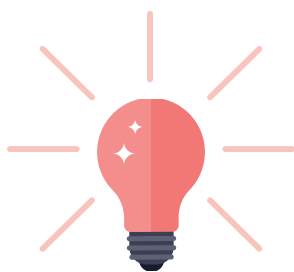


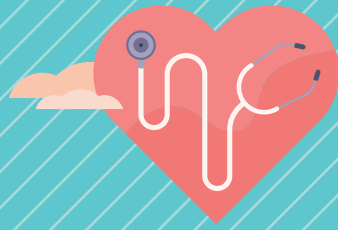


Your Guide to  
**Self-Funding Smart**



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## Welcome to The Alliance

### High-Value Healthcare for Self-Funded Employers

## Meet the Team

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**Curt Kubiak**, President and CEO

✉ [ckubiak@the-alliance.org](mailto:ckubiak@the-alliance.org)

Curt Kubiak joined The Alliance in 2024 as President and CEO. He works with the Board of Directors and senior leadership team to establish the strategic direction of the cooperative.

Prior to working at The Alliance, Curt founded NOVO Health in 2016. His previous experience includes serving as CEO at The Orthopedic & Sports Institute of the Fox Valley (OSI) and Director of Business Administration at Plexus.

Curt earned his bachelor's degree in finance and international business from Marquette University. He received a Master of Business Administration from the University of Oshkosh.

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**Mike Roche**, Director of Business Development

✉ [mroche@the-alliance.org](mailto:mroche@the-alliance.org)

Mike Roche joined The Alliance in 2015. He is responsible for working with prospective employers, their broker/consultant and their TPA partners to introduce them to self-funded health benefit strategies; sharing data-based information to manage their healthcare spend; and serving as a voice of The Alliance to expand our membership.

Mike has a strong background in health benefits and self-funding. He previously served as a regional sales advisor for Digital Benefits Advisors in Madison, Wisconsin, where he managed the health benefits for more than 160 credit union clients across 14 states. Prior to that position, Mike worked at CUNA Mutual Group in their employee benefits division for almost 10 years as an employee benefits sales specialist.

Mike has a bachelor's degree with a double major in marketing and business administration and is licensed in both health and life insurance in Wisconsin, Illinois, Iowa, Minnesota, Nebraska and Montana.

# 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 healthcare costs.

As a not-for-profit employer-owned cooperative, The Alliance is owned 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 a wide network of 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 Networks<sup>SM</sup> 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 Heath<sup>SM</sup> analysis,  
we provide analytics so you can:**



## Unlock

### High-Value Healthcare for Your Employees and Their Families

We negotiate with healthcare providers on your behalf and help you develop custom provider networks (Smarter Networks<sup>SM</sup>) 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 <sup>®</sup>

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

## 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 \$1 billion in healthcare in 2025 and saved more than \$541 million - more than 41% 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 Networks<sup>SM</sup> that drive Serious Savings. When you self-fund with The Alliance, you get better care at a better price.

## Our Clients Enjoy These Benefits



### Cost management and savings

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



### Smarter Networks<sup>SM</sup>

Our network spans a vast range of healthcare 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 Advisor<sup>SM</sup> 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 healthcare 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 Advisor<sup>SM</sup> to help you and your employees become smarter healthcare 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 healthcare 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.

