



Using FEDlogic & Samaritan Fund Program as a Risk Mitigation Strategy



The Renewal Risk

High-cost claimants are the #1 driver of unexpected premium spikes at renewal.

Why High-Cost Claims are an Employer's Biggest Exposure

 **25%**

1 in 4 employees will become disabled before retirement age

Source: SSA

 **20%**

of employees 65+ are unaware they can work AND elect Medicare as primary

Source: Bloomberg

 **89%**

of million-dollar healthcare claims are generated by individuals under age 60

Source: Perr & Knight Actuarial

 **12–14%**

annual increase in large claims — ESRD, ALS, cancer, Medicare-age events

Rising faster than medical inflation

\$ The Cost of Inaction: What These Claims Actually Cost

Average annual cost per condition — these are the claims that reshape a renewal

HEALTH CONDITION	AVERAGE ANNUAL COST	PROGRAM OPPORTUNITY
Lou Gehrig's Disease (ALS)	\$1,514,296	72% FEDlogic transition rate to Medicare
Level 4 Premature Baby Birth	\$378,504	100% Medicaid transition rate for qualifying infants
Stage 4 Cancer	\$275,245	SSDI & Medicare eligibility often available
Catastrophic Claim (General)	\$180,814	Samaritan Fund Program or FEDlogic — separate programs for this scenario
Dialysis (ESRD)	\$84,480	54% FEDlogic transition rate — Medicare carve-out available
65+ Employee, No Conditions	\$15,252	56% transition rate to Medicare as primary



FEDlogic

Federal & State Benefit Navigation



FEDlogic: Who They Are & What Makes Them Different

Founded 2015

A Mission That Drives Results

FEDlogic was founded in 2015 by Frank and Elizabeth Cardenas. Frank's tenure at the Social Security Administration — and his family's struggles navigating benefits for his disabled sister — inspired the creation of a resource for all families.

All FEDlogic experts have held technical and leadership roles with the Social Security Administration. They understand policies from the inside-out.

Over 520 companies nationwide. Clients in all 50 states including Puerto Rico. Over 5 million individuals have access to FEDlogic services.



A Team of Experts

All consultants are former Social Security Administration staff — technical and leadership roles. They know the programs from the inside.



Unlimited, Confidential & Free

Phone-based consultations are unlimited, confidential and free to the employee AND all household members. Scheduled at the employee's convenience. An expert is available through the entire process.



Nothing to Sell

FEDlogic does not sell, endorse or promote any products or services. Employees can trust the guidance is completely unbiased. This is critical for employee engagement and adoption.



Navigation Beyond Medicare: Every Federal & State Program

Medicare transitions account for LESS THAN 10% of FEDlogic's total financial impact. The breadth of navigation is far wider:

● Medicare

● Medicaid

● Social Security Disability (SSDI)

● Healthcare.gov / ACA Marketplace

● COBRA Navigation

● Social Security Retirement

● State-Specific Benefits

● Alternative Healthcare Options

● Survivors Benefits (Widow & Child)

● Veteran's Benefits

● Tribal Benefits

● Premature Baby Birth (Medicaid)

● ESRD / Dialysis (Medicare)

● ALS (Lou Gehrig's Disease)

● Terminal Illness Navigation

● Cancer / Stage 4 Diagnoses

● SSI (Supplemental Security Income)

● Catastrophic Claims

● Disabled Adult Child Benefits

● Disability Before Retirement

● COBRA vs. Medicare Comparison



FEDlogic: Success Metrics & ROI Guarantee

98.2%

Service Renewal Rate

Companies trust it and re-sign year after year

33.3%

Overall Transition Rate

1 in 3 consultations results in transition off the group plan

99.1%

Lifetime Employee Satisfaction

Feedback from employees following their consultation

7:1

Average ROI

ROI ranges 2:1 to 13:1 across the client base | 1:1 guaranteed

Conservative Savings Estimate: \$26,400 per transition off the group health plan

Based on independent actuarial analysis by Perr & Knight | Employers have historically found actual savings to be 2.4x the conservative estimate | Service continues at no cost until 1:1 ROI is achieved



FEDlogic: Real Client Case Studies

Logistics Company — 250 FTEs

\$225,461 True Savings

Conservative estimate was \$52,800. FEDlogic's modeled estimate was \$79,200. Actual employer-verified claims savings came in at \$225,461 — nearly 3x the conservative projection.

