

2020
ANNUAL
MEMBER
MEETING



The logo for Advantage Health Plans Trust features the word "ADVANTAGE" in red, with a large red letter "A" on the left. Below it, "HEALTH PLANS TRUST" is written in blue. A blue arrow points to the right, starting from the end of the word "TRUST".

1



.....

SPEAKER
INTRODUCTION

- **Jay Kempton**
• Administrator
- **Melissa Nance, PHR**
• Chief Brand Officer

The slide features two headshots of speakers on the left. The first is a man with a goatee, wearing a dark suit, white shirt, and blue patterned tie. The second is a woman with long brown hair, wearing a black blazer. To the right of the photos is a light gray background with the text "SPEAKER INTRODUCTION" and a list of the speakers' names and titles. Above the text is a decorative horizontal line of seven blue dots.

2

AGENDA

- Introductions
- Plan Milestones
- Program & Services Enhancements
- Member Outreach
- Performance & Reporting
- COVID-19 Update
- 2021 Renewal
- A Whole New AHPT
- New Customer Support Structure
- 2021 Changes
- Technology Enhancements



3

AHPT BOARD OF TRUSTEES



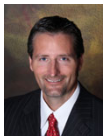
Paul Freeman
 Chairman
 Anchor D Bank
 Texhoma, OK



Casey Barrett
 Trustee
 Texas State Bank
 San Angelo, TX



Doug Fuller
 Advisory Trustee
 Quail Creek Bank
 Oklahoma City, OK



Jim Dilley
 Vice-Chairman
 American Heritage Bank
 Sapulpa, OK



Joey Root
 Trustee
 First Liberty Bank
 Oklahoma City, OK



Evans McBride
 Advisory Trustee
 First National Bank & Trust of McAlester
 McAlester, OK



Priscilla Cude
 Trustee
 First Bethany Bank & Trust
 Bethany, OK



Scot Long
 Trustee
 The First National Bank
 Sterling City
 Sterling City, TX



Sandy Werner
 Trustee
 First National Bank & Trust of
 Elk City
 Elk City, OK


4

PLAN MILESTONES

New Trust Counsel
Cori Cook, J.D.

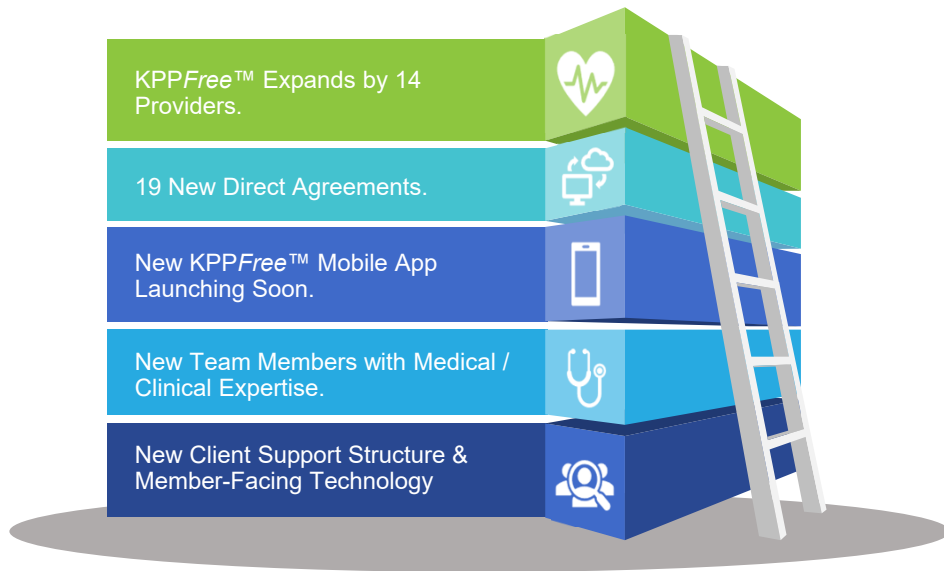
Texas Hits 1,000!
Texas Now Has 1,667 Covered Employee Lives

Trustee Representation Not Limited by State
Trust Document Amended to allow representation from any state with membership



5

PROGRAM & SERVICE ENHANCEMENTS





- KPPFree™ Expands by 14 Providers.
- 19 New Direct Agreements.
- New KPPFree™ Mobile App Launching Soon.
- New Team Members with Medical / Clinical Expertise.
- New Client Support Structure & Member-Facing Technology

6

MEMBERSHIP OUTREACH

Outreach by Phone
Outreach by phone to all current AHPT employers during Q1.

We heard you!



Brad Brawner **Garrett Voss**

In-Person Visits
Personal visit to each AHPT employer during Q2.

Improve Member Education
Request email contacts for all employees for direct education.

Encourage Ongoing Awareness of Resources
Outreach to remind employers of the resources available.

7



PERFORMANCE & REPORTING

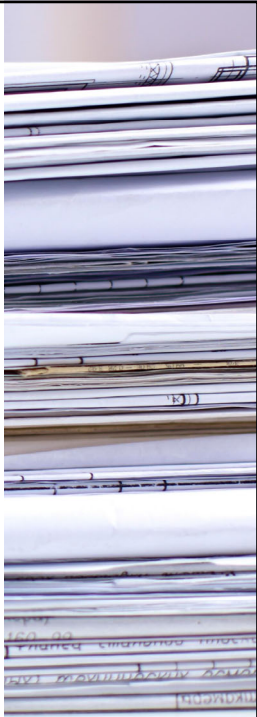
8

PERFORMANCE & REPORTING

Please review the performance & reporting information included in your Annual Meeting Guide.