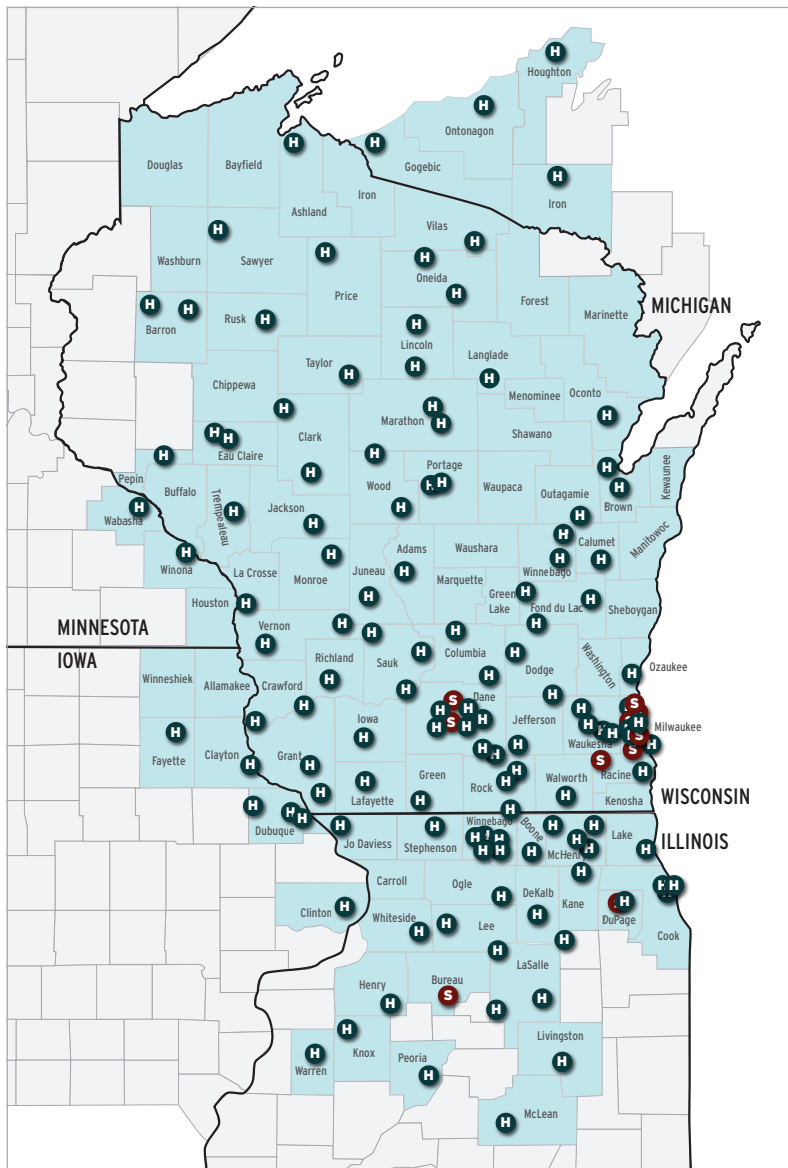
Smarter Networks.<sup>SM</sup> Serious Savings.

# The Comprehensive Network by The Alliance

## 34,500 providers and counting...

We've partnered with over 34,500 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<sup>SM</sup>) that optimize savings and quality.

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



175+

HOSPITALS

34,500+




DOCTORS & OTHER PRACTITIONERS

450+

HOME HEALTH/DME LOCATIONS

10,500+

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](http://fad.the-alliance.org)

**The Alliance**   
Self-Funding Smart



# The Alliance Premier Networks



The Alliance Premier Networks			
Tiers	Benefits	Premier Ruby	Premier Emerald
<b>Tier 1</b>	\$0, customized by employer	Preferred-Value Providers, customized by employer	Preferred-Value Providers, customized by employer
<b>Tier 2</b>	Deductible \$500.00 / F: \$1,000.00 Coinsurance 10% Maximum Out of Pocket \$1,000.00 / F: \$2,000.00	<p>ALL Marshfield Clinic Health System Clinics and Hospitals</p> <p>ALL UW Health System Clinics and Hospitals including Children's, Rehabilitation, Health Care Direct and Home Health</p> <p>Family Health Center of Marshfield</p> <p>Madison Surgery Center</p> <p>Wisconsin Sleep Lab</p> <p>Generations Fertility Care</p> <p>UnityPoint Health - Meriter Hospitals and Clinics</p> <p>UnityPoint at Home</p> <p>Swedish American Health System</p> <p>Group Health Cooperative Clinics</p>	<p>ALL Gundersen Health System Clinics and Hospitals</p> <p>ALL UW Health System Clinics and Hospitals including Children's, Rehabilitation, Health Care Direct and Home Health</p> <p>Madison Surgery Center</p> <p>Wisconsin Sleep Lab</p> <p>Generations Fertility Care</p> <p>UnityPoint Health - Meriter Hospitals and Clinics</p> <p>UnityPoint at Home</p> <p>Swedish American Health System</p> <p>Group Health Cooperative Clinics</p>
<b>Tier 3</b>	Deductible \$1,000.00 / F: \$2,000.00 Coinsurance 20% Maximum Out of Pocket \$2,000.00 / F: \$4,000.00	The Comprehensive Network by The Alliance	
<b>Tier 4</b>	Deductible \$2,000.00 / F: \$4,000.00 Coinsurance 40% Maximum Out of Pocket \$4,000.00 / F: \$8,000.00	Out-of-network providers	

EXAMPLE

Benefits example for single participant.

