

1st Qtr
2021

INDIANA LICA NEWS

The 2021 INLICA state convention is in the books! Even though it was a shortened version compared to our typical program, we were still able to provide members with a full day of education, as well as some fun on the side.

Thank you to all of our members that attended!

2021 INLICA Officers

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www.indianalica.org



A Word From Our President...

I hope everyone has had a safe and enjoyable winter so far. Spring is just around the corner and you know what that means, MUSHROOMS!

James, Joe, Tony, Keith and I met with Chad Martin of Ivy Tech Community Collage recently to discuss a possible field day project. It is a 60-acre farm with possible controlled drainage system. We are also working trying get an area meeting/field day planned for this summer.

As of now the National Summer Convention is still on at Niagara Falls. It will be nice to visit with some people we only see at these conventions.

I am looking forward to life getting back to normal and enjoying the summer months ahead. Everyone have a great season and stay safe.

Bryan Noggle,
INLICA President



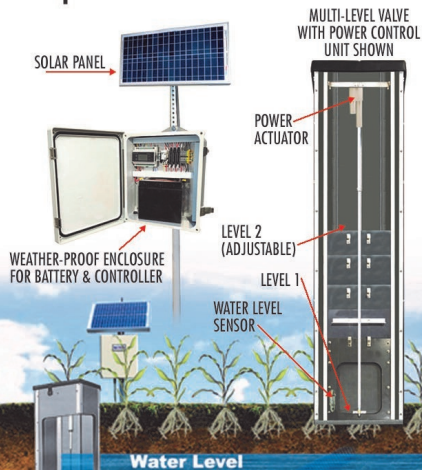
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Canadian Patent No. 2,466,976

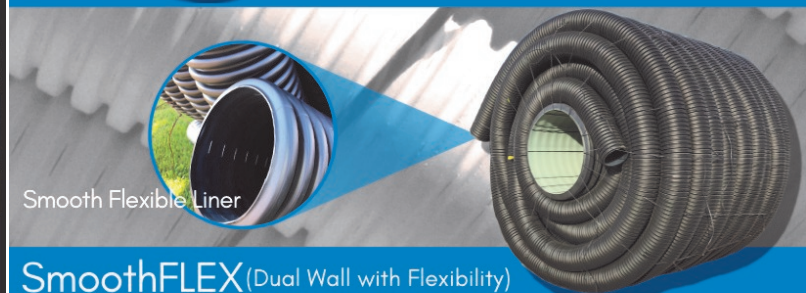
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The INLICA Board would like to extend a Huge Thank You to those Associates that continued support of this years winter convention.

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Wabash River Enhancement Corporation

The Spring Equinox is March 20th! As the days get longer, snow melts, and plants start to emerge from the soil, we have many opportunities to connect with Nature in our community this Spring.

Cost Share Applications are due for Urban and Agricultural projects on March 15th. We can help fund rain gardens, native plants, a green roof, pervious pavement, cover crops, grassed waterways, and many other practices that help the Wabash River.

WREC provides free site visits- a time to chat with someone about your ideas and ask any questions you may have. We understand river friendly projects can be complicated, so we are eager to help you make a successful and rewarding project. Send us an email or give us a call to set up a site visit.

For full details go to: <http://www.wabashriver.net/costshare/>



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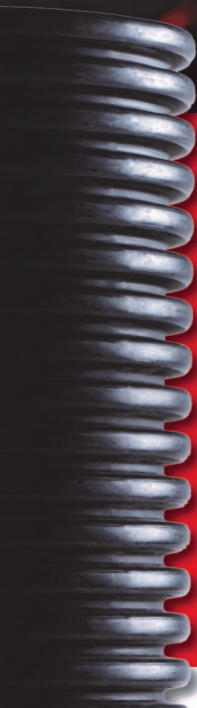
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Indiana 811's new ticketing software, Exactix by 4iQ Solutions, is set to launch at the end of March. This new ticketing platform will offer the core benefits of online ticketing, with the added value of a world-class geocoding engine to define safe and accurate excavation notification areas. When Exactix is launched at the end of the month, the current ticketing system, Irth, will no longer be available.

Over the past few weeks, Indiana 811 has contacted high-volume web account holders to provide essential training on the Exactix platform. In advance of the launch in a few weeks, Indiana 811 will continue to contact web account holders to allow them to create Exactix user IDs and provide training on the new system.

Visit indiana811.org/exactix to learn more about Exactix's features and Indiana 811's timeline for launch. If you have any specific questions, please contact our Exactix Launch Team at exactix@usa811.org.



