

# Cost Containment

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THROUGH Federal & State Benefit Navigation

How navigating Social Security and Public healthcare options can reduce employer risk  
and lower healthcare expenses for employers and employees

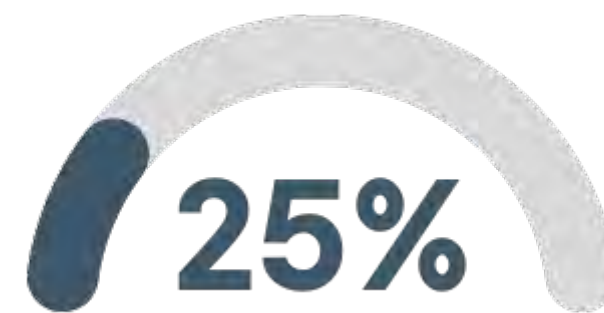


# INTRO TO FEDLOGIC



# THE NEED

alternative avenues with  
comprehensive coverage  
at lower costs



## DISABLED BEFORE RETIREMENT

According to SSA, 1 in 4 employees will become disabled before reaching retirement age. Employees and their dependents can account for high healthcare claims which may otherwise be covered by disability.



## RETIREMENT AGE, BUT WORKING

At least 20% of employees age 65 and older may be unaware that they can continue to work but elect Medicare as their primary insurance. Medicare and Social Security Retirement education is key.



## HIGH-COST CLAIMS

High-cost claims are rising faster than standard medical inflation; large claims are increasing 12-14% per year for events such as ESRD, ALS, cancer, and Medicare-age claims.

## SOURCES

Social Security Administration Publication No. 05-10029 (2021) [ssa.gov](https://www.ssa.gov)  
“I’ll Never Retire”: Americans Break Record for Working Past 65” (2016) [Bloomberg.com](https://www.bloomberg.com)

# BUSINESS CASE

## INDEPENDENT ACTUARIAL ANALYSIS

PERR&KNIGHT



Scan the code to view the full independent actuarial report and use our ROI calculator.

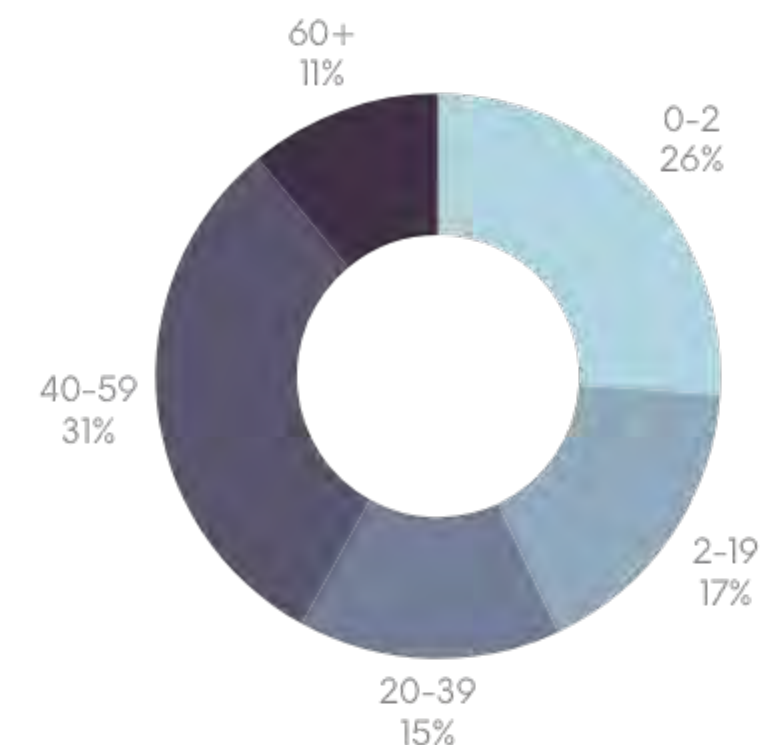
### \$ 1M CLAIMS ARE INCREASING

Instances in which a single person has over \$1,000,000 dollars in healthcare claims in a single year are becoming frequently more common.

89% of million dollar healthcare claims are generated by individuals under the age of 60.

