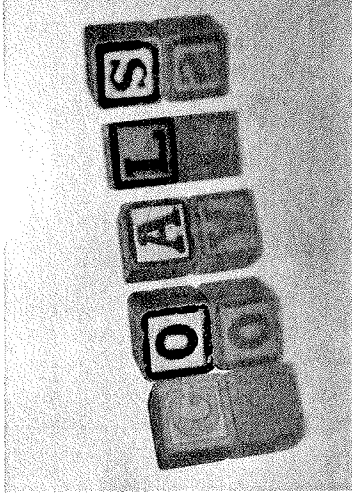


Goals



- Keep total cost flat for renewal
- Move to one carrier
- Move in a direction that places the county in a position to manage future health care costs

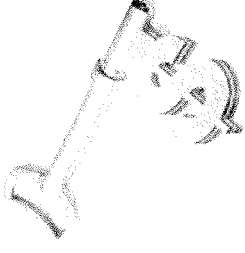
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- Companies offering a bid:
 - Network Health Plan
 - Wisconsin Counties Association
 - Anthem Blue Cross
 - Humana
- Rates reviewed
 - Wisconsin state plan
- Declined to bid
 - WPS



Proposal



1. Move to one carrier
2. Offer two plans
 - a. \$200 deductible plan (Currently Option 2)
 - b. \$1,500 high deductible plan
3. Set up a Health Reimbursement Account (HRA) for employees who take the \$1,500 plan.
4. Move to a January 1 renewal by entering into a 15-month plan year with the selected carrier
5. Base employee contribution on the \$1,500 high deductible plan

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Health Reimbursement Account (HRA)

- \$750 for single, \$1,500 for a family
- Available to cover the in-plan deductible only (in-network only)
- Available at dollar one
- Deductible will run for 15 months as will the HRA
- No carry-over of unused amounts
- Employee will have to submit a form for reimbursement

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