



## NLA ADVANTAGE/MEDICAL STOP LOSS

PLEASE VISIT OUR WEBSITE AT [WWW.NLAHCC.ORG](http://WWW.NLAHCC.ORG)

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# PRESIDENT'S ARTICLE

## INTERNATIONAL UNIONS JOINING NLAHCC

By: Bob Tessier

In June this year the Directors of the National Labor Alliance of Health Care Coalitions unanimously approved the application for membership of the **International Union of Operating Engineers (IUOE)**. This October we will consider the application of the **Sheet Metal Air Rail and Transportation Workers Union (SMART)** for membership. By becoming members of the NLA, all of the local union health and welfare funds of those internationals become eligible to participate in quality cost saving programs and products vetted and endorsed by the NLA.

By having international unions participate as members of the NLA we gain access to their many health and welfare plans and to the creative and innovative initiatives they and the internationals are already involved with. In short, it's all about the numbers. More participants means better opportunities and greater strength to influence the direction of health care in America and the products and services available for our members.

The National Labor Alliance of Health Care Coalitions is a voluntary coalition of 24 labor health coalitions

from Atlantic Canada to Alaska. We come together to share our ideas, experiences and strategies to help each other find new and better ways to combine our numbers for group purchasing and advocacy. While we are all somewhat different in makeup and focus, what we share is so much more important. We learn from and support each other, and we work together to create new products and services that benefit our health plans, our members and their families.

(NOTE: Elsewhere in this issue, please read about our newest product the NLA Advantage Stop Loss program. It is a collaborative effort between HCC Life Insurance Company, Knight International and the NLA.) Also, please go to [www.nlahcc.org](http://www.nlahcc.org) to find out more about us and our many other products/services.

### CONTACT:

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## NLAHCC COALITION MEMBERSHIP LIST

### NORTHEAST REGION

- Connecticut Coalition of Taft-Hartley Health Funds, Inc.
- Delaware Valley Health Care Coalition Health Care Cost Containment Corporation
- Health Care Payers Coalition of NJ Labor Health Alliance
- Massachusetts Coalition of Taft-Hartley Funds, Inc.
- New York Labor Health Care Alliance SEIU Affiliated Trust Funds

### MIDWEST REGION

- AEPC (AFL-CIO Employer Purchasing Coalition)
- Labor/Management Health Care Coalition of the Upper Midwest
- Midwest Employee Benefit Funds Coalition
- Northwestern Ohio Administrators, Inc.
- Ohio Valley Health Care Alliance
- WisconsinRx and National CooperativeRx

### WEST REGION

- Affiliated Health Funds
- California Public Employer/Employee Trust Fund
- Health Care Cost Management Corporation of Alaska
- Nevada Health Care
- Rocky Mountain Health Care Coalition
- Western Health Care Coalition, Inc.

### INTERNATIONAL LABOR UNION

- International Union of Operating Engineers
- Sheet Metal Workers' International Association

### CANADA

- Atlantic Canada Health Care Coalition Society

# UNITY IS STRENGTH.



# EXECUTIVE DIRECTOR PRODUCTS/SERVICES UPDATES

By: Doug Rubbelke

## Dear Members and Friends of the National Labor Alliance,

As we enter the fall season with summertime behind us, we are pleased to report and welcome new National Labor Alliance members, **Labor/Management Health Care Coalition of Wisconsin** and the **(IUOE) International Union of Operating Engineers**.

We encourage all Coalitions and International Unions to join the National Labor Alliance of Health Care Coalitions.

With the NLA continuing to grow we are now at 24 Coalitions across the country, with just under 10 million lives. The sharing of information between Coalition members brings the greatest value along with our Mission, Goals, Core Values, and Products and Services. Please see updates at [www.nlahcc.org](http://www.nlahcc.org) and within this newsletter.

### Products/Services Updates:

**“NLA Advantage - Medical Stop Loss”** continues to grow with the best value and quality in the market place for our Member Funds. Early adopters have received their first premium rate credits of \$50,000 the end of July. If your Fund is going out to bid, please make sure you include the NLA Advantage (update pg. 4) and contact Ruth Gillan at [rgillan@knightint.com](mailto:rgillan@knightint.com) or Peter Johnson at [pjohnson@hcclife.com](mailto:pjohnson@hcclife.com).

