

# Creating Advantage

## Healthcare Savings Proposal

Prepared for:



Prepared by:

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# Packages & Pricing

Caregiver Package (For Clients)
Caregiver Support Doctors Online Funeral Services

<b>Monthly Cost - Company Paid</b>	<b>\$12.67</b>
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## **ADDITIONAL TERMS**

- Pricing is listed as per member per month
- Membership includes the member, spouse and all legal dependents up to the age 26
- List billing is only available for monthly statements of \$50.00 or more
- Membership materials include two membership cards, a full-color 5" x 8" booklet with benefit descriptions and instructions
- Members may also access their benefits with My Benefits Work™ mobile app, available in the App Store and Google Play

# Caregiver Support



## DESCRIPTION

1 in 5 employees double as caregivers, spending about 20 hours per week taking care of a loved one on top of work. Caregivers experience significantly higher rates of depression, chronic pain, and other emotional and physical challenges.

**Caregiver Support is a robust bundle of three benefits to support caregivers including Connected Caregiving powered by alaska, Care Companions from Papa, and LawAssure.**

More than 20% of employees double as caregivers for adults, spending about 20 hours per week taking care of a loved one on top of work. Half of U.S. families report difficulty finding childcare, with millions of women reducing hours or leaving the workforce due to caregiving. Caregiver Support empowers working caregivers and expecting/new parents to efficiently manage their caregiving responsibilities through three services: a web-based platform for storing vital medical information, coordinating with care team members, and sharing updates with family; a companionship and task assistance service; and a legal document creation service.

- Connected Caregiving by alaska ("love" in Swedish) provides caregivers, including expecting/new parents, a platform to share updates and delegate tasks to members of their care team, store important documents, and receive additional unlimited email support from professional patient advocates and access to virtual support groups
- Care Companions by Papa connects thoroughly vetted helpers with those who need assistance with transportation, house chores, technology lessons, companionship, and more
- LawAssure guides members to create personalized, high-quality legal documents tailored to their needs, including wills, living trusts, and healthcare directives

*The Papa network is expanding but is not yet available in all areas.*

## HOW IT WORKS

- Members access Caregiver Support by logging into our mobile app or web portal
- Members have unlimited access to the alaska portal

- Members can request a visit from a Papa Pal through the app
- Members can create legal documents in the LawAssure portal

## BENEFIT PROVIDER BACKGROUND

alska ("love" in Swedish) is a groundbreaking web-based platform for caregivers and caregiving teams that goes beyond social connectivity to include secure storage of medical and legal documents, a shared calendar for task delegation and management and permission settings so you decide what is shared with each carefully chosen care team member. You can even keep track of key vitals like blood pressure, weight and oxygen saturation to better manage chronic diseases like COPD, heart disease and diabetes. Become a more organized and empowered caregiver today.

Care Companions is powered by Papa, built to provide an incredible experience by supporting families throughout the caregiving journey. Founded in 2016 in Miami, FL, Papa began due to a personal need that Andrew Parker, CEO and Founder of Papa, had with his own family. Recognizing the extreme difficulty associated with juggling daily life and senior family member's needs, Papa was initially built to support Andrew's own grandfather. Andrew and his family recognized how impactful and positive it was to connect their grandfather with a young, energetic, and enthusiastic individual. After the first visit, he knew he had something special to offer other families with the same need.

LawAssure is brought to you by Epoq. Formed in 1994, Epoq is a pioneer in the development of online legal document services, which are now the most widely used solutions of their kind in the UK. Typically white-labeled and delivered to the customer by insurers, banks, membership organizations and employers, their services make accessing legal services simpler than ever before. Epoq provides services supporting 60 major brands worldwide and 500,000+ documents are created on its platform every year.

## FAQ

### **Is Caregiver Support only for senior caregiving?**

Not at all! Whether members are caring for a parent, child, sibling or spouse, Caregiver Support provides the resources and tools to manage caregiving responsibilities.

