

USI & The Difference Card Present

Doing More with Less:

**How Non-Profits Can Drive Impact
Through Smarter Benefits and
Guaranteed Health Insurance
Savings**



Today's Agenda

- Introductions
- The Challenges Facing Non-Profits
- USI Benchmarking Study Results
- How the Difference Card Solution Can Help Non-Profits
- Difference Card Case Studies

TODAY'S HOST



Taylor Britt
VP of Marketing

TODAY'S SPEAKERS



EMILY ADAMS

Partner and VP, Employee
Benefits Consultant



JENNIFER REVELL

Senior Sales Consultant



Non-Profit Benefit Challenges for 2026

Mental health and wellbeing gaps

Budget constraints + rising health care costs

Lack of administrative resources

Attraction and retention pressures

ROI justification

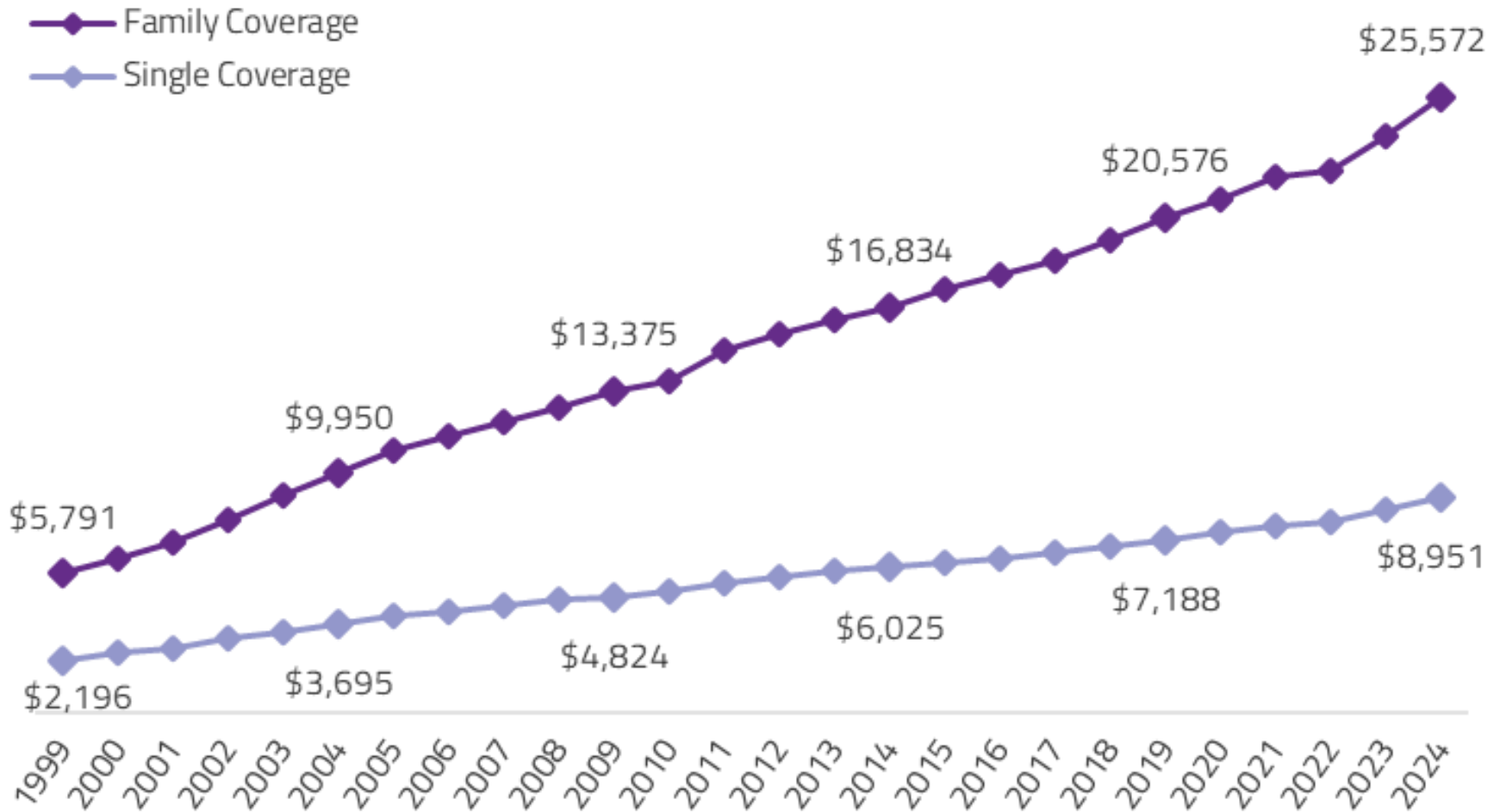
Compliance and risk management

Health Insurance Expenses Keep Rising

The cost of US health insurance has increased by 50% in over a decade.

