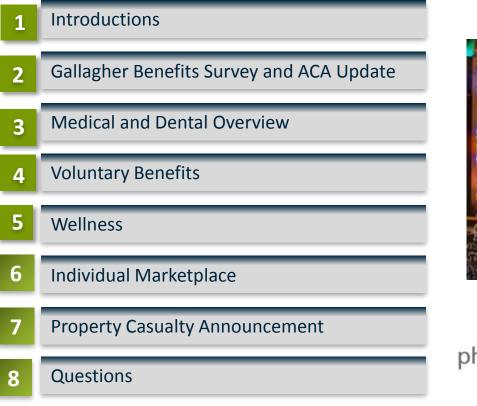


2016 Cultural Alliance Benefits Presentation NOVEMBER 10, 2015 greater Cultural philadelphia Cultural

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2016 Cultural Alliance Meeting Agenda





greater philadelphia Cultural

Today we will hear from ...

Gallagher

Tamra Walton Amber Ball Courtney Jackson Matt Medeiros Ellen Ross Jeff Ohlstein Joe McCarthy Insurance Carriers

> Steven Hyland, Independence Shelly Campo, Aflac



"Our member benefits, events and professional development services help nonprofits thrive."

> Maud Lyon, President Cultural Alliance



2015 Benefits Strategy & Benchmarking Survey GALLAGHER BENEFIT SERVICES, INC.

ARTHUR J. GALLAGHER & CO. | BUSINESS WITHOUT BARRIERS™

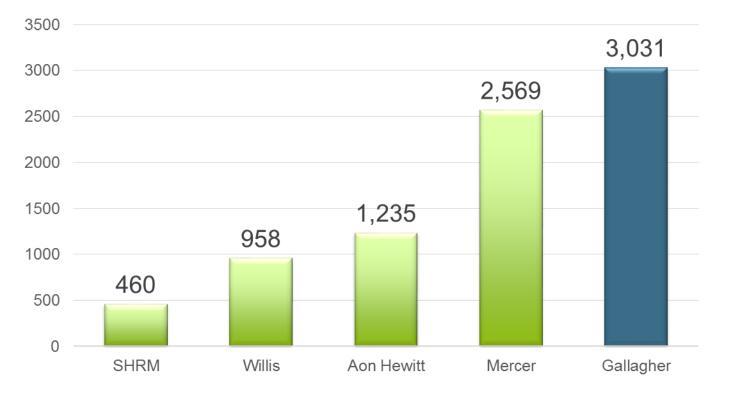
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Organizational Tension

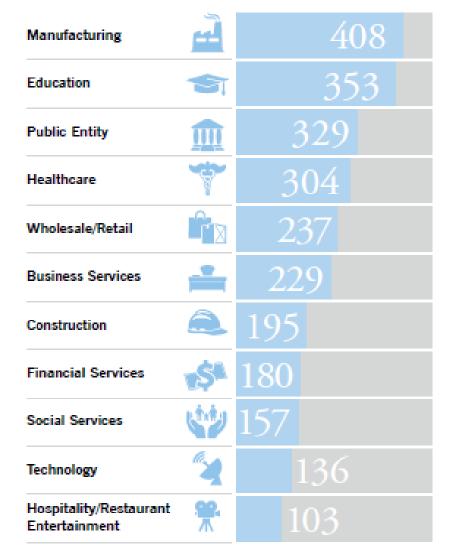


The Gallagher Survey

Survey Participation



Participant Profile





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Top Industries by Participation

Organizational Challenges



Greatest challenges

- 1 Controlling employee benefit costs
- 2 Attracting and retaining a competitive workforce
- 3 Maintaining/decreasing overall operating cost

Benefits Spend

Total annual benefits cost per eligible employee²

Ś	Under \$5,000	17%
	\$5,000 to \$9,999	43%
	\$10,000 to \$14,999	21%
	\$15,000 to \$19,999	10%
	\$20,000+	10%

² Due to rounding, percentages do not total 100%.

