



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

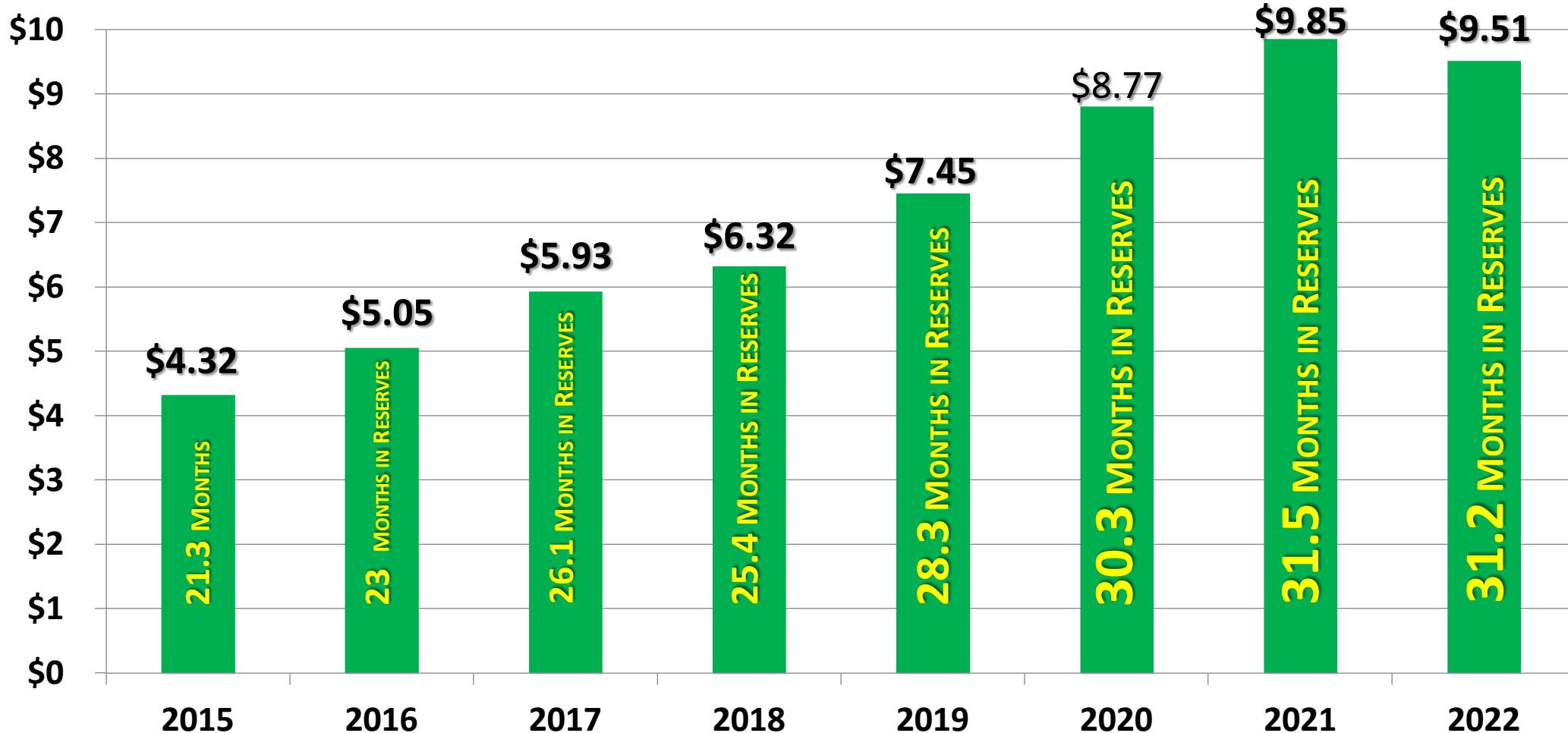
WE CONTINUE TO GROW !!