MILLION DOLLAR CLAIMS BY YEAR

YEAR	% CLAIMANTS WITH MILLION DOLLAR CLAIMS	YOY INCREASE
2018	0.0100	
2019	0.0109	9.0
2020	0.0114	4.6
2021	0.0137	20.2



MILLION DOLLAR CLAIMS BY AGE

# BUSINESS CASE

## INDEPENDENT ACTUARIAL ANALYSIS

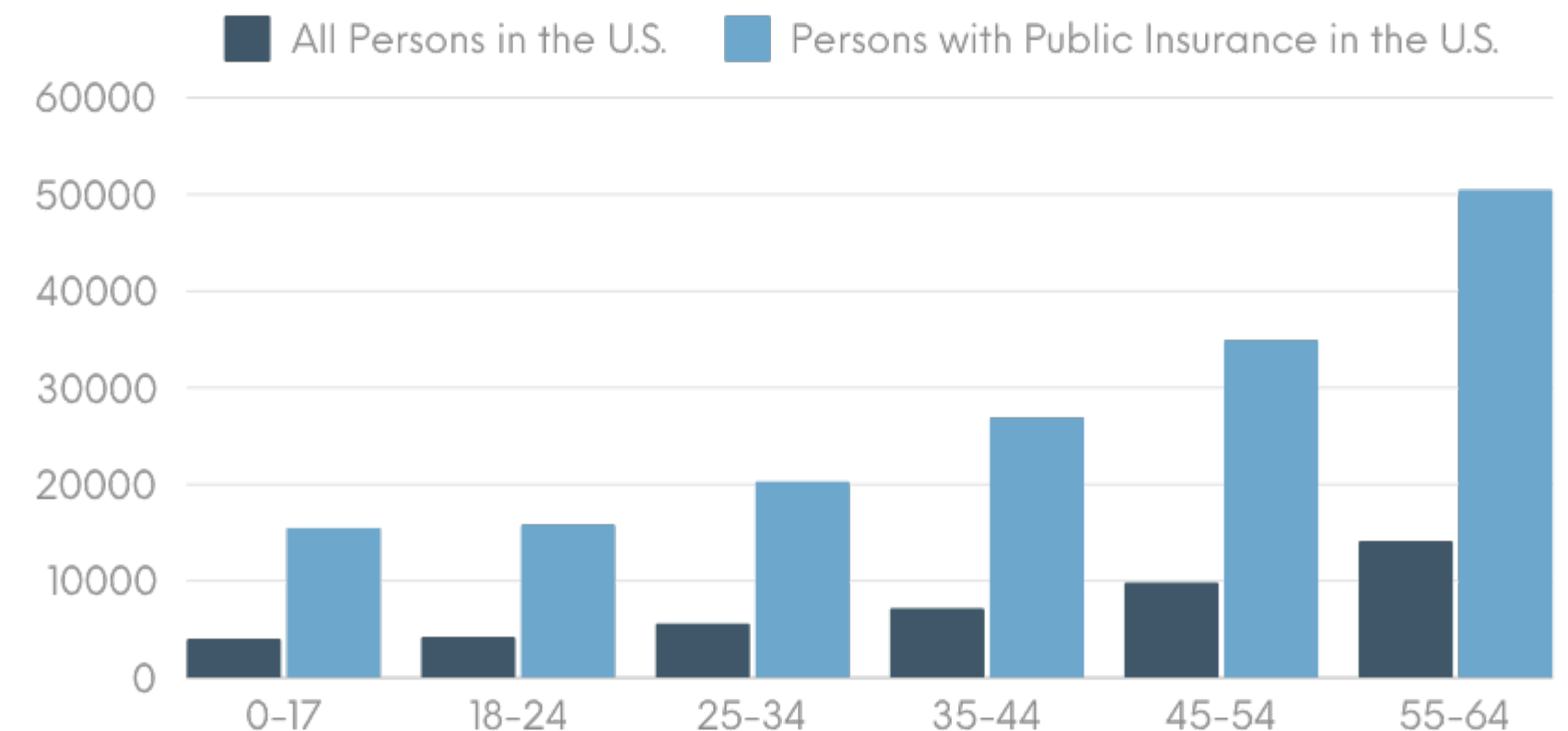
PERR&KNIGHT



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AVERAGE HEALTHCARE COST PER PERSON (UNDER 65) BY COVERAGE TYPE



### ELIGIBLE PERSONS HAVE HIGHER CLAIM COSTS

Persons below standard Medicare age who are eligible for federal programs have claim costs three to four times higher than the general US population.

