



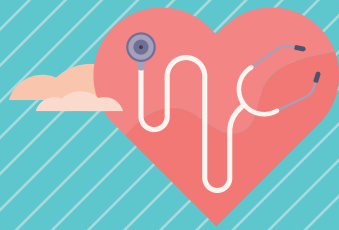
Your Guide to
Self-Funding Smart



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Welcome to The Alliance

High-Value Healthcare for Self-Funded Employers

Meet the Team



Cheryl DeMars, President and CEO

✉ cdemars@the-alliance.org

The Alliance serves as the voice for self-funded employers who want more control over their healthcare costs. We do not accept the status quo; we believe affordable, high-quality care should be accessible to everyone. With the collective strength of our cooperative's membership, we're changing the way healthcare is bought and delivered using our four core drivers of **High-Value Healthcare: Transparency, Provider Network Design, Payment Reform, and Benefit Plan Design.**



Melina Kambitsi, Ph.D.

Senior Vice President, Business Development and Strategic Marketing

✉ mkambitsi@the-alliance.org

We use sophisticated data mining and analysis - **Smarter HealthSM Analysis** - to empower employers with healthcare analytics that provide data-driven insights. Those insights drive serious savings because they offer employers direction on steerage and incentives programs to encourage their employees to seek care where cost is low and quality is high. We help employers understand their data, helping them to guide their employees and their families toward high-value care while controlling costs.



Mike Roche, Director of Business Development

✉ mroche@the-alliance.org

The Alliance helps self-funded employers design custom provider networks - **Smarter NetworksSM** - to save them money by partnering with 38,000+ doctors and healthcare providers across the Midwest. We're never satisfied in our pursuit of improving access to **High-Value Healthcare**. We continue to expand our provider network to offer employers more choice, control, and cost savings.

About The Alliance



The Alliance was founded in 1990 by seven Madison-area employers who recognized that by combining their purchasing power, they could lower their increasing health care costs.

As a not-for-profit employer-owned cooperative, The Alliance is owned by 340+ employers across the Midwest. We give our clients the power to improve employee access to care, improve quality, and reduce costs.

We contract directly with over 38,000 providers across the Midwest which means broad freedom of choice for employees and serious savings for employers.

Uncover Savings and Control Costs

We use sophisticated data mining and analytics to develop custom Smarter NetworksSM for our clients. We help you understand your data, empowering you to guide your employees and their families toward high-value care while controlling costs.


Using our Smarter HealthSM Analysis, we provide analytics so you can:



Manage your health care spend



Measure your ROI



View health care utilization trends



Understand product benchmarking



Receive custom analysis according to your needs

Unlock

High-Value Health Care for Your Employees and Their Families

We negotiate with health care providers on your behalf and help you develop custom provider networks (Smarter NetworksSM) to optimize both quality and savings while maintaining broad freedom of choice for your employees.

Leverage

Deep Data Mining and Innovative Reporting to Reduce Costs

As your strategic partner and health insurance advocate, we open the door to transparency. After a deep dive into your data, we readily share our findings, offering unparalleled insight and expert recommendations informed by decades of industry experience.

Gain

Timely Access to Educational Resources

As the voice for self-funded employers, we provide educational resources, like webinars and training, related to network and benefit design - but we don't stop there. We also host networking events and keep you up-to-date on the latest federal and local health policy issues.

Learn more at
the-alliance.org | 800.223.4139 | info@the-alliance.org

The Alliance 
Self-Funding Smart [®]

Self-Funding: Unlock Value and Uncover Savings

The better alternative to traditional health insurance.



What is Self-Funding?

Rather than paying a premium to a commercial insurer, a self-funded or self-insured health plan is funded by the employer. When you self-fund, you take on the responsibility - the risks and rewards - of paying the medical and prescription drug claims of employees and their families.

Why Choose Self-Funding?

Self-funding can be a cost-effective alternative to the traditional fully-insured approach. When you self-fund with The Alliance, we help you develop custom provider networks that optimize quality and savings.

