

Minnesota Electrical Association Health Plan



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Welcome

Gary Helm, Risk Advisor
North Risk Partners



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Background

Past Success with Association Health Plans in Contractors Space



The Associated
General
Contractors of
North Dakota



Home Builders
Association of
Fargo-Moorhead

Group Health Plan

IN PARTNERSHIP WITH





Introduction

- The plan is open to all BCBS agents to sell.
- North Risk Partners is the consultant to the Minnesota Electrical Association Health Plan (Health Spark).
- If you have a client or prospect in the **electrical industry**, they are eligible for this plan if they are or become a member of the Minnesota Electrical Association.
- Competitive compensation for agents.
- The Association Health Plan (AHP) is pending approval.

North Risk Partners Team

Management of Minnesota Electrical Association Health Plan



Gary Helm, Risk Advisor

Agenda

1) About MN Electrical Association

Michelle Dreier, Member Engagement Manager
Electrical Association

2) Blue Cross Blue Shield Plan

Casey Schultz, Small Group Business Consultant | Group Markets
Blue Cross & Blue Shield of MN

3) MetLife Plan

Jeremy Gross, Account Executive
MetLife – Group Voluntary & Worksite Sales

4) Q&A and Meeting Wrap-Up

Gary Helm, Risk Advisor
North Risk Partners



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About Minnesota Electrical Association

Michelle Dreier, Member Engagement Manager
Electrical Association



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Minnesota Electrical Association

The Electrical Association is a non-profit trade association that was founded in 1928. We are a member-owned service organization that provides information, education, books/forms, and government representation to electrical contractors and their stakeholders.

Mission

The Electrical Association provides leadership in partnering between contractors, government employees and consumers to promote quality construction built safely, on time, on budgets and at a fair price and profit. The Electrical Association provides a strong commitment to quality in education, communication, government relations and ethics.



Minnesota Electrical Association

PRODUCTS & SERVICES

FULFILLING YOUR NEEDS



NEC Code Books
Continuing Education
Credits
Apprenticeship Program
Business Training

ADVOCACY

PROTECTING YOUR INDUSTRY



Legislative
Legal
Regulatory
Issue

INDUSTRY CONNECTIONS

CONNECTING WITH PEERS



Networking Events
Education
Committee Involvement



Minnesota Electrical Association



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Overview of Minnesota Electrical Association Group Health Plan and Endorsed Benefits Program

Gary Helm, Risk Advisor
North Risk Partners



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Introducing Minnesota Electrical Association Health Plan – Health Spark

Blue Cross and Blue Shield (BCBS) of MN is the chosen health carrier.

- ✓ State-wide name recognition and brand
- ✓ Proposed underwriting philosophy
- ✓ Two Network options with statewide accessibility (Aware Network / Advance Health, High Value Network)
- ✓ Benefits and rates developed specific to the Electrical Association member companies and its employees
- ✓ Employers with 10-1-21 to 1-1-22 effective dates are guaranteed until 1-1-23
- ✓ Large Group rates for small employers and ease of doing business
- ✓ Eight plan design options available for each employer: four plan designs for groups over 10 employees, and two plan designs for groups under 10 employees
- ✓ Competitive compensation for Agents of \$23 PEPM



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Minnesota Electrical Association Endorsed Benefits Program

MetLife is the chosen carrier for Life, Dental, Vision, Disability and Accident Carrier – Endorsed Program for Association.

- ✓ Excellent brand and name recognition
- ✓ Trust filed rates and benefits make it simple to sell dental, vision, and voluntary life program
- ✓ Technology and billing platform included with Trionfo as technology platform



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North Risk's role with Minnesota Electrical Association

North Risk Partners is the Managing Broker and Consultant to Minnesota Electrical Association Health Plan – Health Spark.