Group Captive — Multiple Employers

\$2,375,000+ Total

FEDlogic implemented across entire captive cell. Cases included: ESRD (\$434K), Juvenile Cystic Fibrosis (\$275K), Joint Degeneration (\$180K), Aortic Valve Disease (\$120K), Encephalopathy (\$100K). 2023: \$975K savings. 2024: \$1.4M savings.

Premature Birth — National Manufacturer

\$1,500,000+ Saved

Infant born prematurely, 48 days in NICU. FEDlogic spent 100+ hours navigating with family and SSA. Result: Medicaid approved retroactive to birth regardless of parent income. \$0 out-of-pocket for the family. \$1.5M+ removed from the plan.

ESRD — Communications Firm (<500 EEs)

\$450,000 Saved

Employee in his mid-40s diagnosed with ESRD. HR referred him to FEDlogic. Through multiple consultations, employee enrolled in Medicare, acquired a supplement, and voluntarily declined the employer group plan. Saved \$10K/yr out-of-pocket personally. Employer saved \$450K by eliminating the coordination period.



FEDlogic: Strategic Engagement & Employer Support

FEDlogic is not a passive benefit. It requires active employee engagement — and they make that engagement easy.



Personalized Implementation Strategy

FEDlogic builds a custom engagement plan for each employer group — tailored to workforce demographics, communication preferences, and renewal timing.



Monthly Live Webinars

Educational monthly seminars open to all employees. Topics include Social Security 101, disability, Medicare, survivors benefits, Medicaid, and more. Private webinars dedicated to a single company are also available.



Co-Branded Marketing Materials

Customized electronic flyers, mailed postcards, and a co-branded letter sent to all employees year one — and to new hires at renewal. A targeted postcard is mailed to all employees over age 60 at month 5.



Informative Audio Series

A private FEDlogic recorded audio series is available for employees who prefer on-demand content — ideal for distributed workforces and employees who can't attend live sessions.



Private Labeled Employee Website

Each employer gets a customized portal where employees can access resources, webinars, 101 guides, marketing materials, and schedule a one-on-one consultation with an expert.



Dedicated Liaison & Reporting

A dedicated client services team provides customized monthly engagement reporting. Onsite visits available for qualifying groups. Real-time dashboard showing estimated savings, transitions, and consultation topics.



FEDlogic Through Benecon/VERIS: How It Works

FEDlogic integrates seamlessly into the Benecon/VERIS consortium platform at a simple, flat per-member cost.



Billing & Cost

\$3.50 PEPM — billed as part of Benecon's monthly consolidated invoice using enrolled employee counts. For pay-at-max groups: this service is NOT eligible to be paid out of the claim fund.



Plan Integration

FEDlogic operates outside your TPA, ASO, or PBM — no data integration required.



Employee Eligibility

Eligibility is provided by the group/consultant directly to FEDlogic. ALL benefit-eligible employees, part-time employees, AND their families and dependents qualify. No carve-outs.



When to Add

FEDlogic can be added during the renewal process OR at any time throughout the year. Contact your Consortium Account Manager to elect. There is no open enrollment restriction for FEDlogic.



Easiest Vendor to Implement

FEDlogic does not require data integration. No claims feeds, no eligibility file setup delays. Onboarding is fast — typically within weeks of contract execution.



Contact FEDlogic

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Proposals: proposal@fedlogicgroup.com



Samaritan Fund Program

Your Laser Solution for High-Cost Claimants



The Samaritan Fund Program: What It Is & How It Works



Giving the Peace of Mind to Heal

The Samaritan Fund Program brings financial peace of mind to those with serious medical conditions.

