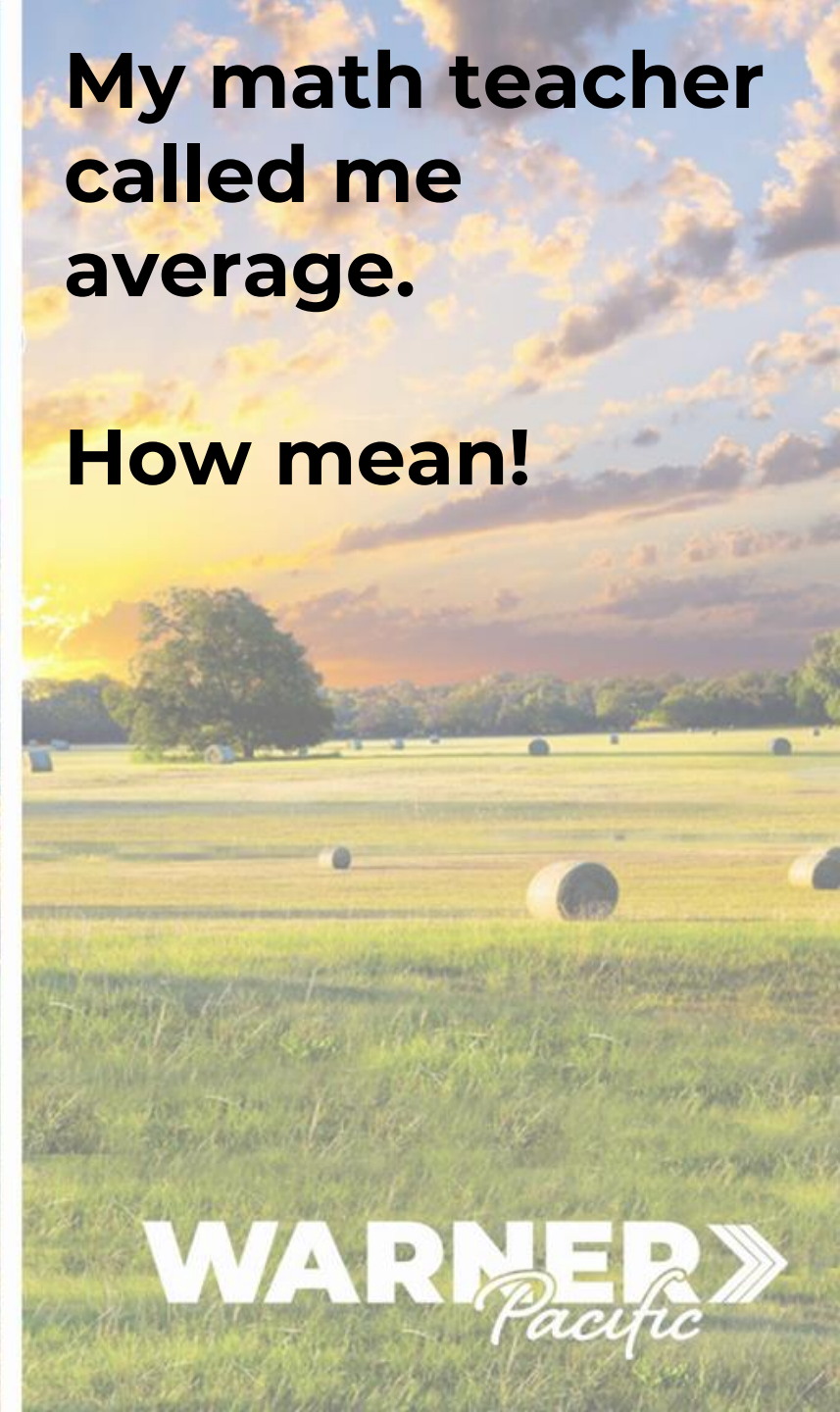
**The adjective for  
metal is metallic.**

**But not so for  
iron...which is  
ironic.**



**My math teacher  
called me  
average.**

**How mean!**



**WARNER**   
*Pacific*

Thank you



We hope you enjoyed this presentation!