- ✓ AHP Webinars and Seminars about AHP and benefits programs
- ✓ Promotion of Association events and marketing activity
- ✓ Coordination of services with health plan and insurance providers
- ✓ Quarterly Board meetings and reporting
- ✓ Collaboration with Association and North Risk Marketing team for purposes of driving AHP and benefit program sales



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Minnesota Electrical Association Health Plan with Blue Cross and Blue Shield of MN

Casey Schultz, Small Group Business Consultant – Group Markets

Blue Cross Blue Shield



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UNMATCHED BRAND AND NETWORK

Flexible plan designs to meet your needs while preserving choice

It begins locally and scales nationally.

MORE THAN

100 MILLION
MEMBERS

1 IN **3** AMERICANS
HAS BLUE CROSS
BLUE SHIELD

BETTER INSIGHTS DRIVE BETTER HEALTH CARE.

Source: Blue Cross and Blue Shield Association, May 2020.

WHY BLUE CROSS

Choice

- Offer employees a choice of plans so they can choose the plan that best fits their individual or family needs.

High value at a low cost

- A broad choice of benefit options and provider networks add value to your benefits plan at a low cost.

Coverage when and where your employees need it

- No matter which state employees live in, they'll have the same benefit plan as your employees in Minnesota



TELEMEDICINE

Help improve productivity and reduce absenteeism



Provides quick, quality online care from home, at work or on the road.



High-quality, low-cost care option from board-certified doctors and licensed mental health providers.



Reduce time away from work. The average medical visit takes less than 9 minutes — about the length of a coffee break.



Treats common non-emergency conditions such as cold, flu, allergies, sore throat, pediatric issues, anxiety, depression, stress, addiction and more.

 on demand

Benefits for Employers

- No per-member per-month fee, and members are automatically eligible
- Easily schedule and access an online appointment from home or work
- Five free e-visits for non-HSA plans, and average cost of e-visit is \$48

BEHAVIORAL HEALTH

Easy to implement and reduces medical costs

ONLINE BEHAVIORAL HEALTH THERAPY

- Employees work at their own pace with additional coaching available if needed.*
- Programs are based on the proven principles of cognitive behavioral therapy through more than 10 years of clinical studies.



