

**CITY OF POCATELLO**  
**CITY COUNCIL STUDY SESSION AGENDA**

January 14, 2016 · 9:00 AM  
Council Chambers | 911 N 7th Avenue

1. ROLL CALL

2. AFRICAN SISTER CITIES SUBCOMMITTEE UPDATE

Representatives from the African Sister Cities Subcommittee will discuss the Subcommittee's goals and projects, as well as Council's policies and expectations.

3. PORTNEUF RIVER VISIONING UPDATE

City staff will present information to the Council regarding the Portneuf River Visioning effort, including identified challenges and opportunities, as well as opportunities for public input.

Documents: [AGENDA-ITEM3.PDF](#)

4. HEALTH BENEFITS PRIVATE EXCHANGE PRESENTATION—MERCER MARKETPLACE

Representatives from Mercer will present information on their health benefits private exchange – Mercer Marketplace so that Council may ask questions for clarification as needed. Human Resources is seeking guidance from the Council on whether or not staff should continue exploring a private exchange as a viable option for the City's health benefits plan for Fiscal Year 2017.

(Pertinent information attached.)

Documents: [AGENDA-ITEM4.PDF](#)

5. COUNCIL WORKING LUNCH

Members of the Council may choose to participate in a working lunch in the Paradise Conference Room to discuss general City topics. No formal action will be voted on.

PORTNEUF

RIVER

VISIONING

How can we restore the Portneuf River and enhance the tourism, economic development, fish & wildlife habitat, recreation, and other quality of life benefits that the Portneuf River provides?



*Photo by Ralph Maughn*



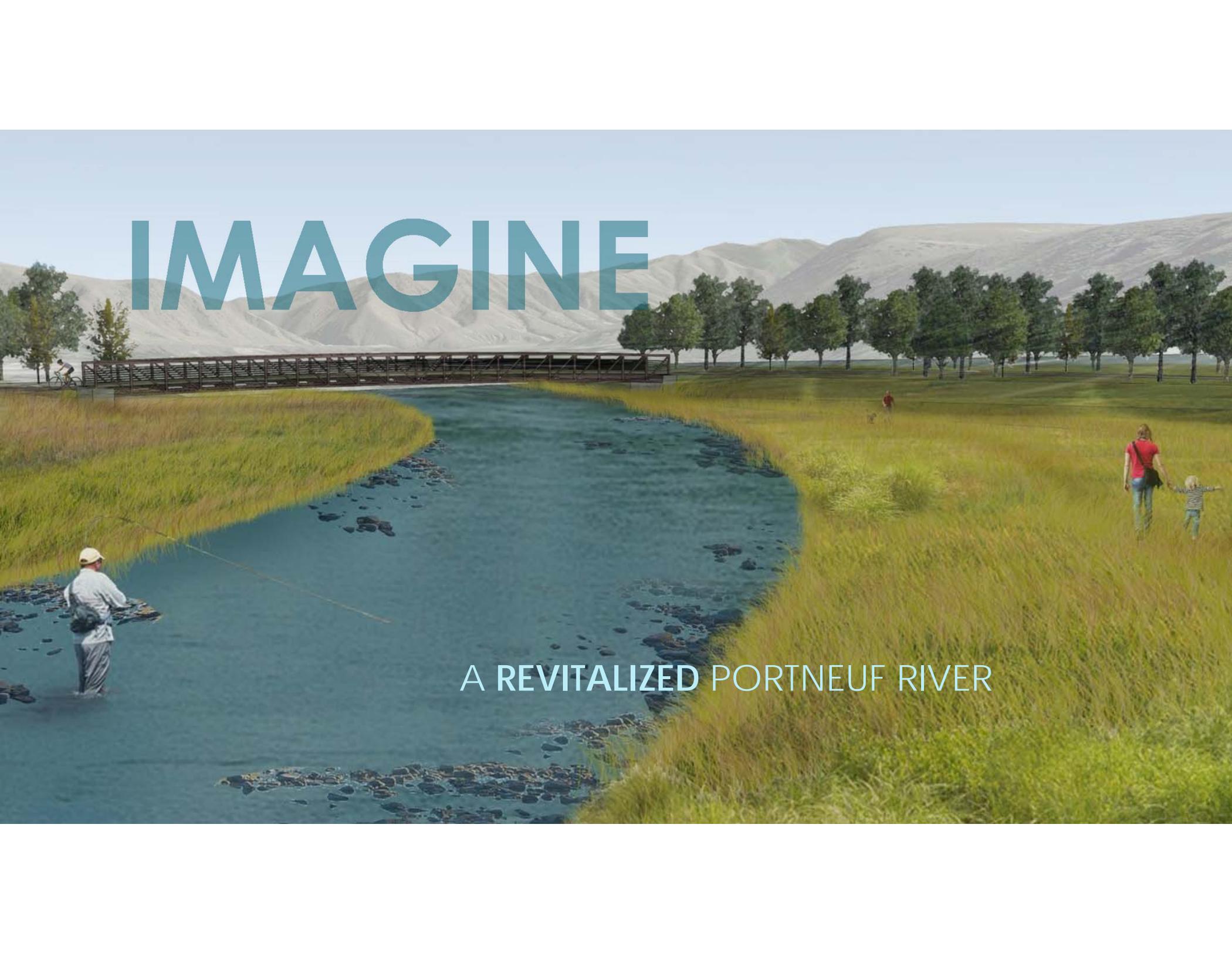
The concrete channel is an eyesore



How should we maintain the levees?

## Significant Constraints:

1. Levees and concrete channel are US Army Corps of Engineers projects
  - 6,000 cfs flow required
  - Vegetation and other management decisions must be approved by the US Army Corps of Engineers
2. Limited public property along the river
3. Limited summer water flow



# IMAGINE

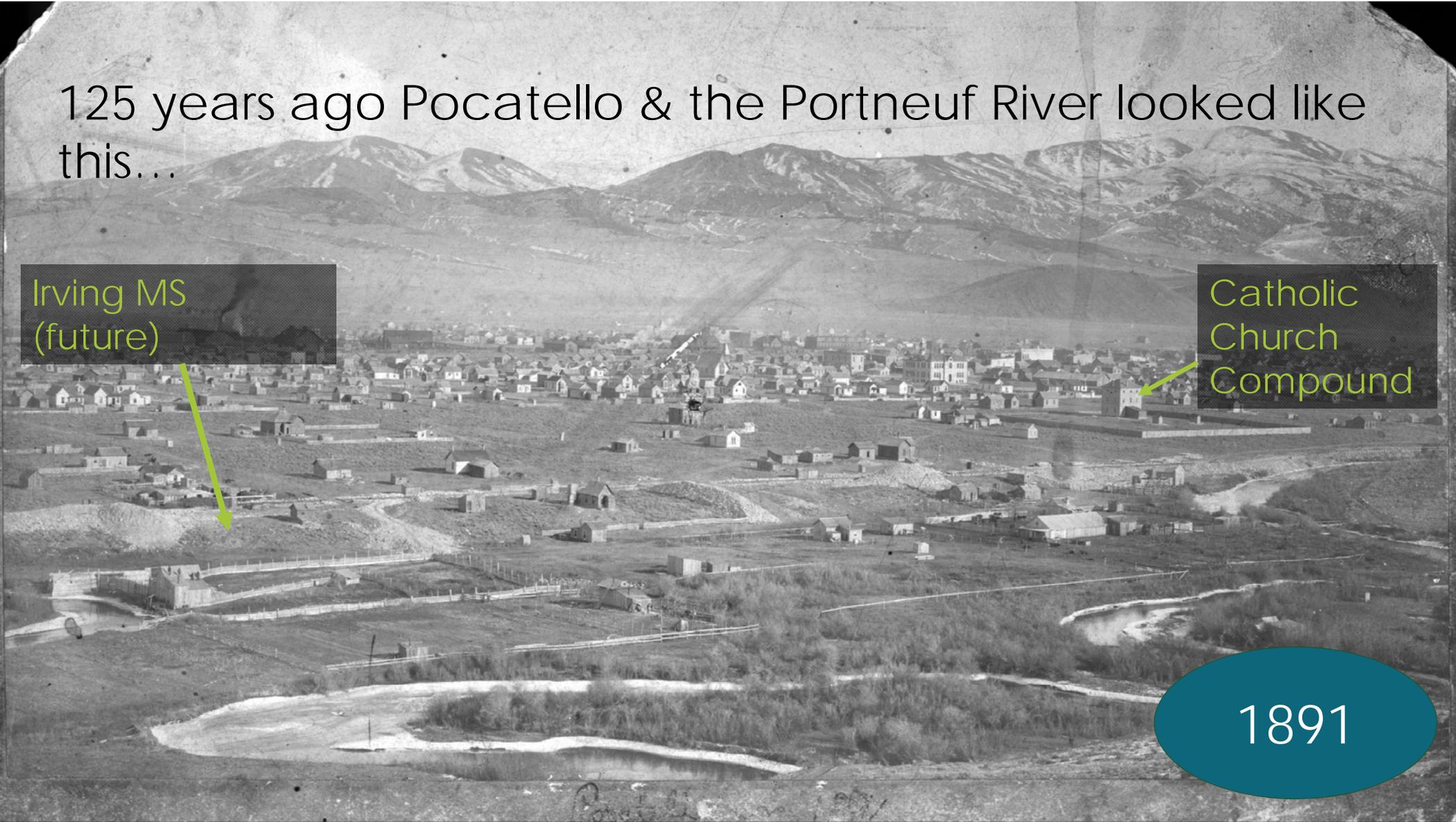
A REVITALIZED PORTNEUF RIVER

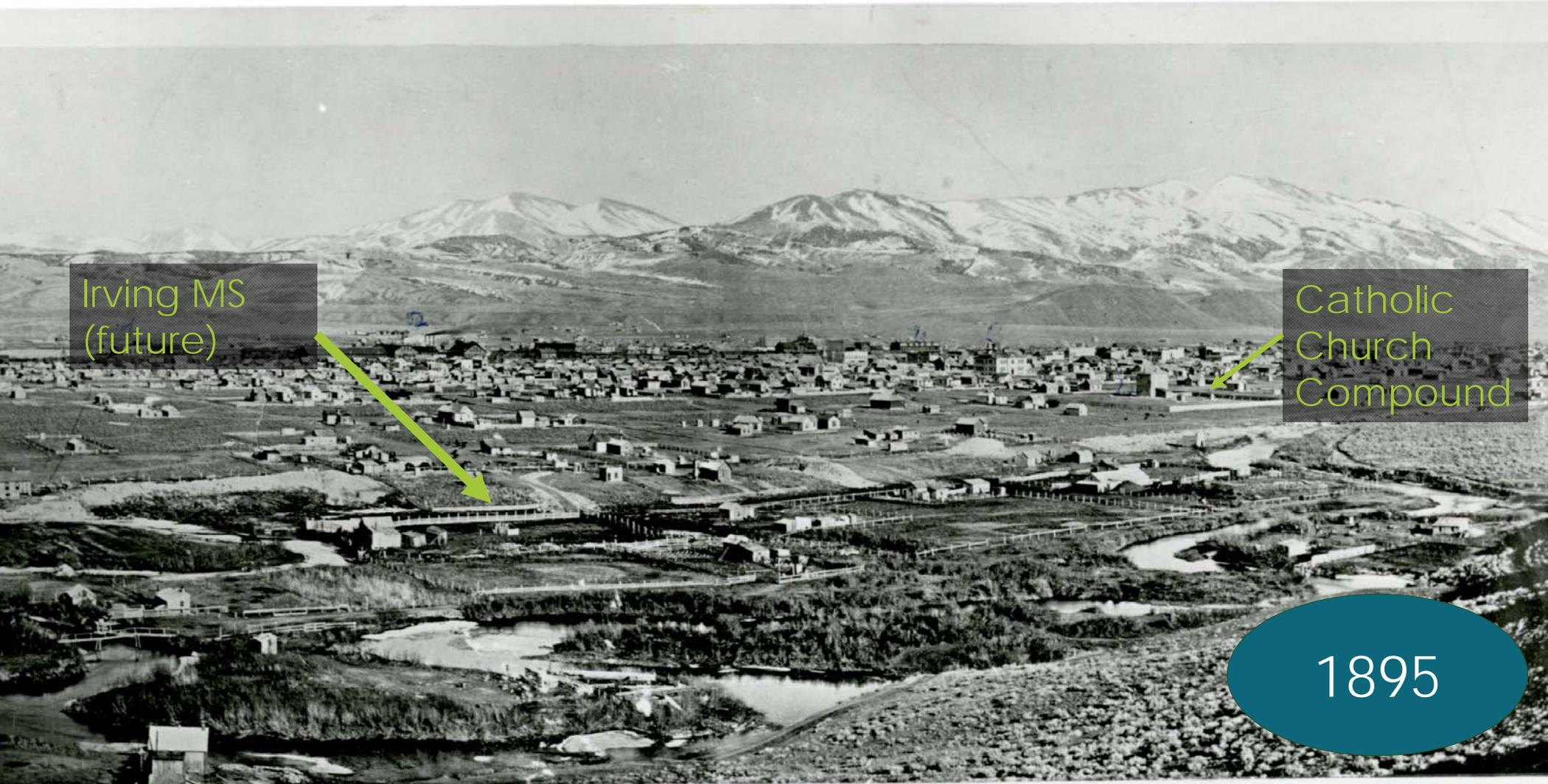
125 years ago Pocatello & the Portneuf River looked like this...

Irving MS  
(future)

Catholic  
Church  
Compound

1891





Irving MS  
(future)

Catholic  
Church  
Compound

1895

SHOPS OF UTAH & NORTHERN AND OREGON SHORT LINE RAILROADS

DEPOT.

HOTEL.

SCHOOL HOUSE.

DAM OF POCATELLO

CITY OF POCATELLO, IDAHO, 1895. POPULATION, 4600.



