



Matson & Kellogg Healthcare Liaison Program

Summer Educational Series: Session 1

Part 1: Where Your Healthcare Dollars Are Going

Part 2: Understanding Your Health Plan and How to Use It

Guided by Your Senior Benefits Advisory Team (Partnered with Keith Titus Corp., for 15+ Years)

Thursday, June 11, 2026 | Weedsport Headquarters & Remote Terminals Live Stream





Where Your Healthcare Dollars Are Going

Understanding KTC's Self-Funded Model



Self-Funded Coverage

KTC operates on an entirely self-funded model, providing direct coverage to our team without the middleman markup.



Direct Claim Payment

Every medical claim, prescription, and doctor visit is paid directly from KTC's corporate bank account for maximum transparency.



Strategic Risk Management

KTC covers the first \$50,000 of individual claims, utilizing stop-loss insurance for protection against high-cost medical cases.



Health Benefits Strategy

The Shared Community Health Bucket

Protecting Our Collective Resources

- High, unmanaged claims drain KTC's operational cash, directly reducing available funds for annual raises, driver bonuses, and new equipment.

Shared Responsibility

- By managing claims together, we preserve the health of the bucket.

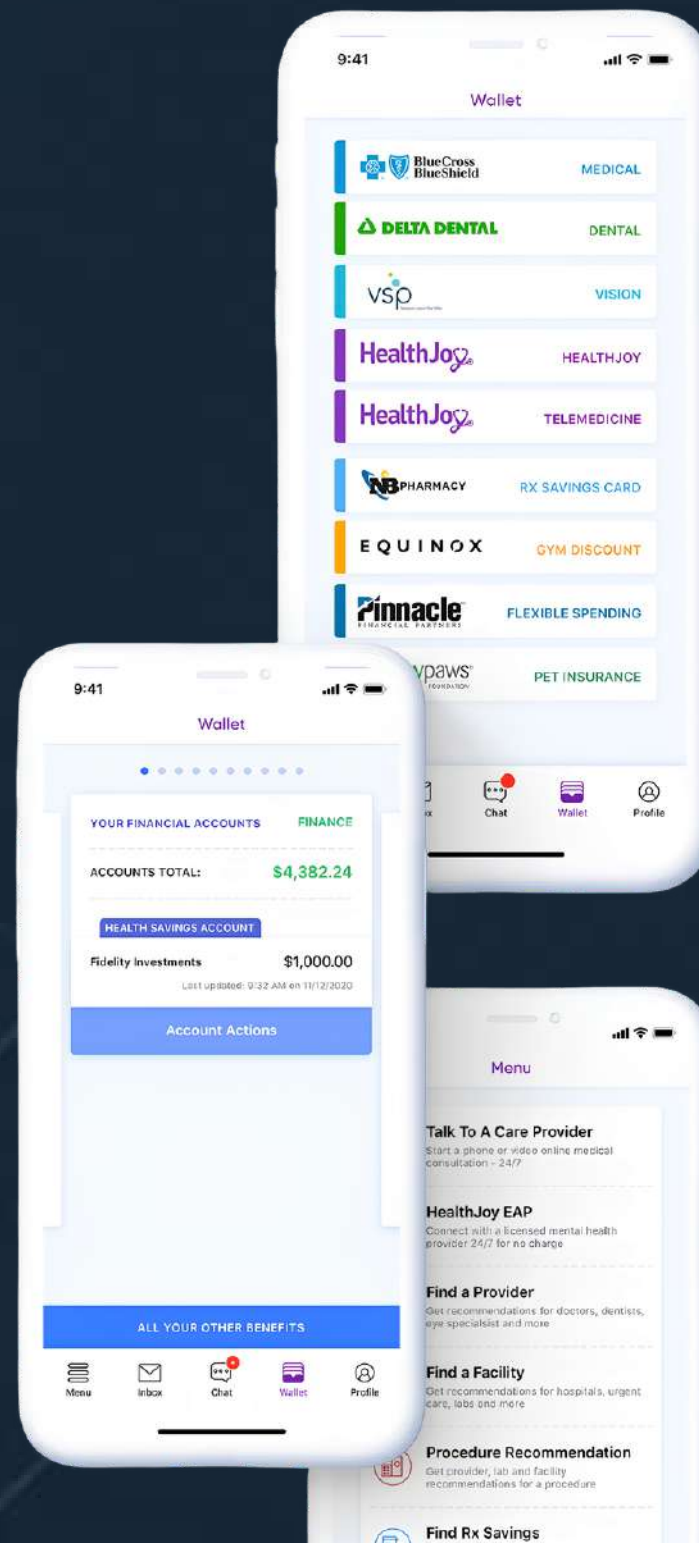


Our ultimate goal is to drive single-coverage employee premiums down to \$0.



Understanding Your Plan & How to Use It

Maximize your benefits with seamless, on-demand support



- **98% HealthJoy Activation Rate**

Your Matson & Kellogg benefits team handles your registration during your one-on-one enrollment meeting.

- **Prioritize the App**

Always launch HealthJoy first before you book care or contact a doctor.

