

THE LEAGUE

Overseas Incentives & Medical Concierge



Dear **League** Associates,

It is no secret that the USA Healthcare system is broken! While the intent of revamping the system may have been noble; the reality is that the delivery of medical care in the USA has become incredibly expensive. Some of the reasons that attribute to this are:

- HIPPA – Hospitals are being built throughout the US because “semi-private” rooms are no longer! Patient confidentiality requires private rooms and this adds to the overall cost of health care.
- PPACA-ACA- or “Obamacare” —however you refer to it, this legislation has created huge cost to the delivery of healthcare. In 2018 billions of dollars in taxes were added to premiums.
- Higher Pharmacy cost as drug companies try to absorb the high FDA cost through higher prices.
- Malpractice Insurance premiums skyrocketing due to increased litigation.
- Higher Emergency Room cost because of uninsured or non-citizen usage.
- 100% Wellness Benefits for 126 items. Coverage for under 26 yr. old’s even if married.
- Unlimited Lifetime Max and No Pre-Existing exclusions or Underwriting.

Group Health Plans like any other insurance is a matter of economics. Insurance companies are in the business to make a reasonable profit (competition is the natural check and balance). If an organization’s health plan has excessive claims versus the premiums they take in, then the insurance carrier is forced to raise rates, sometimes aggressively.

Keep in mind that your plan is designed for worldwide coverage! The choice is up to you! If you are willing to receive your medical treatment overseas, IMG is offering the following financial incentives:

Overseas Incentives:

- If you elect to have an inpatient hospital stay overseas, then IMG will give you **\$400** per night in addition to paying your eligible medical expenses. If you choose a government run facility they will pay you **\$800**. (both up to 10 nights) You do not have to apply for this, as IMG will compensate you automatically.
- Medical Travel-This benefit is designed to reward the insured who elects to receive certain non-emergency medical procedures overseas where medical care is generally less expensive than in the U.S. You can also participate in the savings up to \$7,500. **(see additional attachments)**
- In 2020, there will be a \$0.00 deductible and no co-insurance on treatment overseas.

Medical Concierge (in the USA) ...see attached.

- In 2020 your LEAGUE USA deductible will be \$2500. Your co-insurance after deductible is paid (aggregate of 2 family members or \$5,000) inside the PPO will be 20% (or \$2,000) of the next \$10,000 of eligible medical expenses. If you go out of the network, it is 40% (or \$4,000) of \$10,000.

- *If you use the Medical Concierge inside the USA (see attached) you will only pay 15% of the next \$5,000 or \$750.
- Why did they create the Medical Concierge? Because you can have the same doctor doing the same procedure and have drastically different costs at different facilities (in the same town).

SUMMARY:

Many of you probably are thinking where does this all end? Do our rates just keep going up? Until there is a “miracle” solution, this is a matter we all must address and monitor. Our goal is to help maintain or even reduce The League’s premium rates. The League also is very concerned about the future for providing good insurance coverage at a reasonable cost, hence the current strategy.

It is incumbent on all of us to help manage claims. The saying in insurance is, “Claims Drive Rates, Behavior Drive Claims, Incentives/Money Drives Behavior”. Therefore, IMG, and The League, and Melissa and I have been working behind the scenes to bring you solutions to this challenge.

Feel free to contact Melissa or me:

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Contact Craig with any insurance questions on benefits or additional coverage

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Contact Melissa with any claims, refunds, admINSU7405COinistration issues, or general insurance questions

Thanks again for the opportunity to serve you!