



## ***Associated Builders and Contractors, Inc. Healthcare Initiative Program***

***Level-funded Group Health Benefits Program featuring healthcare benefit savings as compared to traditional coverage options.***

***Powered By***



***Presented By***



# PROGRAM OVERVIEW

## Lifestyle Health Plans... A World Of Wellness



### Improve Health & Lower Costs

Lifestyle Health Plans is an innovative and strategic group health benefit solution designed for small to mid-sized employers. Healthcare costs are consistently listed as one of the greatest concerns facing business owners and employees today. Lifestyle Health Plans believes that the only way to truly manage healthcare costs is to improve the health and wellness of our plan members.

Our Level-funded benefit program provides turnkey major medical health benefits with an integrated wellness and lifestyle improvement program designed to address the root cause of the escalating cost of healthcare - employee health behaviors. By design, our approach seeks to truly stabilize premium costs for employers from year to year to create a strategic and sustainable benefits program. Let our innovative and flexible plan designs, consumer-driven features, deductible credits, and cash reward incentives form the basis of a long-term benefits solution for your group.

### What Makes Us Different?



Level-funded group health plan designs available through our "A" Rated reinsurance carrier partnerships



Premium savings over most traditional insurance products



Consumer-driven program features designed to save both employer and employee alike



Integrated wellness program with deductible credit and cash reward incentives for program participation



Provides sustainable health benefit program that addresses underlying causes of healthcare costs without reliance or being tied to a single carrier

### Integrated Benefit Features:



**OnCall MED** - On-demand access to telemedicine consultations anywhere, anytime at \$0 Copay for Lifestyle Health Plans members



**DirectHealth** - 100% outpatient lab benefit program through preferred lab vendor designed to save employer and employee alike



**Just Diabetic Solutions** - Auto-ship program offers 100% benefit for diabetic testing supplies for enrolled participants to encourage regular testing and provide out-of-pocket savings



**Patient Care Coordination** - Program offers assistance in scheduling all outpatient diagnostic and surgery services



# OUR INSURANCE PLATFORM

## Lifestyle Health Plans... A World Of Wellness



### What is a Level-Funded Plan?

Lifestyle Health Plans is a unique group health benefits solution that is built on an innovative Level-funded platform and designed from an insurance perspective that differs from traditional self-funded plans. The plan is 'level funded' meaning that by design, any risk to the sponsoring employer has been removed beyond the 12 months of premiums paid. By blending a specific and aggregate insurance coverage for each specific group, participating employers are able to gain the flexibility they desire without taking on the risk associated

with traditional self-funding. Our Level-funded plans are governed primarily by the Federal Employee Retirement Income and Security Act (ERISA), which can result in lower costs and expenses for sponsoring employers. Based on employer size, we can offer a unique, self-funded health benefits program that maximizes the benefits to employees, while implementing cost-saving opportunities for employers to stabilize benefit costs without reducing benefits.

### How it Works

The monthly group health premium paid to Lifestyle Health Plans for your group is comprised of three separate components:



**1. Custom Stop Loss (CSL)  
Insurance Coverage**

**2. Administration & Excess  
Loss Coverage**

**3. Claims Fund**

Your maximum annual claims, including claims run-off liability, are predetermined and you pay 1/12 of this cost each month for the 12 months of your plan year. After you have paid this amount, there are no other charges for the claims fund. Once all claims have been paid for the plan year, any unused dollars in the claims fund will be used to reduce future premium rate increases. In the event of plan termination, each employer is eligible to receive back any unused dollars in the claims fund.

### Truly Level-funded











Our Level-funded program is designed to truly 'levelize the funding' for your group health benefits from year to year. We recognize that the best way to stabilize employer health benefit costs is through a combined effort of accurately underwritten rates, proactive cost-containment measures, integrated wellness, patient care coordination and the ability to reinvest claim fund dollars to offset future rate increases over multi-year periods.

Rather than rate up your group to ensure a claims fund refund at the end of the plan year, our approach is designed to stabilize costs between plan years. This way, your group will have the best outcomes from an overall cost containment and population health management perspective!

# OUR NETWORK SAVINGS MODEL

## Which Model is Best for You?

Lifestyle offers pricing using three network pricing / reimbursement models to help you manage your healthcare costs proactively. Just select the model that works best for you for any given plan year!

