



League Health Plan

by **WEA**trust



League Health Plan 101

The League Health Plan is a unique benefit option for Wisconsin municipalities that is jointly self-funded. This benefit model combines some benefits of self-funding, like flexible plan design options, with the stable and dependable contribution rates of a fully-insured plan.



HOW IT WORKS

Employers make a contribution based on anticipated claims cost, an administrative fee and premiums for stop-loss insurance, which protects them from higher than anticipated claims costs. No employer will pay more than their quoted monthly rate.

This setup creates a plan that, from a cost perspective, operates much like a fully-insured

plan would. However, since the plan is self-funded, participants are exempt from the following Affordable Care Act requirements:

- *Inflexible Bronze, Silver, Gold and Platinum plan designs*
- *Community rating, which requires rating based on limited factors*
- *Risk-adjustment program*

Why Choose the League Health Plan?

The League Health Plan provides employers with a combination of flexibility, cost and value that many Wisconsin municipalities have difficulty finding in the market. Plus, the Trust doesn't nickel and dime you for added plan benefits like some of our competitors do. When your municipality joins the League Health Plan, you get full access to WEA Trust's value added services at no additional cost.

ENDORSED BY THE LEAGUE

League members have told us for years that managing health benefits is an important part of municipal operations. In recent years, health plans have become more complex with additional regulations. WEA Trust helped tailor-make a plan for the League to simplify the process. I believe this plan will help remove a big headache for League members.

The League of Wisconsin Municipalities endorsed the League Health Plan because the Trust knows the Wisconsin public sector and understands what our pain points are. They have a longstanding reputation for great customer service and are one of the few companies that still has real people answering the phones. This makes us confident that when you join the Trust, you'll be taken care of. And that's very important to us.



Jerry Deschane
Executive Director
THE LEAGUE OF WISCONSIN
MUNICIPALITIES



FLEXIBILITY AND HIGH-TOUCH SERVICE

"We were actually in the process of signing up for the State Health Insurance just because they were the most inexpensive group plan. After we heard the details of the League Health Plan, it made more sense to go that direction. The board liked the idea of flexibility with the League Health Plan. We are excited about the high level of customer service by WEA Trust. It makes it easier on the Clerk!"

Sheila Carver
Clerk/Treasurer
VILLAGE OF PLAIN

Beyond Plan Design



BROAD PROVIDER NETWORK

WEA Trust offers a statewide provider network that is consistently reviewed to ensure participation by only high quality providers. Our network also includes options that are Trust-verified to be exceptional in terms of value and quality. These include providers like Smart Choice MRI and the Orthopedic Sports Institute of the Fox Valley. When your employees use these providers they'll receive a VISA Incentive Card as a thank you for making smart choices.



Learn more about WEA Trust's Network options at WEAtrust.com/find-a-doctor

SMART HEALTHCARE TOOLKIT

The League Health Plan also includes a number of forward-thinking programs and tools that have been carefully selected by WEA Trust to help keep your employees healthy while containing costs. The Smart Healthcare Toolkit is available to League Health Plan members at no additional cost.

AMWELL E-VISITS

Amwell is one of WEA Trust's most popular health care tools because members love its convenience. With Amwell, your employees can see a doctor in less than 10 minutes using the video on their smartphone, tablet or computer. Doctors on Amwell can quickly treat cold, flu, rashes, infections, and more—helping your staff feel better, faster. Amwell is available 24/7 from wherever there is internet access.

HARMONY CARE MANAGEMENT

Harmony is WEA Trust's innovative care management and shared decision making program that puts our members first. Every League Health Plan member has a dedicated Harmony nurse who is available to guide them through complex healthcare decisions or chronic medical conditions. You can think of Harmony Care Management as a safety net. When one of your employees needs help, they can count on having a single point of contact assist them.

LIVONGO FOR DIABETES

Diabetes is one of the top cost drivers for group medical plans. That's why WEA Trust offers the Livongo for Diabetes program at no additional cost for members that are living with diabetes.

Livongo uses a smart glucose meter to help members consistently track their glucose and manage their diabetes. The connected meter makes sharing glucose readings with doctors or loved ones easy. After a reading, the meter provides instant feedback as well as suggested tips and tricks based on the members numbers.