- Plan Performance Metrics
- Kempton Direct Access Providers Enrollment
- 2020 KPPFree™ Providers
- 2020 RBP Direct Providers
- Healthcare Bluebook Metrics

Additional flyers & handouts are included in the Annual Meeting Guide.



KPPFREE REPORTING

2019 KPPFREE™ Savings *(1/1/2019-12/31/2019)*

2,651 Procedures

Total Number of Procedures in 2019

\$3,979,068 Million Saved

Total Savings - 1/1/2019- 12/31/2019

\$1,589 Average Saved

Average amount saved per claim in 2019

\$63,425 Saved

Highest amount saved in a single claim in 2019

103 Cash Price Agreements

Agreements with local providers who price match the KPPFree price in 2019

2020 KPPFREE™ Savings *(1/1/2020-6/30/2020)*

820 Procedures

Total Number of Procedures in 2020

\$1,540,097 Million Saved

Total Savings – 1/1/2020 - 6/30/2020

\$1,878 Average Saved

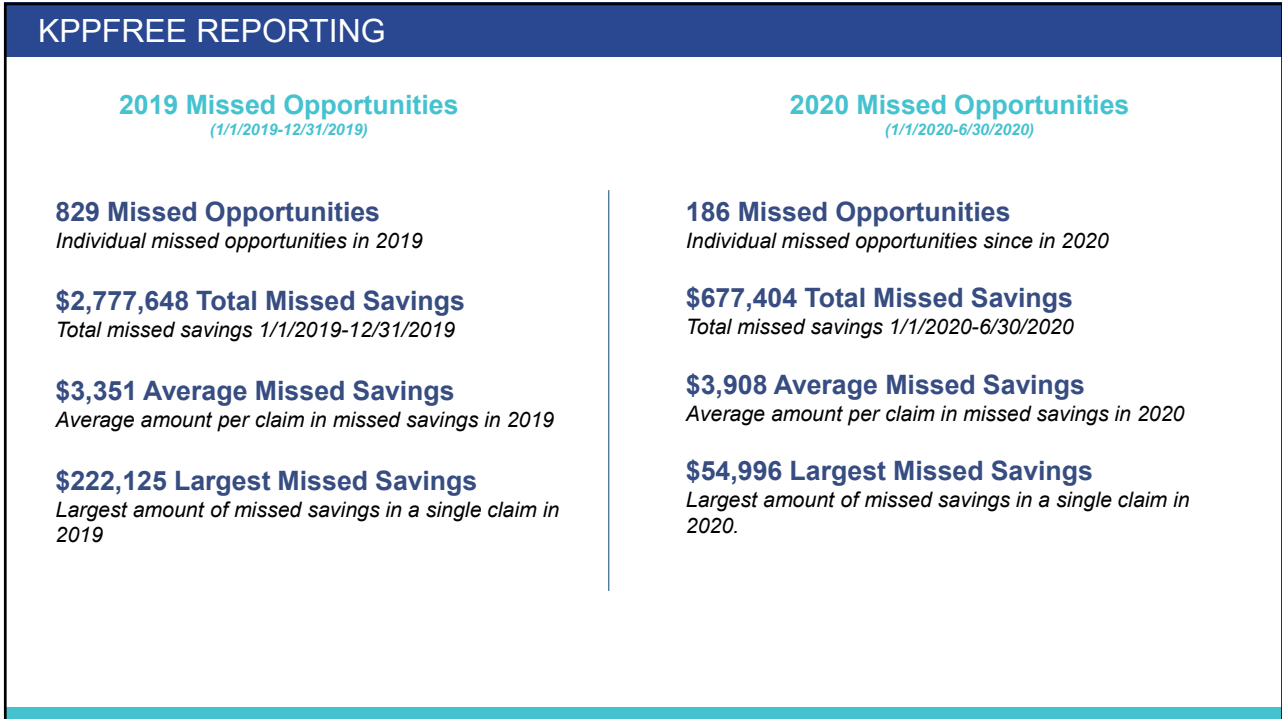
Average amount saved per claim in 2020

\$95,103 Saved

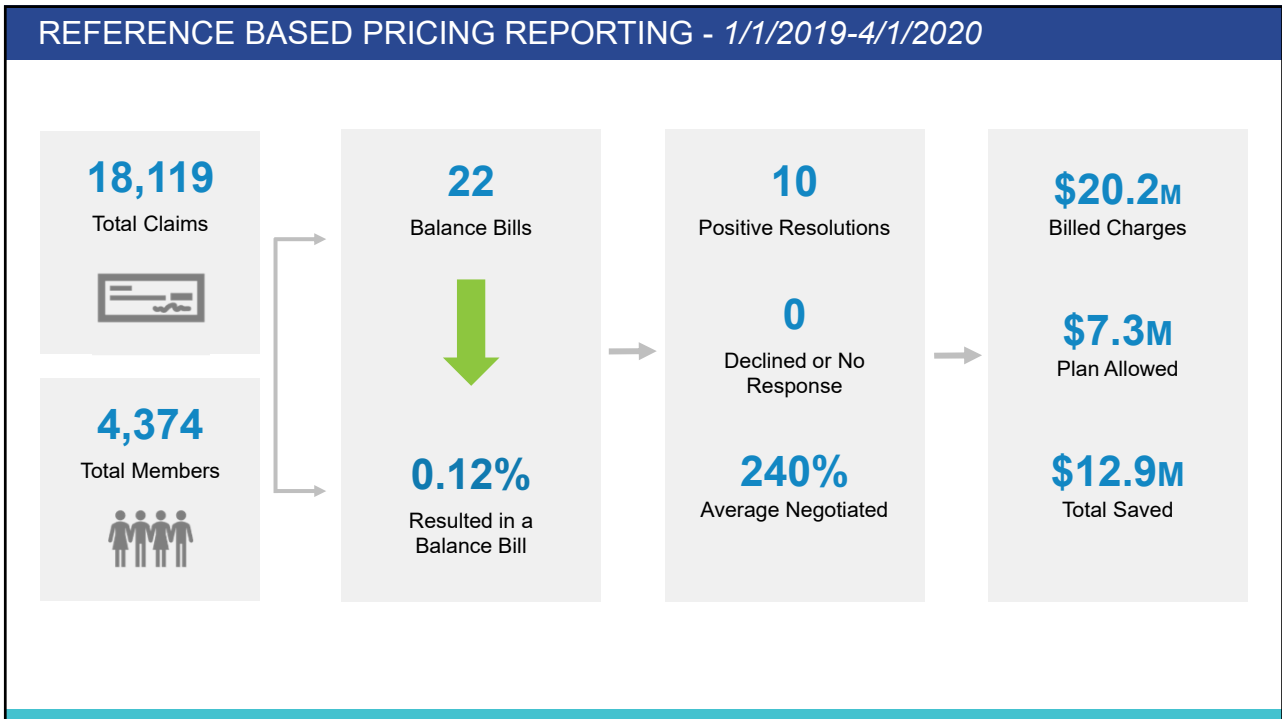
Highest amount saved in a single claim in 2020

