

2011 Benefit Update Conference Overview

August, 2011

Financial Manager's Conference

2012 Renewal Calendar

Renewal Date: January 1, 2012

Plan Modeling Open: August 10 – September 23, 2011

Enrollment Open to BAs: Nov 1 - Nov 30, 2011

Enrollment Open to Employees: Nov 10 - Nov 22, 2011

Annual Enrollment Reminders

- Contact the Member Contact Center (MCC) if you would like to switch waves (Employee access open Nov 4 – Nov 16)
- Contact the MCC if you do not want your employees to have access to the Annual Enrollment event
- November 15 Salary Submission:
September 1 – October 11, 2011

The New BPR - What You Can Expect

- A new layout
- Better connection between tasks
- Fewer screens to click through
- A summary/list of the changes you have made
- More stable, more reliable

Switching Between Subgroups Just Got Easier

Benefit Plan Rating and Renewal

My Subgroup's Options

19018-001 - BEAUREGARD ELEC CO-OP INC (LA) [Change Subgroup](#)

Here are your options. To see more, click the plus sign. To hide something, click the minus sign.

- + **View Renewal Rates**- Check out rates for the next plan year.
- + **Manage the Plans We Have Now**- Modify, view, or get rid of a plan your co-op had in the past year.
- + **Build a Brand New Plan**- Start a new plan for the next plan year.

If you would like to model a plan that you do not see here, please contact the Member Contact Center at 866.673.2299.

Watch for the plus/minus boxes – this allows you to see more detail (or not):

Benefit Plan Rating and Renewal

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Keeping Your Current Plan Design Just Got Easier


You can renew your plans from your Renewal Rates screen:

Renewal Date: 7/1/2011

These rates are your Co-op's renewal billing rates if there are no changes made to your current plans.

		Currently Monthly Rates	Renewal Monthly Rates	Change	
Life Insurance Plan					
 	Keep This Plan	basicLife2	\$0.173 / \$1000	\$0.168 / \$1000	-2.9%
	Keep This Plan	director1	\$1.450 / \$1000	\$1.590 / \$1000	9.7%
Long Term Disability Plan					
	Keep This Plan	ltd66Ss1	\$0.0527 / \$100	\$0.0489 / \$100	-7.2%

Changes/modifications are summarized on the Confirmation screen. You can double-check changes before you send the plan to NRECA for processing:

 Plan Modifications

You have made these change(s):
Definition of Retiree for the purpose of Dental Insurance coverage has been changed.
Director Eligibility has been added to the Employees category.
Director Dependent Eligibility has been added to the Employees category.
Director's Premium Contributions of 0% has been added.
Director's Dependent Premium Contributions of 0% has been added.
One Retained Attorney Eligibility has been added to the Employees category.
One Retained Attorney Dependent Eligibility has been added to the Employees category.
One Retained Attorney's Premium Contributions of 0% has been added.
One Retained Attorney's Dependent Premium Contributions of 0% has been added.

Group Plan Changes

- Dental Plan Changes for 2013
- New Lower Life Insurance Rates for 2012
- New Life Portability Options
- Wellness Program Enhancements

New Voluntary Dental Plan for 2013

New “Voluntary” Plan features:

- ***25% minimum participation***
- 100% for Preventive
- 60% for Basic
- 40% for Major
- \$75 per participant deductible
- \$1,000 annual maximum



Dental Plan Eliminations for 2013

- Two plans with low enrollment will be eliminated
 - Standard (*12 cooperatives*)
 - Preventive Only (*4 cooperatives*)
- Participants will move to the **Enhanced Plus** or **Enhanced** with an annual maximum choice of \$1,000, \$1,500 or \$2,000
- The new Voluntary Plan will also be available