### **How does caregiving impact employers?**

Caregiver support as an employee benefit is becoming an expectation. The majority of working caregivers report they have little or no support in managing the duties of caregiving. This leads to increased absenteeism, higher healthcare costs and lost productivity to the tune of billions of dollars every year.

### **How are Papa Pals vetted?**

Papa Pals go through a rigorous screening and onboarding process including vehicle inspection, background check, and training. Only 5% of applicants are selected to be Papa Pals.

# Doctors Online



## DESCRIPTION

Your members have access to a team of medical professionals by email or smartphone app. Doctors Online gives members a trustworthy place to get their healthcare questions answered through a secure website. It's the fast, easy way for members to get health information from a resource they can trust.

- 24/7 access to doctors, pharmacists, psychologists, dentists, dieticians and more
- Responses within a few hours
- Articles, videos and Health Encyclopedia
- Secure Personal Health Record
- Unlimited, confidential services include the immediate family

## HOW IT WORKS

Members login to the website and submit questions for a response within 24 hours

## DISCLAIMERS

Emergency questions and situations should not be directed to Doctors Online. Prescriptions are not included and will not be prescribed.

## FAQ

### **What services are included?**

You can email board-certified physicians, psychologists, pharmacists, dentists, dietitians, fitness trainers, alternative medicine doctors, and eye doctors for help with treatment options, behavioral health questions, nutrition, fitness and more.

### **Are there any services Doctors Online does not provide?**

Emergency issues and prescribing medications are excluded.

### **Am I charged for each new question?**

No. You can use this benefit as often as needed.

### **Will the medical information I share remain confidential?**

Health records are kept private and protected.

## MEMBER TESTIMONIAL

"I received test results in the mail from my doctors showing some abnormal results. I was not sure if it was something I should be concerned about, so I emailed Doctors Online to get some advice. The doctor sent me an email asking for some additional information about my test results and then sent me an email explaining the results. He also told me there was nothing to be concerned about at this time and to have the test performed again in 12 months. This saved me the expense and time of another doctor appointment."

Marti P. from Texas

## BENEFIT PROVIDER BACKGROUND

eDocAmerica's founder, Dr. Charles W. Smith, Executive Associate Dean of Clinical Affairs in the College of Medicine at the University of Arkansas for Medical Sciences (UAMS), has practiced family medicine more than 30 years. During his practice, Dr. Smith discovered communicating with patients prior to office visits could eliminate the need for office visits by approximately 30%. Through the Internet, Dr. Smith realized patients could have the opportunity to ask questions and receive answers prior to a physician's office visit which could be considered as a "cyber visit" or a "pre-visit office visit." Dr. Smith developed the company's business concept and operated the company as a single member Limited Liability Company (LLC) beginning September 15, 1999, while serving at the UAMS. In March 2000, the Board of Trustees of UAMS granted the company an exclusive license to use the intellectual property which underlies the company's service model. Effective March 1, 2000, the company became a multi-member LLC and changed its name to MD Online, LLC, d/b/a eDocAmerica.

# Funeral Services



## DESCRIPTION

Each year, an estimated 2.4 million workers lose a family member, equating to over \$75 billion in lost productivity annually for their employers. With step-by-step assistance to plan a funeral in advance, Funeral Services by Dignity Memorial® helps alleviate some of the financial and emotional burdens often associated with the loss of a loved one, helping employees return to work sooner and be more productive. Funeral Services give members and their extended families access to discounted services and a representative who guides them on how to assist aging family members in making their final arrangements, plan their own service in advance, or respond to an unexpected death. Benefits include:

- 10% savings on all funeral or cremation products and services selected at Dignity Memorial affiliated funeral homes<sup>1</sup>
- 10% savings on cemetery interment rights, products, and services through Dignity Memorial affiliated cemeteries<sup>2</sup>
- National Transferability on prearranged services within our network<sup>3</sup>
- 13 months of unlimited telephone grief support through the Compassion Helpline<sup>®4</sup>
- Bereavement travel services for family and friends

