



2020 Executive Council Meeting

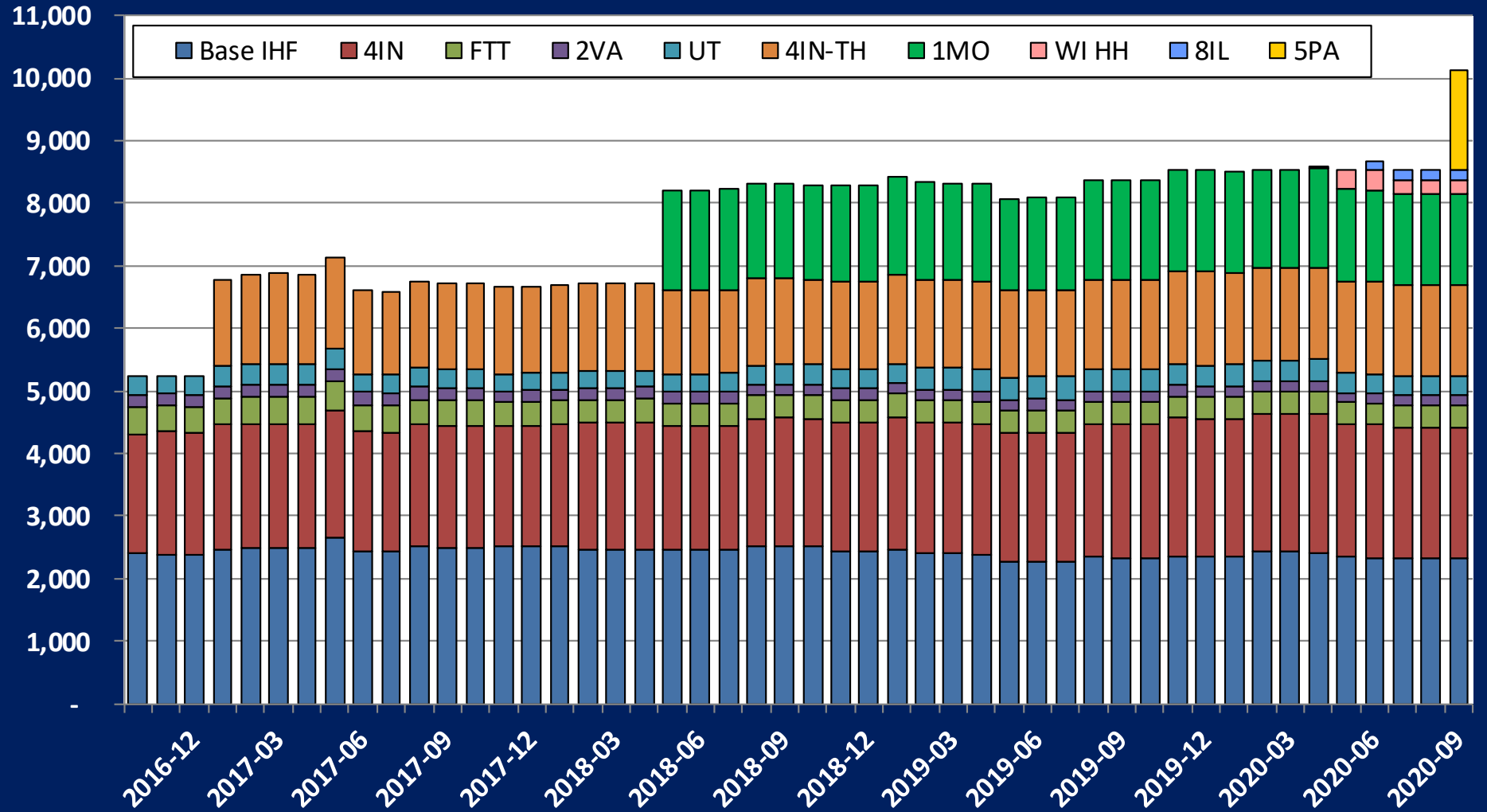
International Health Fund

Robin Donovan

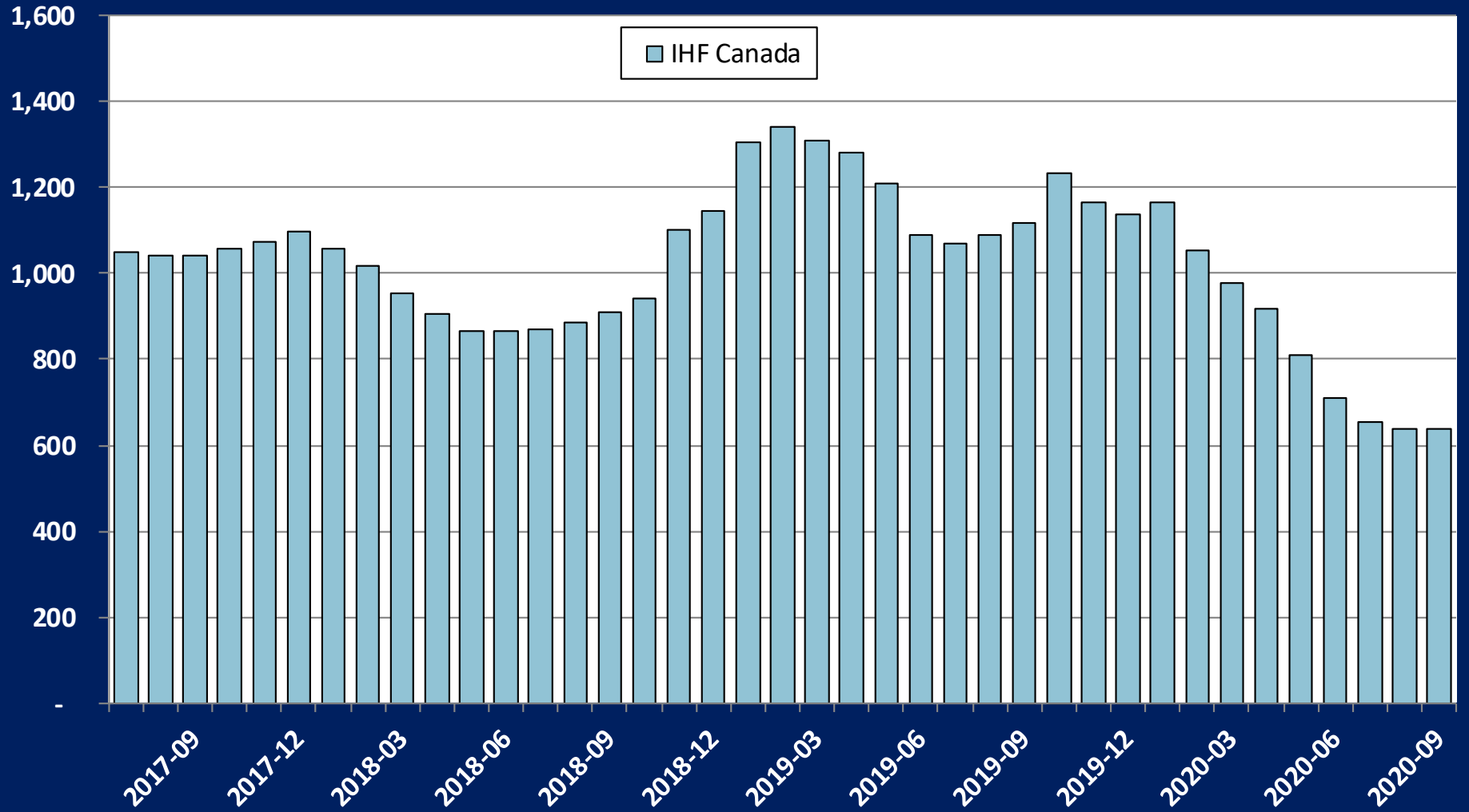
International Health Fund

- Serving BAC members for 32 years as fiduciary – since 1988
 - Members located in US and CN (41 states and 4 provinces)
- Jointly Trusteed (BAC and ICE Appointed)
- Net assets available for benefits estimated over \$35 million (9/1)
- Over 60 months going concern reserve
- Recent growth enables us to offer a nationwide plan with national account services typically only available to Fortune 500 companies
- \$0.94 of every \$1.00 collected goes towards member benefits; only \$.06 for administration

BAC IHF US - Monthly Participants



BAC IHF Canada - Monthly Participants



IHF Value Proposition

- Stabilizes costs by being part of a larger group
- Offers a choice of rates and plans
- Provides reliability and a steady hand to members in an ever-changing health care delivery system
- Delivers high quality, patient-centric benefit programs designed to remove barriers to care
 - Many free or low cost plan provisions to incentivize engagement
- Eligibility rules are designed to prevent disruption in coverage and keep coverage longer

2020 IHF Exchange Rates

IHF 2020 Exchange Contribution Rates	Gold	Silver+	Silver	Bronze	Choice	Basic
Dental, Vision, Life and Disability?	Yes	Yes	Yes	Yes	Yes	Yes
Eligibility Rules	200/500/1,200	200/500/1,200	300/500/1,200	300/500/1,200	500/1,200	390/780/1,560
Type of Coverage	Covers spouse and children	Covers spouse and children	Covers spouse and children	Covers spouse and children	Covers spouse and children	Covers children; <u>no</u> spouse coverage