By comparison, wages have only increase by 27% over the last decade.

Source: *KFF 2024 Employer Health Benefits Survey*



2025 USI Benchmarking Study Results

Nonprofit Sector QHDHP Plan Offerings:

- \$3,300 / \$6,600 deductible
- \$5,475 / \$10,500 OOPM
- 20% coinsurance between deductible and OOPM
- Employer HSA funding averages:
 - \$950 for singles
 - \$1,500 for families

Nonprofit Sector PPO Plan Offerings:

- \$1,500 / \$3,000 deductible
- \$5,000 / \$10,000 OOPM
- 20% coinsurance between deductible and OOPM
- Copays for Rx at \$10/\$35/\$70



2025 USI Benchmarking Study Results

Nonprofit Sector QHDHP Plan Monthly Payroll Contribution Averages:

- EE only = \$108
- EE + SP = \$447
- EE + CH = \$401
- FAMILY = \$654

Nonprofit Sector PPO Plan Monthly Payroll Contribution Averages:

- EE only = \$144
- EE + SP = \$566
- EE + CH = \$478
- FAMILY = \$843



Emily to Summarize

Percentage of groups that offers this type of plan

Percentage of groups by funding type

Fully--insured

Self--insured

Out of network offered

Monthly Premium

Single

EE+Spouse

EE+Chld(rn)

Family

Employee Payroll Contribution

Single

EE+Spouse

EE+Chld(rn)

Family

Monthly Employer Contribution Percentage

Single

EE+Spouse

EE+Chld(rn)

Family

Solving The Healthcare Puzzle

Employers want to pay less for medical insurance but still offer the same benefits or even better benefits to attract & retain talent

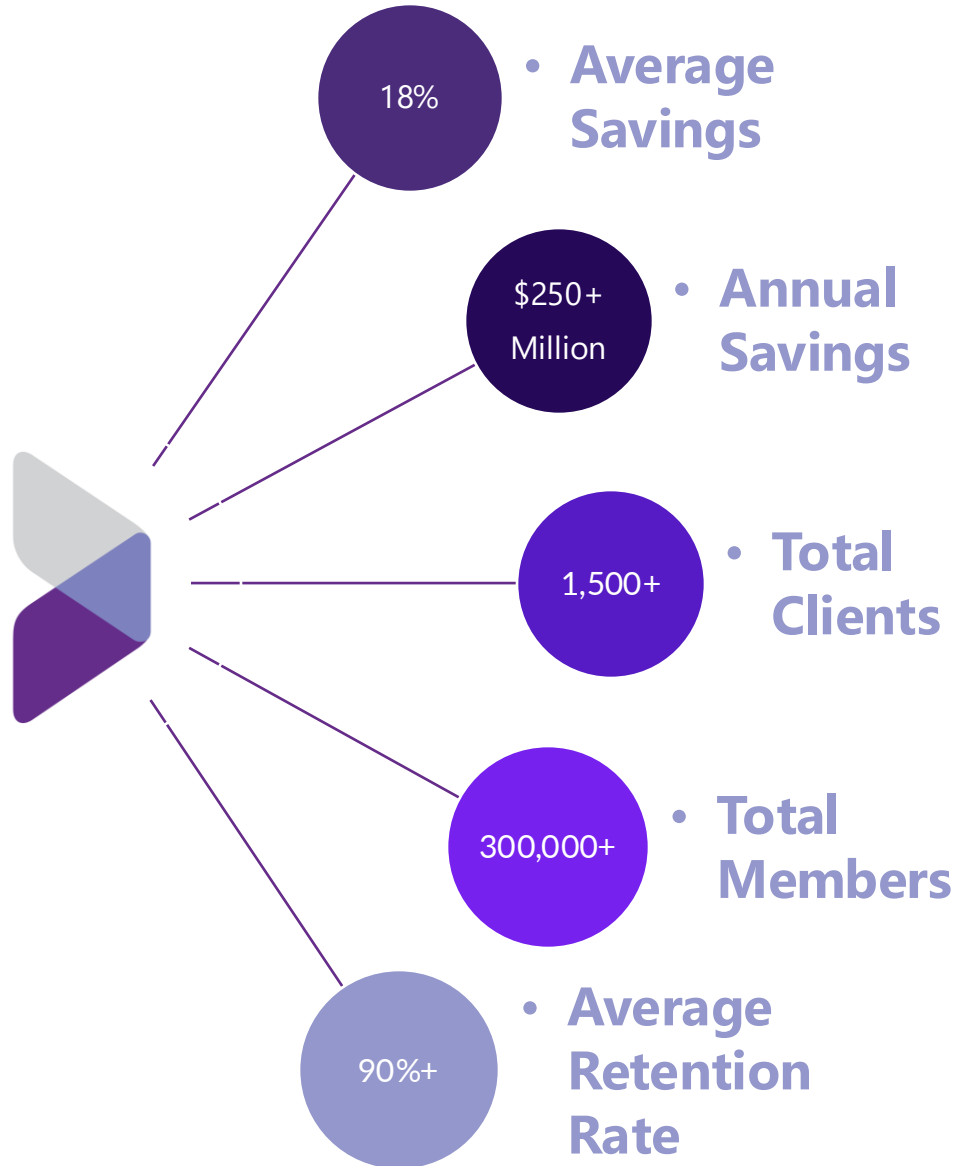
- **Paying for first dollar coverage (predictable risk) is expensive and unnecessary for many employers.**
- **Insurance carriers over-charge for this coverage.**
- **75% of members incur \$4,000 or less in claim expense.**



