



Employee Benefit Updates

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The Journey Continues

Legislation

- No Surprise Act of 2021
- American Rescue Plan Act of 2021 (ARPA)
 - Cobra

Trends

- Customization
- Pharmacy
- Networks

Benefit Plan Benchmarking

- CAVU for You!

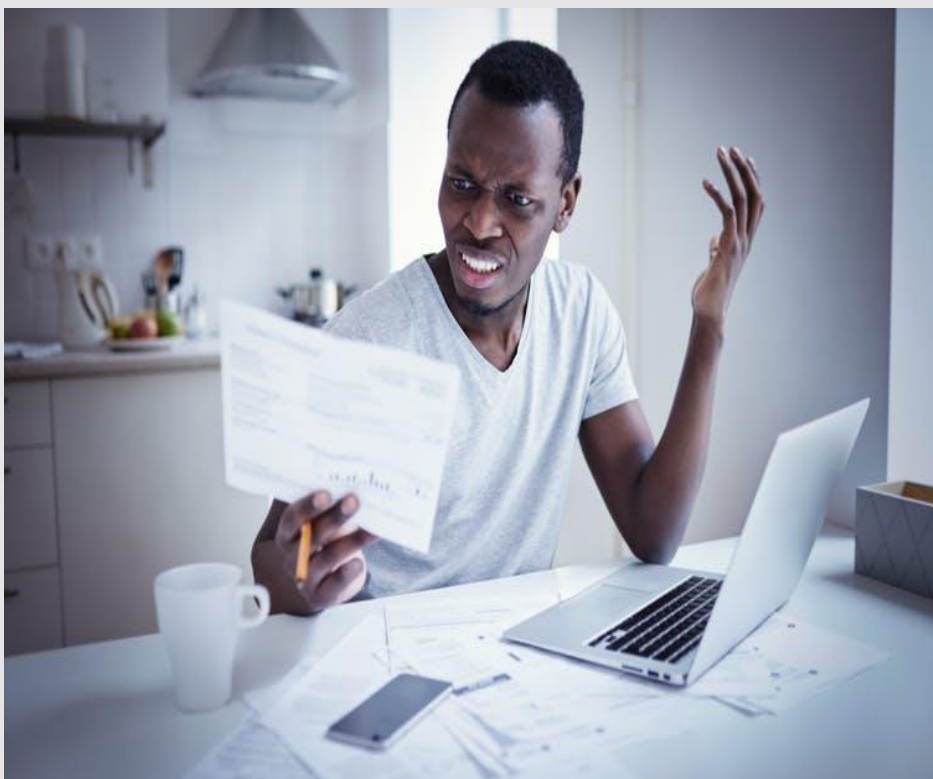
2021 Legislative Updates



The American Rescue Plan Act of 2021

- Signed Into Law March 11, 2021
- Loss of Health Insurance Coverage
 - Due to involuntary termination or reduction in hours
 - COBRA Subsidy @ 100% for coverage period
 - April 1 through September 30, 2021
 - Health, dental & vision
- Notification to be sent by May 31, 2021
- IRS Form 941