**Aim Healthcare** is now **“OPTUM”** Credit Balance Resolution (update pg. 5).

**“American Institute for Preventive Medicine”** and the NLA have a new agreement which includes a five percent discount off normal pricing in the AIPM

catalog for member funds, (update pg.6).

**“US Preventive Medicine”** The more you know, the healthier you can be with **“THE PREVENTIVE PLAN”** a leading, cloud-based global preventive health movement focused on saving lives and lowering cost by keeping people healthy and better managing chronic conditions (update pg.7).

**“EPIC Hearing Healthcare”** since 2008 working with the NLA to bring access, quality, and savings for hearing healthcare and discounted hearing aids (update pg. 8).

Extend Health is now **“OneExchange”** from Towers Watson which brings more choices, continuous innovation and greater predictability of healthcare benefits spending (update pg. 9).

ID Theft Solutions USA is now **“ID 360”** identity fraud protection. New agreement this year. Being a member means you don’t have to face it alone when your identity is compromised (update pg 10).

**“Catamaran’s Free Prescription Discount Card”** continues to be widely used for members who have lost or waiting for prescription drug coverage; savings up to 85 percent (update pg. 11).

In closing I have been working with a new Coalition in Minnesota called **“HealthWORKS”** they are a 501(c)(4) nonprofit organization for education and advocacy. They continue to engage members of Congress in a variety of ways. Partnering with the national AFL-CIO, HealthWORKS also met recently with eight members of Congress to

discuss H.R. 4735 and the belly-button tax. The good news is that Members of Congress are interested in this issue that provides a key opportunity to include the reinsurance fee delay in the tax-extenders bill, which must pass before the end of the year. This will only be possible if we engage and educate more members of Congress. To ensure this vital bill is considered, please contact your Senators and Congressmen and ask them to sign on as a supporter of the **Health Care Fairness and Stability Act** (H.R. 4735 or S. 2253 in the Senate).

Let them know that if Congress does not act, health funds will be forced to pay \$63 for every covered individual, including retirees and dependents. This belly-button tax will amount to millions of dollars. For more information, please contact at [healthworkscoalition.org](http://healthworkscoalition.org) or at (651) 340-4848 with any questions

I encourage you to explore all our **Products and Services** as we strive to find new means to reduce costs and improve the quality of healthcare for all our Funds and improve the lives of our members and their families.

Have a safe and healthy fall

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[HealthCare.gov](http://HealthCare.gov)  
<https://www.healthcare.gov/>

[International Foundation of  
Employee Benefits and Pensions  
ACA Central](http://www.ifebp.org/News/FeaturedTopics/HCRC/)  
<https://www.ifebp.org/News/FeaturedTopics/HCRC/>

[The Kaiser Foundation  
Health issue resources](http://www.healthcare.gov/)  
<https://www.healthcare.gov/>

# WHY THE NLA ADVANTAGE STOP LOSS PRODUCT IS OFFERED THRU HCC?

By: Peter Johnson – HCC Life and Ruth Gillan – Knight International



## NLA Advantage Medical Stop Loss

With PPACA on the horizon, the Executive Board of The National Labor Alliance developed a medical stop loss product for the benefit of its Taft-Hartley members. Thus, by the coordinated joint efforts of HCC Life(A+), Knight International, and the NLA, an exclusive medical stop loss product was created: **The NLA Advantage**.

Since its inception in 2012, with just five funds, 28 funds have joined the program. The first 2012 premium holiday earned over \$70,000 and was allocated to the original eligible funds.

The Specialty claims unit was able to negotiate additional savings above and beyond the network arrangements representing over \$500,000 in additional savings to various funds.

Renewal actions have been very consistent with retention over 90 percent.

Participation in The **NLA Advantage** stop loss program is a positive step in taking control to mitigate (the) your Fund's rising healthcare costs.

Obtain a quote at **no cost** to your fund.

Test the waters and be confident you have partnered with the right guides.

### Program Highlights

#### The NLA Advantage-Medical Stop Loss

- Funds are underwritten under their own merits.
- Ability to lock in rates 180 days

before effective date.