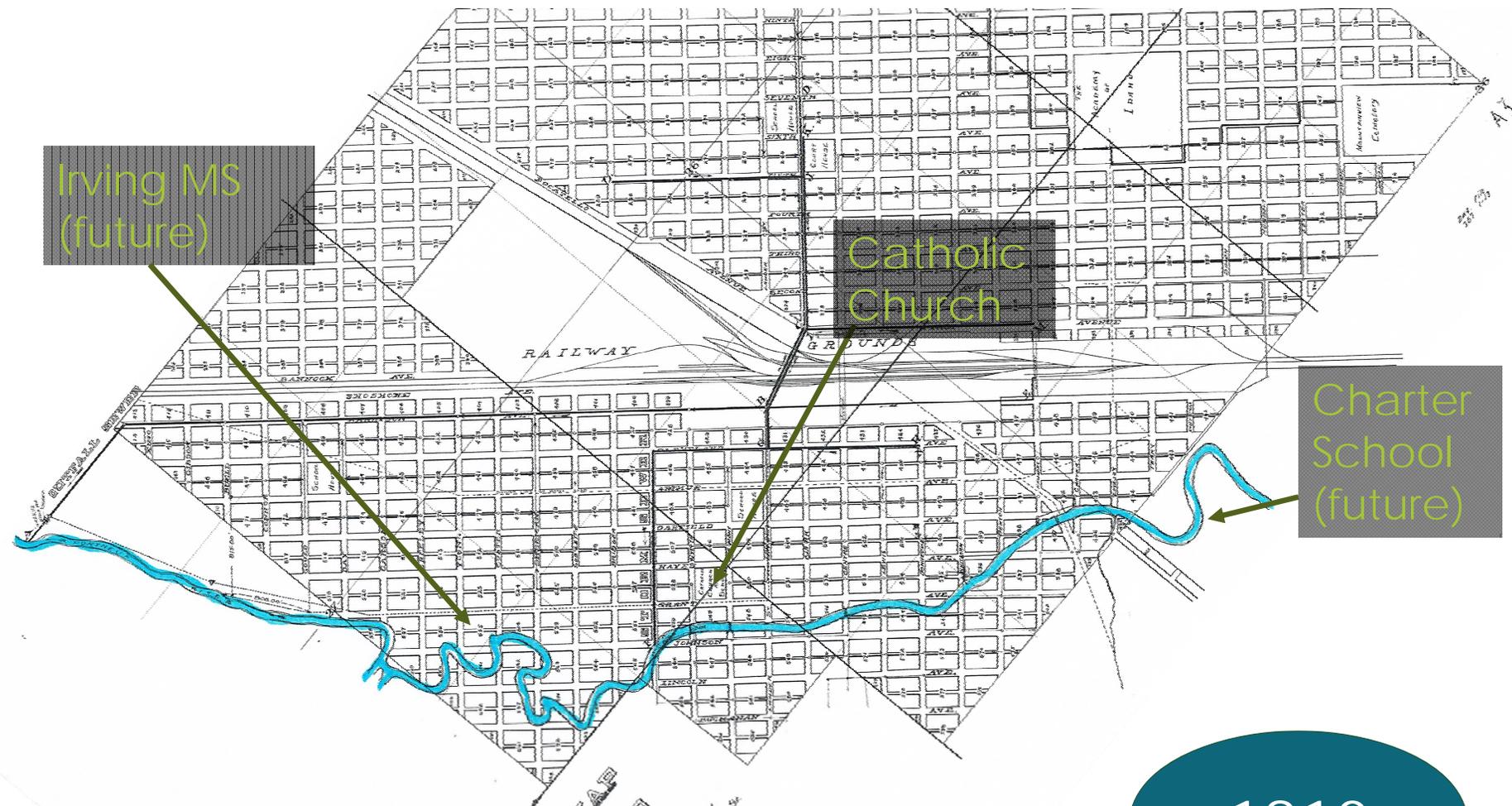
Irving MS  
(future)

Catholic  
Church  
Compound

Irving MS  
(future)

Catholic  
Church

Charter  
School  
(future)



**SEWER MAP**  
**POCAHONTAS**  
 Scale 1" = 50' 10"  
 1910  
 Surveyed under Act of March 27, 1907, Chap. 112, Sec. 10  
 by Wm. H. Jones, D.E., with assistance of H. L. Smith, Jr.  
 under the direction of the Board of Public Works, City of  
 Pocahontas, West Virginia.

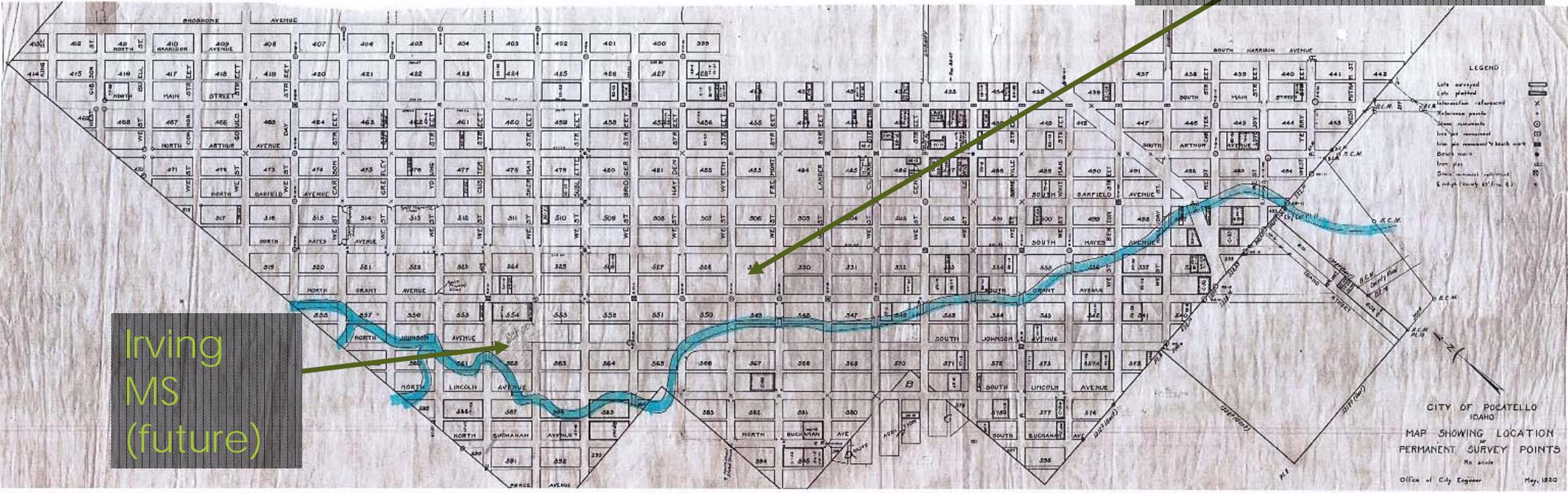
1910

# By 1920 we had straightened out the river near Irving MS

1920

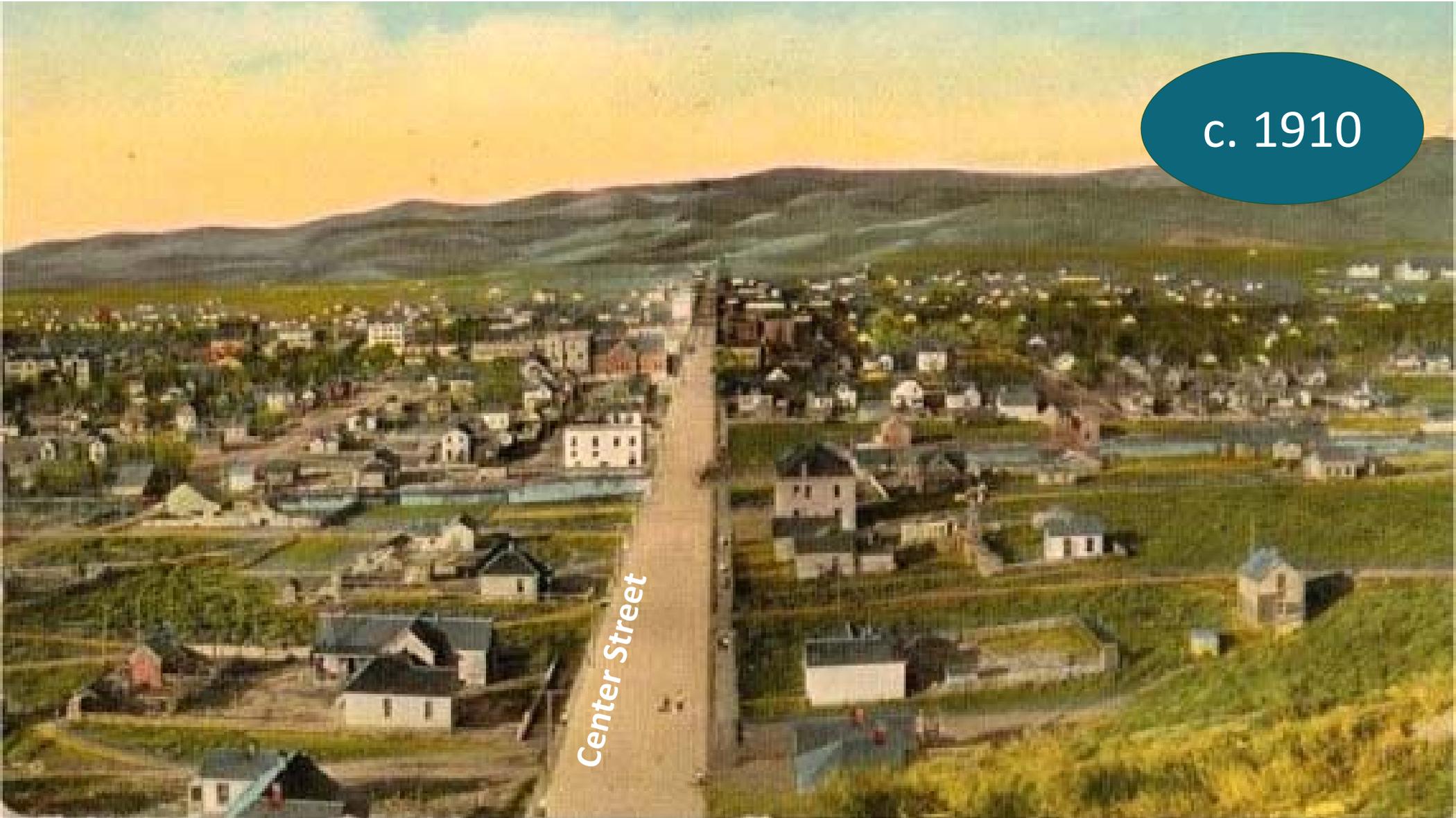
Catholic Church

Irving MS (future)



c. 1910

Center Street





Upstream, Chesterfield Reservoir and the Downey Canal were completed in 1912, so water levels in the Portneuf dropped all summer.



1929

Throughout town, grazing and human use resulted in bare river banks. We stabilized these with riprap.



1937

Our hillsides eroded due to fire & overgrazing – so we installed furrows and banned grazing

435-8



But in the upper Portneuf, hillsides continued to erode from intensive agriculture

We showcased the river in our photos



- Pocatello Chamber of Commerce -



and postcards

PORTNEUF RIVER, POGATELLO, IDAHO

Ross Park Golf Course - Pacatello - Barrett Arch

1940

Bannock Hwy

Grant St.

Ross Park

Riverside Golf Course

Old meanders of the river

We continued to straighten the river & install small levees to limit spring flooding

We also used the river as a dumping ground  
(and still do occasionally)



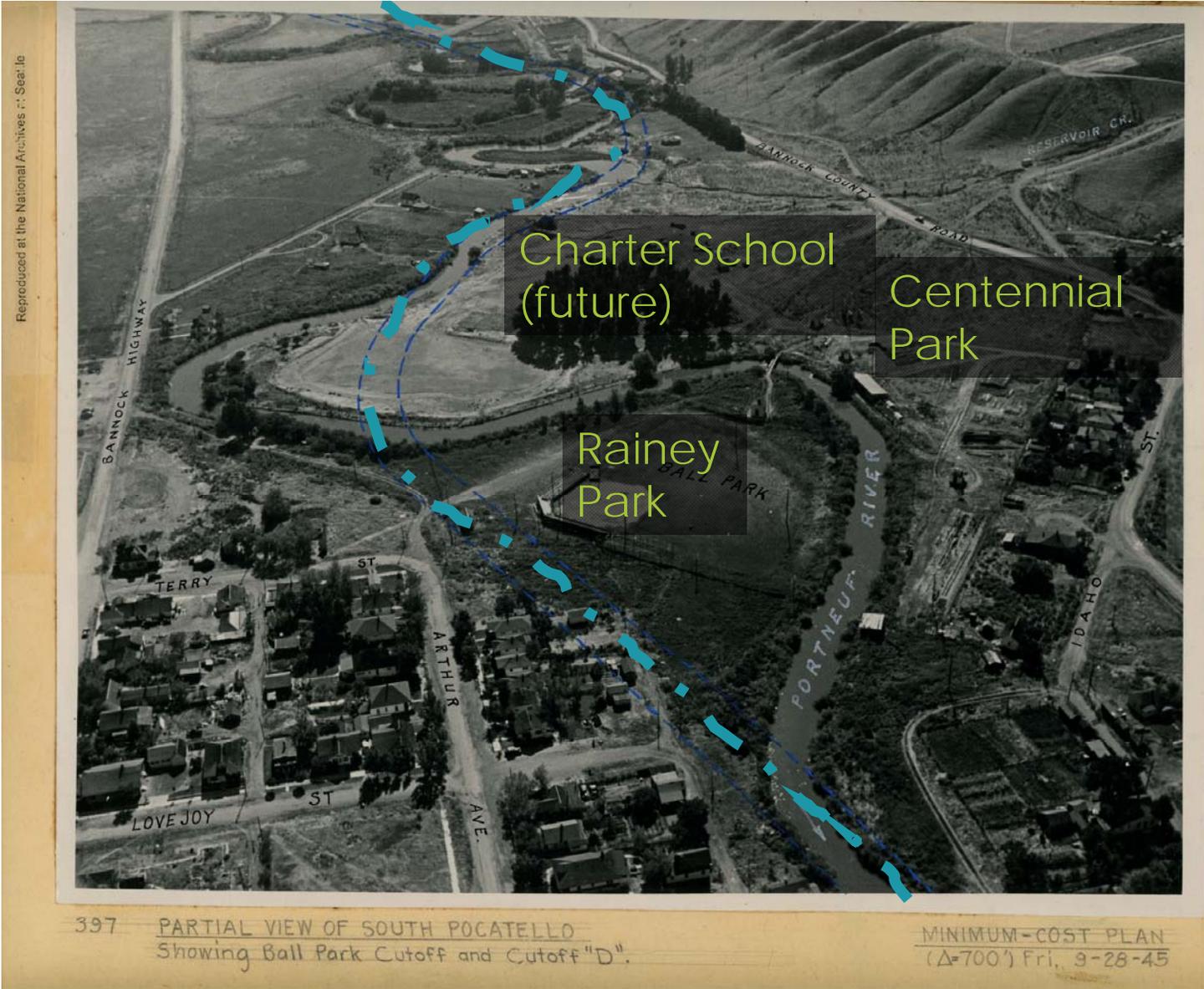
Private sewer lines piped directly into the river, even in town.