MITIGATING

high cost claims



THE CHART INDICATES THE SIGNIFICANT COST DRIVERS FOR BOTH EMPLOYERS AND EMPLOYEES

HEALTH CONDITION	AVERAGE ANNUAL COST
LEVEL 4 PREMATURE BABY BIRTH	\$ 378,504
LOU GEHRIG’S DISEASE (ALS)	\$ 1,514,296
DIALYSIS *NOT INCLUDING TRANSPLANT	\$ 84,480
STAGE 4 CANCER	\$ 275,245
CATASTROPHIC CLAIM	\$ 180,814
65+ YEAR OLD *NO SIGNIFICANT UNDERLYING MEDICAL CONDITIONS	\$ 15,252



WHO WE ARE



# EXPERTS

ready to help



## A TEAM OF EXPERTS

All FEDlogic experts have held technical and leadership roles with the Social Security Administration. We understand policies from the inside-out and provide unparalleled practical guidance and insight.



## UNLIMITED, CONFIDENTIAL & FREE

Our phone-based consultations are unlimited, confidential and free to an employee and their household members. Consultations are scheduled at the convenience of the employee. An expert is available through the entire process, and the employee has unlimited access to our services.



## NOTHING TO SELL

Employees can trust us. We don't sell, endorse or promote any products or services; our goal is to provide unbiased education to support families in navigating their benefit options.

# NAVIGATION

## beyond Medicare

Medicare for individuals 65+ accounted for less than 10% of FEDlogic's total financial impact in 2023.

Health issues significantly drive costs for both employers and employees. Whether it's dealing with a terminal illness, premature birth, disability, COBRA, or other complex scenarios, we are here to help.

Medicare	Medicaid	Social Security Disability
Premature Baby Birth	ESRD (Dialysis)	ALS (Lou Gehrig's Disease)
Healthcare.gov	COBRA	Social Security Retirement
Terminal Illness	Cancer	SSI (Supplemental Security Income)
State Specific Benefits	Alternative Healthcare Options	Survivors Benefits (Widow & Child)
Veteran's Benefits	Tribal Benefits	Catastrophic Claims

# SUCCESS IN NUMBERS



98.2%

SERVICE RENEWAL RATE

33.17%

TRANSITION RATE

GUARANTEED ROI OF 1:1  
IN YEAR ONE

# IMPACT

our performance guarantee

## INDEPENDENT ACTUARIAL ANALYSIS

PERR&KNIGHT



Scan the code to view the full independent actuarial report and use our ROI calculator.



An employer can conservatively estimate savings of \$26,400 for each transition off the group health plan.

Our client's ROI range is between  
2:1 and 13:1.

Historically, one third of individuals who utilize our service find an alternative healthcare avenue than their current employer plan.

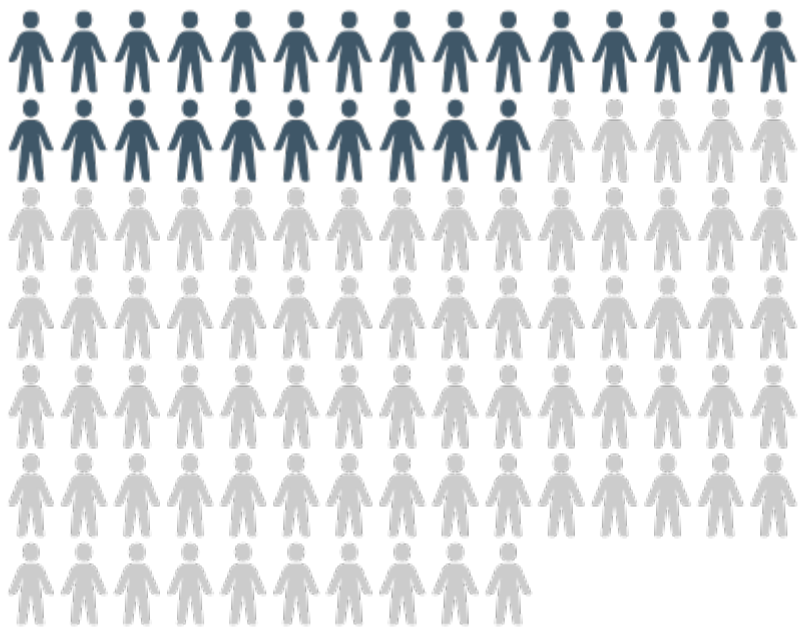
# CLIENT CASE STUDY

comparing true savings after year one of implementation



LOGISTICS  
COMPANY

250 FULL TIME EMPLOYEES



CONSERVATIVE PROJECTED  
SAVINGS BASED  
ON SIZE

\$52,800

TOTAL YEAR ONE  
SAVINGS ESTIMATED  
BY FEDLOGIC

\$79,200

TRUE SAVINGS  
BASED ON THE EMPLOYER'S  
ACTUAL CLAIMS COST

\$225,461



Lifepoint Health



PRIMO  
WATER™



East Alabama  
Health  
SAMFORD  
UNIVERSITY

TAYLOR



LEAVITT GREAT WEST  
Captives

Pinnacle<sup>SM</sup>  
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Community Bank

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BANK

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Speed. Value. Trust.

