



Custom Design Benefits

Innovative Cost Containment Solutions for Employee Benefits

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2019

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**SECOND ISSUE
NEWSLETTER**

2019

Executive Spotlight:

Letter from Julie



Greetings and happy summer!

We're already halfway through 2019 and it is almost time for our annual Customer Conference. Our focus for this year's conference, our 12th, is on breaking through healthcare "bear-riers" to improve the health of your employees through cost-effective benefit plans. We're excited about the topics we'll be discussing, along with our guest speakers: Dr. Amy Mechley, Integrative Family Care; Alan Gardner, Rx Results; and Adam Russo, The Phia Group.

In addition to learning about the Customer Conference, this newsletter edition takes another look at our Executive Analytics platform and introduces our new Leave Management technology. Our Compliance Corner outlines the 2020 limits on deductible contributions and, finally, we highlight the latest healthcare legislation from the White House.

I'm very proud to share with you that Custom Design Benefits was selected as a Top Workplace for 2019! We share this honor with many of our clients - Congratulations to all the Top Workplace winners! CDB celebrated with a parfait breakfast and grill-out – go to the About page on our website www.CustomDesignBenefits.com to see photos from this event and other recent activities.

I look forward to seeing you at our Customer Conference!

Best regards,

Julie D. Mueller
President & CEO

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2019 Customer Conference

Breaking through Healthcare “Bear-riers”



**Wednesday,
August 28th
8:00am – 4:00pm**

**JACK Cincinnati
Casino**



Our 2019 Customer Conference is coming to break through barriers! The landscape of healthcare is shifting and with that, employers are faced with new challenges and questions about the best way to take care of your business and employees. At Custom Design Benefits, we pride ourselves on delivering out-of-the-box thinking, uniquely crafted products and a spirit of innovation and commitment. We are committed to supporting our clients to create a health plan that meets your benefit and business goals.

We'll discuss:

- **New Leave Administration Technology**
- **Direct Primary Care**
- **Population Health Management**
- **Self-Insured Classroom**
- **Pharmacy Trends and TrueCost Rx**
- **Employer Panel on Cost Effective Care**



We love to be at CDB!

We believe that happy employees equal happy clients and for us, the proof is in the pudding—or rather, in the prize! Custom Design Benefits has once again been selected as a Top Workplace in Cincinnati by the Cincinnati Enquirer, making us a four-time recipient of the award.

The Custom Way

Part of what drives our success and facilitates our Top Workplace environment is our culture, which we call **"The Custom Way"**. The 23 Fundamentals of the Custom Way describe who we are, how we do our work, and how we treat our clients, partners, and each other. We're committed to fostering an environment and company that our employees are excited to be at!

- | | | |
|--------------------------------------|---|-----------------------------|
| 1. Take care of our clients. | 9. Listen generously. | 17. Communicate personally. |
| 2. Get the facts. | 10. Make quality personal. | 18. Create the "wow." |
| 3. Deliver results. | 11. Be positive and "bring it." | 19. Work smart. |
| 4. Be a fanatic about response time. | 12. Speak openly. | 20. Be a life long learner. |
| 5. Own it. | 13. Get clear on expectations. | 21. Take care of yourself. |
| 6. Be a great teammate. | 14. Assume positive intent. | 22. Celebrate success. |
| 7. Honor commitments. | 15. Practice blameless problem solving. | 23. Keep things fun. |
| 8. Challenge the process. | 16. Align with change. | |

In Good Company

We're in good company as a 2019 Top Workplace! We are excited to share this honor with so many of our clients, including:



Congratulations to all!

Request an Executive Analytics Demo



We're happy to hear that many of our group medical clients are enjoying our new Executive Analytics platform through Deerwalk! Be sure to add reports@deerwalk.com to your contacts to ensure that you receive your monthly reporting and analytics emails directly to your inbox and prevent messages from getting lost in a spam filter. Just click the link to log in to Executive Analytics to view your reports!

If you have done so and are still not receiving these emails, please contact your Account Manager directly and we will assist in setting up your account.

Not sure how to utilize your Executive Analytics? Ask your Account Manager for a demo!

Executive Analytics is a high-level summary dashboard view of financial and utilization trends with benchmark comparisons, helping you quickly understand financial and utilization plan performance. With this tool, all the necessary decision-making information is right at your fingertips, including:

- **Benchmark Comparisons**
- **Incurred Or Paid Filtering**
- **Custom Date Range Selection**
- **Interactive Dashboards**
- **Bundled Report Creator**
- **Standardized Report Library**
- **Report Scheduler**

Executive Analytics is designed to view on smart phone, tablet or desktop, ensuring you're only a click away from the decision-making insight you need to keep your plan and business running smoothly.