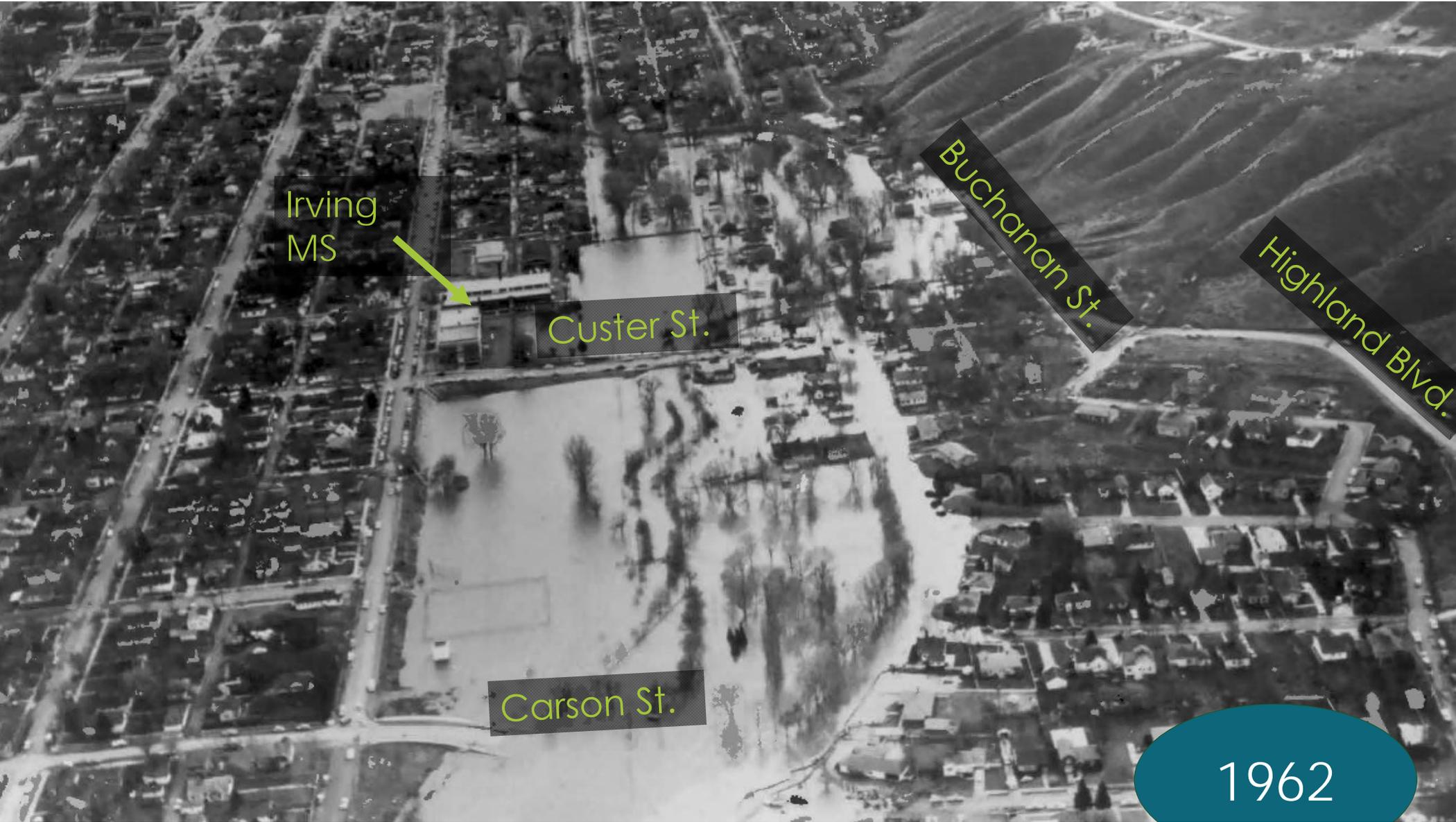
1960



We looked to deepen and straighten the Portneuf more to clean out the debris and limit spring flooding

1947





Irving  
MS

Custer St.

Carson St.

Buchanan St.

Highland Blvd.

1962

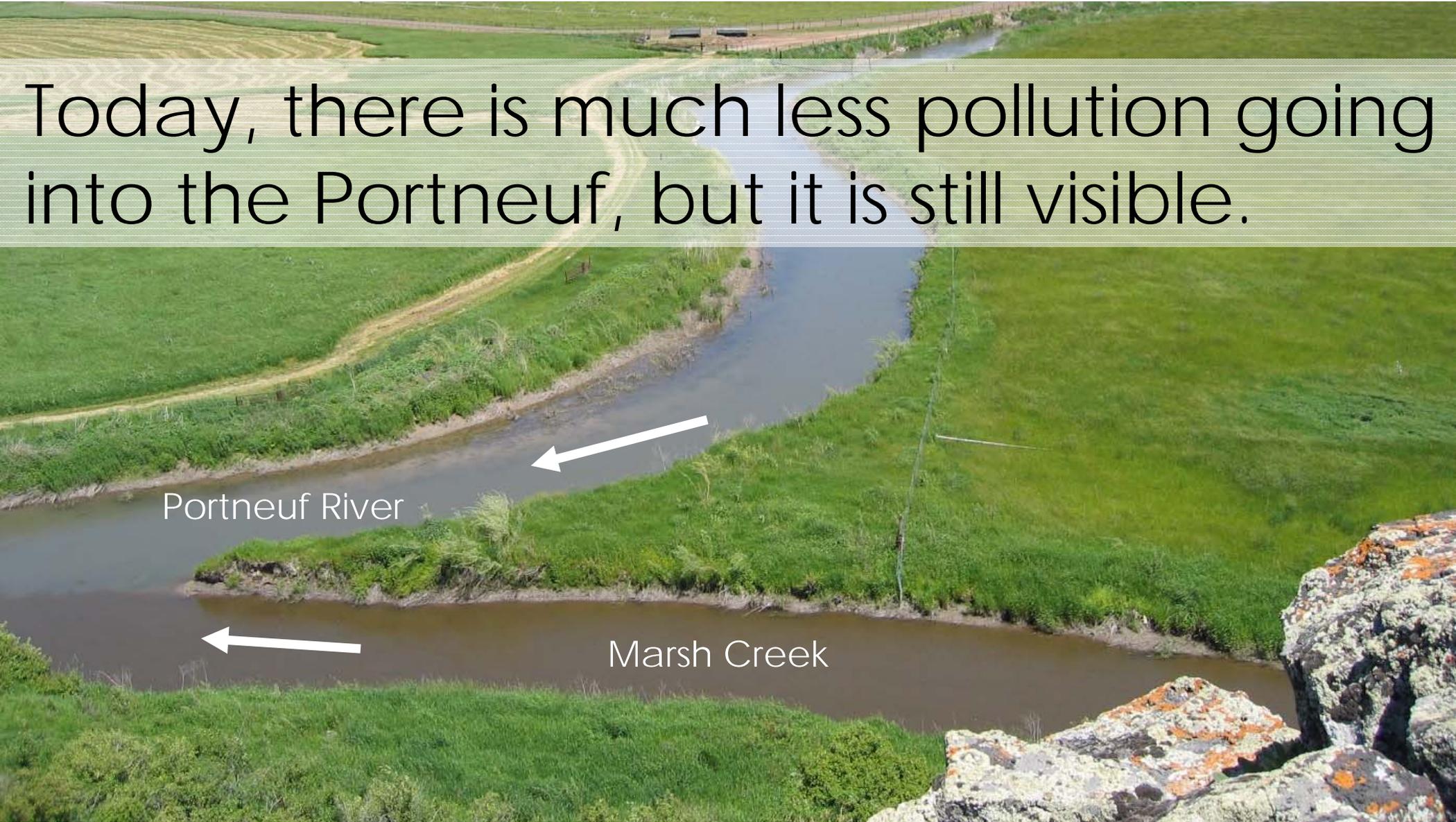
After the 1962 and 1963 floods, the City got the votes for a bigger project

1968





Implemented restoration projects are making a difference today.



Today, there is much less pollution going into the Portneuf, but it is still visible.

Portneuf River

Marsh Creek



Halliday St.  
Stormwater  
Pipe

River Flow



## POCATELLO'S LEVEES:

No vegetation for cooling;

No floodplain to dump the sediment onto.



Straightened rivers erode – and cause erosion downstream due to scouring

The river that the railroad straightened in the 1860s reappears when groundwater is high.



Highway Pond

Church Farm

Country Club

Bannock Hwy

Portneuf River

Railroad

Old meanders of the Portneuf River

Edson Fichter

# TODAY

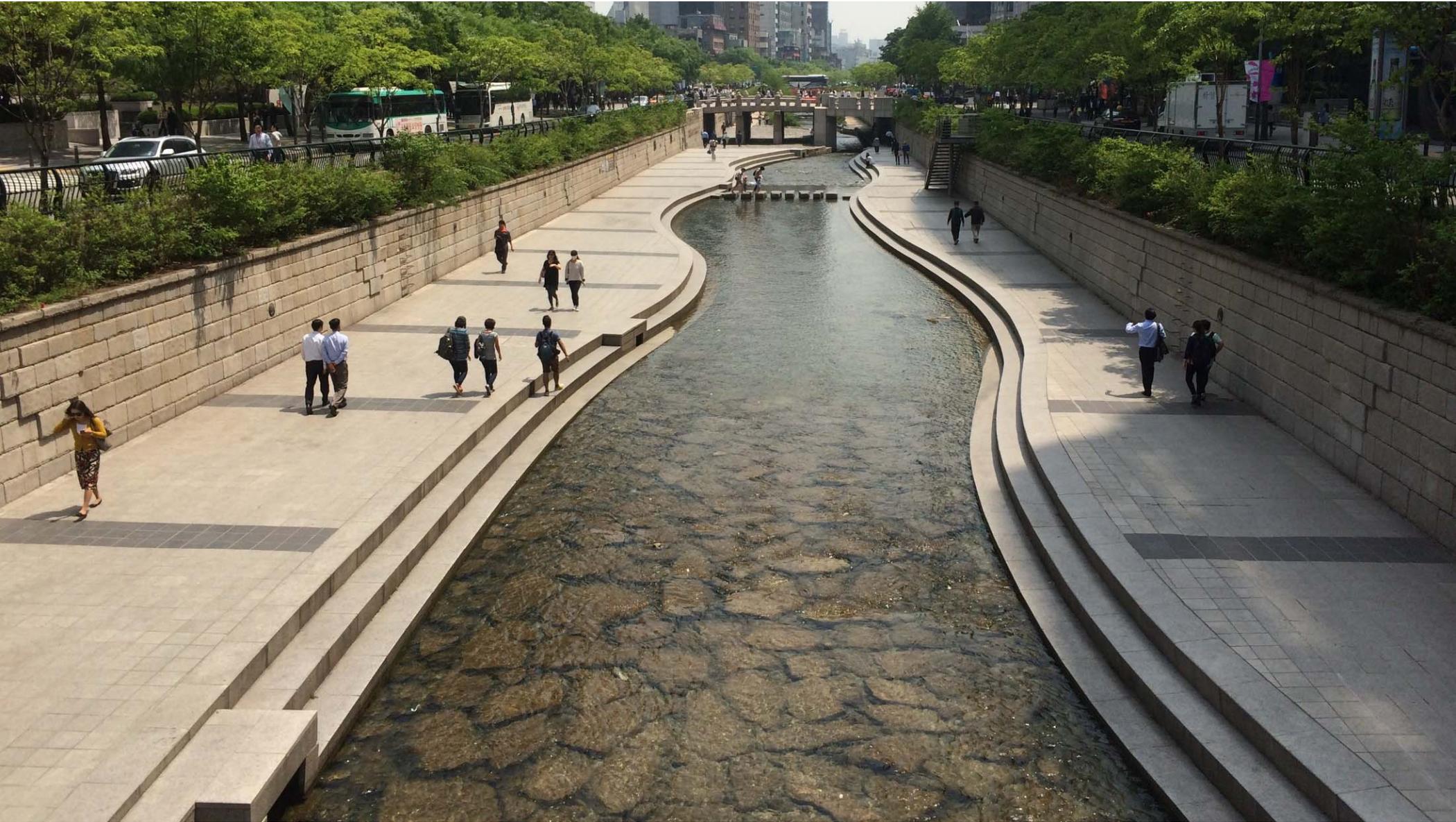
Where do you go to swim, fish, canoe, wade in the Portneuf?.

