

Solving County Budget Challenges

with
CHAMP



WELCOME

- Thank you for the opportunity to speak today.
- We're here to talk about a growing concern in county government: budget management.
- We'll introduce a solution that could help many counties better manage one of their largest line items – **healthcare.**



YOUR ROLE: LEADERSHIP IN LOCAL GOVERNMENT

- Oversee and approve the county budget
- Set and manage tax levy rates
- Fund public services: safety, health, education
- Enforce county ordinances
- Ensure efficient operation of departments and fiscal responsibility

COUNTY REVENUE SOURCES



Taxes

Property, Sales,
Lodging

Intergovernmental Transfers

Federal/State
Grants, Mandated
Program Funds

Charges for Services

Licenses, Usage
Fees, Court Fees

Other Revenues

Fines, Asset Sales,
Investments

COMMON BUDGET CHALLENGES

- Inconsistent or insufficient **state/federal funding**
- Pressure to avoid raising **taxes or levy rates**
- Sudden **legislative changes** (e.g. “Back the Blue” law and IPERS increases)
- Rising **health benefit costs**
- Need to **budget conservatively** for unpredictable expenses.



DIRECT FEEDBACK FROM A COUNTY COMMISSIONER

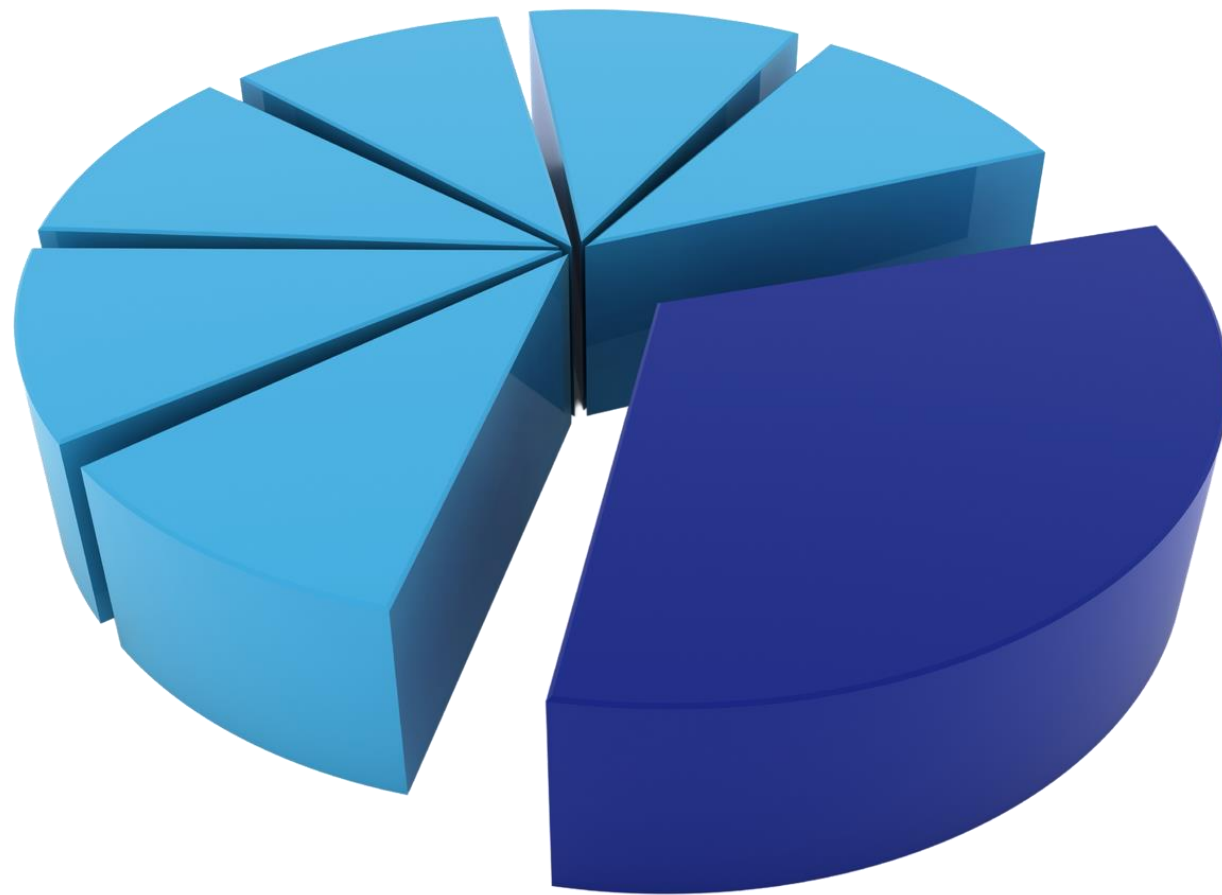
“We’re constantly juggling funding for multiple departments.”

“Healthcare costs are one of our biggest financial burdens.”



HEALTH PLANS: A HEAVY BUDGET LINE ITEM

County Expenses



Health Insurance = Largest %

- Many counties use self-funded health plans.
- Annual cost volatility makes budgeting unpredictable.
- Existing plans often lack proactive wellness and cost-control features.

INTRODUCING CHAMP: SMARTER HEALTHCARE FOR COUNTIES

- Built for **self-funded environments**
- Empowers employees through **preventative care and education**
- Reduces **claims volatility and long-term cost**
- Supports **healthier employees** = more productive workforce
- Proven to **lower budget stress** in public and private sectors



A STRATEGIC FIT FOR LOCAL GOVERNMENT

- Reduces overall **healthcare spend**
- Works **within your existing benefits structure**
- Predictable results = **easier budgeting**
- Provides meaningful results with **measurable ROI**
- Aligns with your mission to provide **essential services responsibly**



Champion
Health, Inc.

