



Since our beginning, we have known that doing the best for our customers requires constant persistence and vision.

The **cheetah**, which represents vision, swiftness, strength, and agility, embodies our company culture and has served as a symbol for **Brown & Brown** since the 1980's.



BTD HIC

Medicare Advantage Program

WHITNEY POINT CSD

Presented by:

Dave Sebastianelli: Senior Vice President

Jack McGowan: Vice President

March 30th, 2021

BROWN & BROWN SNAPSHOT

NATIONAL STRENGTH / LOCAL EXECUTION

6th

Sixth largest insurance brokerage firm in the world as ranked by *Business Insurance*

16B

Revenues are greater than \$2B and premiums placed exceed \$16B

300

Employs more than 10,000 teammates with 300 locations across the globe

75+

Providing superior service to our customers for more than 75 years

CONSORTIUM/SCHOOL EXPERIENCE

Seven (7) Fully-Insured Healthcare Consortiums Under Management in NY

- Rochester Auto Dealers Association (RADA) – Est. 2006
- Finger Lakes Municipal Health Insurance Trust (FLMHIT) – Est. 2010
- Rochester Technology Manufacturing Association (RTMA) – Est. 2013
- Rochester Builders Exchange (ROBEX) – Est. 2014
- New York Non-Profit Benefits Exchange (NBE) – Est. 2016
- Manufacturers Association of Central New York (MACNY) – Est. 2019

Fully-Insured Consortiums in New York

- **150+** Employers buying together
- **\$150,000,000+** in annual premiums
- **15,000+** contracts under management between Excellus and MVP

DCMO BOCES Medicare Advantage Consortium – Est. 2019

- 8 component Districts
- 1st year savings: \$1M+
- Lower rates / equivalent benefits
- 1st year renewal: 0%



School District Clients:

Alfred Almond
Binghamton City
Bainbridge Guilford
Cooperstown
DCMO BOCES
Liberty
Norwich
Afton
Harpursville
Windsor
Chenango Forks
Union Endicott
Susquehanna Valley
Unatego
GMU
Clinton
Oxford
Downsville
And more...

BROWN & BROWN CONSULTING & SERVICE TEAM

Our offices consist of 100 teammates including a dedicated Account Service Team to assist retirees on a daily basis

Dave Sebastianelli

Senior Vice President, Benefits

dsebastianelli@bbempirestate.com

Phone: 607-624-4900

- 11 Years Industry Experience
- Client Relationship
- Strategic Planning
- Carrier Negotiations
- Plan Development
- Implementation
- Open Enrollment Support

Jack McGowan

Vice President, Benefits

jmcgowan@bbempirestate.com

Phone: 607-624-9111

- 6 Years Industry Experience
- Client Relationship
- Strategic Planning
- Carrier Negotiations
- Plan Development
- Implementation
- Open Enrollment Support

Nick Bozich

Regional Underwriting & Analytics Director

nbozich@bbins.com

- 14 Years Industry Experience
- Analytics
- Rate Development
- Underwriting
- Financial Projections
- Carrier Negotiations

Cheryl Clary

Compliance Manager/Account Executive

cclary@bbempirestate.com

Phone: 315-671-8868

- 25+ Years Industry Experience
- Compliance Support
- Proactive Communications
- Claims Utilization Reviews
- Employee Communication
- Implementation
- Open Enrollment Support

Kristin Ford

Account Manager

kford@bbempirestate.com

Phone: 315-671-8834

- 11 Years Industry Experience
- Plan Administration
- Claims & Billing
- Employee Advocacy/Support
- HR Support
- Carrier Liaison
- Open Enrollment Support

Nicole Downs

Account Manager

ndowns@bbempirestate.com

Phone: 315-671-8854

- 8 Years Industry Experience
- Plan Administration
- Claims & Billing
- Employee Advocacy/Support
- HR Support
- Carrier Liaison
- Open Enrollment Support



EMPLOYEE/RETIREE SUPPORT CENTER

Monday - Friday: 7:30am-4pm

- **Employee/Retiree Day-to-Day Assistance:**

- Complex claims resolution
- Coverage questions
- Employee day-to-day benefits support
- Claims and service intervention
- Interpretation and clarification of benefits
- Tax-Advantaged account education/support (HSA/FSA/HRA)
- Open Enrollment employee communication and support
- Wellness meetings, material, and communication

