



LaborFirst
A Division of RetireeFirst

LaborFirst Overview

John Dulczak
CEO/Founder
John@retireefirst.com

Anthony Bruccoleri
Vice President, Client Relations
Mobile: (646) 201-1920

Theresa Bell
SVP, Service
Tbell@retireefirst.com

Tricia Mullarkey
Client Service Manager
Tmullarkey@retireefirst.com

Company Background

As the Marketplaces' leading Medicare Benefit Manager (MBM), our mission is to help strengthen & protect post-retirement health benefits for future generations of retirees

Medicare group retiree benefits is our single focus

Committed to compliance – HiTrust Certified, URAC Accredited and AHIP Certified

We service 300+ clients and 275,000 Medicare plan lives across all 50 states

Team of 125+ licensed and certified Medicare specialists headquartered in NJ

Our retired participants range from teachers, construction trades, nurses, fire fighters, municipal employees and many others across all 50 states

Proud to have a 100% client retention and satisfaction rate!

What We Do



How we Work

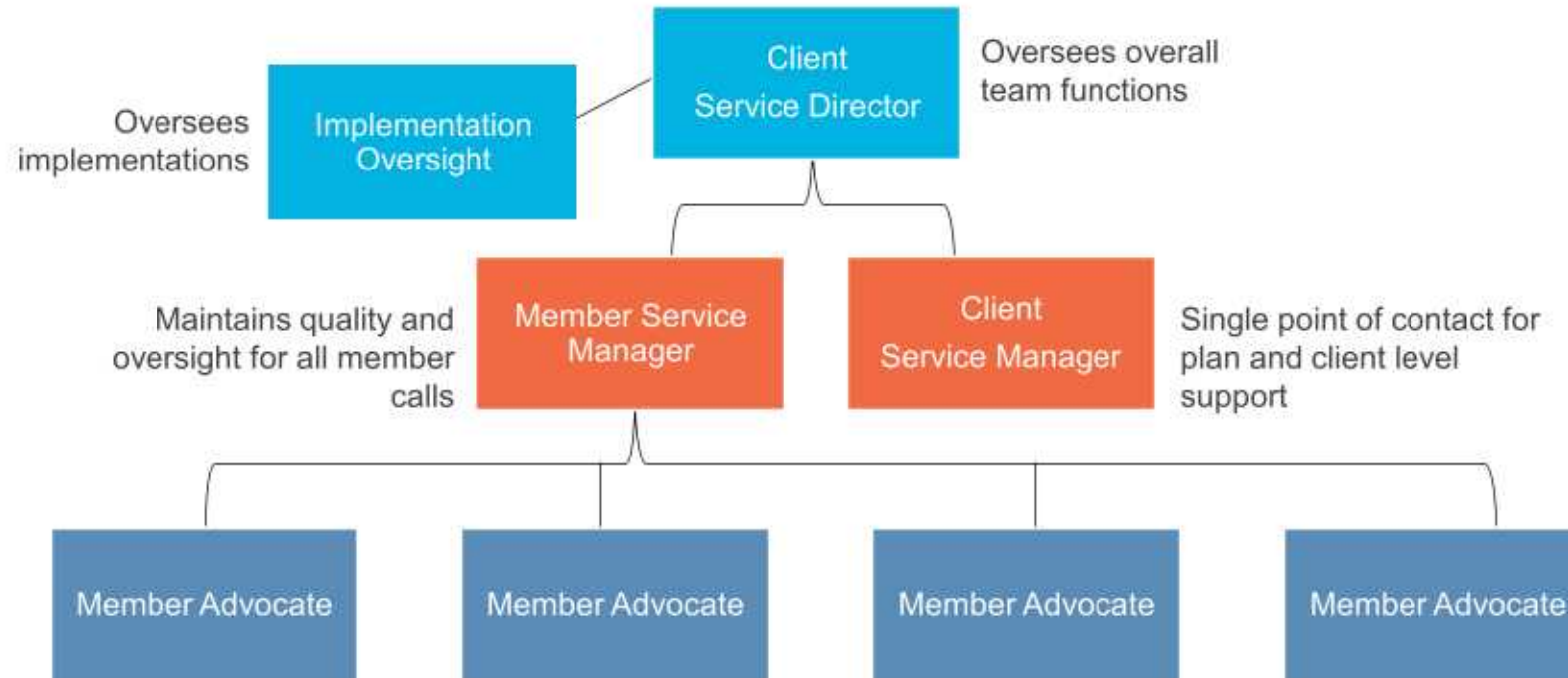
We serve as a true extension to the clients we serve helping to design and manage Medicare Retiree benefits that meet each groups unique needs.

Our Partners

We partner with all major national Medicare insurance carriers. Our proprietary carrier agreements provide best-in-class service integration while remaining agnostic.

OE 77 Service Team

Our customer service model, is designed to proactively help improve the retiree healthcare experience and to serve as an extension of your team.