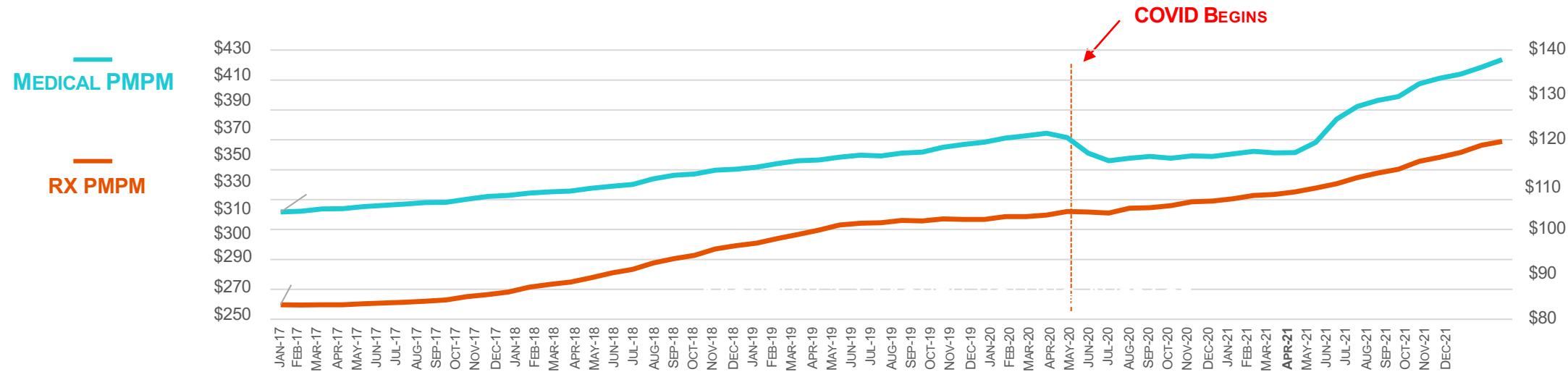
- 2014: 373,000 COVERED LIVES
- 2021: 558,000 COVERED LIVES

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

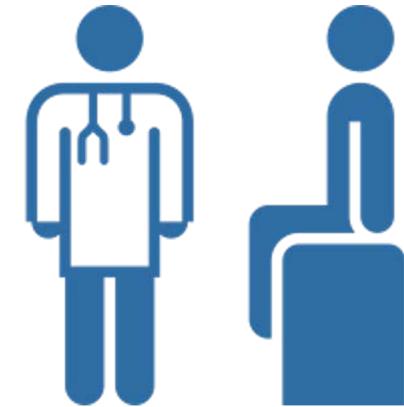
COST RANGE	CLAIMANTS
LESS THAN \$50,000	501,605
\$50,000 - \$100,000	9,304
\$100,000 - \$250,000	3,969
\$250,000 - \$500,000	793
\$500,000 - \$1,000,000	180
\$1,000,000 - \$2,000,000	33
\$2,000,000 +	5