NRECA's Dental Plan Options for 2013

	Enhanced Plus Dental Plan	Enhanced Dental Plan	Standard Dental Plan	Preventive Dental Plan	New Voluntary Plan
Preventive & Diagnostic	100%	100%	100%	100%	100%
Basic Services	100%	80%	50%	n/a	60%
Major Services	80%	50%	50%	n/a	40%
Deductible	\$75	\$75	\$500	n/a	\$75
Annual Benefit Max	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000
Choices	\$1,500 \$1,000	\$1,500 \$1,000	\$1,500 \$1,000		
Orthodontic Choices	Family, Child, None	Family, Child, None	Family, Child, None	n/a	Family \$1,000

Current Group Life Program

** No Change **

- Basic Life (including AD&D)
 - \$10,000, \$50,000, 1x to 5x salary
- Supplemental Life
 - 1x to 5x salary
- Supplemental AD&D
 - 1x to 5x salary
- Spouse Life
 - \$10,000, \$25,000, \$50,000, \$75,000, \$100,000
- Child Life
 - \$10,000
- Retired Life
 - \$5,000, \$10,000, \$15,000 and \$20,000

2012 Changes

- New AD&D plan features
- Lower life rates on many options
- New coverage continuation option (portability)
- New coverage continuation outreach initiative

New AD&D Plan Features

Benefit	Basic Life & AD&D	Supplemental AD&D	Directors AD&D	Directors Life & AD&D
Common Disaster	N/A	✓ (family AD&D required)	✓ (family AD&D required)	N/A
Seat Belt	✓	✓	✓	✓
Air Bag Use	✓	✓	✓	✓
Hospital Confinement	✓	N/A	✓	N/A
Child Care	✓	NEW!	✓	NEW!
Child Education	✓	NEW!	✓	NEW!
Spouse Education	✓	NEW!	✓	NEW!
Common Carrier	✓	✓	✓	✓
Rehab Physical Therapy	NEW!	NEW!	NEW!	NEW!

Rate Changes for 2012

Lower rates

- “Significant” rate reduction on
 - Supplemental Life (all age bands)
 - Supplemental AD&D
 - Directors AD&D only
- “Moderate” rate reduction
 - Spouse Life
- No Change
 - Child Life



Supplemental Life Rates



Coverage	2011	2012	2012
Supplemental Life	Monthly Rate/\$1000	Monthly Rate/\$1000	Rate Change
Age <25	\$0.051	\$0.029	-43% ↓
25-29	\$0.062	\$0.035	-44% ↓
30-34	\$0.082	\$0.047	-43% ↓
35-39	\$0.093	\$0.053	-43% ↓
40-44	\$0.103	\$0.059	-43% ↓
45-49	\$0.154	\$0.088	-43% ↓
50-54	\$0.236	\$0.135	-43% ↓
55-59	\$0.442	\$0.252	-43% ↓
60-64	\$0.678	\$0.386	-43% ↓
65-69	\$1.306	\$0.744	-43% ↓
70+	\$2.118	\$1.207	-43% ↓



Spouse Life Rates





Coverage	2011	2012	2012
Spouse Life (based on EE's age)	Monthly Rate/\$1000	Monthly Rate/\$1000	Rate Change
Age <25	\$0.051	\$0.050	-3% ↓
25-29	\$0.062	\$0.060	-2% ↓
30-34	\$0.082	\$0.080	-3% ↓
35-39	\$0.093	\$0.090	-3% ↓
40-44	\$0.104	\$0.100	-3% ↓
45-49	\$0.154	\$0.150	-3% ↓
50-54	\$0.236	\$0.230	-3% ↓
55-59	\$0.442	\$0.430	-3% ↓
60-64	\$0.678	\$0.660	-3% ↓
65-69	\$1.306	\$1.270	-3% ↓
70+	\$2.118	\$2.060	-3% ↓

AD&D & Child Life Rates



Coverage	2011	2012	2012
Supplemental AD&D	Monthly Rate/\$1000	Monthly Rate/\$1000	Rate Change
Employee Only	\$0.030	\$0.027	-10% 
Family	\$0.047	\$0.042	-11% 

Coverage	2011	2012	2012
Directors AD&D only	Monthly Rate/\$1000	Monthly Rate/\$1000	Rate Change
Employee Only	\$0.030	\$0.027	-10% 
Family	\$0.047	\$0.042	-11% 