“My glucose numbers have dropped, and I was able to remove several medications per my doctor.”

WEA Trust member using Livongo



See how the Toolkit can help you contain costs at WEAtrust.com/toolkit

TOP 10 REASONS

to Choose the League Health Plan

1 #1 RATED

PPO HEALTH PLAN
for Customer Service in Wisconsin.

80% of calls answered in 20 seconds
or less and a customer service team
assigned just to you.



2 STATEWIDE NETWORK

DEEP DISCOUNTS
and Providers in all 72
Wisconsin Counties



3

VITALITY
Wellness Solution.

8X Industry Average
for Engagement



4

ENDORSED
by



Preferred Health Plan of
Wisconsin's Public Sector

5

24/7
TELEHEALTH

#1 Most Downloaded
Telehealth App



6

AWARD-
WINNING

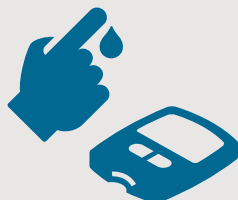
Harmony Care
Management



7

HIGH-TOUCH

Diabetes
Management
Program



8

LOWEST
GRIEVANCE
RATE

for PPO Health
Plans in Wisconsin



9

MORE THAN
45 YEARS
EXPERIENCE

Serving the
Public Sector



10

NOT-FOR-
PROFIT

and Member-
Governed



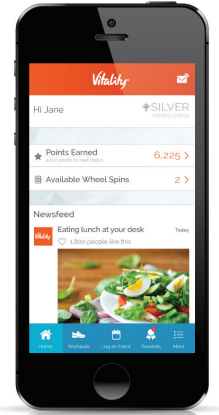
Wellness Program: Vitality

Successful workplace wellness programs have the potential to increase employee health, happiness and productivity—but they require hard work and time-tested tactics. Without a great wellness platform, you're left alone to plan, communicate, engage, report and reward. And the reality is, you don't have time for all of that.

WEA Trust doesn't believe in leaving your workplace wellness to chance. If you want to impact wellness at your organization, you need tools, resources and excellent service. That's where Vitality comes in.

WEA Trust's Vitality product is truly a turnkey wellness solution.

It combines best-in-class wellness program benchmarks—like biometric screenings and health risk assessments—with an engaging platform that makes administering incentives easy. The newest Vitality platform is available to League Health Plan members at no additional cost.



CUSTOMER SERVICE

Our service doesn't stop at the sale. Our sales staff and account managers stay with you, making sure you get prompt and courteous administrative attention. And if your employees have a health concern, we are there to make sure they get the right care at the right price.

When you call the Trust, you'll quickly speak to a real person—not a machine—who lives and works in Wisconsin. We believe that great service means personal service. That's why we've built a customer service team

that is committed to serving the public sector and providing thoughtful solutions when our members need them.

But you don't have to take our word for it. We were the #1 Rated PPO Health Plan in the 2015 Consumer Assessment of Healthcare Providers and Systems (CAHPS) survey. We also have some of the lowest grievance rates for health insurance companies in the state of Wisconsin.





GETTING A QUOTE

The decision to change your health benefits to a new carrier can be a complex process. Our Sales team is excited to work with your municipality if you're interested in switching to the League Health Plan. We recommend establishing a relationship with a health insurance broker to assist with this process. Brokers can help you with essential tasks like completing the proper paperwork and building your benefit plan.

INFORMATION REQUIRED FOR ALL GROUPS:

- Complete Census (Age, gender, zip code, coverage type. Preferred format: Excel)
- Current Benefit Description
- Current Rates (If ASO, need breakdown of ASO fees)
- Renewal Information (Rates, projection)
- Wage and Tax Form (UC-101) (Required for groups with less than 50 enrolled employees)

ADDITIONAL INFORMATION REQUIRED FOR GROUPS WITH 50 OR MORE EMPLOYEES:

- Claims Experience History by Product (2 years of monthly history)
- High Cost Claims >\$25,000 History (By product, diagnosis, and prognosis)
- Enrollment History by Product (2 years of monthly history)
- Benefit History by Product
- Proposed Benefit Description / Plan Design
- Most Recent Bill from Current Carrier