- **Employer and HR Support:**

- Enrollment support
- Billing questions
- Eligibility inquiries
- Compliance support
- HR Questions
- Employee/Employer Carrier Advocate/Liaison
- Access to healthcare pricing transparency tools
- FMLA process/inquiries
- COBRA Administration



BROWN & BROWN EMPLOYEE BENEFITS

Consulting and Brokerage Services

BTD HIC Medicare Advantage Program

Feasibility study prepared for the following School Districts:

- Afton
- Chenango Forks
- Chenango Valley
- Deposit
- Hancock
- Harpursville
- Newark Valley
- Oneonta
- Susquehanna Valley
- Tioga Central
- Unadilla Valley
- Union Endicott
- Whitney Point
- Windsor



PRIVATE & CONFIDENTIAL

BTD HIC MEDICARE ADVANTAGE PROGRAM OVERVIEW

<u>Process</u>	<u>Carriers/Plans (3)</u>
<ul style="list-style-type: none">• Information Collection: January 2021• Brown & Brown Carrier RFP: February 2021• RFP Initial Results: March 2021• Meet with individual Districts: March 2021• Plan Implementation• Plan Effective Date (7/1/21)• Ongoing retiree support	<p>Carriers:</p> <ul style="list-style-type: none">• Aetna, Excellus, Humana, MVP, UHC <p>Plans:</p> <ol style="list-style-type: none">1. Plan 1: 100% plan with \$2/\$10/\$10 Rx (\$1,000 Rx cap)2. Plan 2: 100% plan with \$5/\$15/\$30 Rx (\$3,000 Rx cap)3. Plan 3: \$10 copay with \$5/\$15/\$30 Rx<ul style="list-style-type: none">• Enhanced Riders: Plan 1 & 2• <i>Chiropractor, PT, Acupuncture</i>• <i>Hearing allowance, Part D Drugs</i>



BTD HIC MEDICARE ADVANTAGE PROGRAM OVERVIEW

<u>Benefits</u>	<u>Structure</u>
<ul style="list-style-type: none">• Pool together to achieve greater buying power & economies of scale• Reduce administrative costs• Greater leverage with carrier – Key account status• Custom benefits and plans• Predictable renewals• Rate guarantees• GASB liability reduction	<ul style="list-style-type: none">• Fully-Insured (carrier at risk)• No joint liability• No financial “buy-in”• No claims run-out• Each district controls own plan, contributions, eligibility <ul style="list-style-type: none">• 14 interested Districts (2,791 retirees/post 65)• 31 total plans• 9 Districts offer Classic Blue Plan/similar copays• 6 Districts offer Blue PPO (\$10 copay plan/similar copays)• 5 Districts offer a Med Advantage• 3 Districts offer a Med Supplemental Plan



MEDICARE 101

A

Hospital
insurance

B

Medical
insurance

C

Medicare
Advantage

D

Prescription
drug

Medicare Part C covers everything Parts A and B cover, including hospital and medical services
Medicare Part C also covers Part D Prescription drugs.
You still have Medicare if you elect Medicare Part C coverage.

Excellus 

Medicare Blue
PPO (PPO)

Group	0050xxxx-0001	Card Issued	03/29/2021
Issuer	(80840)	Benefits Effective	01/01/2019
Member ID	VYM Mxxxxxxx		
Member Name	Jane Doe		
RxBIN	003858	PCP Copay	\$20
RxPCN	MD	Specialist Copay	\$20
RxGRP	EXLMDRX	Emergency Copay	\$65
Plan Code	302/802		

CMS H3335-811

Medicare Rx
Prescription Drug Coverage X

 PPO
MEDICARE ADVANTAGE

Rx

One ID Card

MEDICARE ADVANTAGE PLAN

C

The advantages of a single plan

Medicare Advantage (Part C) plans are provided through private insurers, like Excellus BCBS

