



Sagewell Healthcare Benefits Trust Overview

Disability and Life Solutions for Hospitals & Healthcare Related Entities

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Vice-President



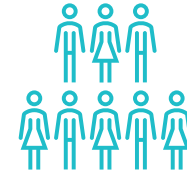
Trust Overview



- ▶ Proprietary Trust
- ▶ Developed by the Hospital Association of Pennsylvania
- ▶ 40 years old



- ▶ Fully insured - No financial risk to participants
- ▶ Long track record of stable financial performance
- ▶ Underwriters: Hartford, Lincoln, Met Life, NY Life, Prudential, Sun Life, and Unum



- ▶ Customers in +30 states
- ▶ Over \$330M of total premium



- ▶ Over 130 healthcare related organizations
- ▶ Over 500,000 insured participants nationwide
- ▶ 15,000 + physicians



Advantages of the Trust

Financial	Benefit Provisions	Consulting Support	Absence Management
- Higher acceptable loss ratios, which impact initial pricing and renewals 30+ years of performance at or below acceptable loss ratios, which mitigates renewals - Reduced administration and acquisition costs for new customers at implementation	- Higher plan maximums (i.e., \$35K LTD monthly benefit) for executive population - Nurse recruitment benefits and specialty definition of disability for nurses - Simplified medical evidence 90-day premium grace period—additional 16% of first year cash flow savings	- Paid Time Off Analysis - Extended Sick Leave vs. Self-Insured STD Review - Tax Choice funding strategies - Design Consultation—review over-insurance components - Pre-underwriting of risk and goal setting for prospective vendors - Claims Analysis - Funding Review - Claims Audits	- Comprehensive opportunity assessment - Ongoing resource on: - FMLA - ADAAA - State & Local leaves - Other company leaves - Ongoing monitoring of all leave programs - Data Analytics - Client centric ongoing reports - Key performance indicators



Core Services: Absence, Disability, & Life Consulting

Time Off

- Benchmarking – All Time Off Plans
- Time Off Modeling – PTO, Vacation, Sick
- Financial Impact of Absences on Organization
- Parental Leave / Maternity Cost Analysis
- RTW Program Development and Implementation
- Surveys – Leave Usage, Industry information, plan designs, etc.

Service

- Implementation Support
- Internal Training
- Communications Review
- Procurement Services for In-sourced Clients
- Performance Guarantee Development, Negotiation, Management, and Monitoring
- Policy Review/Creation (attendance, Leave, STD)

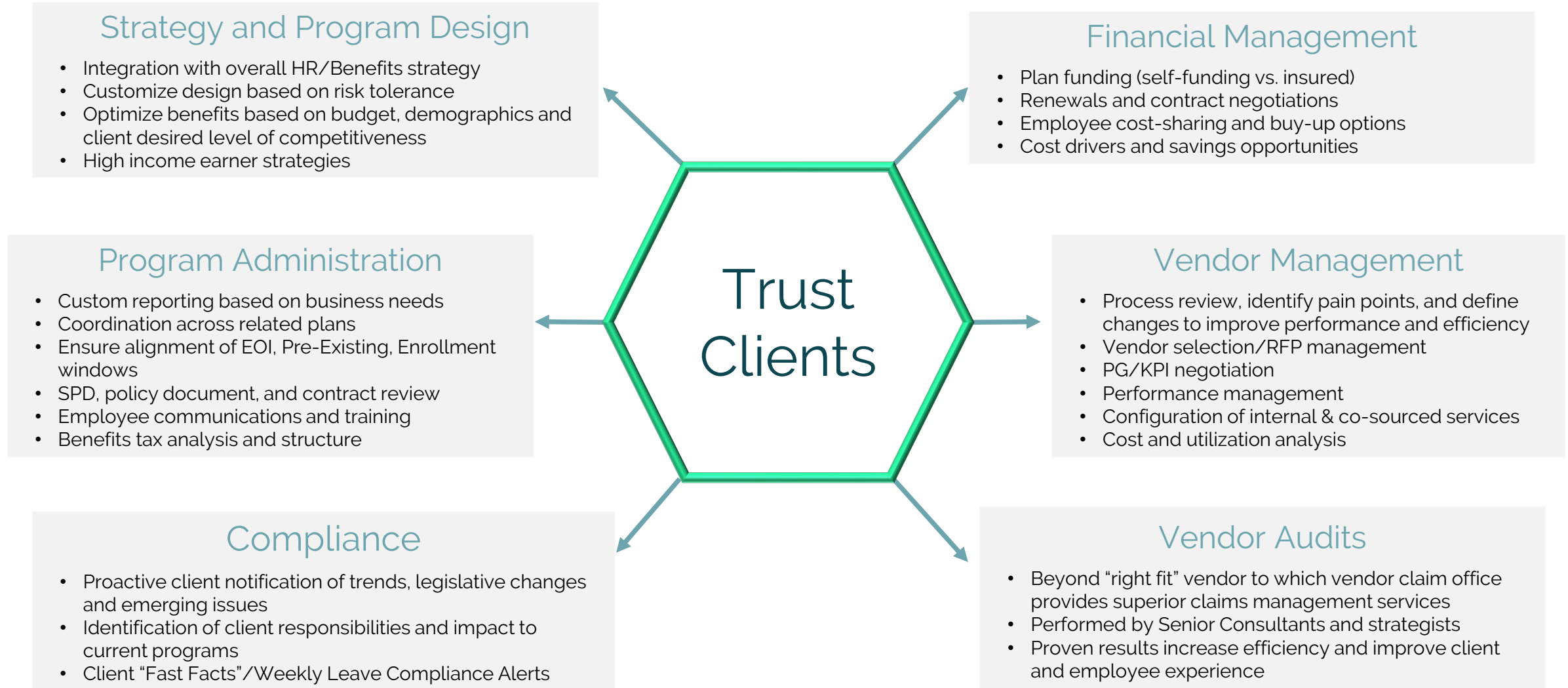
Analytics

- Incidence/Duration/Diagnostic Analysis – key disability drivers
- Reserve Analysis
- ROI Modeling
- Process Review – Federal, State and Local Leave Law Compliance Review
- Claim Team Staffing Analysis
- Merger & Acquisition plan review
- State Compliance review
- Data Warehouse Reporting/Support

