EXECUTIVE REVIEW

2024 STRATEGIC PLANNING

Fritz Enterprises &
Huron Valley Steel Corporation

March 12, 2024

Kapnick Strive

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2023 KEY FINDINGS

- **87%** of total participation were **repeat** participants
- **71%** of repeat participants remained in the **Ideal or Low** risk range and/or made a positive risk migration
- **24%** of repeat participants improved by 5+ points from the previous year
  - 54% of these participants improved by 10 or more points
- **52%** of participants that completed the 2023 HRA and indicated they use Tobacco also indicated that they are **interested in quitting**
- **58%** of participants that completed the 2023 HRA indicated they are **interested in losing weight**
- Of those who qualified for RAS, **91.5%** of them enrolled and completed the program to earn the wellness incentive
- **80%** of 2022 RAS participants had an increase in their 2023 health score
- 13 participants quit smoking! (**14% of smokers quit** in 2023)
  - 5 of the 13 were enrolled in RAS in the previous year
- Metabolic syndrome risk is consistently moving in a **positive** direction
  - Prevalence of metabolic syndrome risk has **decreased 10%** since 2021
  - **12% decrease** in the 296 participants that have participated over the last 3 years
- 16 individuals had their results sent to their PCP via consent form
- 47% of members have a chronic condition & those members make up 85% of the total medical & Rx spend
- The top 5 chronic conditions are hypertension, obesity, hyperlipidemia, diabetes & sleep apnea. All of these conditions had a higher prevalence than benchmark
- Strive participants have a **higher rate of wellness and/or office visits** compared to non-Strive participants
- Members with screenings have a **significantly lower per member cost** than members without screenings ($1,778 less when excluding high-cost claimants)
- Members with a health score of **70+ cost $929 less** than members with a score below 70, when excluding high-cost claimants
- Members with a screening in both 2022 & 2023 experienced an increase in costs primarily due to an **increase in diabetic & weight loss medications**
- Members who completed the RAS program in 2022 are experiencing **$3,419 less** in costs per member in 2023

2023 EMPLOYEE EVENTS

WELLNESS PRESENTATIONS/RECORDINGS

- Happy, Healthy Heart
- Stress Busters
- Nutrition 101
- Post Health Screening Info Session
- Breaking Burnout

CHALLENGES

- 5th Annual Strive Corporate Challenge – *10 participants*
- HIIT for 30 – *4 participants*
- The Beat Goes On – *3 participants*

HEALTH SCREENINGS

- 26 Health Screenings Events
- 19 At-Home Screenings

STRIVE REWARD RAFFLES

- 5 winners drawn quarterly to receive $25 cash
- 1 winner drawn annually for a grand prize of $250 cash

ADDITIONAL OFFERINGS:

- 12 Strive Monthly Webinars
- 12 Strive Monthly Newsletters
- 4 Meditation Moments

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TOTAL PARTICIPATION

YEAR	TOTAL PARTICIPATION	% OF ELIGIBLE
2023	376	61%
2022	381	61%
2021	437	66%
2020	464	73%

Repeat Participants: 326

BREAKDOWN OF ELIGIBLE POPULATION THAT SCREENED:

	FEI	HVS	TOTAL:
EMPLOYEES	57%	63%	60%
SPOUSES	51%	66%	58%

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PARTICIPATION BY LOCATION

LOCATION	2023 Participation	2023 Participation %	2022 Participation	2022 Participation %	2021 Participation	2021 Participation %
FEI Alabama	5	19%	10	29%	20	56%
FEI Flint	9	69%	10	71%	12	80%
FEI Indiana	47	52%	43	51%	63	67%
FEI Michigan	72	65%	73	64%	77	63%
Fritz Products	17	61%	14	50%	19	53%
HVF Precious Metals & HVF West	27	79%	28	76%	27	75%
HVS Alabama	93	62%	100	65%	111	71%
HVS Michigan	106	64%	103	65%	108	65%

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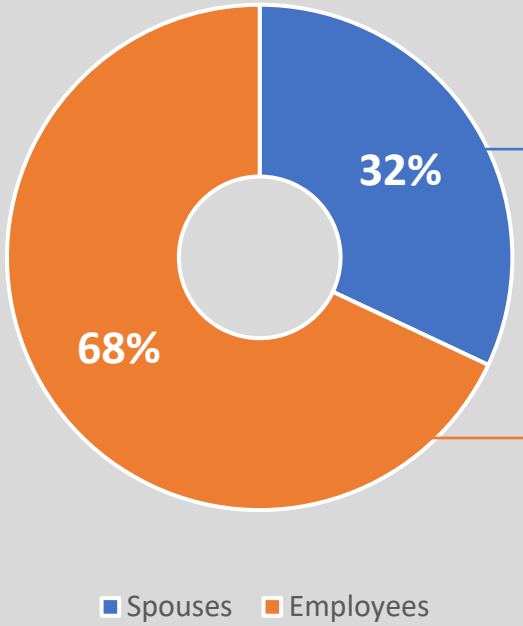
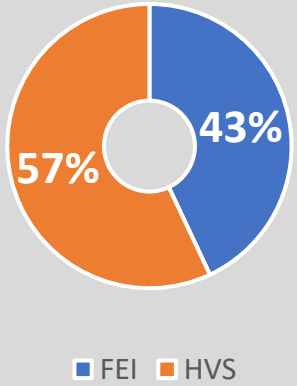
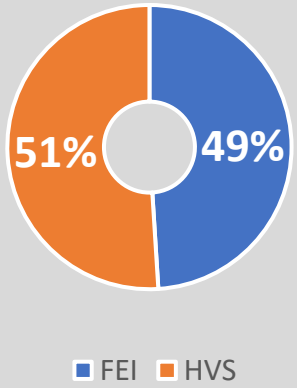
SCREENING BREAKDOWN

OF THE 376 PARTICIPANTS THAT SCREENED:





SPOUSES



EMPLOYEES

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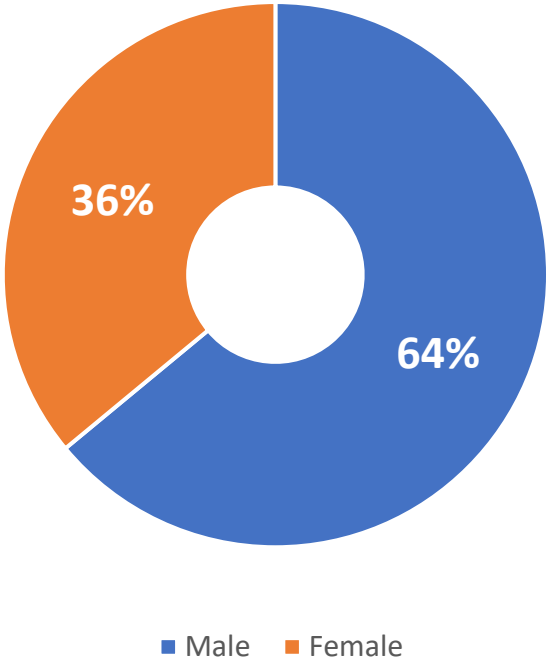
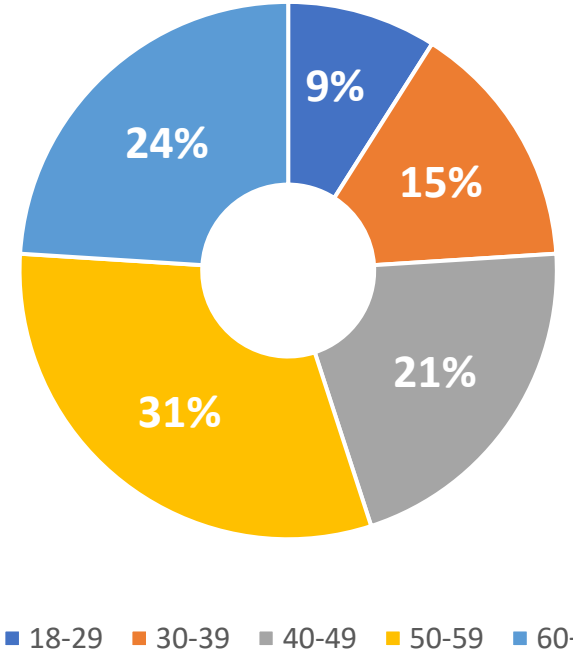
2023 DEMOGRAPHICS

GENDER



AGE



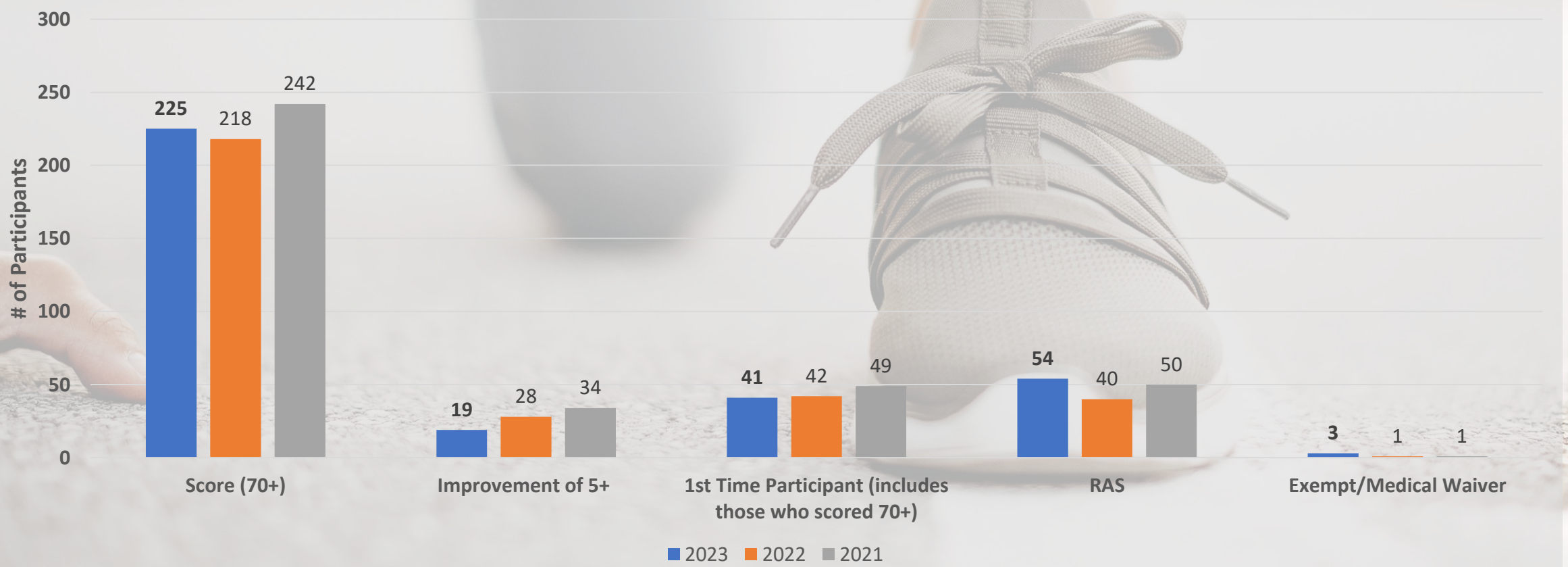
AVERAGE AGE: 49

HOW INCENTIVE WAS EARNED

YEAR-TO-DATE 2024 INCENTIVE
ELIGIBLE: 342/379 = 90%

2024 Incentive = $1200

Eligible employee & spouse



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PROGRAM OUTREACHES

Qualification Category:	2023	2022
60 & Below	**18%** **of screened population** (connected with 34%)	19% (connected with 57%)
RAS **Reasonable Alternative Standard**	**24%** **of screened population** (91.5% completed)	24% (88% completed RAS)
Critical Value	**0**	0

- **RAS** qualification **remained the same** at 24% for both 2022 and 2023
  - 2% increase in RAS completion from previous year
- **Critical values** remained at 0 for both years

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2022 RAS PROGRESS

"[health coach] was very helpful with suggestions and ideas on how to get around wanting to have a cigarette"

"[health coach] was very helpful and understanding was great talking with [and] helped a lot"

