**Human Capital & Risk Management Summit**

**2023**

State of EB

Breakdown by Five Minutes Transcript

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| **Timestamps (min.)** | **Audio Summary** |
| 00:00 - 5:00 | * Introductions * Unemployment Pulse: Overview |
| 5:00 - 10:00 | * Unemployment Pulse: Overview cont. * Premiums & Deductibles: Workers at Small Firms Vs Workers at Large Firm |
| 10:00 - 15:00 | * Premiums & Deductibles: Workers at Small Firms Vs Workers at Large Firm cont. |
| 15:00 - 20:00 | * Important Points on Cost Containment * Leave Benefits * Difficulty of Affording Health Care * Deferred Care & Open Access PPOs/POS Plans |
| 20:00 - 25:00 | * Deferred Care & Open Access PPOs/POS Plans cont. * Rising Premiums and High-Cost Claims * Million Dollar Claims |
| 25:00 - 30:00 | * Million Dollar Claims cont. * Medical Pharmacy Managment |
| 30:00 - 35:00 | * Medical Pharmacy Management cont. |
| 35:00 - 40:00 | * Medical Pharmacy Management cont. * Employer Cost for Employee Compensation - Dec. 2022 * Employee Priority |
| 40:00 – 1:01:12 | * Employee Priority cont. |

**Session Recordings Produced by:**

A picture containing text, clipart

Description automatically generated