4 Cash Price Agreements

Agreements with local providers who price match the KPPFree price in 2020.



11



12



COVID-19

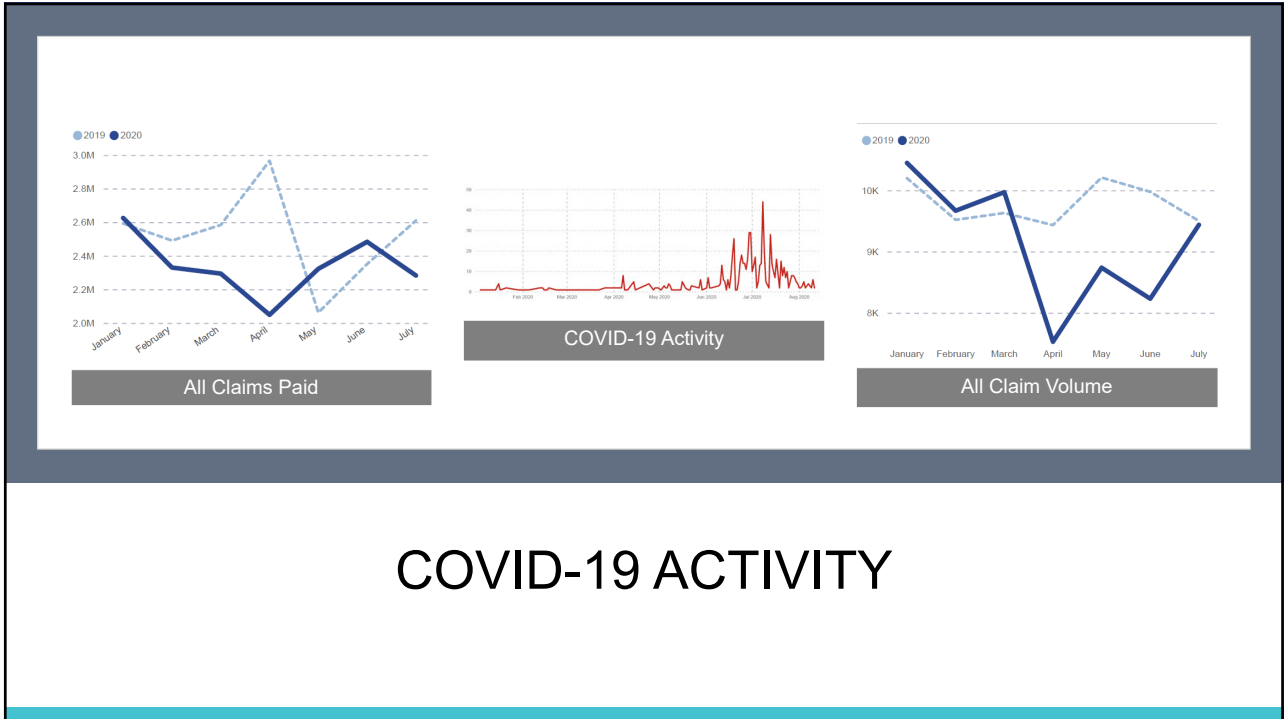
13

COVID-19 IMPACT

HR 6201 mandates 100% benefit for COVID-19 testing and testing related visits.

Testing Details			Antibody Test	
COVID-19 Antibody Testing			141	65
Count of Claims	Total Plan Paid	AVG Network Allow...	Employees	Dependents
231	\$11,244.70	\$52.34		
COVID-19 Diagnostic Testing			662	361
Count of Claims	Total Plan Paid	AVG Network Allow...	Employees	Dependents
1225	\$101,767.91	\$85.61		
Treatment Details			Confirmed	
COVID-19 Confirmed			45	12
Count of Claims	Total Plan Paid		Employees	Dependents
91	\$78,150.03			
COVID-19 Suspected			314	89
Count of Claims	Total Plan Paid		Employees	Dependents
598	\$193,331.49			
Total Claims: \$384,494.13				