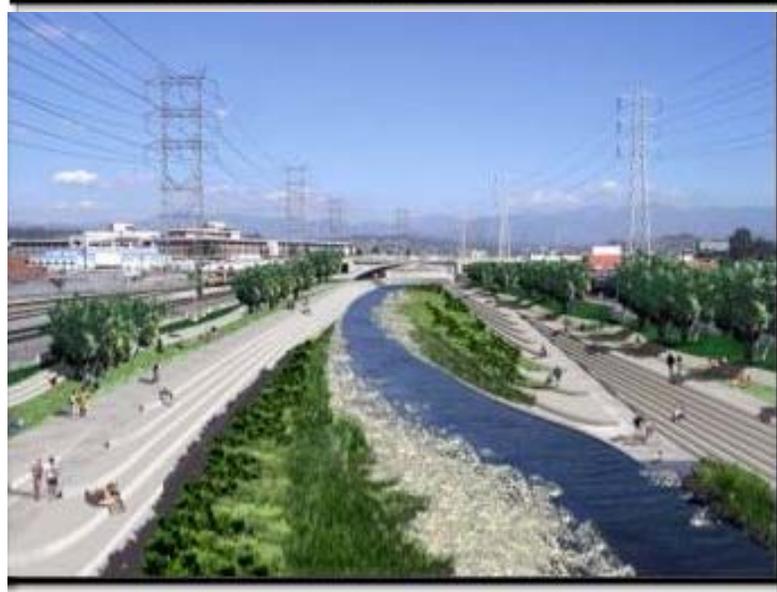


What if the parks along the concrete channel or levees looked like this













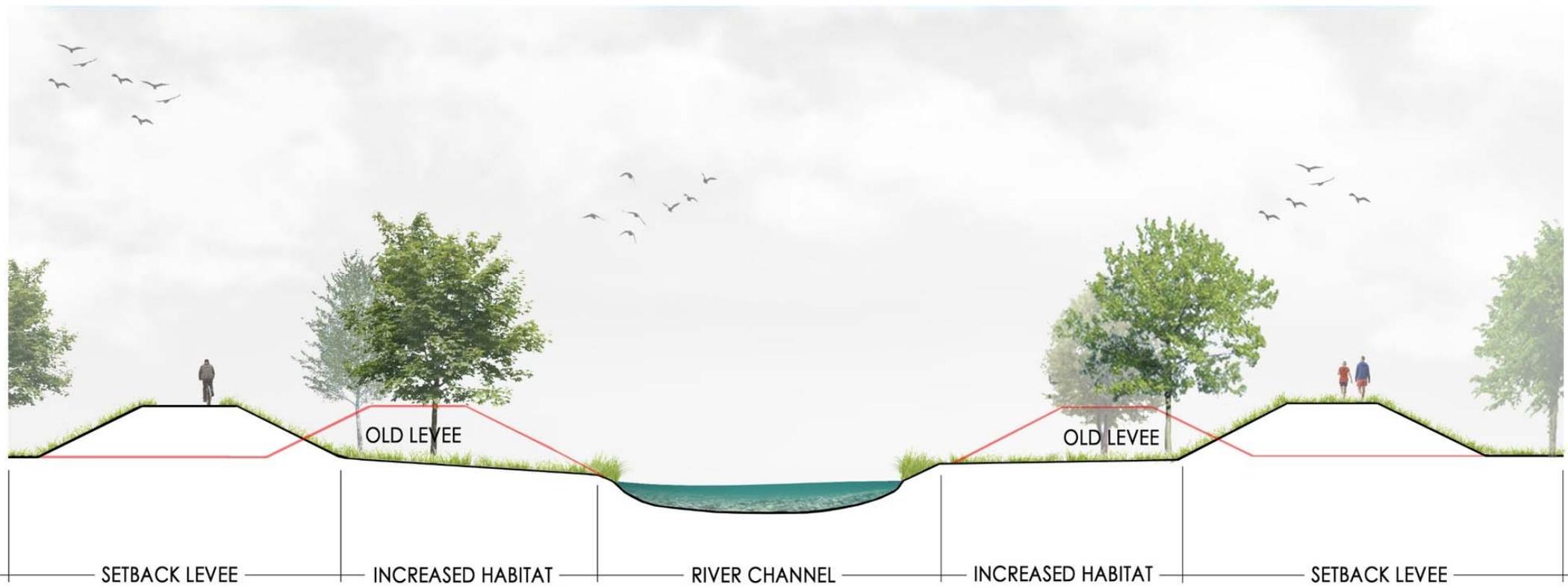






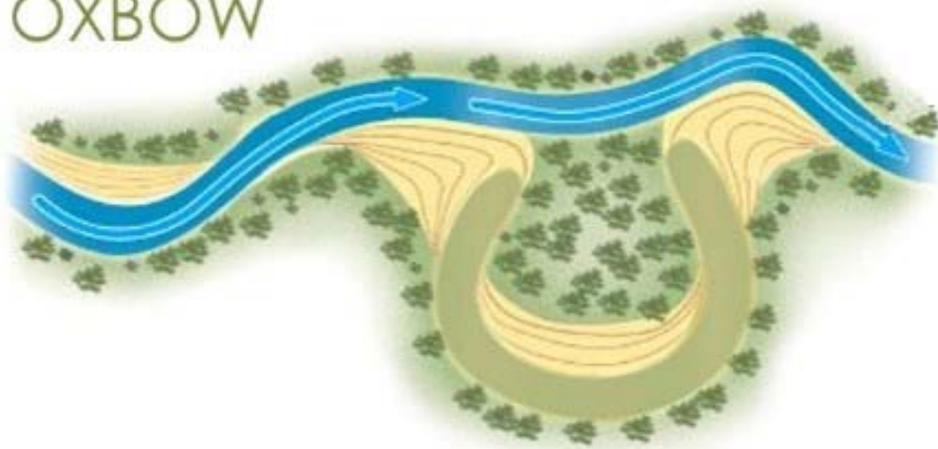


# LEVEE SETBACK CROSS SECTION (CONCEPT ONLY)

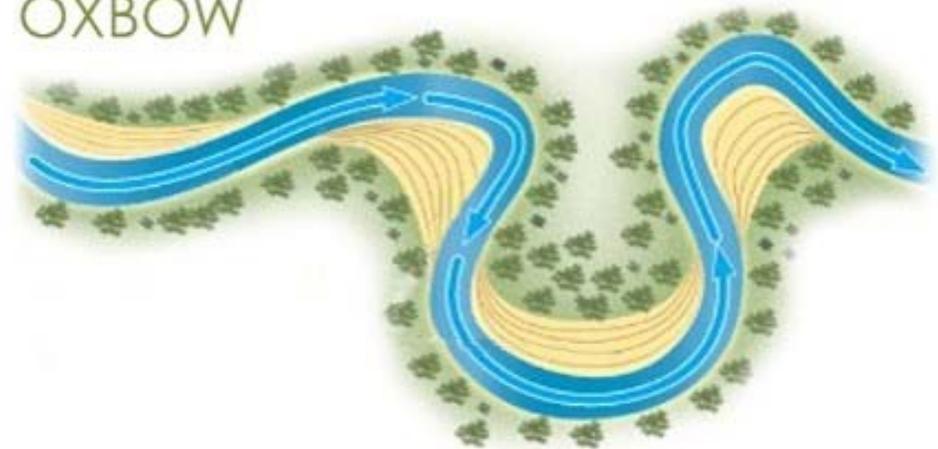


# RE-CONNECT RIVER MEANDERS

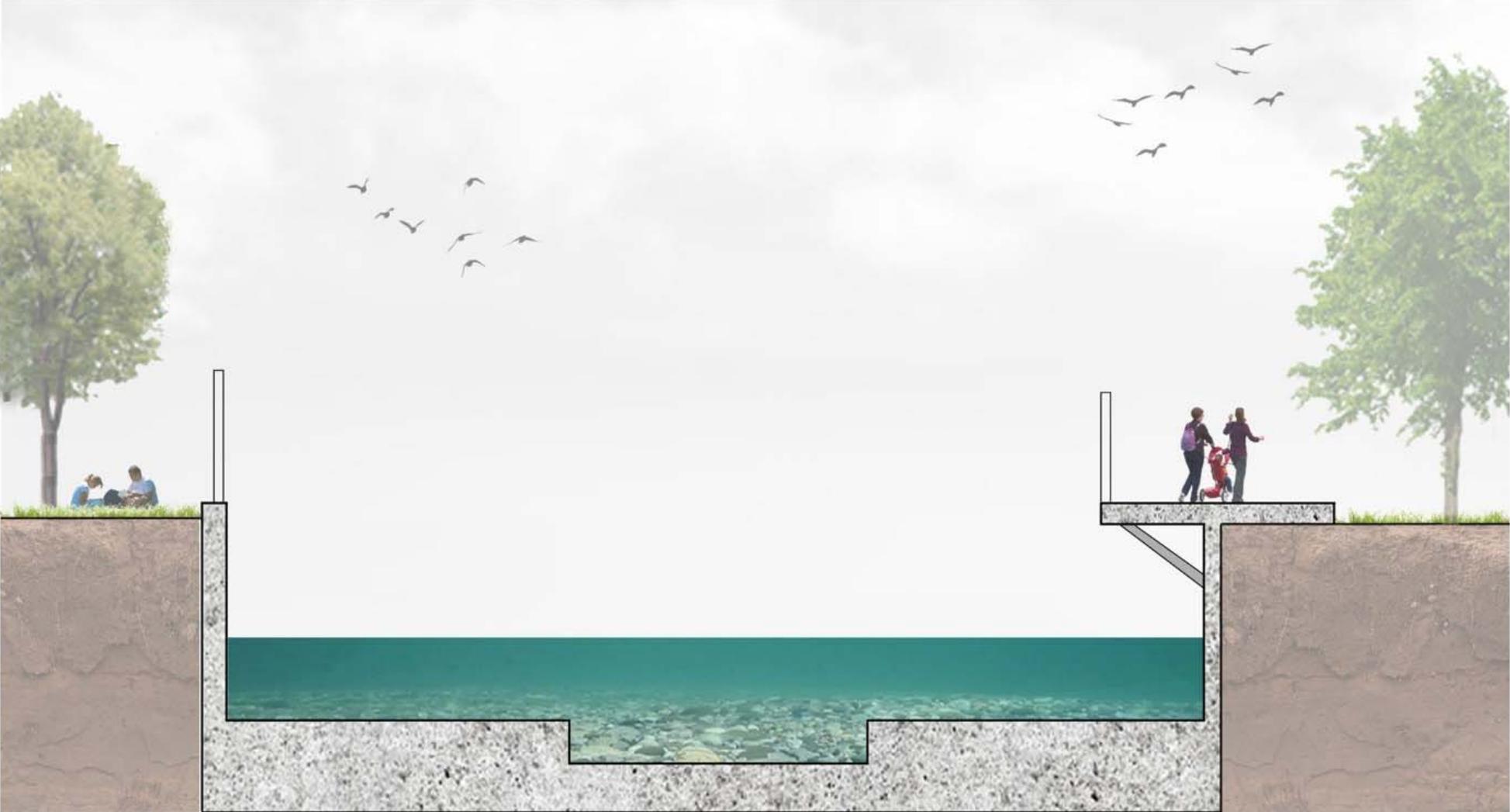
ABANDONED  
OXBOW



RE-CONNECTED  
OXBOW



# CANTILEVERED TRAIL CROSS SECTION (CONCEPT ONLY)









## Funding and Timeline:

1. The Visioning Plan will prioritize projects for implementation based on a likely timeline.
2. The Visioning Plan will identify likely sources of funding.



## Portneuf River Vision Study

The City of Pocatello seeks to develop a new vision for the Portneuf River as it runs through our valley, from the Gap to the Reservation boundary.

How can we restore the Portneuf River and enhance the tourism, economic development, fish and wildlife habitat, recreation, and other quality of life benefits that the Portneuf River provides?



### Start Here

Learn the basics about the Portneuf River



### Comment

Submit your comments on the Portneuf River



Portneuf River Vision Study

# Portneuf River Visioning Project 2015

Portneuf River Basics [f](#) [t](#) [e](#)

- Watershed Tour
- Water Quality and Habitat
- Recreation
- Restoration Examples
- Historic Pictures**
- Flood Control Project
- Flood History
- Portneuf River 1959 and today
- Portneuf in 3D



1891

## PORTNEUF MEANDERS

Panoramic view of Pocatello in the area that is now Raymond Park and Irving MS. The historic floodplain (which the river would flood every couple of years) is evident. The higher part of town was built on top of the Bonneville flood boulders, generally above the river's floodplain.

Idaho State University.

c. 1891. Looking east across the Portneuf in Pocatello. St. Joseph's Catholic Church with walled compound in middle ground (right side of pic).



## 1—Answer a short survey

Answer a short survey and tell us what you **LIKE** and **DON'T LIKE** about river restoration examples in other communities.