Fully Insured	VS	Self-Funding
<ul style="list-style-type: none"> • High premium • No employer claims coverage responsibility • Limited control and customization of benefits plan • Fixed savings • No access to claims data 		<ul style="list-style-type: none"> • No premium • All claims are employer's responsibility • Greater control and customization of benefit plan • Larger savings • Access to claims data

Who Can Self-Fund?

You can! Organizations of all sizes from various industries including businesses, unions, Taft-Hartley insurance trusts, municipalities, and school districts have successfully self-funded with The Alliance. We're here to help you every step of the way toward self-funding success.

What Can You Save?

Collectively, The Alliance clients bought more than \$900 million in 2022 in healthcare and saved over \$370 million. More than 90% of these charges were performed in-network and generated more than 40% in savings for our clients and their employees and families.



Why Self-Fund with The Alliance?



The Alliance is an advocate for our employers. Our primary focus is designing Smarter NetworksSM that drive Serious Savings. When you self-fund with The Alliance, you get better care at a better price.

Our 340+ Clients Enjoy These Benefits



Cost management and savings

We drive serious savings for our clients through Reference-based Contracting[®], bundled payments, preferred pricing, inflation protection, and usage-based fees.



Smarter NetworksSM

Our provider network spans nearly 38,000 health care providers across the Midwest. We'll help you design a custom network to improve quality of care and reduce costs.



Access to data and data mining/analytics

We find savings where others can't - or won't - using deep data mining and analytics to unlock opportunities like employee guidance intelligence.



Transparency tools

For more convenient "shopping," our Find a Doctor and Smarter Care AdvisorSM tools provide cost, quality, and safety comparisons for more than 70 procedures.



Networking and learning opportunities

We hold educational meetings to help our clients stay current on local and national health care issues. We also host networking opportunities for clients to share best practices.



Employee engagement

We offer workplace education and online resources, like our Smarter Care AdvisorSM to help you and your employees become smarter health care consumers.



Not-for-profit cooperative

Because we're client-owned and led, our priorities are your priorities. We use our financial resources to help you achieve better value for your health care dollar, focusing on your bottom line - not ours.



Vendor partnerships

We've developed strategic partnerships for pharmacy, dental, vision, workers' compensation, and more, to add value to your health benefits.

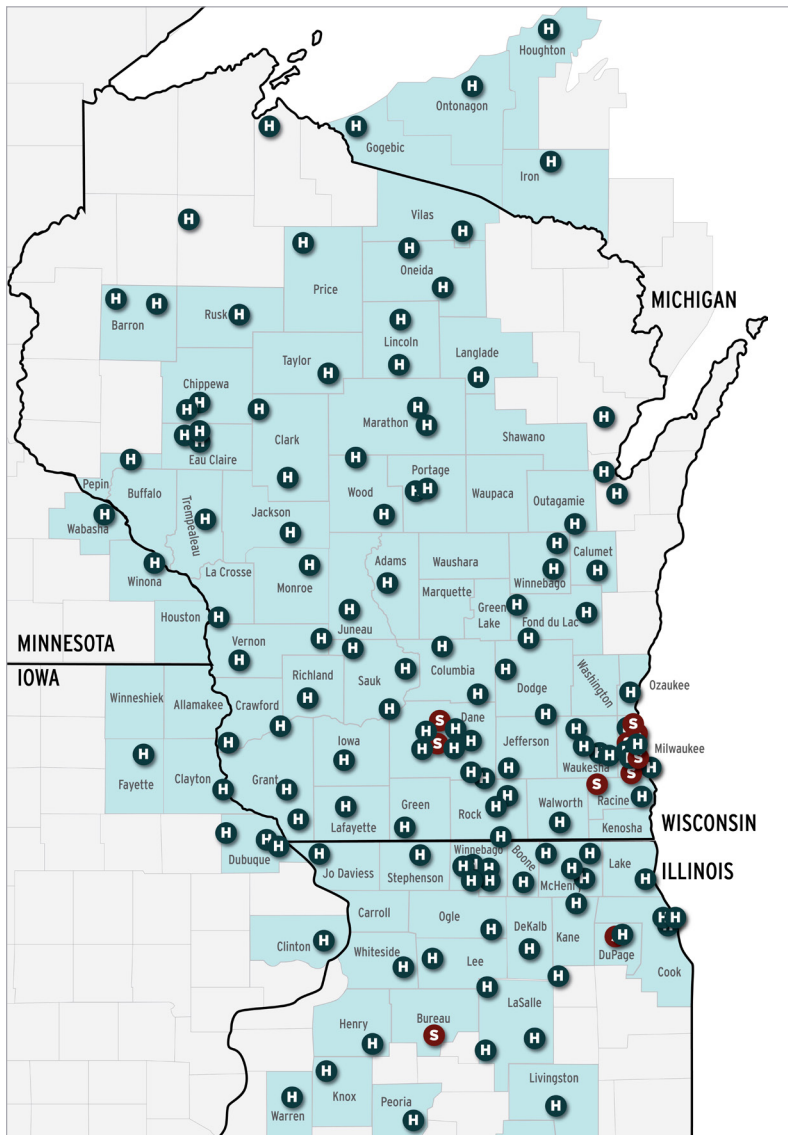
Smarter Networks.SM Serious Savings.

