



Presented by
Tim Ailsworth, Executive Director, LGIT
Michele Keplinger, Communications & Member Services Mgr

Ken Huber, Exec VP
PSA Insurance & Financial Services, Inc.



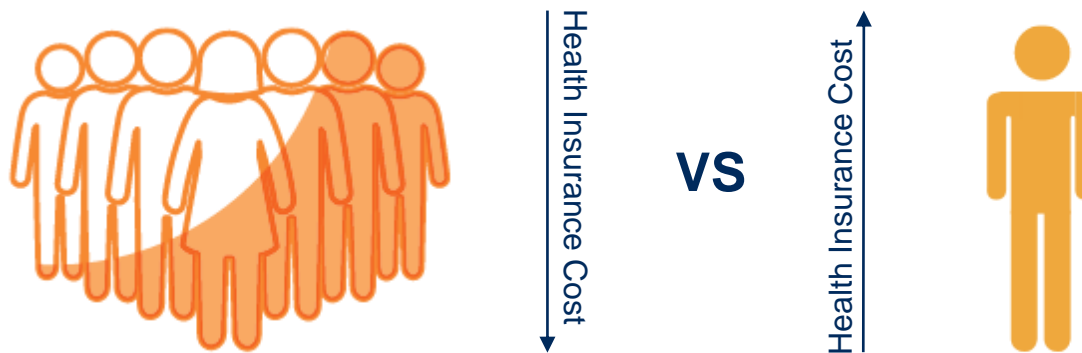
What is LGIT Health?

Local Government Insurance Trust Health, known as **LGIT Health**, is a self-funded health insurance purchasing program established in 2010. The goal of LGIT Health is to provide **cost effective health insurance** for municipal employees in the state of Maryland.

Today, **24 municipalities** and/or authorities are members of LGIT Health.

LGIT Health members benefit by **full transparency** on costs, **excellent employee benefits** and **surplus returns** annually from better than expected performance.

LGIT Health = Maryland municipalities working *together* to lower health benefit costs through self-funding.



- Designed to allow members to efficiently and safely access the self insurance market.
- Obtains concessions from stop loss carriers and administrators that aren't available in the stand-alone self-funded market.
- Each member maintains its own separate plan, stop loss insurance, and benefit design with limited risk sharing with other members.

LGIT Health Partners



BENECON





Who is Benecon?

Benecon is the leader in developing self-funded employee benefit programs for both public and private sector employers.

14 Consortium/Cooperative programs nationwide

1260 employer groups / **120k** covered employees

Member Retention **exceeds 98%**

Benecon's Full Suite of Services for LGIT Health



Day to Day Account Management



Independent Rate Development



DOL Compliance Resources



Financial Services



Data Analytics



Nurse Navigation & Wellness Consulting

How will LGIT Health benefit your employees?