	Value Based Pricing <b>VBP</b>	Provider & Ancillary Network <b>PAN</b>	Traditional PPO Network <b>PPO</b>
 <b>Pricing Strategy</b>	Best Pricing	Base Pricing	Buy-Up Pricing
 <b>Physician Network</b>	PHCS or Regional Network * (Pending Network Availability)	PHCS Only	Regional Network with National Wrap
 <b>Hospital Network</b>	Not Applicable	Not Applicable	Regional Network with National Wrap
 <b>Transparency Tool</b>	Yes, Member App & Web Access	Member App & available through Care Advocacy	Care Advocacy Based Only
 <b>RBP Vendor Partner</b>	HST	DataiSight	<i>Not Applicable</i>
 <b>Care Advocacy</b>	Care Advocates	Care Advocates	Care Advocates
 <b>YOUR SAVINGS OVER TIME</b>	 <b>RAPID</b> Saves you the most money each month through care coordination, value-based pricing and negotiation.	 <b>STEADY</b> Recommended Approach. Save by utilizing our facility transparency tool and Care Advocacy coordination process.	 <b>MINIMUM</b> Save with traditional PPO Networks through product design and cost management features.

## Sprint, Jog or Walk to Savings

With the flexibility of our network savings models, greater pricing transparency and patient care advocacy are at your fingertips. With our VBP plans, you will enjoy the greatest degree of savings with

the most high-touch, competitively negotiated pricing. With our PAN plans, you gain the peace of mind of the largest national PPO network for physician-based services, with the flexibility of negotiated

reimbursements for facility-based services. With our PPO plans, product design, integration and cost management features will drive savings.

# SAVINGS THROUGH ADVOCACY

## Care Advocates Who Actually Care

In the event that you need to use your health plan, it's safe to say that no one wants to be billed for \$250 for a band aid or \$400 for a bottle of aspirin. But with the lack of price transparency, this is often the case!

Through our Care Advocates care coordination, pre-certification and pre-authorization process, we make it easy for our members to not feel alone in navigating the complexities of the modern healthcare system.

We know it's a novel thought, but we actually believe our members should have a full picture of what their healthcare service will cost - before undergoing the treatment! Acting as

a true advocate for Lifestyle members, our care coordinators will go to great lengths to educate and provide cost / quality analysis. Whether researching comparative facility options or negotiating specific-case pricing, our Care Advocates work as a key point of contact with our members, their providers and the facilities that they utilize.



## Quality Care, Priced Right

Did you know that a provider will often have the ability to perform a procedure at multiple facility locations? And there can be a considerable variance between the billed charges at one facility as opposed to another, just a mile away.

Through our Care Advocates care coordination process, Lifestyle members have access to all the information they need to make a decision about the facility that is best for them. Our Care Advocates will then help to coordinate and negotiate all of the details, interfacing with provider and facility, all as an integrated component of the Lifestyle Health Plans program!

In the example below, Jane is looking for a total knee replacement. Going through our care coordination process, she gains access to the same quality care, this time priced right!

**FACILITY A**  
DR. SMITH  
AVG BILLED COST  
**\$78,000**

**FACILITY B**  
DR. SMITH  
AVG BILLED COST  
**\$24,000**

**FACILITY C**  
DR. SMITH  
AVG BILLED COST  
**\$29,000**  
\*RECOMMENDED OPTION



# COST CONTAINMENT STRATEGIES

## *Lifestyle Health Plans... A World Of Wellness*



Lifestyle Health Plans is committed to finding innovative ways to manage healthcare costs. Traditional benefit designs and cost management techniques have been relatively unsuccessful in assisting employers and their members with cost containment. To address the need, we've integrated a number of additional cost management programs and benefit coverage solutions into our plan designs.

Unfortunately, most employees today are totally uneducated regarding the cost of healthcare services.

Consumer awareness and education regarding the cost of services is a key element that makes Lifestyle Health unique. Once informed of their options, most employees are open to doing their part in managing costs.

We partner with our plan members to provide multiple cost-effective healthcare delivery options, education with regards to the cost differentials, and then freedom for the member to decide where they would like their care provided. In the end, empowering change through consumer awareness is a unique difference offered through Lifestyle Health.



### ***ER Utilization***

Emergency Room utilization has been deemed in a retrospective review to be an inappropriate place of service for up to half of all ER visits.



### ***Implant Cost Containment***

Some of the highest hidden costs to healthcare consumers come in the manner in which hospitals charge for certain supplies, implants, and other misc. charges associated with a hospital admission.



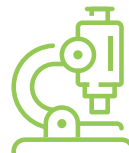
### ***Alternative Generic Drug Utilization***

The majority of brand-name medications on the market today have an alternative generic drug replacement that provides the same care management results, but at a fraction of the cost of brand name prescriptions.



### ***Outpatient Imaging & Surgical Services***

Utilizing a freestanding imaging center for outpatient radiology, imaging, and surgical services needs can provide significant savings to our members.