RYMAN  
RYMAN HOSPITALITY PROPERTIES, INC.  
A REAL ESTATE INVESTMENT TRUST

# STRATEGIC ENGAGEMENT

OUR HIGHLY PERSONALIZED APPROACH



Personalized  
Implementation  
Strategy



Educational  
Monthly Live  
Webinars



Co-branded  
Electronic  
Flyers &  
Mailed  
Postcards



Informative  
Audio Series



Open  
Enrollment &  
Benefit Fair  
Support

# INDEPTH REPORTING

easily track engagement and savings



## FEDlogic Utilization Report

### Consultation Date Bookmarks

- This Year (YTD)
- Last 365 Days (Rolling)**
- This Month
- Last Week
- All History

Reset

Consultation Date

Currently viewing: 1/1/2023 — 12/31/2023

Broker Company

Captive Name / Parent Umbrella

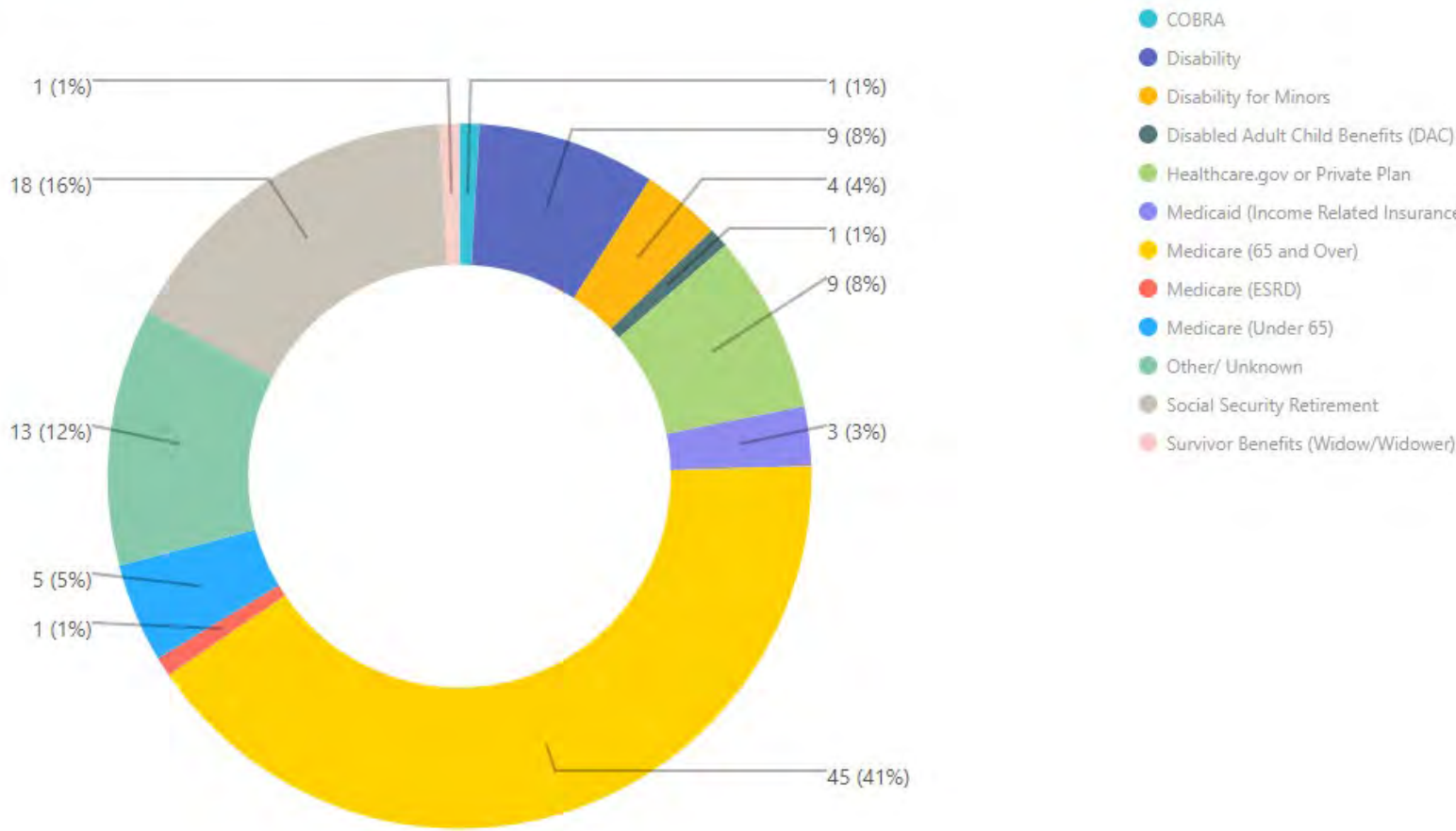
Stop Loss Carrier

Organization Name



Estimated Savings	Transitions	Transition %	Passive Engagement
\$792,000.00	30	34.48%	17

### Primary Topics Of Conversation





## Questions?

### LET US BE YOUR RESOURCE

Let us turn confusing and complex into clear and logical. We're an extension of your HR team that saves them time and resources.

### BE A BEST-IN-CLASS EMPLOYER

Save money on claims costs while helping your employees understand and access their best options for coverage.

 PROPOSAL@FEDLOGICGROUP.COM

 [FEDLOGICGROUP.COM](http://FEDLOGICGROUP.COM)