Benefits Spend

Increase in the health plan premium at the most recent renewal

	Decreased	10%
	0-1.9%	18%
	2-3.9%	12%
	4-5.9%	16%
	6-7.9%	11%
	8-9.9%	10%
	10-11.9%	7%
	12% or more	16%

Cost Containment Strategies

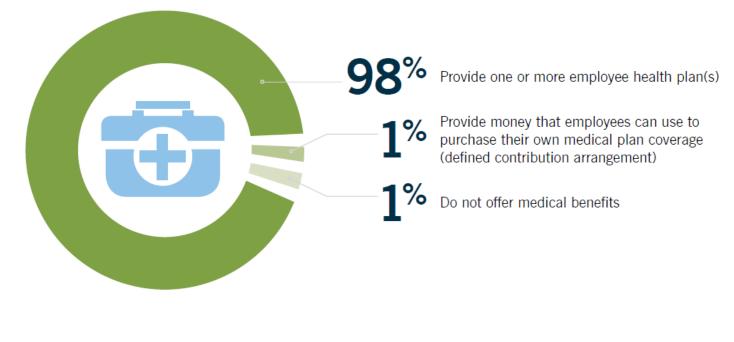


75% Require contributions to employee-only plan

67% Increased employee share of cost through plan design changes

Medical Defined Contribution

How medical benefits are currently handled



May move to a defined contribution healthcare arrangement in the next three years

Work-Life Balance



Employee assistance/counseling	61%
Flexible work hours	57%
Paternity leave	31%
Ability to telecommute	29%

What is your strategy?



<u>**Do not**</u> have a written total rewards or strategic benefits plan with measurable objectives

Affordable Health Care Act

Update

Small Group Definition remains 2 to 50

• Products still age/smoker status rated

Reporting Requirements

- Section 6055
 - Must offer Minimum Essential Coverage (MEC)
 - IBC provides required reporting for fully insured
- Section 6056
 - Applicable Large Employers (ALEs) with 50+ Full Time Equivalent Employees (FTEs) must offer Affordable Coverage to FTEs
 - Form 1095C goes to employees
 - Form 1094C goes to the IRS
 - Most ALEs will use a reporting vendor

Affordable Health Care Act

Update

Fees:

- Paid by IBC for fully-insured plans
 - PCORI fee
 - Transitional Reinsurance Fee
 - Annual Covered Entity Fee

Cadillac Tax (2018):

- 40% Annual Excise Tax imposed on employer-sponsored health coverage that exceeds:
 - \$10,200 for individual coverage
 - \$27,500 for family coverage



VIBRANT MEDICAL & DENTAL OVERVIEW

Medical Overview / IBC

2016 Metallic Plans

- Platinum
- Gold
- Silver
- Bronze

New Names

- Preferred / Copays
- Classic / Deductible & Coins.
- Secure / Deductible & Copays
- Essential / HDHP without HSA



10 New Plans

Gold

- PPO (1)
- DPOS (1)
- HMO (1)

Silver

- PPO (2)
- DPOS (2)
- HMO (2)
- HSA (1)



Vision Enhancements

Enhanced HDHP Benefit

 Vision benefits no longer subject to the plan deductible

Contact Lenses

 Now available with pediatric benefit



New Specialty RX Cost Share

- Member pays 50% to \$1,000/RX
- Member cost accumulates to Out of Pocket Maximum
- Updates sent to impacted members



Renewal Process

Renewal Package

- Shows 2016 plan most similar to current plan
- Includes alternatives

HMO Bronze Basic

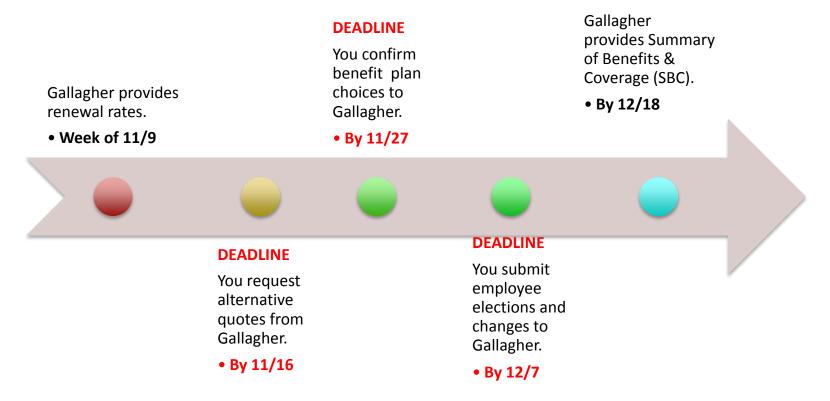
 Replaced by HMO Bronze Essential

Default

 If specific changes are not requested, plans will default to 2016 plan most similar to current plan



Benefit Renewal Timeline (Deadlines)



Thank you for helping us to adhere to the dates on this timeline. Your key deadlines are noted in red.

