

ELECTRIC CO-OPS: Who We Are





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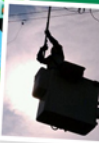


Electric Cooperatives
Power Rural America

@NRECAnews



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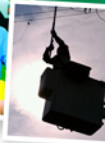


What is an electric co-op?

- Private, independent electric utility business
- Owned by the consumer members they serve
- Consumers share the responsibility for success or failure of a co-op
- Established to provide at-cost electric service
- Profits are either reinvested for infrastructure or the members receive money back based on the amount of electricity they have used during the allocation
- Many co-ops are involved in community development and revitalization projects

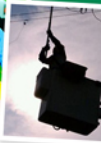


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Who do electric co-ops serve?

- 42 million people in 47 states, or 12% of the U.S. population
- Over 90% of America's farms
- 19 million homes, businesses, schools, churches, farms, irrigation systems and other establishments



What does NRECA do?

- Lobby Congress
 - Energy and Environmental Policy
 - Government Relations
- Energy and environmental research & technology
- International division
- Education and consulting
- Training and conferences
- Insurance, employee benefits and financial services
- Group Benefits Trust / VEBA / 501c9
- Outstanding customer service



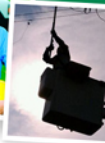
I&FS Value Proposition



Ensure member co-ops, regardless of their size or location, have access to comprehensive, flexible and affordable benefit programs for their employees and dependents



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Employee Benefit Plans

- NRECA is fully self-insured; money paid to the Group Benefits Trust for benefits is used to pay claims
- A variety of insurance plans are offered to co-ops who, in turn, offer plan choices to their employees
 - Medical, dental, vision
 - Prescription drug benefit
 - Life
 - Disability
 - Pension
 - 401(k)
 - Investments

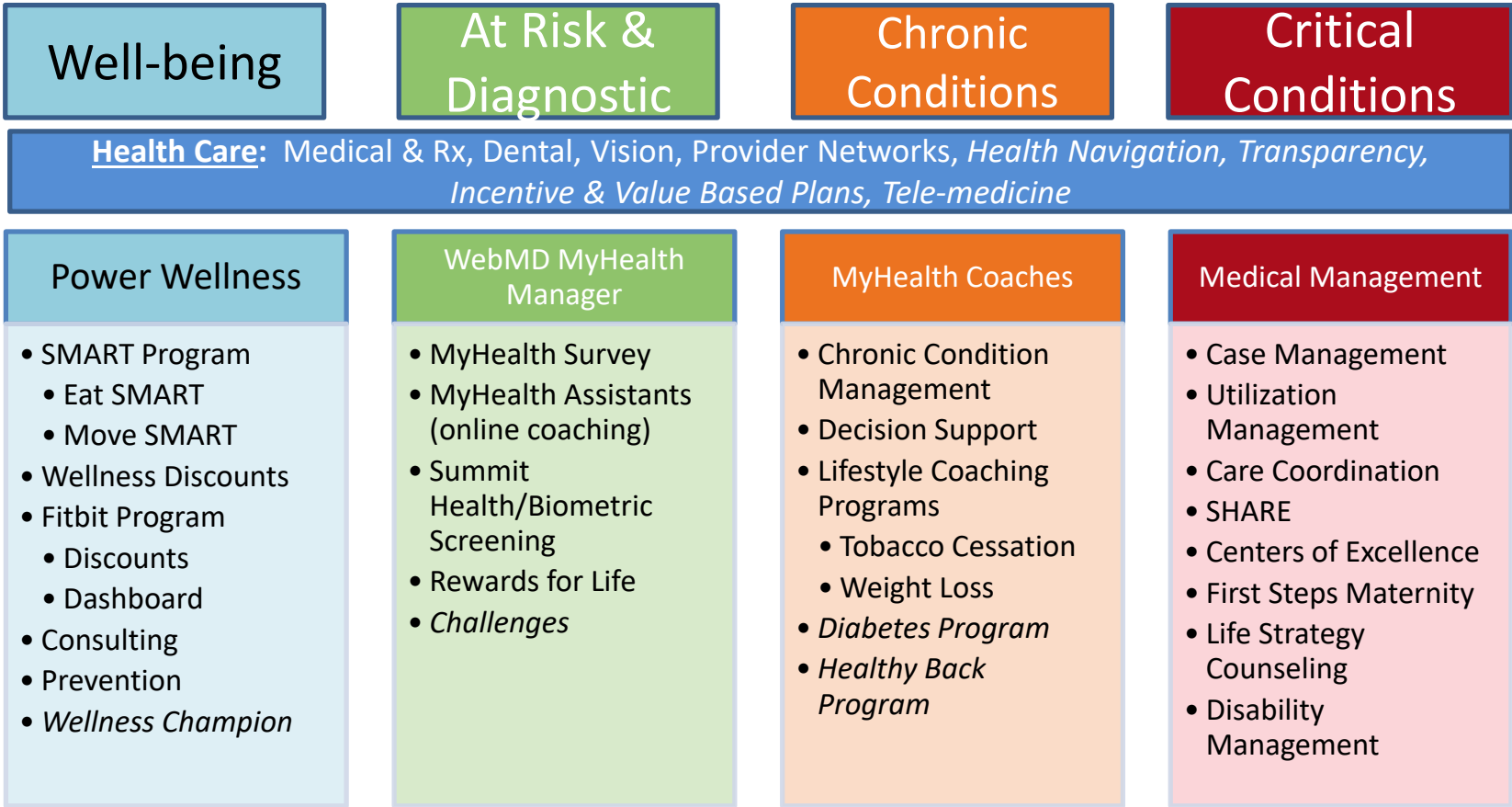
NRECA's Group
Insurance Plans nearly
100,000
lives