**PROGRAMS
AVAILABLE**



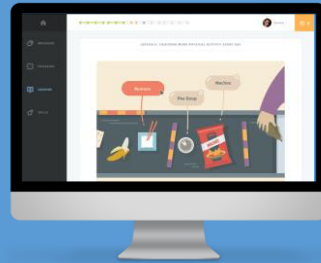


A PROFESSIONAL HEALTH COACH

provides one-on-one support and guidance throughout the program

A PROVEN HEALTH CURRICULUM

to inspire actionable and sustainable behavior change



A SUPPORT NETWORK

of 12 to 18 participants for support and encouragement



A SUITE OF TOOLS

including a wireless digital scale to track progress and boost motivation

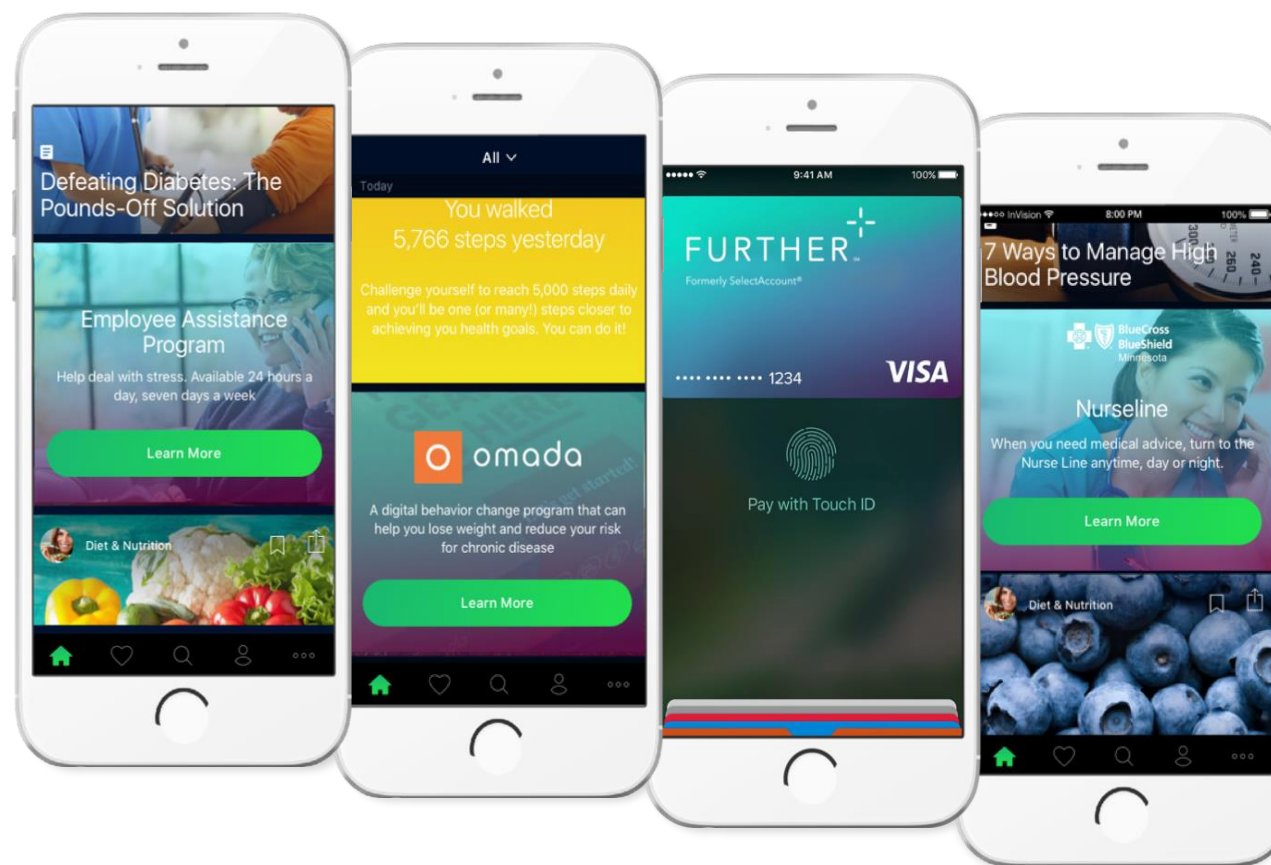


EASY. RELEVANT. PERSONALIZED.

SHARECARE H&W PLATFORM

Dynamic health profile integrates information all in one place:

- Biometrics
- RealAge®
- Claims
- Tracking
- Personalized content and recommendations



2021 / 2022 NETWORK OPTIONS

Aware / Advance Health

Broadest network with
the most health care
providers

High Value

More cost savings, but a
more targeted provider
network

AVERAGE SAVINGS:

13%



Minnesota Electrical Association Health Plan with BCBS of MN

Plan Name	Network	Deductible (Ind/Family)	Out of Pocket Maximum (Ind/Family)	Coinsurance	Office Visit/Retail Visit	E-visit*	Rx Copay	Specialty Rx
\$500 Ded Copay 70% Coins	Aware/ Advance H. High Value	\$500/ \$1,500	\$4,000/ \$8,000	70%	\$40	\$20	\$15/\$100 \$50/\$100	30% to max \$400/script
\$1,000 Ded Copay 70% Coins	Aware/ Advance H. High Value	\$1,000/ \$3,000	\$5,000/ \$10,000	70%	\$40	\$20	\$15/\$100 \$50/\$100	30% to max \$400/script
\$2,000 Ded Copay 70% Coins	Aware/ Advance H. High Value	\$2,000/ \$6,000	\$4,500/ \$9,000	70%	\$40	\$20	\$15/\$100 \$50/\$100	30% to max \$400/script
\$2,000 HSA Non-Embedded 100% Coins	Aware High Value	\$2,000/ \$4,000	\$2,000/ \$4,000	100%	Ded/Coins	Ded/Coins	Ded/Coins	0% after deductible
\$3,000 HSA 100% Coins	Aware High Value	\$3,000/ \$6,000	\$3,000/ \$6,000	100%	Ded/Coins	Ded/Coins	Ded/Coins	0% after deductible
\$4,000 HSA 100% Coins	Aware High Value	\$4,000/ \$8,000	\$4,000/ \$8,000	100%	Ded/Coins	Ded/Coins	Ded/Coins	0% after deductible
\$5,000 HSA 100% Coins	Aware High Value	\$5,000/ \$10,000	\$5,000/ \$10,000	100%	Ded/Coins	Ded/Coins	Ded/Coins	0% after deductible
\$7,000 HSA 100% Coins	Aware High Value	\$7,000/ \$14,000	\$7,000/ \$14,000	100%	Ded/Coins	Ded/Coins	Ded/Coins	0% after deductible