NEXT STEPS

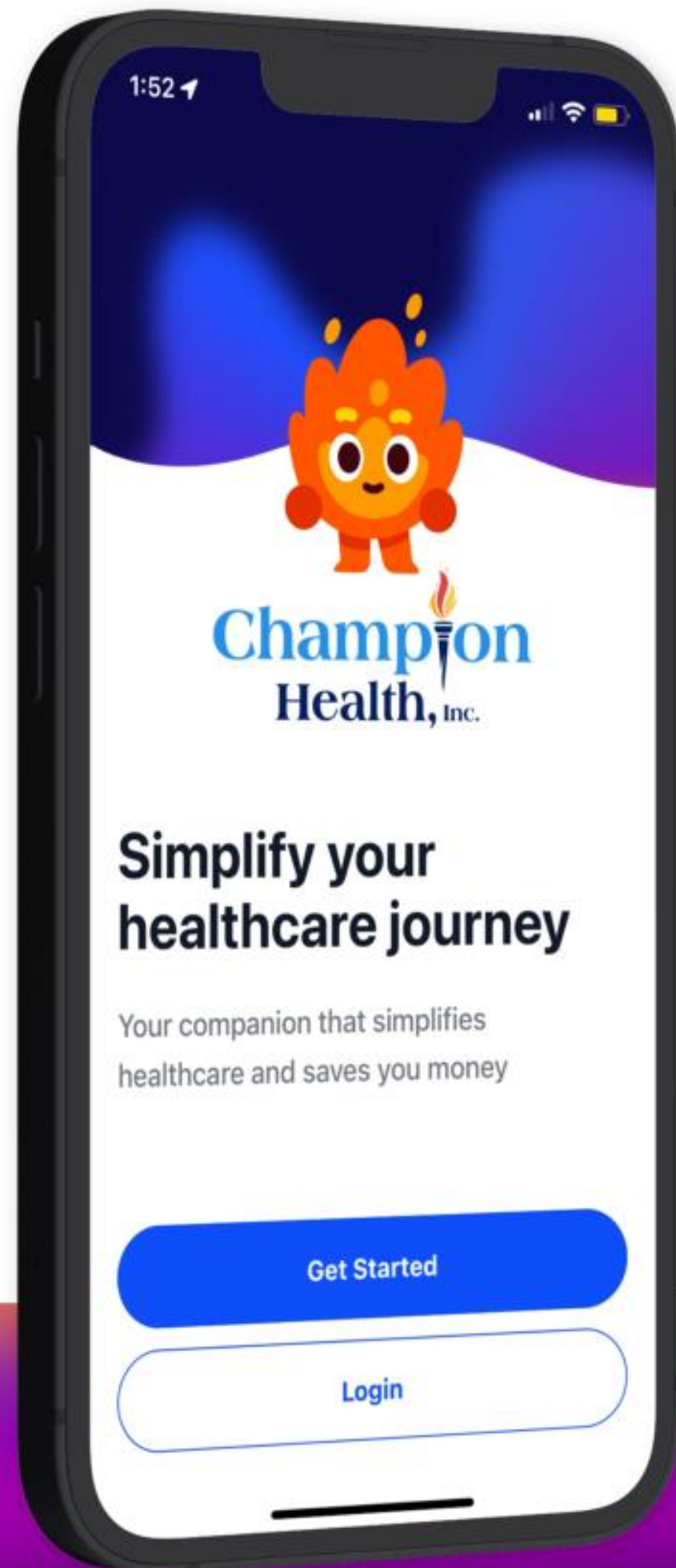
- Let's review your current plan set up
- Determine CHAMP integration opportunities
- Provide a custom budget impact report



Now let's dive deeper into how CHAMP works and what
it can do for **your county**

**LET'S WORK TOGETHER TO BUILD STRONGER
BUDGETS AND HEALTHIER TEAMS**

Champion
Health, Inc.



Champion Health, Inc.

