



2012 Bright Choices™ Insurance Program

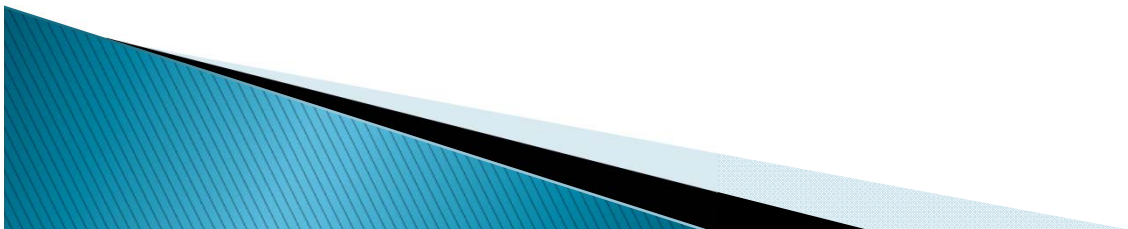
What's Important This Year?

- Univera Change to 8 Plan Offering
- Utilize the *Bright Choices™ Portal* to get 1-on-1 decision support
- Be aware of dates for paperwork, rate changes, plan year renewal, etc.!



Where We Were Three Years Ago

- ▶ Insurance rates were sky-rocketing, with no end in sight.
- ▶ All insurance carriers were reducing plans and coverage.
- ▶ Benefits administration was becoming more difficult. Cash flow was becoming tight.
- ▶ Many members were feeling the squeeze and voiced the need for something better!



Your Chamber Took Action

- Alliance with Liazon, a national employee benefit innovator, to offer Liazon's *Bright Choices*[®] program
- Created the Bright Choices Benefits Exchange[™], which lets you save money, access better benefits, and makes it easier to select the benefits you need
- Took a stance to fight the status quo on your behalf, and offer a program that is the best in its class. This program is not accessible anywhere else.



Bright Choices helps employers easily meet the diverse needs of their employees

Your employees can “go shopping” for those benefits that are **exactly** right for them

- Up to 8 medical plans from which any employee within a company can select (compared to 1–2 at best if you go directly to a carrier or insurance broker)
- Up to 3 dental and 3 vision plans from which any employee can select – with no minimum participation requirements
- Long list of other benefits (life, disability, long term care, HSAs, supplemental programs, wellness programs, pet insurance, etc.) offered on a guarantee issue / preferred basis



What's Important To Members Like You?

"I have a family that I want to protect. Preferably, I'd like something similar to my old copay plan that I use to have."



Chris & Family



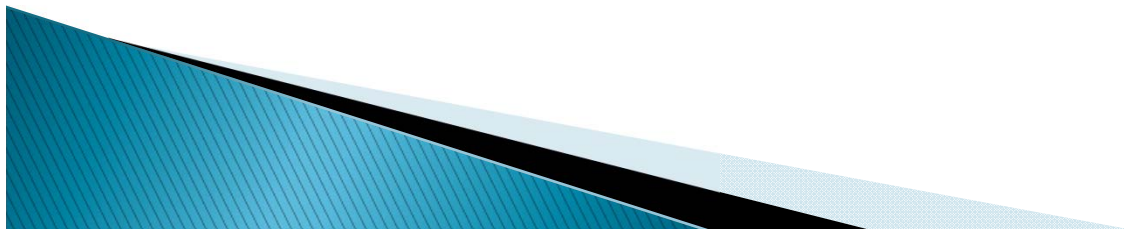
Tom

"I don't want to spend a lot on medical...and if I can afford it, some sort of dental coverage...and maybe something to cover Fluffy too.."

"I want the cheapest health insurance I can get...plus maybe something extra for cancer, as it does run in my family"



Bridget



How Can You Get Help Choosing?