*First 5 e-visit covered at 100%

Minnesota Electrical Association Health Plan with BCBS of MN

- Employers joining the AHP can choose from 2 network options for each plan design.
- Aware Network / Advance Health - largest network in State of MN
 - Advance Health - \$0 OV for Advance Health Plus Providers
- High Value Network has access in most areas in MN.

2021 STATEWIDE LARGE AND SMALL GROUP NETWORKS BY CARE SYSTEM
Effective 1/1/2021



Updated 8/13/2020

	Aware and AdvanceHealth*	High Value Network
METRO		
• Allina	X	X*
• Avera	X	
• CentraCare Health	X	X
• Children's Hospitals & Clinics	X	X*
• Entira	X	X
• Fairview Health Services	X	X
• HealthEast	X	X
• HealthPartners Health System	X	
• Hennepin County Medical Center	X	
• Mankato Clinic Ltd	X	X
• Mayo Health System	X	
• North Memorial	X	X
• Northfield Hospital and Clinic	X	X
• Park Nicollet	X	
• Ridgeview	X	X
• St. Croix Regional Medical Center	X	X
• University of Minnesota Physicians	X	X
• Veterans Admin Medical Center	X	
CENTRAL		
• Carris Health	X	X
• CentraCare Health	X	X
• Cuyuna Regional Medical Center	X	X
• Essentia	X	
• Fairview Health Services	X	X
• HealthEast	X	X
• HealthPartners Health System	X	
• Hutchinson Health	X	
• Integrity Health Network	X	X
• Veterans Admin Medical Center	X	
NORTHEAST		
• Essentia	X	
• Fairview Health Services	X	X
• FirstLight Health System	X	X
• Grand Itasca Clinic and Hospital	X	X
• HealthEast	X	X
• Integrity Health Network	X	X
• St. Luke's	X	X
• Veterans Admin Medical Center	X	

Minnesota Electrical Association Health Plan with BCBS of MN

Process for quoting with BCBS for Minnesota Electrical Association Health Plan*:

Business requirements:

- 2 – 9 enrolled employees = up to 2 plans.
- 10 + enrolled employees = up to 4 plans.

• Required Information for quoting:

- Employer Questionnaire
- Census (Including employee zip codes)
- 2 years claims history (if available)
- Current and renewal rates and plans if they have current group health plan

Contact your local BCBS agent or North Risk Partners for a quote. Gary Helm is the main contact at North Risk for quoting.

**The AHP is pending approval. Quotes cannot be submitted until final approval is given.*



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Endorsed Benefits Program with MetLife

Jeremy Gross, Account Executive

MetLife – Group Voluntary & Worksite Sales



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Why MetLife



Rate Card Plan:

- Speed to Market
 - Reduced participation requirements
 - Bundling provides better rate guarantees and pricing
 - Provides an eligibility system for your client
 - Administration
-



General Agency & Benefits Administrator with over 30 years of benefits experience.

- 4,500+ Groups
 - 250,000+ Account Holders
-



Fully integrated third party administrator with an end-to-end Benefits platform.