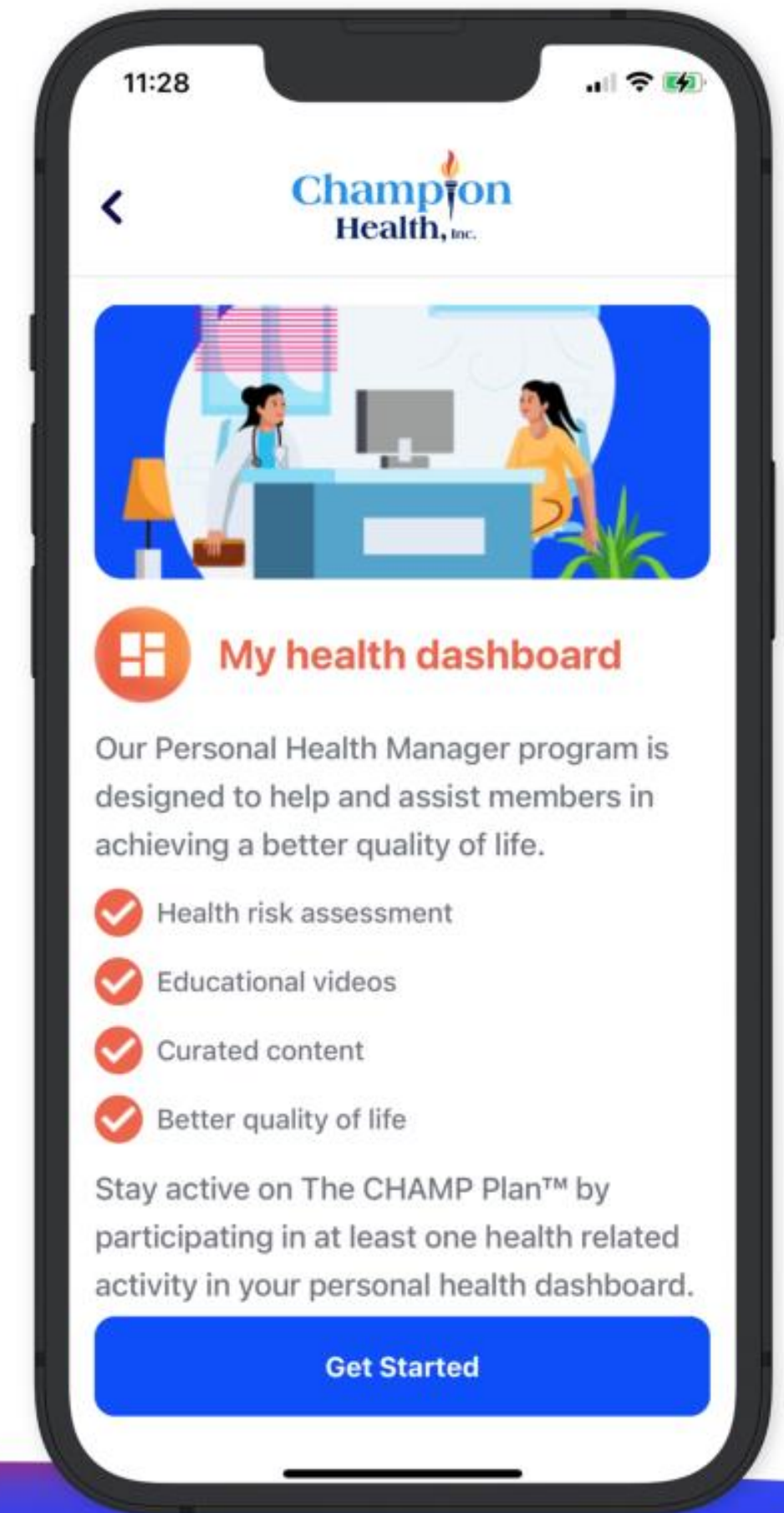
Introducing

The **CHAMP** Plan™

Engage | Educate | Monitor | Manage

First Things First on The **CHAMP** Plan™

- The **CHAMP** Plan™ is intentionally designed not to replace or compete with your major medical plan.
- It is designed to be a complement or even a frontline of defense to your major medical. However, it is strong enough to stand on its own.
- Full-time employees enrolled in The **CHAMP** Plan™ will generally see a net increase to their paychecks due to their participation.
- While there is an associated cost for employers implementing The **CHAMP** Plan™ they will realize a net savings due to offering the plan.



Companies The CHAMP Plan™ Works With



CHAMPION HEALTH & Partnerships



Allstate®

Payroll



Vault™



paylocity®

The **CHAMP** Plan™ Overview



Provides pretax benefits under Section 125

- Preventive Health management program **plus**
- Additional standalone “mini medical” coverage for all employees and families enrolled*
****DOES NOT INTERFERE WITH OR REPLACE CURRENT HEALTH PLAN***



A PRO-ACTIVE Approach to Healthcare

- Predictive Modeling Platform identifies potential risks and provides guidance based on the health and wellbeing of each individual employee. The employee is also paid insurance medical payments for completing and participating.



Provides the company a fixed savings of \$573.60 per employee per year

- The Champ Plan is self funded by the employees, creating substantial savings on the employer's 7.65% FICA match (6.2% Social Security, 1.45% Medicare)



Increases employees pay by average of \$1,500/year net (\$125/month)

- The employees self-fund the plan, reducing their tax liability
- Employee also receives claim payments each pay period, which

The **CHAMP** Plan™ Benefits (Pre-Tax)

Unlimited Primary Care Doctor / Urgent Care Visits

- The Plan pays 100% of the office visit charges for First Health Providers for the employee. **(Employee Only)**

100% Preventative Care

- The Plan pays 100% of services required by the Patient Protection and Affordable Care Act through First Health Providers. **(Employee Only)**

Unlimited Prescriptions \$0-\$1 Copay

- No copay or cost for 85% of the most commonly prescribed medications within the Champ formulary **(Employee plus family)**