A

All the benefits of Part A

- Hospital
- Skilled nursing
- Home health

B

All the benefits of Part B

- Doctor visits
- Outpatient care
- Screenings and shots
- Lab tests

D

Prescription drug coverage

- Included in this Medicare Advantage plan

+

Additional benefits, programs and features

- New programs/benefits bundled with this plan

MEDICARE ADVANTAGE PLAN

Excellus BCBS Medicare Blue PPO Plan

- National plan, can visit/move anywhere within the United States and its territories
- Coverage for doctors, clinics, hospitals, and pharmacies
- Prescription drug coverage
- No Prior Authorization
- No Step Therapy
- No referral needed to see a specialist
- You can see doctors outside the network for the same cost share as in-network providers as long as the provider is willing to participate with original Medicare and is willing to accept new Medicare patients



MEDICARE ADVANTAGE PLAN

Excellus BCBS Medicare Blue PPO Plan

- Primary Care \$0
- Specialist \$0
- Deductible \$0
- Urgent Care \$0 Worldwide
- MRI, CAT, PET \$0
- X-Rays \$0
- Ambulatory Surgery \$0
- Ambulance \$0
- Chiropractic Care \$0
- Podiatrist \$0
- Kidney dialysis \$0



MEDICARE ADVANTAGE PLAN

Excellus BCBS Medicare Blue PPO Plan

- Diagnostic tests/lab \$0
- Annual Wellness Exam \$0
- Immunizations \$0
- Mammography \$0
- PAP/Pelvic \$0
- Bone Mass \$0
- Prostate Exam \$0
- Routine Eye Exam \$0
- Routine Hearing Exam \$0 TruHearing Provider



MEDICARE ADVANTAGE PLAN

Excellus BCBS Medicare Blue PPO Plan

- Emergency Room \$0 - Worldwide
- Inpatient Hospitalization \$0
- Home Health Care \$0
- Cardiac Rehab \$0
- PT, OT, ST \$0
- Pharmacy Drugs \$2/\$10/\$10/\$10
- Out of Pocket Max (Rx) \$1,000 (Rx cap)
- *All copays of \$2/\$10 apply to max. If met, all pharmacy drugs are covered in full*



EXCELLUS BLUE CROSS BLUE SHIELD



National Network

- Medicare Blue PPO – National Coverage
- Worldwide Emergency/Urgent Coverage
- Custom Group Medicare Blue PPO Plan

Provider Network Information

- <https://medicare.excellusbcbs.com/find-a-doctor/provider>
- 1-800-810-BLUE: Plan Name, GROUP MEDICARE ADVANTAGE BLUE PPO

Plan Enhancements:

- Vision/Hearing Exams: \$0 copay
- Hearing Aid Coverage: \$699/\$999 copay per aid (2 per year)
 - *Average Retail Cost: \$2,500 - \$3,100*
- Acupuncture
- Chiropractic Care
- Enhanced Formulary – Part D Drugs
- Silver & Fit Program: \$25 annual fee / national network
- Home Fitness Program: \$10 annual fee



CURRENT vs BTD PLAN 1

Per Census (individual)	Classic Blue
Single	85
Family	74
Total	159

Medicare Advantage
233
0

	Excellus BCBS - Current		Excellus BCBS - PLAN 1	
Type of Plan	Classic Blue		Medicare Blue PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care Office Visit	No copay, office visit covered after deductible/coinsurance		\$0 copay	10% coinsurance
Specialist Office Visit	No copay, office visit covered after deductible/coinsurance		\$0 copay	10% coinsurance
Deductible (Single / Family)	\$50 / \$150		None	\$0
Employee Coinsurance	20%		0%	10%
Maximum Out-of-Pocket Medical	\$400 per person Medical and Pharmacy Combined		\$1,250 - Only applies to Accupuncture (not covered today) All other medical services covered at 100%	\$8,000
Pharmacy Retail (30-day supply)	Covered at 80% after deductible	Not Covered	\$2 / \$10 / \$10 / \$10	Covered at in-network cost sharing in emergency situations only
Pharmacy Mail Order (90-day supply)	1x copay	Not Covered	\$2 / \$10 / \$10 / \$10	
Maximum Out-of-Pocket Pharmacy	See above		\$1,000 (After members out-of-pocket cost reaches \$1,000, the member cost sharing is reduced to \$0)	
Coverage Gap	Not Applicable		None	
Catastrophic Coverage	Not Applicable		\$2 / \$10 / \$10 / \$10	
			Does not apply (\$1000 max)	
	Monthly Rate (2020 - 2021)		Monthly Rate 7/1/2021 - 12/31/2022	
Single	\$878.71		\$290.00	
Family	\$2,181.49		\$0.00	
Monthly Premium	\$236,120.61		\$67,570.00	
Annual Premium	\$2,833,447.32		\$810,840.00	
Annual Variance vs. Current	NA		(\$2,022,607.32)	
% of Variance vs. Current	NA		-71.4%	