"Wellness care is not about today it is about the future and how you wanna live at daily changes needed"

Of the 2022 RAS participants:

- 80% had an increase in health score in 2023
- 63% satisfied the eligibility criteria to earn the 2024 wellness incentive without RAS
- 5 quit tobacco

BIOMETRIC AVERAGES

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Biometric	Ideal Range	2023 Strive Benchmark	2023 Average	2022 Average	2021 Average	2020 Average
Health Score	70 - 100	78	74	74	73	73
BMI	18.5 - 29.9	30	31	31	31	30.9
Waist/Hip Ratio	<= 0.95	.91	0.94	0.92	0.92	0.95
BP: Systolic	≤121mmHg	119	121	119	120	123
BP: Diastolic	≤81mmHg	76	77	76	76	77
Total Cholesterol	<200mg/dL	190	182	185	184	185
HDL Cholesterol	>=50	55	53	53	51	52
LDL Cholesterol	<=129	110	102	104	104	105
Triglycerides	<150	129	137	138	149	137
Blood Glucose	≤100mg/dL	100	106	103	106	103
Hemoglobin A1C	<5.7%	5.6	5.7	5.8	5.9	5.5

SELF-PERCEPTION VS ACTUAL HEALTH

AVERAGE SCORE- 74

Ideal = 100-85

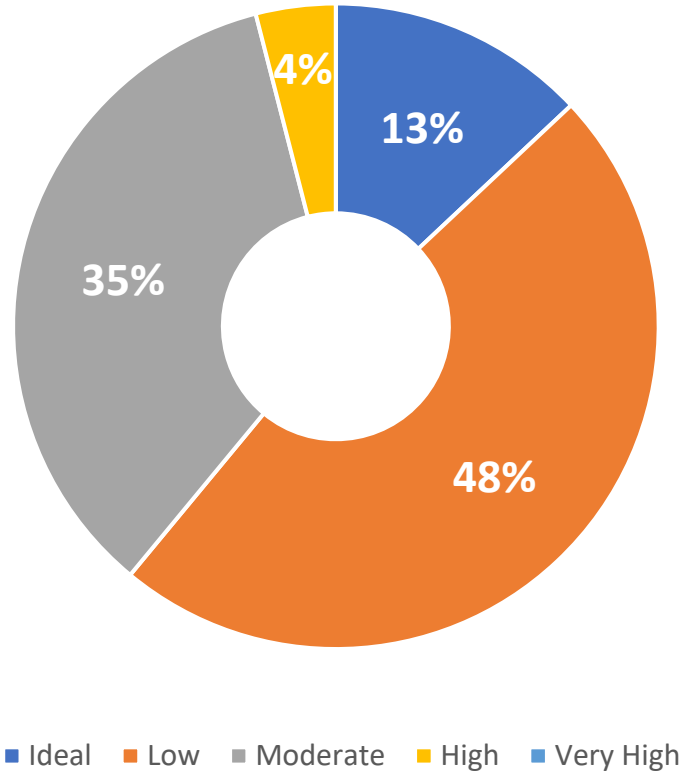
Low Risk = 84-70

Moderate Risk = 69-60

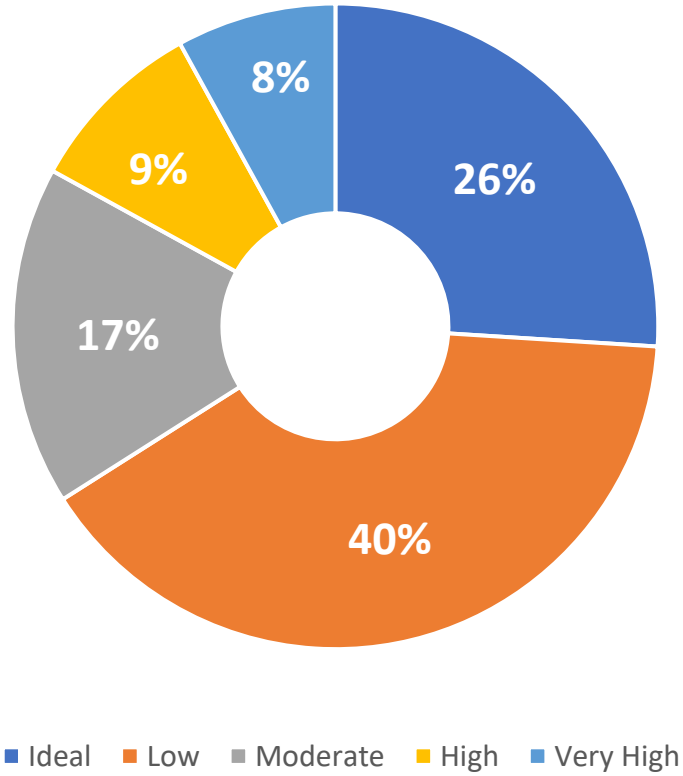
High Risk = 59-50

Very High Risk = 49-0

SELF-PERCEPTION OF HEALTH



2023 ACTUAL HEALTH SCORE



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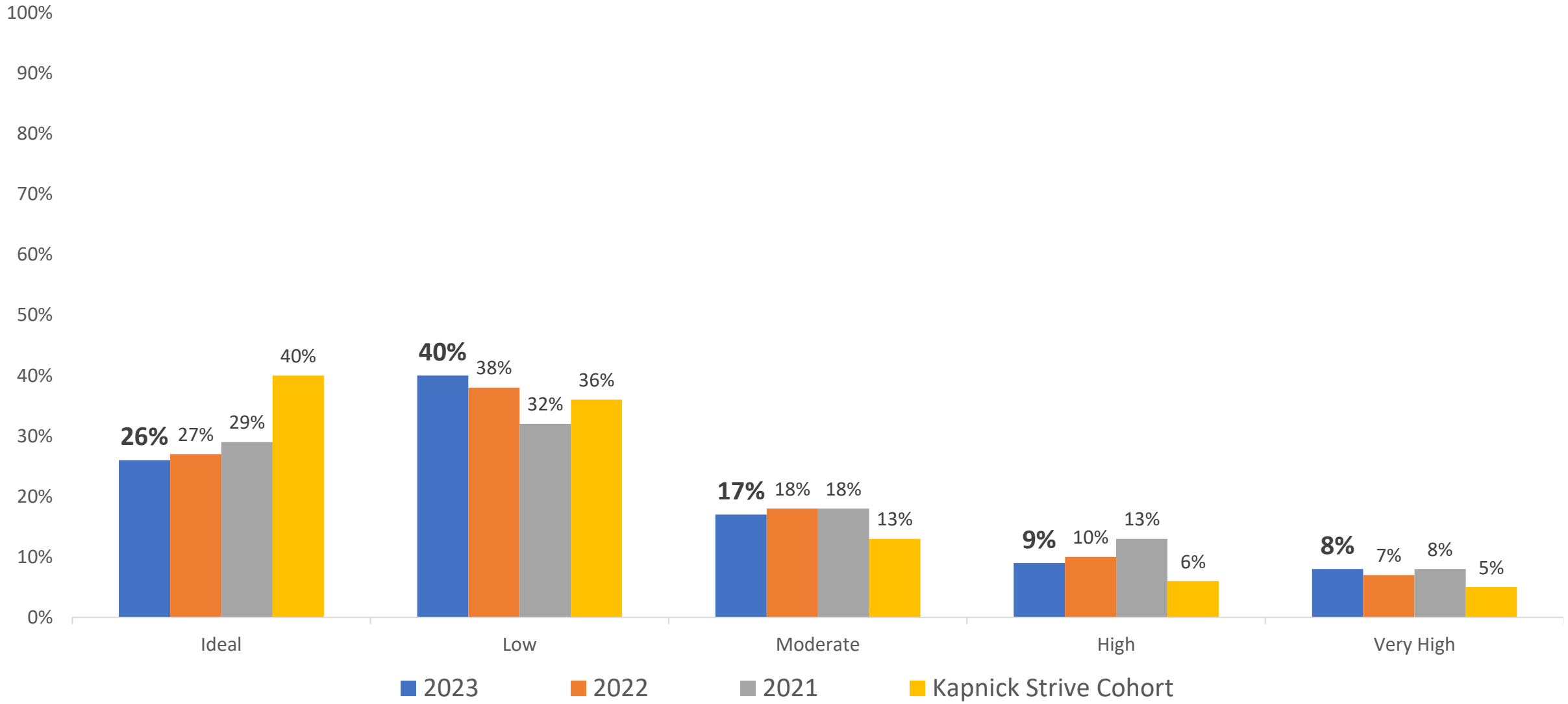
HEALTH SCORE BENCHMARKING



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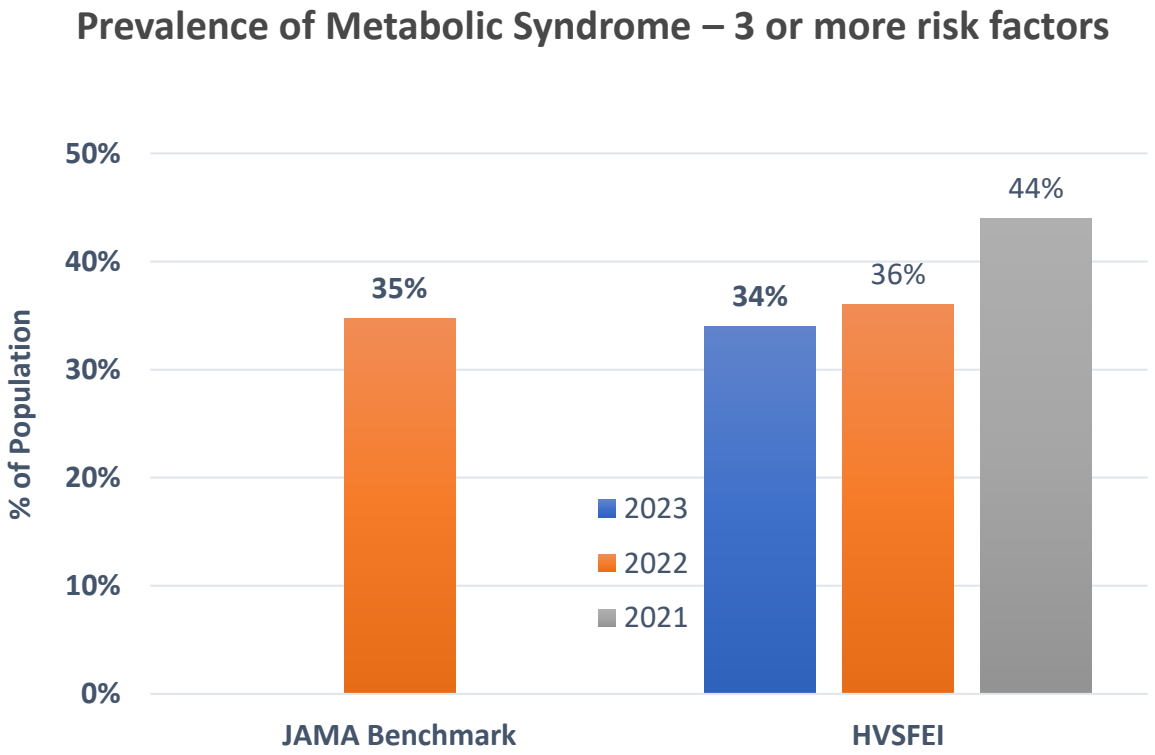
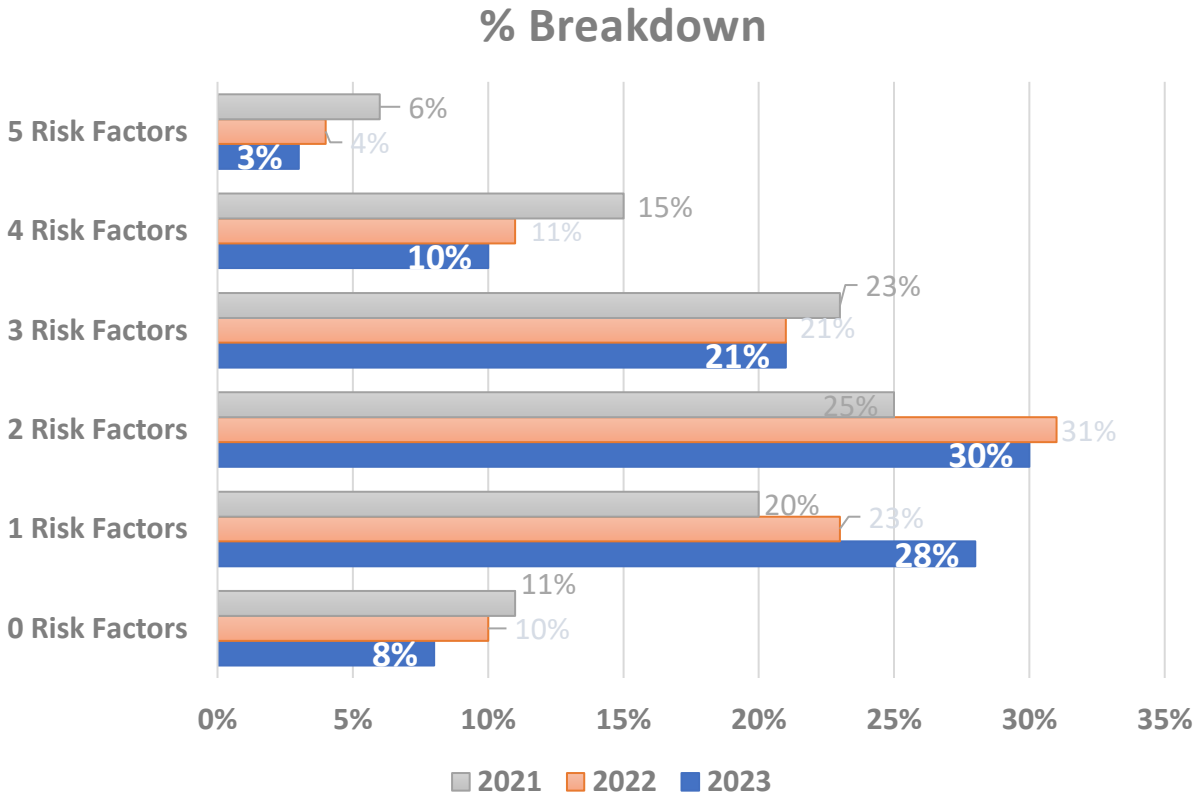
METABOLIC SYNDROME RISK