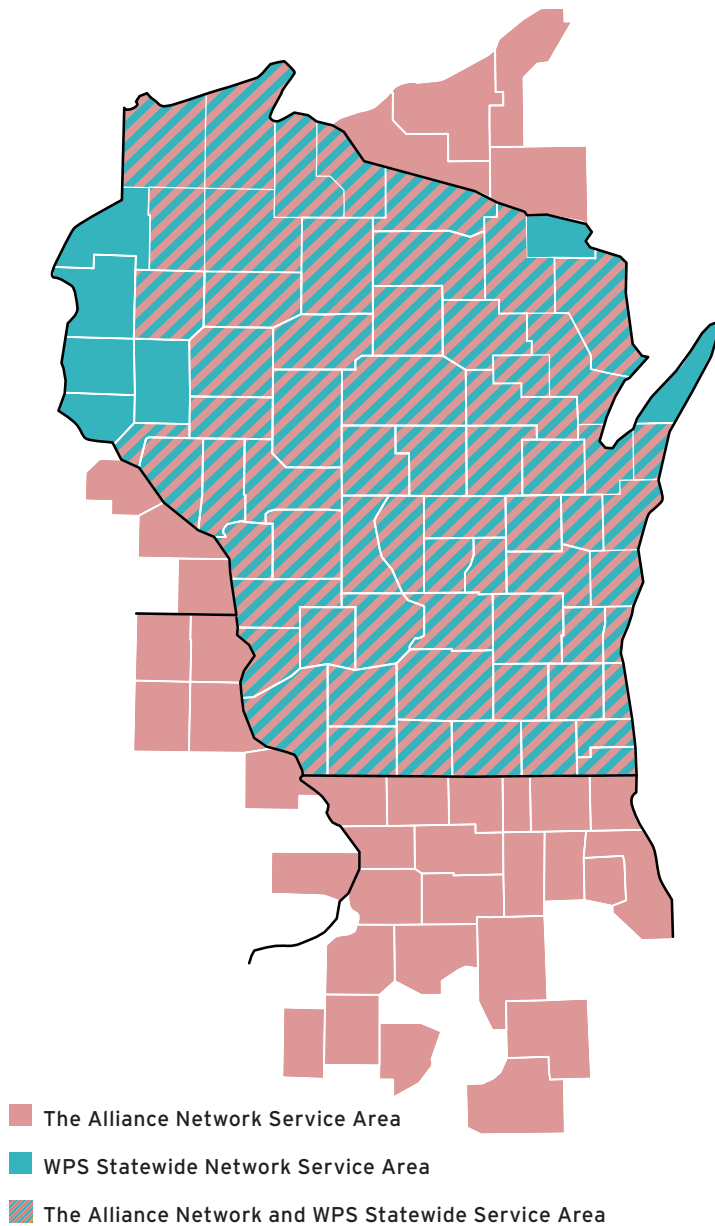
# WPS Statewide Network & The Alliance Comprehensive Network

## 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.



### Smarter Networks<sup>SM</sup> 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 Networks<sup>SM</sup>** and the **WPS Statewide Network** include:

- Ascension Wisconsin
- Aspirus Clinics: Wisconsin and Michigan
- Aurora Health Care Inc.
- 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**:

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

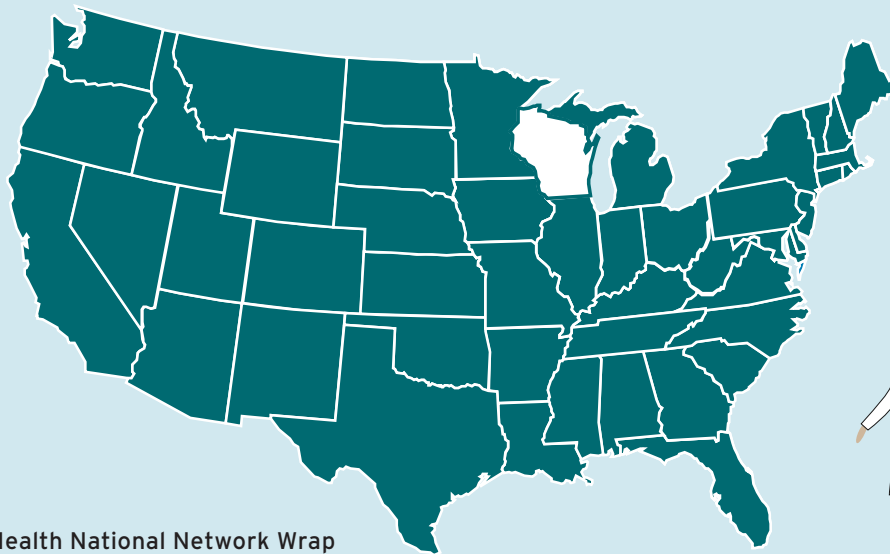
\*Providers can leave or enter the network at any time. It is recommended that you check the network status of your provider on a regular basis.