The Comprehensive Network by The Alliance

38,000 providers and counting...

We've partnered with over 38,000 major hospitals, health systems, and physician groups across the Midwest. Using this robust provider pool, we work with our clients to develop custom provider networks (Smarter Networks) that optimize savings and quality.

And because we're never satisfied on our journey towards providing high-value health care to our members, we continue to grow, expanding our network to give you even more choice, control, and cost-savings.



140+

HOSPITALS

38,000+




DOCTORS & OTHER PRACTITIONERS


365+

HOME HEALTH/DME LOCATIONS

7,900+

CLINIC SITES

-  High concentration of in-network providers
-  Hospital Locations
-  Specialty Hospital Locations Offers specialty care for children, rehabilitation, surgery, or other services.

 Use our Find a Doctor tool to search for an in-network doctor at fad.the-alliance.org

The Alliance 
Self-Funding Smart

Smarter Networks. Serious Savings.



The Premier Networks by The Alliance

Smarter NetworksSM for Your Employees and Your Bottom Line

Want to incentivize your employees to use low-cost, high-value providers? Our **Premier Networks** offer customized tiers - all of which are within our **Smarter NetworksSM**. Tiers provide a preferred option, a secondary preferred option, and a comprehensive network option. The Alliance can support customization of up to four tiers.

The Alliance offers two high-value, tiered network options for employers in Wisconsin, **The Premier Network Ruby** (formerly known as The Premier Network) and **The Premier Network Emerald**.



Tier 1

Preferred
Providers

Tier 2

The rest of The Alliance
Comprehensive Network

Tier 3

All Out-of-Network Providers

See back to see how your tiered network might look.

The Alliance Premier Networks



Here's How Your Tiered Network Might Look:

The Alliance Premier Networks			
Tiers	Benefits	Premier Ruby	Premier Emerald
Tier 1	Deductible \$500.00 Coinsurance 10% Max out-of-pocket \$1,000	ALL Marshfield Clinic Health System Clinics and Hospitals ALL UW Health System Clinics and Hospitals including Children's, Rehabilitation, Health Care Direct and Home Health Family Health Center of Marshfield Madison Surgery Center Wisconsin Sleep Lab Generations Fertility Care UnityPoint Health - Meriter Hospitals and Clinics UnityPoint at Home Swedish American Health System	ALL Gundersen Health System Clinics and Hospitals ALL UW Health System Clinics and Hospitals including Children's, Rehabilitation, Health Care Direct and Home Health Madison Surgery Center Wisconsin Sleep Lab Generations Fertility Care UnityPoint Health - Meriter Hospitals and Clinics UnityPoint at Home Swedish American Health System
Tier 2	Deductible \$1,000.00 Coinsurance 20% Max out-of-pocket \$2,000	The Comprehensive Network by The Alliance	The Comprehensive Network by The Alliance
Tier 3	Deductible \$2,000.00 Coinsurance 40% Max out-of-pocket \$4,000	Out-of-network providers	Out-of-network providers

SAMPLE

Benefits example for single participant.