- Funds will receive a manual discount to stop loss rates.
- Access to PCU/ SCU claim units.
- Eligible for profit share/premium holiday.
- Tiered Split Funding options available.

#### Knight International's Role

Knight International guides funds through the stop loss process from gathering initial data to submitting claims. Knight's stop loss team will identify opportunities for savings and provide guidance and access to the various value added services offered through HCC Life.

Knight International has a strong tradition of working with Taft-Hartley funds. Our stop loss guides are here to assist you from start to finish. Protecting the bottom line, uncovering different avenues of savings, and changing along with healthcare environment are essential strategies for sustainability post PPACA.

#### Program benefits include:

- Initial needs analysis
- Data collection/assessment
- Develop a formal RFP
- Present options
- Bind Coverage
- Implementation Guide Walkthrough
- Monthly monitoring
- Claim reimbursement assistance
- Premium reconciliation
- Renewal process
- [www.knightint.com](http://www.knightint.com)

#### HCC LIFE Insurance Company

For more than 30 years, HCC Life provided market-driven stop loss products and sophisticated services to employers who self-fund their health benefits. Here are just a few reasons why employer groups, producers and third party administrators trust HCC Life to meet their medical stop loss needs.

#### Program benefits include:

- Leading Medical Stop Loss Carrier
- Reinsures over 10 million lives nationwide
- Direct Writer - assuming 100% of the risk, HCC Life is responsible for all underwriting, claims, and administrative decisions
- American Company (NYSE) HCC
- A + (Superior) AM Best
- AA (Very Strong) Standard & Poor's
- AA (Very Strong) Fitch Ratings
- Over 160 Taft-Hartley accounts currently partner with HCC Life for stop loss
- Access to cost containment programs
- Speciality Claims Unit - provides expertise in the areas of transplant and neonatal care\*
- Preliminary Claim Unit - assists clients reducing wasteful spending via early case intervention, through partnerships with select vendors, TPA's and Case managers\*
- HCC Life works with BUCA's (Blue Cross, United, Cigna, Atena).
- Complete Claim average reimbursement five business days. [www.hcclife.com](http://www.hcclife.com)

## Underwriting Checklist

- Official Name of Fund
- Location of Fund (city, state, zip code, number of members in each location)
- Desired effective date of coverage
- Quote due date (when would you like the proposal)
- Current Census (age or dob, sex, type of coverage) if COBRA or retiree please mark accordingly Microsoft Excel format preferred
- Type of Industry - Please note Taft-Hartley Fund
- Schedule of current benefits and requested benefits, if different. Note what coverages will be included in Specific and Aggregate
- Monthly Claims (month by month aggregate report, including the number of members by month for the most recent 24 month period)
- Shock claims in excess of 50 percent of current deductible or any serious condition by diagnosis and prognosis
- If a PPO Network is being used please note in submission. If multiple networks mark by location

- What UR vendor will be used
- Current and/or renewal rates

*A tri folder brochure will Highlighting the NLA Advantage Stop Loss Program will be available shortly.*

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## CREDIT BALANCE RESOLUTION AND PAYMENT INTEGRITY SOLUTIONS FROM OPTUM™



### Optum™ and NLA Relationship

Since 1999, Optum and the NLA have worked together to provide credit balance and payment integrity solutions to member funds. Our long-term relationship allows Optum to develop and deliver comprehensive services tailored for 125 member funds.

### Credit Balance Resolution Service

You have a system to identify overpayments—but what if something is missed? Even a few recurring errors can cost your organization. With Credit Balance Resolution service from Optum, we help research and resolve inventory of credit balance

accounts that can cost funds. Our solution supplements NLA initiatives and delivers information that enables funds to better recover overpayments, prevent recurring errors and provide actionable reporting.

Our Credit Balance Resolution service provides on-site and remote location professionals to identify the procedural and system issues that cannot be seen without access to provider data.

- Optum uncovers and resolves credit balances at more than 1,700 provider facilities nationwide.
- Our reviews routinely uncover opportunities to prevent future overpayments.
- Optum provides confidential, quarterly benchmarking summaries that compare a payer's performance against industry standards.

Optum's detailed root-cause error documentation helps NLA funds collaborate with providers to

discontinue processes that lead to ongoing errors and resolve outstanding credit balance accounts to positively influence fund costs.