- **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

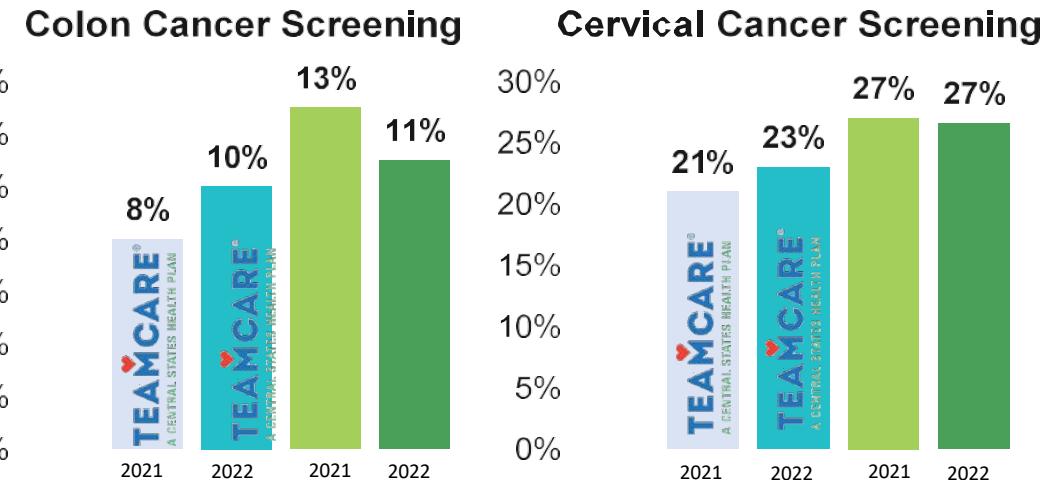
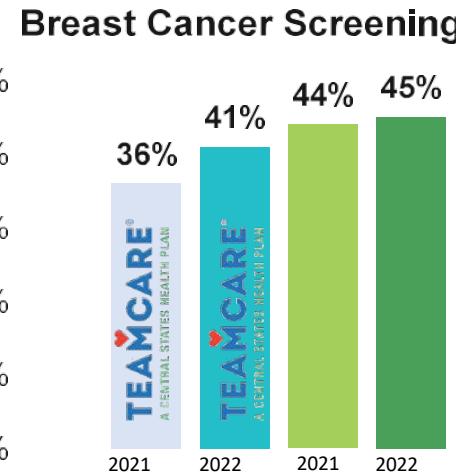
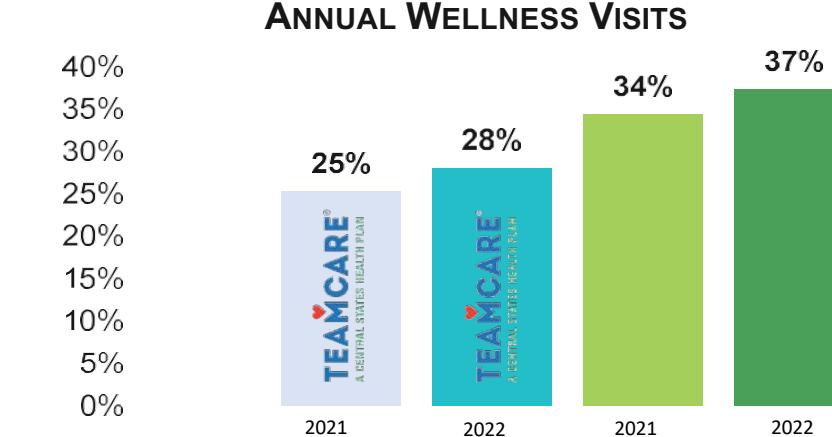


- PREVENTIVE CARE MAKES A DIFFERENCE
- EARLY DETECTION OF DISEASE AND ILLNESS GIVES MEMBER'S A HIGHER PROBABILITY OF A POSITIVE OUTCOME
- FUND EFFORTS ARE MAKING SOME PROGRESS
 - PREVENTIVE VISITS IN 2022 INCREASED BY 11%



