



1



2

Agenda

- The Phia Group Wrap Document
- Health Cost Awareness
- Hospital Alternatives
- Prescription Drugs
- Claim Review
- Other Plan Updates
& Reminders for 2023
- 2023 Handbook Updates



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3

The Phia Group Wrap Document

- Why We Created A Wrap Document
 - To “Wrap” Phia’s Employee Benefits Into A Simple Document
 - Benefits Consolidated Within Phia’s Wrap PD/SPD Include:
 - Medical
 - Prescription Drug
 - Dental
 - Vision
 - Group Life and Accidental Death and Dismemberment
 - Short Term Disability
 - Long Term Disability
 - Cafeteria Plan
 - Employee Assistance Plan
- Will Be Posted on MyPhia



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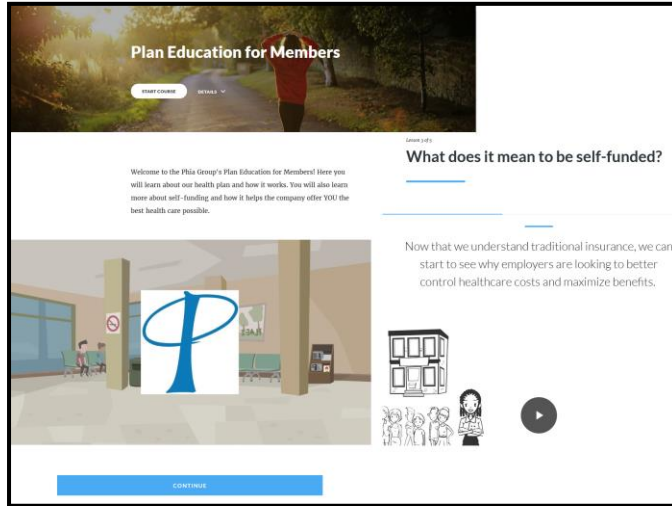
4

Health Cost Awareness – New Tools for 2023

New for 2023!

Educational module to be viewed by all adult plan participants:

- Employees;
- Spouses; and,
- Adult Dependents



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5

Health Cost Awareness – New Tools for 2023

Pocket Card



The Phia Group, LLC – 2023 Health and Welfare Benefit Plan Incentive Programs

EOBs – Review your EOBs, report issues to HR, receive 20% of plan savings!

Choosing a Provider:

Direct Primary Care (DPC) – 24/7 physician services with no out-of-pocket cost.

Rightway – Use the app to find the best value and highest quality providers.

Diapers & Wipes – Get \$300/mo. if you utilize a preferred hospital for pregnancy and delivery.

Imaging (MRI, CT & PET Scans) – Co-pays waived when using an independent*, free-standing facility.

Urgent Care – Co-pays waived when using an independent* facility.

RX: Avoid co-pays and get 20% of savings when you...

Scripta – Switch to an equally effective less costly medication identified by Scripta.

Less Costly Options – Purchase your medication via less costly alternatives (such as AmazonRx).

**Contact HR to confirm provider status and/or if you have any questions.*

6

Health Cost Awareness – New Tools for 2023

Pocket Card



Visit phiagroup.com now:

Follow the QR Code to a private web page with cost containment tools!



7

Health Cost Awareness - Pick the Best Doctors at the Best Prices!



YOUR PERSONAL
HEALTHCARE
CONCIERGE



SINGLE POINT OF
ACCESS FOR
YOUR HEALTHCARE



BETTER FINANCIAL
AND HEALTH
OUTCOMES

Healthcare Navigation...
The Right Way



Curated doctor
recommendations
& scheduling



Benefits
information
and tracking



Bill explanations
and resolutions



Proactive
outreach

Three Ways to Sign Up

1. Download the app on your smartphone

2. Open the registration email sent by Rightway

3. Go to rightwayhealthcare.com and click the sign in button to get your account set up online.

8

Health Cost Awareness - Pick the Best Doctors at the Best Prices!

Direct Primary Care

Get Rewarded When You Pick the Best Doctors at the Best Prices!

Direct Primary Care (DPC) – Save money, time and enjoy 24-hour access to approved DPC providers regardless of your location: no co-pays; no out of pockets; same to next-day priority scheduling! Click on the images below for more information.