Technology: Bright Choices™ Portal

People: Liazon's Consumer Advocates



Bright Choices™ Personal Web portal that helps people build a *custom benefits portfolio* across health and wealth

Results of the Program



- Copay Health Plan
- Life Insurance
- Disability Insurance



Chris & Family

- HDHP Health Plan
- Critical Illness Insurance



Tom

- HDHP Health Plan
- Dental Insurance
- Pet Insurance



Bridget

Liazon's Bright Choices Consumer Portal - Home - Mozilla Firefox

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https://www.myliazon.com

ACME
LIAZON

1-866-LIAZON1
help@liazon.com

WELCOME, JOHN! [Log out] HOME PERSONAL DATA LEARNING & ANALYSIS AVAILABLE BENEFITS

Benefits Portfolio

Health

Plan	Cost
CDH Plan	\$6,500.00
Dental	\$1,080.00
Accident Insurance	\$1,186.64
Cancer Insurance	\$430.56

Money


Plan	Contribution	Cost
Health Savings Account	\$2,300.00	N/A

Protection

Plan	Cost
<i>No protection plans selected.</i>	

Recent selections may not appear. [Click here](#) to refresh.

Healthcare Costs at Retirement




Did you know that even with Medicare coverage, the average 65 year-old couple today needs an additional \$225,000 for out-of-pocket medical expenses during retirement?

Welcome to Liazon's Bright Choices Consumer Portal

Welcome to Liazon, the online connection to your benefits. **Acme Liazon** is providing this service to help you pick the benefits that are right for you.

- To review the "Employee Presentation" that you may have seen in employee meetings, click [here](#).
- If you want to review all the plans being offered, you can click [Available Benefits](#) above.
- You'll also find a heading called [Learning & Analysis](#). Click that link anytime you need help making your benefits decisions.

When you're ready to get started with your enrollment, launch the benefit selector!

BENEFIT SELECTOR 

Build Your Benefits Portfolio

Bright Choices™ Personal Web portal that helps people build a *custom benefits portfolio* across health and wealth

Done

Health Insurance Options: Overview

- 8 health plans offered through Univera Healthcare
 - *NEW* 3 traditional co-pay type plan including 1 with no prescription restrictions!
 - 2 co-pay / deductible Hybrid plans if you want co-pays for office visits but don't mind some deductibles
 - 3 lower premium, consumer-driven plans, qualified for Health Savings Accounts (HSAs)



Basic Plan Distinctions



Copay Options	Hybrid Options	HSA Options
<ul style="list-style-type: none">- Richest benefits- All services are paid for by a copay- Best RX coverage	<ul style="list-style-type: none">- Copays for Doctor Visits and RX- Deductible only for hospital services- Lower premiums than Copay Options	<ul style="list-style-type: none">- Lowest premiums- Eligible for health savings accounts- Deductible applies to all services



Award-winning Active Univera Products

- All 8 plans from brand new, innovative Active Univera product suite. All plans, regardless of price, have the following features.
 - Free Preventive Care
 - No referrals required to see a specialist
 - Coverage to age 26, regardless of student status
 - Earn up to \$500 / \$1,000 in Cash Back Rewards
 - No Annual or Lifetime maximum benefit on any of these plans
 - No Pre-Existing Condition Limitations if you have had at least 12 months of prior coverage. The coverage must have also been active within the last 63 days.



Monthly Rates

Intentionally designed a wide spectrum of price points to meet your (and your employees') diverse needs

Plan		Active — Co-Pay 1	Active — Co-Pay 2	*NEW* Active — Co-Pay 3	Active — Hybrid 2	Active — Hybrid 3	Active — HSA 1	Active — HSA 2	Active — HSA 3	
Premium (Monthly; Excluding Cash Back)	Small Group (2+)	Single	\$536.48	\$508.30	\$451.62	\$435.42	\$401.68	\$319.52	\$282.74	\$201.20
		Family	\$1409.71	\$1337.12	\$1193.27	\$1145.13	\$1055.66	\$846.63	\$749.08	\$532.75
	Sole Prop	Single	\$616.95	\$584.54	\$519.36	\$500.73	\$461.93	\$367.44	\$325.14	\$231.37
		Family	\$1621.16	\$1537.70	\$1372.27	\$1316.90	\$1214.02	\$973.63	\$861.44	\$612.66

Net cost is reduced further by earning Cash Back!