*1. Where available by law. 10% savings is not available in all states nor does it apply to cash advance items. On already discounted Dignity Memorial plans, employee/member is entitled to the greater of the two discounts.*

*2. Cemetery benefit is not available in all states. On already discounted Dignity Memorial plans, employee/member is entitled to the greater of the two discounts.*

*3. Certain restrictions apply.*

*4. Services provided by Charles Nechtem Associates, Inc.*



## HOW IT WORKS

1. Members log on through the mobile app or web portal to contact a representative and access planning services
2. On the website, members fill out the form and select the organization providing them with this benefit from the drop down menu
3. Members call **844-811-5451** 24/7/365 to connect with one of the affiliated funeral homes, cemeteries, etc.

## FAQ

### **Are my family members able to use these services?**

These benefits are available to you, your spouse or domestic partner, your children (natural, adopted, or stepchildren), and the parents, grandparents, and great-grandparents of both you and your spouse or domestic partner.

### **Aren't funeral service providers all the same?**

Service, quality and value can vary widely among funeral providers. Pre-planning a funeral allows you to research different providers in advance so you can be comfortable with their services, expertise, facility, and ability to accommodate your specific desires. If you fund your pre-planned funeral, you'll want to make sure your pre-need funds are secure and held in trust or used to purchase an insurance policy from a third-party provider.

### **I've never planned a funeral before. What things should I consider in choosing a provider?**

It is important to choose a provider whose staff is helpful, knowledgeable, experienced, and professional -- one that can provide the information, guidance and options that best meet your family's emotional, spiritual, cultural, and economic needs.

### **Can a funeral be personalized?**

Yes. Whether the ceremony is elaborate or simple, today's funerals are often individualized to reflect the life lived. You can personalize a funeral service by incorporating music, photos, mementos, decorations, catering, and more to reflect the unique accomplishments, passions, hobbies or activities that characterized the life of the decedent.

### **Do I have to prepay for my pre-planned funeral?**

No. There is great benefit in pre-planning your funeral, even if you do not pay for it in advance, which is called "pre-funding." When you pre-plan, you can still make your wishes known to your loved ones, alleviating them from the burden of making tough decisions when the time comes. However, if you pay for ("pre-fund") your pre-planned funeral in advance, you can lock in today's prices for services and merchandise which may be more expensive in the future.

### **If I prearrange my funeral service now, what happens if I decide to move?**

Prearranged funeral services made with a Dignity Memorial funeral provider are fully transferable and will be honored by any of the funeral providers in the Dignity Memorial network. If you move more than 75 miles from your original place of residence, your prearranged plan moves with you. If there is no Dignity Memorial provider in your new location, we will attempt to find another provider to honor the guaranteed price. If a firm other than a Dignity Memorial funeral home is used, a transfer arrangement is usually available. However, there is no guarantee that those firms will honor all costs as laid out on the prearranged contract. National transferability is subject to certain terms and conditions.

# BENEFIT PROVIDER BACKGROUND

As Dignity Memorial<sup>®</sup> providers, we believe there is no greater responsibility than honoring and preserving the story of one's life. Whether you're planning a funeral for a loved one, or making your own arrangements in advance, the celebration of a lifetime begins with Dignity Memorial's compassionate funeral planners. As North America's largest provider of funeral, cremation, and cemetery services, the Dignity Memorial network cares for thousands of families each year.

# Member Experience

Member/Employee engagement is vital to the success of strong benefit programs. We create touchpoints in every format to make sure we deliver the right message, at the right time.

