

Junior Volleyball Association

Association Health Benefits



GLOVE
BENEFITS

JVA

JUNIOR VOLLEYBALL ASSOCIATION

Agenda

1. Benefit Summary and Perks
 1. History – for many years the association tried to build a self funded plan
 2. Fiduciary Liability and Administration expense now make it prohibitive
2. Ancillary Benefits & Employee Navigator
3. 401k Program
4. Next Steps



What is an ICHRA?



ICHRA is the 401(k) of health insurance and the Cheat Code of Fiduciary Responsibility

I: Individual
C: Coverage
H: Health
R: Reimbursement
A: Arrangement

JVA Partnership with Glove Benefits + Enrichly IOS

What Makes Us Different

The rise of **Insurtech** has flooded the ICHRA marketplace with private equity-backed technology companies chasing profits. When Uncle Sam creates new tax incentives and health insurance rules—people pay attention.

But here's the problem:

Problem #1 – Most of these companies don't truly understand healthcare. They've never sat across the kitchen table with a family, guiding them through one of the most personal and important decisions they'll ever make.

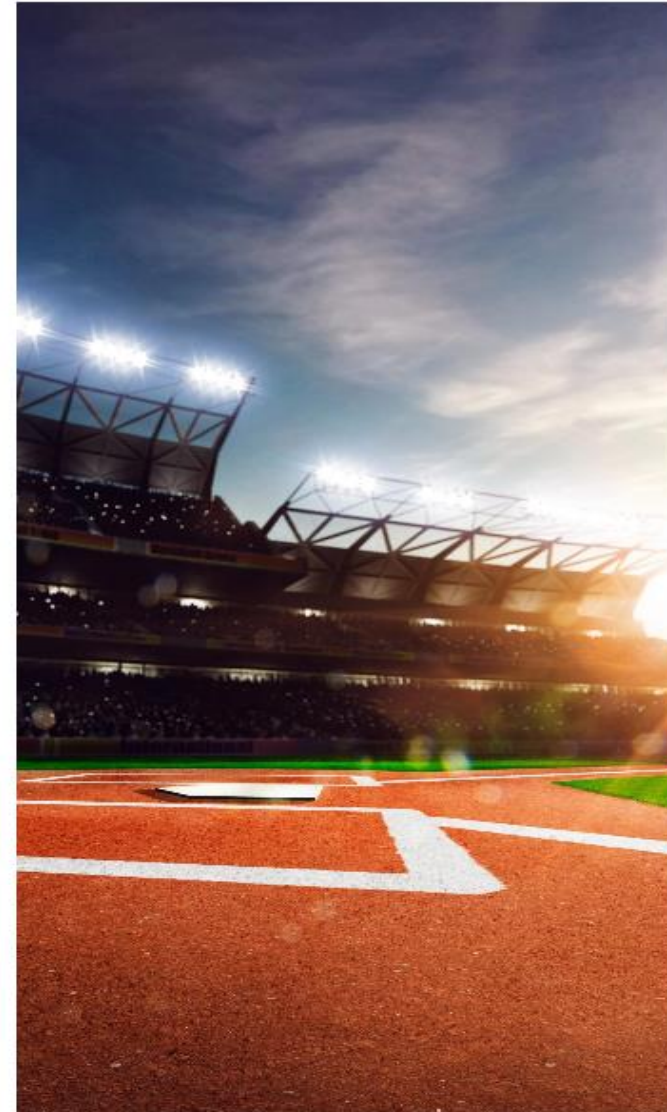
Problem #2 – Traditional ICHRA vendors only offer traditional insurance solutions. If those solutions alone could fix American healthcare, the problem would have been solved a long time ago.

We believe technology is only part of the solution. What sets us apart is our consultative approach—working alongside employers and advisors to design benefit solutions that combine:

- Direct Primary Care
- Prescription Drug Alternatives
- Medical Billing & Claims Negotiation Support

Founded by employee benefits and financial advisors who were let down by tech-only solutions, we've built a platform we can proudly stand behind—one that puts people first and delivers healthcare solutions that actually work.

Let's transform healthcare together—one employee at a time.