Vendor Management

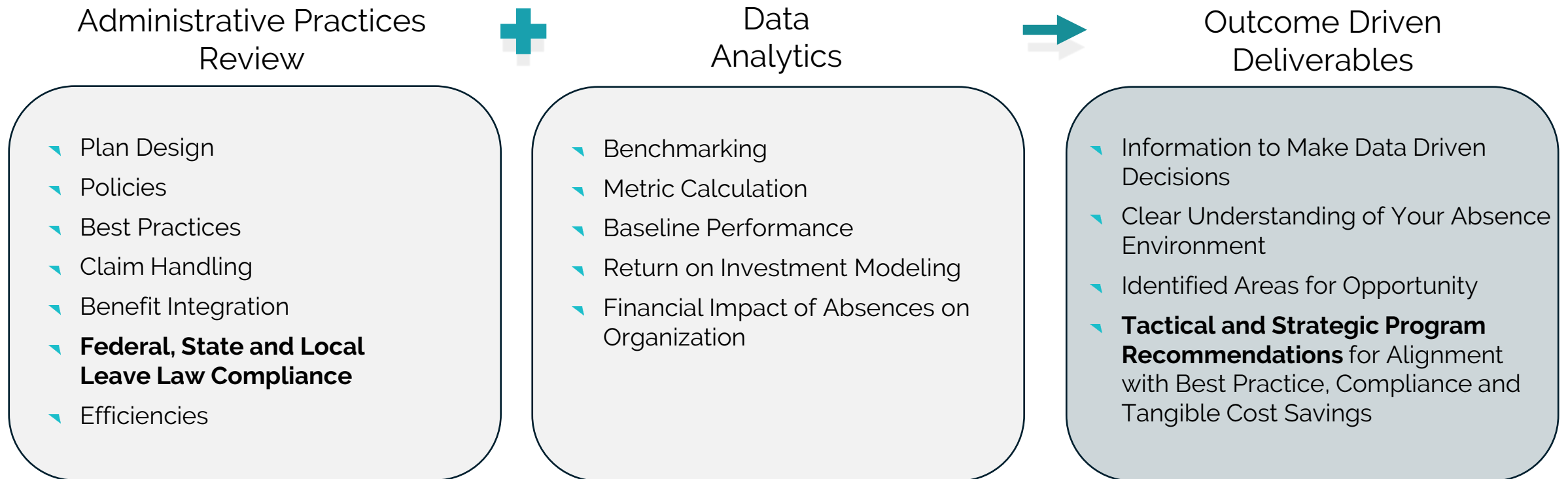
- RFP - Life, Leave, FMLA, STD, LTD, Workers Compensation
- Audit – Leave, FMLA, STD, LTD, Life (Claims, Operations, Financial)
- Medical Renewals
- Financial Review – paid incurred loss ratio
- Vendor Integration
- Reserve Buy-out Support
- Vendor Stewardship Meeting Management

Client Support Model: Robust Consulting Services





Our Process: Client Interview and Program Assessment



Synthesized and integrated information results in tactical and strategic absence management program solutions

Strategic Programs for Trust Participants





LifeBalance: Improve Employee Health & Happiness

- Well-being-focused discount program supports client initiatives
- Discounts and savings on a wide variety of activities and purchases
- Fully-supported to ensure client and employee satisfaction
- Time-tested, delighting users for over 27 years
- LifeBalance provides:
 - Easy-to-use, mobile friendly portal
 - Full member services team to assist employees with all aspects of program utilization
 - Educational content to make sharing program details easy
 - Seasonal promotions, contests, and more to engage and excite employees



LifeBalance





Voluntary Benefits Transparency Program

Exclusive offering for
clients with 1,000+ lives
participating in Alliant's
Sagewell Healthcare
Benefits Trust

Features

- Specialized Plan Design
- Transparency
- Dedicated Technology Resource
- Custom Communication Strategy

Program Requirements

- Offer all three supplemental health benefits to your entire benefits-eligible population
 - Accident, Critical Illness, Hospital Indemnity
- Carrier partners also require an active, on-cycle enrollment with the voluntary benefits placed directly after the medical in the enrollment system sequence.





Case Study



Issue

- Experience deteriorated with current carrier who underpriced the case to win the business three years prior
- Benefit maximums were not adequate for Executive Class
- Case was receiving 96% rate increase at renewal
- Current carrier was unwilling to price the requested increased maximums due to poor experience



Solution

- Leverage historical data to provide a favorable experience analysis
- Align policy with industry best practices
- Provide enhanced plan design with increased maximum to reinforce one of the many underlying values of the Trust



Financial Breakdown

- Alliant presented savings of \$1,200,000 annually or 40% savings over the renewal



Outcome

- Secured an extended rate guarantee
- Enhanced the contract with the requested maximums for the executive class and aligned the contract with industry best practices



Thank you

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