Poll Question #1

Have you ever had to cut benefits because you couldn't afford the health insurance carrier increase?

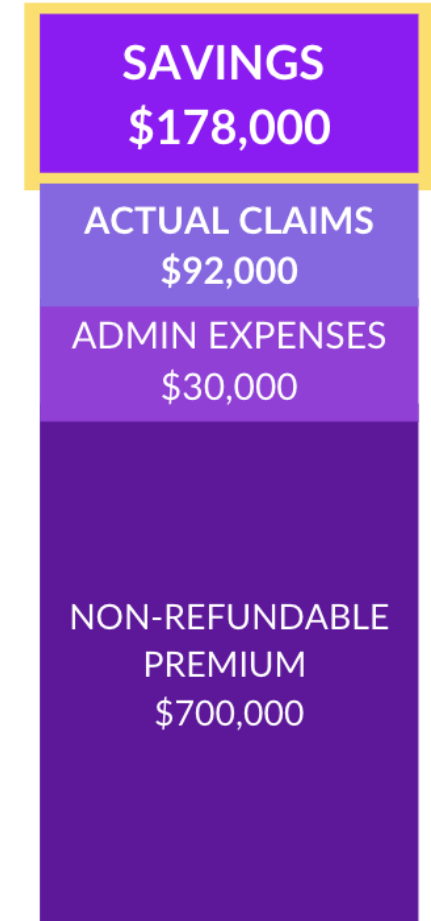
The Difference Card Solution