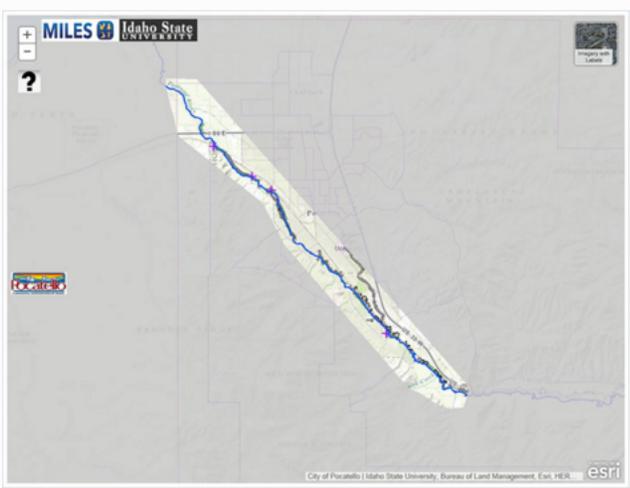
☰ Start the Survey



## 2—Provide feedback in the future

We will use the feedback we receive now to develop a **DRAFT** Visioning Plan by early summer. We would like to notify you about additional opportunities to comment.

☰ Join the Mailing List



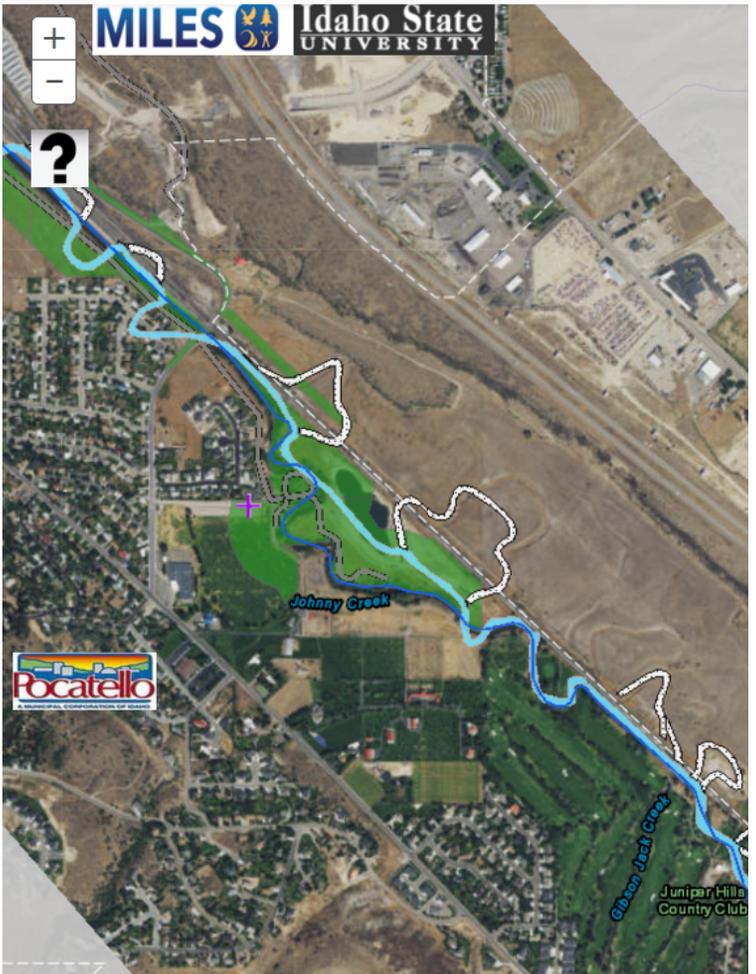
## 3—Tell us your ideas

Click on the map below and provide us with input on challenges and opportunities for the Portneuf River.

Here is the type of feedback we are looking for:

- What do you like/not like when you look at the Portneuf River (please note it in the comment box)?
- Where would you like river access?
- What recreation and/or transportation improvements are needed along the river corridor?
- What barriers keep you from wading/swimming/fishing in the river in Pocatello?
- Where are the opportunities to improve the Portneuf River in Pocatello?

☰ Skip to the Map



Map Legend Comment

**FOLLOW THE STEP BELOW TO SHARE YOUR IDEAS.**

1. Click on the map to select a location.
2. Enter your comment.

3. How would you classify your comment?

River Access ▼

4. What area are you from?

Draw a box on map Clear

Submit

6. [Review](#) all comments from community.

## Area of Focus:

Gap to the Fort Hall Reservation

## Timeframe:

Public Outreach & Input: January – May 2016

**PUBLIC OPEN HOUSE:** Tuesday, February 9<sup>th</sup> from 4-7 p.m. @  
Pocatello, Community Charter School

**ONLINE COMMENT:** Through February 9<sup>th</sup>  
[river.pocatello.us](http://river.pocatello.us)

Visioning completed: October 2016

## More Information:

<http://river.pocatello.us>

Thank you for being involved &  
providing feedback

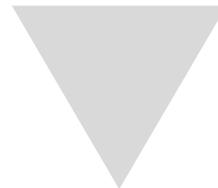
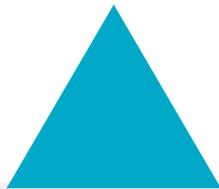
<http://river.pocatello.us>

HEALTH WEALTH CAREER

# DELIVERING EMPLOYEE BENEFITS THROUGH A PRIVATE EXCHANGE

## A PRESENTATION TO THE POCATELLO CITY COUNCIL

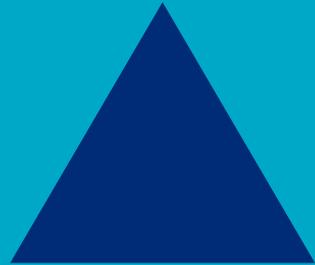
JANUARY 14, 2016



# AGENDA

- Market update - why exchanges? Why now?
- Exchange value proposition for employers and employees
- Private exchange market options
- Mercer Marketplace introduction
- Mercer Marketplace results so far

# MARKET UPDATE WHY EXCHANGES? WHY NOW?



# MEGATRENDS: CREATING CHALLENGES & OPPORTUNITIES IN HEALTHCARE



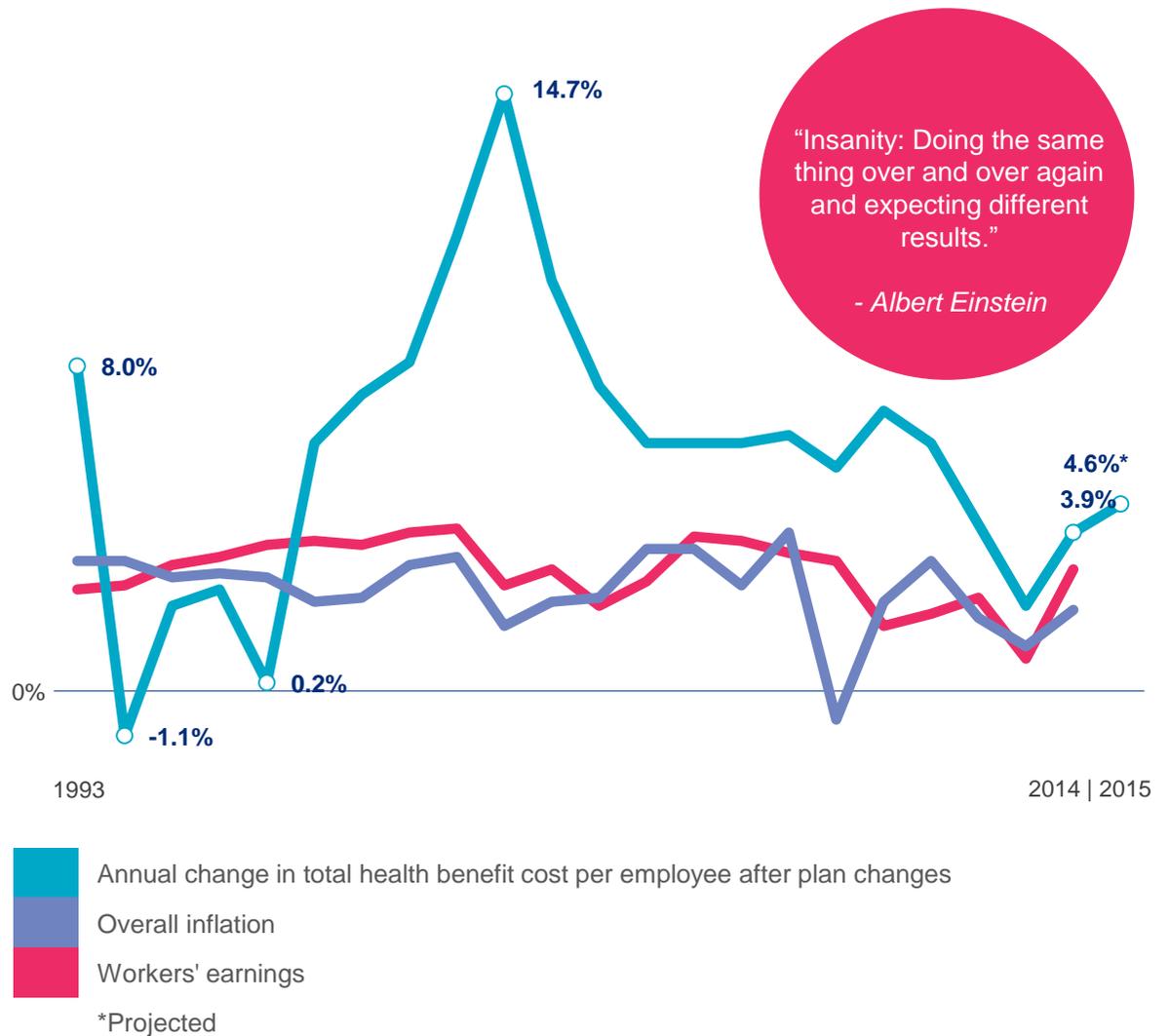
# BENEFIT DELIVERY IS RIPE FOR INNOVATION

## EMPLOYERS CHALLENGED BY CURRENT AND FUTURE ENVIRONMENT

- The **ACA** is here to stay
- Health costs remain **higher**
- Significant **market consolidation** among insurers
- Consumer **choice and wellness** evolving



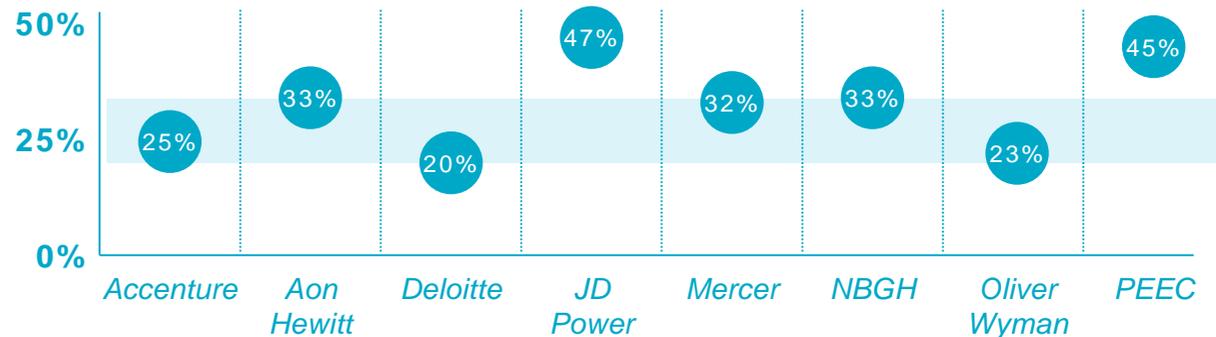
% of employers considering a private exchange for actives and retirees



# PRIVATE EXCHANGE LANDSCAPE

REGULATORY CHANGES ARE SPURRING NEW DELIVERY OPTIONS FOR EMPLOYERS, AND EXCHANGES ARE BECOMING A MAINSTREAM OPTION:

Employers adopting private exchanges within five years –most major surveys estimate ~ one in three:



Source: The Kaiser Family Foundation

## PRIVATE EXCHANGES

### Multi-carrier, offered by benefit consultants/brokers

- Collaborative buying focused on cost reduction
- Access to multiple carriers
- Focus on self-insured, fully-insured, or both
- May offer range of ancillary benefits in addition to core health

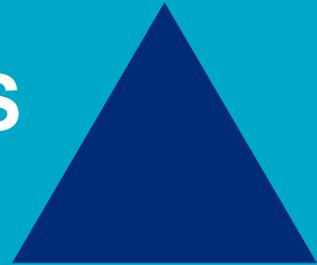
### Single-carrier, offered by insurance carriers

- Access primarily to plans offered by the providing carrier
- Primarily focused on fully-insured employers
- Typically offer fewer ancillary benefits

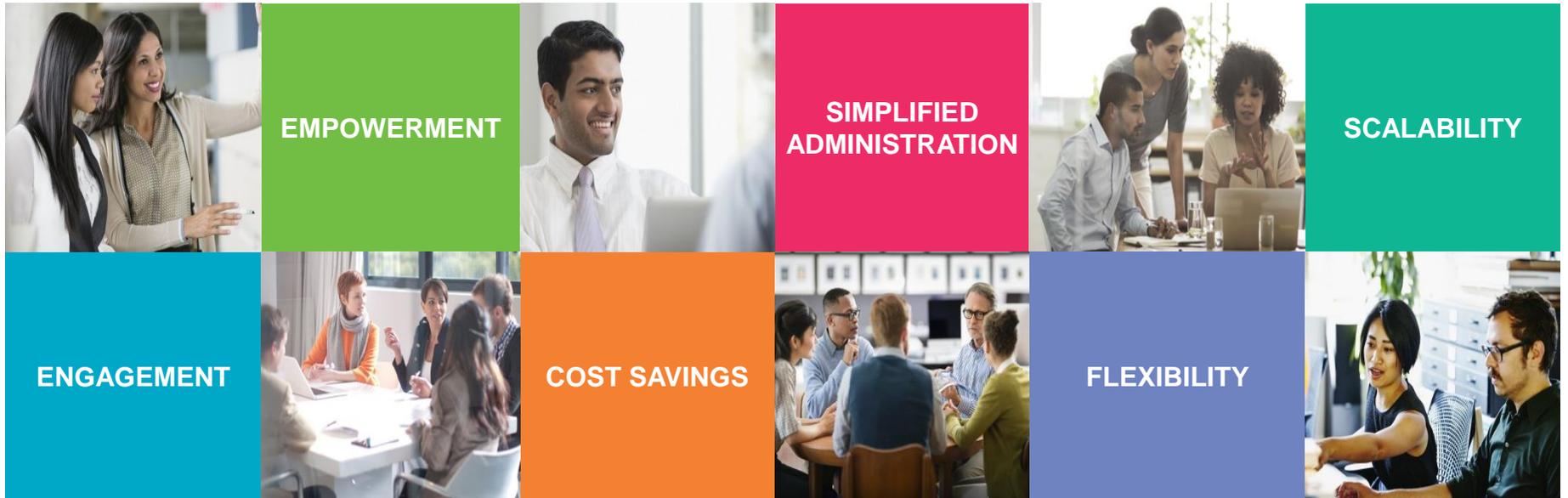
## PUBLIC EXCHANGES

- Offer a viable individual market (guaranteed issue, age rating)
- Subsidies available for <400% Federal Poverty Level
- Spur new product offerings
- Create new cost benchmarks