We connect participants with personalized coverage options and charitable funding — minimizing out-of-pocket medical expenses.

Participants receive the help they need when they need it most, while employers save money and support their employees.

It's a win-win.



Proactive Identification

The team flags potential High-Cost Claimants (HCCs) before renewal season using integrated data from medical, pharmacy, and other solution sources. You're not reacting — you're anticipating.



Financial Relief for Members

Members are connected to charitable foundations, manufacturer patient assistance programs, and other funding sources. This reduces or eliminates out-of-pocket costs for the member AND removes claims exposure from the employer plan.



Ongoing Guidance & Partnership

The SFP team partners with you to track outcomes, measure savings, and shape next year's strategy. Participants receive a debit card for premiums and eligible medical expenses. Members stay on the plan until formally accepted.



Samaritan Fund: Ideal Candidates & Qualifying Conditions

Members should anticipate having more than \$50,000 in annual claims. The program covers employees AND their eligible dependents.

Target Conditions & Estimated Annual Cost

Stage 4 Cancer **\$275,245 avg/yr**

ALS (Lou Gehrig's Disease) **\$1,514,296 avg/yr**

ESRD / Dialysis **\$84,480 avg/yr**

Level 4 Premature Birth **\$378,504 avg/yr**

Catastrophic Claims (general) **\$180,814 avg/yr**

Chronic high-cost specialty medications **e.g. oncology, rare disease**

Multiple Sclerosis (MS) **High-cost specialty Rx**

Crohn's Disease / IBD **Biologic therapy driven**

Hemophilia / Rare Blood Disorders **Often \$500K+ per year**

Cystic Fibrosis **Specialty Rx + hospitalizations**

What Happens When a Member Is Approved

- 1 Member submits confidential HIPAA authorization form
- 2 SFP team contacts member to assess eligibility and review condition
- 3 Broker and employer are notified of eligible cases
- 4 Member is connected to charitable foundations and manufacturer assistance programs that cover treatment costs
- 5 Member receives a debit card to assist with insurance premiums and eligible out-of-pocket medical expenses
- 6 Member REMAINS on the group health plan until formally notified of acceptance — no coverage gap
- 7 Ongoing support throughout treatment allows member to focus on recovery
- 8 Employer's plan exposure for that member is dramatically reduced or eliminated



Samaritan Fund Program: Billing, Logistics & Critical Deadlines

Cost Structure

\$55,000/year per participating individual
\$15,000/year per additional family member
Maximum of \$100,000 per family unit

No PEPM fee — billed per approved participant directly to the group by Samaritan Fund

Contract Length

All contracts are 12 months in duration regardless of employment status changes

When to Elect

⚠ OPEN ENROLLMENT ONLY — this program can ONLY be added during a group's open enrollment. If the window is missed, members are NOT eligible without a qualifying event. Participants must requalify annually.

Contact

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⚠ 2026 ROLLOUT DEADLINES — HIPAA Form Cutoffs

Effective Date	Rollout By	HIPAA Form Due
May 1, 2026	Mar 1, 2026	Mar 15, 2026
June 1, 2026	Apr 1, 2026	Apr 15, 2026
July 1, 2026	May 1, 2026	May 15, 2026
August 1, 2026	Jun 1, 2026	Jun 15, 2026
September 1, 2026	Jul 1, 2026	Jul 15, 2026
October 1, 2026	Aug 1, 2026	Aug 15, 2026
November 1, 2026	Sep 1, 2026	Sep 15, 2026
December 1, 2026	Oct 1, 2026	Oct 15, 2026
January 1, 2027	Oct 17, 2026	Oct 31, 2026

⚠ Missing the HIPAA form deadline means the member is NOT eligible until the next qualifying event.



