

System Leaders Preview 2024 Open Enrollment (OE)

November 1, 2023

Presented by:

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Benefits Administrator

(w/ help from AJ Gallagher Consultants

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MEDICINE *of*
THE HIGHEST ORDER



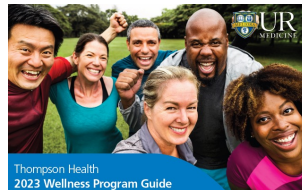
UR
MEDICINE

THOMPSON
HEALTH



2024 System Leaders Preview 11/1/23

- Lincoln Financial
- VSP Vision
- Dental
- Wellness
- Pharmacy
- Medical/H.S.A.
- Wrap up



ACCOUNTABLE
— HEALTH PARTNERS —

As low as 10% once deductible is met...

PHARMACY

Associate Prescription Program

As an associate of Thompson Health, you have access to convenient outpatient pharmacy services for you and your immediate family. Prescriptions, as well as a full array of over-the-counter medications are available.





EOI, a communications and enrollment firm we partnered with in 2022, will support associates to help understand and utilize their benefit options.

Reminder e-mail blasts with an option to schedule an appointment

1-1 Telephonic support November 13-17th (M-F)



Schedule Appointment

Location:

Telephonic Benefit Appointment

Schedule Appointment

Location: Telephonic Benefit Appointment

Service: English Telephonic Benefit Appointment

When:

Monday November 13, 2023

08:00 AM Eastern Daylight Time

ALL APPOINTMENTS WILL BE SCHEDULED IN EASTERN TIME

Voluntary plans for 2024- Select for 1st time or confirm to continue



- Accident
- Critical Illness
- Short Term Disability*
- Long Term Disability*

Pre-existing Condition

- If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the 3 months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

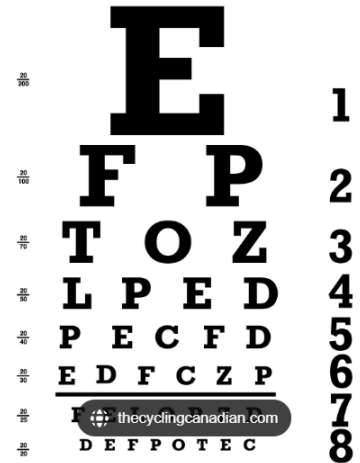
- Term Life with Accidental Death and Dismemberment**

**Secure/on-line EOI (evidence of insurability) medical questions must be completed for consideration by Lincoln Financial Group



600+ Vision subscribers

I saved over \$300



850+ Dental subscribers

- Basic & Premier options

This past year, we improved:

- Age 26 limit for tax dependents



URMC Wellness- Biometrics & Programs

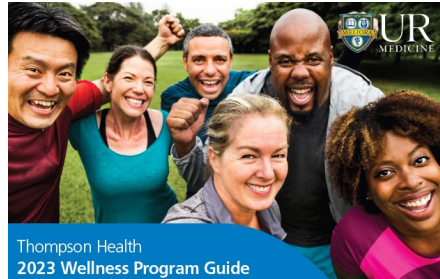
1,000+ associates/spouse & domestic ptrns. eligible

300+ biometric screenings YTD- \$40K paid out

- Over 60 appts. still available in Nov.- payout 12/21/23

Getting Healthier Has Big Rewards!
Associates earn up to **\$450**.
Spouses/domestic partners earn up to **\$375**.

“Personalized!
Easy to compare
prior year results”



Your Health Matters



For all!



Lookback...2022/2023

- **Thompson Health paid 100% of the 2023 increase** of \$600K of medical premiums.
- **Associates had 0% premium increases** on medical, dental and vision for past 24 months.
- Merit and market pay increases provided 1,350+ associates with meaningful pay adjustments.
- **However, the Executive Team recognizes...**
 - You and your families are important and valuable to us. You have a choice!
 - Increasing health care costs coupled with increasing claims trends year over year makes it necessary to increase health plan premiums in the coming year.