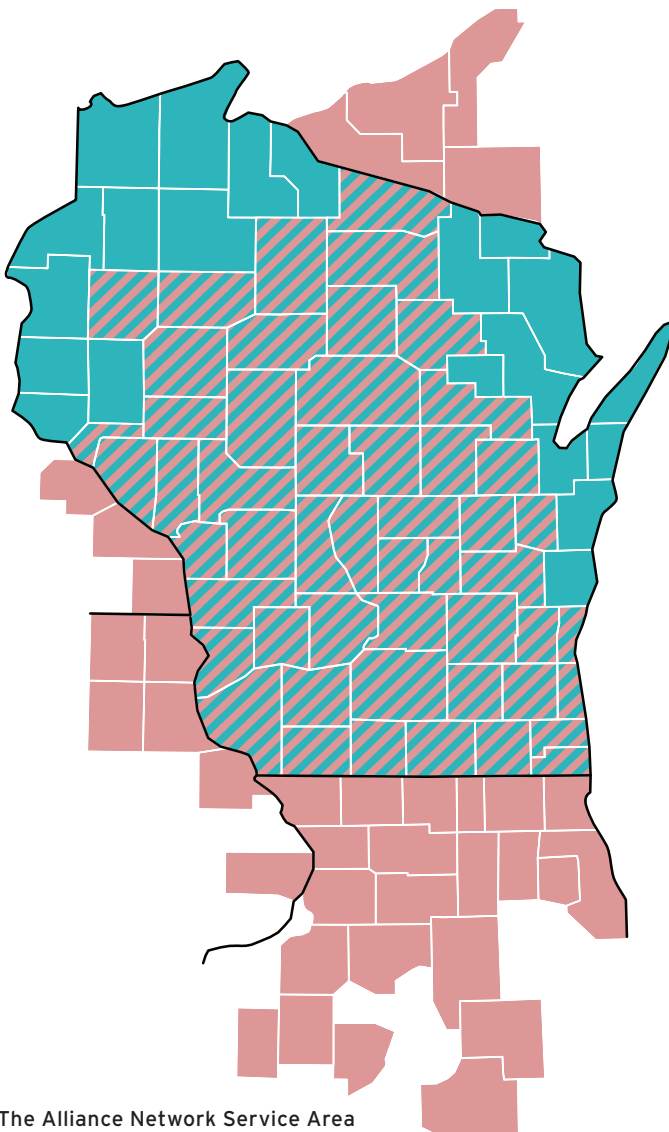
WPS Statewide Network & The Alliance Comprehensive Network

One Broad Network Solution



Coverage where it counts

WPS Health Insurance’s self-funded group plans with The Alliance’s network options have you covered with convenient access to **The Alliance’s Smarter Networks, WPS Statewide Network, and First Health National Network Wrap**. If you travel in Wisconsin outside The Alliance network service area, you’re covered using the WPS Statewide Network. These integrated networks provide comprehensive statewide coverage. And if you travel outside The Alliance’s network service area, you’re covered with the First Health National Network Wrap.



- The Alliance Network Service Area
- WPS Statewide Network Service Area
- The Alliance Network and WPS Statewide Service Area

Smarter NetworksSM by The Alliance

Offers access to major hospitals, health systems, and physicians in northern Illinois, northeast Iowa, and throughout the state of Wisconsin.