- *Single: Up to \$42 per month*
- *Family: Up to \$84 per month*



Copay Plan #1

Preventive care is covered in full



Co-pays for Medical Services



Prescription Co-pays

- \$5 for generics (\$0 for kids) - Unlimited
- \$25 / \$50 for Brand Rx
- No caps / no deductibles / no mandatory mail-order!



No deductibles for in-network services



	Active Univera
	Copay Option
Adult Annual Physical	\$0
Well-Child Visits	\$0
Mammogram / Pap Smear	\$0
Colonoscopy	\$0
Physician Copay	\$25 (\$0 for Kids)
Specialist Copay	\$40
Hospital Co-pay	\$500
Outpatient Surgery	\$250
Emergency Room	\$250
Prescription Drug	\$5/\$25/\$50 (\$0 generics for kids)
Dependent Rider	No cap or deductible for RX
In-Network:	26/26
Deductible	None
Coinsurance	None
Out-of-Pocket Max	None

Co-pay plan is most similar to a "Traditional HMO"



Hybrid Plan #2

Preventive care is covered in full



Co-pays for most services, e.g. Office Visits, ER



Deductible / co-insurance for Hospital & Outpatient Surgery



Slightly higher Rx co-pays than Co-pay plans and a deductible for brand-name RX.



\$500 per person deductible (up to \$1500 per Family) for hospital & outpatient surgery

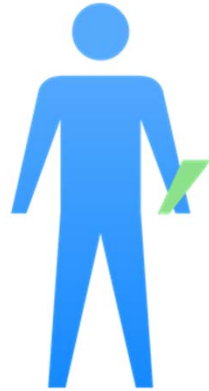


	Active Univera Hybrid Option
Adult Annual Physical	\$0
Well-Child Visits	\$0
Mammogram / Pap Smear	\$0
Colonoscopy	\$0
Physician Copay	\$30 (\$0 for Kids)
Specialist Copay	\$50
Hospital	Deductible then 20%
Outpatient Surgery	Deductible then 20%
Emergency Room	\$250
Prescription Drug	\$5/\$35/\$70 (\$0 generics for kids) \$250/\$750 deductible for RX
Dependent Rider	26/26
In-Network:	Combined In & Out
Deductible	\$1,000/\$3,000
Coinsurance	20%
Out-of-Pocket Max	\$3,000/\$9,000

Hybrid plan is a better buy for people who primarily use Office Visits and Rx



How the HDHPs work



HSA can also be funded by the employer

Unused money in your HSA grows tax free, rolls over from year to year and goes with you if you leave the company

You pay a lower premium for the insurance

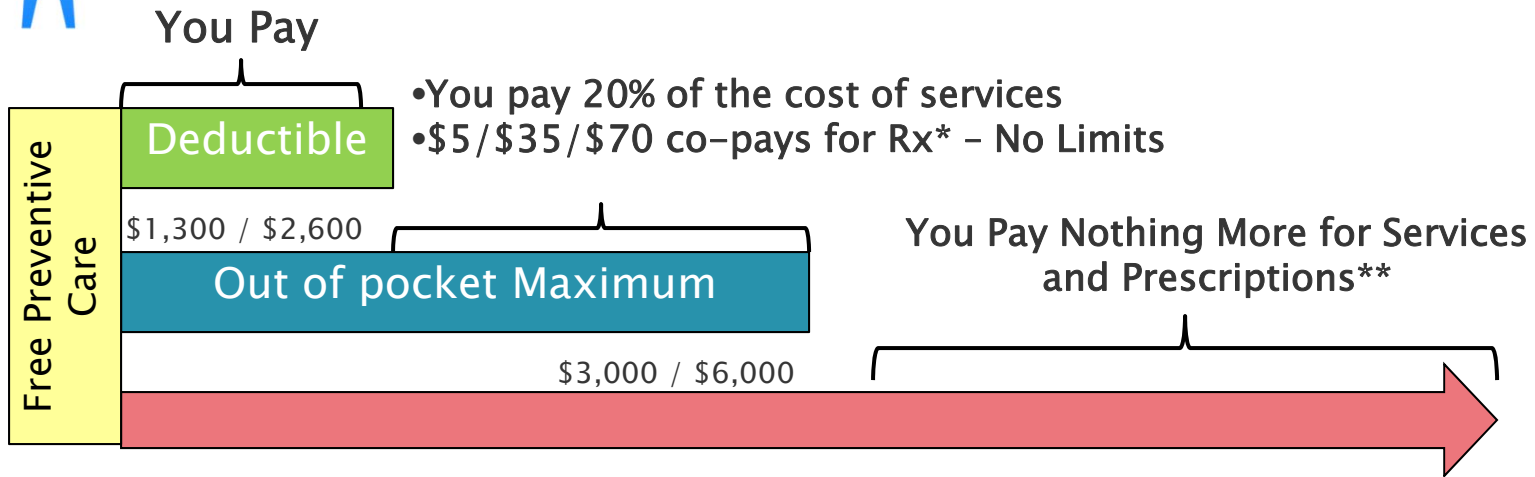
Out of each paycheck you can put money into your Health Savings Account (HSA) tax free.