# 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

**1,100,000**

doctors and health  
care professionals

**6,500+**

hospitals

**147,000+**

ancillary facilities

## Find an in-network provider

- Visit [wpshealth.com](https://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.

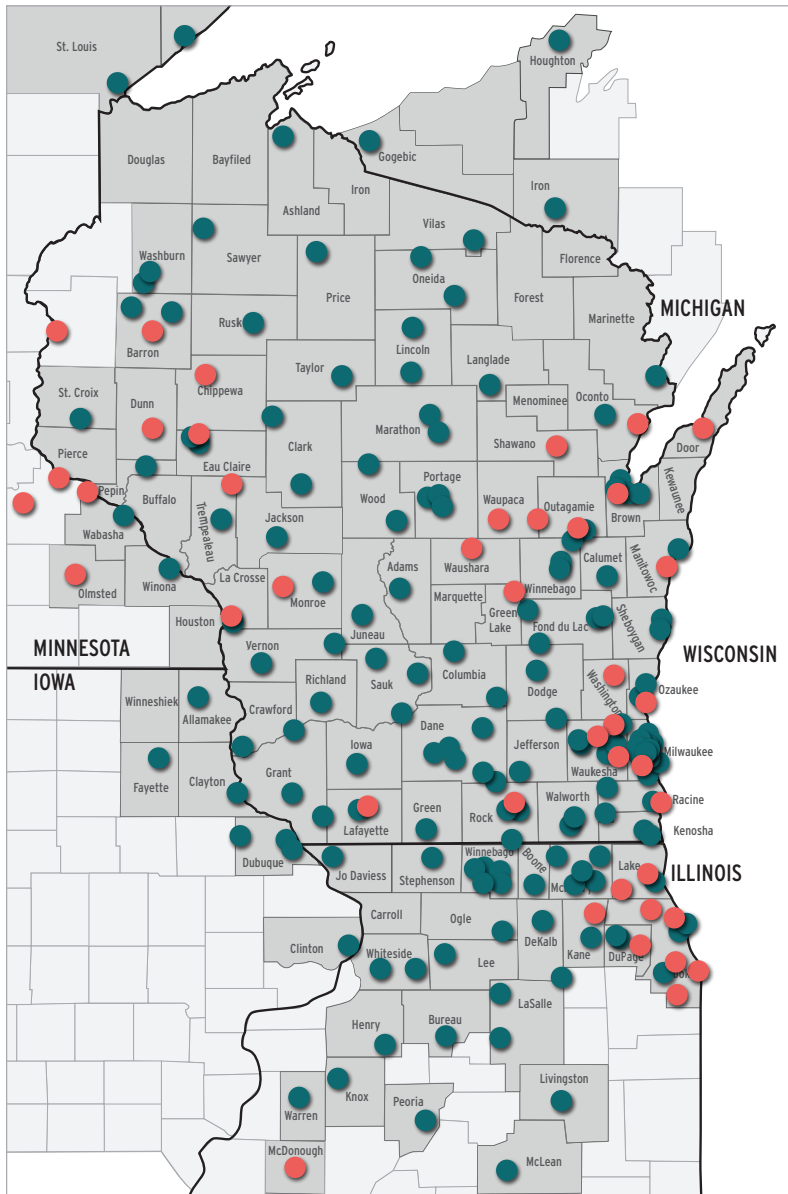
Smarter Networks.<sup>SM</sup> Serious Savings.



# 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.



**13,000+**

HOSPITALS & CLINICS

**38,000+**

SERVICE PROVIDERS

**94%**

HOSPITALS CONTRACTED IN WISCONSIN

-  The Alliance Hospitals
-  Trilogy Hospitals



Use our Find a Doctor tool to search for an in-network doctor at [thealliance-trilogy.net](http://thealliance-trilogy.net).



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

# Starting Your Self-Funding Journey

High-value healthcare, 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 (RFP).
- 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 healthcare 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 Networks<sup>SM</sup>) 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 (PBM):** 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 or reinsurance).

\*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 Networks<sup>SM</sup> 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 healthcare 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](https://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 healthcare.

# Your Proven Strategic Partner



Helping brokers serve clients with High-Value Healthcare.

Looking to guide your clients toward self-funded, High-Value Healthcare? As your partner, we'll work closely with you to develop custom provider networks (Smarter Networks<sup>SM</sup>), 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 spans a vast range of healthcare 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.