Featured providers* in **The Alliance’s Smarter NetworksSM** and the **WPS Statewide Network** include:

- Ascension Wisconsin
- Aspirus Clinics: Wisconsin and Michigan
- Dean/SSM Health/St. Mary’s
- Gundersen Health System
- Marshfield Clinic/MCHA Hospital
- ProHealth Care
- UnityPoint Health-Meriter
- University of Wisconsin Hospitals and Clinics

Featured providers in the **WPS Statewide Network**:

- Aurora Health Care Inc.
- Bellin Health Partners
- Children’s Hospital of Wisconsin
- Froedtert Hospital
- Mayo Clinic Health System
- Medical College of Wisconsin
- ThedaCare Physicians

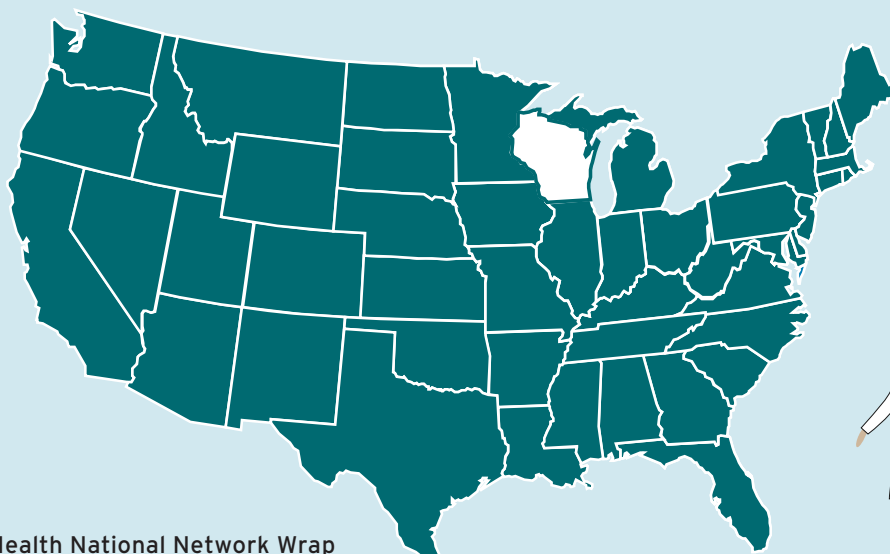
*Providers can leave or enter the network at any time. It is recommended that you check the network status of your provider on a regular basis.

The Alliance Expanded Network Coverage Available

You get expanded access with the **First Health National Network Wrap**.

Across the U.S.—First Health Wrap

In-network benefits in all states outside of Wisconsin.



More than
1 million
healthcare service locations

6,000
hospitals

130,000
ancillary facilities

Find an in-network provider

- Visit wpshealth.com, click on **Find a Doctor** to locate an in-network provider near you.
- Choose the **Open Enrollee** or **Visitor** option, select the appropriate network from the network list drop-down menu, and enter your information to get started. Once you are enrolled, you may select **Existing Subscriber**.
- You can call Customer Service at the number on your WPS ID card, Monday–Friday, 7:30 a.m. to 5 p.m. CT.