You use the money in your HSA to cover your medical expenses, before and after the deductible



HSA Option #1 (\$1300/\$2600)



*\$0 Generics for Kids after deductible

**Applies specifically to In-Network Charges

The HDHP's are eligible for a Health Savings Account

- *Think of it like a healthcare 401k*
- Triple tax-advantaged investment account
- Can be funded by employer or employee at any time during the year
- Annual contributions of up to \$3,100/\$6,250 for 2012
- Earn interest on all balances right away. After \$2,500, money can be invested in bonds, mutual funds, etc.
- Rollover all unused funds for future years – it's NOT “use it or lose it”
- No account setup or maintenance fees, through Chamber / Liaison relationship



HSA-eligible expenses*

Examples of Eligible HSA Expense

Acupuncture	Dental Expenses	Neurologist	<u>Over-the-Counter Drugs</u>
Alcoholism Treatment	Dentures	OB/GYN	Antacids
Ambulance	Doctor Bills	Prescriptions	Allergy drugs
Arch Supports	Eyeglasses	Psychiatrist	Pain relievers
Braces	Guide Dog	Psychologist	Cold medicine
Chiropractor	Hearing Aids	Therapy	Cough drops
Child Birth	Hospital Bills	Vitamins (prescribed)	Sinus medication
Contact Lenses	Insulin Treatment	Wheelchair	Sleep aids
Crutches	Lab Tests	X-Rays	

Examples of Ineligible HSA Expense

Gym Memberships	Illegal Treatments	Weight Loss Programs
Bottled Water	Imported Prescription	Sun Tan Lotion
Cosmetic Surgery	Maternity Clothes	Daily Vitamins/Supplements
Cosmetic/Hygiene Products	Specialty Foods/Drinks	Toiletries/Toothpastes
Funeral Expenses	Swimming Pools	OTC Acne Treatments

**Certain HSA-eligible expenses are not covered under medical plan (e.g. OTC drugs)*

Plan Comparison: Family w/ Typical Medical Expenses

Medical Expenses	12-Month costs		
	Active Univera Co-Pay Plan #1	Active Univera HSA #1 \$1,300/\$2,600	
Premium Cost	\$16,916	\$10,159	
			Actual Costs Per Service
5 Preventive Checkups	\$0	\$0	\$140 per checkup
5 Sick Visits* (2 adult; 3 kid)	\$50	\$500	\$100 per visit
12 "Tier 2" Rx	\$300	\$1200	\$100 per prescription
12 "Tier 1" Rx	\$60	\$300	\$25 per prescription
Out-of-Pocket Expenses	\$410	\$2,000	
Actual Employee Cost	\$17,326	\$12,159	
Cash Back Rewards	Up to \$1,000	Up to \$1,000	

