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

25%

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.

20%

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.

12-14%

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.

FEDlogic

SOURCES

Social Security Administration Publication No. 05-10029 (2021) ssa.gov

"'I'll Never Retire': Americans Break Record for Working Past 65" (2016) Bloomberg.com

IMPACT *our performance guarantee*

FEDlogic

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.

Scan to view full independent actuarial report

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	Medicaid	Social Security Disability
Premature Baby Birth	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

FEDlogic

MITIGATING *high cost claims*

FEDlogic

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 fee structure*

FEDlogic

10+ years
in operation

3+ million
individuals nationwide who have access to services

97.1%
client renewal rate

33.1% transition rate
employees find alternative healthcare avenues

service guarantee
1:1 ROI in year 1

beyond medicare
the only solution provider for ***all*** *federal & state benefits*

$3.50 flat fee
per full-time employee /per month

coverage for all
spouses, children, and part-time employees are included

FEDlogic has a 100% renewal rate for employers that are in a captive.

SUPPORT *year-round engagement*

FEDlogic

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.

*Onsite engagement may be subject to availability and may incur an additional cost for out of pocket travel expenses.

INDEPTH REPORTING

easily track engagement and savings

FEDlogic

FEDlogic Utilization Report

Consultation Date Bookmarks

- This Year (YTD)
- Last 365 Days (Rolling)
- This Month
- Last Week
- All History

Reset

Consultation Date

Currently viewing: 1/1/2023 — 12/31/2023

Broker Company

Captive Name / Parent Umbrella

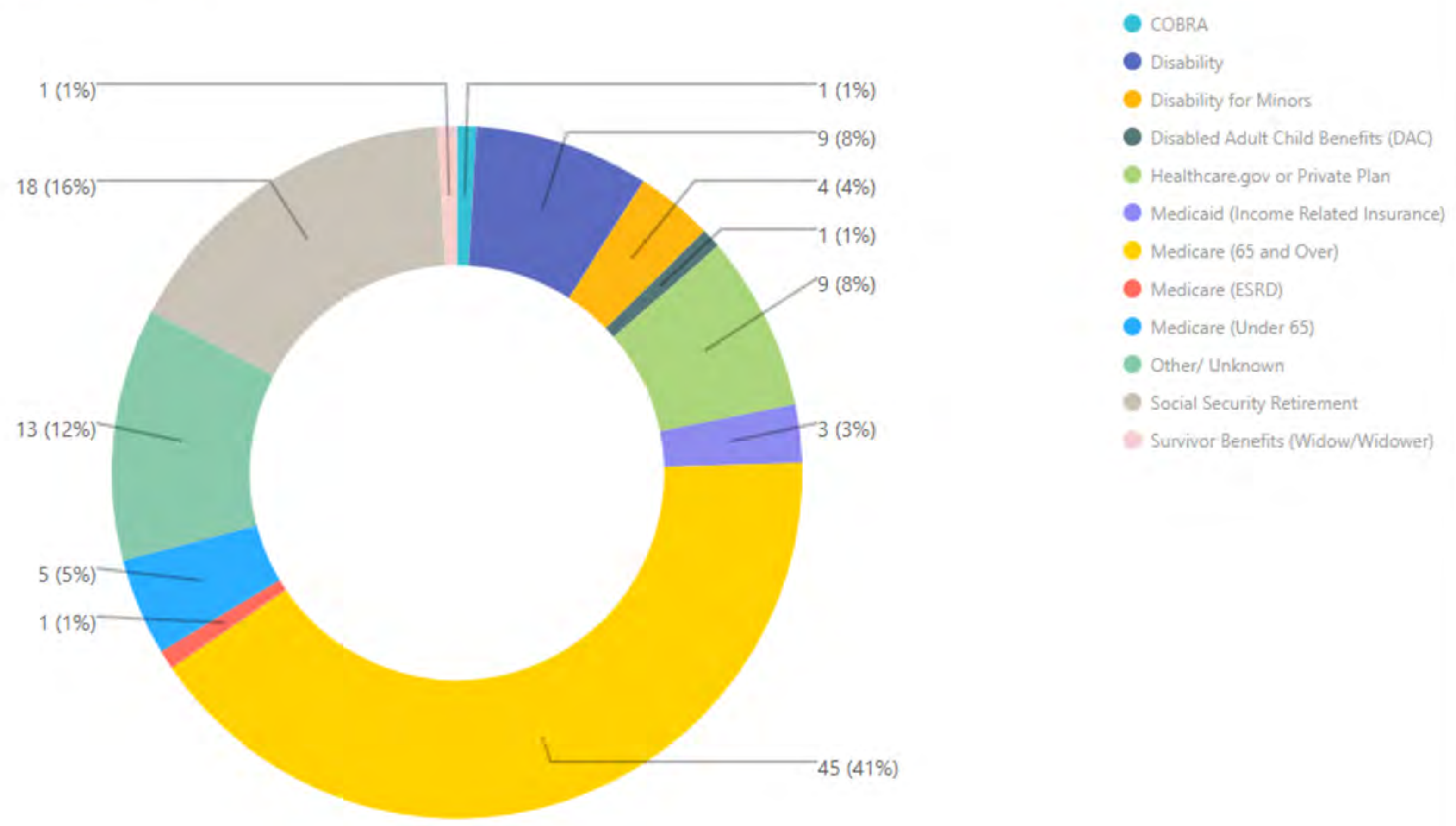
Stop Loss Carrier

Organization Name

FEDlogic

Estimated Savings	Transitions	Transition %	Passive Engagement
$792,000.00	30	34.48%	17