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Population Health Management



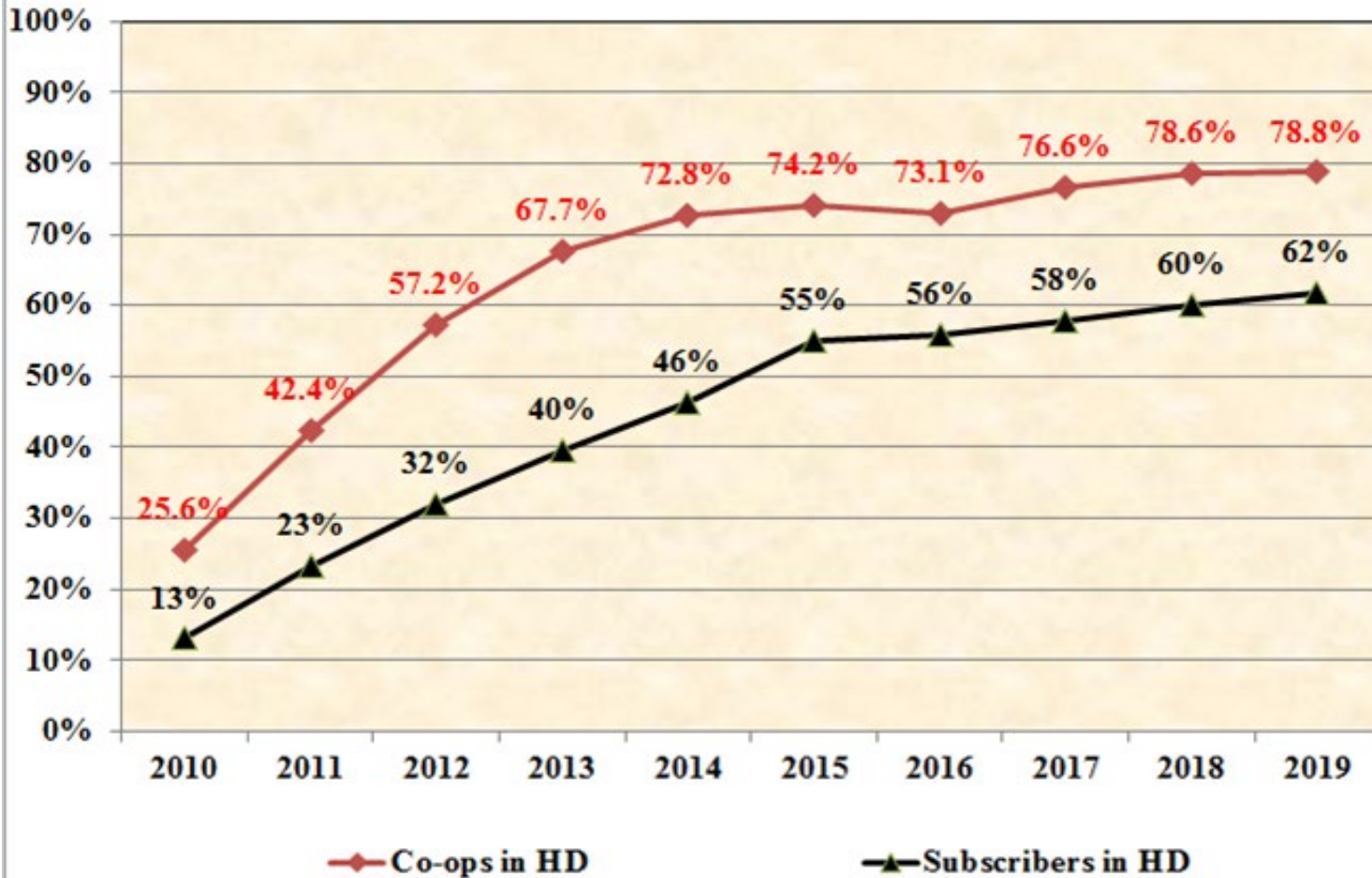
Vendor Integration, Risk Stratification & Analytics, ACA



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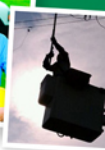


Percent of Medical Plan Co-ops And Subscribers in High Deductible Health Plans, 2010 - 2019

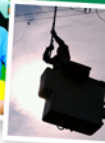




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Percentage of Enrollees	Percentage of Spending	Median Spending Per Person	Mean Spending Per Person	Minimum Spending Per Person
1%	31%	\$129,500	\$185,000	\$ 87,600
5%	61%	\$39,600	\$44,300	\$ 24,500
10%	75%	\$16,500	\$17,000	\$ 11,900
20%	88%	\$7,300	\$7,600	\$ 4,800



Program Evaluations

- » Health Care Navigation / Transparency Services
- » Musculoskeletal, Spine and Joint: Centers of Excellence
- » Access to Behavioral Health via Telemedicine
- » Pharmacy Programs
 - » PBM Evaluation
 - » Specialty Drugs
 - » Member Education





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