


THOMAS NYHAN
EXECUTIVE DIRECTOR



AGENDA

- TEAMCARE OVERVIEW
- TEAMCARE FINANCIAL UPDATE
- 2021 HEALTH FUND OBSERVATIONS
- PLANNING FOR THE FUTURE
- BENEFIT IMPROVEMENTS OVER LAST 10 YEARS
- BENEFIT IMPROVEMENTS IN 2022
- QUESTIONS AND ANSWERS





TEAMCARE CONTINUES TO GROW

TEAMCARE HAS GROWN TO THE
LARGEST MULTIEMPLOYER
HEALTH PLAN IN THE COUNTRY
AND

WE CONTINUE TO GROW !!

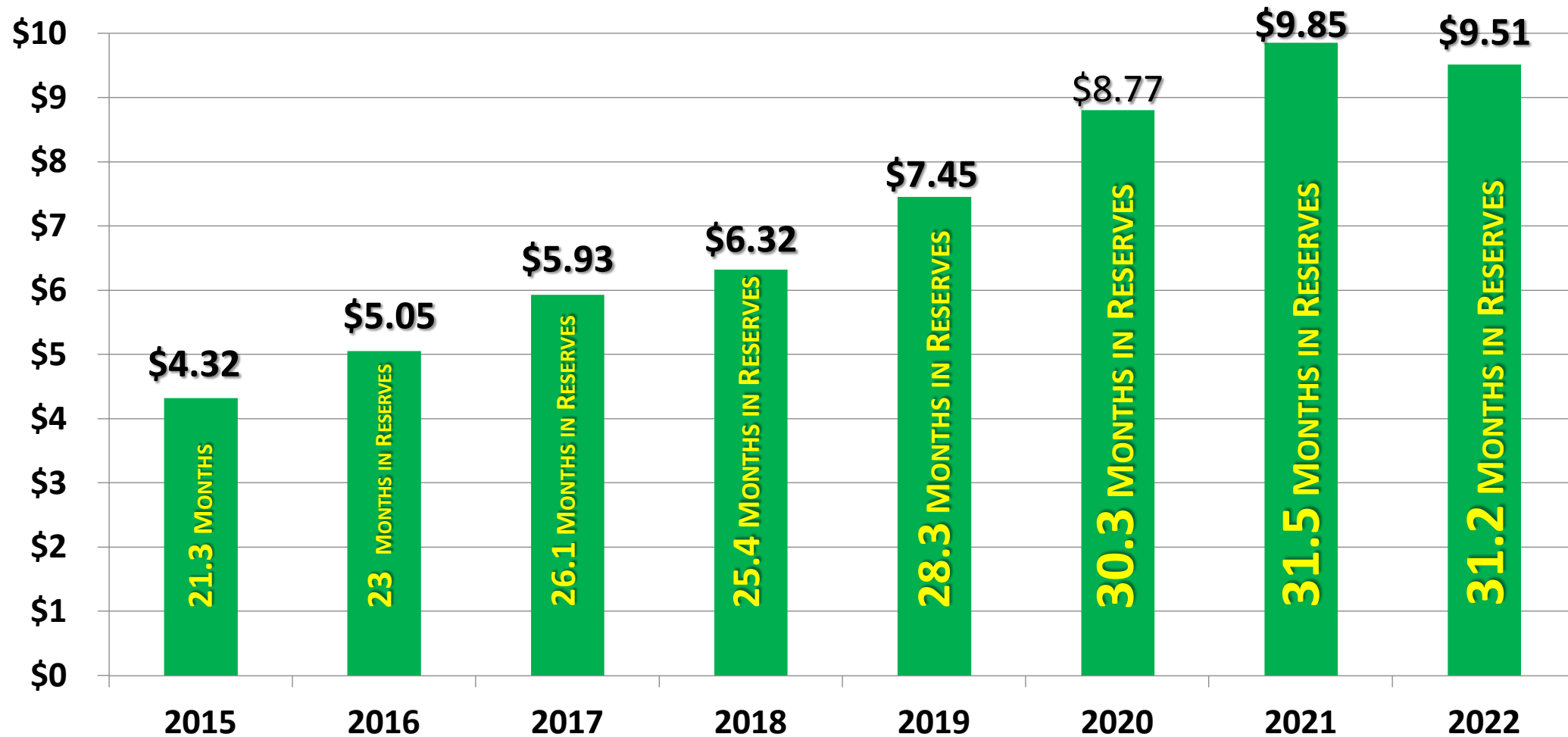
TEAMCARE®
A CENTRAL STATES HEALTH PLAN

70
YEARS ♥ STRONG

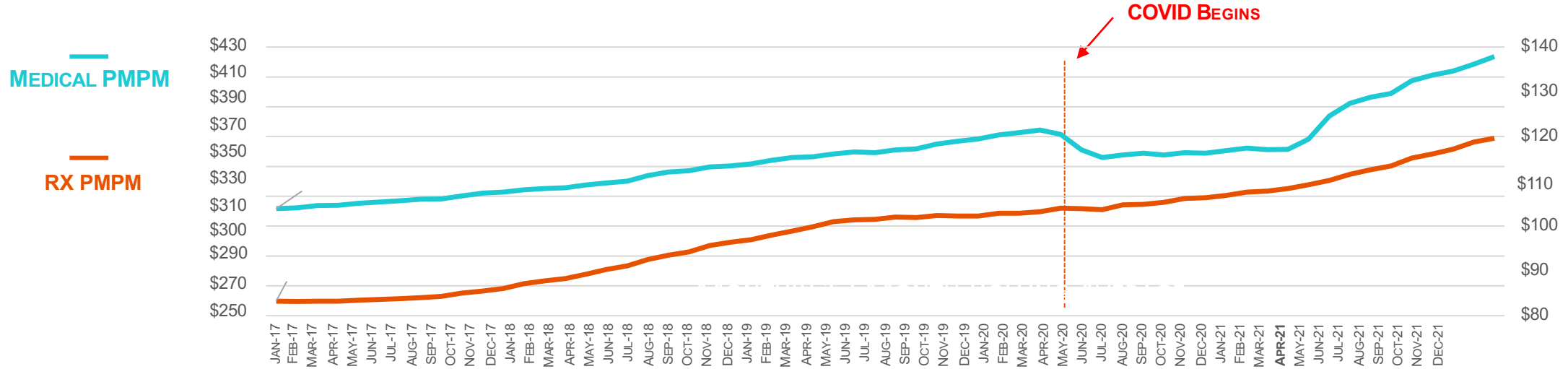
- **2014: 373,000** COVERED LIVES
- **2021: 558,000** COVERED LIVES

HEALTH FUND NET ASSETS

BILLIONS
THRU AUGUST 31, 2022



HEALTHCARE TRENDS GROW



ANNUAL TRENDS OVER TIME			
PERIOD	MEDICAL	RX	TOTAL
LATEST 12 MONTHS	17.0%	11.2%	15.6%
2 YEAR AVERAGE	7.1%	8.2%	7.3%
3 YEAR AVERAGE	6.8%	7.8%	7.0%
4 YEAR AVERAGE	6.8%	9.8%	7.4%
5 YEAR AVERAGE	6.6%	8.9%	7.1%

OBSERVATIONS ON HEALTH FUND



2021 CLAIM DISTRIBUTION

COST RANGE	CLAIMANTS
LESS THAN \$50,000	501,605
\$50,000 - \$100,000	9,304
\$100,000 - \$250,000	3,969
\$250,000 - \$500,000	793
\$500,000 - \$1,000,000	180
\$1,000,000 - \$2,000,000	33
\$2,000,000 +	5

- **5 MEMBERS HAD \$2,000,000+ IN PAID CLAIMS**
- **ADDITIONAL 38 MEMBERS HAD \$1,000,000+ IN PAID CLAIMS**
- **14,000 MEMBERS HAD \$50,000+ IN PAID CLAIMS**