# EXCHANGE VALUE PROPOSITION FOR EMPLOYERS AND EMPLOYEES



# PRIVATE EXCHANGE VALUE PROPOSITION

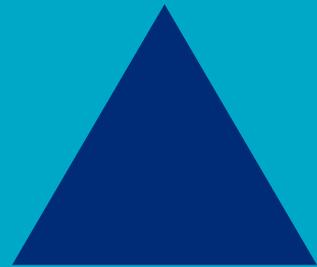


# PRIVATE EXCHANGES

## WHAT'S IN IT FOR ME?

Key exchange features	Employer impact	Employee impact
Guided shopping experience	Potential for improved employee engagement	High-touch support for employee decision-making; personalization
Choice of preconfigured plan designs/vendors	Potential to provide additional choice and better meet needs of different employee groups or business segments	Comprehensive benefits suite; increased ability to meet individual employee needs
Enabled advanced network strategies (e.g. quilted networks, new ACO entrants)	Potential for savings, depending on current strategy and geographic footprint of exchange provider	Potential for better care and lower costs
Collaborative purchasing	Potential for savings	
Bundled administrative infrastructure	Increased operational efficiencies, ability to shift additional time to strategy over administration	Simplified employee experience through one-stop shopping and customer service support

# PRIVATE EXCHANGE MARKET OPTIONS



# EXCHANGE COMPETITOR OVERVIEW

*Three primary exchange competitor categories exist, but most competition will come from multi-carrier exchanges offered by benefits consultants / brokers*

## Multi-carrier exchanges offered by benefit consultants / brokers

MERCER

AON Hewitt

TOWERS WATSON 

buckconsultants

- Offer access to multiple carriers to increase choice and reduce costs
- May focus on self-insured, fully-insured, or both
- DC and / or DB models
- May offer a range of ancillary benefits in addition to core health

## Single carrier exchanges offered by insurance carriers

 Aetna®

 Cigna®

Humana

 UnitedHealthcare

- Offer access primarily to plans offered by the providing carrier
- Primarily focused on fully-insured employers
- Typically offer fewer ancillary benefits vs. Mercer Marketplace

## Exchanges offered by local / regional brokers

 REGIONS

 MURRAY  
SECURUS

- Focus primarily on smaller employers
- Typically powered by a 3<sup>rd</sup> party vendor
- More limited in product scope vs. Mercer Marketplace

Example firms

Description

# PRIMARY EXCHANGE COMPETITOR OFFERING COMPARISON

BASED ON PUBLIC INFORMATION

**MERCER**

**AON** Hewitt

TOWERS WATSON 

**buck**consultants

<b>Segments served</b>	<b>Group active</b>	Yes – 886K lives	Yes - 850K lives	Yes -265K lives	Yes - 400K lives
	<b>Retiree</b>	Yes – 60K lives	Yes - 350K lives	Yes - 800K lives	Yes (Added retiree in Nov '13)
	<b>Individual / part time</b>	Yes – 750K lives (via GetInsured)	Yes (via eHealth)	Yes - 10K lives	Yes
<b>Target clients</b>		All sizes (100+ employees)	Focus on large employers (5K+), with separate mid-mrkt solution	Mid-large employers (1K+) + small employers via Liazon	Large employers (3K+)
<b>Funding model</b>	<b>DB</b>	Yes	No	Yes (via Liazon)	Yes
	<b>DC</b>	Yes	Yes	Yes	Yes
<b>Insurance model</b>	<b>Full insured</b>	Yes	Yes	Yes (via Liazon)	Yes
	<b>Self insured</b>	Yes	No (for large employers) Yes (mid-mrkt solution only)	Yes	Yes
<b>Multi-carrier</b>		Yes (56 carriers across all lines of coverage)	Yes (via 30 carriers for active and 90 carriers for Retiree)	Yes (150+ medical and ancillary providers)	Yes (but primarily single-carrier by geo)
<b>Health product offerings</b>		Medical, dental, vision	Medical, dental, vision (possibly LAD for mid-mrkt solution)	Medical, dental, vision	Medical, dental, vision
<b>Voluntary / ancillary benefits offered</b>		Yes (20+ products offered)	Yes (critical illness, long-term disability, identity theft, legal and home/auto insurance)	Yes (life and disability)	Yes (life and disability)
<b>Collectives offered</b>		Yes (MHA, Rx coalition, stop loss coalition)	No	Pharmacy-only	No
<b>Technology platforms</b>		Licensed through BenefitFocus	Built off benefits admin platform	Acquired ExtendHealth and Liazon, and built off those platforms	Built off ACS benefits admin platform

# PRIVATE EXCHANGE STRATEGY/VENDORS

## WHICH PRIVATE EXCHANGE IS RIGHT FOR ME?

Degree of flexibility – funding and contribution strategy

Suite of benefit offerings

Member experience – including customer service approach and supporting tools

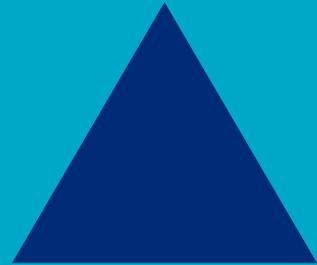
Types and level of administrative and compliance services provided

Wellness program flexibility and options

Change management and communications support

Other adopters in your industry

# MERCER MARKETPLACE INTRODUCTION



# INTRODUCING MERCER MARKETPLACE

## THE LEADING PRIVATE BENEFITS EXCHANGE

GROUP ACTIVE



RETIREE



PART TIMERS, PRE-65  
RETIREES, COBRA



MERCER MARKETPLACE<sup>SM</sup>  
EMPOWERING BENEFITS



Employer Subsidies

Federal Subsidies

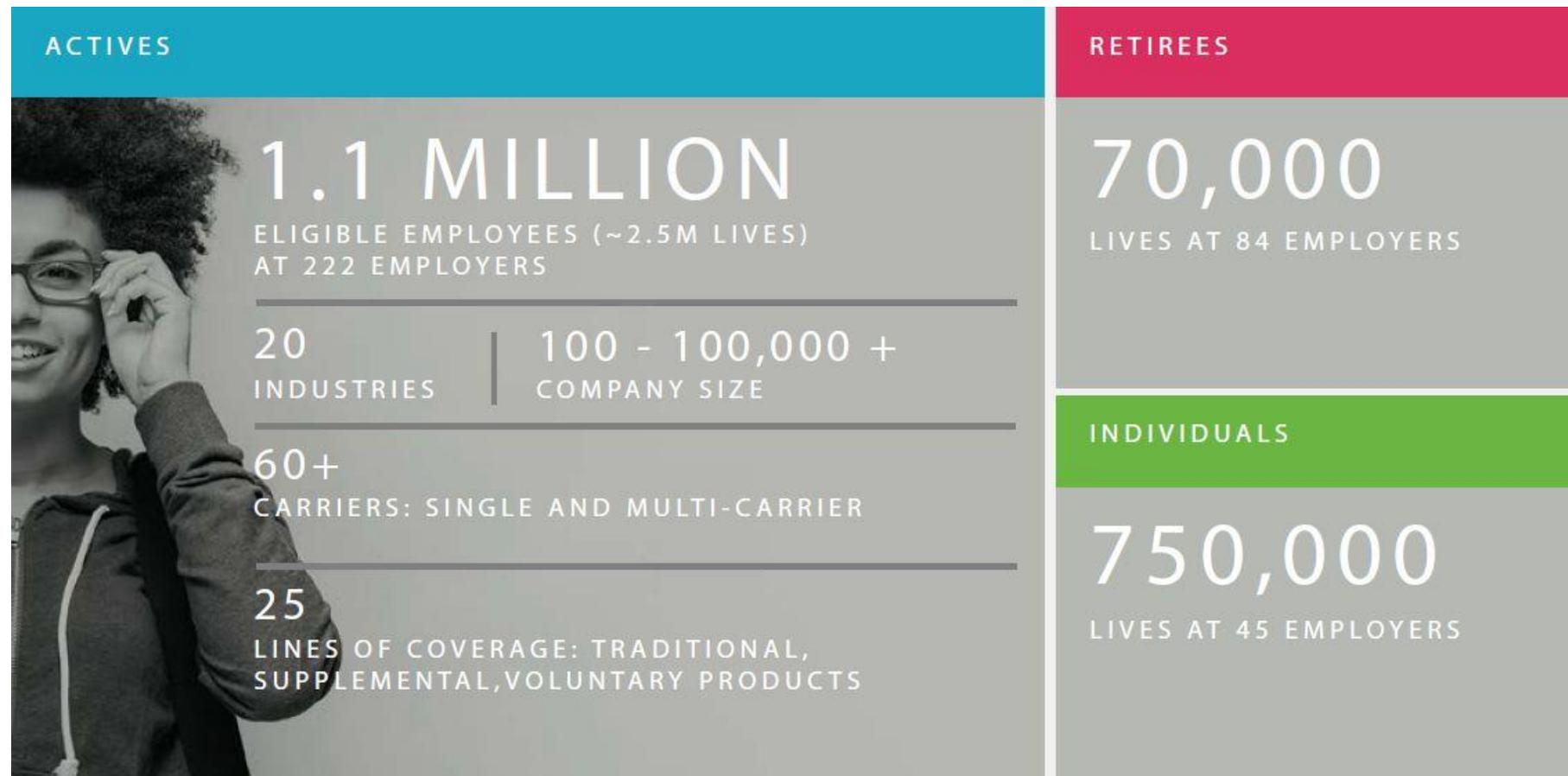
Group Plans

Medicare  
Plans

Individual Plans  
On/Off Exchange

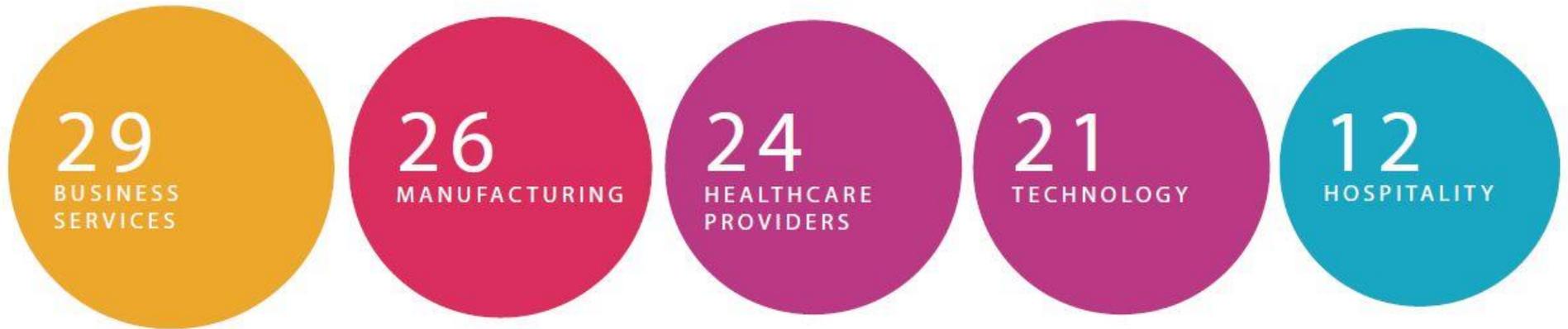
# MERCER MARKETPLACE UPDATE

## OVER 300 EMPLOYERS WILL USE MERCER MARKETPLACE



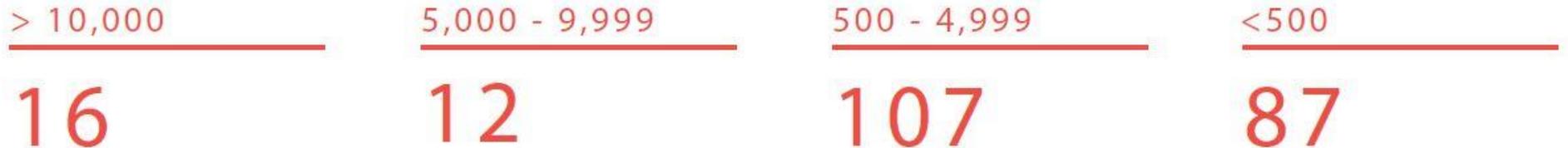
# MARKETPLACE INDUSTRY/COMPANY SIZE SCORECARD

## 300+ CLIENTS IN 20+ SEGMENTS



OTHER TOP INDUSTRIES INCLUDE: RETAIL, EDUCATION,  
AND ENGINEERING

### COMPANY SIZE (ACTIVE EMPLOYEES)



# MERCER MARKETPLACE IS A CATALYST FOR HEALTHCARE INNOVATION

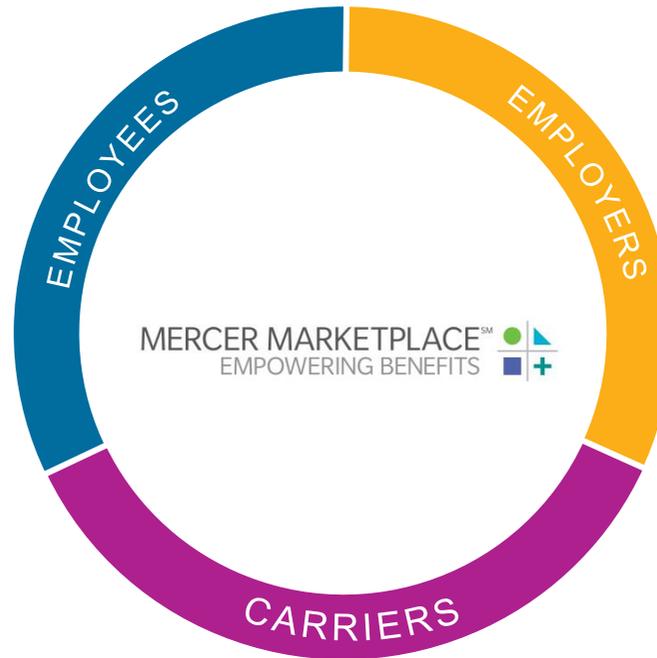
A NEW DESTINATION FOR LEARNING ABOUT, UNDERSTANDING, AND IMPROVING HEALTHCARE AND BENEFIT DECISIONS

## Empowered employees

- Educated
- Engaged
- Motivated
- Purchasing power
- Broad, personalized selection

## Employers

- Greater employee engagement/satisfaction
- Employee empowerment
- More flexible benefit programs
- Simplified administration
- Lower costs



## Carriers

- Increased competition
- Leveraged/pricing
- Standardization

Not all exchanges are created equally...