- Supports carriers, general agencies, and brokers
 - Fully Integrated MetLife TPA
-



Dental Options

Rate Card Products – effective dates 10/1/21 – 3/1/22 :

Dental – (2-99 Lives; Ortho plans 10+)

- Low Plan without Orthodontia - \$1,000 Annual Max 100/80/50-80/60/40 MAC (Endo/Perio: Major)
- Mid Dental Plan without Orthodontia - \$1,500 Annual Max 100/80/50 R&C 70th Percentile (Endo/Perio: Major)
 - **Participation for Low and Mid Dental Plan without Orthodontia:**
 - Employer Sponsored (2-4 Eligible): 100%
 - Employer Sponsored (5-99 Eligible): 75% with at least 5 enrolled
 - Voluntary (2-99 Eligible) – minimum of 2 enrolled
- Mid Dental Plan with Orthodontia - \$1,500 Annual Max 100/80/50 R&C 70th Percentile (Endo/Perio: Major)
- High Dental Plan with Orthodontia - \$2,500 Annual Max 100/80/50 R&C 90th Percentile (Endo/Perio: Split between Basic and Major)
 - **Participation for Mid and High Dental plan with Orthodontia:**
 - Employer Sponsored (10-99 Eligible) MID: 75% with at least 5 enrolled
 - Employer Sponsored (10-99 Eligible) **HIGH**: 75% with at least 10 enrolled
 - Voluntary (10-99 Eligible) – minimum of 2 enrolled
- Premium Dental Plan with Orthodontia - \$2,500 Annual Max 100/80/50 R&C 90th Percentile (Endo/Perio: Basic)
 - **Participation for Premium Dental plan with Orthodontia:**
 - Employer Sponsored (10-99 Eligible): 75% with at least 10 enrolled

Vision Options

Rate Card Products – effective dates 10/1/21 – 3/1/22 :

Vision – (available for 5-99 eligible lives)

LOW PLAN:

- 12/12/24
- \$100 frame allowance
- \$20 exam and materials

MID PLAN:

- 12/12/24
- \$130 frame allowance
- \$10 exam, \$25 materials

**Enhanced with riders for two pairs or prescription lenses or one pair of prescription eyeglasses and an allowance toward contacts, or double the contact lens allowance annually

HIGH Plan Option with 2nd pair rider**

- 12/12/24
- \$130 frame allowance
- \$10 exam, \$25 materials

- **Participation:**

- Minimum of 2 enrolled lives

Basic Life, Supplemental Life AD&D Option, and Disability

Rate Card Products 10/1/21 – 3/1/22 :

Supplemental Life/AD&D (10-99 Lives)

- Plan Design:
 - Employee: \$10,000 increment, Lesser of 5x pay or \$500,000 (\$50,000 GI sold standalone/ \$100,000 GI sold with Dental)
 - Spouse: \$5,000 increments, 50% of employee amount up to \$100,000 (\$25,000 GI)
 - Child: Amounts of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000, 50% of employee amount up to \$10,000, (\$10,000 GI)

- **Participation:**
 - Minimum of 2 enrolled lives

Basic Life AD&D, and Disability

- Request a quote from your sales team lead.
- Minimum Basic Life AD&D benefit offered is a Flat \$20,000

Rate Guarantee Options

Available to groups 10-99 eligible:

- Dental + 1 Strategy (Vision, Life, Disability or MetLaw) – lowers the dental rate by 5%
 - 6% rate cap for 1st and 2nd year renewals
 - 2 year rate guarantee is an option for dental for a 3% rate load
- Supplemental Life \$100K Guarantee Issue when paired with Dental (\$50K without dental)
- 3 year rate guarantee is an option for Life, Disability, and Vision for a 5% rate load
- Short form enrollment for all cases submitted by Flex (National Rating tool and Rate Card Submissions)
- Waived Participation for voluntary benefits



Questions?

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