2021 Legislative Updates



No Surprise Act of 2021

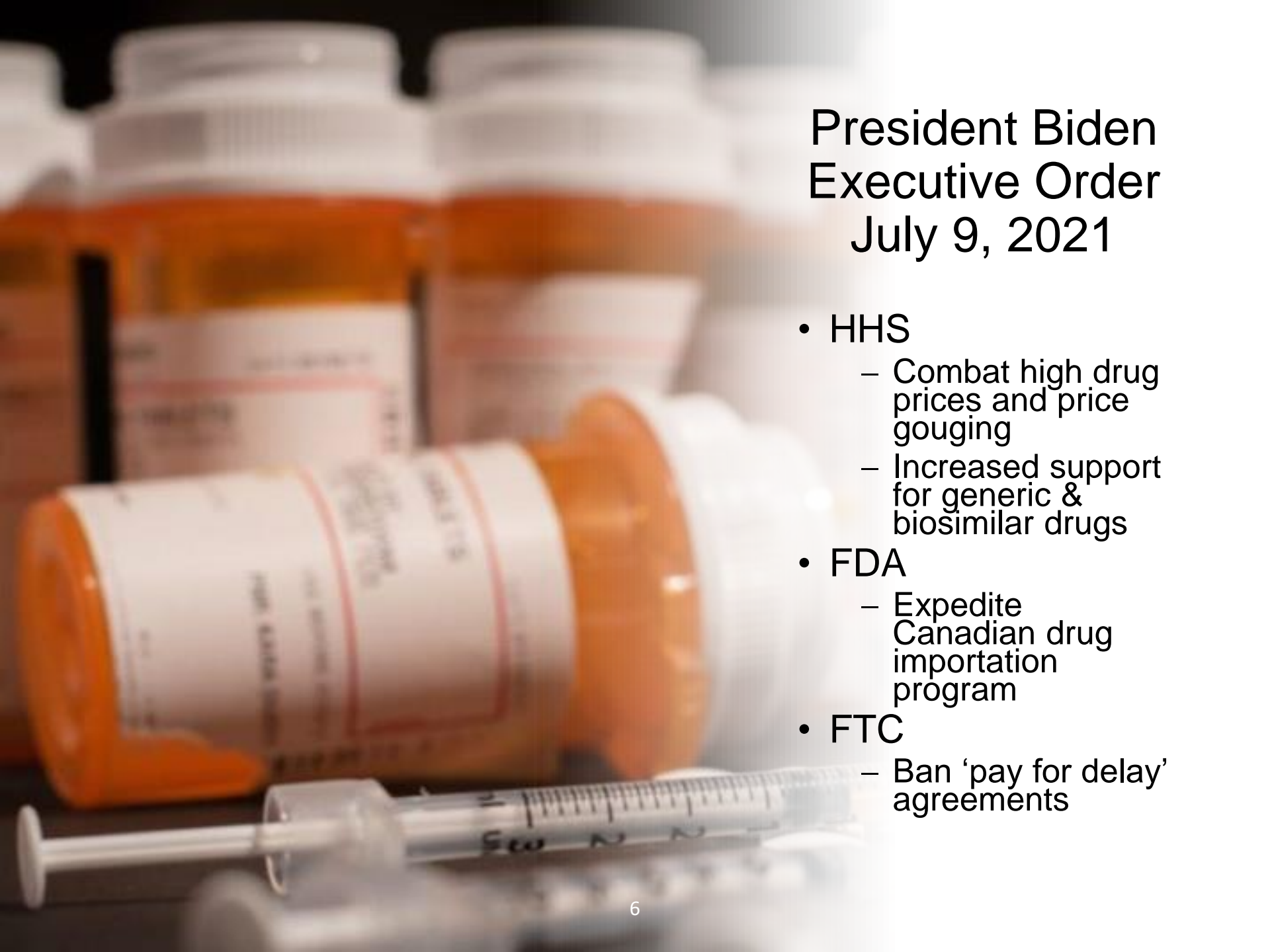
- Signed into law Dec 2020
- Effective: Plan years beginning on or after Jan 1, 2022
- Interim regulations released July 2021
- Applies to all group health plans regardless of 'grandfathered' status



2021 Legislative Updates

No Surprise Act of 2021

- 3 Settings - members not held accountable
 - Non network emergency services
 - Services provided by non network provider in a network facility
 - Non network air ambulance services
- Member to pay cost sharing levels similar to in network levels



President Biden Executive Order July 9, 2021

- HHS
 - Combat high drug prices and price gouging
 - Increased support for generic & biosimilar drugs
- FDA
 - Expedite Canadian drug importation program
- FTC
 - Ban 'pay for delay' agreements

2021 Florida Legislative Updates



Telehealth Emergency Waivers end June 26, 2021

- Out of State clinicians
 - no longer authorized to provide services or telehealth services unless licensed in the State
- In person physical exam required
 - Medical Marijuana
 - Controlled Substance

Employee Benefit Trends



"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."