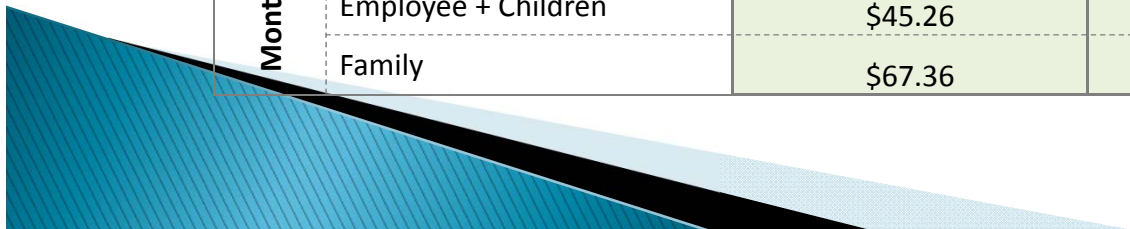


Savings w/ HSA plan:
\$5,167

3 Dental Options



MetLife®		Value Plan	Basic Plan	Enhanced Plan
In-Network	Type A – Preventive	100%	100%	100%
	Type B – Basic	80%	80%	90%
	Type C – Major	0%	50%	60%
	Type D - Orthodontia	0%	0%	50%
	Deductible	\$0	\$0	\$0
	Calendar Year Max	\$750	\$1,000	\$1,500
	Orthodontia Lifetime Max	Not Covered	Not Covered	\$2,000
Out-of-Network	Type A – Preventive	80%	90%	100%
	Type B – Basic	50%	70%	80%
	Type C – Major	0%	25%	50%
	Type D - Orthodontia	0%	0%	50%
	Deductible (applies to B & C)	\$50 per person (\$150 family max)	\$50 per person (\$150 family max)	\$50 per person (\$150 family max)
	Calendar Year Max	\$500	\$750	\$1,000
	Orthodontia Lifetime Max	Not Covered	Not Covered	\$2,000
Monthly Rates	Employee Only	\$19.10	\$36.36	\$50.68
	Employee + Spouse	\$40.41	\$69.59	\$100.06
	Employee + Children	\$45.26	\$78.00	\$112.11
	Family	\$67.36	\$112.34	\$163.21



Vision Plans



Monthly Rates	Plan A	Plan B	Plan C
	Sngl: \$ 8.84 Fam: \$ 19.21	Sngl: \$ 10.07 Fam: \$ 21.31	Sngl: \$ 13.18 Fam: \$ 28.29
<u>Eye Examination</u>	1 per year	1 per year	1 per year
<u>Lenses</u>	1 every 2 years	1 per year	1 per year
<u>Frame</u>	1 every 2 years	1 every 2 years	1 per year
Co-pays on all plans			
<i>\$10 for eye exam</i>			
<i>\$25 for materials</i>			
\$130 lens / frame allowance			



Life Insurance: Overview



Life



Short Term
Disability



Long Term
Disability



Accident and
Critical Illness



Long Term Care

You should consider MetLife life insurance if:

- You want income protection for your family
- You want to insure the lives of your spouse or children
- You are young and want to create an immediate estate

Coverage Description

- You: Up to \$300,000
- Spouse: Up to \$100,000
- Child: Up to \$10,000
- Rates are age-banded and will vary based on the benefit amount chosen

Short-Term Disability Insurance : Overview



Life



**Short Term
Disability**



Long Term
Disability



Accident and
Critical Illness



Long Term Care

You should consider MetLife short term disability insurance if:

- You want income protection in the event you are injured and unable to return to work for less than 6 months
 - You want immediate coverage in you are disabled
 - You have low cash funds saved currently
-

Coverage Description

- Benefit amount is purchased in increments of \$50
- 7 day waiting period for both illness and injury
- 25 week pay-out period
- Rates are based on your age and selected benefit amount

Long-Term Disability Insurance : Overview



Life



Short Term
Disability



**Long Term
Disability**



Accident and
Critical Illness



Long Term Care

You should consider MetLife long term disability insurance if:

- You want income protection in the event you are injured and unable to return to work for longer than 6 months
 - You want inexpensive disability coverage
 - Your job or lifestyle puts you at a higher risk of being injured
-

Coverage Description

- Pays 60% of your predisability earnings, up to \$5,000/month
- 180 day waiting period
- 5 year pay-out period
- Rates are based on your age

Accident and Critical Illness Insurance : Overview



Allstate
You're in good hands.