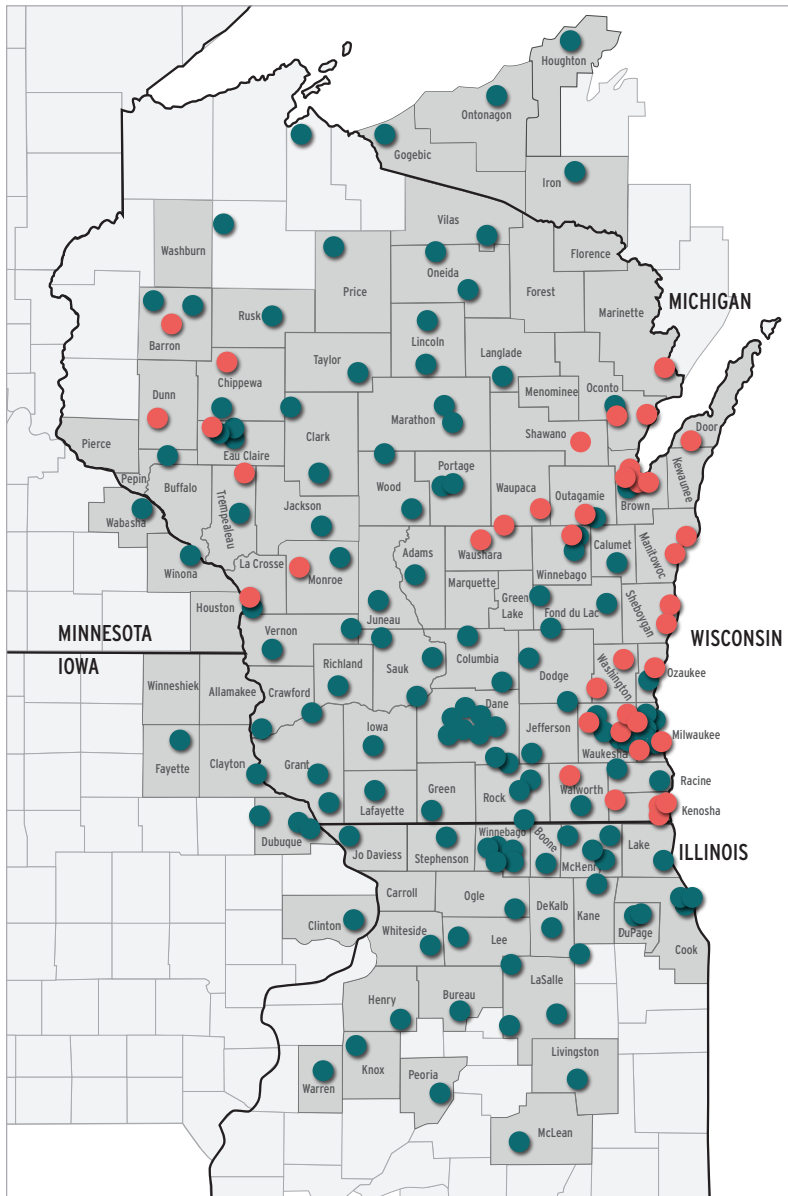
Smarter Networks.SM Serious Savings.



The Trilogy Network

by The Alliance and Trilogy Health Network

Offering self-funded employers seamless coverage with access to both The Alliance and Trilogy Health Networks.



13,500+

HOSPITALS & CLINICS

45,500+

SERVICE PROVIDERS

91%

HOSPITALS CONTRACTED IN WISCONSIN

22-50%

DISCOUNT OFF OF BILLED CHARGES

 The Alliance Hospitals

 Trilogy Hospitals



Use our Find a Doctor tool to search for an in-network doctor at thealliance-trilogy.net.

The Alliance 
Self-Funding Smart

 **Trilogy**
Health Networks

the-alliance.org | 800.223.4139 | info@the-alliance.org

Starting Your Self-Funding Journey

High-value health care, personalized.



While the path from fully insured to self-funding is unique for each client, every path requires many of the same considerations, alignments, and actionable steps.



Discuss Self-Funding With Your Broker and Internal Team

To ensure your leadership team understands self-funding and its benefits:

- Invite The Alliance to speak with them.
- Share these materials with them.
- Ask that they review the cost-savings detailed in the Request for Proposal.
- Speak candidly with your broker and leadership about the risks and rewards of self-funding.



Understand Your Partners

Know the partners you'll need to help you take control of your organization's health care and uncover savings and opportunities for better care.

- **Broker:** coordinates all crucial self-funding partners.
- **The Alliance:** your partner in developing custom, high-value provider networks (Smarter NetworksSM) that improves access to care and quality of care - all while reducing costs.
- **Third-Party Administrator (TPA):** administers your customized group health plan and is responsible for applying plan provisions and payment of medical claims.
- **Pharmacy Benefit Manager:** a specialized TPA that administers prescription drug programs for your employees and their families.
- **Stop-Loss Carrier:** a service that protects employers from unpredictable, abnormally high claims and minimizes losses (also referred to as excess insurance).

*Other services to consider include care navigation services and concierge services.



Already Self-Funding and Need More Help?