Canton:



175 N Franklin St, Holbrook, MA 02343
(781) 767-0910



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9

Health Cost Awareness - Pick the Best Doctors at the Best Prices!

Direct Primary Care

Louisville



1169 Eastern Parkway, Suite 2358
Louisville, KY 40241
(502) 890-9979



9700 Park Plaza Avenue, Suite 101
Louisville, KY 40217
(502) 384-7293

All Employees, All Locations



Subscribe to a DPC Near You!!!



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10

Health Cost Awareness - Pick the Best Doctors at the Best Prices!

Diapers & Wipes

Deliver your newborn at a high quality, low-cost facility identified by The Phia Group and receive \$300 per month to use on diapers and wipes for 12 months.

The Boston Globe



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11

Health Cost Awareness - Pick the Best Doctors at the Best Prices!

Q&A

Q: Why do you change hospitals every year?

A: Because hospital prices vary greatly each year, as does their quality. A less costly, high-quality facility in 2021, could double their prices and see a drop in quality in 2022.

Q: Why does the list get released in the spring?

A: It takes time to compile price and quality data from the prior year.

Q: I pick a hospital from the list when I get pregnant; but the hospital is off the list when I give birth. That's not fair!

A: If the hospital was on the list when you got pregnant, it is grandfathered and is treated as if it is on the list when you give birth, even if it is not actually on the list at that time.



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12

Health Cost Awareness - Pick the Best Doctors at the Best Prices!

Q: Why aren't there hospitals on the list that are closer to our office?

A: Because there are no low-cost, high-quality facilities near our office at this time.

Q: Why not add more hospitals to the list?

A: We want to incentivize employees to seek care at the best facilities – with that word (“best”) meaning the lowest cost for the highest quality. This is an incentive; a reward for taking action that is beneficial to the plan as well as the patient. If we added hospitals to the list that don't meet our standards, it defeats the purpose and becomes a pointless handout.

Hypothetical:

Mark is an employee of The Phia Group. He and his wife, Maria, are participants of our health plan. They get pregnant in September of 2021. They opt to use Beth Israel in Boston, which is on the 2022 list of preferred providers. In February of 2022, Beth Israel is removed from the list. For Mark and Maria, who have been treating at Beth Israel for 5 months, it is too late to switch providers. In June of 2022, Maria gives birth at Beth Israel. Yes – Maria will benefit from the program and receive diapers and wipes.



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13

Hospital Alternatives

Urgent Care – Co-pays waived when utilizing Urgent Care instead of an Emergency Room; save the ER for real emergencies!

Example of Independent Urgent Care:

- ConvenientMD Urgent Care
- PhysicianOne Urgent Care
- American Family Care [AFC]
- CareWell
- North Attleboro Urgent Care

Examples of Urgent Care that are **NOT** Independent:

- Mass General Brigham Urgent Care
- Melrose Wakefield Health Urgent Care at Lawrence Memorial Hospital
- Beth Israel Lahey Health Urgent Care

AVOID!



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14

Hospital Alternatives

Hospital Alternative Self-Standing Facilities – Co-pays waived when diagnostic testing, such as MRI and CT scans, are obtained at any self-standing, non-hospital facility!

Examples of Independent Labs:

- QuestDirect
- Advis
- Alpha Lab Services

Examples of Independent Diagnostic Facilities:

- Shields
- MetroWest MRI
- Longwood MRI
- RAYUS Radiology

Contact HR if you have any questions.



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15

Prescription Drugs

Medical Devices & Rx

MAKE MONEY BY MAKING THE SWITCH

If you need a prescription medication or find yourself refilling a prescription on a regular basis, we have identified another opportunity to create savings for The Phia Group Health Benefit Plan, and award you with a portion of the savings!

TO GET YOUR MONEY:

1. HR will work with Scripta to identify the medication, calculate how much we pay per use, how often it is refilled, and what we spend per year.
2. They will then identify what it would cost to purchase the medication on Amazon Pharmacy.
3. If the cost of purchasing the medication on Amazon Pharmacy is less, you will be notified about the opportunity to purchase and refill your medication on Amazon Pharmacy.
4. If you choose to proceed, HR will help you with the switch, and you will receive 20% of the savings.