# HOW DOES MERCER MARKETPLACE EMPOWER EMPLOYERS & EMPLOYEES?



# FLEXIBILITY FOR YOUR ORGANIZATION BACKED BY MERCER'S EXPERT DESIGN ADVICE



Insurer Flexibility – 60+ Carriers; single and multi-carrier arrangements



Funding Flexibility – Insured or Self-Insured

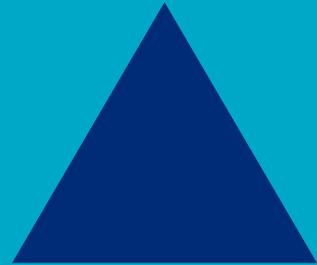


Employee Contribution Flexibility – Defined Benefit or Defined Contribution Approach



Client-driven decision making empowered by Mercer's expertise and advice

# MERCER MARKETPLACE RESULTS SO FAR



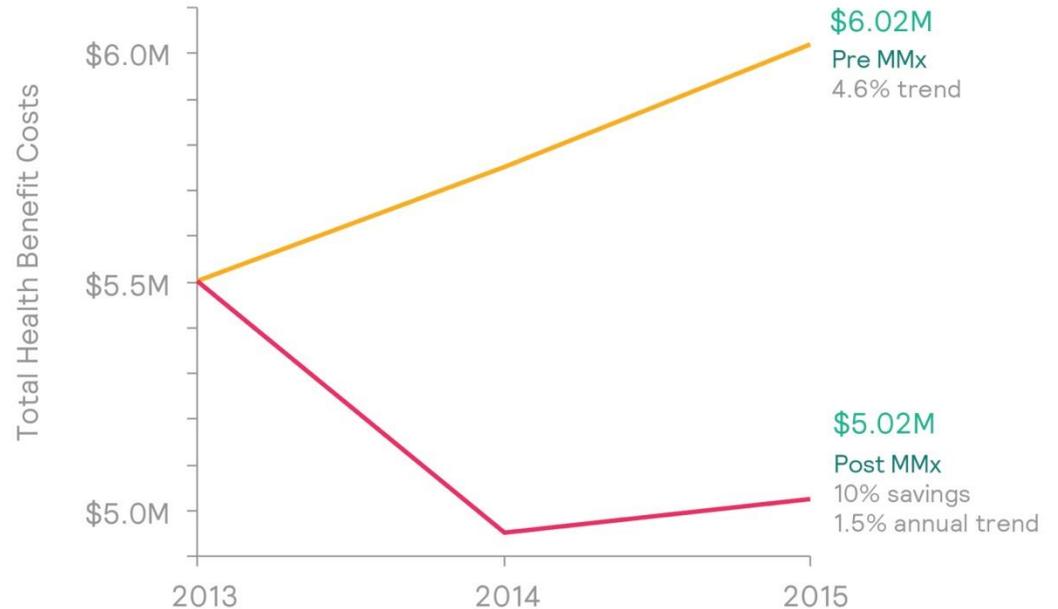
# REDUCED COSTS MERCER MARKETPLACE HELPS YOU BEND THE TREND

Increased consumer purchasing through:

- Greater choice and flexibility
- High quality, efficient providers
- Availability of supplemental plans.

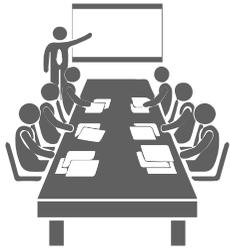
**AVERAGE CLIENT EXPERIENCES  
10% SAVINGS IN YR 1 AND SIGNIFICANTLY  
REDUCED INCREASES IN YR 2+**

Typical Client Savings  
(500 EE client example)



Note: Cost example based on 10% average cost savings in YR 1, and total plan increase of 1.5% in YR 2 compared to national average plan cost increase of 4.6% per YR

# THE MERCER MARKETPLACE EXPERIENCE: THE QUANTIFIED BENEFITS



1.5%

Year 2 Increase



96%

Employee satisfaction

Up to

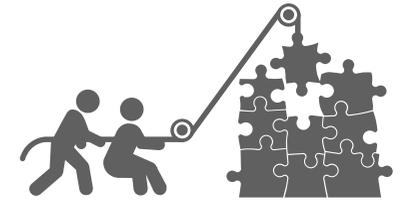
15%

cost reduction



59%

Enrollment in  
CDHP plans



“As CFO, I would definitely recommend Mercer Marketplace. It has allowed us to lower our per-person medical costs by over 8%.”

– CFO, Marketplace Client

“WOW, nothing prepared me for the thoroughness and resources that Mercer rolls out... it is just simply amazing... I am beyond grateful that I partnered up with you.”

– Lynda McCarty, Human Resources Manager

# WHAT DOES THIS MEAN IN YEAR 1 DOLLARS?

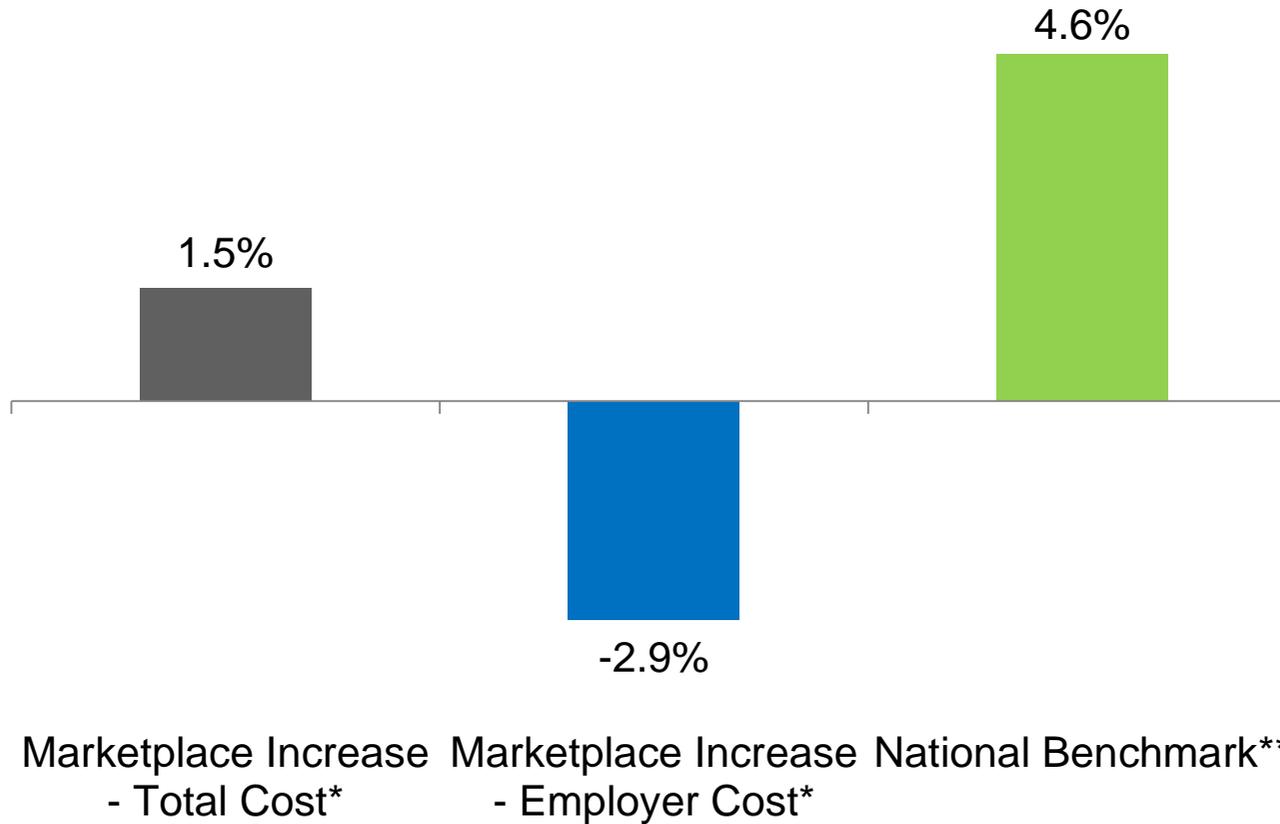
Average Savings per enrolled employee per year

**\$950**

Average Savings %

**10%**

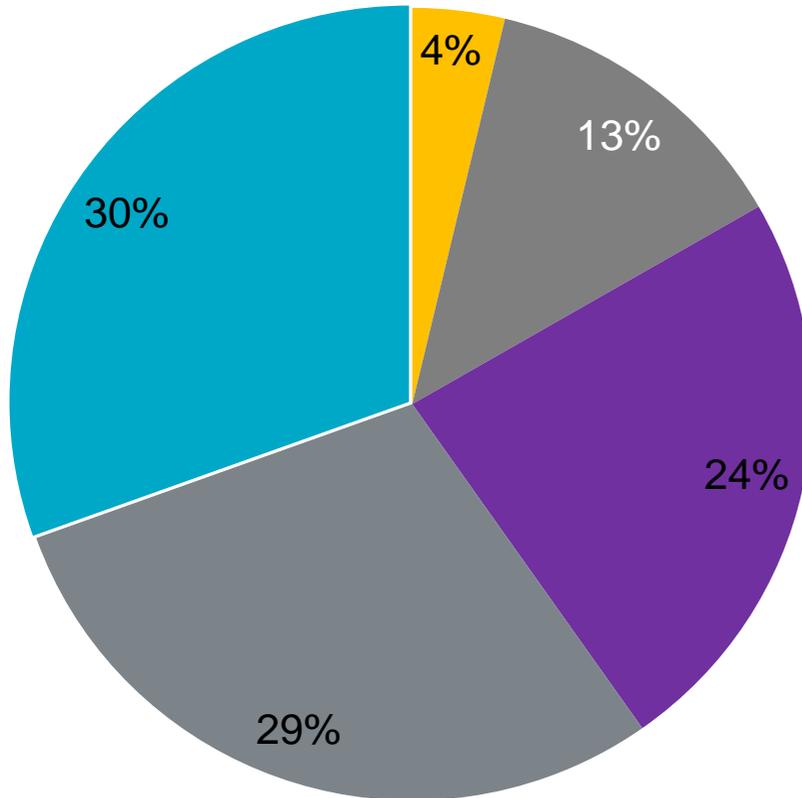
# IS IT SUSTAINABLE? YEAR 2 AVERAGE RESULTS



\*Average increase for clients with January 2015 renewals

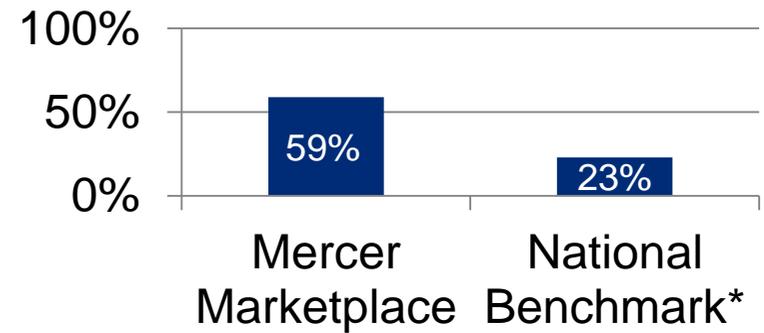
\*\*Mercer 2014 Survey of Employer-Sponsored Plans: Average projected percent change in total health benefit cost per employee for 2015

# DO CONSUMERS RIGHT-SIZE? YES!



- \$0 Deductible Plan
- \$350 Deductible Plan
- \$800 Deductible Plan
- \$1,500 Deductible Plan
- \$2,500 Deductible Plan