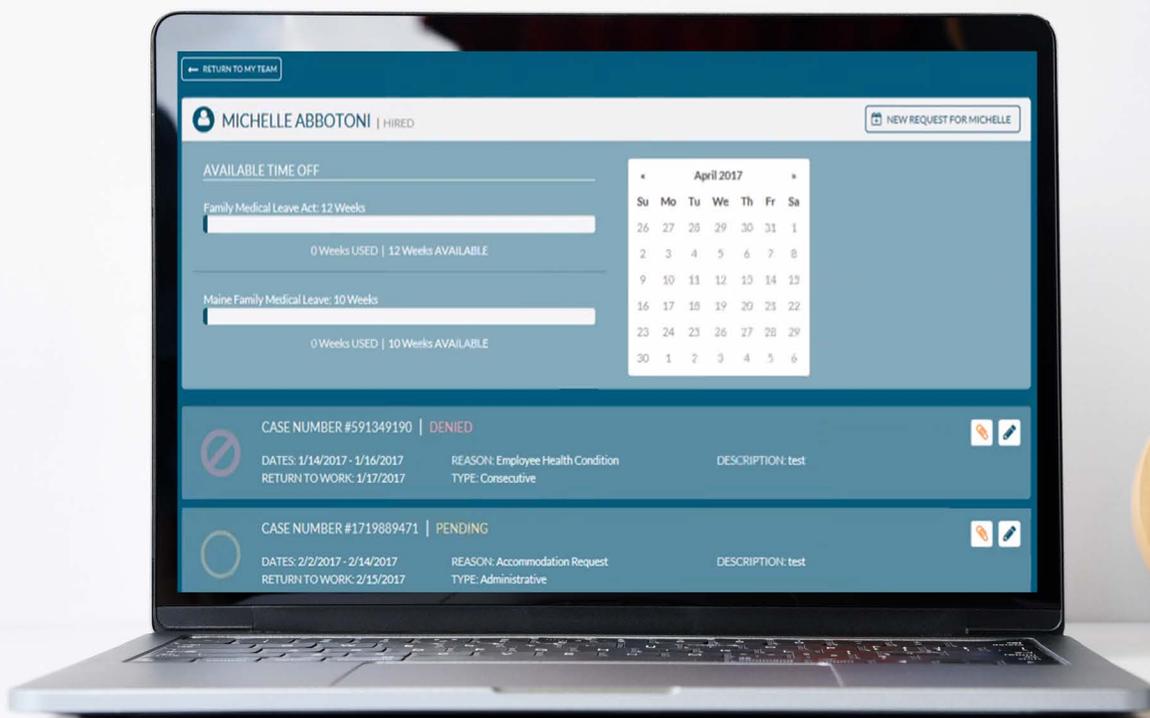
Leave Management System Update



Custom Design Benefits is privileged to present new technology in our administration of FMLA leave management and Short Term Disability with AbsenceSoft software and their Absence Tracker technology.

If you are a current FMLA administration client, your employees will notice a new look and feel to our employee correspondence in our STD and integrated FMLA/STD letters to the members.

Our communication to clients will remain comprehensive so you will know exactly how the leave is progressing. In Phase 2 of our project, the system will bring new reporting capabilities for our clients and a user-friendly system featuring more ad hoc reporting capabilities at the administrative level than ever before. An employee portal option will also be available for those who are interested. We are very excited to introduce this new technology to you and will be able to demonstrate these enhancements in late July!





Compliance Corner

Here are the latest deductible updates in 2019:



For 2020, the annual limit on deductible contributions will be **\$3,550** for individuals with self-only coverage, a **\$50** increase from 2019, and **\$7,100** for family coverage, a **\$100** increase from 2019.



The minimum deductible for a qualifying high-deductible health plan also will increase to **\$1,400** for self-only coverage and **\$2,800** for family coverage.



Annual out-of-pocket expenses will see an even bigger jump next year. Deductibles, copayments and other amounts that do not include premiums will have a maximum limit of **\$6,900** for individual coverage next year, up from **\$6,750** in 2019, and **\$13,800** for family coverage, up from **\$13,500** in 2019.

The White House Weighs in on Price Transparency



SIIA shared the latest Executive Order (EO) from the White House which directs the Departments of Health and Human Services (HHS), Treasury, and Labor to issue regulations that increase price and quality transparency and lower costs for health care consumers.