- **On-Demand Support**

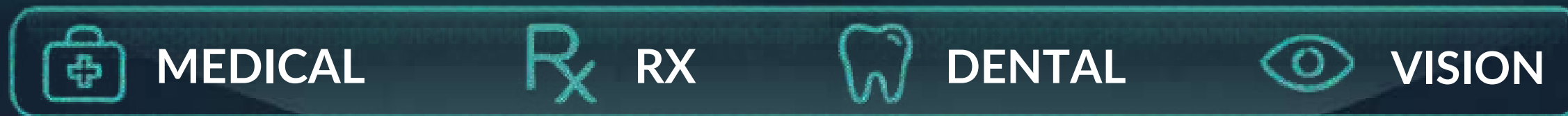
Access 24/7 text-based concierge support or \$0 virtual doctor consultations.



Your First Layer of Financial Protection

Health Reimbursement Arrangement (HRA)

\$6,350 Deductible Health Plan		\$1,600/\$3,600 High Deductible Health Plan	
HRA FUNDING SINGLE (SUBSCRIBER ONLY)	HRA FUNDING FAMILY (2+ MEMBERS)	HRA FUNDING SINGLE (SUBSCRIBER ONLY)	HRA FUNDING FAMILY (2+ MEMBERS)
\$1,800	\$2,600	\$500	\$900



How It All Connects — Your Layers of Financial Protection

MEDICAL BRIDGE
VALENZ
TELEMEDICINE

Key Takeaway: Enroll in your health plan and your HRA activates automatically — no extra steps.

**HRA funding is prorated based on enrollment date.*



Big Scans & Surgeries: Valenz Cost Containment

Standard Hospital Path vs. Valenz Path (Call 877-438-5479)

Colonoscopy



Standard Path: \$4,673 | Valenz Path: \$1,478 (68% Savings)

Brain MRI



Standard Path: \$1,286 | Valenz Path: \$710 (45% Savings)

CT Scan



Standard Path: \$1,322 | Valenz Path: \$560 (58% Savings)



The Medical Bridge: Get Paid Cash to Shop Smart

A financial buffer designed to reward smart choices and eliminate out-of-pocket costs

- **100% Free to You**

KTC pays 100% of single coverage. Employees can buy up to cover family members for added protection.

- **\$0 Telemedicine + Cash Back**

\$0 telemedicine for everyday health concerns. Plus get \$25 back for doctor visits (3x/yr single, 5x/yr family) and \$50 per family member for wellness.

- **Big Cash for Big Procedures**

\$250 for diagnostics, \$500 for outpatient surgery, \$1,000 for inpatient hospital stays — deposited directly into your bank account.



YOUR BENEFITS WORK TOGETHER



**VALENZ
HEALTH**

Save 40-60%



HRA

Employer-Funded



**MEDICAL
BRIDGE**

Cash Paid to You

Typical Cost ~~\$4,673~~

Valenz Cost **\$1,478**

YOU SAVE \$3,195

Plus \$500-\$1,000 Medical Bridge Cash Payment

CALL VALENZ FIRST: 877-438-5479



YOUR CASH-BACK PLAYBOOK

Medical Bridge Cash Rewards for Smart Healthcare Decisions

\$25

DOCTOR OFFICE VISIT

Up to 3x Single / 5x Family

\$50

HEALTH SCREENING

Once per person, per calendar year

\$250

DIAGNOSTIC PROCEDURE

MRI, CT Scan, Colonoscopy

\$150

EMERGENCY ROOM

Once per calendar year, per member

\$500-\$1,000

OUTPATIENT SURGERY

Level 1: \$500 / Level 2: \$1,000

\$1,500

HOSPITAL ADMISSION

Max 1 day per person, per year

\$165/day

DAILY HOSPITALIZATION

Up to 60 days

Guaranteed Issue — Covers pre-existing conditions when you enroll at first eligibility.

Screenshot this slide! Use Valenz + HRA + Medical Bridge together to maximize your savings.



Participation & Rewards

Trivia Time: Play to Win a \$50 Gift Card!

How to Participate

 **Office & Terminal Staff:** Please submit your answers directly into the chat window.

 **Drivers & Remote Staff:** Unmute when you're ready to shout out your answers — we want to hear you!

The Reward

 **Drawing Time:** Everyone who participates gets their name entered into a drawing. We'll pull one lucky winner per session — that's four winners across the sessions. You'll get a \$50 gift card. If you're out of state, HR will mail it directly to you.





Question

Trivia Question #1

What app acts as your pocket concierge and provides virtual doctor visits for a \$0 fee?

- A) Google
- B) HealthJoy
- C) WebMD



Answer: B) HealthJoy



Trivia Question #2

Insurance & Cost Savings



The Question

Who must you call before booking an MRI or surgery to drop your out-of-pocket cost to \$0?

Options

A) The hospital | B) Valenz Health | C) Your dispatcher

Correct Answer: B) Valenz Health



Trivia Question #3

Test your knowledge on our benefit offerings

The Question

Which plan pays cash directly to you for wellness checkups and doctor visits?

Options

A) Standard Medical | B) Medical Bridge Plan | C) Dental Plan

Answer: B) Medical Bridge Plan



THANK YOU!

We appreciate your time and attention today.

Upcoming Summer Series Sessions:

July: Rx Trends: GLP-1s & Specialty Medications | Chronic Conditions & Early Intervention

August: Smart Healthcare Utilization | Bringing It All Together: Next Steps & Resources

Watch for digital postcards with details!

We'd love to hear your feedback — let HR know how we did today!

Give us a thumbs up if you joined virtually.

Feel free to reach out to our senior advisors for assistance with claims or any benefit questions.