

WAREHOUSE EMPLOYEES LOCAL 730 HEALTH AND WELFARE FUND

January – December 2025

Savings Results
Member Engagement

July 2, 2026



Network Savings Results



PPO and Out of Network Savings Program

January 2025 – December 2025

In Network

	Charges	Network Allowed	Network Savings	%
Inpatient	\$2,195,863	\$1,421,674	\$774,189	35.3%
Outpatient	\$3,459,903	\$823,350	\$2,636,553	76.2%
Physician	\$2,112,881	\$936,599	\$1,176,282	55.7%
Total	\$7,768,648	\$3,181,623	\$4,587,025	59.0%

Out of Network Savings Program

	Charges	Network Allowed	Network Savings	%
Inpatient				
Outpatient	\$44,375	\$1,567	\$42,808	96.5%
Physician	\$470,197	\$43,034	\$427,163	90.8%
Total	\$514,572	\$44,602	\$469,970	91.3%

Total Year To Date Savings

January 2025 – December 2025

	Savings
PPO Network Savings	\$4,587,025
Out of Network Savings	\$469,970
Utilization Management Savings	\$75,676
Case Management Savings	\$292,385
Outpatient Care Management Savings	\$30,400
Total Year To Date Savings	\$5,455,456

PPO and Out of Network Savings Program

January 2026 – March 2026

In Network

	Charges	Network Allowed	Network Savings	%
Inpatient	\$377,986	\$339,392	\$38,594	10.2%
Outpatient	\$641,293	\$238,042	\$403,251	62.9%
Physician	\$479,661	\$221,279	\$258,382	53.9%
Total	\$1,498,940	\$798,713	\$700,227	46.7%

Out of Network Savings Program

	Charges	Network Allowed	Network Savings	%
Inpatient				
Outpatient	\$800	\$585	\$215	26.9%
Physician	\$159,505	\$18,485	\$141,020	88.4%
Total	\$160,305	\$19,070	\$141,235	88.1%

Total Year To Date Savings January 2026 – March 2026

	Savings
PPO Network Savings	\$700,227
Out of Network Savings	\$141,235
Utilization Management Savings	\$28,867
Case Management Savings	\$16,350
Outpatient Care Management Savings	\$5,943
Total Year To Date Savings	\$892,622

Member Engagement Opportunities



Key Findings and Observations 2025

Membership



- **Top 5 MDC's**
 - Renal and Urologic, Heart and Circulatory, Mental Disorders, Gastrointestinal and Neurological/Cerebrovascular

ER versus UC



- 108 ER visits by 78 unique members – 28 of those were steerable by 26 unique members; compared to 27 visits by 25 unique members during the same time in 2024
- Urgent Care visits decreased from 140 visits in 2024 to 129 during 2025

Web Tools



- 4 members have completed a health assessment; compared to 0 in 2024
- 170 members have registered on myCigna.com, compared to 143 the previous year. 266 members have utilized myCigna.com during this time period

Emergency Room / Urgent Care



2024	
ER Summary	
Total ER Visits	87
Total Charge	\$107,312
Allowed Amounts	\$68,544
ER Cost per claim	\$787
UC Summary	
Total UC Visits	140
Total Charge	\$45,183
Allowed Amounts	\$28,771
UC Cost per Claim	\$205
Steerable ER Summary	
Steerable ER Visits	27
Unique Members	25
Potential Redirect Saving	\$11,961

2025	
ER Summary	
Total ER Visits	108
Total Charge	\$192,332
Allowed Amounts	\$98,563
ER Cost per claim	\$913
UC Summary	
Total UC Visits	129
Total Charge	\$40,930
Allowed Amounts	\$27,139
UC Cost per Claim	\$210
Steerable ER Summary	
Steerable ER Visits	28
Unique Members	26
Potential Redirect Saving	\$18,060

Lab Utilization



Savings using Quest or LabCorp



2024	Total Charges	Total Allowed	Total Savings	Claim Count	Cost per claim	% Savings
Quest & Labcorp	\$257,570	\$47,670	\$209,900	2,403	\$20	81%
All other In-net	\$377,771	\$112,413	\$265,357	1,634	\$69	70%
Total In-network	\$635,341	\$160,083	\$475,258	4,037	\$40	75%

2025	Total Charges	Total Allowed	Total Savings	Claim Count	Cost per claim	% Savings
Quest & Labcorp	\$304,454	\$60,248	\$244,207	2,809	\$21	80%
All other In-net	\$355,045	\$106,829	\$248,217	1,634	\$65	70%
Total In-network	\$659,500	\$167,076	\$492,424	4,555	\$59	75%

Thank You