Client assigned dedicated team of member advocates to serve as single point of contact for retired participants

Plan Sponsor Partnership

- **CMS Filings and Fulfillment Data** – Manage all CMS filings including; Late Enrollment Penalty, Opt-Outs and Low-Income subsidies attestations – Collect Medicare ID numbers if necessary.
- **Eligibility Maintenance** – We manage all eligibility maintenance in CMS's approved format, so the client does not need to change their business process. Electronic Data Interchange (EDI) connectivity is maintained with all Carrier partners.
- **Integration with Billing Systems** – We will customize our billing to work around your current systems and processes. Additionally, we will handle all LEP and LIPS reconciliation.
- **Medicare Age-Ins, Dis-Enrollments & Retirees Returning to Work** – Customized enrollment and dis-enrollment for members aging in mid-year and how to manage their deductibles.
- **Reporting and Plan Performance Metrics** – Work to provide clients useful information pertaining to their group's call, case history, utilization and other data benchmarks.
- **Onsite Client Transition Meetings** – We provide clients with onsite enrollment and implementation meeting to help members understand their benefit plan and any coverage options available to them.

Member Advocacy & Support

Member Focused Engagement Philosophy

- Member and Client Dedicated Advocacy Team
- Group Devoted Phone Number–300+ Languages
- Real-Time Provider Support
- Special Handling of “High Touch” Members
- Onsite Retiree Meeting and Seminars
- Video Seminars

Lead
Advocate



Member Advocate
Level Two



Member Service
Manager



Our Member Advocates are the heart of the company
and the key to our success!

Member Advocate Service Highlights

- | | | |
|------------------------|------------------------------------|----------------------------|
| • Prior Authorizations | • HouseCall Appointment Scheduling | • Preventative Initiatives |
| • ID Card Replacements | • Step Therapy | • Lower Cost Generics |
| • CMS Coordination | • Provider Network | • Formulary Questions |
| • Medicare Confusion | • Billing Questions | • CMS Plan Documents |



Details

Related

Joseph F Smith
ACTIVE

AGE 66 **DOB** 12/07/1951 **GENDER** Male **MEMBER ID** 927650993-1 **LANGUAGE** ENGLISH

PERMANENT

PERMANENT ADDRESS

CONTACT METHODS

AUTHORIZED REPS

123 MAIN AVE
APT 5A
BC08F0FFC, ME, 04348

(858)331-9012 (HOME)
JFSMITH51@EXAMPLE.COM

No active auth reps

Owner

Jonathan Singer

Company Division

Labor First United Liability Company

Account

Teamsters Local 282

Subgroup

Spouse Network

Daytime Phone Number

(508) [REDACTED]

Evening Phone Number

Emergency Care

Digital/Active

Record Type

Simplified Profile

Medicare ID (MCO)

[REDACTED]

Medicare Beneficiary Status (MBS)

First Name

AARON

MI

Last Name

[REDACTED]

Member Name

[REDACTED]

Suffix

Social Security Number

[REDACTED]

Date of Birth (DOB)

[REDACTED]

Gender

M

Account Alert

Schedule a HouseCall visit

It's time for your flu vaccine

Tips for Better Health

Encourage Member to have an Annual Physical
Set up Member with a HouseCall Visit

HouseCall

Vaccine

Health

Member Health Task Automation

Re-ask Physical or Wellness Visit

Re-ask Care Study

Take action on your email alerts for scheduling your annual physical or wellness visit today. It's time to schedule your next visit by today.

Take action

Member Support

Task

00228084

00228084

00028285

1/31/2020 11:29 AM

1/31/2020 11:13 AM

2/1/2018 11:13 AM

Billing Questions

Billing Questions

USP / LIS / SRMSA / Medicare Questions

Open

Open

Open



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Closing Gaps in Care – Promoting Long-Term Stability



Building Member Relationships

Dedicated Retiree Teams

Lead Advocate Routing

Member Education
and Communication



Promote Member Health Behavior

Wellness Initiatives

Health Risk Assessments

HouseCall Scheduling

Preventive Rewards



Improved Outcomes & Reimbursements

CMS Star Ratings

Risk Adjustment

Clinical Adoption

Reduced Renewal
Pricing Rates

In-Force Plan Design and Pricing

Insurance Carrier: Aetna
2024 Premium: \$230 PMPM

Medical Coverage	Member Pays
Medical Deductible	\$0
Medical Maximum Out-of-Pocket	\$0
Primary Care Visit	\$0
Specialist Visit	\$0
Inpatient Hospital Care	\$0, per admission
Outpatient Surgery	\$0
Inpatient Mental Health & Substance Abuse	\$0, per admission 190 Days Lifetime Max
Outpatient Mental Health & Substance Abuse	\$0
Skilled Nursing Facility	\$0, Days 1-100
Urgent Care Center	\$0
Emergency Room	\$0
Ambulance	\$0
Durable Medical Equipment	\$0