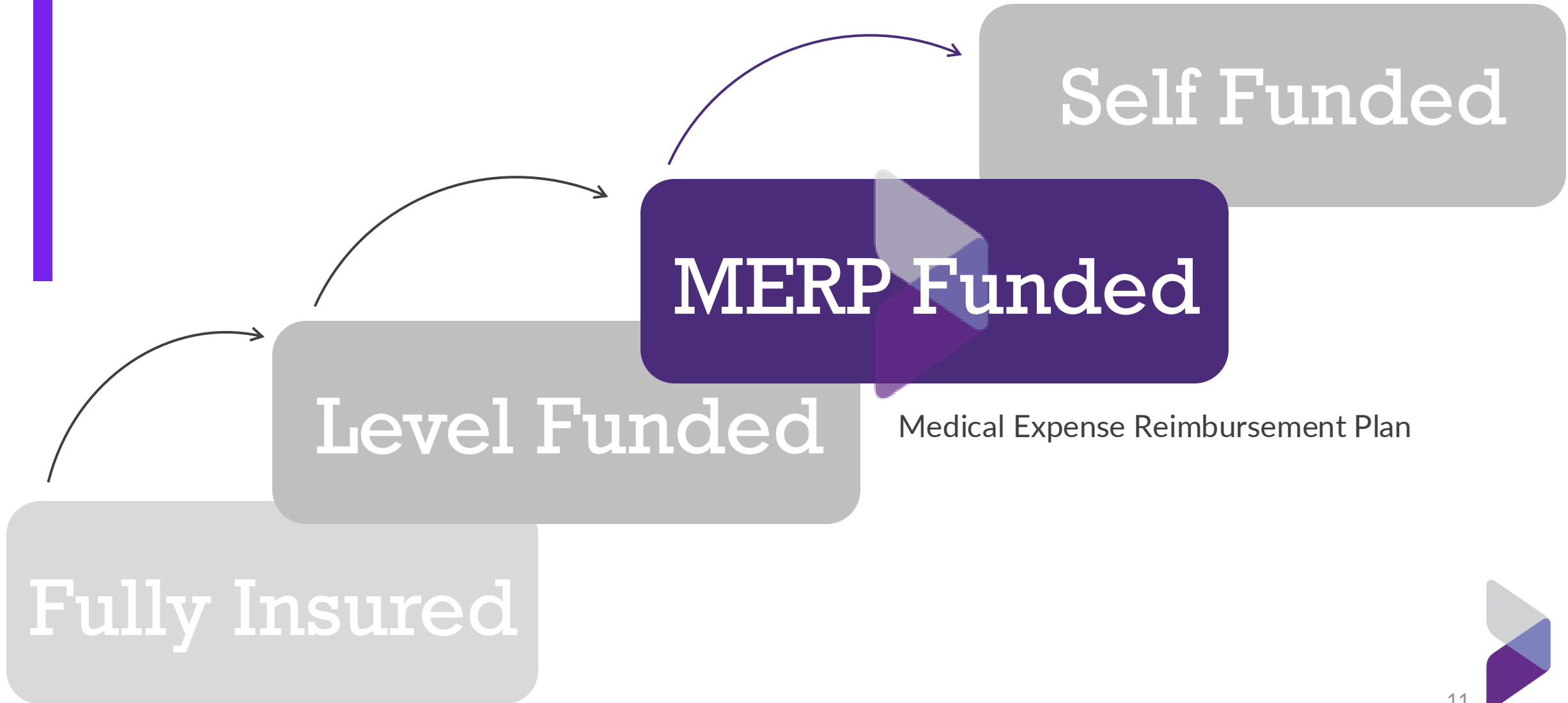
**FULLY
INSURED**



The Difference Card

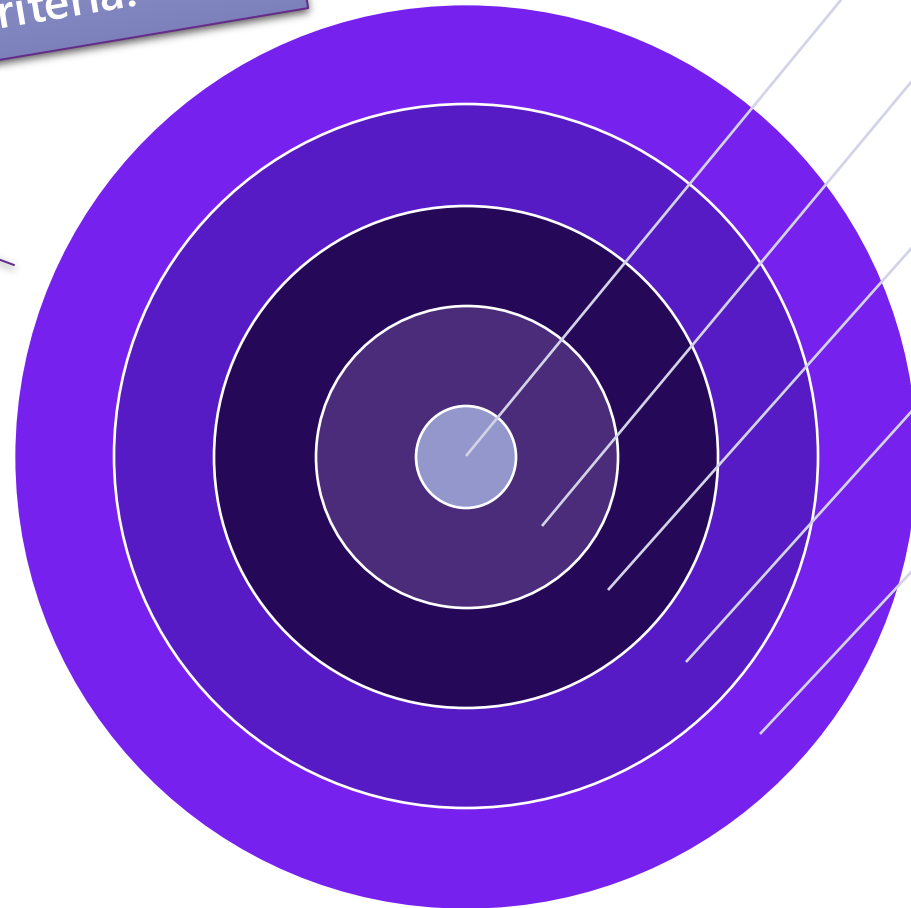


MERP Funded Solution



What is the Ideal Group for The Difference Card?