Disclosure of Negotiated Prices

The goal is to require hospitals to disclose the “negotiated prices” (as opposed to simply the “chargemaster rates”) for certain “common or shoppable items and services.” HHS is directed to propose regulations within the next 60 days.

Disclosure of Out of Pocket Costs

Federal Departments now must issue a Request for Information (RFI), requiring providers, insurance carriers, and self-insured health plans to disclose information about out-of-pocket costs for certain medical services prior to a patient undergoing a medical procedure.

Health Tax-Related Changes

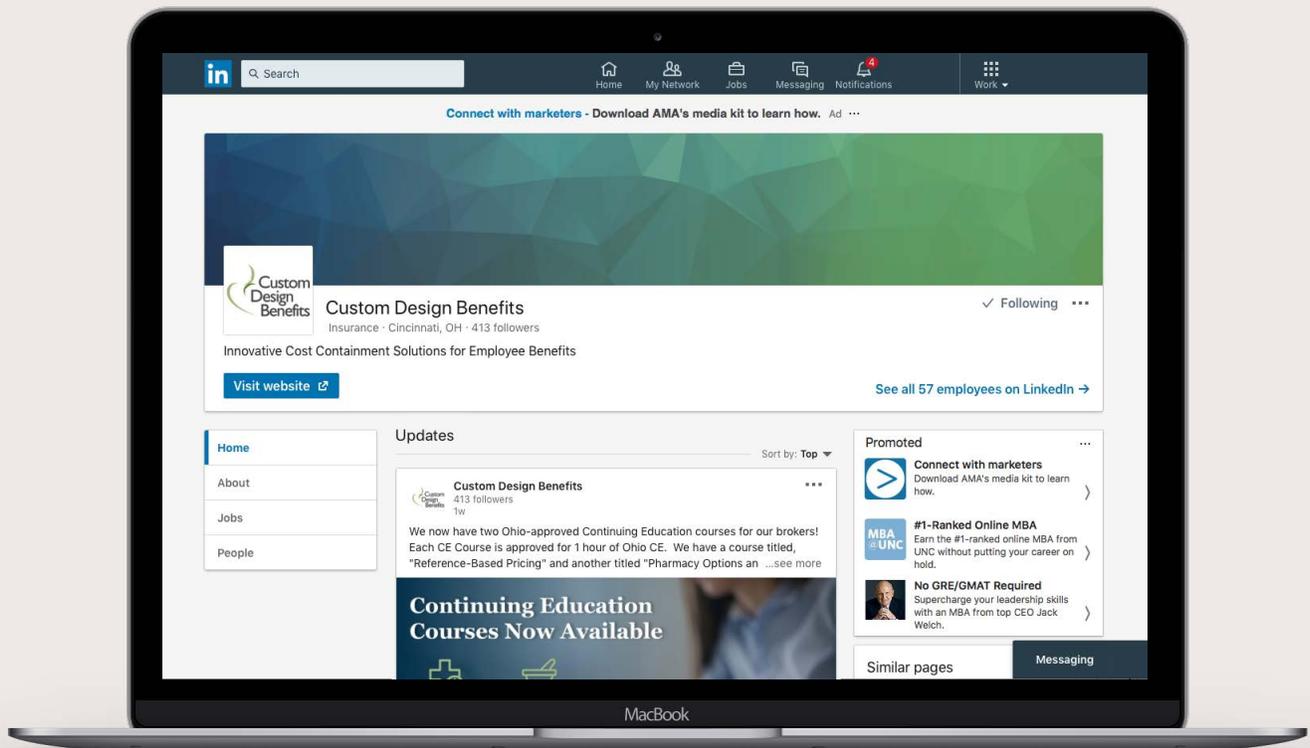
Treasury is now directed to issue guidance allowing high deductible health plans (HDHPs) to pay first-dollar for certain chronic care and primary care services while preserving an HDHP policyholder’s eligibility to contribute to a Health Savings Account. Additional regulations are being expanded, including the definition of a Code section 213(d) “medical expense” to potentially include direct primary care arrangements and healthcare sharing ministries. Lastly, Treasury is directed to issue guidance allowing more than \$500 of unused Flexible Spending Arrangement (FSA) dollars to be rolled over to the following plan year.

Surprise Billing

HHS is directed to submit a report to the White House on additional steps the Administration may take to implement the recently released principles on “surprise medical billing,” which included, among other things, the development of a Federal “benchmark” for the excess amount of out-of-network charges an insurance carrier or a self-insured plan must pay to a provider. The latest proposed legislation requires excess out-of-network charges to equal the median negotiated rate for insurers and self-insured plans for the relevant medical service in a geographic area.

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!



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



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