CURRENT vs BTD PLAN 1

	Excellus BCBS - Current	Excellus BCBS - PLAN 1
PLAN OVERVIEW	Classic Blue	Medicare Blue PPO
INPATIENT HOSPITAL		
Inpatient Hospitalization	\$0 copay	\$0 copay per admission; unlimited days
Inpatient Physician Visit	\$0 copay	10% coinsurance per admission; unlimited days
Skilled Nursing Facility	Days 1-100: Covered in Full Days 101+: Covered in Full (medically necessary / non custodial care)	\$0 copay
Emergency Room Services (waived if admitted)	\$0 copay	10% coinsurance
Urgent Care	\$0 copay	Days 1-20: \$0 copay per day Days 21-100: \$0 copay per day Days 101+: \$0 copay per day (medically necessary)
		Days 1-20: \$0 copay per day Days 21-100: \$0 copay per day Days 101+: Not Covered
		\$0 copay (Worldwide Coverage)
		\$0 copay (Worldwide Coverage)
OUTPATIENT SERVICES		
Outpatient Surgery	Covered in Full	\$0 copay
Office Surgery	Covered in Full	10% coinsurance
Laboratory Services	Covered in Full	\$0 copay
Radiological Services (X-rays)	Covered in Full	10% coinsurance
Allergy Testing / Injections	Covered in Full after D/C	\$0 copay
Chemotherapy	Covered in Full	10% coinsurance
Radiation Therapy	Covered in Full	\$0 copay
Dialysis	Covered in Full	10% coinsurance
Acupuncture	Not Covered	\$0 copay
Ambulance	Covered in Full	50% coinsurance, up to 20 visits per year for chronic lower back pain
Hospice Care	Covered in Full for unlimited days	\$0 copay
Home Healthcare Services	Covered in Full up to 60 days, then 20% after deductible up to 325 visits per year	Covered by Original Medicare
Rehabilitation Services: Physical, Speech, Occupational, Pulmonary, Cardiac	20% after deductible unlimited visits	\$0 copay
Chiropractic Services	20% after deductible	10% coinsurance
PREVENTIVE CARE (Office Visit Copay may apply - 1 per year)		
Routine Physical Exam	Covered in Full for 1 exam per year	\$0 copay
Immunizations	Covered in Full	10% coinsurance
Mammography	Covered in Full	\$0 copay
Prostate Exam	Covered in Full	10% coinsurance
Bone Density Test	Covered in Full	\$0 copay
Pelvic Exam / PAP Smear	Covered in Full	10% coinsurance



