



LEAGUE

HEALTH PLAN

POWERED BY WEA TRUST



3 Reasons to Choose



Affordable

Not community
rated, reduced
ACA fees



Flexible

Plan design
options, provider
choices



Quality

Top-rated
service, fresh
value-adds



League Health Plan 101

How it works:

Local units of government join together in the jointly self-funded League Health Plan.

WEA Trust performs day-to-day management of the plan and provides the stop-loss coverage to guarantee stable and dependable contribution rates.

Employers pay monthly contributions to the Trust for administration of plan benefits.

Employers participating in the joint self-funded plan do not have to contribute additional funds in the event claims costs exceed the contributions paid by participating employers.

What employers need to know:

In addition to being exempt from certain Affordable Care Act (ACA) fees, the League Health Plan provides other advantages to your small group (under 100 employees):

You are not subject to the new small group regulations required under the ACA including:

- Metal level plan designs
- Community rating with all other small groups in the state/nation
- Risk-adjustment payments

What exactly is joint self-funding?

The idea is similar to pool rating, but different: Pool-rating is where employers' risk is combined into one pool and rates are determined for the pool with minor adjustments for a particular group based on its geography and demographics.

In the Trust's Joint Self-Funding Plan, employers make a contribution based on anticipated claims cost, an administrative fee, and premiums for stop-loss insurance, which protects the employers from higher than anticipated claims costs. **No employer will pay more than the quoted monthly rate.**

What does the program look like to employers?

Self-funding does not affect what services are covered, what cost-sharing options are available, or how care is provided. The self-funded versions of the WEA Trust's Essential Health and Essential Qualified plans provide the same benefit options currently available with the insured versions of these plans. Also, the WEA Trust's full selection of value added services is available to members of the League Health Plan.

WHAT ARE METAL LEVEL PLANS?



DEFINITION

"Metal plans" refer to the four tiers of coverage available in the small group insurance market: Bronze, Silver, Gold, and Platinum. Members pay a different percentage of health plan costs in each tier.

RESTRICTIONS

Metal plans are required to cover a specific list of services, such as pediatric dental services. Rates are not based on your group's experience and could be used to subsidize healthcare in other states.



FUTURE

When the Affordable Care Act expands the definition of a small employer in 2017, more municipalities could face the cost and benefit restrictions of metal level plans.

HOW THE LEAGUE HEALTH PLAN COMPARES

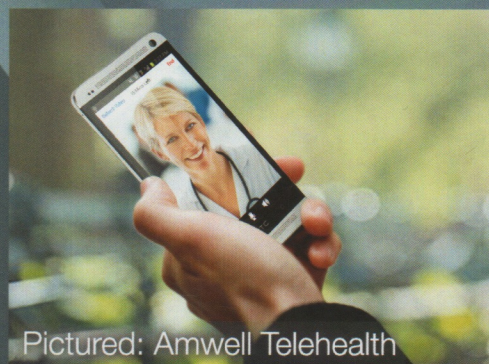


Tailor-Made and Ready to Customize

The League Health Plan offers the full-range of options that come with WEA Trust's other health plan offerings. You won't be locked into a specific benefit design, and you can work with the Trust to customize your plan so it fits the needs of your employees.

Value Added Services

WEA Trust offers a wide variety of value added services that League Health Plan members will have full access to. These services include Amwell telehealth, Harmony Care Management, and incentive programs for high cost services like orthopedics and MRIs.



Pictured: Amwell Telehealth