Life



Short Term
Disability



Long Term
Disability



**Accident and
Critical Illness**



Long Term Care

You should consider Allstate Accident and Critical Illness insurance if:

- You want financial protection in the event that you have an accident or contract a Critical Illness / Cancer
- Your job, lifestyle, or family history puts you at a higher risk of being injured or stricken with a Critical Illness / Cancer

Coverage Description*

- Accident: 3 different plan options, paying different amounts
 - Accidental Death: \$15,000-\$45,000
 - Initial Hospitalization: \$750-\$2,250
 - Hospital Confinement Per Day: \$50-\$150
- Critical Illness: 3 different options, paying flat benefit amounts from \$10,000 to \$30,000

Long Term Care Insurance : Overview



Life



Short Term
Disability



Long Term
Disability



Accident and
Critical Illness



Long Term Care

You should consider Long Term Care insurance if:

- You want protection if your health deteriorates and you need someone to care for you
- You would need financial assistance in paying for a caregiver or nursing home

Coverage Description


- Daily Benefit Amounts to cover basic costs of facility
- Benefit Period: Starts after 12 weeks of care, and can pay out indefinitely
- Additional riders for specific caregiver payments are also available

Other Available Benefits

Wellness by Choice™	Benefit	Rates
Healthy Start	<p>PHD Network:</p> <p>The Personal Health Development (PHD) Network gives you your own personalized online environment where you have the ability to uncover and learn about your individual health risks, such as Heart Disease, Diabetes, Stroke, and Stress. Based on your results, the system provides you with an individualized wellness program.</p>	\$8.33 Per Month
Healthy Coach	<p>PHD Network, plus Health Coach:</p> <p>The PHD Network is coupled with your own personal health coach: a registered nurse highly trained in behavior modification science. This skilled professional works with you regularly and is able to explain risks, uncover barriers to change that you may possess, and provide valuable health planning assistance.</p>	\$24.99 Per Month
Healthy Directions	<p>PHD Network and Health Coach + Home Screening Kit:</p> <p>A home test kit helps you get an accurate snapshot of your most important lab values, such as cholesterol and glucose. The PHD Network and your coach explain your results and develop a plan for you. This plan gives you the tools to help you become healthier and avoid additional health care costs.</p>	\$41.66 Per Month



Other Available Benefits

PET INSURANCE				
	Annual Maximum	Per Incident Deductible	Additional Features	Rates
Standard Plan	\$9,000	\$50	<ul style="list-style-type: none"> Covers a multitude of medical problems and conditions related to accidents and illnesses—including office visits, prescriptions, tests, hospitalizations, and surgeries—for dogs, cats, birds, ferrets, reptiles, and other exotic pets. No pre-authorization; Visit any licensed veterinarian worldwide. Optional Pet WellCare Protection™ Coverage is available to help dog and cat owners with the cost of routine care—including annual exams, vaccinations, and other routine care—with no deductibles. 	Based on age and species. Rates are discounted for Liazon consumers.
Superior Plan	\$14,000	\$50		
Avian & Exotic Pet Plan	\$7,000	\$50		



Utilize all resources

Liazon's Consumer Service Team

Call Liazon: 1.866.542.9661
Email Liazon: Help@Liazon.com



Liazon's Bright Choices™ Portal

Go to www.myliazon.com

Identifier: tonawanda

Username: Your first initial + last initial + last 4 of Social Security Number

Password: 4-digit month and day of your date of birth plus the first 5 digits of your SSN



Timeline of Events

- ▶ **Open Enrollment:** November 21 – December 9.
- ▶ **Portal Availability:** November 21 – December 9.
- ▶ **Paperwork Due:** December 9.

- ▶ **Note:** Vision rates renew 3/1/2012
- ▶ **Billing:** We held all January invoices (normally arriving on November 15th) to allow for changes. You will receive an invoice in December for 2 months of coverage (January & February).



Thank You

Questions?