### Payment Integrity

Funds are faced with unprecedented internal and external challenges that make efficient claims management a necessity. Optum understands these challenges and offers NLA funds a comprehensive set of prospective and retrospective solutions that can help strengthen the payment cycle to achieve accurate transactions that improve relationships and reduce costs.

In collaboration with the NLA, Optum provides extensive expertise, rich data resources and innovative analytics tools that build on funds' knowledge of their enterprises and membership to deliver a fresh perspective on their business.

This holistic approach allows Optum to help NLA funds:

- Identify and recover inappropriate claim payments and overpayments
- Simplify and reduce the administrative cost of the payment cycle
- Avoid and prevent inappropriate claim payments and overpayments

Optum's comprehensive payment integrity solutions and flexible approach provide NLA funds a competitive advantage as well as a proven return on the investment in technology and services.

To learn more about Optum's Credit Balance Resolution and Payment Integrity services and how they can help reduce costs, please contact Nick Ridings.

### **CONTACT:**

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## **AIPM OVER 30 YEARS OF SUCCESS**



Since 1983, the American Institute for Preventive Medicine has been internationally recognized for its ability to present health information in ways that increase engagement, motivation, and behavior change. It was one of the first five companies to receive URAC Accreditation for Comprehensive Wellness. Their expertise in reducing health care costs and absenteeism, while increasing productivity, has helped over 250 Taft-Hartley funds and 13,000 corporations, hospitals, MCO's, benefits consultants, TPA's and government agencies. AIPM products have received awards from the Centers for Disease Control and Prevention, Department of Health and Human Services, President's Council on Physical Fitness and Sports, and Association for Worksite Health Promotion.

### **Total Wellness From Start to Finish**

AIPM is uniquely positioned to be the only Wellness provider you need. From assessment to evaluation, in over 30 years we have developed the most complete suite of wellness offerings. Just as no two union populations are the same, no two wellness programs should be the same either. Let our experienced wellness consultants' help you design a program that will be effective for your Trust.

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### **The CALMER™ Approach**

We have identified six key areas that should be included in your effort to create a culture of health. It's the CALMER approach:

#### **C – Communication**

Newsletters | Calendars | Posters | E-mails | Handouts

#### **A – Assessment**

Health Risk Assessment | Biometric Screenings

#### **L – Lifestyle Enhancement**

Health Coaching | Health Improvement | Healthy Sleep | Weight Loss/Nutrition | Tobacco Cessation | Stress Management | Online Wellness Challenges

#### **M – Medical Self-Care**

Family Health | Senior Health | Children's Health | Student Health | Women's & Men's Health | Emergency & First Aid

#### **E – Education**

HealthTrackers® | CareKits® | Permafolds® | Magnets | Be Well Cards™ | Posters & Flyers | CareCards™ | CareToons™ | Video Clips | Mental Health | Disease Management | Custom Products

#### **R – Rewards**

Incentive Tracking | Promotional Products

#### **R – Reporting**

Real-Time, One-Click Reporting | Custom Reports

# PREVENTIVE MEDICINE LEADS TO MORE GOOD YEARS



'More good years.' The older we get, the more we want 'em – 'good' ones, that is. All of us want a long, healthy life. Having both – long and healthy – is ideal. How we get both takes some attention and a bit of effort, but not by living that 'fun-killing- twigs-and-pinecone-diet-Navy-Seals backbreaking training' program. It is quite simple actually:

- eat right
- sleep well
- get off the couch once in a while and move around
- and don't smoke...
- oh, and check-in once in a while (like, once a year) with your doctor.

To start, we need to know how well or healthy we really are today. We need to measure the distance between where we are today and where we could be, with some tweaks, on the healthy scale.

Let's begin by taking some measurements.

The Preventive Plan, with its Health Wellness Assessment tool, provides an in-depth inventory of your health, lifestyle, and other factors. The health specialists at US Preventive Medicine

then complete an analysis of your current and future health risks.

We've heard about 'evidence-based' medicine, how about 'evidence-based' prevention? Prevention is based on evidence-based health assessment and biometric screening that paints the picture of where we are, or where we're starting on our quest to more good years. That picture shows us what health risks we face and how we can reduce those risks. Armed with that information, we can build a plan - a plan to get more good years, a plan that prevents us from slipping into the habits that deteriorate our healthiness and rob us of more good years.