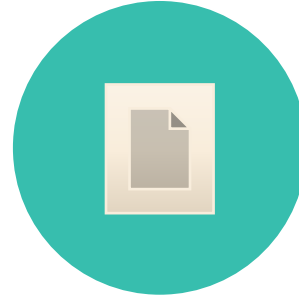
Advantages of Our Approach



Introducing ICHRA

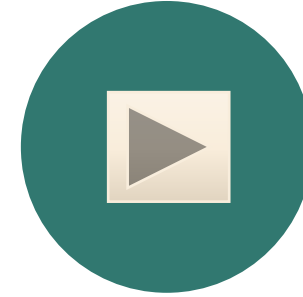
A group insurance option combining individual health coverage with employer contributions.

Say goodbye to renewal negotiations, claim and billing issues, and the hassle of managing traditional group plans.



Employer Advantages

- 100% risk transfer
- Budget control
- Dramatically reduce administrative burden
- No participation concerns
- No unexpected year over year increases
- Starting an ICHRA is a SEP
 - SEP - special enrollment period



Employee Advantages

- Freedom to choose their own plan that fits their unique needs
- Portability of plan (won't lose coverage if they leave their job)
- Tax-free reimbursement
- Starting an ICHRA is a SEP
 - SEP - special enrollment period

ICHRA: New Paradigm



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graph TD; A[ICHRA: New Paradigm] --> B[Old Way  
Traditional Employer Group Health Plans]; A --> C[New Way  
Individual Health Exchange Plans];
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Old Way

Traditional Employer Group Health Plans

Limited Options and Low Level of Flexibility

- 1 – 3 Plans
- 1 Carrier
- Higher Costs

New Way

Individual Health Exchange Plans

Numerous Options and Lots of Flexibility

- 30 – 50+ Plans per Market
- Dozens of Carriers
- Lower Costs

Enrollment Platform



- Employees can Self Service
 - For Example – In Illinois there are 210 plan to choose from.
 - BCBS, UHC, Cigna, Oscar, Ambetter, Etc.
 - Platinum, Gold, Silver, Bronze, Copay, HSA
 - We would encourage all of them to talk to an Individual Advisor to help make the best decision for their family.

The screenshot displays the 'GLOVE BENEFITS' enrollment platform for 'ABC Company - Demo Employer'. The interface is divided into a sidebar and a main content area.

Sidebar (Left):

- Getting Started (checked)
- Profile and Settings (checked)
- Benefits Package Creator (active, step 3)
- Contributions (step 1)
- Shop Health Plans (step 2)

Main Content Area (Top):

- Monthly Employer Contribution: \$700.00
- Amount Spent: \$0.00
- Amount Available: \$700.00
- Employee Contribution Needed: \$0.00

Main Content Area (Middle):

- Buttons: Contributions, Shop Health Plans, Your Cart
- Section: Select your Health Plan Option Below
- Options:
 - ☒ Shop Off Exchange
 - ☐ Not Buying Health Insurance (Waive Coverage)
- Effective Date of Coverage: 07-01-2025
- Monthly Employer Contribution: \$700.00 (displayed in a large yellow circle)

Main Content Area (Bottom):

Monthly Employer Contribution	Amount Spent	Amount Available	Employee Contribution Needed
\$700.00	\$592.30	\$107.70	\$0.00

Plan Details	Cost
Bronze S: Aetna network + \$0 MinuteClinic + \$0 CVS Health Virtual Primary Care Aetna CVS Health* HMO Metal Level: Bronze HSA Eligible: No Deductible: \$7,500 Out of Pocket Maximum: \$9,200 Primary Care Visit: \$50 Generic Drug Co-Pay: \$25	\$592.30
MyBlue Plus Bronze&#8480 Standard - Select Rx Copays BlueCross BlueShield of Illinois POS Metal Level: Bronze HSA Eligible: No Deductible: \$7,500 Out of Pocket Maximum: \$9,200 Primary Care Visit: \$50 Generic Drug Co-Pay: \$25	\$597.43



Glove Benefits

The Best Benefits Customized



Traditional Health Insurance - ICHRA



- Add-on for a higher need individual
- Choice of any individual health plan
- Reimburse Medicare premiums

Non-Traditional Healthcare



- No network, self-pay
- Low member portion \$1K or \$2.5k
- No annual or lifetime limits
- Per-incident deductible
- Up to age 65 only
- ModRN Health Nurse Advocate
- Some limitations
 - Pre-ex waiting period caps
 - Tobacco user caps at age 50+
 - Specialty meds



