



Bolton

Operating Engineers Trust Fund of Washington, D.C. Health & Welfare Fund Local No. 77

Consultant's Report

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Agenda



- Financial Update
 - Projected vs. Actual: 12 Months through December 2024
 - Reserve Estimate

- IUOE Coalition Vendor Partners
 - Hinge Health

- Cancer Navigator

Projected vs. Actual

Operating Engineers Local 77 Trust Fund

Projected vs. Actual Results

For the Twelve Months Ended December 31, 2024



	Projected Annual '24	Projected Monthly	Projected 1/24 - 12/24	Actual 1/24 - 12/24	Actual Monthly	Variance 1/24 - 12/24
Receipts						
Total Contributions	\$ 17,323,489	\$ 1,443,624	\$ 17,323,489	\$ 17,643,946	\$ 1,470,329	\$ 320,457
Investment Earnings (net)	1,431,926	119,327	1,431,926	2,050,223	170,852	618,297
Total Revenue	\$ 18,755,415	\$ 1,562,951	\$ 18,755,415	\$ 19,694,169	\$ 1,641,181	\$ 938,754
Disbursements						
Benefit Expense	\$ 16,845,322	\$ 1,403,777	\$ 16,845,322	\$ 16,590,324	\$ 1,382,527	\$ (254,998)
Administrative Expense	968,158	80,680	968,158	1,146,476	95,540	178,318
Total Disbursements	\$ 17,813,480	\$ 1,484,457	\$ 17,813,480	\$ 17,736,800	\$ 1,478,067	\$ (76,680)
Surplus/(Deficit)	\$ 941,935	\$ 78,495	\$ 941,935	\$ 1,957,369	\$ 163,114	\$ 1,015,434
Estimated net months in reserve:				22.1		

IUOE Coalition Vendor Partners

Our Solutions

Enhance your core benefits with curated health and wellness solutions that work best for your plan and goals

Solutions for top spend areas

such as musculoskeletal, HIV, and GLP1s

An a-la-carte design

allows you to choose one or multiple solutions with minimal paperwork

Attract and retain top talent

with sought-after solutions in fertility, specialty care, and weight loss

Heart health



Musculoskeletal



Pharmacy savings



Fertility and family building



Specialist care



Mental health and wellness



Healthy weight and metabolic care



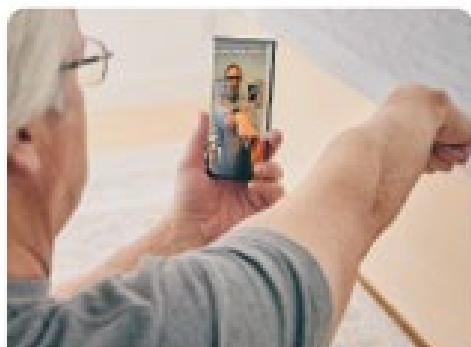
Substance use



Caregiving



Hinge Health Virtual (MSK) Solution



Simply accessible

One app, one device to access all MSK care

\$0 out-of-pocket costs

24/7 support, multilingual access, and closed captions



Clinically complete

PTs, health coaches, surgeons for body, mind & behavior support

Sensors & computer vision to guide therapy for every body part

Enso wearable device for pain management without opioids



Intelligently personalized

Custom physical, behavior & education plans

Care coordination with EMR, prior-authorization, and claims data

High-risk member support and surgery decision guidance

Why choose Hinge Health?

68%

reduction in pain per participant²

58%

reduction in depression & anxiety²

2.4x ROI

based on medical claims reduction study with 136 employers across 46 industries¹

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A complete solution — offering the right program & care for different MSK needs



Cancer Navigator

Oncology Certified Nurses, helping patients understand their diagnosis and make great decisions early in their journey.



CancerNavigator Workflow



Offer Support to Patients:

Start with an intro call to patients. Explain the support available, offer to help.



Deliver Education & Guidance:

Pull together info on navigation decisions patients in this situation face (what care they need; who nearby is well-equipped; etc.).



Access Support:

If patients would like a 2nd opinion or to switch centers, we schedule and facilitate.

Deep Personal Engagement: Every patient interaction is run by an Oncology Certified Nurse, working one-on-one with a patient. Education & guidance shaped for each patient and every situation.

Sample Education Documents

Cancer Navigator Brief Early-Stage Breast Cancer

On behalf of Cancer Study Group, I want to thank you for this opportunity to share our research on great centers for early-stage breast cancer. We're more than happy to help you find the best center for you.

Finding a Great Care Center

As newly diagnosed breast cancer patients, you may be looking for a multidisciplinary breast cancer center. Here are some things to look for:

Specifically, patients with early-stage breast cancer should look for:

- A Multidisciplinary Breast Cancer Team: A patient may need surgery, radiation, chemotherapy, hormone therapy, and targeted therapy. A multidisciplinary team of doctors, including a breast surgeon, medical oncologist, radiation oncologist, and breast-specific nurse practitioner, can help coordinate care and ensure the best outcome for the patient.
- A Center with an Expert Breast Cancer Surgeon: A patient should look for a surgeon who performs many breast cancer operations. On average, surgeons who perform more than 100 breast cancer operations per year have better outcomes than those who perform fewer.

Target Centers Near Putnam, MA

Centers Well-Equipped to Treat Breast Cancer

Based on our research and data analysis, there are at least 13 centers in and around Putnam that are very well-equipped to treat early-stage breast cancer. Each of these centers has robust multi-disciplinary breast care, sees many breast cancer patients every year and has breast-specific surgeons who perform many breast operations every year.

From Putnam, most of the centers that are well-equipped are located in city centers, including Hospital 1, Hospital 2, and Hospital 3. All these centers would be great options for care or for a second opinion.

Note, there are other very high-volume breast surgeons outside these centers.

Target Centers	Recent Patients per Year	Drive Time	City, State
Hospital 1	More than 400	~40 mins	Town 1, MA
Hospital 2	More than 500	~50 mins	Town 2, MA
Hospital 3	More than 600	~60 mins	Town 3, MA

Should another option rise or at any time in the future be of interest, we would be more than happy to help you think through your options and help with any logistics.

Additional Considerations

- \$300 weekly monitoring fee (\$15,600 annually)
- One time fee of \$4,250 per engaged member
- Based on 3,000 members, Cancer Navigator assumes 8 newly diagnosed with 50% participation rate, about \$17K in annual cost