### ***Specialty Medications and Injectables***

Specialty medications are the fastest rising cost item in healthcare today. As an integrated cost management strategy, our plans have been designed to exclude some of the most costly specialty medications in the standard plan benefit. Often these medications are available through manufacturer assistance programs and our Care Advocates team is able to assist Lifestyle members with this process. Through this approach, members can still access these specialty medications at affordable pricing. The end result is lower claims costs and a leveling of premiums over a multi-year period.

# INTEGRATED PLAN BENEFITS

*Lifestyle Health Plans... A World Of Wellness*



## INTEGRATED TELEMEDICINE

*24/7/365 for \$0 Copay*

Lifestyle Health Plans members can talk to an OnCall MED clinical professional anytime, anywhere. Avoid office visit copays, urgent care visits and unnecessary emergency room visits. Connect with a clinical professional live by calling OnCall MED. OnCall MED is a key component of every plan design at a \$0 Copay.

OnCall MED offers over 240 clinical professionals and covers all 50 States. Providers are typically available within 10 minutes, and a consult is guaranteed within three hours.



ON CALL MED

## PATIENT CARE ADVOCACY SERVICES

*Maximize Your Plan Benefits & Manage Your Chronic Conditions with Care Advocates*

Managing healthcare costs and promoting consumer awareness with plan participants is a key element of what Lifestyle Health does differently. Through our partners at Care Advocates, our Care Coordination Teams help you save when you need outpatient imaging and surgery services, specialty medications, generic medication conversions and more!

Struggling with a chronic condition? Our Care Coordinators are trained and ready to assist with chronic condition and disease management as an integrated benefit and service for plan participants. In coordination with your provider, we can provide tools, action plans and other support to assist with managing chronic conditions. We are committed to our members!



# INTEGRATED PLAN BENEFITS

*Lifestyle Health Plans... A World Of Wellness*



## DIABETIC SUPPLIES

*Direct Shipping At No Cost!*

Save on your out-of-pocket costs! Diabetic testing supplies are covered at 100% through the Just Diabetic Solutions program. All of the testing supplies you need - including a new meter, test strips and lancets - shipped directly to you at no cost!



To get started, simply complete a simple member enrollment form (available in your Lifestyle Member Welcome Packet). You will receive a welcome package with the startup kit once your enrollment is processed.

Note: Due to federal regulations this benefit cannot be offered in plans that are qualified HDHP plans without cost sharing by the member. However, these individuals can contact Just Diabetic Solutions for discounted purchasing options.

## OUTPATIENT LAB TESTING

*Maximize your DirectHealth Benefit*



Through the DirectHealth Lab Benefit Program, you have a 100% lab benefit when you use LabCorp. Whenever your doctor orders laboratory or pathology, just ask him/her to attach a copy of your DirectHealth card to the requisition and follow the simple instructions on the back of the card regarding procedures for lab/path collection. If your physician's office does not use LabCorp as their reference lab, you will need to either request

that they draw the sample and call DirectHealth to schedule a pick up of the sample, or that they send you to the nearest LabCorp Patient Service Center with a requisition form for the required tests.

Note: Due to federal regulations, the 100% lab program is not available for HealthyConsumer HDHP plan participants.





# WELLNESS INCENTIVES

## Earn Deductible Credits & Bonus Bucks

### GET STARTED EARNING WELLNESS POINTS FOR DEDUCTIBLE CREDITS

Each year, you can earn wellness points by participating in the wellness program. Points convert to deductible credits for your next program year and then Lifestyle will match your credits based on your program year! Jump start your deductible credits by completing

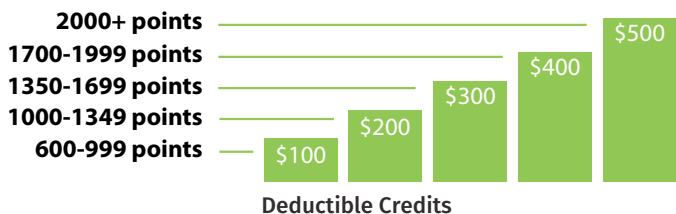
the online Health Risk Assessment (HRA) and wellness lab testing through your Wellness Center account. If completed within the first 2 months of your effective date on the plan, Lifestyle will give you a complimentary deductible credit for your first program year!