The Preventive Plan is a personalized step-by-step health improvement program.

It is not easy to find the time and energy to devote to one's health. The Preventive Plan is designed to work in the real world — at home, at work, wherever we are. The Preventive Plan, just like a blueprint for any construction project, provides you a plan for the construction of a healthier you, complete with measurement tools for progress in your quest to live a longer, healthier life.

For groups (Health Funds), we start with an analysis of the group. With a sophisticated stratification method,

individuals are categorized by risk factors – high risk; medium risk; and low risk. The analysis provides insights to which individuals will benefit from high-tech, high-touch outreach programs. In one case study the analysis led to a program for 299 diabetics who dramatically improved their health which led to a decrease in monthly healthcare costs from an average of \$1,262.15 per month to \$667.20 per month after three years in the program. That translated to a cost savings of \$5,662,689.00 for the Fund, just for that one group of 299 individuals! (USPM Diabetes Management Program, 2013)

The Centers for Disease Control and Prevention has found that 80 percent of heart disease and Type 2 Diabetes, as well as 40 percent of cancer, are preventable if people just stopped smoking, ate healthy, and exercised. There is a way to health improvement; USPM has the tools to help.

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## EXECUTIVE COMMITTEE MEMBERS

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### **Douglas Rubbelke**

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National Labor Alliance of  
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### **James E. Conlon, Jr., FSA, MAAA**

*Principal & Consulting Actuary*  
Milliman

# EPIC HEARING HEALTHCARE



Since 2008 EPIC Hearing Healthcare (EPIC) has been working with the NLA to bring Coalition Fund Members access to hearing care benefits available from EPIC network providers. EPIC is pleased to spotlight the importance of healthy hearing for the NLA members.

In December of 2013 EPIC conducted an online survey documenting the attitudes and awareness of more than 1,500 workers and 500 employers on hearing loss and its financial, productivity and interpersonal consequences. More than 10 percent of full-time workers have a diagnosed hearing problem and another 30 percent suspect they have a problem but have not sought treatment. Of those with suspected hearing loss nearly all report that this hearing loss impacts them on the job, with complaints ranging from misunderstanding what is being said and feeling stressed to pretending to hear when they cannot and having trouble hearing over the phone.

Hearing is an important part of our everyday lives – keeping us informed, safe and connected. In today's fast-paced and technology-enabled world, we rely on our hearing to operate at quicker speeds and for longer periods of time than ever before. At the same time, noisy environments and unhealthy lifestyle

habits are placing workers at greater risk for hearing loss.

EPIC recognizes that hearing loss can be very costly to individuals, businesses and society as a whole in the form of diminished job performance, isolation from relationships and an increase in overall health issues, such as anxiety and depression. While the majority of those with hearing loss are still in the workforce, 1 people tend to associate this condition with "old age." As a result, they often put off needed hearing loss evaluation and treatment. Many also make poor lifestyle and health choices that further increase their risk for hearing damage.

The primary barriers to seeking treatment include the stigma of hearing loss, such as concern over perception of Taft-Hartley Funds, and the financial hardship of covering the high cost of hearing aids.

Through EPIC's national network of Ear Physicians and Audiologist, EPIC's Hearing Service Plan (HSP) provides coalition members and their families' access to quality hearing care and substantial savings on brand name hearing aid technology. HSP options include: Insured, ASO and Value Add (discount) Plans.

#### All Hearing Service Plan Options Include:

- Fixed pricing nationwide representing savings of 30-60% off MSRP

- Access to all manufacturer brand name instruments and accessories
- Pricing starting as low as \$495
- On-call member support
- Three-year extended warranties
- One year free supply of batteries
- Client Utilization Reporting

EPIC founded the *Listen Hear!* public education initiative to change this paradigm and increase the urgency placed on education and treatment to promote healthy hearing. To obtain additional information or to learn more about the information referenced in this article please visit [www.epichearing.com/listenhear](http://www.epichearing.com/listenhear)

#### CONTACT:

For more information about hearing care programs for NLA Coalition Fund Members contact the EPIC team at [sales@epichearing.com](mailto:sales@epichearing.com) or call 877-606-3742.