Positive Developments: 12% decrease in the 296 participants that have participated over the last 3 years.





The National Institutes of Health guidelines define metabolic syndrome as having three or more of the following traits, including traits you're taking medication to control:

- **Large waist** — A waistline that measures at least 35 inches for women and 40 inches for men
- **High triglyceride level** — 150 milligrams per deciliter (mg/dL) or higher of this type of fat found in blood
- **Reduced "good" or HDL cholesterol** — Less than 40 mg/dL in men or less than 50 mg/dL in women of high-density lipoprotein (HDL) cholesterol
- **Increased blood pressure** — 130/85 millimeters of mercury (mm Hg) or higher
- **Elevated fasting blood sugar** — 100 mg/dL or higher

Source: Journal of the American Medical Association. 2020; 232(24)

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REPEAT PARTICIPANT RISK CHANGE

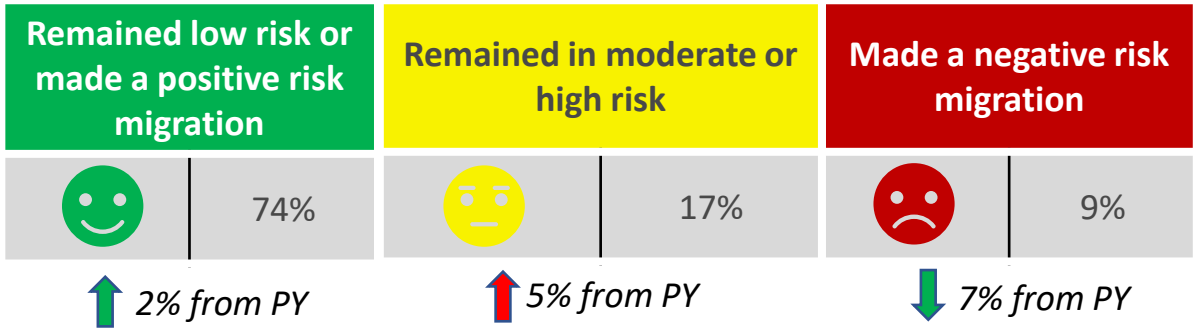
Repeat Participants – 326

REMAINED IDEAL/LOW AND/OR MADE POSITIVE RISK MIGRATION	REMAINED MODERATE OR HIGH/V HIGH	MADE A NEGATIVE RISK MIGRATION
232 71%	51 16%	43 13%

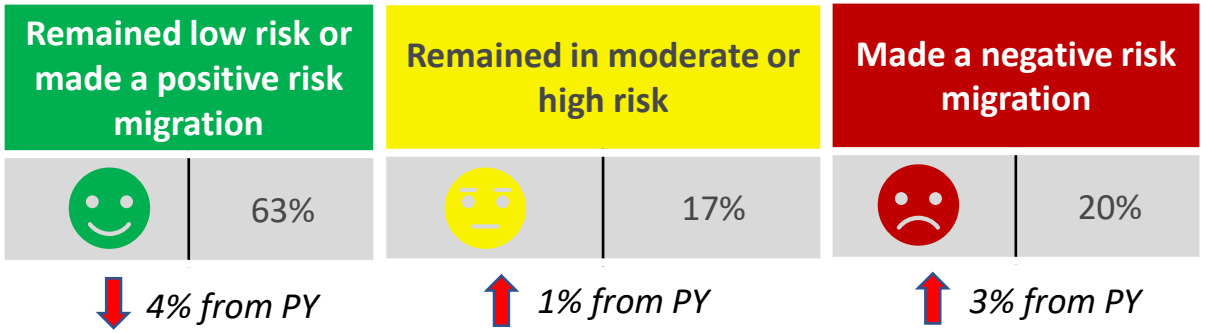
- **Remained Ideal/Low:** **192**
- **Made a Positive Risk Migration:** **40**