GET 20% BACK!




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16

Prescription Drugs


Medical Devices & Rx




With Scripta, Saving Money is Easy as 1-2-3!



1 Schedule an appointment with your doctor.




2 Print your Personalized Savings Report and take it with you.



3 Ask your doctor to prescribe the lowest-priced medicine best for you, and SAVE!


scriptasavings.com | Facebook | Twitter | Instagram | @scriptasavings

Access Your Most Current Scripta Personalized Savings Report Online, Anytime, 24/7.



YOUR KEY TO PHARMACY SAVINGS IS NOW ONLINE!

Login to the Scripta portal today to see your potential annual savings & the strategies we've identified for you.



THE PHIA GROUP
EMPOWERING PLANS

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17

Claim Review

- Double Check and Save!**
 - Claim Audit Review Program - Identify errors on medical bills and EOBs and earn 20% of the savings, without limitation!

Craig R. Clemente, MBA • 1st
Strategic Business Management Executive
2w (edited) ***

It's sad because it's true...and happens ALL the time

Like • 2 | Reply • 1 Reply

Dale Sagen Author • 1st
Supporting Employee Benefits Consultants with Captive Solutions...
2w ***

All the time. If I worked for **The Phia Group, LLC** I'd have a lot of extra cash in my pocket!

Ron E. Peck • You
Chief Legal Officer at The Phia Group, LLC
2w ***

Dale Sagen - Are you sure this is an erroneous claim? I'm a big supporter of second opinions. Joking aside, I just caught an error on my own EOB. Mine was a little less obvious. I recently had a scan of my head done (a CT of my orbital and skull - above my shoulders). Auditing my EOB, I saw that I had (apparently) also had a scan of my head done (a CT of my orbital and skull - above my shoulders).

Like • 5 | Reply • 22 Replies

Dale Sagen Author • 1st
Supporting Employee Benefits Consultants with Captive Solutions...
2w ***

There is a Beavis and Butthead joke in there somewhere. Thanks for the laugh as always Ron, and stay healthy. We all need you.

Dale Sagen • 1st
Supporting Employee Benefits Consultants with Captive Solutions.
2w • 1

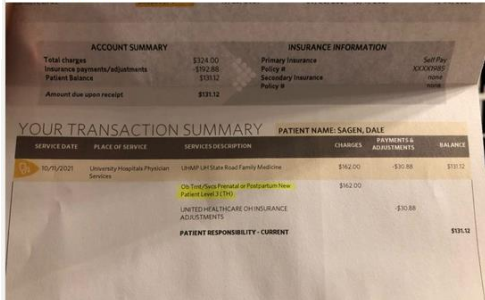
Healthcare and health insurance is a joke. Yes, I said that.

Wow, look at UHC with the 60% discount! So glad they are able to contain my cost with such aggressive discounts.

Ohhh wait. Auto adjudication from UHC didn't catch that I'm a Male and stop my provider from trying to sneak one past the goalie. Not on my watch UH!

Sadly, hundreds of thousands of these bills are paid without review across the country because the insurer works for the doctors. They certainly don't work for the employers.

Aaron B. Witwer, MS Ben Winfield Craig R. Clemente, MBA Spencer Smith, CSFS® Ron E. Peck Kara Tencellent T.J. Scherer Medhat Kaldas Mark Freiman, CEBS, CMS Rich Krekstein



18

2023 Plan Rates

2023 Health and Welfare Benefit Plan Rates	Monthly	Bi-Weekly	Increase Per Check
Employee	\$194.76	\$89.89	\$4.28
Employee + Spouse	\$351.68	\$162.31	\$7.73
Employee + Children	\$390.75	\$180.35	\$8.59
Family	\$545.36	\$251.70	\$11.98

2023 Dental Plan Rates	Monthly	Bi-Weekly
Employee	\$45.59	\$21.04
Employee + Spouse	\$92.56	\$42.72
Employee + Children	\$110.01	\$50.77
Family	\$166.06	\$76.64

2023 Vision Plan Rates	Monthly	Bi-Weekly
Employee	\$9.60	\$4.43
Employee + Spouse	\$18.24	\$8.42
Employee + Children	\$19.20	\$8.86
Family	\$28.21	\$13.02