You Can't See Me Until When?



Mental Health Benefits

Enhanced & Customized

- Inpatient
- Intensive Outpatient
- Outpatient

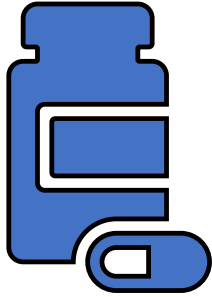
Employee Assistance Program

Peer to Peer Program

Chaplain

Client Specific Network

Telehealth and Telemedicine



Pharmacy

- Walmart & Novo Nordisk Partnering
 - ReliOn, Novolog & FLEX pens at reduced costs
 - Available at Walmart & Sam's Club pharmacy
- FDA approval for Alzheimer's drug spurs internal investigation
- Ponvory recently approved
- COVID Vaccine
 - FDA to issue warning for J&J vaccine
 - Pfizer seeking FDA authorization for 3rd shot (vaccine booster)

Things to Consider

Telehealth & Virtual Visits

- Physical therapy, diabetes, hypertension
- Bridge gaps in care
- Member share considerations

Network/Plan Providers

- Narrow Network
- Client Specific Networks

Pharmacy Considerations

- Rebates & Cost Containment Programs

Financial

- Disability Programs
- Debt Management

Things to Consider

Customization

- Voluntary Discount Programs
- EAP
- Orthopedic Surgery

Back to Work

- Duala, Adult & Child Daycare

Cyber Security

- Identity Theft
- PHI – Online Enrollment

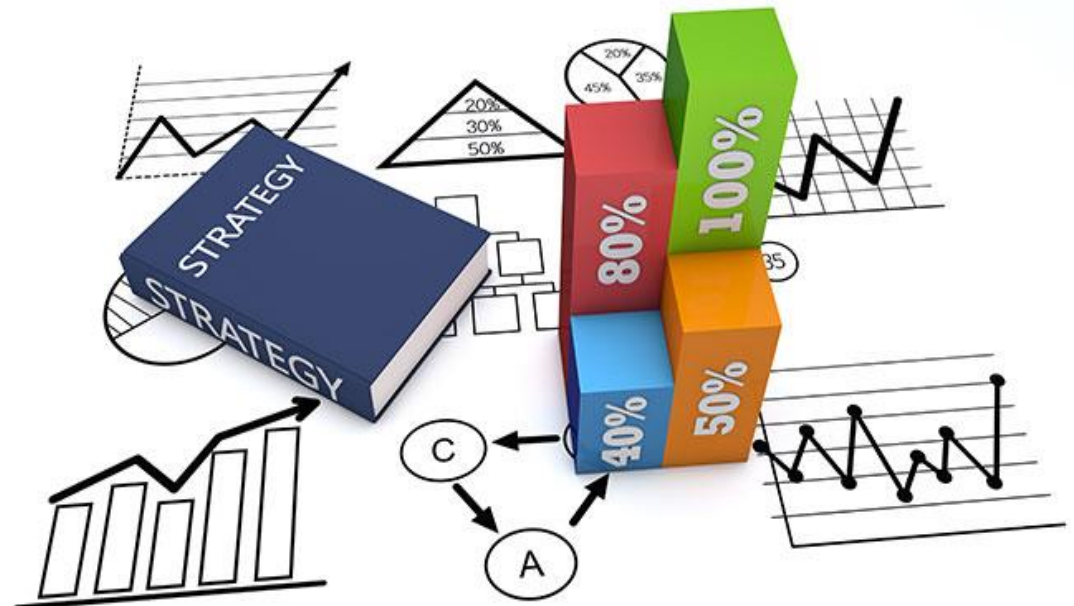
Open Enrollment Options

- Virtual, Pre-recorded, Whiteboard and/or In Person

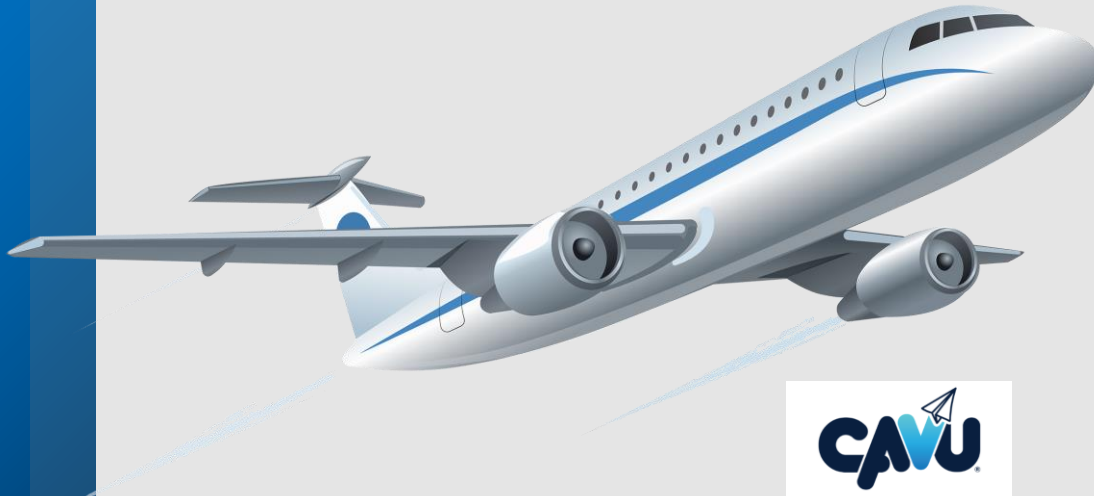
Benchmarking