The Difference Card works well if your company meets any of this criteria.



Mid-Market 25-1,000 Enrolled

Fully Insured or Level Funded

High Level of Benefits
Platinum + Gold

Interested in Healthcare Savings

Interested in Improved Benefits



How The Difference Card Makes a Difference for Our Non-Profit Clients

NON-PROFIT ORGANIZATIONS	SAVINGS PROVIDED BY THE DIFFERENCE CARD
Total savings over 10 years	\$545,526,866
Average annual savings per non-profit organization	\$411,097
Average savings per employee per year	\$3,045
Average percent of savings per employee per year	17.3%





Kentucky Non-Profit Case Study

Number of Enrolled Employees = 162

Carrier Renewal = 16.1%

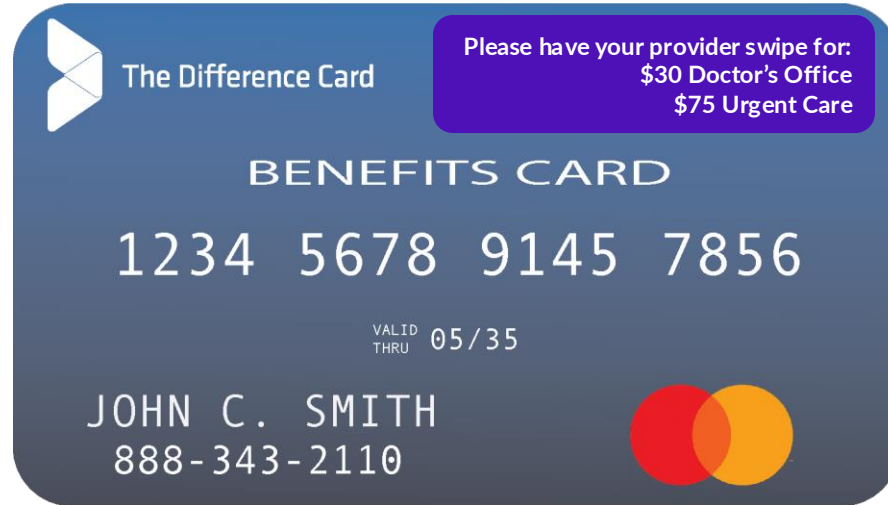
Annual Savings = 16.3%
worth \$215,750

Estimated savings over 3
years = \$633K



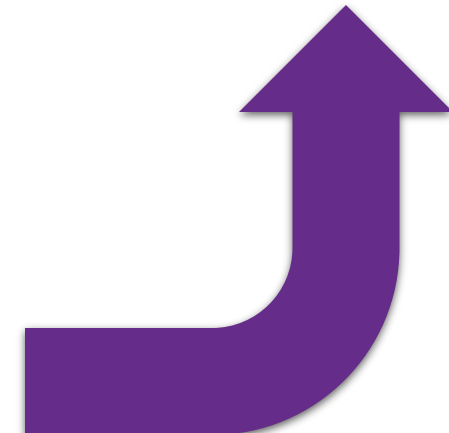
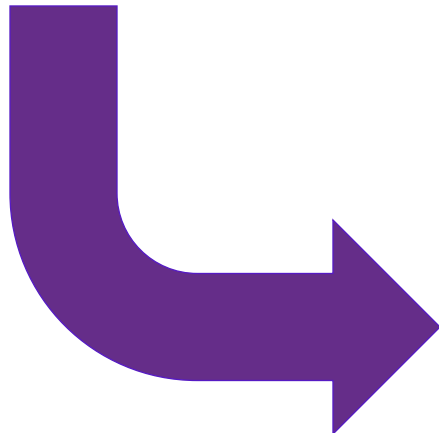
Kentucky Non-Profit Case Study

Current Carrier Plan	
\$30	PCP
\$60	Specialist
\$75	Urgent Care
\$2,500	Deductible
\$6,500	OOP Max