REPEAT PARTICIPANT - BIOMETRIC RISK CHANGE
Heart Health

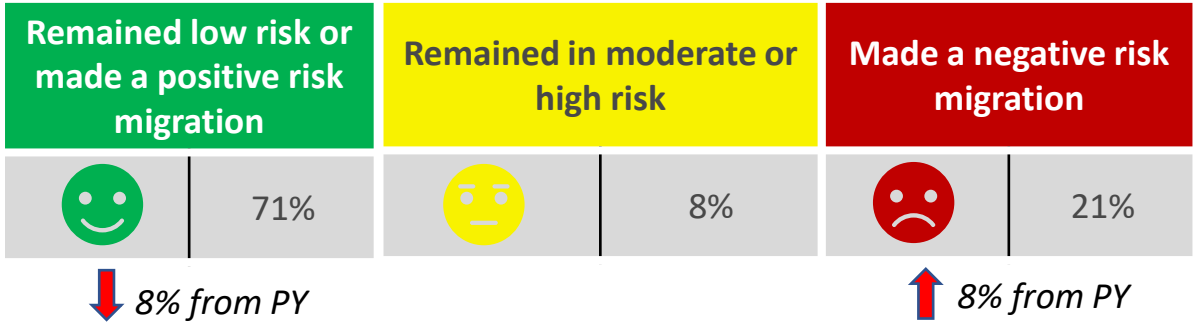
Total Cholesterol



Systolic Blood Pressure



Diastolic Blood Pressure



Key: *PY = Previous Year*

Positive change

Negative change

What is the difference?

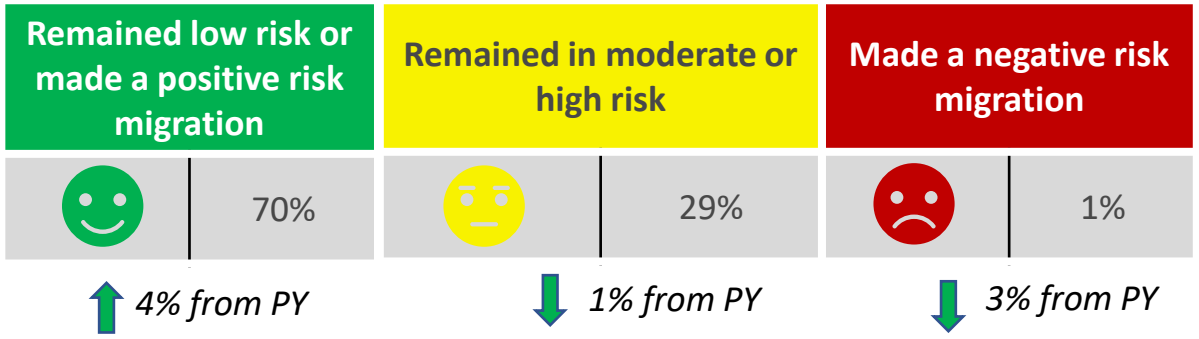
Systolic blood pressure (the top number) measures the force of blood against artery walls when the heart contracts.

Diastolic blood pressure (the bottom number) measures the same force when the heart is at rest between beats.

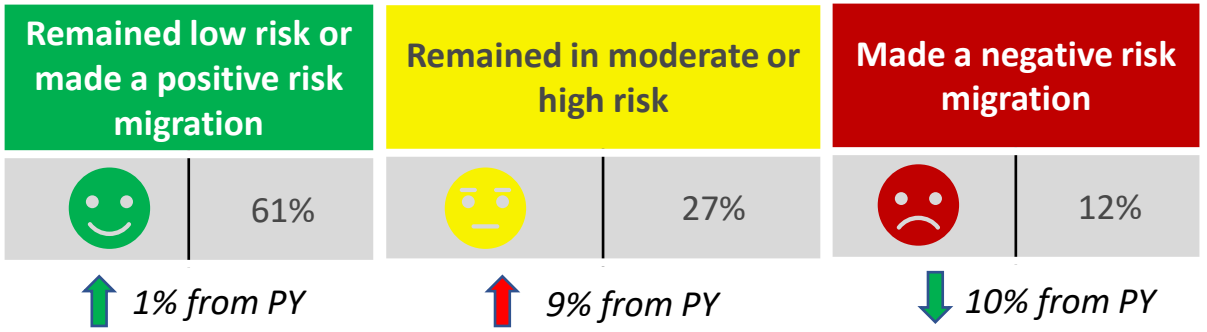
REPEAT PARTICIPANT - BIOMETRIC RISK CHANGE
Tobacco & Diabetes Management

13 participants quit smoking!

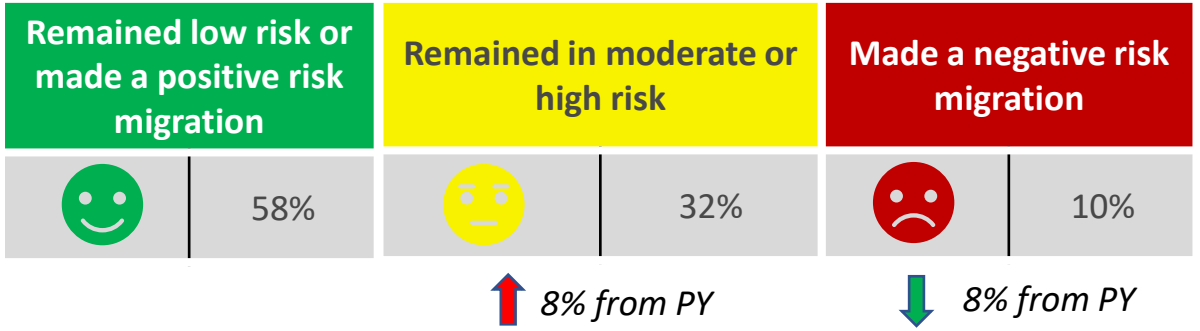
Tobacco



Blood Glucose



Hemoglobin A1C



Key: *PY = Previous Year*

Positive change

Negative change

What is the difference?