SEE THE IMPACT  
SCAN THE CODE  
TO USE OUR  
ROI IMPACT  
CALCULATOR

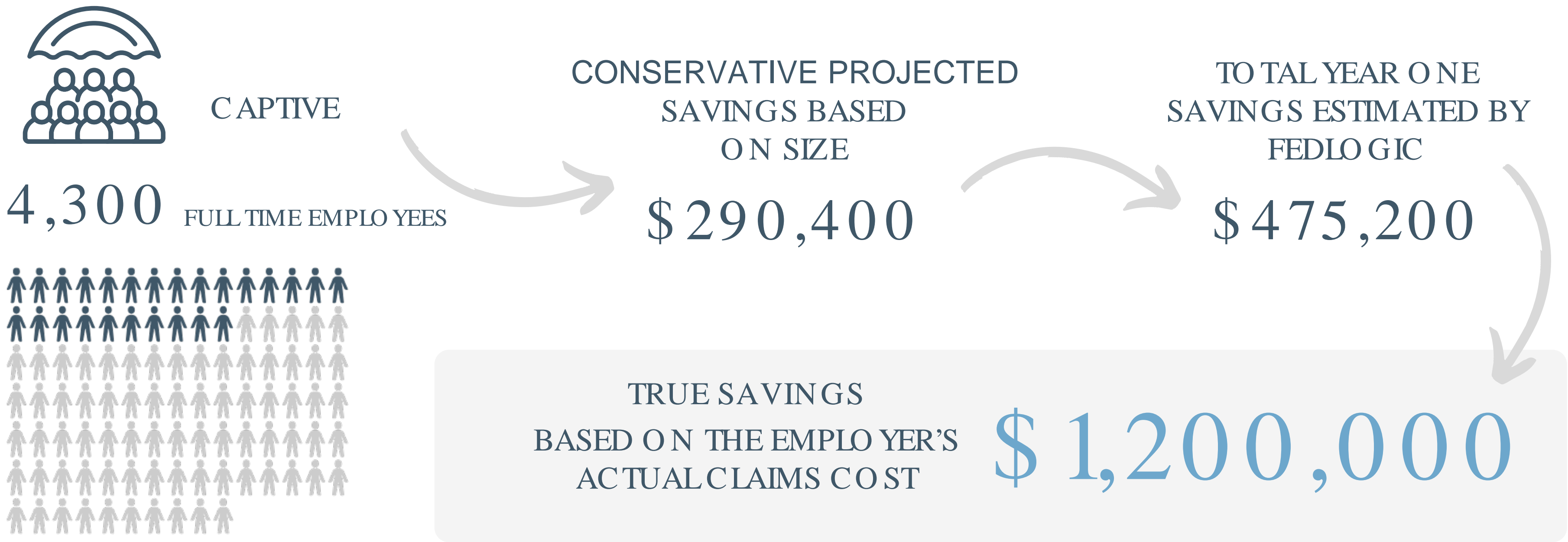


# Appendix



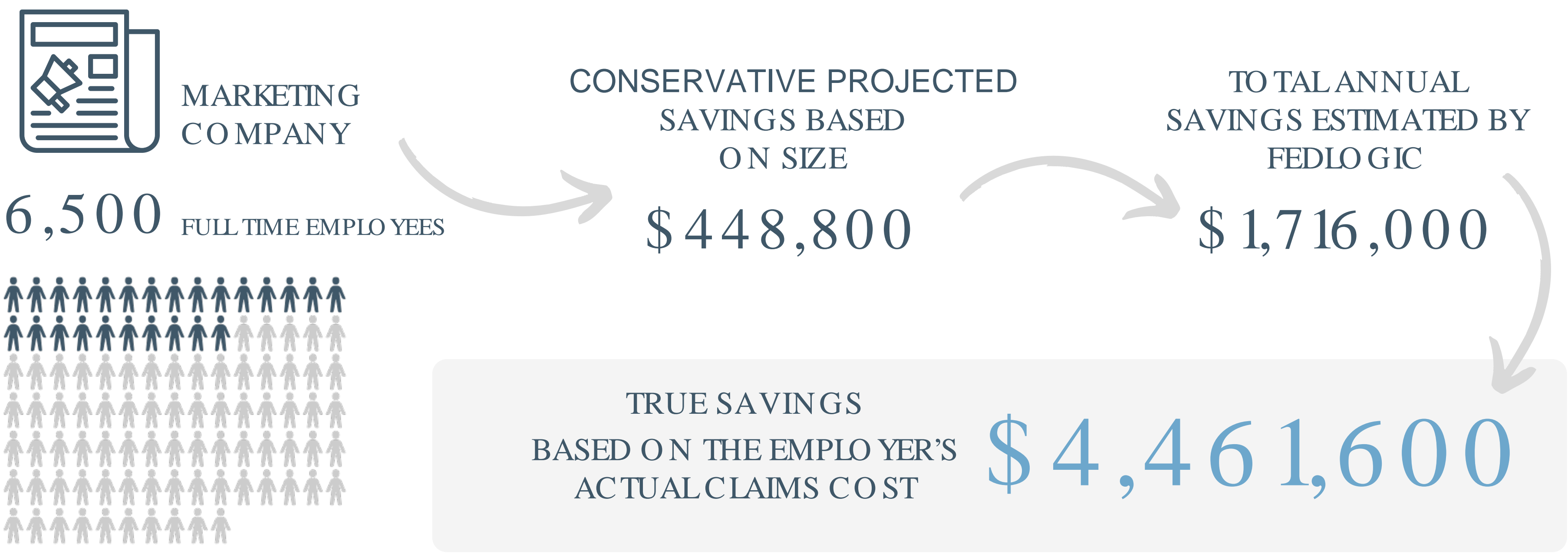
# CLIENT CASE STUDY

comparing true savings after year one of implementation

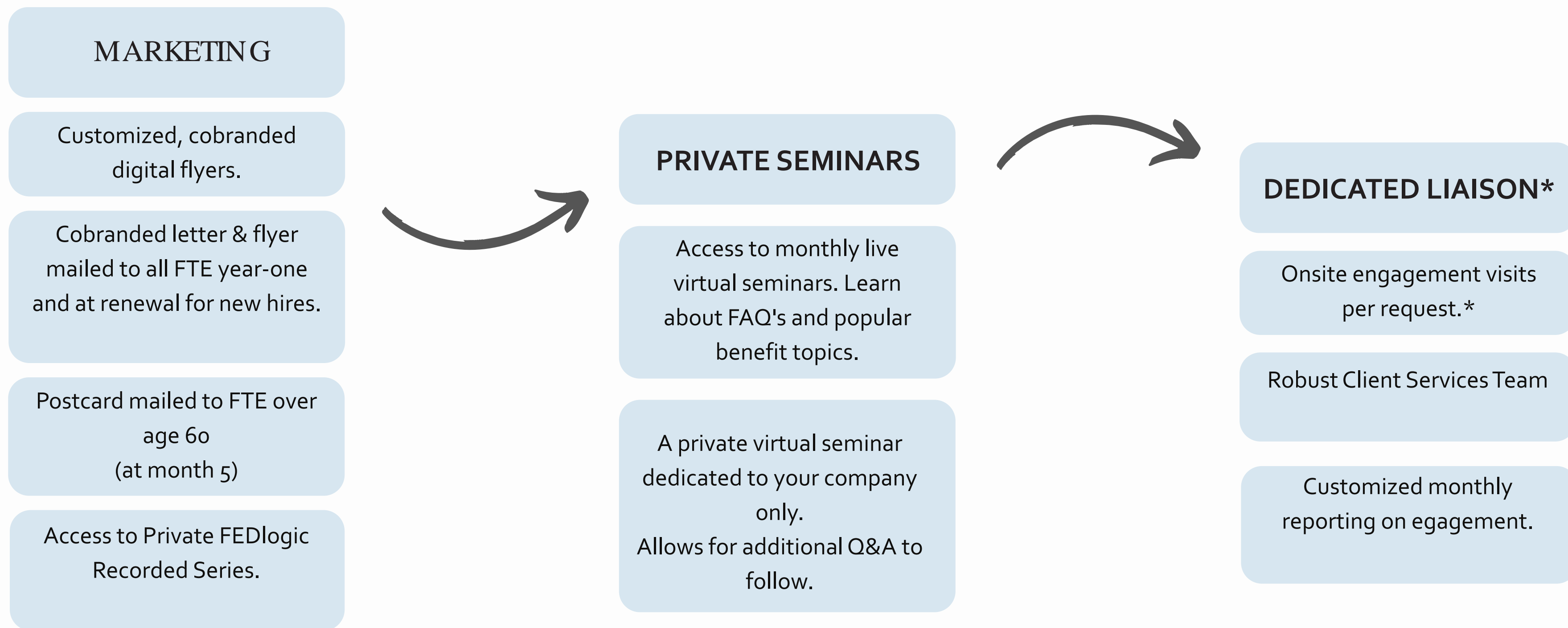


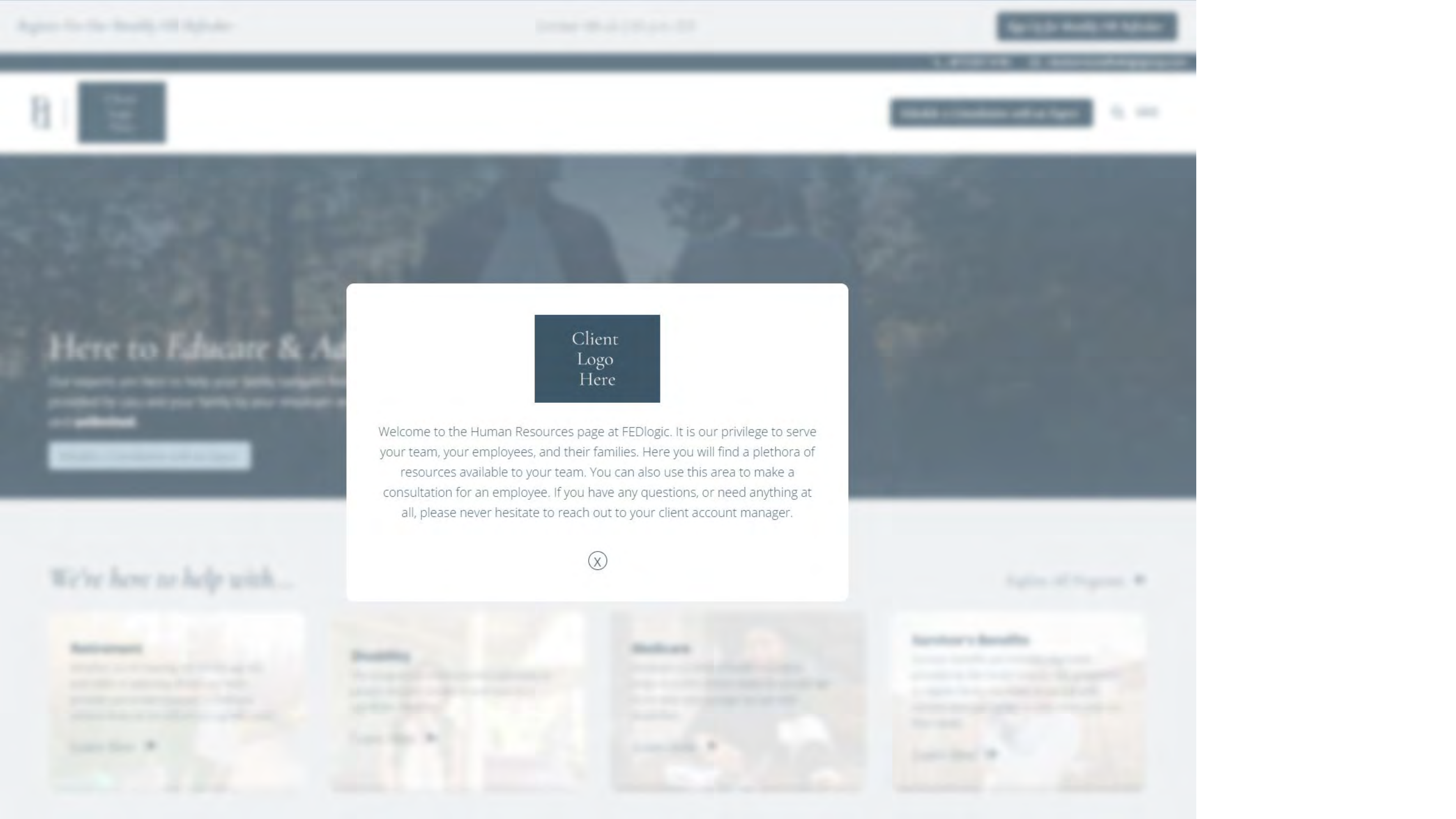
# CLIENT CASE STUDY

comparing true savings after year one of implementation



# SUPPORT year-round engagement





Welcome to the Human Resources page at FEDlogic. It is our privilege to serve your team, your employees, and their families. Here you will find a plethora of resources available to your team. You can also use this area to make a consultation for an employee. If you have any questions, or need anything at all, please never hesitate to reach out to your client account manager.



# Resources

Benefit Type: Retirement Circumstance Type: [Clear Filters](#)

Same Sex Benefits 101 Guide	Needs Based Benefits 101 Guide	Medicare 101 Guide	Retirement 101 Guide
Medicaid 101 Guide	Welcome Flyer - Spanish	Welcome Flyer - English	Welcome Letter Template - Spanish