Difference Card Plan	
\$0	Primary Care
\$40	Specialist
\$0	Urgent Care
\$2,500	Deductible
\$2,000	OOP Max

Base Plan Design	
\$30	Primary Care
\$75	Specialist
\$75	Urgent Care
\$6,500	Deductible
\$8,550	OOP Max





Ohio Non-Profit Case Study

Number of Enrolled
Employees = 64

Carrier Renewal = 3%

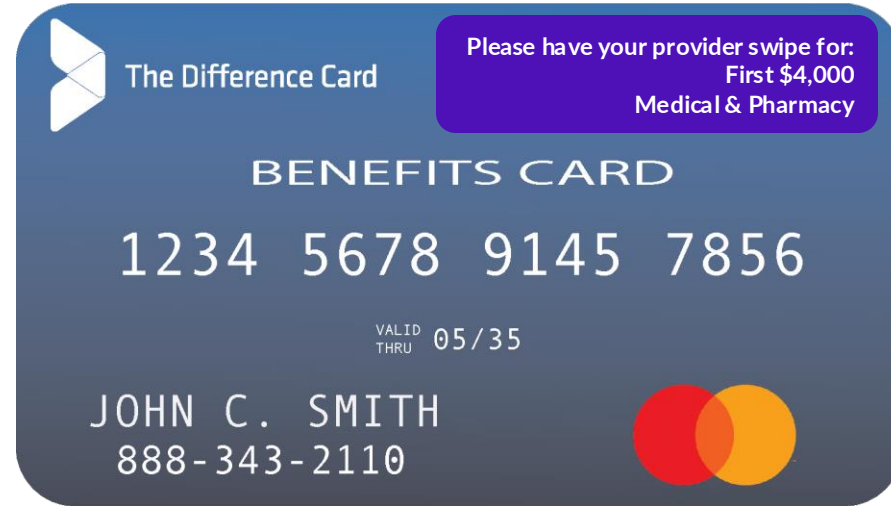
Revised Carrier Premium +
Difference Card = -22%

Annual Savings = \$85,518
(-7.8% Renewal)



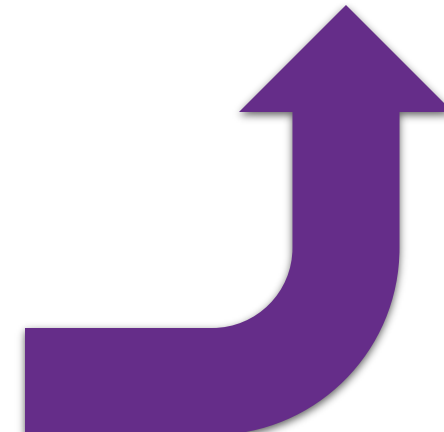
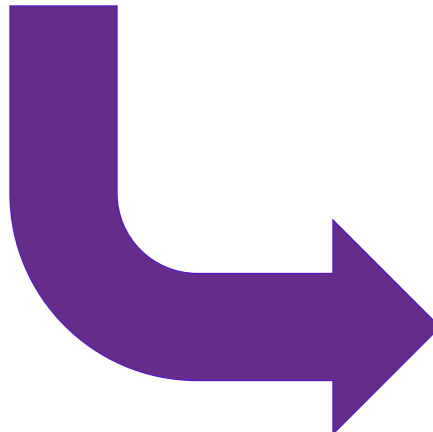
Ohio Non-Profit Case Study

Current Carrier Plan	
\$25	PCP
\$50	Specialist
\$400	ER
\$2,500	Deductible
\$6,600	OOP Max
\$10/\$40/\$70	Rx



Difference Card Plan	
Difference Card Pays the First \$4,000	Primary Care
	Specialist
	ER
	Deductible
	RX Copay
\$2,900	OOP Max

Base Plan Design	
Deductible	Primary Care
Deductible	Specialist
Deductible	ER
\$5,000	Deductible
\$6,900	OOP Max



Poll Question #2
**What percentage increase are you
expecting to see on your health
insurance renewal this year?**



The Difference Guarantee

- ▶ Developed by in-house team of underwriters.
- ▶ Exclusive product backed by an A rated division of Assurant.
- ▶ In the market since 2018 with thousands of groups currently enrolled.
- ▶ A contractual promise that your claims will not exceed a certain amount.



How to Request a Difference Card Quote

Reach out to the USI Consultant who Invited You today!

