

Cost Containment

THROUGH FEDERAL & STATE BENEFIT NAVIGATION

How navigating Social Security and public healthcare options can reduce employer risk and lower healthcare expenses for employers and employees

THE NEED

alternative avenues with comprehensive coverage at lower costs







DISABLED BEFORE RETIREMENT

According to SSA, 1 in 4 employees will become disabled before reaching retirement age. Employees and their dependents can account for high healthcare claims which may otherwise be covered by disability.

RETIREMENT AGE, BUT WORKING

At least 20% of employees age 65 and older may be unaware that they can continue to work but elect Medicare as their primary insurance. Medicare and Social Security Retirement education is key.

HIGH-COST CLAIMS

High-cost claims are rising faster than standard medical inflation; large claims are increasing 12-14% per year for events such as ESRD, ALS, cancer, and Medicare-age claims.



IMPACT our performance guarantee



For over a decade, FEDlogic has provided unbiased expert support to families facing complex health insurance situations, including terminal illness, premature births, disability, and COBRA. By educating families on available federal and state benefit programs, one-third of the families we've helped transition to more cost-effective healthcare options, resulting in significant savings for families and self-insured employers.

On average, we achieve a return on investment (ROI) of 7:1 (ranging from 2:1 to 13:1) and guarantee a 1:1 ROI in the first year.

An independent actuarial analysis has shown that an employer can conservatively estimate savings of \$26,400 for each transition from the group health plan. It is important to note that high-cost claims drive significant costs for employers, with actual savings per transition for these claims being substantially higher.

NAVIGATION

beyond Medicare

Medicare for individuals 65+ accounted for less than 10% of FEDlogic's total financial impact in 2023.

Health issues significantly drive costs for both employers and employees. Whether it's dealing with a terminal illness, premature birth, disability, COBRA, or other complex scenarios,

we are here to help.

Medicare

Premature Baby Birth

- Carrier Control

Medicaid

Social Security
Disability

ESRD (Dialysis) ALS
(Lou Gehrig's Disease)

Healthcare.gov

COBRA

Social Security
Retirement

Terminal Illness

Cancer

SSI
(Supplemental
Security Income)

State Specific Benefits

Alternative Healthcare
Options

Survivors Benefits (Widow & Child)

Veteran's Benefits

Tribal Benefits

Catastrophic Claims



MITIGATING high cost claims



THE CHART INDICATES THE SIGNIFICANT COST DRIVERS FOR BOTH EMPLOYERS AND EMPLOYEES

HEALTH CONDITION	AVERAGE ANNUAL COST
LEVEL 4 PREMATURE BABY BIRTH	\$378,504
LOU GEHRIG'S DISEASE (ALS)	\$1,514,296
DIALYSIS *NOT INCLUDING TRANSPLANT	\$84,480
STAGE 4 CANCER	\$275,245
CATASTROPHIC CLAIM	\$180,814
65+ YEAR OLD *NO SIGNIFICANT UNDERLYING MEDICAL CONDITIONS	\$15,252

EXPERTS ready to help









A TEAM OF EXPERTS

All FEDlogic experts have held technical and leadership roles with the Social Security Administration. We understand policies from the inside-out and provide unparalleled practical guidance and insight.

UNLIMITED, CONFIDENTIAL & FREE

Our phone-based consultations are unlimited, confidential and free to an employee and their household members. Consultations are scheduled at the convenience of the employee. An expert is available through the entire process, and the employee has unlimited access to our services.

NOTHING TO SELL

Employees can trust us. We don't sell, endorse or promote any products or services; our goal is to provide unbiased education to support families in navigating their benefit options.

PRICING flat see structure



10+ years

in operation

97.1%

client renewal rate

service guarantee

1:1 ROI in year 1

\$3.50 flat fee

per full-time employee /per month

3+ million

individuals nationwide who have access to services

33.1% transition rate

employees find alternative healthcare avenues

beyond medicare

the only solution provider for all federal & state benefits

coverage for all

spouses, children, and part-time employees are included

SUPPORT year-round engagement



MARKETING

Customized, cobranded digital flyers.

Cobranded letter & flyer mailed to all FTE year-one and at renewal for new hires.

Postcard mailed to FTE over age 60 (at month 5)

Access to Private
FEDlogic Recorded
Series.



PRIVATE SEMINARS

Access to monthly live virtual seminars. Learn about FAQ's and popular benefit topics.

A private virtual seminar dedicated to your company only.
Allows for additional Q&A to follow.