- Government Employer Plans
- By Type of Entity
 - County & Constitutional Offices
 - Municipalities
 - Special Taxing Districts

How Do My Benefits Measure Up?



Ceiling & Visibility Unlimited



Immediate Access to 'Real- time' Data

- Public Entities Only
- Invite an Entity
- User Dashboard
- My CavUnity®
- Reporting
 - Aggregate data
 - Side by side comparison

Feel Free To Move About The Cabin....

support@cavu4u.com 833-977-CAVU



INVITE AN ENTITY

LOGIN / CREATE ACCOUNT

BENCHMARKING FOR THE PUBLIC SECTOR

Compare your Employee Benefits data from participating public sector entities across the US at no cost with instant results!

City of Chocolate

October 2020 Plan Year

My CAVUnity

City of Chocolate Sand ✓ City of Rock Candy ✓ City of Peppermint ✓

+ +

Plan Information

Medical ✓

You have completed 1 of 1 plans.

Cigna Core Plan

Dental ✓

You have completed 1 of 1 plans.

Cigna Dental

Life ✓ LTD ✓ STD ✓

Vision ✓ FSA ✓ EAP ✓

Reporting

Thank you for completing this plan year information. You can now view reports.

My CAVUnity Reports

Aggregate Reports

Invite an Entity

Is there an Entity you want to compare against? Why not send them an invite?

Invite an Entity



My Greater CAVUnity

Here are the Entities you are watching, but not comparing against. To add one to your CAVUnity, click the action button.