Blood Glucose: (blood sugar) measure of the amount of sugar (glucose) in your bloodstream at a given moment. It can fluctuate throughout the day in response to food, exercise, and other factors.

Hemoglobin A1C: is a measure of your average glucose levels over the past 2-3 months. Provides long-term view of your blood sugar control and used to assess diabetes management.

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TOP RISK FACTORS

DIABETES

BLOOD PRESSURE

BODY COMPOSITION

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CHRONIC CONDITIONS & HEALTH SCREENING CLAIMS ANALYSIS

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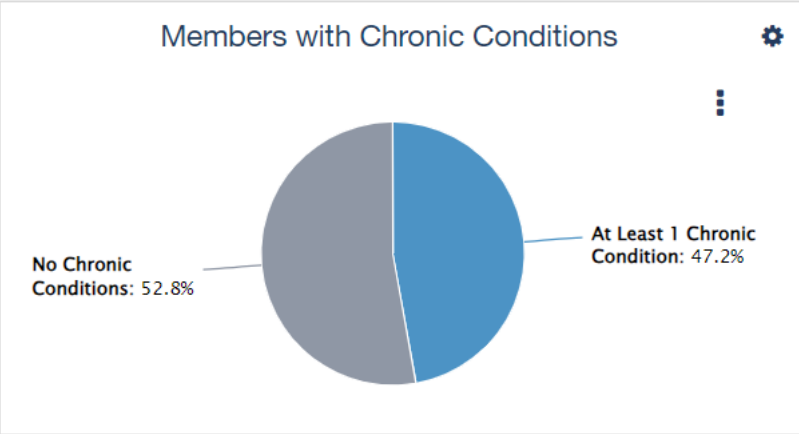
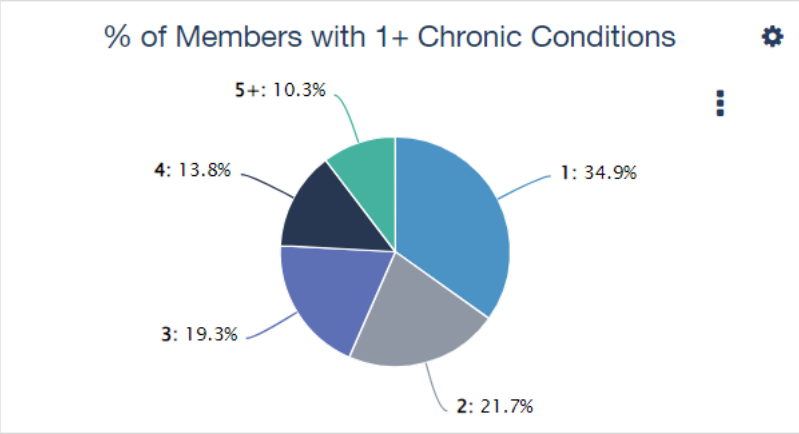
Chronic Condition Prevalence





- **47.2% (400) of members on HVSFEI's health plan have at least 1 chronic condition**
  - This is **above** the Kapnick book of business benchmark which is 42.0%
- **Of the members with a chronic condition, 34.9% (139) have only 1 while 65.1% (261) have more than 1**
  - This is **unfavorable** compared to benchmark which had 46% with only 1 and 54% with more than 1
- **The top 5 chronic conditions are hypertension, obesity, hyperlipidemia, diabetes & sleep apnea**
  - All 5 chronic conditions have a **higher prevalence** as compared to benchmark
- **Compared to benchmark, HVSFEI has a higher average age & higher member ratio**
  - The avg age was 39.1 compared to benchmark at 36.1
  - The member ratio was 2.2 compared to benchmark at 2.1; being above benchmark is driven by spouses

Methodology for the Chronic Condition Section:

- All members enrolled in the health plan are included
- Data is from the most recent 12 months ending Dec 2023 on an incurred basis
- The definition of "chronic condition" includes additional conditions as compared to the definition from last year's Strive presentation

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Chronic Condition Cost

Year	Total Allowed Amount	Total Allowed with Chronic Conditions	Chronic Condition % of Total Cost	Chronic Condition % of Total Cost (Benchmark)
2021	$6.4M	$5.4M	84%	73%
2022	$6.6M	$5.3M	79%	73%
2023	$7.5M	$6.4M	85%	75%

While members with chronic conditions make up 47% of membership, they make up 79% - 85% of the total spend

Methodology:

- All members enrolled in the health plan are included except for a newborn member with over $1.5M in total claims
- Data is from Jan 2021 through Dec 2023 on an incurred basis

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Chronic Condition PMPM Cost

Year	PMPM Total Cost	PMPM with Chronic Condition	PMPM without Chronic Condition	PMPM with Chronic Condition (Benchmark)	PMPM without Chronic Condition (Benchmark)
2021	$527	$826	$133	$772	$165
2022	$546	$851	$176	$751	$168
2023	$650	$1,062	$149	$825	$179

The PMPM cost of members with chronic conditions is 4.8-7.1x higher than members without chronic conditions

The PMPM cost of members with chronic conditions is 4.5-4.7x higher than members without chronic conditions

Methodology:

- All members enrolled in the health plan are included except for a newborn member with over $1.5M in total claims
- Data is from Jan 2021 through Dec 2023 on an incurred basis