14

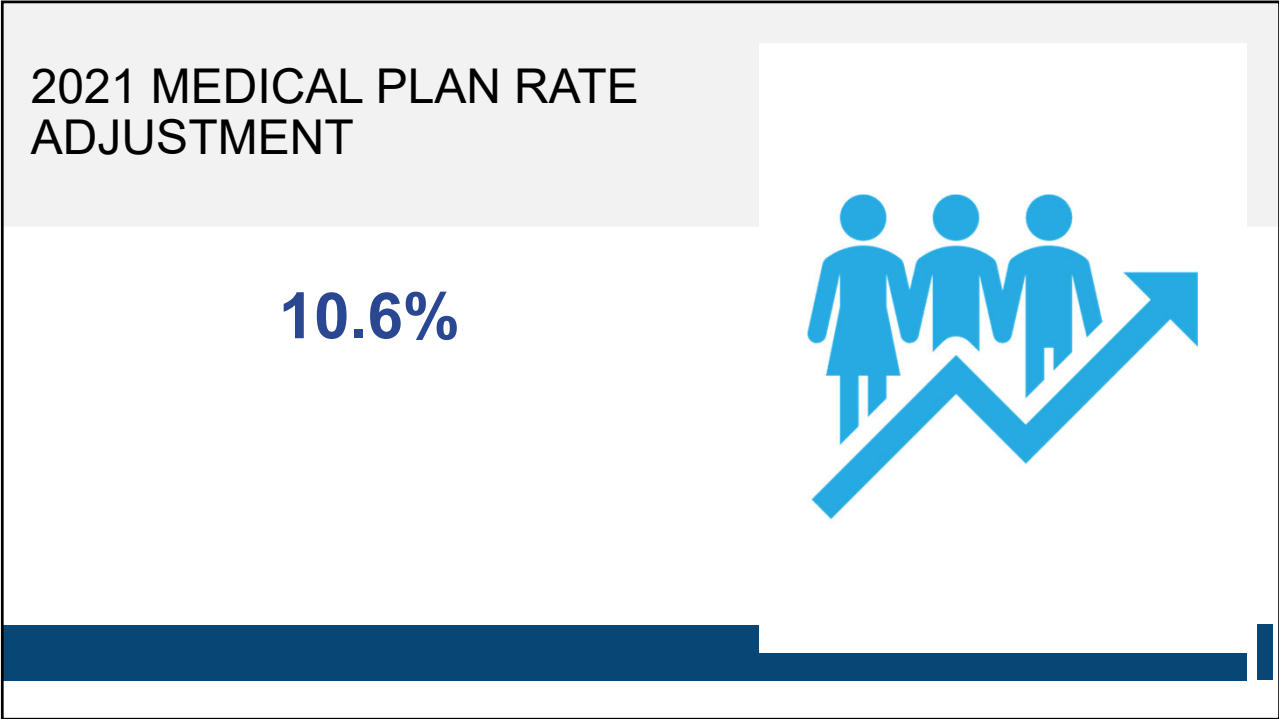


COVID-19 ACTIVITY

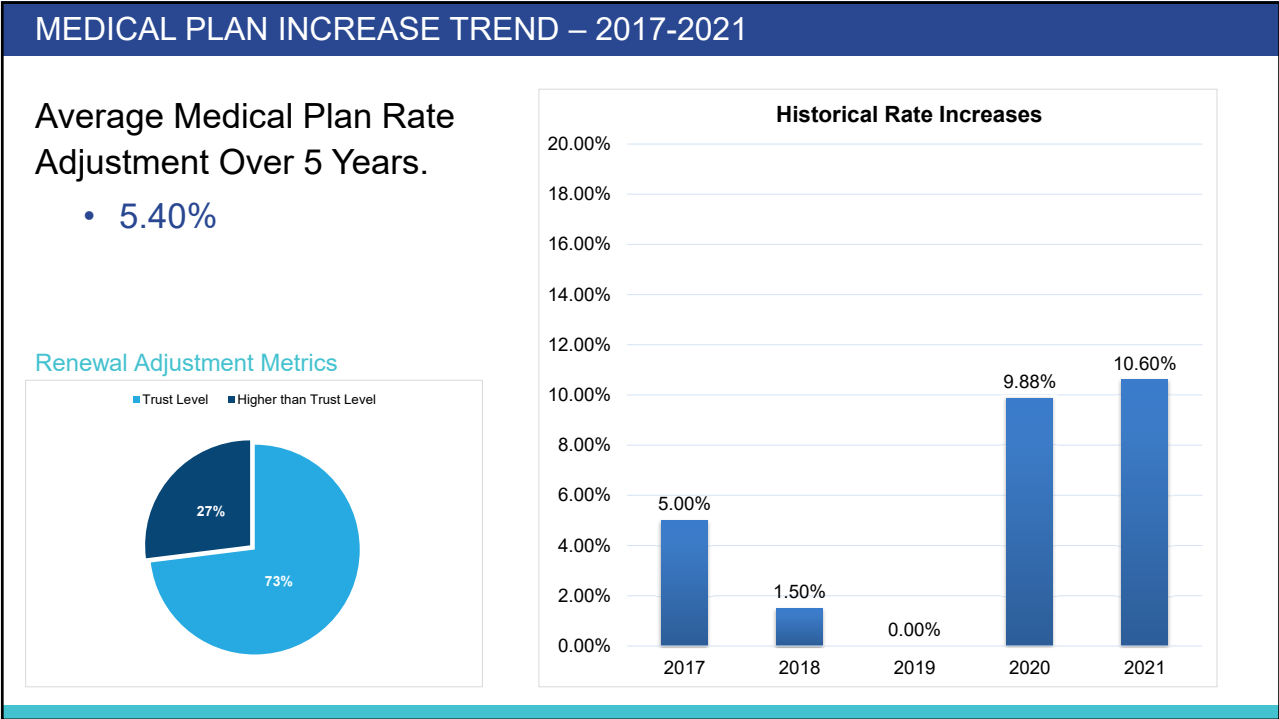
15







16



17



18

ANCILLARY PRODUCT RATE ADJUSTMENTS		
	Dental Plan	1.74%
	Vision with VSP	No change
	Unum Basic Life	No change
	Unum Voluntary Life	No change

19



STARTED.
with plan.

