



NRECA Medical Plans: The Right Fit for Your Co-op

Comprehensive, flexible and affordable medical benefits are a key part of the employee benefits package your cooperative offers. That's why NRECA works to create plan options that will best meet your co-op's and your employees' needs.

CUSTOMIZED SOLUTIONS, CREATIVE PLAN DESIGNS

NRECA plans aren't one-size-fits all. Our team helps you design plans that take your employee population, claims experience and other needs into account. You choose from among:

- ⌘ all plan types, including consumer-driven and traditional plans
- ⌘ numerous deductible levels and out-of-pocket limits
- ⌘ multi-year plan design strategies
- ⌘ tax-advantaged account options to help employees pay for certain health care costs
- ⌘ funding flexibility, including fully insured and self-funded options (no risk vs. shared risk)¹
- ⌘ experienced professionals to assist you in the process

UTILIZATION MANAGEMENT (UM)

The best cost-control measure is for employees to stay healthy. Some illness can be prevented, and NRECA offers integrated chronic disease management and wellness programs to combat diabetes, heart disease and other high-impact health problems. In other cases, employees need specialty care to ensure the best outcomes for cancer treatment, organ transplants or bariatric surgery. NRECA's Centers of Excellence program provides the highest standard of care for these patients.

COST-SAVING ADVANTAGES

*With drugs accounting for 20% or more of health care costs, NRECA's **Exclusive Choice Network** gives employees access to additional savings.*

*Employees who fully utilize the **Power Wellness** program experience lower claims costs on average—10% or greater savings—than employees who do not.*

***Integrated UM programs** can change behavior over time and positively impact cost.*

OTHER PROGRAMS AND SUPPORT

As part of our comprehensive service to co-ops, NRECA plans include features such as:

- ⌘ **COBRA administration.** The burden of billing, collecting premiums and providing beneficiary support is taken care of for you at no additional cost.
- ⌘ **The POWER Wellness Program** provides services and content to all co-ops in the NRECA Medical Plan—such as access to the MyHealth Manager portal powered by WebMD, and customized health guidance for each participant—at no additional cost. The Rewards for Life allows you to incentivize your co-op's employees to meet healthy lifestyle goals.
- ⌘ **The Retiree Insurance Solutions** program lets Medicare-eligible retirees, their Medicare-eligible spouses, and Medicare-enrolled disabled participants choose individual insurance plans through a private exchange.

¹Additional criteria may need to be met for alternate funding arrangements.