Primary Topics Of Conversation



INDEPTH REPORTING

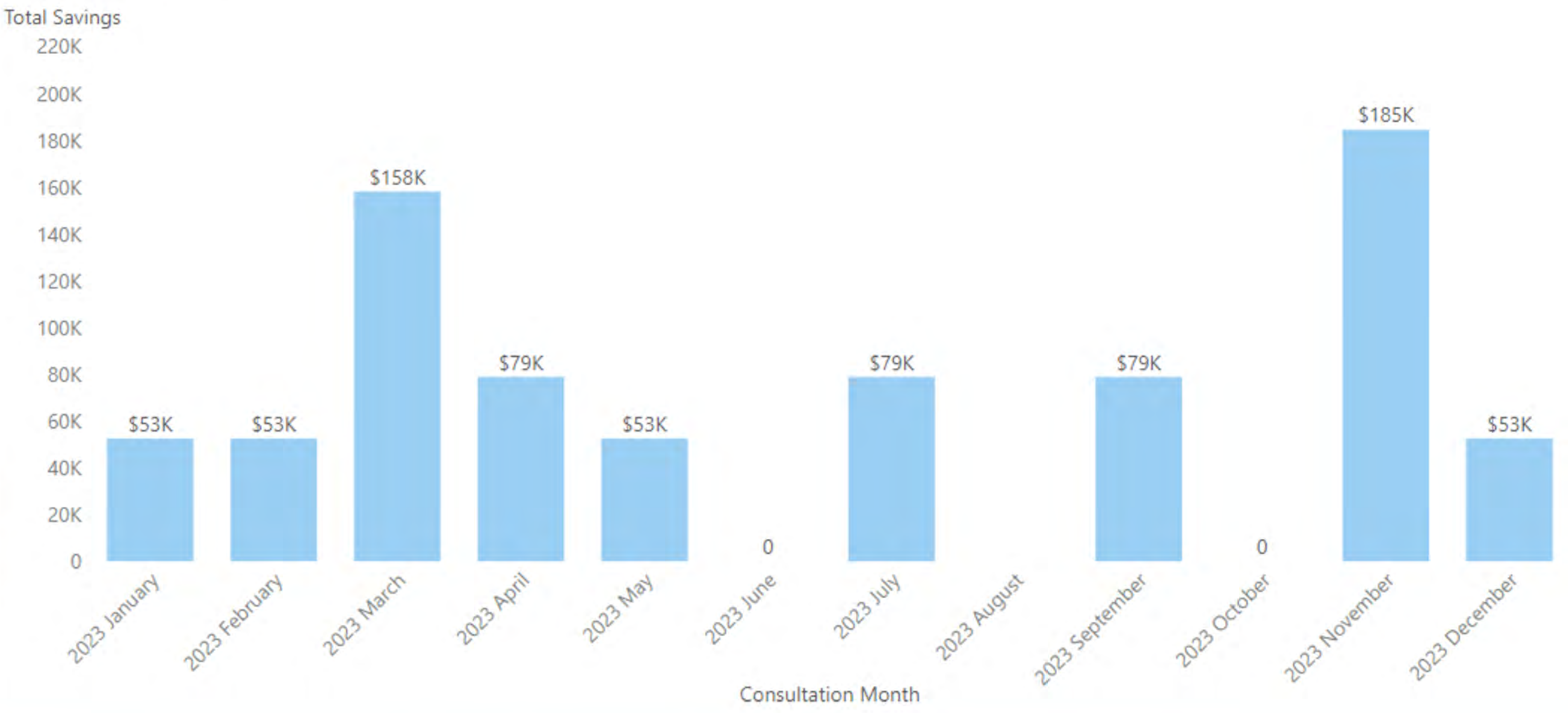
easily track engagement and savings

FEDlogic

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

FEDlogic

LOGISTICS COMPANY

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 ACTUAL CLAIMS COST

$1,200,000

FEDlogic

CLIENT CASE STUDY

comparing true savings after year one of implementation

MARKETING COMPANY

6,500 FULL TIME EMPLOYEES

CONSERVATIVE PROJECTED SAVINGS BASED ON SIZE

$448,800

TOTAL ANNUAL SAVINGS ESTIMATED BY FEDLOGIC

$1,716,000

TRUE SAVINGS

BASED ON THE EMPLOYER'S ACTUAL CLAIMS COST

$4,461,600

Lifepoint Health

LHC GROUP

ROOMS TO GO

NHC
NATIONAL HEALTHCARE CORPORATION

PRIMO WATER™

HUNTSVILLE HOSPITAL

East Alabama Health

INGRAM

SARASOTA COUNTY

SAMFORD UNIVERSITY

TAYLOR

Carmex

ACT

Pinnacle℠
FINANCIAL PARTNERS

LBMC

LEAVITT GREAT WEST
Captives

NORTHERN
TOOL + EQUIPMENT

Hirschbach

VENTURE VE EXPRESS, INC

First Community Bank

PS Logistics

CAPSTAR
BANK

chico's

RISE BAKING COMPANY

Serving Since 1974
UNITED GROCERY OUTLET
Bargain Barn Inc.

VELOCITY
VEHICLE GROUP
Speed. Value. Trust.

RYMAN
RYMAN HOSPITALITY PROPERTIES, INC.
A REAL ESTATE INVESTMENT TRUST

LANDS' END

FED*logic*

Proposal

January 22, 2025

good for employees,
good for you

POLK COUNTY

FEDlogic

IMPLEMENTING *year one*

FEDlogic

POLK COUNTY

4,403 FULL-TIME EMPLOYEES

176 - 352 ANTICIPATED CONSULTATIONS

44 - 116 EXPECTED TRANSITIONS

FEDLOGIC SERVICE FEE: **$184,926**

PROJECTED SAVINGS: **$1,161,600 - $3,062,400**