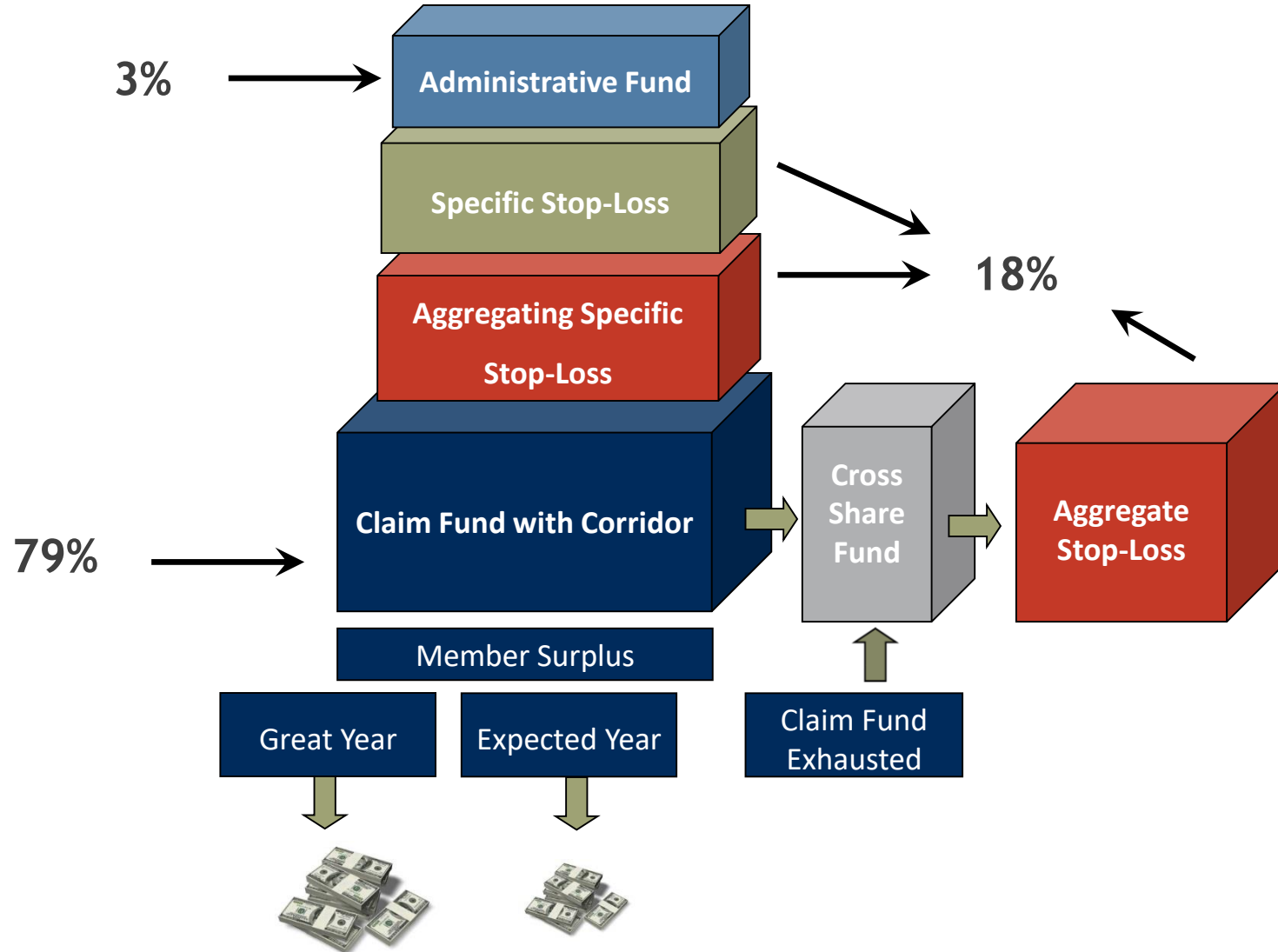


- Broad network of providers and hospitals through Cigna and Kaiser
- Benefits will match current plan design or be slightly better in certain cases
- Access to Benecon's Nurse Navigation & Wellness Consulting services through ConnectCare3
- Regular wellness initiatives including online health coaching

Current LGIT Health Membership

- **Aberdeen**
- **Town of Berwyn Heights**
- **Boonsboro**
- **City of Brunswick**
- **Town of Centreville**
- **Town of Chesapeake Beach**
- **Chesapeake City**
- **Town of Chestertown**
- **Cheverly**
- **City of College Park**
- **City of Cumberland**
- **Gaithersburg**
- **Hampstead**
- **Kent County**
- **Kent County Public Library**
- **Town of Middletown**
- **Mount Rainier**
- **City of New Carrollton**
- **Town of North East**
- **Town of Oakland**
- **Town of Poolesville**
- **Port Deposit**
- **Town of Riverdale Park**
- **Town of Sykesville**
- **Upper Marlboro**
- **City of Westminster**

LGIT Health Model Overview



Historical Performance – Surplus

Plan Year	Net Surplus Returned
2010-11	\$77,511
2011-12	\$646,194
2012-13	\$451,971
2013-14	\$645,581
2014-15	\$1,244,747
2015-16	\$1,050,503
2016-17	\$2,342,727
2017-18	\$3,503,995
2018-19	\$3,053,175
2019-20 *Not final	\$5,018,109
Cumulative Total	\$13,016,404

Over \$13 million in surplus returned since inception!