Preventive - EAP



Keep Your Doctor
- Up to 3 visits
- Subscription DPC



Low-cost drug card
Aver. saving - \$102



Vision screening -
\$250



Preventive tests -
\$4,500



Physical health
(gym) - \$250



Weight loss/nutrition -
\$500



Mental health -
\$3,000



Dental cleanings -
\$250



Tobacco
cessation - \$500



Health Access Cooperative Benefits

Low Member Portion: Per-incident (vs. annual deductible)

\$1,000, \$2,500 or \$4,000 per-incident deductible co-op options

Pay only for the first two (2) incidents per family per year

Includes annual out-of-pocket maximum for other eligible services

Provider Choice: Freedom to choose any provider with no networks

Lower Cost Care: Members are self-pay which most often means lowest cost care, and a lot less than an insurer's "negotiated rate"

Pay Providers Directly or Reimburse You Fast: Pay providers in advance whenever possible, for the best care hassle-free at the lowest cost



ModRN Health Benefits

Nurse + Doctor dedicated to your group

Diagnoses and treatment of 104+ conditions

Proactive, ongoing employee engagement

Prescription and pharmaceutical sourcing

Healthcare system and benefits navigation



Virtual Primary Care



- Dedicated nurse + doctor care team
- Relationship focus
- Everyday, acute, and urgent care
- Chronic disease management

Navigation



- Determine appropriate level of care
- Assist patients to find & assess care
- Determine plan coverage options
- Acts as "glue" when system has gaps

Case Management



- Help patients understand diagnoses
- Patient outcome consulting
- Planning, processing, and monitoring
- Proactive coaching and cost controls

Patient Advocacy



- Provide "Medical Voice" to patient
- Patient rights and representation
- Gather and maintain medical records
- Education and Choice

Care Coordination



- Scheduling appointments
- Determine appropriate delivery of care
- Provider coordination

Healthcare Consumerism



- Focus on quality care, not simply price
- Prescription necessity and cost
- Labs and Imaging



Preferred Design

Build the Best Benefit: Option 1, Options 1 & 2, or All 3

1

Health Access Preventative – EAP

- ✓ Doctors
- ✓ Drug Card
- ✓ Vision & Dental
- ✓ Physical and Mental Health



2

Health Access Cooperative + ModRN Health

- ✓ Protection from large medical bills for the entire family
- ✓ No network
- ✓ Low upfront responsibility
- ✓ Some exclusions and limitations



3

Traditional Health Plan (ICHRA)

- ✓ Traditional health insurance plan
- ✓ Can be added for members that need it
- ✓ May be purchased for a single family member



JVA Perks

1. Implementation Fee Reduced
 - \$500 start up fee reduced from \$1,500
2. No Broker Fee
 - ~~\$50~~ - \$30 Admin fee per enrolled employee
3. Size Requirement removed
 - Normally 10 employee minimum
4. All enrollment across the association will be used to grow additional benefits
 - 401k
 - Dental, Vision, Ancillary
 - Higher Pre – existing Conditions limited on underwritten medical options



Example Club – Easy as 1,2,3

1. 5 Employees with Owners and 5 part time coaches
 - ICHRA only or Glove Full Solution
2. Club decides to provide up to \$500 per employee per month
 - This amount would cover \$30 PEPM admin fee (\$300 per month pays for platform and service)
 - \$500 would cover almost all employees' preventative and Cooperative coverages
 - Part time coaches would could get the Preventative benefit and opportunity to purchase coverage after tax for themselves.
3. When do you want to Start?
 - ASAP
 - 3 months
 - January 1st



Additional Benefits

Starting in January of 2027

- Dental, Vision, Life, And Disability Insurance will be offered.
 - Pricing will be based on participation
 - Increase GI Life Insurance
- Ancillary benefits (Life Aflac)
- 401k
 - Reduced Admin fee's and administrative burdones
 - 3(38) Fiduciary included
 - Provided through Strategic Retirement Parters
 - ***This will make open enrollment easier as it will come with free HRIS software if needed.***



Next Steps

1. Schedule meeting to review your club situation
 - Link will be provided after this meeting and is on the website!
2. Choose a start date: At least 60 days notice
3. Determine Contribution Strategy
4. Reach out with Questions!
 - Group meeting to educate on the options
 - One-on-One Meetings with each employee
 - Enroll employees by the 15th the month prior to going live



Personalized Benefits
Powered By



GLOVE
B E N E F I T S

"Benefits that fit like a glove."