ADVA

A WHOLE NEW AHPT

20

A FRESH APPROACH

- Fresh and modern visual style and verbal approach.
- Focus on:
 - Easy-to-understand and effective member education.
 - Improved employer buy-in.



21

2020
ANNUAL
MEMBER
MEETING



22



NEW STRUCTURE – CUSTOMER-DEDICATED TEAM (POD)

23

NEW STRUCTURE – CUSTOMER-DEDICATED TEAM (POD)

What is a “Pod?”

- Customer-dedicated service model.
- Smaller full-service team replaces individualized departments.
- Team is empowered to solve issues quickly and creatively
- Increased agility to pivot based on the need.
- Become the expert on the specific employer and their members.
- Relationship with the member is enhanced.

Traditional Approach

Pod Approach

24

CUSTOMER-DEDICATED (POD) TEAM MEMBERS

-  **Stephanie Young**
Billing & Administration
-  **Stacie Weakley**
Kempton Care Advocate
-  **Tiana Ragsdale**
Kempton Care Advocate
-  **Angela Shoemaker**
Research & Resolution
-  **Dawn Ward**
Plan Building



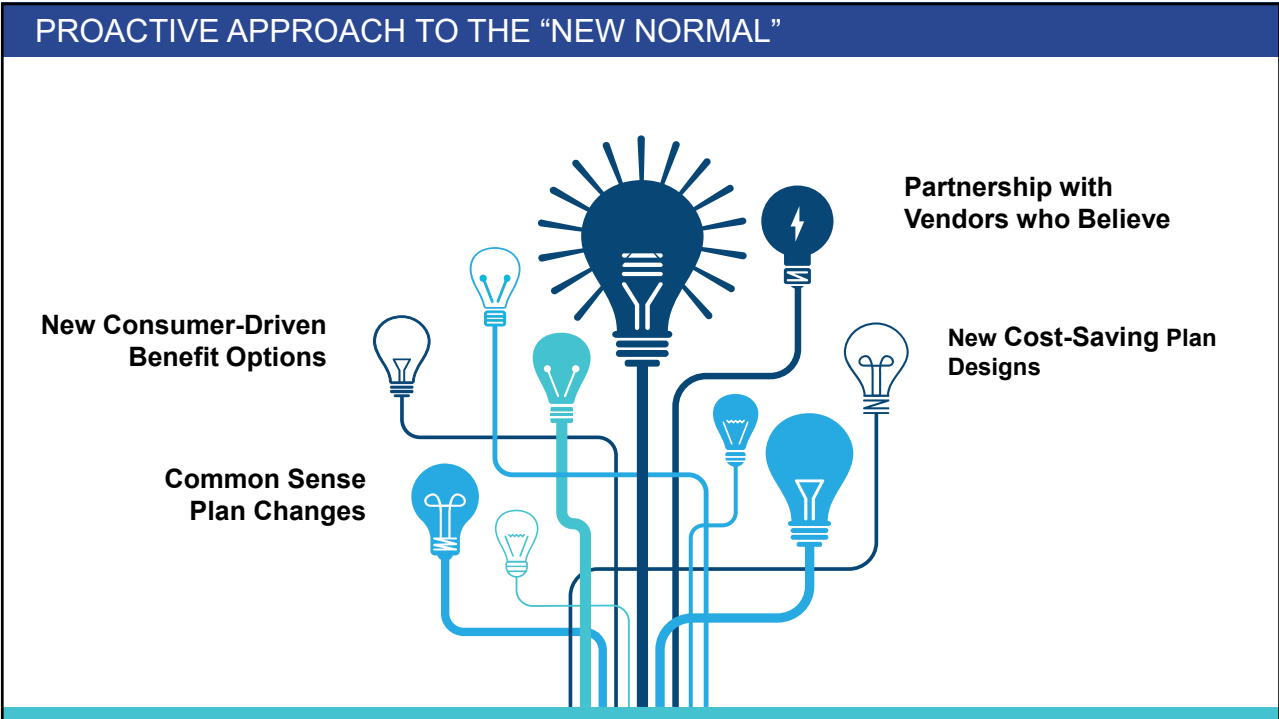
25



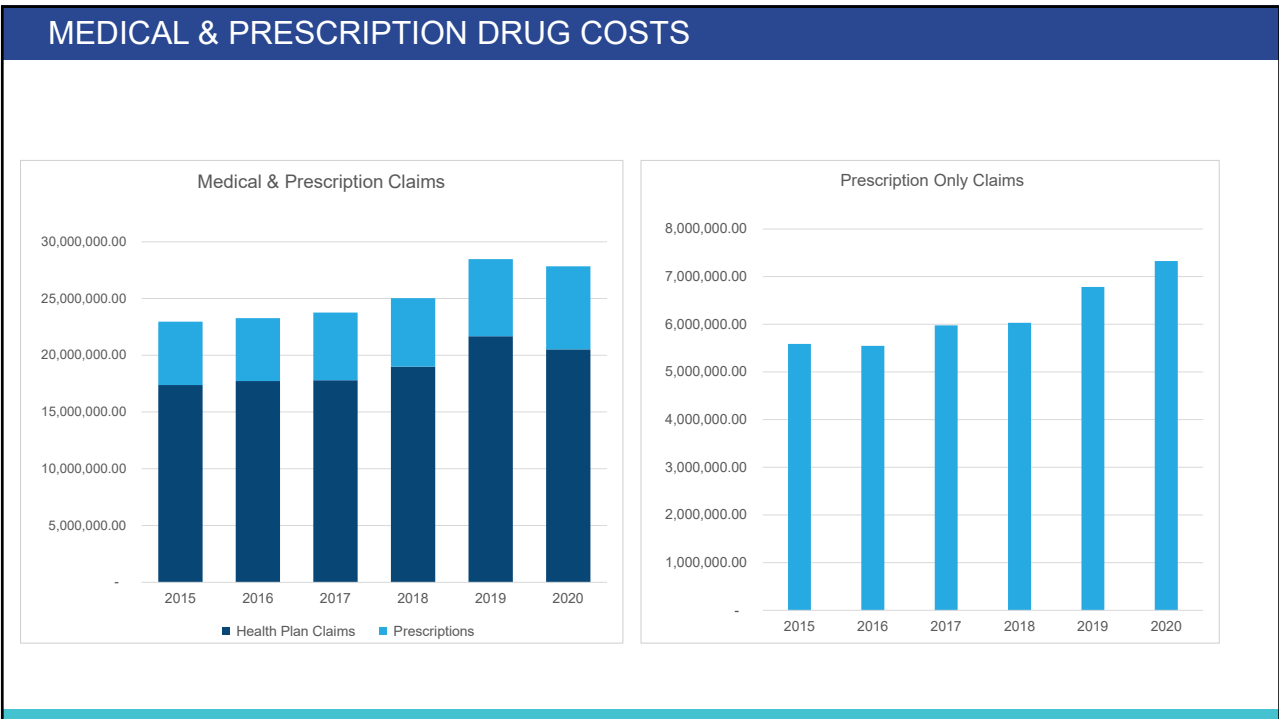
2021 CHANGES



26



27

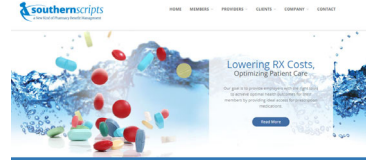


28

2021 PLAN CHANGES – NEW PHARMACY BENEFIT MANAGER

New PBM – Southern Scripts

- True Full Pass-Through PBM
- Focused on Client-specific Pharmacy Strategy
- Complete Client Control, Customization, & Flexibility
- Focused on Customer Service & Member Experience

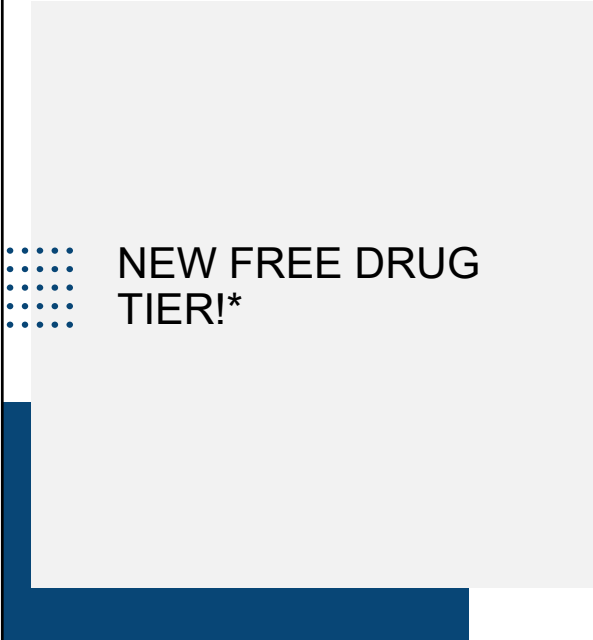


Don't forget Scripta Insights!

- Scripta helps you save money on prescriptions.
- Provides personalized Savings Reports and recommendations to help you save money.
- Access Scripta by logging in to the Member Portal.