10 Years of Exceptional Performance

- 99% Retention Rate
- Stable Rate Renewals
- Fully Transparency on All Costs
- Local Control on LGIT Board of Directors
- Key Partnerships with MACO, MML, MCCMA, Mayors Association
- Outstanding Customer Service for your Health Benefit Program

What the LGIT Health Members Are Saying...

"The LGIT Health/Benecon team not only provides an excellent self-insured model, but they are always eager to help whenever there is an issue and constantly support their members through monthly webinars, quarterly meetings, the annual conference and renewal meetings. We look forward to continuing our membership with LGIT Health."

**Alayna Rowlett, HR Director
New Carrollton, Prince George's County
LGIT Health member since 2012**

"LGIT Health- what is not to like! Our employees really like the health plan and its ease of access. Our Town budget likes the health plan since many years we receive a surplus check back from the program! We have received checks for over \$20,000. LGIT Health is good for us, I know it will be good for you!"

**John Miller, Burgess
Middletown, Fredrick County
LGIT Health member since 2011**

What the LGIT Health Members Are Saying...

"We had tried everything to control the increase in health care costs and were facing yet another huge premium increase. We decided to try LGIT Health. Now they work for us to help keep increases at a minimum, we get an annual surplus check, we have a large network of doctors to choose from, our claims are paid timely and we have caring representatives who are available to listen and help use with problems."

**Gwen Evans, Town Administrator
Oakland, Garrett County
LGIT Health member since 2013**

"LGIT Health has provided the City with stability in the medical insurance benefits it offers to employees. Since joining the cooperative, the City has been able to offer the same medical insurance benefits while maintaining the employee contribution percentage, and we did not have to change providers to do it!"

**Darlene Childs, HR Director
City of Westminster, Carroll County
LGIT Health member since 2011**

PSA Insurance & Financial Services



PSA has become a broker partner to market the LGIT Health program.

PSA is the Mid Atlantic region's leading independent insurance brokerage and risk management firm, providing employee benefits, risk management and personal insurance solutions. PSA has been assisting clients in growing and protecting their assets since 1928. With their vast knowledge, experience and resources, they can provide national-caliber capabilities with local service.

ASO (Administrative Services Only) PROVIDER PARTNER - CIGNA



#1

#1 rated health plan for ease of doing business with health care professionals

#1 NCQA HEDIS clinical results for 14 consecutive years

#1 rated on overall trust index in national provider survey

24/7/365

Live
Customer
Service

**Broad Network
Access**

to meet access,
cost & quality
needs

**Integrated
Experience**

Medical, Rx,
Dental,
Behavioral,
Disability,
Vision

**Disease
Management
Program**

Cigna Your
Health First

**Employee
Assistance
Program
(EAP)**

Improving
overall well-
being

**Digital
Innovation**

- mycigna.com
- Cigna mobile app
- Cigna One Guide

80% of Cigna business is ASO

The ConnectCare3 Benefit

Your health and wellness partner.

Available Services



Patient Advocacy

The patient advocates are the first line of contact when employees reach out to ConnectCare3.



Nurse Navigation

The nurse navigators are available to work with patients who have received a medical diagnosis that requires a specialist. Our nurses can provide education on a diagnosis and treatments, physician options, and can help patients prepare for physician appointments.



Chronic Disease Management

The Chronic Disease Management team consists of registered nurses, certified health coaches, and a registered dietitian. Our team will work with patients to implement and sustain the essential lifestyle changes needed to control a chronic condition.



Nutrition Education

Our registered dietitian will help patients to understand the connection between diet and health by completing a thorough nutritional assessment and providing healthy meal plans and alternatives.



Tobacco Cessation

Work one-on-one with our Tobacco Cessation Coaches to achieve and maintain a tobacco-free life.

Questions?

Ken Huber

PSA Insurance & Financial Services, Inc.

khuber@psafinancial.com