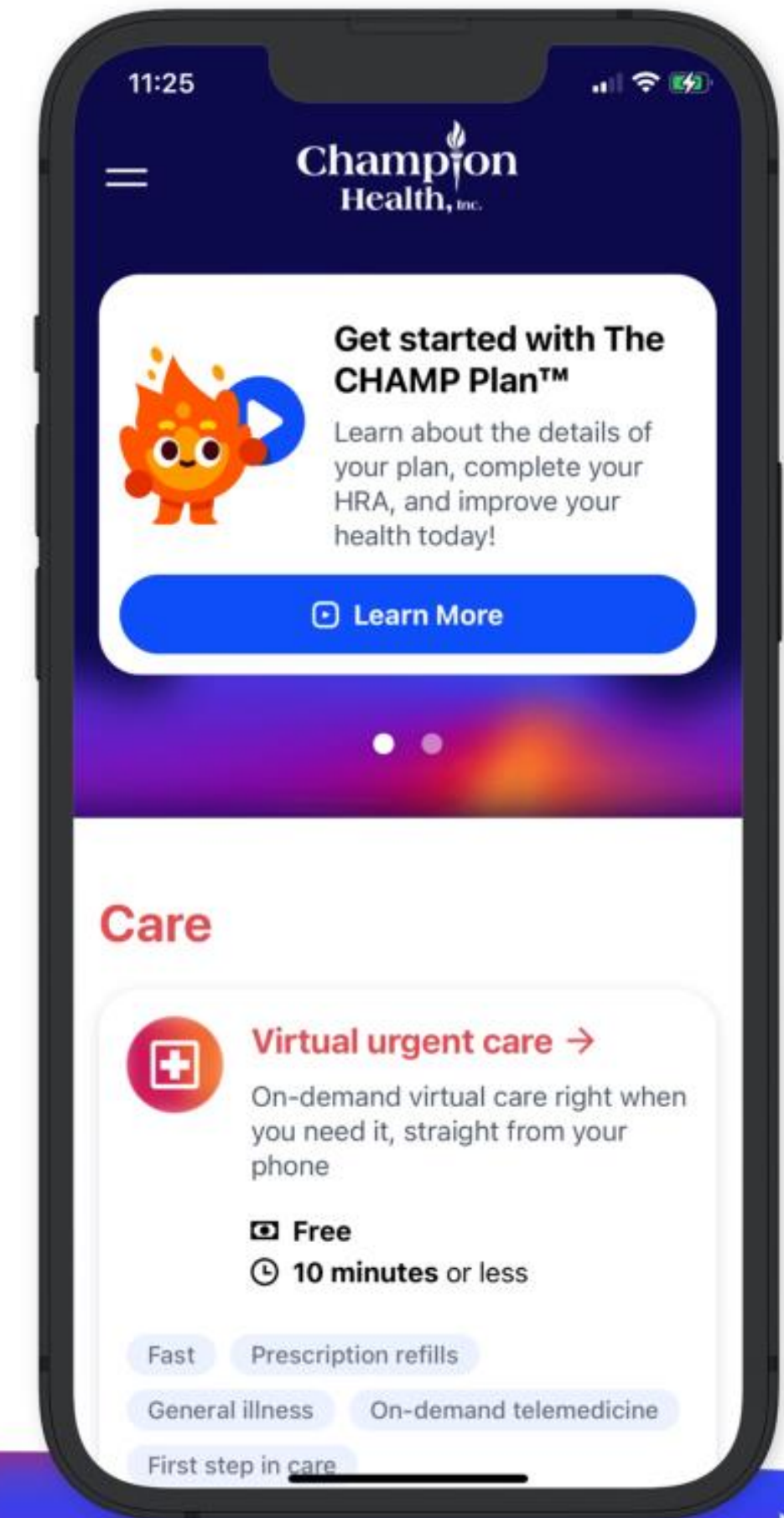


Direct Primary Care **(Employee plus family)**

- \$0 Cost Unlimited access to a Concierge's advocate approach to health care.
- It's having a doctor available 24/7 at your beck and call.

Personal & Mental Health Care **(Employee Plus Family)**

- Proactive Medical Care to help identify potential health risks
- Access to private consultations



Benefits are available to Employees, Employees + Spouse/Partner and Children. See details on Fulfillment documentation.



Additional Benefits of The **CHAMP** Plan™

Unlimited Virtual Veterinary Consultations

- Our Licensed Veterinary professionals inform, advise and guide you on the steps to take for the health and well-being of your dogs and cats. **(Employee plus Family)**

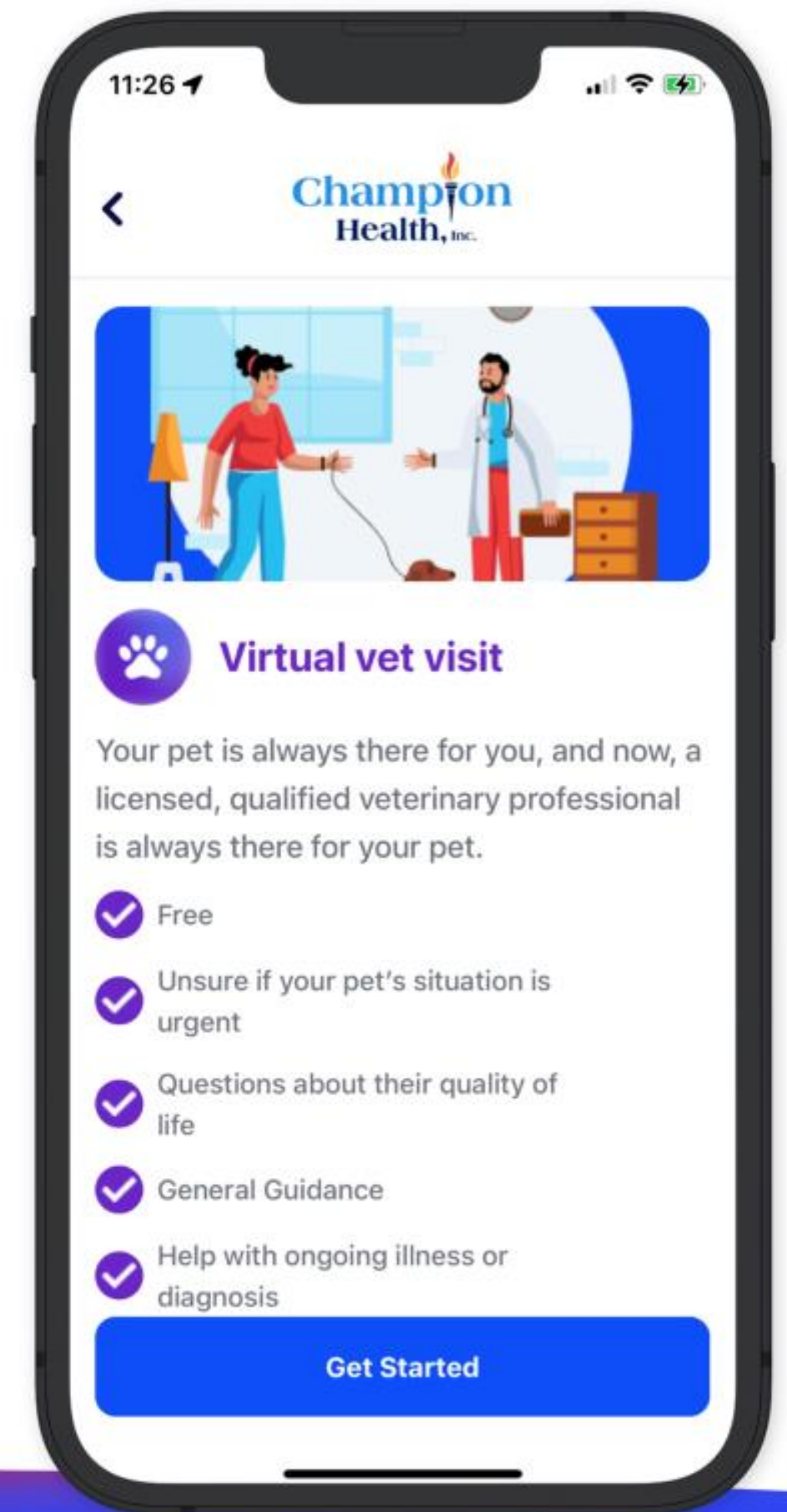
Unlimited Virtual Physical Therapy

- Transform physical therapy with our Augmented Reality platform, offering real-time feedback and accurate movement analysis using 111 body data points. **(Employee plus Family)**