29



NEW FREE DRUG TIER!*

- Fish Oil
- Methotrexate
- Sulfasalazine
- Fluticasone / Salmeterol
- Oxybutynin Refresh Tears
- MiraLAX
- Systane
- Polyethylene glycol
- Ketotifen

*Under IRS guidelines, except for ACA mandated Preventive Services, participants enrolled in a Qualified High Deductible Health Plan must meet their deductible before receiving a 100% benefit.

30



PHARMACY EXCLUSION Effective 1/1/2021

Costco will no longer be a covered pharmacy.

- Pricing is higher than other network pharmacies.
- They have created their own PBM “Costco Health Solutions.”
 - Their best pricing is reserved for their PBM business partners.

31

ANNUAL PLAN CHANGES – Effective 1/1/2021

Minimum Value Plans

- Maximum out-of-pocket increases annually to match ACA maximum.
- \$8,150 Single | \$16,300 Family

Qualified High Deductible Health Plan Change

- Historically, the IRS has increased the minimum out-of-pocket for HDHP plans annually.
- For 2021, the IRS has decided to not increase the minimum out-of-pocket amounts. The out-of-pocket amounts will remain the same for HDHP plans.

Dependent Pregnancy - All Plans

- Preventive services only for dependent pregnancy will be covered at 100% in compliance with the ACA.

Skilled Nursing

- Per the ACA, skilled nursing will be limited to 30 days annually.

32

PLAN CHANGES – Effective 1/1/2021

Durable Medical Equipment Replacement – All Plans

- Current benefit - replacement of DME is non-covered.
- New benefit - replacement of worn or damaged equipment will be covered.
- Medical necessity review required. Subject to regular plan benefits.