Choosing the Right Program

FEDlogic vs. Samaritan Fund: Understanding the Difference



FEDlogic vs. Samaritan Fund: Two Independent Programs

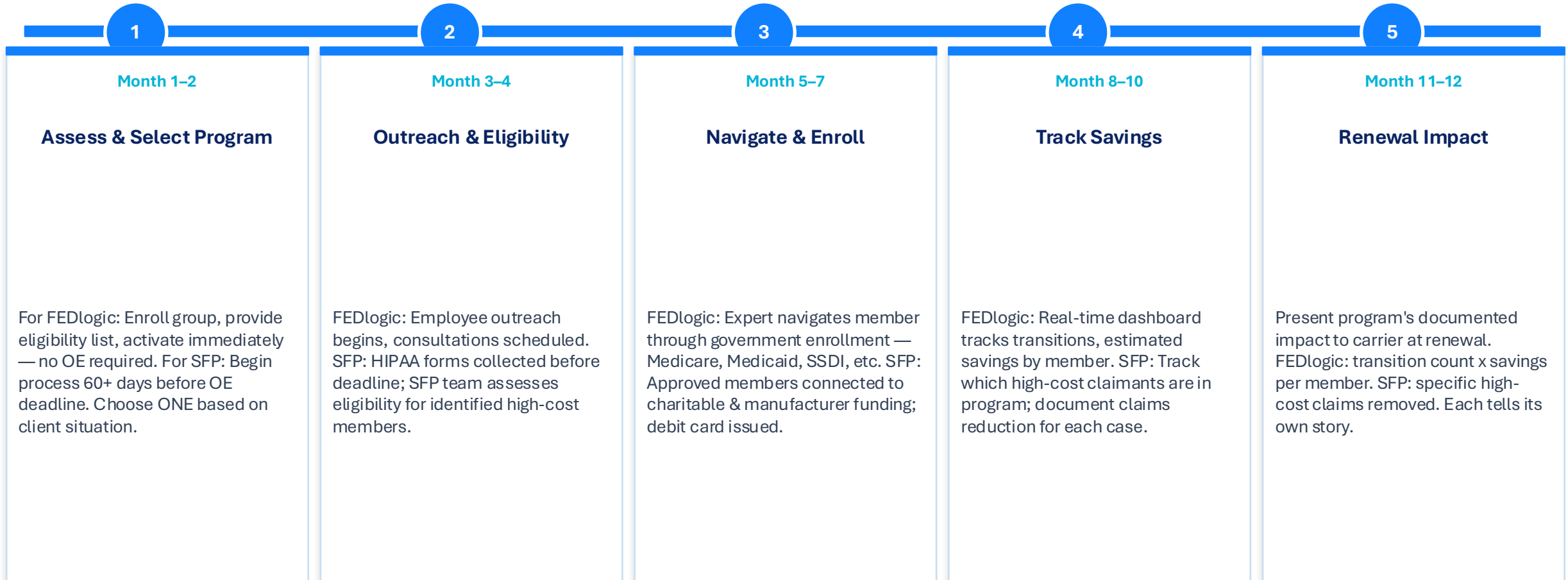
These are two separate, independent programs. The right choice depends on the member's situation — they are not used together.

FEDlogic	Samaritan Fund Program
Target: Any employee/dependent who might benefit from federal or state programs	Target: Members with serious conditions anticipating >\$50K in annual claims
Activation: Proactive education + employee self-scheduling. Can be activated mid-year.	Activation: Employer communicates program. Member submits HIPAA form. SFP team assesses.
Mechanism: Expert navigation to Medicare, Medicaid, SSDI, ACA, SSI, VA, tribal, survivors, and 20+ other programs	Mechanism: Connection to charitable foundations, manufacturer patient assistance, and funding programs. Debit card for premiums and out-of-pocket expenses.
Best For: ESRD, ALS, disability (under 65), 65+ workers, premature births, catastrophic claims, Medicare-adjacent workers	Best For: Cancer, ALS, MS, Crohn's, hemophilia, cystic fibrosis, rare diseases, high-cost specialty medications, chronic catastrophic conditions
Cost: \$3.50 PEPM — all-in, on Benecon invoice	Cost: \$55,000/individual/yr, \$15K/family member, max \$100K/family. Direct billing by SFP.
ROI: Guaranteed 1:1 in year one. Avg 7:1. Conservative \$26,400 per transition.	ROI: Potential to remove hundreds of thousands to millions per claimant from plan exposure
Timing: Add any time. Immediate activation. No open enrollment restriction.	Timing: ⚠️ Open enrollment ONLY. Strict HIPAA form deadlines. Significant lead time required.