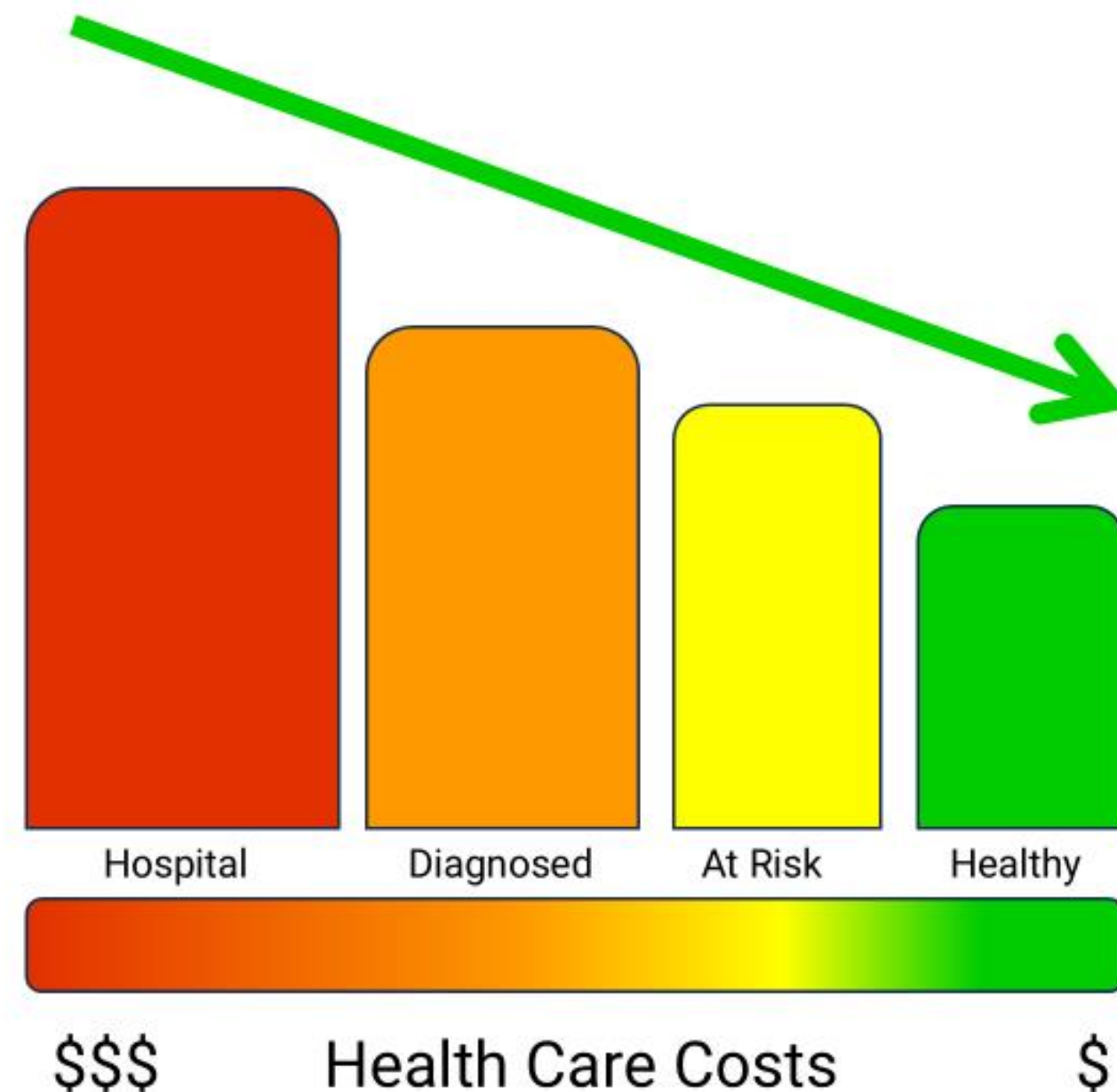
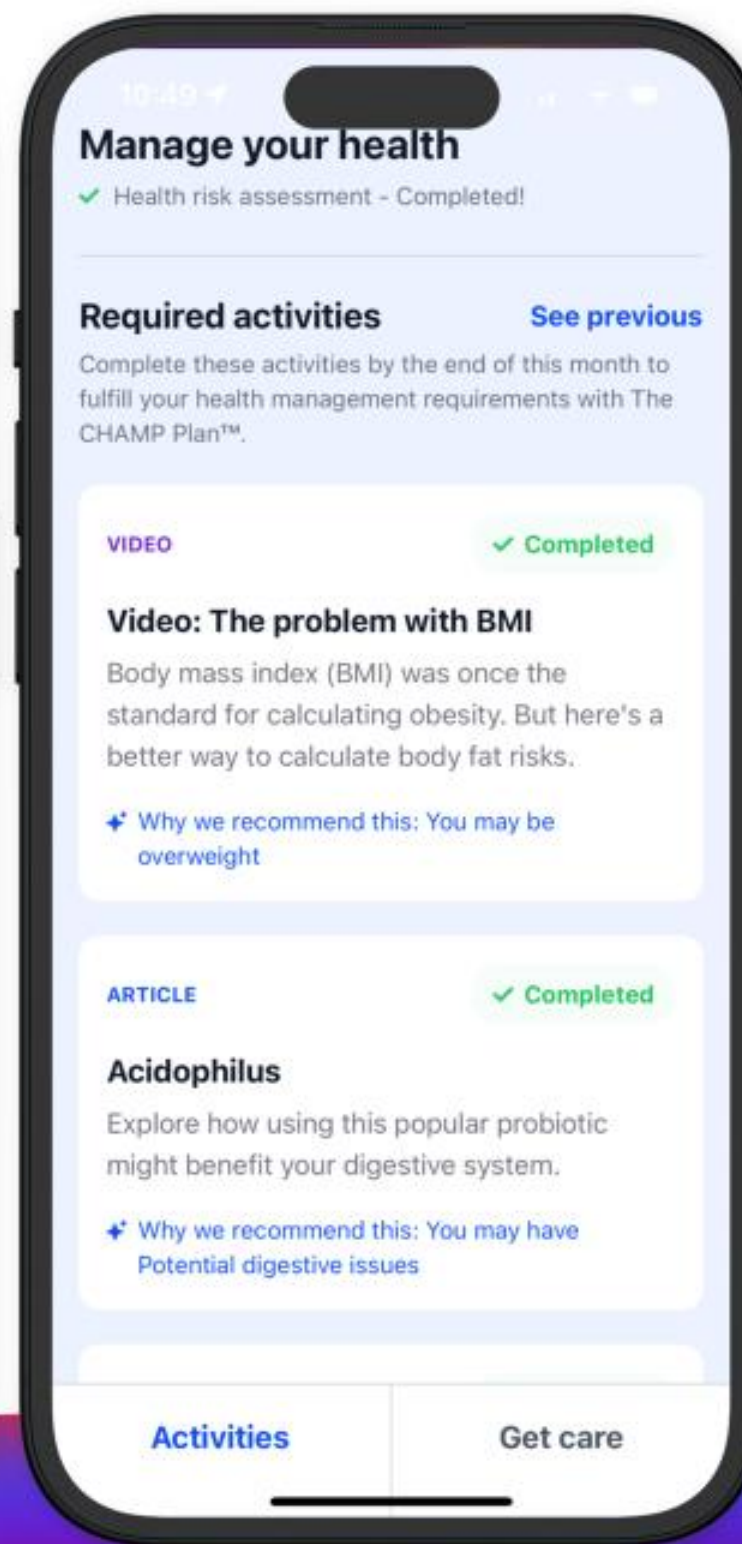