Consider moving to The Alliance. In the meantime, here's what we can do:

- **See the cost realities of your current health plan:** we'll conduct a cost analysis, comparing your spend for providers, hospitals, and procedures against self-funding with The Alliance.
- **Get familiar with our Smarter NetworksSM and approach to data and analytics:** we'll compare your current provider network to the type of customized, high-value network you could have with The Alliance. We'll also introduce you to our sophisticated data mining techniques that drive serious savings for our clients.



Keep In Touch!

We're here to help you manage your health care investment, offering employees and their families higher-quality care while generating serious savings for your organization. We're happy to share client stories and case studies and introduce you to different approaches to insuring your employees and their families.

- ▶ Please call **833.479.5589** for more information, to request a reference, or if you're ready to join The Alliance. Learn more about The Alliance by visiting our website the-alliance.org.

Standard Equity Membership Fee Schedule



As a not-for-profit employer-owned cooperative, our foremost obligation is to protect your best interests. Standard equity membership comes in the form of patronage, voting rights, and the ability to seek a seat on our Board of Directors.



Eligibility

Self-funded employers and Taft-Hartley trust funds are eligible to join The Alliance.*

*Clients with a potential conflict of interest may be deemed ineligible for board service.



Ongoing Fees



Access Fee

Clients contribute \$8 per employee, per month for each employee enrolled in The Alliance.

Retainage

Retainage refers to the share of claims savings “retained” by The Alliance for operating expenses and is set at 1.9%

Retainage is invoiced to the client or TPA each month. It is not deducted during the repricing process.

For example:

\$100 claim → 39.7% savings

\$39.70 savings → 1.9% retainage

\$0.75 in retainage paid to The Alliance

\$38.95 net savings (*savings minus retainage*)

= an effective savings rate of 38.9%



Initial, One-Time Investment

Membership Stock

Our members have a voice at The Alliance. Each of our clients purchases one share of membership stock for a fee of \$10. One share of membership stock entitles the client to one vote in the governance of the cooperative.

Capital Equity Stock

Each client purchases one share of capital stock per employee enrolled in The Alliance at a one-time fee of \$10 per share.

Cooperative Shareholder Benefit

As a not-for-profit cooperative, The Alliance shares a portion of its profits with members in the form of patronage checks. The percentage of cooperative shareholder benefit an employer earns is based on how much they use The Alliance network to purchase health care.

QualityPath®

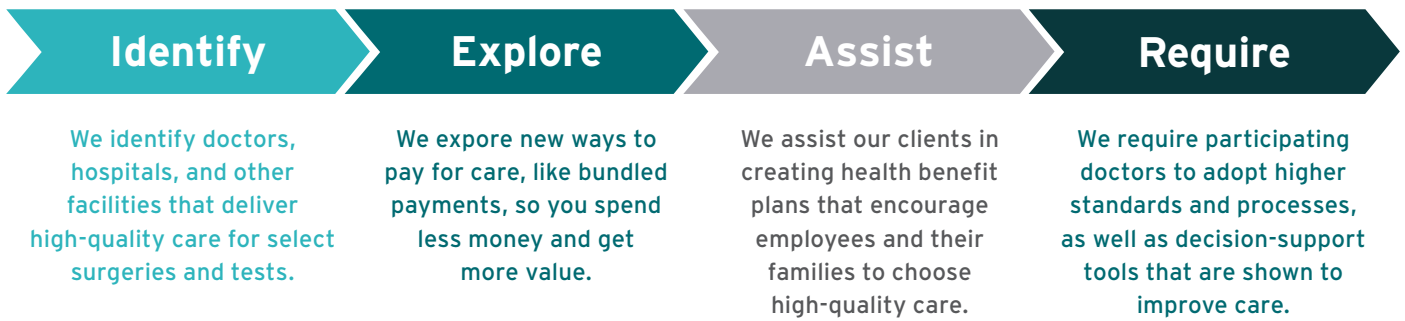


Guide your employees to better care at a better price.

QualityPath® Offers:

- A single, bundled price for select surgeries and tests.
- Providers who meet national quality measures and adopt practices that lead to better patient outcomes.
- A Patient Experience Manager and employee toolkit to help guide patients.
- A warranty which guarantees patients are covered if complications or repeat tests arise.
- Patient support from user-friendly online tools and real customer service support.