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2021 PLAN OVERVIEW



Health benefit costs rank as one of the top concerns for the LICA membership today. This program provides LICA members a high-performance group health benefits solution. By offering affordable, value-based benefit designs along with care management planning and wellness features, member companies can strategically manage healthcare costs while still maximizing employee benefits.

HealthyChoice

Healthy100

HealthyValue

HealthyConsumer

| | | | | |
|------------------------------|--|--|--|--|
| Care Plan Deductible Options | \$1000/1500/2000/2500 <i>(With Care Plan Participation)</i> | \$2500/3000/3500/5000 <i>(With Care Plan Participation)</i> | \$2500/3500/6850/10,000 <i>(With Care Plan Participation)</i> | \$3000/3500/5000/6500 <i>(With Care Plan Participation)</i> |
| Deductible Rewards | Up to \$1,000 in Year 2 | Up to \$1,000 in Year 2 | Up to \$1,000 in Year 2 | Up to \$1,000 in Year 2 |
| Plan Co-insurance | 80/20 Co-insurance | No Co-insurance | Varies by Plan | No Co-insurance |
| Office Visit Copay | \$5 PCP / \$50 Specialist ¹ | \$5 PCP / \$50 Specialist ¹ | \$5 PCP / \$50 Specialist ¹ | After Deductible, \$5 / \$50 |
| Telemedicine | Included, \$0 Copay | Included, \$0 Copay | Included, \$0 Copay | Included, \$0 Copay |
| Allergy Treatment | \$25 Copay | \$25 Copay | \$25 Copay | Deductible |
| Urgent Care Visits | \$50 Copay ² | \$50 Copay ² | \$50 Copay ² | Deductible |
| Hospital ER Visits | \$1,000 Copay ³ <i>(waived if admitted)</i> | \$1,000 Copay ³ <i>(waived if admitted)</i> | \$1,000 Copay ³ <i>(waived if admitted)</i> | Deductible |
| Rx Benefits Copay | \$15, \$50, \$100, 50% ⁴ | \$15, \$50, \$100, 50% ⁴ | \$15, \$50, \$100, 50% ⁴ | After Deductible, Rx Copays |
| Diabetic Supplies | 100% Coverage* | 100% Coverage* | 100% Coverage* | Deductible |

SAMPLE MEDICAL RATES

Illustrative purposes only. Each client group will go through medical underwriting. Premiums may be higher or lower based on underwriting results.

| PLAN OPTION | HealthyChoice 1500 | Healthy100 3000 | HealthyValue 6850 | HealthyConsumer 5000 |
|-----------------------|--------------------|-----------------|-------------------|----------------------|
| Employee Only | \$390.56 | \$365.94 | \$307.69 | \$296.61 |
| Employee / Spouse | \$820.17 | \$768.48 | \$646.14 | \$622.88 |
| Employee / Child(ren) | \$749.87 | \$702.61 | \$590.76 | \$569.49 |
| Family | \$1,163.86 | \$1,090.51 | \$916.91 | \$883.90 |

¹ After Copay, then 100% for all services during visit expect lab services. ² After copay, then 100% to \$2,500 per visit, then Deductible / Co-insurance. ³ Hospital ER Facility Charge Only, after Copay then Deductible / Co-insurance. Copay is waived if admitted. ⁴ Copays for Generic / Brand / Non-preferred Brand / Specialty. Preferred Mail Order Options available. *100% Coverage through Preferred Vendor. Plans are underwritten by our re-insurance partners and utilize various provider networks throughout the country. Contact your Lifestyle Sales Representative for more details.

For questions about the LICA Health Program or to receive a proposal, call:
AFFINITY PROGRAMS
 (833) 202-6495 or email:
affinity@lifestylehealthbenefits.com





FREQUENTLY ASKED QUESTIONS.

Q: Because this program is technically a 'Self-Funded' Program, does that mean our group has to have reserves set aside to cover the claims in case of a bad month (or year)?

A: NO. Because of the insurance components of the program, we have taken the best aspects of a self-funded program and the best aspects of a fully-insured program and blended them together. This is a fixed-cost, level-funded program. Your rates are your rates, period.

Q: What does level-funded mean?

A: The Lifestyle Health Plans Program is 'level-funded' meaning that by design, any risk to the sponsoring employer has been removed beyond the 12 months of premium paid. Based on employer size, we can offer a unique, self-funded health benefit program that maximizes the benefits to employees, while implementing cost-saving opportunities for employers to stabilize group premium costs without reducing benefits.