CURRENT vs BTD PLAN 1

	Excellus BCBS - Current	Excellus BCBS - PLAN 1
PLAN OVERVIEW	Classic Blue	Medicare Blue PPO
VISION / HEARING (Routine, 1 exam per year)		
Vision / Hearing Exam	Not Covered / Not Covered	Vision: \$0 copay Hearing: \$0 copay (TruHearing providers only)
Eyewear - Frames/Lenses or Contacts Allowance	Not Covered	Vision: 10% coinsurance Hearing: \$75 copay \$100 Allowance per year
Hearing Aid Allowance	Great programs and incentives	\$699 copay Advanced Aids \$999 copay Premium Aids (TruHearing Providers only; copay is per hearing aid)
DURABLE MEDICAL EQUIPMENT / DIABETIC SUPPLIES		
Durable Medical Equipment & Prosthetic Devices	20% after deductible	\$0 copay Supplies: \$0 copay (30 or 90 day supply) Equipment: \$0 copay Education: \$0 copay
Diabetic Supplies, Equipment and Education	Covered in Full Diabetic supplies filled by the pharmacy can be filled - 30 or 90 days	10% coinsurance Supplies: 10% coinsurance Equipment: 10% coinsurance Education: 10% coinsurance
MENTAL HEALTH & CHEMICAL DEPENDENCY		
Inpatient	Covered in Full	Mental Health: \$0 copay per admission Chemical Dependency: \$0 copay per admission
Outpatient	Covered same as Office Visit	Mental Health: \$0 copay, unlimited visits Chemical Dependency: \$0 copay, unlimited visits
ADDITIONAL BENEFITS		
International Coverage	Coverage provided worldwide through the BlueCard® program Balance billing may apply (non-emergent)	Emergency Room & Urgent Care
FITNESS ALLOWANCE		
Lifestyle & Wellness	Blue365 - Take advantage of exclusive discounts on health & wellness products / services, including fitness, exercise and nutrition.	Silver & Fit Program - Exercise Program that gives you the choice of: > Membership in fitness Club/exercise center (\$25 annual fee) > Home Fitness Program (\$10 annual fee) > \$150 annual reimbursement toward paid membership at a non-participating fitness clubs > Blue 365: Exclusive online discounts to health related products and services > Silver&Fit copays will not be included in the Annual Out-of-Pocket Maximum
NOTES		*Enhanced Riders to include: Chiropractic, PT, Acupuncture, Hearing eval/allowance, Part D Drugs



RETIREE COSTS / SAVINGS

Excellus BCBS - Current		Excellus BCBS - PLAN 1	
Classic Blue		Medicare Blue PPO	
Monthly Rate (2020 - 2021)		7/1/2021 - 12/31/2022	
Single	\$878.71	\$290.00	Retiree Annual Savings
Family	\$2,181.49	NA	
Retiree Annual Cost (5%)		Retiree Annual Cost (5%)	Retiree Annual Savings (5%)
Single	\$527.23	\$174.00	\$353.23
Family	\$1,308.89	\$348.00	\$960.89
Retiree Annual Cost (10%)		Retiree Annual Cost (10%)	Retiree Annual Savings (10%)
Single	\$1,054.45	\$348.00	\$706.45
Family	\$2,617.79	\$696.00	\$1,921.79
Retiree Annual Cost (13%)		Retiree Annual Cost (13%)	Retiree Annual Savings (13%)
Single	\$1,370.79	\$452.40	\$918.39
Family	\$3,403.12	\$904.80	\$2,498.32
Retiree Annual Cost (15%)		Retiree Annual Cost (15%)	Retiree Annual Savings (15%)
Single	\$1,581.68	\$522.00	\$1,059.68
Family	\$3,926.68	\$1,044.00	\$2,882.68
Retiree Annual Cost (16%)		Retiree Annual Cost (16%)	Retiree Annual Savings (16%)
Single	\$1,687.12	\$556.80	\$1,130.32
Family	\$4,188.46	\$1,113.60	\$3,074.86
Retiree Annual Cost (25%)		Retiree Annual Cost (25%)	Retiree Annual Savings (25%)
Single	\$2,636.13	\$870.00	\$1,766.13
Family	\$6,544.47	\$1,740.00	\$4,804.47
Retiree Annual Cost (10% + \$521) Retiree Annual Cost (10% + \$1,294)		Retiree Annual Cost (10% + \$521) Retiree Annual Cost (10% + \$1,294)	Retiree Annual Savings (10% + \$521) Retiree Annual Savings (10% + \$1,294)
Single	\$1,575.45	\$869.00	\$706.45
Family	\$3,911.79	\$1,990.00	\$1,921.79



NEXT STEPS

1

Brown & Brown / WP Retiree Meeting - Virtual
Brown & Brown / WP Retiree Meeting - In-person

April 1st at 11am
April 14th at 2:30pm

2

Excellus Open Enrollment Meetings
Retiree Ongoing Support

May 2021
May - Ongoing

3

Retiree Letters and ID Cards
Plan Effective Date (Auto Enrollment)

June 2021
July 1st, 2021