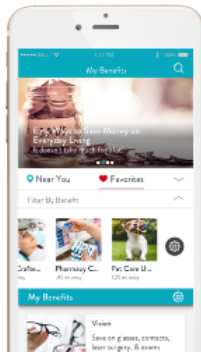
## Member Support

When members need additional assistance with their benefits, our Dallas-based Member Support team is available by phone Monday to Friday 7:00 am to 7:00 pm CST and Saturday 8:00 am to 5:00 pm CST.

## Mobile App & Web Portal

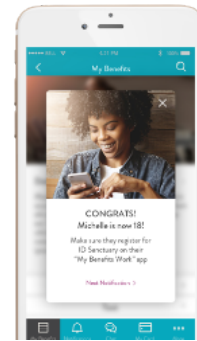
Our mobile app and web portal streamlines benefit delivery, providing members easy and convenient access to benefits on-the-go. The app and portal can be customized to your brand, with your logo and colors present on every page.

Engage members with their benefits and increase utilization through custom notifications and benefit reminders. On the mobile app and web portal, members can find the necessary information to use their benefits, add dependents, and ask for help from BEN, the Benefit Expert Navigator chatbot.



### WHITE LABEL

Customize the app with your logo and brand colors



### ENGAGEMENT

Engage members with custom push notifications



### ARTIFICIAL INTELLIGENCE

BEN is our AI-enabled chatbot, providing on-demand information and support



### DATA & ANALYTICS

Better understand member behavior through enhanced utilization data and analytics.

## Mobile App & Web Portal Features

### **My Wallet**

Store and view all benefit cards in one place with My Wallet. Members easily add their insurance cards with a quick picture, and change the order of cards to fit their preferences. When they need to access a phone number or present the card to a provider, they can tap the card and flip it to the front or back.

### **Dependent Access**

Members can add their spouse and legal dependents to their account and they'll be able to use the benefit program, too. Dependents 18 and older can create their own unique logins under the primary member's account. Invite them to create a profile and they'll receive an email to get started.

### **Price Transparency for Dental Care**

If your package includes Dental powered by Aetna Dental Access, members can use the app to determine procedure costs before going to the dentist. With this tool, members can see exactly what participating dentists are charging for services with the Aetna Dental Access discount. Members determine costs before scheduling an appointment and enjoy more control over what they pay.

## Personalized Membership Kit

Members are mailed a personalized membership card and booklet, which explain how to use their benefits and provide necessary phone numbers and websites for access. The card and booklet can be customized to your brand, ensuring recognition and consistency for your members.

# Implementation Guide



## 1. SUBMIT LIST BILL AGREEMENT

Complete and sign the Employer List Bill Agreement reflecting the package selection and billing information. The signed agreement can be emailed to the Account Executive (AE) listed on the form, then the setup process begins. If benefits are employee-paid, you will need to either have a payroll deduction form completed by each employee or we can provide information to be integrated into your existing benefit enrollment platform.



## 2. ELIGIBILITY

Submit your eligibility file for all eligible employees via Client Portal. All fields within the eligibility file must be populated. You will also use this same file format to submit adds and terminations. We can receive these files directly from you via Client Portal or your enrollment platform vendor.

## BILLING

- New Benefits bills in arrears. You are invoiced for all employees active the last day of the month.
- The invoice is emailed on the first business day of the month to the Billing Contact provided on your List Bill Agreement . Your Account Coordinator will email the Billing Contact to verify his/her email address and reinforce key points of the contract.
- Payment is due by the 20th day of each month. We accept payment via check or ACH; recurring monthly payments are also available. If payment is not received by the 20th of the month, we will send a reminder notice.
- Don't let your group be deactivated for nonpayment. The deactivation and reactivation process can impact an employee's access to a benefit when they need it.



## TIMELINE

The implementation timeline begins with receipt of the Employer List Bill Agreement. New Benefits requires approximately two weeks before we can print and ship employee membership materials. Eligibility can be received anytime during this two-week setup.

# Contact Us

If you have any additional questions or comments, feel free to contact us with the information below!



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