FOCUS ON PREVENTIVE CARE ... IMPORTANT



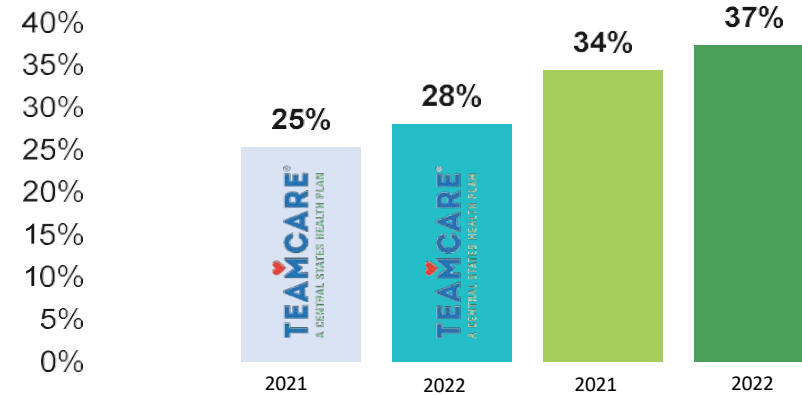
- PREVENTIVE CARE MAKES A DIFFERENCE
- EARLY DETECTION OF DISEASE AND ILLNESS GIVES MEMBER'S A HIGHER PROBABILITY OF A POSITIVE OUTCOME
- FUND EFFORTS ARE MAKING SOME PROGRESS
 - PREVENTIVE VISITS IN 2022 **INCREASED BY 11%**



