



Custom Design Benefits

Innovative Cost Containment Solutions for Employee Benefits



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Happy New Year!

It's hard to believe that 2019 is over, but we're excited for the opportunities a New Year brings. This issue of our newsletter captures some of last year's big achievements, plus delivers a peek at some of the changes we'll see rolling into the New Year.

Looking back at this year's highlights, the Customer Conference always stands out. Based on the conference survey results, there is a strong interest in Direct Primary Care and we'll be sharing more in the coming months on our pilot program. Following the conference we conducted our annual customer satisfaction survey. We appreciate your candid feedback; you can see the results of the survey on page 6 & 7.

Other topics included in this edition are an update on our Executive Analytics platform, and recent announcements in the Compliance Corner.

We are truly grateful for your partnership and wish you a happy and prosperous New Year!

Best regards,

Julie D. Mueller
President & CEO

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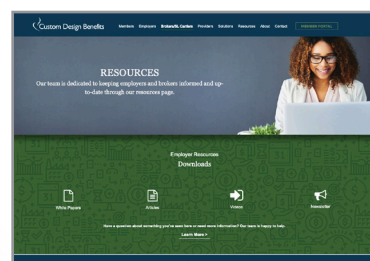
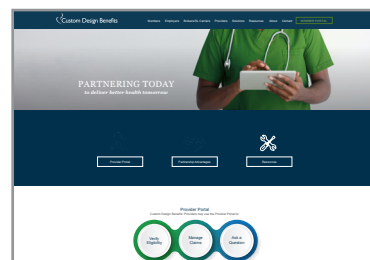
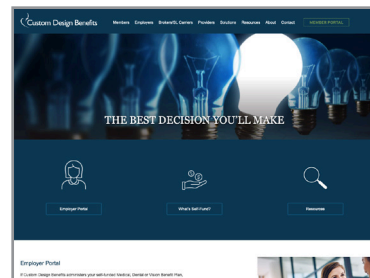
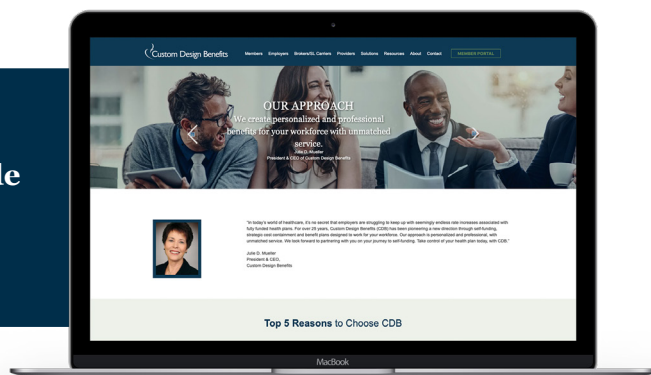
Coming Soon: A Fresh Look for Our Website

As you know, we launched our new CDB website and portals in February of 2019. We trust you and your employees have been satisfied with the improved functionality that our new site and portals offer.

Having achieved our goal of enhancing the user experience for members, employers and providers, we're now turning our attention to a visual update to bring the site a fresh, new feel for the new decade!

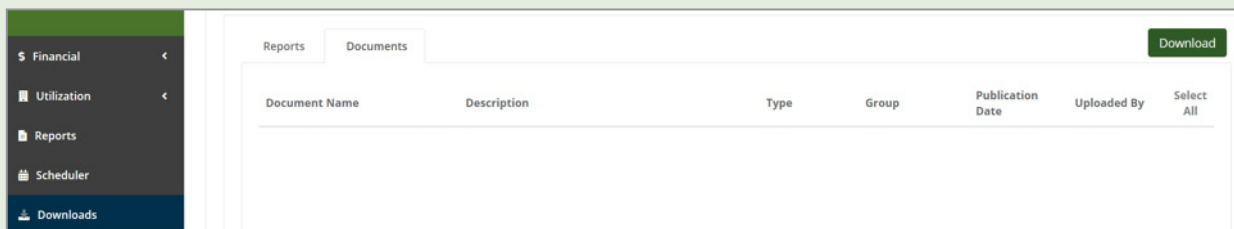
The design refresh is currently in development, but we are excited to give you a sneak peek at the new look.

Thank you for all the helpful input you provide as we continue evolving to better serve you!



Executive Analytics

A new version of the Executive Analytics User Manual is now available. To see the document, within Executive Analytics, click on the Downloads option, then Documents. Find the User Manual in the list and click the Select checkbox and finally, click Download.



More improvements are coming soon. Future updates to monthly reporting will include all fixed costs pertaining to the medical plan, stop loss premiums, administration fees, etc.

Customer Satisfaction Survey: The Results are In!

From plan offerings to phone times, CDB continually strives to meet client, member and partner needs at the highest level. Continuing our annual tradition, we created and conducted a customer satisfaction survey. Customers completed the survey in-person at the 2019 Customer Conference or online.

We intend to use this data to determine internal improvement efforts for 2020 and, not only meet, but *exceed* your expectations.