Dental Overview

United Concordia Dental

Good news! No rate increase!

- No dental plan changes
 - Using Paranet Network
 - This is the only time to make enrollment changes

Dental Benefits Summary

For the Cultural Alliance – High Option

Benefit Category	CONCORDIA FLEX PLAN	
	In-Network	Non-Network
Class I – Diagnostic/Preventive Services		
Exams		
Bitewing X-rays		
All Other X-rays	100%	100%
Cleanings & Fluoride Treatments	100%	10078
Sealants		
Palliative Treatment		
Class II – Basic Services		_
Basic Restorative (Fillings, includes Posterior Resins)		
Simple Extractions		
Space Maintainers	100%	100%
Endodontics	100%	100%
Complex Oral Surgery		
General Anesthesia		
Class III – Major Services	·	
Nonsurgical Periodontics		
Surgical Periodontics		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures	50%	50%
Inlays, Onlays, Crowns		
Prosthetics (Bridges, Dentures)		
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	50%	50%
Included Plan Features	-	
Preventive Incentive®	Class I services do not count toward	
Pregnancy Benefit	 Covers 1 additional cleaning during pregnancy Covers 1 additional periodontal maintenance Scaling and root planing 4 periodontal surgery procedures 	
Smile for Health [®] Wellness ³	• Covers 1 additional periodontal maintenance per year and all are	
Provides periodontal care for people with certain chronic medical	covered at 100%	
conditions: diabetes, heart disease, lupus, oral cancer, organ	 Scaling and root planing are covered at 100% 	
transplant, rheumatoid arthritis and stroke	 4 periodontal surgery procedures are covered at 100% 	
Maximums & Deductibles (applies to the combination of se		
Annual Program Deductible (per person/per family)	No	
Annual Program Maximum (per person)	\$1,000 Excludes Class I & Orthodontics	
Lifetime Orthodontic Maximum (per person)	\$800	

Dental Benefits Summary

For the Cultural Alliance – Low Option

Benefit Category	CONCORDIA FLEX PLAN		
	In-Network	Non-Network	
Class I – Diagnostic/Preventive Services	1	L	
Exams			
Bitewing X-rays			
All Other X-rays	1000/	100%	
Cleanings & Fluoride Treatments	100%		
Sealants			
Palliative Treatment			
Class II – Basic Services			
Basic Restorative (Fillings, includes Posterior Resins)	100%	100%	
Simple Extractions			
Space Maintainers			
Endodontics			
Complex Oral Surgery			
General Anesthesia			
Class III – Major Services			
Nonsurgical Periodontics			
Surgical Periodontics]		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures	Not Covered	Not Covered	
Inlays, Onlays, Crowns			
Prosthetics (Bridges, Dentures)			
Orthodontics			
Diagnostic, Active, Retention Treatment	Not Covered	Not Covered	
Included Plan Features			
Preventive Incentive [®]	Class I services do not count toward your annual program maximum		
Pregnancy Benefit		Covers 1 additional cleaning during pregnancy	
Maximums & Deductibles (applies to the combination of	services received from network an	d non-network dentists)	
Annual Program Deductible (per person/per family)	No	ne	
Annual Program Maximum (per person)	\$1,000 Excludes Class I		



CREATIVE VOLUNTARY BENEFITS

Voluntary Benefits

Why offer Voluntary to Employees?

Short Term and Long Term Disability

- Tax free benefits for off the job injuries or illness
- Customize plan to individual needs
- Coverages maternity leave

Critical Illness

- Helps pay costs associates with Cancer, Heart Attack, Stroke, and End-Stage Renal Failure
- Payments made in lump sum amount based on illness
- Policyholder does not have to miss time from work to be eligible for benefits

Voluntary Benefits

Aflac pays Policyholders directly unless you decide otherwise, regardless of any other insurance in effect.