Pharmacy and Medical Costs

MEDICINE *of*
THE HIGHEST ORDER



UR
MEDICINE

THOMPSON
HEALTH

Pharmacy Program Savings Opportunities-

Thank you for choosing Thompson Health!

	Retail 30-day	Retail 90-day	Mail Order
Implemented 2021 for the deductible plans... After your annual medical deductible is met...			
CMG Pharmacy	\$5/35/70	2x copay \$10/70/140	N/A
All other Pharmacies	\$15/50/95	2x copay \$30/100/190	2x copay \$30/100/190 (Wegmans/ Express Scripts)
And how were the 2nd full year results?....			

CMG #1 pharmacy by scripts filled (35% of all scripts filled) 2024 Rx estimated \$3.2M (avg. >\$1,800/person)

Scripts filled:
5,300 in 2019
8,900 in 2020
10,800 in 2021
10,882 in 2022

Pharmacy Name	Pharmacy Type	Total Cost	Script Count	Cost per Script	Member Count
1 The Sherwood I Deutsch Pharmacy	Specialty	\$898,937	162	\$5,549	14
2 UR Medicine Thompson Health Canandaigua Medical Group Pharmacy	Retail	\$561,015	10,882	\$52	593
3 Accredo Health Group Inc	Specialty	\$376,391	64	\$5,881	6
4 Wegman Food Market Inc	Retail	\$336,099	5,862	\$57	457
5 Noble Health Services Inc.	Specialty	\$266,898	41	\$6,510	4
6 Rite Aid Corporation	Retail	\$191,838	3,360	\$57	238
7 Cvs Pharmacy Inc	Retail	\$172,729	3,458	\$50	269
8 Walgreens Drug Store	Retail	\$140,578	2,887	\$49	355
9 Wilson Pharmacy	Specialty	\$61,310	14	\$4,379	1
10 Walmart Stores Inc	Retail	\$59,585	1,702	\$35	148
11 Lima Village Pharmacy	Retail	\$29,034	195	\$149	5
12 Village Drug	Retail	\$21,906	340	\$64	8
13 The Sherwood I Deutsch Pharmacy	Retail	\$18,914	112	\$169	23
14 Mendon Pharmacy	Retail	\$9,811	212	\$46	11
15 Kinney Drugs	Mail	\$9,219	51	\$181	8

CMG Pharmacy fills more than:
CVS, Rite Aid, and Walgreens COMBINED!

Recent Medical Plan Costs

2024 total costs estimated \$8.4M

(avg. >\$8,700/person)

Inpatient

Plan Cost and Utilization by Facility

Top 5	Plan Cost	% Plan Cost
Thompson Health	\$528,077	37%
Strong Memorial Hospital	\$512,884	36%
Highland Hospital	\$161,117	11%
Rochester General Hospital	\$81,255	6%
Clifton Springs Hospital And Clinic	\$28,909	2%
All Other Facilities	\$121,882	8%
Total	\$1,434,123	100%

Outpatient

Plan Cost and Utilization by Facility

Top 5	Plan Cost	% Plan Cost	# of Cases	% Cases
Thompson Health	\$1,536,018	36%	2,623	31%
Strong Memorial Hospital	\$1,499,033	36%	985	12%
Rochester General Hospital	\$279,750	7%	71	1%
Highland Hospital	\$192,578	5%	176	2%
Clifton Springs Hospital And Clinic	\$123,058	3%	248	3%
All Other Facilities	\$585,563	14%	4,431	52%
Total	\$4,216,000	100%	8,534	100%