Coverage	2011	2012	2012
Child Life (PEPM)	Monthly Rate/\$1000	Monthly Rate/\$1000	Rate Change
Age < 26	0.10	0.10	0%

New Coverage Continuation Option for 2012

Current Continuation Option

Conversion

“The ability to convert (exchange) group term coverage to an individual insurance policy is a valuable feature of the program. During the **first 31 days** following retirement, termination of employment, or other involuntary loss of coverage, all or a portion of the prior coverage is convertible to one of a number of MetLife individual **permanent life (whole life)** insurance policies, with or without additional evidence of insurability (Guaranteed Issuance).”

New Coverage Continuation Option



Portability

“Portability is a feature that will be available on the NRECA group term life insurance plans which allows employees whose coverage would ordinarily end to continue their **term** insurance on a self-paid basis. The portability feature will include an option to obtain a policy with or without providing medical evidence of insurability (guaranteed issuance).”

Continuation Options



- Portability (with SOH)
- Portability (Guaranteed Issue)
- Conversion (with SOH)
- Conversion (Guaranteed Issue)
- NRECA Retired Life option (retirees only)

Continuation Options for Employees



Option	Benefit	Monthly cost at age 45	Cost Increase with age?
Supplemental Life (as an EE)	\$100,000	\$ 8.80	Yes
Portability – with SOH	\$100,000	\$15.00	Yes
Portability – Guaranteed	\$100,000	\$53.80	Yes
Conversion – with SOH	\$100,000	TBD	No
Conversion - Guaranteed	\$100,000	\$249.00	No

* Estimated monthly cost. Final cost to be determined at time of issuance.

Benefits Eligible for Continuation



Option	Convertible?	Portable?
Basic Life & AD&D	Yes (life only)	Yes
Supplemental Life	Yes	Yes
Supplemental AD&D	No	Yes
Spouse Life	Yes	Yes
Child Life	Yes	Yes
Directors Life & AD&D	Yes (life only)	Yes
Directors AD&D Only	No	Yes

Wellness Program Enhancements

New Strategic Relationship



#8 Most Trusted Brand in America!



- Leading source for health and medical news and information.
 - Well-known
 - Trustworthy
 - Credible
 - Industry leaders
 - Forefront of wellness and technology
- Provides tools to create a “culture of health”

Source: Millward Brown, 2010

What's in the Toolkit?



- New health portal
- New health survey
- New incentive tracker

New Health Portal

- One central location for both WebMD Health Quotient and Rewards for Life
- Health information tailored to employee based on WebMD Health Quotient responses


Your Notices

Challenges 4 New

Secure Messages: 0 New

Current Rewards: Status

Get Started

-  HealthQuotient
-  Provider Selection Advisor
-  Health Management Centers

Health Topics

- Asthma
- Attention Deficit Disorder
- Breast Cancer
- C-Section
- Hypertension

[See All](#)

How Healthy Are You?

Learn your overall health status and identify your health risks by completing the health risk assessment now.

[Take HealthQuotient now >](#)



Assess Risks

Take 15 minutes to get your health answers.

Get the Facts

Learn more about health and health care.

In Focus

Get the news important to you!



- Check Recent Claims
- Order an ID Card
- Fill a Prescription



WebMD Video

What's on today?

[Watch Video](#)

WebMD Recommends

Articles, resources, and information just for you, based on your personal health profile:

- **Fitness for Life**
- [Learn More About Your Health With HealthQuotient](#)
- [Improve your health with WebMD Health Management Centers](#)
- [Take or Update the Asthma Assessment](#)
- [Hurricane Katrina: Links to Health Information including toxicology and environmental health](#)

Benefits Information

- [My Benefits Summary](#)
- [Overview of Medical Plans](#)
- [Overview of Dental Plans](#)
- [Return to BenefitsWeb](#)

New Health Survey



- WebMD Health Quotient (HQ)
 - Excellent way to identify health risks
 - Provides comprehensive reporting

New Health Survey Deadline



- Co-ops have 9 months after their renewal date to complete the WebMD Health Quotient (HQ)
 - If you are a January 1st renewal date...
80% of active employees must take HQ between **January 1st** and **September 30th**



WebMD HealthQuotient®

WebMD Health Coach


Whether you have just a few steps to take toward better health, or you have a longer journey ahead, informed and practical support from a health coach can help you achieve success.