The QualityPath® Approach



Use QualityPath® for Select Surgeries and Tests	
AVERAGE CLIENT SAVINGS START AT:	
\$10,500 Total Hip Replacement	\$960 Colonoscopies for Cancer Screening
\$4,900 Knee Replacement	\$520 MRI, CT, and CAT Scans

Your Employees Save Too!

With QualityPath®, employees have lower out-of-pocket costs. The more your employees choose a QualityPath® provider, the more your savings - which you share with your employees - grow.

Additional Partners of The Alliance



Bringing you the best of the best

Clients of The Alliance enjoy preferred pricing and performance guarantees on prescription drug benefit management, dental insurance, and vision insurance through partners we are proud to work alongside.

Pharmaceutical

National Cooperative 

National CooperativeRx's industry expertise, data reporting, cutting-edge clinical programs, and proactive customer service ensures members receive the most value from their pharmaceutical spending. We further maximize overall value for plan sponsors and participants with:

Client benefits:

- Flexibility through benefit design choice
- Independent clinical expertise with on-site pharmacists
- Routine claims auditing
- Volume purchasing power and aggressive pricing
- Enrollment fees reduced by 50% for The Alliance Members
- Transparency and disclosure
- No additional cost clinical programs
- Yearly market analysis and pricing adjustments
- Annual patronage payments
- Expansive national network

Dental & Vision

 DELTA DENTAL

Delta Dental offers our clients administrative discounts, flexible options, and performance and savings guarantees - all while protecting the smiles and eye health of employees and their families.

And whether you offer DeltaVision on a completely voluntary basis or as a contributory plan, your membership in The Alliance generates additional discounts that provide exclusive value to your employees and their families.

 DELTA DENTAL

Client Dental benefits:

- A 7% discount on administrative fees
- Flexible employer contribution options
- Performance guarantees for customer service and plan administration
- Fully insured or self-funded options
- Additional discounts when you offer both dental and vision plan

Employee and family benefits:

- Access to a network of 155,000+ dentists nationwide (more than 90% of Wisconsin dentists and 80% of Illinois dentists)
- Receive the best discounts with the Delta Dental PPO™ network
- Access to benefit summaries, claims status, Explanation of Benefits (EOBs), a quick and simple provider search, oral health resources, and more on our convenient online member portal

DeltaVision® DeltaVision is underwritten by WYSTA Insurance.

Client Vision benefits:

- A discount on administrative fees
- Flexible employer contribution options
- Options for comprehensive plans and materials-only plans

Employee and family Vision benefits:

- One eye exam per year (comprehensive plan)
- Low (or no) co-pays
- Extra discounts on items not covered by the plan or once the funded benefit has been used
- Purchase glasses or contacts from online, in-network options including LensCrafters.com, TargetOptical.com, Glasses.com, ContactsDirect.com, and Ray-Ban.com
- Access to a network of 98,000+ providers nationwide, including private practitioners and popular vision outlets

Your Proven Strategic Partner



Helping brokers serve clients with High-Value Health Care.

Looking to guide your clients toward self-funded, High-Value Health Care? As your partner, we'll work closely with you to develop custom provider networks (Smarter NetworksSM), digging deep to unlock savings using sophisticated data mining and custom analytics. Our goal is to support you in serving your value-seeking clients, and help you deliver on a promise of high-quality care and serious savings.

How Brokers Benefit from Partnering with The Alliance



Client cost-management and savings

We drive serious savings for your clients by using deep data mining and analysis to find savings where others can't - or won't.



High-value custom Smarter Networks

Our network includes over 38,000 health care providers across the Midwest, offering your clients broad freedom of choice.



Developing Smarter Networks

We'll work closely with you and your clients, providing the data necessary to create effective, high-value benefit plans.



Flexible approach to partnerships

We're open to partnering with any TPA or vendor; we'll support you in any way we can to help you provide high-quality care to your clients.