Q: If our claims exceed the allotted amount, what happens? Do we have to come up with the difference at the end of the year?

A: NO. The Lifestyle Health Program is level-funded by your monthly premiums. Regardless of what your claims experience is in any given plan year, you will never pay more than the monthly cost quoted to you.

Q: If we choose to leave the program at the end of the plan year, is there a termination cost associated with the plan?

A: NO. All run out costs are accounted for within the monthly premiums.

Q: During our plan year, what if our claims run better than expected?

A: Once all claims have been paid for the plan year, any unused dollars in the claims fund will be used to reduce future premium rate increases. In the event of a plan termination, each employer is eligible to receive back any unused dollars in the claims fund after the run-out period.

Q: Will our employees and HR administrators have to do more work on this type of program?

A: NO. By partnering with Medova Healthcare Financial Group, the program's Third-Party Administrator (TPA), administrative burdens are removed from both the employee and the sponsoring employer. Employees play their usual role including seeing providers within their PPO Network, using their ID card at the provider's office, paying a copay, and then paying their shared responsibility. The employer simply pays their monthly premiums. Medova Healthcare will handle the rest! No claims filing, no separate accounting, no extra work!

Q: Will our employees still have access to their hospitals, doctors, and pharmacists?

A: By choosing from multiple national and regionally-based PPO networks, we try to match up the providers as well as possible. As with any change in carriers, some providers aren't in every network. We partner with your group health benefits agent to thoroughly examine the networks that are available during the decision-making process.



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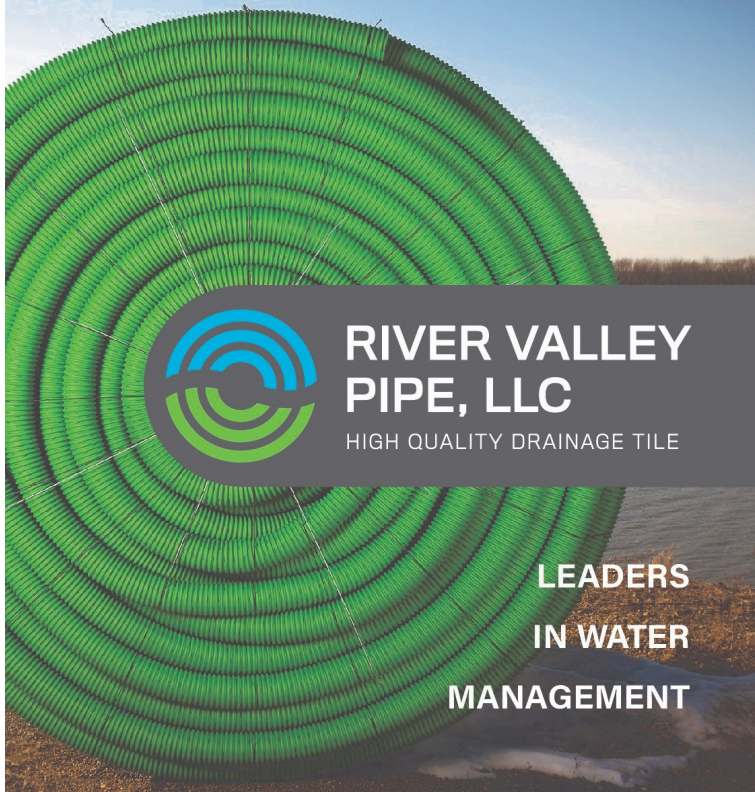
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Justin Kowal, who has been a large part of our utility business growth, has assumed Branch Manager duties at BRON Midwest Inc. Along with our knowledgeable sales team and parts personnel, we have on staff two service technicians and fully equipped vehicles available for shop and field service. Our large inventory of parts includes all major drive and hydraulic components, undercarriage, ground engaging and wear parts for all BRON drainage & utility equipment. BRON equipment reconditioning services, will also be offered.

We are very excited to continue to provide quality service and products to our existing customers and look forward to earning the business of new customers as well. We would also like to extend a big thanks to the community of Le Roy for their hospitality, as we begin a new chapter here, at BRON Midwest Inc.

For more information on BRON products and services, please visit our website at www.rwfbron.com

Calendar of Events

March 20—Board Meeting, Indianapolis Marriott North
3645 River Crossing Pkwy
Indianapolis IN 46240

July 27-31— National LICA Summer Meeting, Niagara Falls, New York



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