DEDICATED LIAISON

Onsite engagement visits per request.*

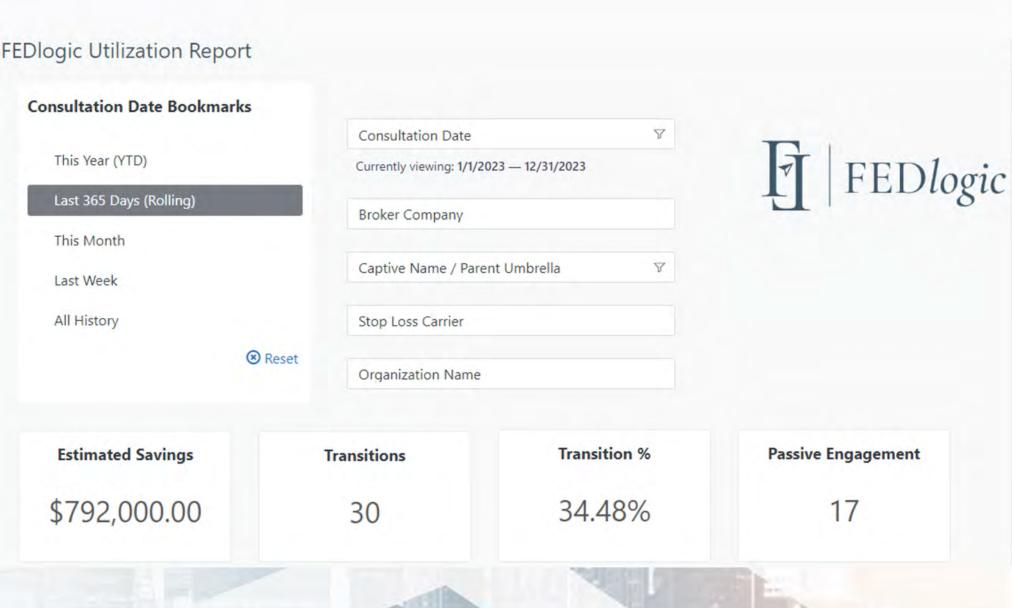
Robust Client Services Team

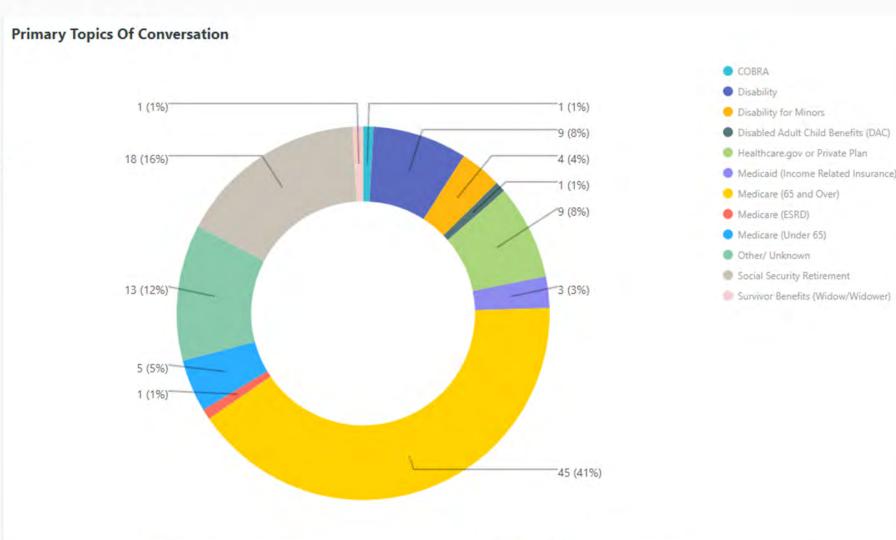
Customized monthly reporting on egagement.

INDEPTH REPORTING

easily track engagement and savings







INDEPTH REPORTING

easily track engagement and savings



Where They Transitioned To

Transitioned To	% of Transitions
Healthcare.gov/ Private Plan	31%
Medicare	69%

Estimated Savings by Month



CLIENT CASE STUDY

comparing true savings after year one of implementation







250 FULL TIME EMPLOYEES



CONSERVATIVE PROJECTED SAVINGS BASED ON SIZE

\$52,800

TOTAL YEAR ONE SAVINGS ESTIMATED BY FEDLOGIC

\$79,200

TRUE SAVINGS

BASED ON THE EMPLOYER'S ACTUAL CLAIMS COST

\$225,461

CLIENT CASE STUDY

comparing true savings after year one of implementation







CAPTIVE

4,300 FULL TIME EMPLOYEES



CONSERVATIVE PROJECTED SAVINGS BASED ON SIZE

\$290,400

TOTAL YEAR ONE SAVINGS ESTIMATED BY **FEDLOGIC**

\$475,200

TRUE SAVINGS

BASED ON THE EMPLOYER'S \$1,200,000
ACTUAL CLAIMS COST \$1,200,000

CLIENT CASE STUDY

comparing true savings after year one of implementation



FEDlogic



6,500 FULL TIME EMPLOYEES



CONSERVATIVE PROJECTED SAVINGS BASED ON SIZE

\$448,800

TOTAL ANNUAL SAVINGS ESTIMATED BY **FEDLOGIC**

\$1,716,000

TRUE SAVINGS

ACTUAL CLAIMS COST

BASED ON THE EMPLOYER'S \$4,461,600 ACTUAL CLAIMS COST



Lifepoint Health





















































Speed. Value. Trust. -

FEDlogic

Proposal

January 22, 2025

good for employees, good for you



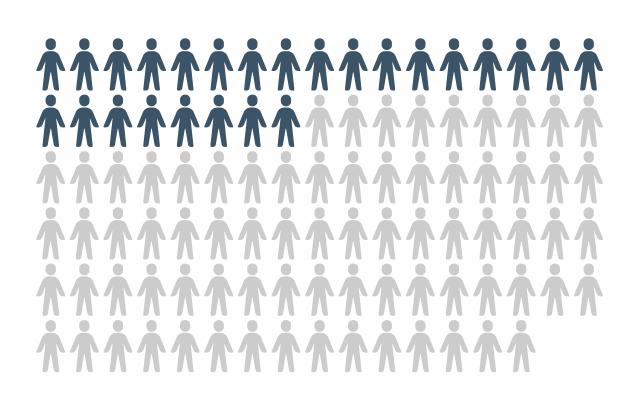


IMPLEMENTING year one





4,403 FULL-TIME EMPLOYEES



176 - 352 ANTICIPATED CONSULTATIONS

44 - 116 EXPECTED TRANSITIONS

FEDLOGIC SERVICE FEE: \$184,926