Employer Name	Status	Actions
City of Spearmint	Plan year completed	+

Your Pending Invites

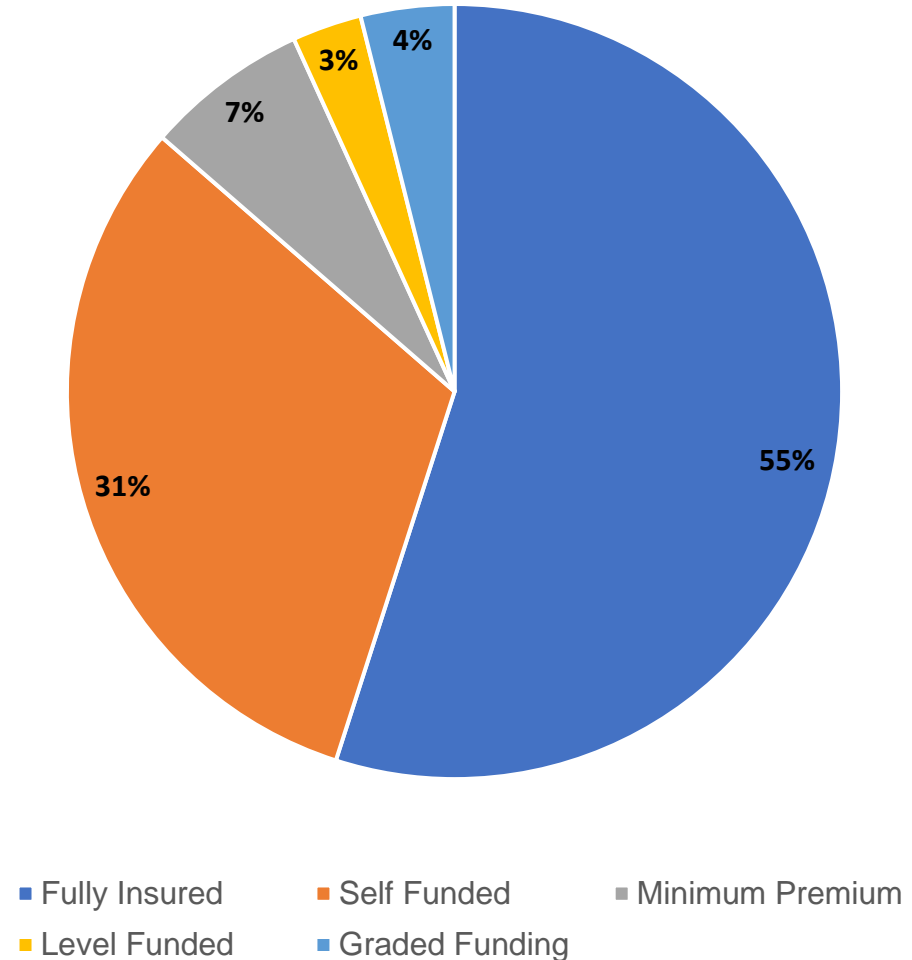
Here are people or entities you invited, but have not entered all necessary information yet.

Name	Email	Status	Actions
Jane Doe	jane.doe@cityofpopsicle.gov	Awaiting account creation	✖
John Muller	john.muller@gehringgroup.com	Awaiting entity creation	✖

CAVU Benchmark Study

- Under 20% of plans offer coverage to Domestic Partners
- 75% of plan deductibles accumulate on a Calendar Year basis

Plan Funding Type



CAVU Benchmark Study

**64% Have At
Least 1 Union**

**40% Bargain
Employee Cost**

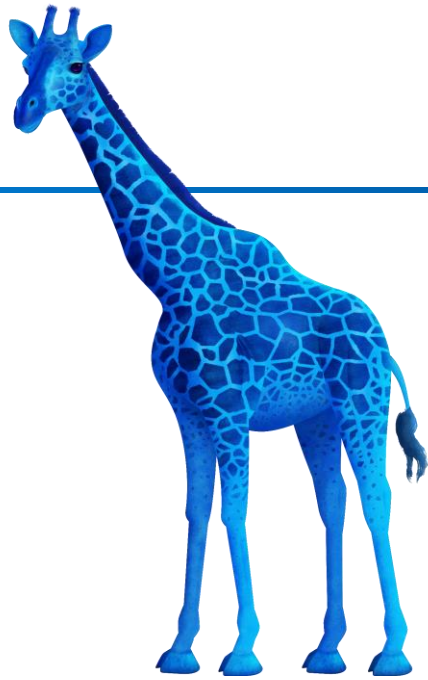
**28.5% Bargain
Plan Design**

Take the Captain's Seat & Enjoy the Flight



www.cavu4u.com





Thank you!

For Always Going Above & Beyond
and Sticking Your Neck Out!