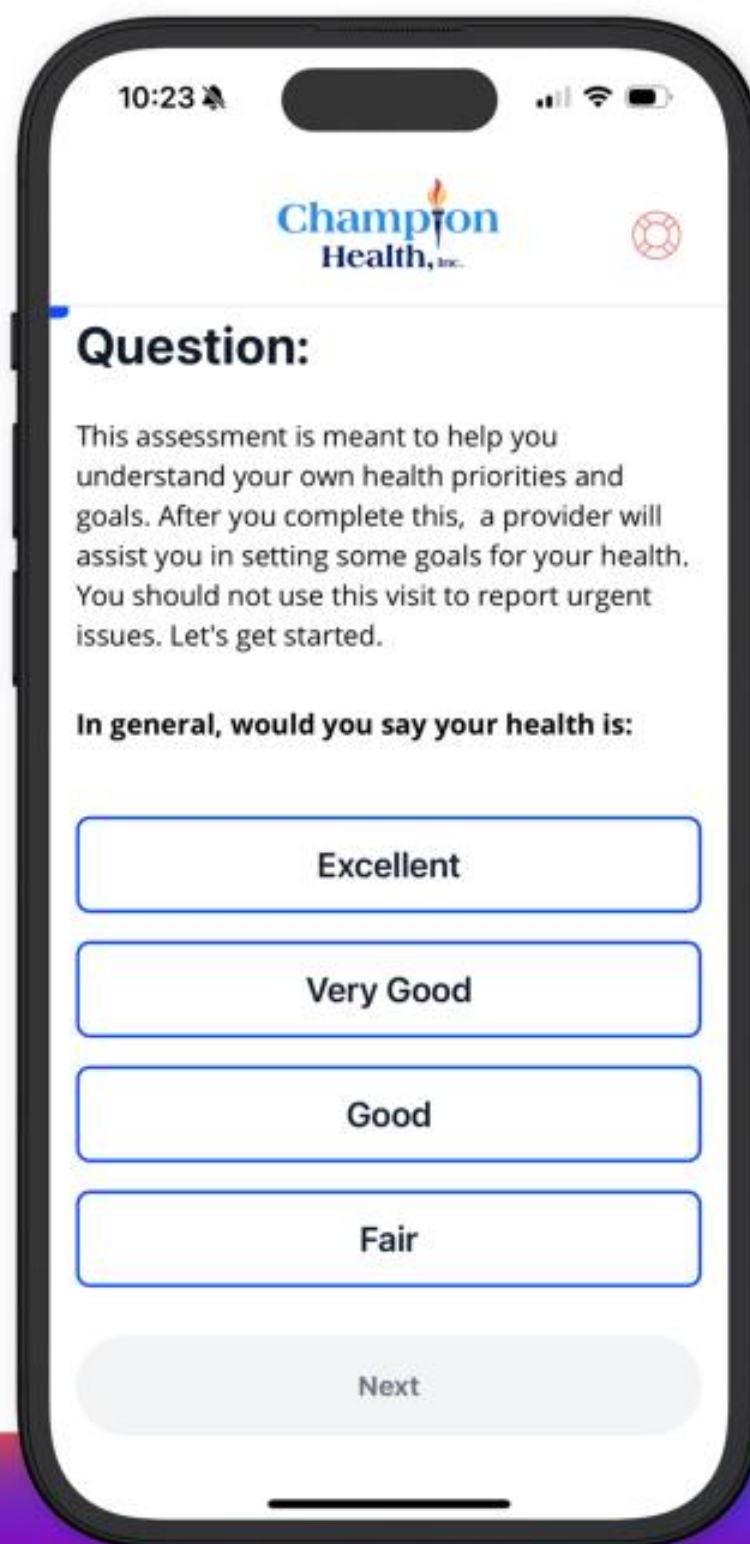
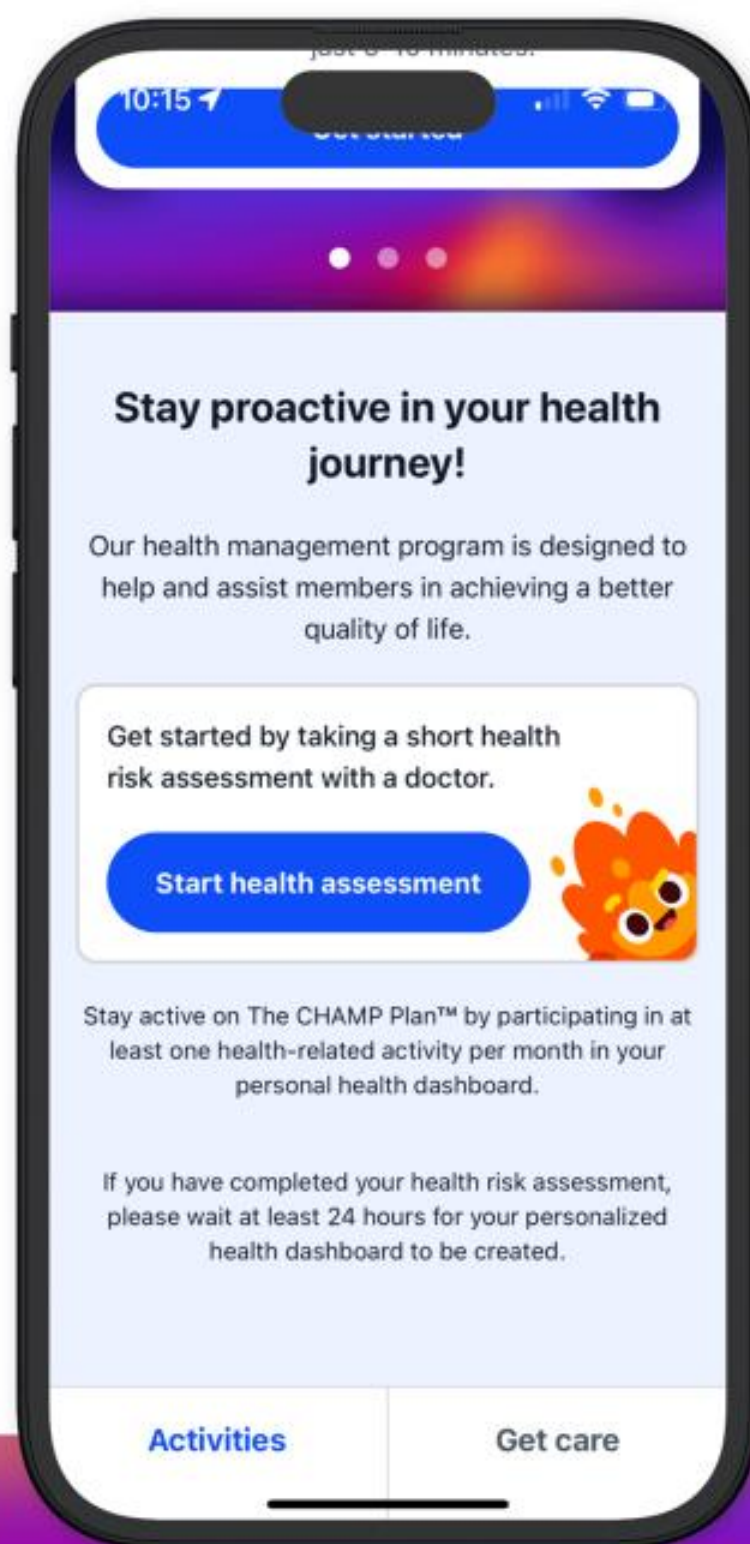