TMJ Coverage – All Plans

- Current benefit – claims with the diagnosis of TMJ are non-covered.
- New benefit - TMJ services will be covered under KPPFree™ only.

Hearing Aids & Testing - All Plans

- Current benefit - Services related to the diagnosis of sensorineural hearing loss are non-covered.
- New benefit - Services related to the diagnosis of sensorineural hearing loss will be covered subject to regular plan benefits. Lifetime maximum of \$2,500 for each ear.

33

NEW COST-SAVING PLAN DESIGNS



Choice Select 500

- No Network | Full RBP
- Modeled after the Select 500 plan design
- \$500 deductible
- 80/20 coinsurance
- \$15 office visit copay



Choice Value 750

- No Network | Full RBP
- Modeled after the Value 750 plan design
- \$750 deductible
- 70/30 coinsurance
- \$35 office visit copay

34

NEW GREEN REWARDS!

Procedure	Category	Reward
Heart Perfusion Imaging Diagnostics	Diagnostics	\$150
Sleep Study Diagnostics	Diagnostics	\$125
Transesophageal Echocardiogram (TEE) Diagnostics	Diagnostics	\$75
Transesophageal Echocardiogram (TEE) (with doppler)	Diagnostics	\$75
Transthoracic Echocardiogram (TTE) Diagnostics	Diagnostics	\$75
Transthoracic Echocardiogram (TTE) (with doppler)	Diagnostics	\$75
Colonoscopy (no biopsy)	Gastrointestinal	\$200
Colonoscopy (screening) Gastrointestinal	Gastrointestinal	\$200
Colonoscopy (with biopsy) Gastrointestinal	Gastrointestinal	\$200
Upper Gastrointestinal Endoscopy (no biopsy)	Gastrointestinal	\$200
Upper Gastrointestinal Endoscopy (with biopsy)	Gastrointestinal	\$200
Cataract Surgery General Surgery	General Surgery	\$100
Cholecystectomy (laparoscopic) General Surgery	General Surgery	\$500
Complex Ear Drum Repair (Tympanoplasty)	General Surgery	\$350
Ear Tube Placement (Tympanostomy) General	General Surgery	\$350
Lithotripsy General Surgery	General Surgery	\$350
Nasal Passage Widening Surgery (Turbinate Reduction)	General Surgery	\$350
Nasal Septum Repair General Surgery	General Surgery	\$350
Removal of Adenoids General Surgery	General Surgery	\$350
Tonsillectomy General Surgery	General Surgery	\$350
CTs Imaging	Imaging	\$100
MRIs Imaging	Imaging	\$100

Go Green to Get Green Rewards!

- Have a procedure on the list at a “green” provider
- Receive a reward!
 - Rewards are processed and mailed during the quarter following the submission of the claim by the provider.



35

NEW GREEN REWARDS!

Procedure	Category	Reward
CTs Imaging	Imaging	\$100
MRIs Imaging	Imaging	\$100
Ultrasounds Imaging	Imaging	\$35
X-Rays Imaging	Imaging	\$25
Bone Density Scan Imaging	Imaging	\$25
Mammography Imaging	Imaging	\$35
Anterior Cruciate Ligament Knee Surgery	Orthopedics	\$350
Carpal Tunnel (with scope) Ortho	Orthopedics	\$250
Carpal Tunnel Surgery Ortho	Orthopedics	\$250
Elbow Arthroscopy Ortho	Orthopedics	\$350
Hip Arthroscopy Ortho	Orthopedics	\$350
Knee Arthroscopy Ortho	Orthopedics	\$350
Posterior Cruciate Ligament Knee Surgery	Orthopedics	\$350
Repair Finger Tendon Ortho	Orthopedics	\$250
Repair of SLAP Tear (arthroscopic)	Orthopedics	\$350
Repair Shoulder Tendon (arthroscopic) Ortho	Orthopedics	\$350
Revision of Hip Replacement Ortho	Orthopedics	\$1,000
Revision of Knee Replacement Ortho	Orthopedics	\$1,000
Rotator Cuff Repair (arthroscopic) Ortho	Orthopedics	\$350
Rotator Cuff Repair (non-arthroscopic) Ortho	Orthopedics	\$350
Shoulder Arthroscopy Ortho	Orthopedics	\$350
Shoulder Capsule Shrinkage (arthroscopic) Ortho	Orthopedics	\$350
Shoulder Surgery (non-arthroscopic) Ortho	Orthopedics	\$350
Total Hip Replacement Ortho	Orthopedics	\$1,000
Total Knee Replacement Ortho	Orthopedics	\$1,000
Total Shoulder Replacement Ortho	Orthopedics	\$1,000



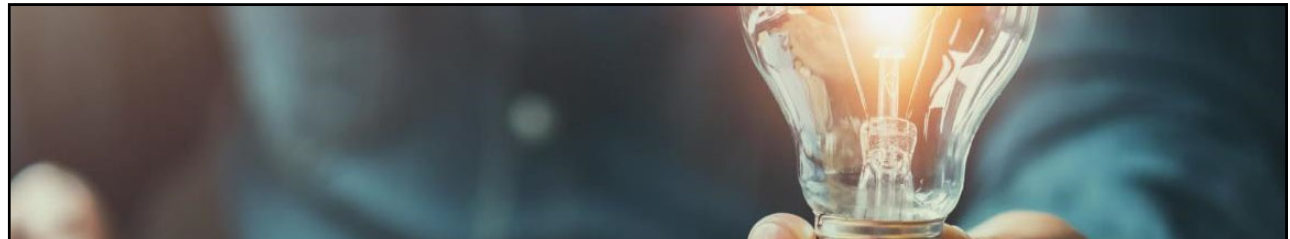
36

NEW GREEN REWARDS!