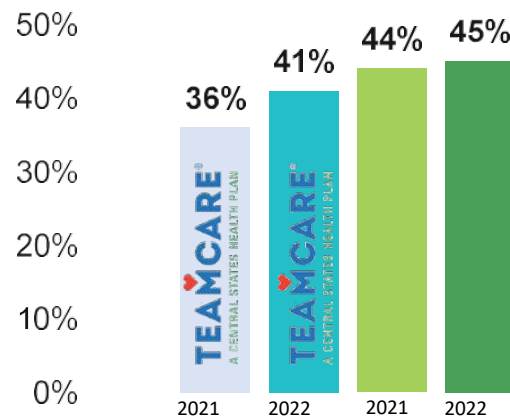
WELLNESS BENCHMARKS

	TEAMCARE 2021
	TEAMCARE 2022
	BCBS 2021 BoB
	BCBS 2022 BoB

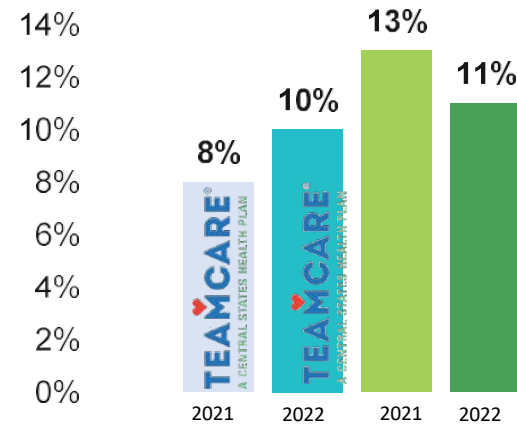
ANNUAL WELLNESS VISITS



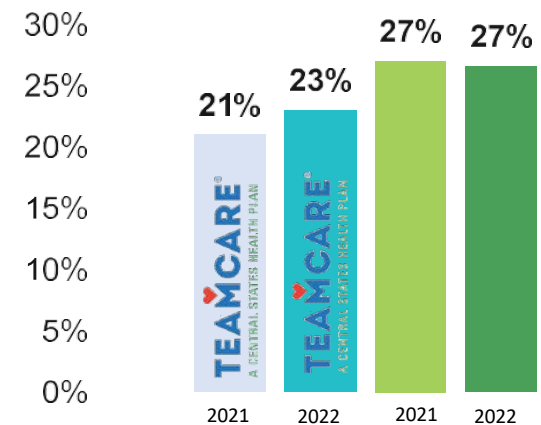
Breast Cancer Screening
















Colon Cancer Screening



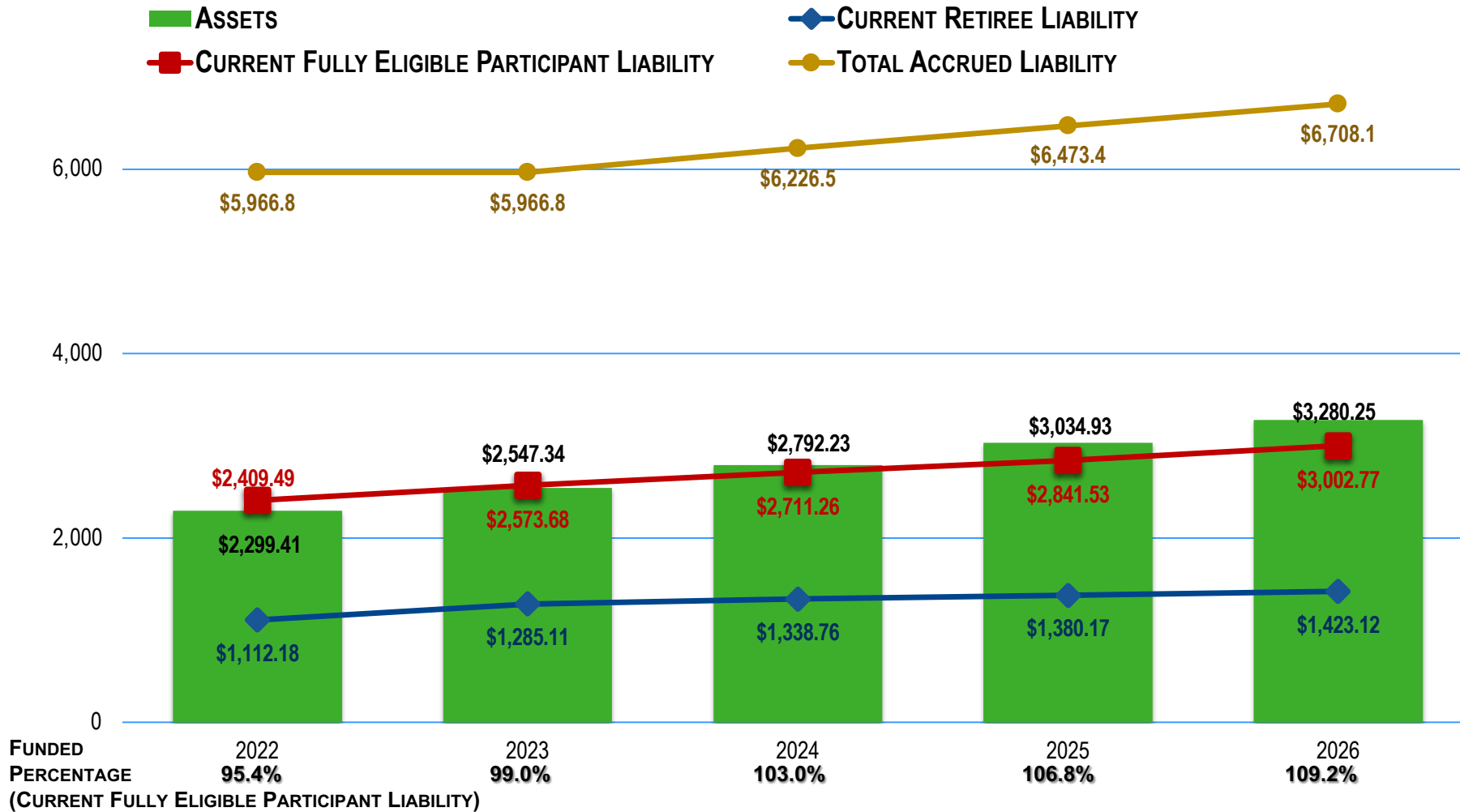
Cervical Cancer Screening



EMERGENCY ROOM SPEND CONTINUES TO GROW

	 TELADOC Telemedicine	 CVS minute clinic	 BlueCross BlueShield of Illinois Primary Care Physician	Urgent Care	Emergency Room
Average Cost:	 NO COST	 NO COST	 \$	 \$\$	 \$\$\$\$\$
Average Wait Time:	 10 min <small>(wait time may vary)</small>	 15 min	 25 min	 40 min	 2.5 hrs
Best For:	<ul style="list-style-type: none"> • Minor Illnesses: <ul style="list-style-type: none"> • Fever • Cold • Sore Throat • Allergies • Rashes • Skin Issues/Acne • Behavioral Health • COVID Consult 	<ul style="list-style-type: none"> • Minor Illnesses: <ul style="list-style-type: none"> • Fever • Cold • Minor Flu • Sore Throat • Strep Throat • Allergies • Immunizations • Minor Cuts and Scrapes • COVID Testing 	<ul style="list-style-type: none"> • Fever • Cold • Minor Flu • Sore Throat • Strep Throat • Allergies • Immunizations • Minor Cuts and Scrapes • COVID Testing • Lab Work 	<ul style="list-style-type: none"> • Serious Illnesses: <ul style="list-style-type: none"> • Severe Flu • Migraines or Headaches • Cuts That Need Stitches • Accidents 	<ul style="list-style-type: none"> • Serious Illnesses: <ul style="list-style-type: none"> • Chest Pain • Stroke • Seizures • Problem Breathing • Heart Attack • Fainting • Dizziness • Weakness • Serious Accidents