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## 2014 ANNUAL IFEBP CONFERENCE – OCTOBER 12-14 AT THE BOSTON CONVENTION CENTER

Visit EPIC Hearing Healthcare this year at booth #435 and at the Health Island booth #535 for a free hearing check.

Meet with us and discover how easy it is to offer hearing benefits to you members.

# HEALTH INSURANCE EXCHANGES: A NEW VISION OF BENEFITS

**OneExchange™**

The NLAHCC signed an agreement in 2013 to offer the nation's largest private Medicare exchange to its Regional Coalitions. OneExchange has served over 800,000+ customers, of which 27,000 are union-based employees, in addition to transitioning retirees for more than 25 union groups and union trusts.

With an exchange solution for every population, OneExchange offers solutions to help full-time and part-time employees, early retirees, and Medicare-eligible populations.

OneExchange for Medicare-eligible populations gives retirees access to individual private Medicare supplement (Medigap), Medicare Advantage, and prescription drug plans. The solution enables employers and fund managers to cap their retiree medical costs while meeting their obligation to fund health care benefits and provide support and advocacy for post-65 retirees. Retirees receive high-tech and high-touch decision support, available over the phone and online, and access to thousands of plans from more than 90 of the nation's top carriers, including medical, prescription drug, dental, and vision plans. The exchange is fully integrated electronically with the vast majority of its insurer partners, which speeds enrollment and ongoing administration and ensures the best possible enrollment experience.

A huge benefit of using a private exchange is its ability to control costs, which is a key

**TOWERS WATSON**



driver for employers to adopt the OneExchange solution. For example, compared to traditional group plans, the individual Medicare marketplace can offer better value for retirees. Individual plans often start at a lower premium than do traditional group plans, and these individual plans have experienced lower trend increases over the past several years.

OneExchange for full-time employees enables employers to improve the health and productivity of their workforce while saving money and ensuring financial sustainability of health benefits. Employees are empowered with more choice and a more active role in decision-making about their health and health benefits.

OneExchange brings more choice, continuous innovation, and greater predictability of health care benefits spending. The greatest benefit of the exchange to NLAHCC partners, however, is helping retired members get the most out of their Medicare coverage.

## **CONTACT:**

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Towers Watson offers in-depth research on the health care benefits trends and strategies, including:

### **How Do Health Exchanges Fit With Your Health and Welfare Benefits Strategy?**

This white paper discusses the new opportunities and critical decisions ahead for benefits providers.

### **Towers Watson/NBGH 2013/2014 Employer Survey on Purchasing Value in Health Care**

Though 2013 increases in medical costs were the lowest in 15 years, the average increase was double the rate of inflation. Even so, some participants in the 19th Annual Towers Watson/National Business Group on Health Employer Survey on Purchasing Value in Health Care achieved medical cost trends at or below the survey median. How did they do it?

# IDENTITY FRAUD PROTECTION



Let's face it: identity fraud is about as unavoidable as rush hour traffic. It's currently the #1 crime in America, and it shows no signs of slowing down. It doesn't care who you are or how much money you have—just ask the folks at Home Depot, Target, UPS, PF Chang's, JP Morgan Chase, and the 13.1 million American citizens affected last year alone.

So, how do you protect yourself from an enemy you can't even see coming? And if they do get past your informational front gate, how do you stop them from infiltrating every room in your home and threatening all that you've worked so hard to build?

The answer is ID 360°. As highly trained security specialists, we advocate on behalf of our members in the event of identity fraud.

At ID 360°, security is in our DNA. We spent years assembling a vast network of former high-level law enforcement professionals who've worked in the private and public sectors at the federal, state, and local levels. That means our tools, information, and resources come from experts who've been on the front lines of the fight for years.

We believe in being proactive, but we don't believe in selling you a false sense of security. We also don't believe in pushing services that don't really work. That's why we're not marketing specialists disguised as a credit monitoring company.

With everyone at risk, prevention is more essential than ever. We educate and empower our members

to take action before a criminal strikes. It's impossible to guarantee 100% protection, but there are steps you can take to leave yourself less vulnerable.