CHAMP Shield

- Work Shield is a team of specialized, caring professionals who provide a safe and impartial way to ensure your workplace harassment and discrimination concerns are heard, investigated and resolved without fear of retaliation. **(Employee Only)**



The **CHAMP** Plan™ Introducing CHAMP Proactive



The **CHAMP** Plan™ Qualifying Triggers (Post-Tax)



**Watch Video and
Complete Clinical Quiz**

CPT 96161

Keeping Your Back Healthy / Depression /
Prediabetes / Managing Your Weight / Guide to
Physical Activity / Relaxation Exercises / Smoking
Cessation / Stages of Change / How Your Heart
Works



Coaching with RN

CPT 98967



Complete Wellness Modules

CPT 98969

Nutrition / Stress / Fitness / Tobacco Cessation



Biometric Screening

CPT 80047-
86849



**Visit with Telemedicine
Provider**

CPT 99091



**Complete Assessments and Risk
Resolution Guidelines**

CPT 96161

Health Risk Assessment with Champ™ Score /
CHAMP Wellcentive / Absenteeism & Presenteeism
/ Quality of Life / Readiness to Change / Health
Utilization / Alcohol / Overweight / Sedentary
Lifestyle / Stress / As applicable based on risk



**Coaching with Doctor
or Physician**

CPT 98967

Before and After Paycheck Example (Monthly Pay Cycle)

Guaranteed Annual Savings for Company
100 employees enrolled)