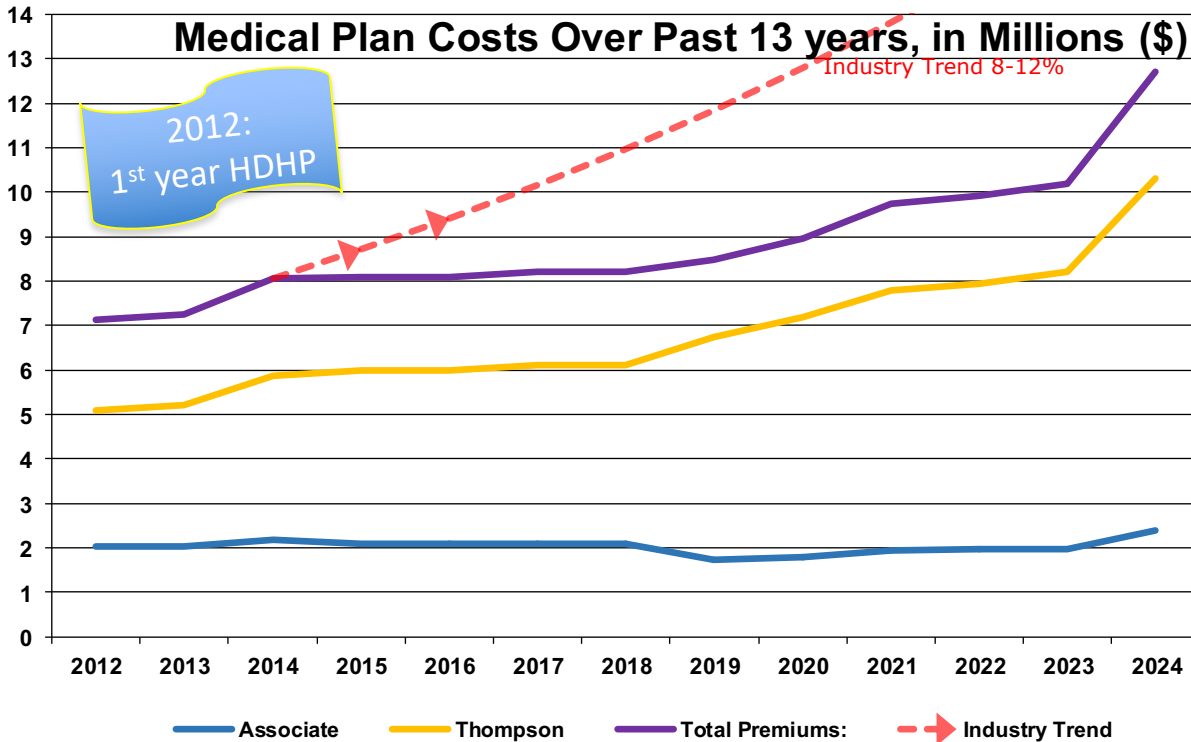
Medical Plans



Partnering with AHP,
URMC Wellness,
Associate Wellness,
Gallagher Consulting

Thompson's
investment in
you + \$602k
H.S.A. funds

Medical Plan Costs Over Past 13 years, in Millions (\$)



\$12.7M Total

\$10.4M Thompson

\$2.3M associates

2024 Benefit Program Summary

Benefit	Associates Covered	Budget	Pay Period Increase to Associates
Medical \$1600s/\$3200f* \$2500s/\$5000f	840+	12.7M (+18.7%)	Next Slide
Health Savings Account	n/a	\$602k	No changes since 2012: \$500 single \$1,000 family
Dental Basic & Premier	850+	\$670k	No increases thru 12/31/24
Vision	550+		No increases thru 12/31/24
Lincoln Financial Group Plans	Many		Age and wage based
* IRS minimum deductible levels			

TH picking up 80% of the \$2M increase

Wage break increases to \$20.00/hr.

Our contribution is much larger than URMC & Highland

Age 26 for all dependents

also...
FSA/Dependent Care, 403b limits increased

2024- What will the impact be?

Benefit	Associates Covered	Budget	Pay Period Increase to Associates
Medical Plans: Two High Deductible Choices \$1600s/\$3200f* \$2500s/\$5000f	840+	12.7M (+18.7%)	PREMIUM ADJUSTMENTS: Increases \$5.00-\$51.50/pp 518 single- 62%- \$5-13.50/pp 322 family- 38%- \$22-51.50/pp
			The most popular tiers: 272 single (32%) - \$8.50/pp 85 family (10%)- \$39.00/pp
* 2024 IRS minimum deductible levels			



Self-guided module available

Tuesday, 11/7/23 thru Monday, 11/20/23

It's *that* time ...
Benefits
OPEN
ENROLLMENT



Some of this...

