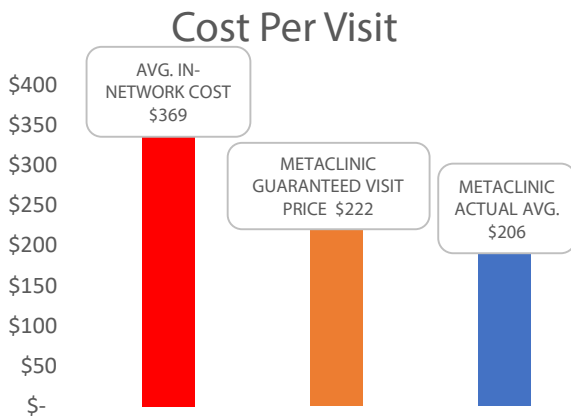


One Year of ACTUAL Savings

2021 –Tennessee Valley Iron Workers Health & Welfare Fund

DIRECT SAVINGS



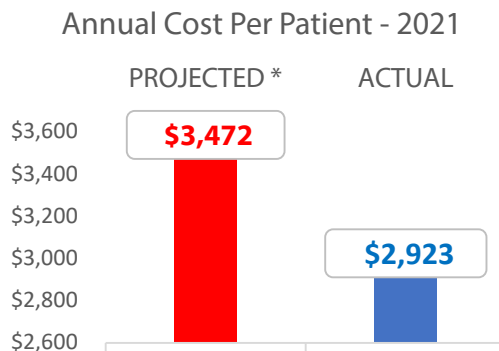
Avg. per visit savings = \$163 (\$369 - \$206), based on an average in-network visit price based on historical data and claims data.

TOTAL 2021 Direct Savings to H&W Fund

\$363,490

(\$163 x 2230 member visits)

INDIRECT SAVINGS



Based on 2797 members making at least one claim during 2021. Avg. annual cost savings per member = \$549.

TOTAL 2021 Indirect Savings to H&W Fund

\$1,535,553

(\$549 savings x 2797 members)

**2021 projections performed and certified by Health Cost & Risk Management, LLC.*



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