Claims usually paid in 4-6 days

Helps with:

- Leftover medical expenses like deductibles and copays (including those for prescription drugs)
- Travel related expenses for treatment in distant medical centers including airfare, hotels and meals
- Everyday living expenses like mortgage (or rent), money for groceries and utility bills...even household help or babysitters



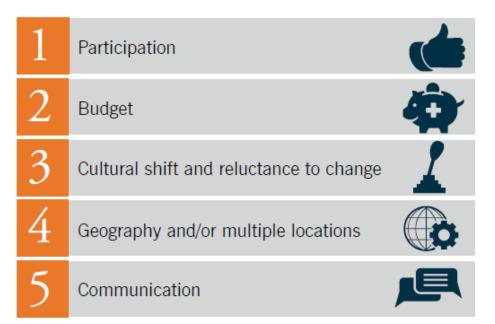
INSPIRING WELLNESS

Wellbeing Programs





Top five challenges related to wellness planning



Total Wellbeing



Online Resources

- Provider & Hospital Finder
- Symptom Checker
- Treatment Cost Estimator
- Health Trackers
- Medical Encyclopedia
- Video Player
- Recipes

Powered by WebMD

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Visit the member portal at <u>www.ibxpress.com</u>

Online Tools

- Wellness Profile
 - Receive your health score
 - Personalized action plan
- Personal Health Record
 - Tracks medical history
 - Includes Dr. visits, personal health data, prescription information
- Digital Health Assistant
 - Online Coaching Guide
 - Assists in setting goals, choosing healthy activities and tracking progress





35

Online Tools

- Message Boards
 - Way to receive health advice from medical professionals and peers
 - Over 50 board discussion to choose from
- Health Information
 - Appears on WebMD home page
 - News articles, videos and more based on member needs

Independence 🚳

Reimbursements for Healthy Behaviors

- Fitness
 - Up to \$150 back in fitness center fees
 - Complete 120 workouts/365 day period
 - Once completed, can submit for reimbursement online
- Tobacco Cessation
 - Up to \$150 back upon completion of your choice of proven tobacco cessation programs
- Weight Management
 - Up to \$150 back when you complete a weight loss program; such as Weight Watchers, Weight Watchers Online or hospital based program

Blue 365

- Discounts and special offers on health-related products and services at www.blue365deals.com/IBX
- Discounts fall into 6 categories: Financial Health, Fitness, Healthy Eating, Lifestyle, Personal Care and Wellness
- I.e. Weight loss coaching programs, hearing aids, workout apparel, pedometers and fitness club memberships.

Care Management

 Health Coaches work as case managers to coordinate your health care needs

• Use when you have a chronic condition or are expecting a baby

• Helps you prepare for a doctor's visit, find the right treatment or answer questions about your care.

Coaches are registered nurses and social workers who are knowledgeable about your IBC benefits.

Healthy Lifestyle Solutions

Community Resources

- American Heart Association
 - Wear Red Day February 5, 2016
 - Workplace Walking Program
 - National Walking Day First Wednesday in April
- American Cancer Society
 - Lee National Denim Day for Breast Cancer Awareness (October)
 - Tools and calculators, Screening Guidelines, Monthly newsletter and information
 - Nutrition and physical activity planner
 - Assessment for your worksite
 - Receive suggestions for improvements
 - Monthly content subscription service
 - Sign-up to receive monthly toolkits based on monthly health observance



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Healthy Lifestyle Solutions

Introducing Arthur J. Gallagher Wellbeing Website

- Launch date January 2016
 - 12 month wellbeing website
 - **Turnkey solutions**
 - Monthly topics and ways to promote through information
 - New Years Resolutions January:
 - February: Heart Month
- March: Nutrition Month
 - No Cost for Gallagher Clients
 - Monthly Categories of Information
 - Newsletters
 - Posters
 - Toolkit/Challenge/Activity
 - Outside organization resource
 - Additional section for other resources

GALLAGHER BENEFIT SERVICES, INC



INNOVATION INDIVIDUAL MARKETPLACE

Introducing GoHealth

Individual Insurance Solutions



Compare hundreds of plans & rates



Get fast and accurate tax subsidy estimates



A great solution for the self-employed, part time, temp or contract workers.