\$57,360

Claims Funding PPP	\$1,200.00
x 7.65 % FICA Payroll Savings	\$ 91.80
Less Admin Fee	\$ (44.00)
Pay Period Savings	\$47.80

Current Paycheck Example

A, Employee		Required Deductions	
Pay Period	Monthly	Federal Income Tax	\$ (515.63)
Gross Pay	\$ 5,000.00	Social Security (FICA)	\$ (135.00)
Marital Status	S	Medicare (FICA)	\$ (72.50)
Allowances	0	State Income Tax	\$ (310.00)
Qualified Deductions	\$ -	SDI	\$ -
Non-Qualified Deductions	\$ -		
401K	\$ -		
		NET PAY	\$ 3,966.87

Original Net Pay 1234

PAY TO THE ORDER OF **Smith, John** \$ **3,966.87**

DOLLARS

FOR _____ Paycheck Example

⑆ 211042838⑆ 1222122122⑈ 00123

Example Based on Employee Only Coverage

A, Employee		Required Deductions Taxes Lowered	
Pay Period	Monthly	Federal Income Tax	\$ (313.92)
Gross Pay	\$ 5,000.00	Social Security (FICA)	\$ (102.60)
Marital Status	S	Medicare (FICA)	\$ (55.10)
Allowances	0	State Income Tax	\$ (235.60)
Qualified Deductions	\$ -	SDI	\$ -
Champ Claims Funding	\$ (1,200)	CHAMP Benefit	\$ 1,130.00
Non-Qualified Deductions	\$ -	CHAMP Premium	\$ (120.00)
401K	\$ -	NET PAY	\$ 4,102.78

Section 125 Deduction Insurance Claim Payment Net Pay Increased* 1234

PAY TO THE ORDER OF **Smith, John** \$ **4,102.78**

DOLLARS

FOR _____ Paycheck Example

⑆ 211042838⑆ 1222122122⑈ 00123

*There would be no change in pay if an employee declines the CHAMP Plan™

Employee Increase Per Pay Period

\$ 135.91 Employee Only Benefit + Guaranteed Benefits

Employer Savings for 100 Employees

**Potential Annual
Savings for Company**

\$57,360.00

Individual Employee Monthly Breakdown

Champ EE Pre-Tax Deduction	\$1,200.00
x 7.65 % FICA Payroll Savings	\$ 91.80
Less Admin Fee	\$ (44.00)
<hr/>	
Monthly Per Employee Saving	\$ 47.80

The CHAMP Plan™ Disclosures

Please see, Summary Plan Description and controlling Plan Document, as required by the Employee Retirement Income Security Act of 1974, 29 U.S.C. et seq. (ERISA), for the full details of the CHAMP™ Employee Benefit Plan

Discrimination: The Plan is intended to not discriminate in favor of highly compensated individuals as to eligibility to participate, contributions and benefits in accordance with applicable provisions of the IRS Code. The Plan Administrator may take such actions as excluding certain highly compensated individuals from participation in the Plan or limiting the contributions made with respect to certain highly compensated Participants if, in the Plan Administrator's review and judgment, such actions serve to assure that the Plan does not violate the applicable nondiscrimination rules.

Privacy and Security: We are required by law to maintain the privacy and security of any personally identifiable health information. Although the CHAMP™ Plan and the Plan Sponsor may use aggregate information it collects to design a program based on identified health risks in the workplace, the Plan Sponsor will never disclose any personal information either publicly, except as necessary to respond to a request for a reasonable accommodation needed to participate in the CHAMP™ Plan, or as expressly permitted by law. Personally identifiable medical information provided in connection with the CHAMP™ Plan will not be shared with the employer and may never be used to make decisions regarding employment. Additional copies of our Notice of Privacy Practices are available by calling the Plan Sponsor at the phone number included in Article II - Introduction and Purpose; General Plan Information.

Mental Health Parity: Pursuant to the Mental Health Parity Act (MHPA) of 1996 and the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), collectively, the mental health parity provisions in Part 7 of ERISA, If this Plan covers mental and substance benefits, it applies terms uniformly and enforces parity between covered health care benefits and covered mental health and substance disorder benefits relating to financial cost-sharing restrictions and treatment duration limitations. For further details, please contact the Plan Administrator.

Applicable Law: This is a self-funded benefit plan coming within the purview of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan is funded with Employee and/or Employer contributions. As such, when applicable, Federal law and jurisdiction preempt State law and jurisdiction.

HIPAA: The Plan Sponsor agrees that the Plan will follow all requirements involving the use or disclosure of protected health information as provided for in 45 C.F.R. Part 164. The Benefits Coordinator's duties and responsibilities in connection with the requirements imposed by HIPAA and regulations promulgated thereunder will be set forth in a separate agreement between the Parties. In the event the Plan submits claims or eligibility inquiries, or any other HIPAA Covered Transaction as defined in 45 C.F.R. Part 160 and 162 to the Benefits Coordinator through electronic means, the Plan and the Benefits Coordinator shall comply with all applicable requirements of HIPAA and the Plan and the Benefits Coordinator shall require any of their respective agents, business associates or subcontractors to comply with all applicable requirements of HIPAA.

HIPAA Privacy: The Plan provides each member with a separate Notice of Privacy Practices. This Notice describes how the Plan uses and discloses Personal Health Information. It also describes certain rights of enrollees regarding this information.

Tax Disclaimer: The information provided in this document is intended for general informational purposes only and does not constitute legal, tax, or financial advice. The accuracy, completeness, adequacy, or currency of the information is not warranted or guaranteed. It is your responsibility to verify any information before relying on it. This document may not cover all applicable tax laws or rules, which are subject to change at any time without notice. You should seek the advice of a qualified tax professional or other advisor to determine the most appropriate tax treatment for your individual circumstances. We assume no liability for any reliance on the information provided in this document or for any errors or omissions in its content.

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Please see the full plan document for a list of exclusions and limitations.