WELLNESS BENCHMARKS

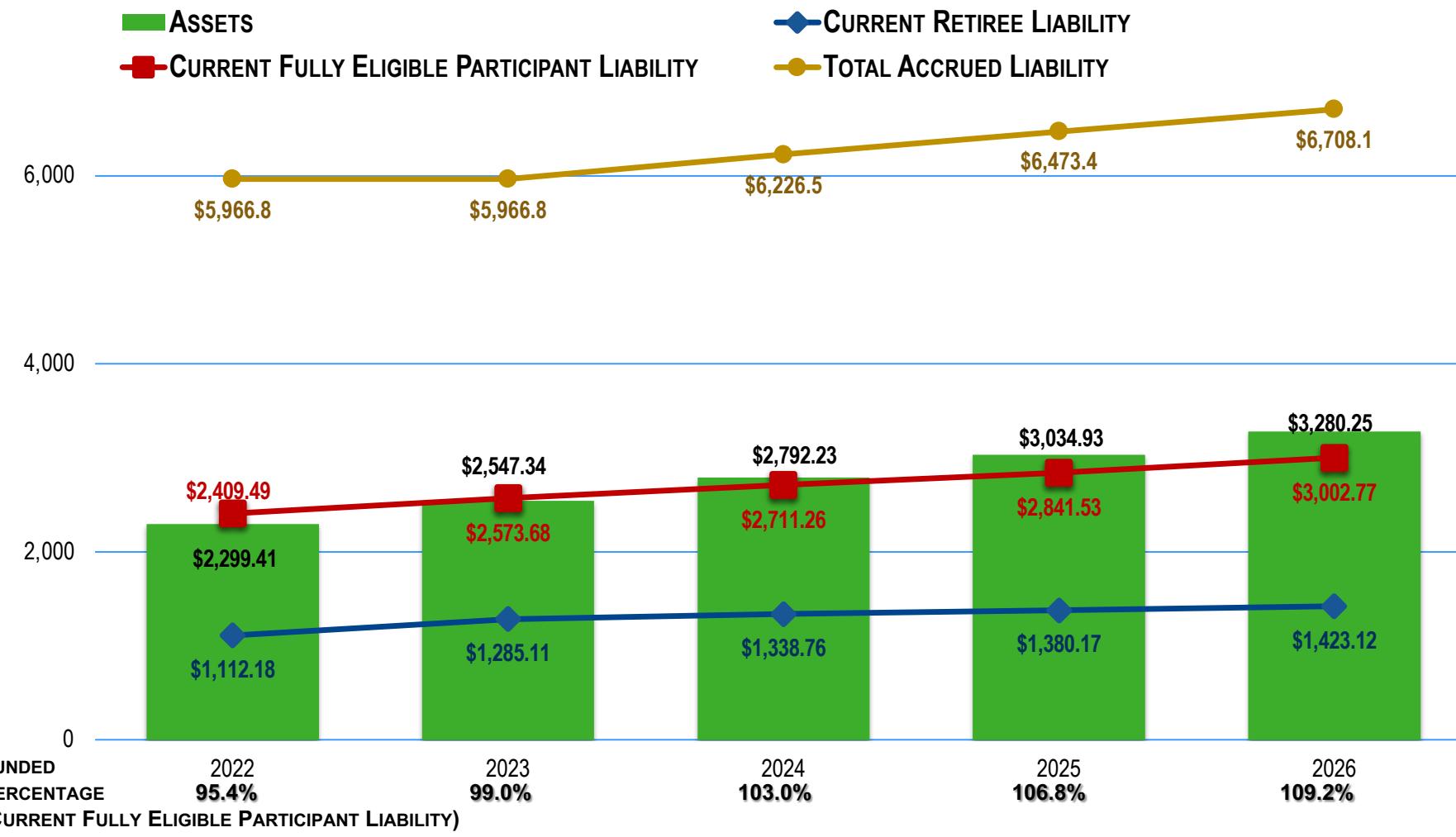
	TEAMCARE 2021
	TEAMCARE 2022
	BCBS 2021 BoB
	BCBS 2022 BoB



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 (wait time may vary)	 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
2012
2013
2015
2015
2016
2018
2018
2019
2020
2022

CONIFER MEDICAL CASE MANAGEMENT PROGRAM INTRODUCED
QUEST LABCARD INTRODUCED "NO-COST" LAB BENEFITS
US IMAGING NETWORK INTRODUCED "NO-COST" ADVANCED IMAGING
CVS MINUTECLINICS INTRODUCED "NO-COST" MINOR URGENT CARE
BARIATRIC SURGERY APPROVED AS A COVERED PROCEDURE
BEHAVIORAL HEALTH BENEFITS IMPROVED
ANNUAL VISION BENEFIT INCREASED – VISION BENEFIT IMPROVED
ANNUAL DENTAL MAXIMUMS / LIFETIME ORTHO MAXIMUMS INCREASED
RETIREE HEALTH PLAN IMPROVED ANNUAL PLAN MAX TO \$250K
TELADOC / TELEMEDICINE "NO-COST" TELEMEDICINE INTRODUCED
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**



TEAMCARE®

See Something New
To *Smile* About

*Say Hello to your NEW
Dental and Vision Benefits*

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
\$10 copay	\$50 reimbursement
\$0 copay	\$50 reimbursement
\$0 copay	\$75 reimbursement
\$150 Allowance	\$80 reimbursement
\$120 Allowance	Once every 12 months
Frequency	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 humanadentinalnetwork.com.

TEAMCARE®
A CENTRAL STATES HEALTH PLAN
8647 West Higgins Road
Chicago, IL 60631

WHAT'S NEXT FOR TEAMCARE ...



QUESTIONS ...