PLANNING FOR THE FUTURE: RETIREE HEALTH PLAN FUNDING



- AVERAGE RETIREE WEEKLY LOAD EFFECTIVE 8/1/2022 IS \$32.75 WITH 5% INCREASES PER YEAR
- ASSUMES A CONSERVATIVE INVESTMENT RETURN OF 2%
- ASSUMES ACTIVE POPULATION REMAINS LEVEL IN THE FUTURE.

BENEFIT IMPROVEMENTS – LAST 10 YEARS

2011	CONIFER MEDICAL CASE MANAGEMENT PROGRAM INTRODUCED
2012	QUEST LABCARD INTRODUCED "NO-COST" LAB BENEFITS
2013	US IMAGING NETWORK INTRODUCED "NO-COST" ADVANCED IMAGING
2015	CVS MINUTECLINICS INTRODUCED "NO-COST" MINOR URGENT CARE
2015	BARIATRIC SURGERY APPROVED AS A COVERED PROCEDURE
2016	BEHAVIORAL HEALTH BENEFITS IMPROVED
2018	ANNUAL VISION BENEFIT INCREASED –VISION BENEFIT IMPROVED
2018	ANNUAL DENTAL MAXIMUMS /LIFETIME ORTHO MAXIMUMS INCREASED
2019	RETIREE HEALTH PLAN IMPROVED ANNUAL PLAN MAX TO \$250K
2020	TELA DOC / TELEMEDICINE "NO-COST" TELEMEDICINE INTRODUCED
2022	RETIREE PLAN IMPROVED WITH DENTAL AND VISION



NEW: RETIREE HEALTH PLAN: DENTAL AND VISION BENEFITS ADDED

RETIREE HEALTH PLAN R4

EFFECTIVE MAY 1, 2022

ADDED DENTAL BENEFITS:

- \$1,500 PER PERSON PER YEAR

ADDED VISION BENEFITS:

- EVERY 12 MONTHS



NEW VISION BENEFITS



Enjoy easy in-network access to eye exams and prescription eyewear by visiting a provider in EyeMed's national Select Network. Vision Plan Benefits do not have an out-of-network penalty, but there is a maximum reimbursement per service.

To find a vision provider, call 866-723-0514, or visit EyeMed.com and choose the Select Network.

	IN-NETWORK	OUT-OF-NETWORK
Routine Eye Exam	\$10 copay	\$50 reimbursement
Standard Lenses	\$0 copay	\$50 reimbursement
Progressive Lenses	\$0 copay	\$75 reimbursement
Frames	\$150 Allowance	\$80 reimbursement
Contact Lenses (in lieu of glasses)	\$120 Allowance	Once every 12 months
Frequency	Once every 12 months	Once every 12 months

NEW DENTAL BENEFITS



Humana Dental is a **voluntary** program. You may choose to receive your dental care with a non-participating dentist and your benefits will be paid according to your plan. However, by choosing to visit one of over 337,150 Humana Dental access points, you will receive the following TeamCare Dental Benefits:

Annual Dental Maximum	\$1,500
Annual Dental Deductible	None
Preventative Services	100% of covered charges
Diagnostic and Restorative Services	85% of covered charges
Crown, Bridge Work and Implants	70% of covered charges
Dentures (Full and Partial)	70% of covered charges
Orthodontia	Not covered

To find a dental provider, call 800-592-3112 or visit humanadentalnetwork.com.



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WHAT'S NEXT FOR TEAMCARE ...



QUESTIONS ...

