

# ILCMA

Winter Conference 2017

Emerging Trends in Employee Benefit Practices

Or

“What's Going On”

Or

Tales from the Front

# STRATIFICATION

- Insurers
- TPA's
- Networks
- Systems
- PBM's

# Funding Issues

- 3<sup>rd</sup> Biggest Line Item
- What's an Aggregate?
  - How Much ?
  - Why?
- What's a Laser?
  - Why?
  - How Much?
- Rule of 72

# Leveraging Unions

- It's an Internal Comp Question
- Move the dollars to coverages that don't trend like medical
- Open Your Eyes
- Enhance other programs
- Your phone will ring
- Case Studies

# Health Care Reform

- What's changed?
- Where is it going?
- What's changing?
- What are the effects?

Thank You for Attending!

Questions?