Exciting Improvements at FUELIowa's HEALTHAlliance

By Gary Koerner
CEO

How Our Trustees and Team Are Delivering Smarter, Stronger Benefits for FUELIowa Members

When FUELIowa created the HealthAlliance Benefit Plan (HABP), our mission was clear: to give our members access to a smarter way to offer employee benefits — one designed by and for Iowa's fuel and convenience industry. This was not about building another health plan. It was about creating a strategic advantage for our members, keeping their teams healthy and their businesses strong.

Our strategy is working. In fact, the last eleven groups that have joined HABP, have seen savings of 21% on their premiums on average.

But we are not done. Just this past year, our trustees and staff have taken further strides and we are proud to share these improvements are delivering tangible results for your business.

This year, our medical & prescription drug renewal increase is under 4%, our dental renewal is flat, and our vision renewal is going down. Compare our 4% increase to the Iowa Average Benchmark of 10% on medical and 12% on prescription drug.

Our Trustees: Leaders Driving Change

HABP is governed by a dedicated board of trustees who represent member companies from across Iowa. These individuals volunteer their time and expertise to make sure the plan stays competitive, financially sustainable, and member-focused.

This year, we welcomed new trustees, Tera Petersen of Al's Corner Oil, Adrian Dickey of Dickey Transport, and Raelyn Barkley of Olsen Fuel Supply. They are joining our dedicated team led by our Chair Andrew Woodard of Elliott Oil, Brooke Lilley of Jet Gas, and Lisa Abens of Wessels Oil.

Our Trustees bring fresh perspectives and deep industry experience. Their input has been instrumen¬tal in guiding important updates to plan design, financial strategy, and member services. Together, the board and our advisors are making sure HABP continues to be an extension of your company — not just a vendor.

Investments That Deliver Value

The trustees have made bold decisions to strengthen the plan's financial position and keep rates low. Remember, **HABP is designed by members, for members — a benefit strategy tailored to our industry.**

Here is what that means for you:

Stop-Loss & Risk: Due to strong reserves and actuarial investment, HABP has positioned itself to absorb more risk of large claims saving money on stop-loss insurance. By doing so, our employer groups are now seeing lower premiums.

New Actuarial Partner: We partnered Milliman out of Milwaukee to sharpen our underwriting and pricing models and better predict trends, giving members more stability year after year. Milliman is one the largest actuarial firms in the world.

Expanded Ancillary Products: In addition to dental, vision, life, and disability, we recently added workplace protection products at competitive rates, and we now manage COBRA administration for our members, creating a one-stop shop for all your employee benefits.

Plan Design Adjustments: The Trustees recently approved changes to our Copay and pharmacy structures which have been carefully adjusted to control costs while preserving robust coverage and network access.

Better Coverage, Broader Networks With HABP, your employees gain access to the strongest network in Iowa:

- **HABP members enjoy 100% of Iowa hospitals and 99% of Iowa physicians through Wellmark Blue Cross and Blue Shield**
- **Nationwide access** to 96% of hospitals and 93% of providers
- **Telehealth through Doctors** on Demand for convenience and cost savings
- **Consolidated Billing & Streamlined Enrollment and Built-in compliance support** – frees up your team to focus on what matters most – running your business.

An Extension of Your Business

Joining HABP is not just buying coverage — it is gaining a partner. Our experts are a phone call away, ready to help with compliance questions, billing issues, or employee benefit guidance. We know your business, and we are here to help you keep it running smoothly.

It is Easy to Explore Your Options

If you are not yet a member of HABP, now is the perfect time to find out what HABP can do for your business. Getting a free quote is fast and easy — no obligation and no hassle.

HABP is your strategic ally — allowing you to focus on growing your business while we handle the complexity of benefits.

Call: Mary Johnson at 515-237-0121 to learn more or get a FREE QUOTE.

Email: mary.johnson@AssuredPartners.com

Learn More: HealthAllianceBenefitPlan.com

Looking Ahead

The trustees and I are committed to building on this momentum. We will continue to refine plan design, explore innovative cost-containment strategies, and expand member services to make HABP the most competitive solution available for Iowa businesses.

Thank you to every trustee and member company who has helped make HABP what it is today. Your leadership and participation are creating a healthier, more secure

HEALTHALLIANCE OFFERS DOCTORS-ON-DEMAND: WHY IT IS WORTH TRYING

By Gary Koerner
CEO

As you know, FUELIowa' s HEALTHAlliance is focused on providing our members with the best possible care at the most affordable rates.

Healthcare is changing — telehealth, and especially on-demand doctor services, now plays a vital role. For those who have never used it, here is why it is worth considering — and how employers or plan sponsors can make it effective.

Why Doctors-on-Demand Is So Valuable

Convenience and access

One of the biggest barriers to care in rural areas is distance and travel time. Doctors on Demand (DOD) eliminates the need to drive (sometimes many miles) just to see a clinician. Patients can connect from home, work, or wherever they are — reducing the time spent in traffic, parking, waiting rooms, etc. Studies show that DOD can reduce travel burdens and waiting times, making care more accessible for rural populations

Cost savings for patients, employers, and plans

DOD tends to be significantly less costly than in-person visits, urgent care, or emergency department visits (for comparable low-acuity cases). For example, one employer-sponsored telemedicine program (Penn Medicine OnDemand) found **telehealth visits were about 23% less expensive than comparable in-person visits, saving $113 per encounter.**

From a plan perspective, each DOD visit diverted from an urgent care or ED visit averts higher costs, which over time can reduce claims frequency and total medical spend.

Plus, HealthAlliance's DOD program has $0 member cost share, including on our high-deductible health plans.

Quality & outcomes

DOD is not just "second best" — for many conditions, care delivered can be equivalent in outcome to in-person visits. It also facilitates more frequent check-ins, better adherence, and earlier intervention (which can prevent deterioration into more expensive care).

How to Use Doctors-on-Demand

Why people should try it

- For non-emergency, low-to-moderate conditions: respiratory infections, sinusitis, allergies, skin conditions, minor urinary issues, medication refills, and follow-ups.
- For convenience: nights, weekends, or when your local office is closed.
- For avoiding travel: ideal if you live far from clinics or have mobility/transportation constraints or small children.
- For mental health: 1 in 5 adults live with mental conditions and 60% do not receive the treatment they need.

Getting started

1. Scan the QR code to download the Doctor on Demand app or visit DoctorOnDemand.com/Wellmark

2. Have your Wellmark Blue Cross and Blue Shield member ID card ready.

3. Create an account or sign in to begin your visit.

4. Pick your provider. Select the next available appointment or find the time best for your schedule.

For Employers & HR / Benefit Leaders

Promote usage early and often

- Communicate via email, posters, intranet, onboarding, etc.

- Provide quick "how-to" instructions and FAQ.

- Highlight convenience, cost savings, and that is part of the benefit package.

Incentivize adoption

- Make your team aware that HABP offers $0 copays for DOD visits.
- Set goals or campaigns (e.g., "Try one DOD visit this quarter").

Track metrics

- Monitor your DOD adoption rate, visits per 1,000, deferral of ED / urgent care visits.

- Measure claims reductions in in-person visits, urgent care, and ER.

- Share success stories or testimonials to encourage use.

Doctors on Demand is not just a convenience — it is a smart, cost-effective way to deliver care, especially in rural areas. They reduce travel, save time, and shift lower-acuity care out of expensive settings. For individuals, they are easier to use than ever; for employers and health plans, they help bend the cost curve. With clear communication, incentives, and tracking, DOD can become a trusted, widely used part of your benefits offering — and deliver measurable savings over time.