IHF Package A \$8.35/hour	Member can Choose Gold Plan	Or Choose Silver+ with \$100 HRA/Qtr added	Or Choose Silver with \$200 HRA/Qtr added	Or Choose Bronze with \$300 HRA/Qtr added	Or Choose Choice with \$400 HRA/Qtr added	Or Choose Basic with \$500 HRA/Qtr added
IHF Package B+ \$7.30/hour		Member can Choose Silver+ Plan	Or Choose Silver with \$100 HRA/Qtr added	Or Choose Bronze with \$200 HRA/Qtr added	Or Choose Choice with \$300 HRA/Qtr added	Or Choose Basic with \$400 HRA/Qtr added
IHF Package B \$7.25/hour			Member can Choose Silver Plan	Or Choose Bronze with \$100 HRA/Qtr added	Or Choose Choice with \$200 HRA/Qtr added	Or Choose Basic with \$300 HRA/Qtr added
IHF Package C \$6.30/hour				Member can Choose Bronze Plan	Or Choose Choice with \$100 HRA/Qtr added	Or Choose Basic with \$200 HRA/Qtr added
IHF Package D \$5.00/hour					Member can Choose Choice Plan	Or Choose Basic with \$100 HRA/Qtr added
IHF Package E \$3.00/ hour						Member can Choose Basic Plan

IHF Exchange

- Meets both member and Local needs by providing choice of packages and Plans
- Generous eligibility provisions in lookback rules use hours worked throughout the year to keep coverage
- Plan options all include prescription drug, dental, vision, life and disability with many options offering Health Reimbursement Accounts (HRAs)
- Any unused balances in the HRA roll over year to year and can be used for eligible medical expenses, retiree coverage or COBRA
- Retiree coverage offered to under and over 65 Retirees and their families
- Non-Bargaining Rates available for contractor's staff as well coverage available for Owner Operators



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