You can download the complete WEA Trust proposal checklist at WEAtrust.com/league

Find Your WEA Trust Sales Representative

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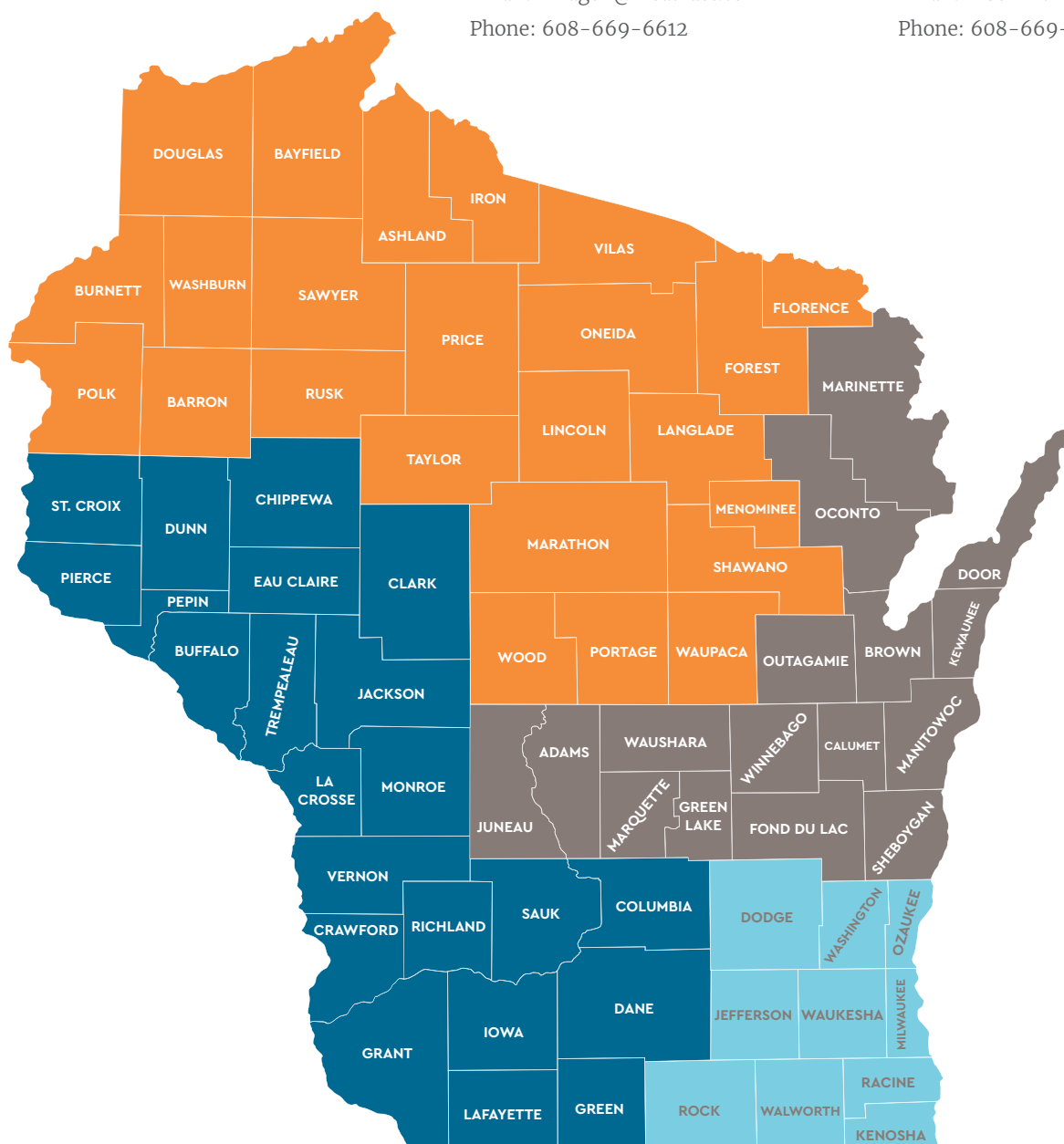
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