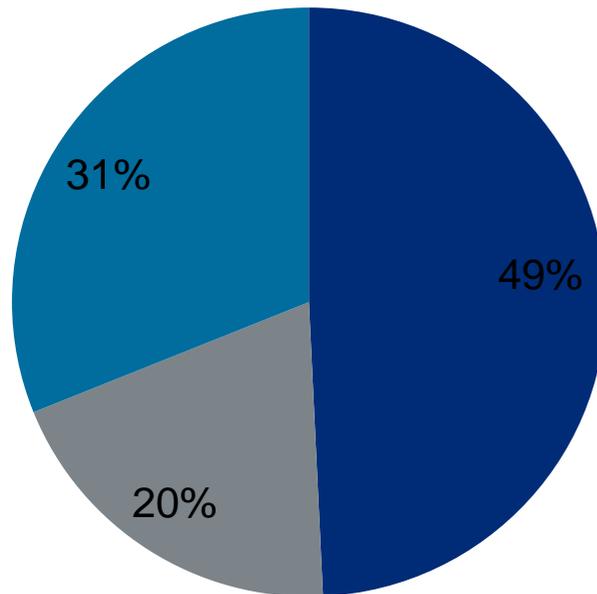
## % Electing CDHP



\*Mercer 2014 Survey of Employer-Sponsored Plans

# DOES SUPPLEMENTAL HEALTH COVERAGE SUPPORT RIGHT-SIZING? YES!

## Supplemental Health Purchases

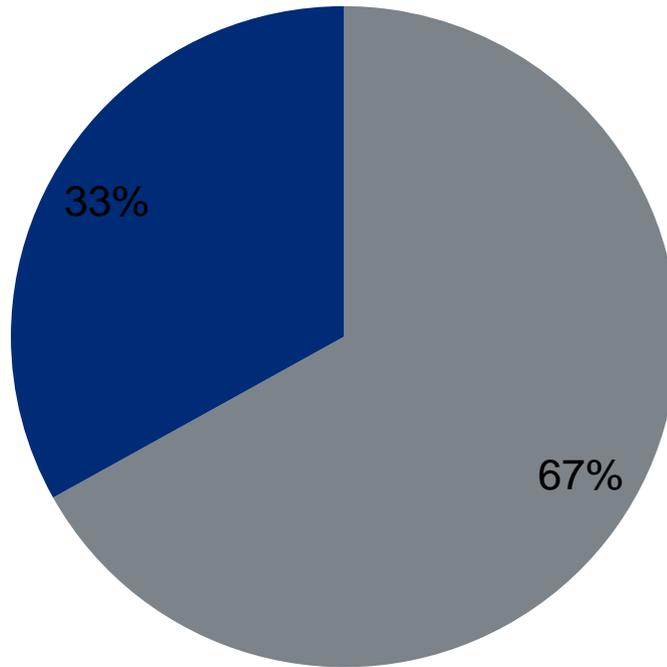


36% of employees enrolled in the \$800, \$1,500 or \$2,500 medical plan options also enroll in at least one supplemental health policy

■ Accident   ■ Hospital Indemnity   ■ Critical Illness

Summary of January 2015 elections. Percentages represent the prevalence of election within the supplemental health policies

# DO YOU HAVE TO GO DC TO GET RIGHT-SIZING? NO!



■ Defined Benefit   ■ Defined Contribution

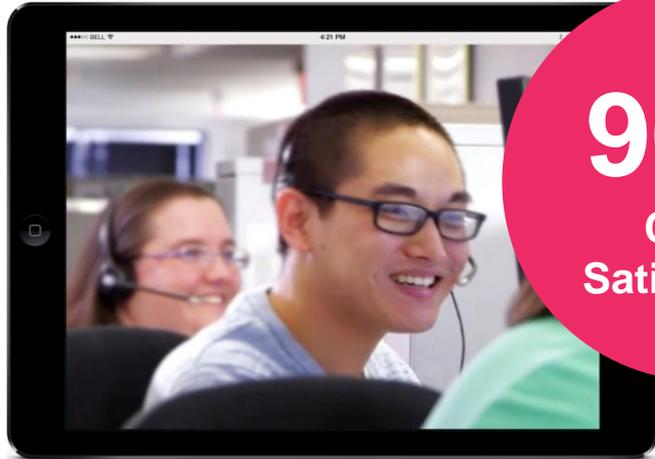
Defined contribution amounts provided by employers often vary within their population

Most common differences:

- Family tier
- Employee salary
- Employee category

Employer subsidy strategies in place as of January 2015

# MERCER MARKETPLACE: SUPPORT & MOBILITY ALWAYS ON FOR THE MOBILE EMPLOYEE



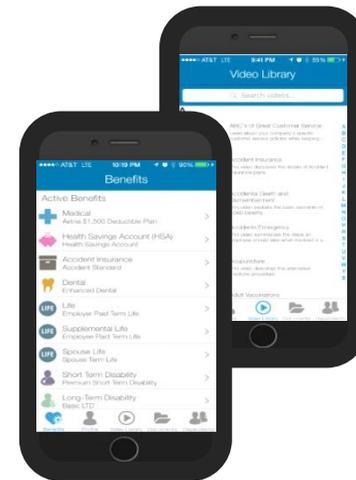
**96%**  
Client  
Satisfaction

## 24/7 MOBILE ACCESS

- iTunes and Android App
- Personal Benefits Plan Info
- Insurance Card Information
- Document Center (e.g. birth certificate)
- Video Library

## WORLD-CLASS BENEFIT COUNSELORS

- All Benefit Counselors are Licensed
- 25% are Bilingual
- All Rewarded on Client Satisfaction





**MERCER MARKETPLACE**  
**DEDICATED TO HELPING OUR EMPLOYEES**  
**AND THEIR FAMILIES IMPROVE**  
**THEIR HEALTH**

“We did not have the resources to build all of this on our own. Consolidating all of these services and taking advantage of Mercer’s deep resources created a win-win for us, the benefits staff, and our employees.”

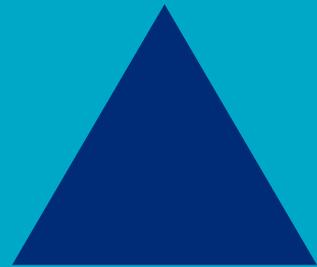
– *HR Director,  
Marketplace Client*

# QUESTIONS?



Sean White  
Principal  
Mercer, Seattle & Boise  
[sean.white@mercer.com](mailto:sean.white@mercer.com)  
206 214 3705 & 208 338 6418

# APPENDIX



# ENGAGING AND EDUCATING YOUR EMPLOYEES: STRATEGIC & THOUGHTFUL COMMUNICATIONS

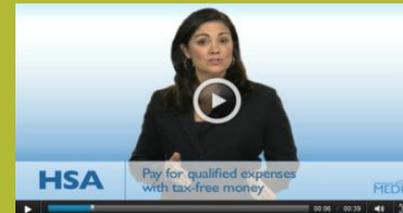
## LAUNCH VIDEO



## WELCOME ANNOUNCEMENT



## EDUCATIONAL VIDEOS



## EMPLOYEE DECISION GUIDE



# INTUITIVE DECISION-MAKING PLATFORM: MORE EMPOWERED EMPLOYEES

**MERCER MARKETPLACE™**  
EMPOWERING BENEFITS

**freshfoods** Eva Hernandez

Home  
Profile  
Benefits  
Learning Center

**MANAGE ACCOUNT**  
Request ID Cards  
Change Password  
Edit Primary Care Providers  
Update HSA Contribution

**RESOURCES**  
Document Center  
2015 Enrollment User Guide  
Video Library

**NEED HELP? CONTACT US**  
Chat Live Now  
Ask a question via email  
(800) 555-1212

Welcome Michael, it's time to shop for your benefits!  
Congratulations! As a valued team member of Fresh Foods, you have access to a full benefits package this year — and you have money to put toward it all!  
Freshfoods is giving you **\$450 per paycheck** to spend on your benefits!

**Get started**

**Benefits Snapshot**  
Enrollment period:  
Active benefits

	<b>Medical</b> Best Savings HDHP   Employee + Family   01/01/2016	<b>\$122.57</b> <i>per paycheck</i>
	<b>Health Savings Account</b> HSA Bank HSA   01/01/2016	<b>\$75.00</b> <i>per paycheck</i>
	<b>Dental</b> Dental Preferred   Employee + Child   01/01/2015	<b>\$28.77</b> <i>per paycheck</i>
	<b>Life</b> Complementary Life   \$100k   01/01/2015	<b>\$5.48</b> <i>per paycheck</i>

+6 Additional Benefits >

**Important Documents**  
Employee Summary Report  
Employee Detail Report

**Important Information**  
Lorem ipsum dolor sit amet, consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.  
[Hyperlink](#)

# INTUITIVE DECISION-MAKING PLATFORM: MORE EMPOWERED EMPLOYEES

A few more questions to complete your profile

We'll ask a handful of questions to get a sense of your health needs and personal priorities. This information will help us identify the best match for coverage. If you would like to bypass this section, please select the Skip button below.

How often do you expect to need medical care? \*

Preventive care and occasional illness    Frequent treatment for illness    Serious medical condition

How do you prefer to pay your portion of insurance costs? \*

More from paycheck and less if care needed    Less from paycheck and more if care needed

Are you confident you can afford the cost of services your insurance doesn't pay? \*

Not confident    Somewhat confident    Very confident

Which expenses would you like to cover in the event of your death? Please select all that apply. \*

Family Living expenses    College expenses    Mortgage payment    I already have insurance

If you become disabled and cannot work, do you have savings or other income to supplement your income and/or cover living expenses? \*

No, I do not    Yes, for a few months    Yes, for up to a year    Yes, for more than a year



MERCER MARKETPLACE™ EMPOWERING BENEFITS

freshfoods Eva Hernandez

Profile    2 Shop for benefits    3 Confirm & finish

## Choose your Medical plan.

Please review your options and choose the plan that best meets your needs.

**Your Profile**

Covered persons

- Eva Hernandez
- Tony Hernandez
- Mia Hernandez

[+ Add Dependent](#)

Filter plans

Individual Deductible

- \$0 to \$1000
- \$1000 to \$2000
- \$2000 to \$3000
- \$3000 to \$4000
- \$4000 to \$5000+

Family Deductible

- \$0 to \$2000
- \$2000 to \$4000

Compare plans & estimate your cost

Sort by: Best Match

Estimated costs below are based on: National Average Year    Tax savings contributions

Compare	BEST MATCH	Compare	BEST MATCH	Compare	BEST MATCH
Aetna \$800 Deductible Plan	Cigna \$800 Deductible Plan	United Healthcare \$800 Deductible Plan			
FSA \$430.00 Semi-Monthly Cost	FSA \$430.00 Semi-Monthly Cost	FSA \$430.00 Semi-Monthly Cost			
Estimated Annual Cost \$12,879.41 <a href="#">How was this calculated?</a>	Estimated Annual Cost \$12,879.41 <a href="#">How was this calculated?</a>	Estimated Annual Cost \$12,879.41 <a href="#">How was this calculated?</a>			
<a href="#">Plan details</a>	<a href="#">Plan details</a>	<a href="#">Plan details</a>			
<a href="#">Select Plan</a>	<a href="#">Select Plan</a>	<a href="#">Select Plan</a>			

# INTUITIVE DECISION-MAKING PLATFORM: MORE EMPOWERED EMPLOYEES

## MEDICAL EXPENSE ESTIMATOR

Choose your plan.

[Return to Benefit shopping](#)

<b>BEST MATCH</b>	<b>BEST MATCH</b>	<b>BEST MATCH</b>
<b>Cigna \$1,500 Deductible Plan</b>	<b>United Healthcare \$1,500 Deductible Plan</b>	<b>Aetna \$2,500 Deductible Plan</b>
\$320.50 Semi-monthly Cost	\$320.50 Semi-monthly Cost	\$204.00 Semi-monthly Cost
Estimated Annual Cost <b>\$8,668.62</b>	Estimated Annual Cost <b>\$8,668.62</b>	Estimated Annual Cost <b>\$5,872.62</b>
Tax Savings <b>\$0.00</b>	Tax Savings <b>\$0.00</b>	Tax Savings <b>\$0.00</b>
<a href="#">Select Plan</a>	<a href="#">Select Plan</a>	<a href="#">Select Plan</a>

### In Network

Individual / Family Deductible	\$1,500 / \$3,000	\$1,500 / \$3,000	\$2,500 / \$5,000
Individual / Family Out-of-Pocket Maximum	\$5,200 / \$10,400	\$5,200 / \$10,400	\$6,200 / \$12,400
Plan Coinsurance	80%	80%	70%
Office Visits	100% Preventive, 80% after deductible Primary Care Physician and Specialist	100% Preventive, 80% after deductible Primary Care Physician and Specialist	100% Preventive, 70% after deductible Primary Care Physician and Specialist

## CALCULATORS

### Flexible Spending Account Calculator

**Step 1 - Enter Estimated Annual Health Expenses**  
Your Health Care Flexible Spending Account provides a before-tax way to pay for health-related expenses. Use this estimator to help determine how much money you should allocate to your Health Care Flexible Spending Account.

Before you fill in your estimated annual expenses, you may want to review your health care receipts from last year to get a better idea of your out-of-pocket costs. Keep in mind that you can only pay for [eligible health care expenses](#) with the before-tax dollars in your Flexible Spending Account.

If you are enrolled (or plan to enroll) in a HSA Account, your FSA will be limited to only Dental and Vision Expenses.

<b>Medical</b>			
Routine Office Visits	\$250	Specialists	\$100
Outpatient Treatment	\$0	Medical Supplies	\$0
Diagnostic Services	\$50	Other Medical Expenses	\$0
<b>Dental</b>			
Routine Dental Care	\$200	Other Dental Expenses	\$0
Orthodontic Services	\$2,000		
<b>Vision</b>			
Routine Eye Care	\$300	Eye Glasses or Contacts	\$100
Eye Surgery	\$4,000		
<b>Medication</b>			
Prescription Drugs	\$0	Prescribed OTC	\$0
<b>Total</b>			
Based on your input above, your total annual estimated health expenses are: <b>\$7,900.00</b>			
<a href="#">Cancel</a>	<a href="#">Next</a>		

## EDUCATIONAL VIDEOS



**MAKE**



**TOMORROW,  
TODAY**