19

2023 Plan Rates

New Rates = Compared to National Numbers

Annual premiums for employer-sponsored family health coverage reached \$22,463 this year (2022), with workers on average paying **\$6,106** toward the cost of basic coverage. The average deductible among such covered workers is **\$1,763** for single coverage, and increases from there, meaning an **average annual out-of-pocket cost of \$7,869 for the insured employee.**

National Average Family Plan = \$7,556 / Year Paid by the Insured

- Also Has Substantial Co-Pays
 - Average Generic Co-Pay = \$30
 - Average Urgent Care Co-Pay = \$30
- Limited Benefits
- Massive Deductibles

The Phia Family Plan = \$6,544.20 / Year Cost to the Employee

- Reduced or No Co-Pays / Deductibles
 - Generic Co-Pay = \$0
 - Urgent Care Co-Pay = \$0
- Opportunities to Receive Savings Payments
- Expansive Benefit Offerings

Source: 2022 KFF Employer Health Benefits Survey



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20

Plan Reminders for 2023

Spousal Surcharge

- Applies to **Any Spouse that Participates in Our Plan**
 - Member + Spouse
 - 2023 monthly rate **IF** has access to non-Medicare plan/no waiver: **\$451.68**
 - Family (Incl. Spouse)
 - 2023 monthly rate **IF** has access to non-Medicare plan/no waiver: **\$645.36**
- For any employee that has a spouse on the Plan (as a participant of either a “Member + Spouse” or “Family” plan), **where that spouse is eligible for another group health plan** (but NOT Medicare) the contribution will increase by \$100 per month – unless the employee’s spouse is eligible for a waiver.
 - A waiver is available only if one of the following is true:
 - The Employee’s spouse is not employed.
 - The Employee’s spouse does not have access to employer-sponsored medical coverage with his/her employer where the employer pays at least 50% of the premium cost.
 - The Employee’s spouse is enrolled in medical coverage at his/her current or former employer and The Phia Group, LLC Health and Welfare Benefit Plan will be secondary for him/her.

21

Plan Reminders for 2023

Plan Document Benefits

- Emergency Services
 - Increased copay for all emergency room use (\$250).
 - \$500 copay if the services could be provided in a non-Hospital setting.
- Best Quality / Lowest Cost Provider Selection
 - Copayment may be waived at the Plan Administrator’s discretion if, prior to treatment, the Provider is identified as a high-quality provider by Phia’s Physician Finder services (Rightway or an in-effect provider ranking tool) meeting or exceeding standards established by the Plan Administrator, and Participant confirms with the Plan Administrator that the Provider offers the highest quality care for a price that is usually equal to or less than the overall cost of other high-quality options.



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22

2023 Plan Updates

Plan Document Changes

- Eligibility
 - Modified “Dependent” definition to clarify that the plan will cover (1) common law spouses (as long as applicable requirements met) without requiring a valid marriage license and (2) members on active duty
- Mental Health Parity
 - Home Health Care – updated to remove language requiring treatment plan
 - Mental Disorder definition – updated terminology throughout document to Mental Disorder, Behavioral Disorder or Neurodevelopmental Disorder
 - Skilled Nursing Facility – updated to remove language requiring treatment plan
 - Substance Abuse Treatment Center – updated to remove language requiring treatment plan
 - External Review – applies to determination whether plan is complying with the NQTL provisions which require parity in application of medical management techniques
- NSA
 - Updated QPA to remove “at least” and inserted “fewer than”



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2023 Plan Updates

Plan Document Changes

- Continuation of Coverage
 - Removed the Trade Reform Act verbiage as the timeframe associated with the Health Coverage Tax Credit has lapsed
- Benefits
 - COVID-19 over the counter tests coverage
 - Sex assignment benefits updated to gender affirming care benefits
- Prescription Drugs
 - Step Therapy
- ACA/IRS
 - 2023 Out-of-Pocket Maximums: \$9,100/individual and \$18,200/family
- Exclusion
 - Added weight management exclusion



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24

2023 Handbook Updates

- State Supplements
- Background Check Requirement
- Code of Conduct
- Revised Holidays & Office Closure
- COVID & Sick Policy
- Bereavement Leave
- PTO
- Acknowledgement & MyPhia



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25

Thank You



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26