Your privacy is something we take very seriously. Please see our [privacy policy](#) for details on how we protect you.

 [Secure Messages \(0 new\)](#)  [Rewards \(check status\)](#)

About You: Enter your personal information below.

What is your height?

Select one 

What is your weight (non-pregnant)?

lbs

What is your waist measurement?

inches (Measure around your bare abdomen just above your hip bone. Tape should be snug and parallel to the floor.)

New Incentive Tracker




- Rewards for Life Program
 - Powered by WebMD tracking technology
- Incentives are a great way to get employees engaged in their health and wellbeing
- BEST program incentives:
 - Tied to behavior change
 - Supported through a healthful work environment
 - Directed into HRA/HSA account

Acme Rewards



WebMD Rewards

Reward yourself by taking control of your health. Plus earn some rewards... The Acme Healthy Incentives Program rewards you for taking active steps to learn about and improve your health. You earn points for completing health-related activities on the WebMD Health & Benefit Manager Site as well as completing some optional wellness related programs.

 [Secure Messages](#) ([0 new](#))

Acme Health's Workplace Wellness [HRA Rewards](#)

Acme Health Supports your individual wellness efforts. We are providing you with the ability to earn a variety of incentives that you get to pick from by completing actions and earning points.



Actions

- | | | | |
|----|--------------------------|--|----|
| 1. | <input type="checkbox"/> | You have reported you have a primary care provider | 5 |
| 2. | <input type="checkbox"/> | You wear your seatbelt or motorcycle helmet 100% of the time | 5 |
| 3. | <input type="checkbox"/> | You went to a health fair. | 50 |
| 4. | <input type="checkbox"/> | You completed HQ! | 50 |
| 5. | <input type="checkbox"/> | You enrolled in the Nutrition Program | 5 |
| 6. | <input type="checkbox"/> | You enrolled in the online exercise program! | 5 |
| 7. | <input type="checkbox"/> | You enrolled in the weight management program | 5 |

History

The following list is a record of the points you have earned and the Rewards for which you have redeemed.

Points earned

4/19/2011	You logged into WebMD	2
3/30/2011	You registered for WebMD	5
Total earned:		7

Redemption History

None		
Total redeemed:		0
Remaining balance:		7

2012 POWER Wellness Program Enhancements

- **Medical Self-Care** discount increases to 2%
- **Fitness/Wellness Challenge**
 - Total minimum challenge length now 3 months
- **Physical Activity and Fitness**
 - Include 30 minutes of education about importance of physical activity and how to be safe while exercising

2012 POWER Wellness Program Enhancements

- **Healthful Environment Choices**

- Additional option

- Seek opportunities to “Go Green”

- Option change

- Coordinate an NRECA financial seminar at your co-op can now be selected two years in a row



- **Activity Groups**

- Activity group ex-smokers' support now tobacco cessation support

New Turn-Key Solution



eat
SMART THE
SIMPLE METHODS TO ACHIEVE RESULTS TOGETHER

 National Rural Electric
Cooperative Association
A Buckeye Group[®] Cooperative 

Eat SMART

- Year-long nutrition education program
- Provides:
 - Education presentations
 - Awareness material
 - Activities
 - Evaluation tools



Eat SMART 2012



- Content updated from 2011 with new USDA guidelines
- Topics:
 - Nutrition Basics
 - Everyday Eating
 - Eating Out
 - Holiday Eating

Future SMART Kits

Potential topics include:

- Physical Activity & Fitness
- Heart Health
- Diabetes
- Tobacco/Drug Cessation
- Medical Self-Care



Questions?

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