### ★ We'll Match You!

- Program Year 2 = 25% credit match
- Program Year 3 = 50% credit match
- Program Year 4 = 75% credit match
- Program Year 5 = 100% credit match

### ●●● What Will I Earn?



### Jump Start Your Credits!

Within the first 2 months from program effective date

HRA

**\$250.00**  
Deductible Credit

+

LABS

**\$250.00**  
Deductible Credit

**Total Possible: \$500.00**  
(If completed within 2 months from effective date)

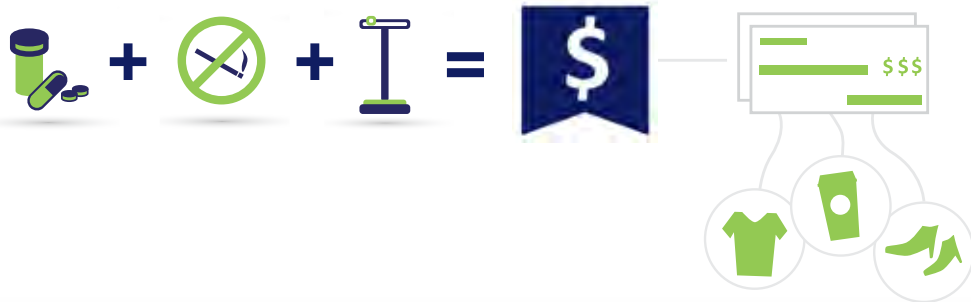
## EARN BONUS BUCKS CASH INCENTIVES

In addition to deductible credits, LifestyleWellness provides additional 'Bonus Buck' cash incentives for plan participants who act as wise healthcare consumers and/or participate in a proactive, disease management program. Check out the **Ways to Earn Rewards** charts on the next page for a comprehensive list of cash earning opportunities! Just look for the Bonus Bucks ribbon graphic for cash incentive

opportunities while participating as a wellness program participant. Upon completion, you will be awarded your Bonus Bucks with a personalized check for your reward amount!

Check out the chart on the next page to find ways to earn Bonus Bucks.

You will be awarded your Bonus Bucks with a personalized check for the reward amount!



# WAYS TO EARN REWARDS



## Incentive Key:



Wellness Points for Deductible Credits



Bonus Bucks Cash Rewards

## HRA / Labs



Activity	Incentive	Max / Program Yr.
Health Risk Assessment (HRA)	250 points	250 points
Lab Testing	250 points	250 points

\* Points awarded through online HRA based upon change in weight between program years.

## Healthy Actions



Activity	Incentive	Max / Program Yr.
<b>Gym Membership Attendance*</b>		
25 Visits / Qtr	100 points	400 points
20 Visits / Qtr	75 points	400 points
15 Visits / Qtr	50 points	400 points
<b>Self Reported Exercise (30 minute min) **</b>		
25 Times / Qtr	50 points	200 points
20 Times / Qtr	35 points	200 points
15 Times / Qtr	25 points	200 points
VERIFIED RACE COMPETITIONS***	25 points / mile	200 points
<b>Challenges</b>		
Individual	50 points	no max
Employer Sponsored	100 - 250 points	no max
<b>Action Plans</b>		
Wellness Center Action Plans	200 points	no max

\* Must be verified by gym or trainer by submitting rewards verification form.

\*\* Points can be self-reported by submitting rewards verification form.

\*\*\* Must be verified & submitted with rewards verification form.

## Prevention



Activity	Incentive	Max / Program Yr.
Physical / Wellness Exam *	300 points	300 points
Dental Exam	100 points	100 points
Vision Exam	100 points	100 points
Flu Shot	50 points	50 points

\*Points can be earned by completing one routine physical, wellness exam or well-woman exam within program year.

## Health Coaching



Activity	Incentive	Max / Program Yr.
<b>TOBACCO CESSATION</b>		
Initial Enrollment	\$100 bonus bucks	\$100 bonus bucks
Coaching Compliance	\$100 bonus bucks	\$100 bonus bucks
<b>COACHING PROGRAMS</b>		
Wellness Coaching	50 points / call	no max
Disease Management Coaching *	50 points / call	
Disease Management Coaching Compliance **	\$100 bonus bucks	\$100 bonus bucks

\* Disease Management programs include coaching for COPD, Obesity, Diabetes, Dyslipidemia, and Hypertension.

\*\* Disease Management compliance is earned after 90 days of active participation.

## Wellness Achievement



Activity	Incentive	Max / Program Yr.
<b>Wellness Participation / Points Achievement *</b>		
2500 - 3000 Points Earned	\$100 bonus bucks	\$300 bonus bucks
3001 - 3500 Points Earned	\$100 bonus bucks	\$300 bonus bucks
3501+ Points Earned	\$100 bonus bucks	\$300 bonus bucks

\* Wellness Participation / Points Achievement Bonus Bucks are sent at the completion of the member's program year.