Pharmacy Coverage	Member Pays
Prescription Deductible	\$0
Prescription Maximum Out-of-Pocket	\$2500
Coverage Gap	Standard Donut Hole
Catastrophic Coverage	Standard CMS
Retail 30 Day Supply	
Tier 1 (Generics)	\$4
Tier 2 (Brands)	25% - \$50 Max
Tier 3 (NP Brands)	40%
Retail/Mail Order 90 Day Supply	
Tier 1 (Generics)	\$8
Tier 2 (Brands)	25% - \$100 Max
Tier 3 (NP Brands)	40%

- Went to market and received competitive proposals from UHC, Cigna, CareFirst and Humana
- We have not engaged Aetna at this point (authorization by plan required to speak to Aetna)
- Considering current pricing contract is good through 2024, OE77 is best positioned to remain with Aetna – However, future Medicare MA headwinds are on the horizon

MA Headwinds Impacting the Future

Unknowns of the Inflation Reduction Act

- Health plans will need to contribute more to the changes in 2025 and CMS will have more details on how to administer later this fall
- Price negotiation on certain high-cost drugs starting in 2026 may have a potential impact on premiums as well as there would be fewer rebates to offset benefit and premium costs

MA Rates

- Despite an overall increase in payment, the impact to MA rates was the first decline since 2015 and averages a loss of \$150 per member per year to the payers.

Risk Adjustment – CMS payment to the health plans based on the health status of their membership

- Health plan will receive less money from CMS to manage the sicker members which will potentially drive an increase in premiums

STARs Ratings Changes

- Changes include new measures, removal of measures and technical changes that will create a reduction in bonus payments to health plans for STARs ratings

Other Factors Changing the Market

- The demographics of Medicare beneficiaries and Medicare eligible individuals is growing older - From 2020 to 2030, seniors aged 75+ will make up the largest proportion of all seniors
- Overall increase in utilization both on the medical and pharmacy side especially with the growing demand for newer medications
- Part D changes as CMS makes Threshold/TrOOP and rebate share changes and rebate share changes every year as they enhance and restructure the benefit - These changes typically focus on the member out of pocket, financial contributions from manufacturers, and financial contributions from the health plans.

Next Steps: Working Together

Re: Letter of Authorization Appointing LaborFirst

Dear Aetna,

On behalf of IUOE Local 77, please be advised that we have formally engaged and authorized LaborFirst to work directly with Aetna as it relates to our Medicare Advantage renewal for 1/1/24 and to provide administrative and advocacy services to IUOE Local 77 and our Medicare retiree membership effective 1/1/24.

Specifically, this constitutes authorization for LaborFirst to begin working immediately with Aetna and authorization to provide Labor First with renewals, plan design, pricing, eligibility details, and other information they need related to our Medicare Advantage plan to ensure a successful transition.

Thank you for your assistance and continued support and partnership with IUOE Local 77. We are looking forward to a successful and smooth transition to LaborFirst.

Our Best References Are and Will Always Be Our Clients

Thank you for this opportunity! We hope to have the privilege of working with you and supporting your retired participants for years to come. Below are a few of our client references that we encourage you to speak with.

IUOE Local 99
Upper Marlboro, Maryland

Operating Engineers Local 101
Kansas City, Missouri

Operating Engineers Local 320
Florence, Alabama

National Automatic Sprinkler Industry Fund
Columbia, Maryland

Sheet Metal Local 137
Long Island City, New York

IBEW Local 236
Schenectady, New York

IBEW Local 269
Trenton, New Jersey

Cement Mason Local Union 90
Troy, Illinois

IBEW Local 400
Wall, New Jersey

Plumbers Local Union No. 68
Houston, Texas

Plumbers Local 210
Merrillville, Indiana

Fontana Unified School District
Fontana, California

District Council 3, IUPAT
Kansas City, Missouri

IUOE Local 14-14B
Queens, New York

Operating Engineers Local 37
Baltimore, Maryland

Southern Operators Health Fund
Goodlettsville, Tennessee

Tile & Marble Local 7
Long Island City, New York

Sheet Metal Workers Local 28
Mineola, New York

Plumbers & Pipefitters Local 74
Newark, Delaware

Northwest Fire Fighters Benefits Trust
Mukilteo, Washington

IBEW Local 82
Dayton, Ohio

CWA Local 1182 & 1183
Forest Hills, New York

IBEW Local 456
North Brunswick, New Jersey

Plumbers Local 373
Mountainview, New York

Baltimore County Government
Towson, Maryland

UA Local 344
Oklahoma City, Oklahoma

IUOE Local 965
Springfield, Illinois

Operating Engineers Local 181,320 & TVA
Henderson, Kentucky

IUOE Local 701
Gladstone, Oregon

Teamsters Local 282
Lake Success, New York

Local 351 IBEW Health & Welfare Fund
Hammonton, New Jersey

Cleveland Bakers & Teamsters
Valley View, Ohio

Plumbers & Steamfitters Local 486
Nottingham, Maryland

IBEW Local No 102 Welfare Fund
Parsippany, New Jersey

IBEW Local 164
Paramus, New Jersey

Steamfitters Local 420
Philadelphia, Pennsylvania

Steamfitters Local 614
Goodlettsville, Tennessee

IBEW Local 292
Maple Grove, Minnesota