For starters, every member receives our ID 360° Lockdown Guide—a comprehensive, step-by-step roadmap to arming yourself and your loved ones against identity fraud.

Think about it: If you knew burglars were prowling your neighborhood, you wouldn't leave the doors unlocked. In fact, you'd probably install security features, form a neighborhood watch, bar the windows, and sleep with one eye open. When we say, "It's only a matter of time," it's not a scare tactic—it's simply the truth.

Being an ID 360° member means that if you do become a victim, you don't have to face it alone. When your identity is compromised, minutes matter. You'll get the support and swift action of an experienced advocate who knows the system inside and out. A Limited Power of Attorney allows your ID 360° advocate to fight on your behalf using the most efficient and effective route to resolve your particular case.

Identity fraud can be gut-wrenching, and the incident itself is just the beginning. The impact can linger long after as you attempt to track and resolve your information with countless institutions. Would you know what to do if a criminal opened up a new credit card, or applied for an insurance policy or mortgage loan in your name? We do.

Having ID 360° in your corner ensures all your bases are covered,

so you can put the incident behind you and get back to your life with confidence. That means putting a stop to the stress, heartache, frustration, lost time and money, and feelings of violation you've already suffered at the hands of the criminals.

Our mission is to serve, protect, and provide honest, hardworking Americans with affordable access to identity fraud recovery services. So, in partnership with the National Labor Alliance, we're offering our ID 360° membership to you for just \$6.95 per month. Wondering about securing your loved ones? Our family plan covers you and all family members under the age of twenty-six for just \$7.95 per month. Enroll now at your reduced rate by entering DISCOUNT CODE Luth23 at <http://yourid360.com/my-account/purchase/>.

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# MORE SAVINGS WITH FREE PRESCRIPTION DISCOUNT CARDS! DOWNLOAD YOURS TODAY!



NLA offers a standalone discount card for your family and friends who may not have any prescription drug coverage today. The card is valid at most pharmacies, with over 60,000 participating locations nationwide. It is already activated and anyone can use the card! You can print out a card right at [www.nladiscountcard.org](http://www.nladiscountcard.org). This discount prescription card provides members discounts of **10 percent-85 percent** on brand and generic medications. Present the card with a valid prescription at a participating pharmacy, and your discounts will be applied.

There is no cost to sign up and no restrictions so you can share this with your family and friends. This is not insurance. To locate a pharmacy, or for customer care questions, please call 1-888-277-3911 for more information.

NLA and Catamaran also offer a unique benefit currently part of your Catamaran prescription drug card that is especially attractive to the building and construction trades. This benefit gives the ability for unemployed members who lose their union

benefits to still use their Catamaran identification card to obtain drug discounts of up to 85% at their local pharmacy.

"It is not unusual for workers in the building trades to work sporadically, especially in the recent economic downturn, Jon Reid observed. "This allows them to continue to save money on drugs even when their insurance runs out."

This benefit is already active on your ID card and when you present that card at the pharmacy during times you do not have full benefits a discount may apply to your prescription. There is nothing additional you need to do for this benefit.

"We differentiate ourselves from our competition," Reid said, "by providing flexible solutions that are tailored to each client's needs and through individualized customer service that reaches members in any way they choose, whether via phone, internet or mobile device."

Catamaran gives members tools via the internet and mobile applications to research their best options, such as finding a generic drug that is a less expensive alternative to a brand drug.

"Our computer system enhances drug safety by tracking all the prescription medications taken by an individual and raising a red flag if a medical provider orders a drug that is incompatible with another prescribed to the same person."

Catamaran works with Trusts to provide members with an identification card that they show at pharmacies to buy drugs covered by their insurance or provide a discount where applicable on drugs when a member does not have benefits, and it works behind the scenes to ensure that patients receive drugs and treatments that are safe and cost effective.



Download your personal benefit card today at [www.nladiscountcard.org](http://www.nladiscountcard.org)

## CONTACT:

Pharmacy Help: 1.877.459.8474

Customer Care: 1.888.277.3911

Website: [www.nladiscountcard.org](http://www.nladiscountcard.org)

Please visit our website at [www.nlahcc.org](http://www.nlahcc.org)



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**“Quality and Value Based Benefits”**



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