Implementation Timeline: Each Program Has Its Own Path

FEDlogic can be activated any time. Samaritan Fund requires open enrollment alignment. These are separate timelines.





Real-World Impact

Employer Outcomes — Each Program on Its Own



Demonstrated Employer Outcomes by Program

Program	Employer	Conservative Est.	Actual / Verified	Note
FEDlogic	Logistics Company, 250 FTEs	\$52,800	\$225,461	<i>True savings 2.9x conservative estimate</i>
FEDlogic	Marketing Company, 6,500 FTEs	\$448,800	\$4,461,600	<i>Multi-year client, 49% transition rate since inception</i>
FEDlogic	Captive (4,300 FTEs)	\$290,400	\$1,200,000	<i>True savings 4.1x conservative estimate</i>
FEDlogic	Group Captive (Multiple Employers)	N/A	\$2,375,000+	<i>FEDlogic navigated ESRD, Cystic Fibrosis, and Cardiac cases — 2023: \$975K, 2024: \$1.4M</i>
SFP	National Manufacturer — Premature Birth	N/A	\$1,500,000+	<i>Single premature birth NICU case — Medicaid retroactive to birth</i>
SFP	Small County Government - 3 Cell or Gene Therapies	N/A	\$3,000,000+	<i>.\$0 OOP for each family.</i>



The Renewal Advantage: What Each Program Brings to the Table

WITHOUT a Risk Mitigation Program

- ✗ High-cost claimants remain on the plan through renewal
- ✗ Carrier sees the full claims cost — no evidence of mitigation
- ✗ Renewal number reflects worst-case scenario for those claimants
- ✗ Employer has no documentation to dispute or negotiate renewal
- ✗ Next year's budget is shaped by this year's unreduced loss ratio
- ✗ Employer absorbs full stop-loss attachment point exposure

WITH the Right Program in Place

- ✓ High-cost members transitioned off the plan (via federal programs) OR financially supported (via charitable funding)
- ✓ Documented outcomes — transitions or claims savings — are on paper for the carrier
- ✓ Carrier sees evidence of proactive management specific to this member population
- ✓ Renewal conversation anchored in verified, program-specific savings data
- ✓ Loss ratio improved — either by removing members or reducing their claim cost
- ✓ Stop-loss attachment point exposure reduced through program-driven claim reduction



Implementation: Different Paths for Each Program

These programs have completely different implementation paths. Choose the right one first, then follow its specific process.

01



Choose the Right Program First

Review the client's situation: Is there a government program pathway? FEDlogic. Are there known high-cost claimants who need financial relief via charitable funding? Samaritan Fund. These are separate decisions — not a combined strategy.

02



FEDlogic Path: Activate Any Time

Contact your Consortium Account Manager to add FEDlogic at \$3.50 PEPM. No OE restriction, no TPA coordination, no data integration required. Provide eligibility list and the program activates — typically within weeks. Works for the entire group year-round.

03



Samaritan Fund Path: Plan Around Open Enrollment

SFP can ONLY be added during open enrollment. Contact Shawn Kennedy well in advance. Required steps: employer contract, implementation call, campaign planning, employee rollout, HIPAA form collection — all before the OE deadline. Review the deadline table on slide 15.

04



Improved Renewals

Whichever program you implement, build your documentation for the renewal conversation. FEDlogic provides a real-time dashboard. SFP provides case-level documentation. Decreasing risk = decreased renewals for your clients.

Ready to Get Started?

Contact your Benecon advisor to begin the conversation for your clients.

FEDlogic

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Can be added anytime — contact your Consortium Account Manager to elect

Samaritan Fund Program

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⚠️ Open Enrollment only — strict deadlines apply. Contact early.

BENECON

VERIS

Stay Connected

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