Procedure	Category	Reward
Spinal Fusion (cervical) Spine	Spine	\$1,500
Spinal Fusion (lumbar) Spine	Spine	\$1,500
Spinal Fusion (sacral) Spine	Spine	\$1,500
Spinal Fusion (thoracic) Spine	Spine	\$1,500
Benign Breast Tumor Removal	Women's Health	\$500
Breast Biopsy (with stereotactic or ultrasound guidance)	Women's Health	\$150
Hysteroscopy (lesion removal or tubal)	Women's Health	\$350
Hysteroscopy (no biopsy)	Women's Health	\$350
Hysteroscopy (with biopsy)	Women's Health	\$350
Laparoscopic Hysterectomy	Women's Health	\$750
Total Abdominal Hysterectomy	Women's Health	\$750
Vaginal Hysterectomy	Women's Health	\$750
Vaginal Hysterectomy (laparoscopic assisted)	Women's Health	\$750



37

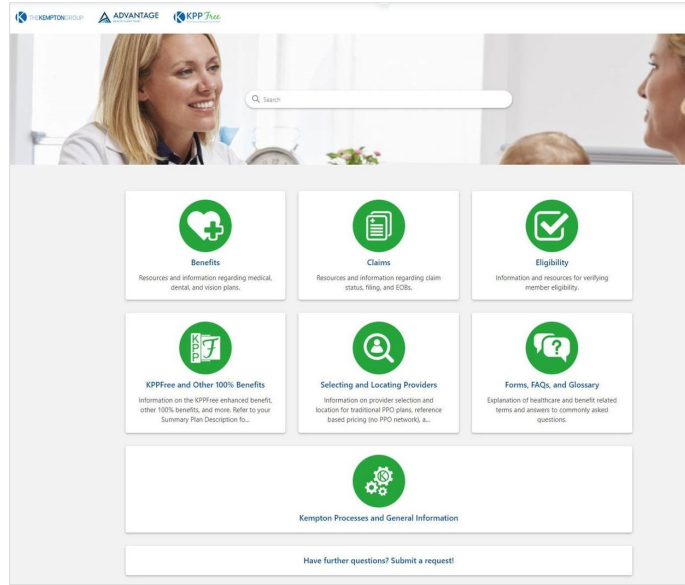


TECHNOLOGY ENHANCEMENTS

38

HELP CENTER – MEMBER PORTAL

- New Help Center connects Members to our customer service resources through the existing, secure portal.
 - Browse resources
 - Find solutions
 - Locate answers to common questions.
 - Initiate a service request
 - Online form that ensures all needed info is captured.
 - 100% secure and confidential.
 - Users can specify their preferred contact method (electronic vs phone).
 - Users can view, reply, and close their current and historical service requests.



39

NEW MOBILE APP FOR KPPFREE™!



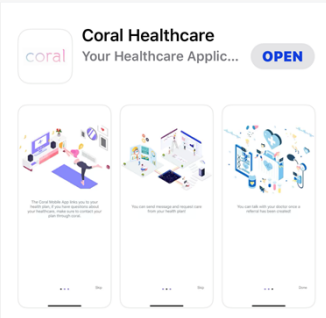
New mobile app makes using KPPFree™ even easier!

- View upcoming appointments.
- View KPPFree™ Vouchers.
- Request a new procedure.
- Search for qualified procedures.
- Stay in contact with the Kempton Care Advocates and the KPPFree™ provider.



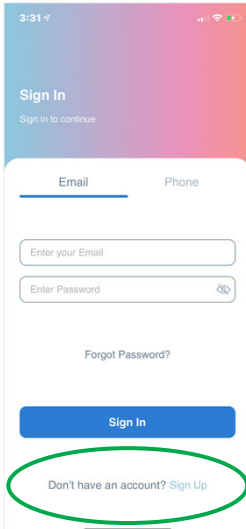
40

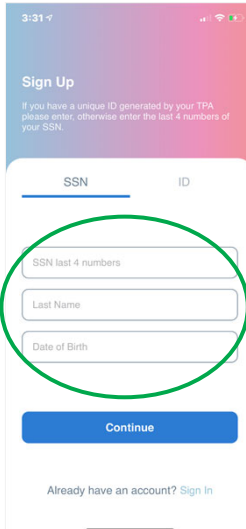
NEW APP FOR KPPFREE!



1. Search Coral Healthcare in the app store to download.

2. Choose Sign Up to create your account.





3. Use your name, date of birth, and last 4 of your social to create your account. You can also create an account by using your member ID.

41

CALL TO ACTION

Open enrollment is from October 15 to December 1, 2020.

Contact	Your rep will contact you with your renewal.
Consider	Consider Choice plan designs.
Schedule	Schedule an employee meeting.
Provide	Provide AHPT with employee emails and mobile numbers.
ID Cards	New ID cards will be issued for 2021.
Adopt	Adopt a culture of consumerism / cost containment in your organization.
Share	Share educational materials.
Adopt	Adopt a "Go for Green" strategy.
KPPFree™	Promote and encourage KPPFree™ utilization.

42



AHPT LEGAL UPDATE with Cori Cook, J.D.



The AHPT Legal Update with Trust Counsel Cori Cook, J.D. will be presented in a separate live web event.

Date: October 28, 2020

Time: 12:00 p.m. – 1:30 p.m.

Register: Register at [AdvantageHealthPlans.com](https://www.AdvantageHealthPlans.com)

43



(800) 324-9396



[AdvantageHealthPlans.com](https://www.AdvantageHealthPlans.com)

QUESTIONS?

44