91% Would recommend CDB



85% Consider service to be excellent



98% Think CDB call center employees understand and are knowledgeable about their unique plan



92% Believe CDB researches and resolves problems accurately



89% Think CDB responds within agreed timeframe

On Course: An Update on CDB's Pilot DPC Program

CDB's pilot of direct primary care (DPC) continues to go well. We have 44% of CDB employees enrolled in DPC, which gives us a great sample size for capabilities and feedback on the program. Employees report positive experiences overall, including the ability to quickly connect with their physician. They also appreciate the dedicated time the doctor spends with them to get to a diagnosis of their problem.

CDB and our partner DPC practices (Integrative Family Care, Health Connections Direct Primary Care and McGilligan MD Direct Primary Care) continue to meet on a regular basis. We're finalizing the program together with the aim of launching DPC on a larger scale in the near future.

Compliance Corner

2020 FSA Limit

On November 6, 2019, the IRS announced¹ a \$50 increase to the maximum amount employees are allowed to contribute to their health flexible spending accounts (FSAs) in 2020. Although employers are not required to allow contributions up to the maximum amount set by the IRS, an increased contribution by employees has the potential to lower tax liability for not only the employee but also the employer.

	2019	2020
Maximum employee contribution to health FSA	\$2,700	\$2,750

2020 1095-B and 1095-C Deadline

The IRS announced² the deadline for furnishing forms 1095-B and 1095-C will be pushed back from January 31, 2020 to March 2, 2020. The IRS heard from employers, insurers, and others that time would be needed beyond January 31 to evaluate the data necessary to produce these forms. The IRS encourages employers to provide the forms in advance of this deadline if possible, and notes this extension takes the place of the typical permissive 30-day extension, meaning that an additional 30-day extension beyond March 2 will not be allowed.

¹ IRS Revenue Procedure 2019-44

² IRS Notice 2019-63

Year in Review

Let's look back on this year together.

2019
5010

The Custom Way is the WINNING PATH

New and Enhanced Service Offerings

We launched a brand-new CDB website and Employer, Member and Provider Portals to create a more valuable and intuitive experience for every end user.

We also launched our new Executive Analytics tool through our partnership with Deerwalk, enabling state-of-the-art reporting and analytic capabilities.

We instituted a Procedural Review Committee to review benefit offerings and make recommendations to our clients so they can ensure employees and their family members can have access to the best care.

A group of CDB employees enrolled in our Pilot Direct Primary Care program. Feedback has been promising as we continue defining a large-scale launch.

We successfully trialed our Population Health Management program and will continue expanding in 2020.

Our Balance Bill process was enhanced, and now includes more proactive communication to the members and HR teams.

The Custom Way is the WINNING PATH

Community Involvement

CDB employees participated in the 2019 Heart Mini-Marathon and Walk in Cincinnati and raised \$13,545 for the American Heart Association.

CDB Employees attended the annual Welcome House of Northern Kentucky Household Shower, donating items to support families transitioning from homelessness.

Special Recognition

The Cincinnati Enquirer announced CDB a Top Place to Work. This is the 4th time CDB has received this award.

Custom Design Benefits was named a 2019 Goering Center Family and Private Business Semi-Finalist for the second year running

CDB will continue to explore the ever-changing healthcare landscape to serve you in caring, innovative ways.

Happy New Year from CDB

After reflecting on our blessings this past holiday season, and welcoming in this New Year, we want to reiterate how grateful we are for you, our clients. Your trust and partnership drive us to be the best benefits partner we can be. We are truly honored to serve you and your members every day.

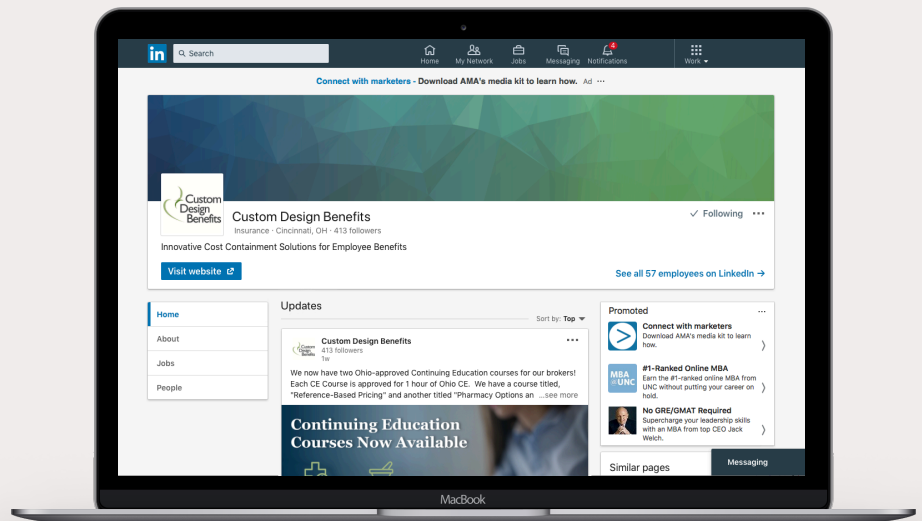
Please enjoy these winter days with the warmth of those you love and anticipation for good things in the New Year. We look forward to making a difference in 2020, with you, and for you.

Thanks for reading this edition of the Custom Design Benefits Newsletter! To learn more about the products or announcements featured, call 1.800.598.2929.

Let's Link Up!

Are you following Custom Design Benefits on LinkedIn?

Be sure to follow along to stay up to date on the exciting things happening around CDB!



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