Work with licensed agents to find the right plan





Complete enrollment without going anywhere else



STABILITY PROPERTY CASUALTY

Comprehensive Insurance Solutions

Our specialized P&C Programs

- Fine Arts Insurance: Access to all fine arts markets worldwide with broadest "all risks" coverage. Flexible options: valuations and definitions of insured property
- **Property & Casualty Insurance for Cultural Institutions**: Incorporates coverage enhancements, competitive pricing & risk management services
- Worker Compensation: Create dividend programs from larger risks; proactive loss control and coverage for Volunteers
- **Directors and Officers**: Network of carriers with preferred coverage options and competitive pricing

Comprehensive Insurance Solutions

Our specialized P&C Programs



- **Professional E & O, Media and Cyber:** Our professional staff understands the exposure in this new interactive world and how it relates to cultural institutions
- Art Title Insurance and Authenticity: Whether required for an acquisition or traveling exhibition we can help place this coverage
- Special Events, Travel Accident, K & R, Performances, Cancellation Insurance, Traveling Shows: Our team can create insurance programs that cover the diverse activities for members of the Cultural Alliance

Awards & Recognition





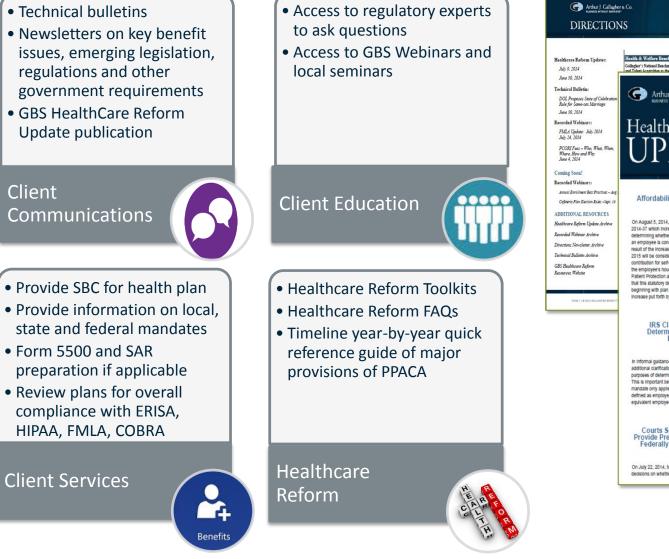






2015 BEST PLACES TO WORK

Compliance Services



m Updates:		August 2014
	Health & Welfare Benefits	
	Gallagher's National Benchmarking Survey Identi and Talent Acquisition as the Tap Challenger for J	ifies Cost Containment Employees
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itate of Celebration ex Marriage	BUSINESS WITHOUT BARBIER	та Со.
a saarnage		
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July 2014	Healthcare]	Keform <u>E</u>
	TIDD	
Tho, What, When,	UPDA	
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ars:		
Best Practices - Aug.		August 14, 2014
ction Rules –Sept. 16	Affordability Percent	ages Increased
ESOURCES		
Update Archive	On August 5, 2014, the IRS re	
Arokine	2014-37 which increased the ti determining whether health co	TECHNICAL BULLETIN G. Arthur J. Callagher & Co.
er Archive	an employee is considered affo	
śrchive	result of the increase, coverage 2015 will be considered affordate	
form	contribution for self-only cover.	Issue 3 2014
(John)	the employee's household inco	
	Patient Protection and Affordal that this statutory definition of a	DOL Proposes State of Celebration Rule for
_	beginning with plan years start	Same-sex Marriage
2014 GALLAGHER BENEFIT	increase put forth by the IRS w	
		Background
	IRS Clarifies	On June 20 th , the Department of Labor ("DOL" or the "Department") published a Notice of Proposed Rulemaking ("NPRM") to revise the definition of spouse under FMLA in light of the
	Determining A	United States Superson Court's June 2013 decision In United States W. Window. The Window decision found Section 3 of the Defense of Marriage Act ("DOMA"), which generally limited
	Employ	the definitions of "municipal" and "monte" to opposite say municipal and montas for numeras
		of administrating and intermeding federal laws and completions, to be unconstitutional. The
		of administering and interpreting federal laws and regulations, to be unconstitutional. The DOMA definitions of "marriage" and "money" availed to the FMLA, and therefore FMLA leave
	In Informal guidance released	DOMA definitions of "marriage" and "spouse" applied to the FMLA, and therefore FMLA leave for a spouse could only be taken to care for a spouse of the opposite sex.
	additional clarification on how t	DOMA definitions of "marriage" and "sponse" applied to the FMLA, and therefore FMLA leave for a sponse could only be taken to care for a sponse of the opposite sex. After the Window decision, the DOL undated its vabile maidance in August 2013 to remove any
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Collaborative QUESTIONS



Thank You

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