Welcome Letter Template - English	Postcard Age 60+ - Spanish	Postcard Age 60+ Template - English	Monthly Webinar Series Schedule
General Postcard - English	General Postcard - Spanish	Monthly Webinar Informational Flyer	Employer CCTV Slides
Employee Resources Informational Flyer	Employee Flyer Template - Spanish	Employee Flyer Template - English	














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2024 WEBINAR SERIES

Join us the last Wednesday of every month as we host monthly seminars provided by your employer covering a wide variety topics relevant to you and members of your household.

Scan with your phone's camera or click [HERE](#) to view the session calendar & register!



January 31st 2024 1:00pm - 2:00pm CST	Social Security 101 + Policy Updates and COLA
February 28th 2024 1:00pm - 2:00pm CST	Social Security 101 + Disability/Unable to Work & Major Illness (such as cancer, ALS,
March 27th 2024 1:00pm - 2:00pm CST	Social Security 101 + Childrens' Benefits - Life, Survivors' & Disabled Adult Child
April 24th 2024 1:00pm - 2:00pm CST	Social Security 101 + Medicare/Medicaid
May 29th 2024 1:00pm - 2:00pm CST	Social Security 101 + Spouse, Ex-Spouse Benefits, & Widow(er)s
June 26th 2024 1:00pm - 2:00pm CST	Social Security 101 + Retirement & Maximizing Benefits
July 31st 2024 1:00pm - 2:00pm CST	Social Security 101 + Disability/Unable to Work & Major Illness(such as cancer, ALS, )
August 28th 2024 1:00pm - 2:00pm CST	Social Security 101 + Continuing Disability Reviews (CDRs), SSI Redeterminations, & Wo
September 25th 2024 1:00pm - 2:00pm CST	Social Security 101 + Medicare & Medicaid
October 30th 2024 1:00pm - 2:00pm CST	Social Security 101 + Medicare & Medicaid
November 27th 2024 1:00pm - 2:00pm CST	Social Security 101 + Supplemental Security Income (SSI) & Premature Baby Birt



# Programs

## COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events.

[Learn More ➤](#)

## Healthcare.gov

The federal government-operated website that helps people shop for and enroll in health insurance, including Medicare and CHIP.

[Learn More ➤](#)

## Survivor's Benefits

Survivor benefits are monthly payments provided by the Social Security Administration to eligible family members of people who worked and paid Social Security taxes prior to their death.

[Learn More ➤](#)

## VA Benefits

VA benefits include disability compensation, pension, education and training, health care, home loans, employment opportunities, and burials for those who honorably served.

[Learn More ➤](#)

## Tribal Benefits

All native tribe members, whether they live on or off reservations, are eligible to receive benefits such as federally recognized tribal health plans.

[Learn More ➤](#)

## Medicaid

Medicaid is a joint federal and state program that provides low-income citizens with health coverage.

[Learn More ➤](#)

## Supplemental Security Income

SSI provides monthly payments to people with disabilities and older adults who have little to no income or resources.

[Learn More ➤](#)

## Disability

This program provides monthly payments to people who are unable to work due to a significant disability.

[Learn More ➤](#)

## Medicare

Medicare is a federal health insurance program in the United

## Retirement

Whether you're nearing retirement age (62 and older) or planning ahead, our team provides