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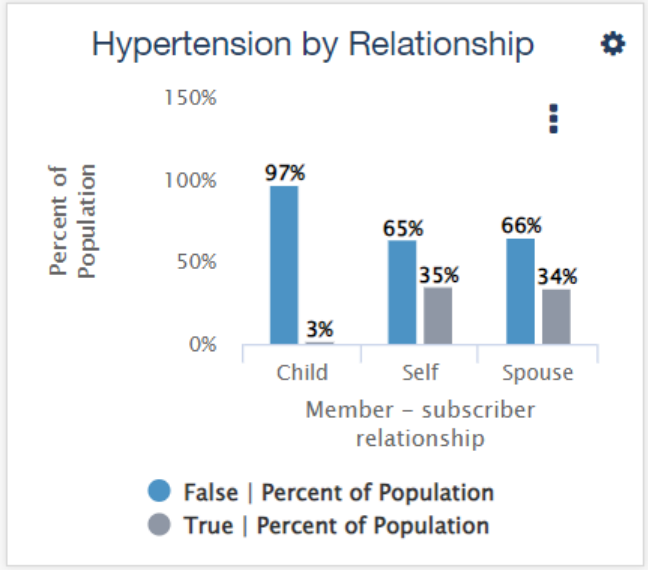
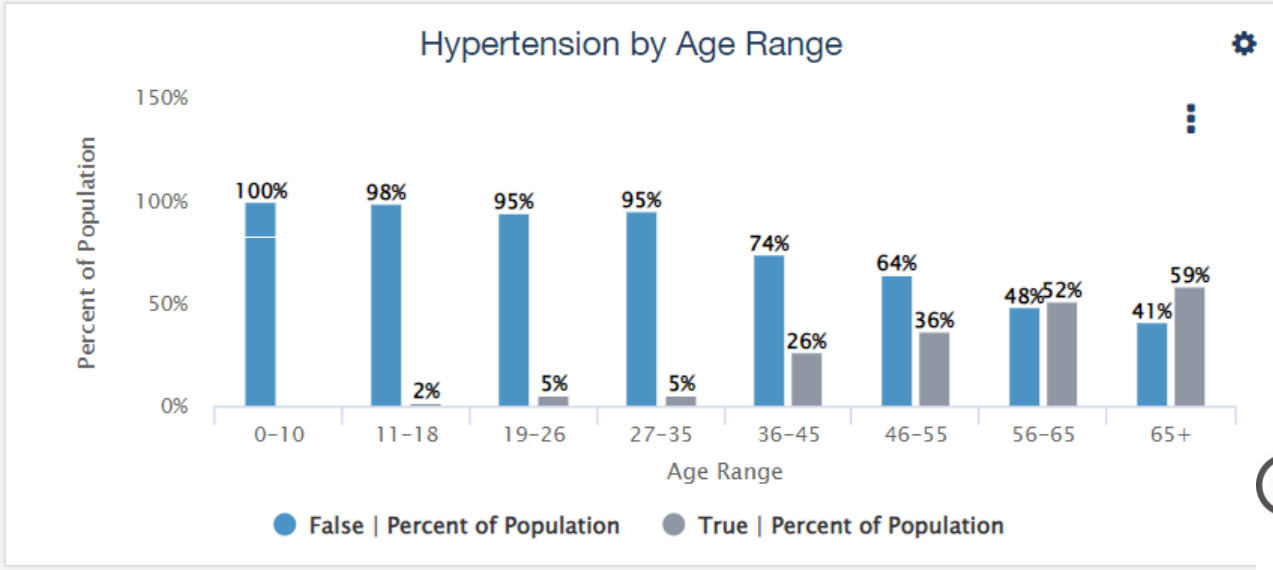
Hypertension: Demographics

Year	Hypertensive Members (Employees)	Hypertensive Members (Spouses)	Hypertensive Members (Dep CH)	Hypertensive Members (Total)	Hypertensive Members (% of Total Population)
2021	196	95	11	302	28.9%
2022	191	88	8	287	27.6%
2023	177	83	10	270	27.8%





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Hypertension: Gaps in Care

Year	Total Hypertensive Members	Total Hypertensive Members (enrolled full 12 months)	Total Hypertensive Members with No Maintenance Rx (enrolled full 12 months)	Total Hypertensive Members with No Maintenance Rx **Strive Participant** (in 2023)	Of the 2023 Strive Participants High Blood Pressure Stage 2 **(High-Risk)**
2021	302	174	16 (9.2%)	-	-
2022	287	170	25 (14.7%)	-	-
2023	270	159	19 (11.9%)	13	2

High-Risk Member 1:

- A 52 y/o employee
- Participated in Strive in both 2022 & 2023 with a decreasing score of 84 to 81
- Identified as having HBP Stage 1 in 2022 & Stage 2 in 2023, with no maintenance medications in either year
  - Used to take HBP Rx in 2021
- Minimal annual claims – only $521 in 2023
- **The member reviewed the health report post-screening**

High-Risk Member 2:

- A 52 y/o employee
- Participated in Strive in both 2022 & 2023 with an increasing score of 50 to 58
- Identified as having HBP Stage 2 in 2022 & 2023, with no maintenance medications in 2023
  - Used to take HBP Rx in 2021 & 2022
- $0 total claims in 2023
- **The member reviewed the health report post-screening with a health coach**

Success Stories:

1. **Of the 13 Strive participants without HBP-Rx, 5 improved their BP status from the previous year without medication**
2. **A 37 y/o EE had HBP Stage 1 in 2022 & started taking HBP-Rx in 2023**
   - **The member viewed the health report post-screening**
3. **A 61 y/o spouse had elevated BP in 2022 & started taking HBP-Rx in 2023**
   - **The member viewed the health report post-screening**

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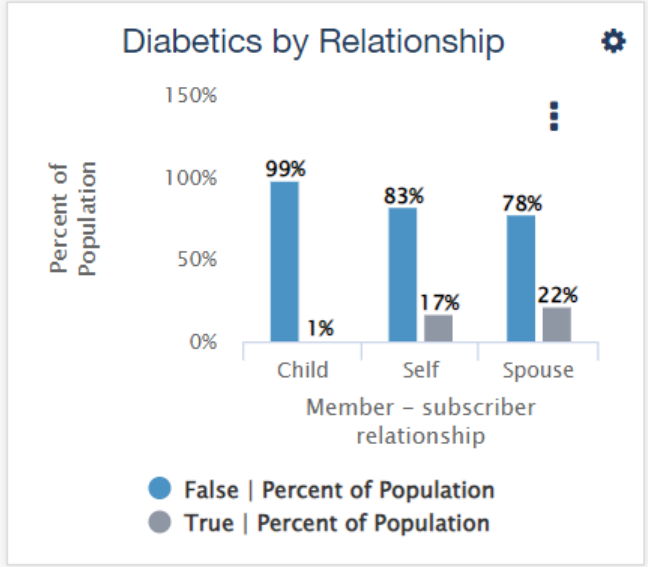
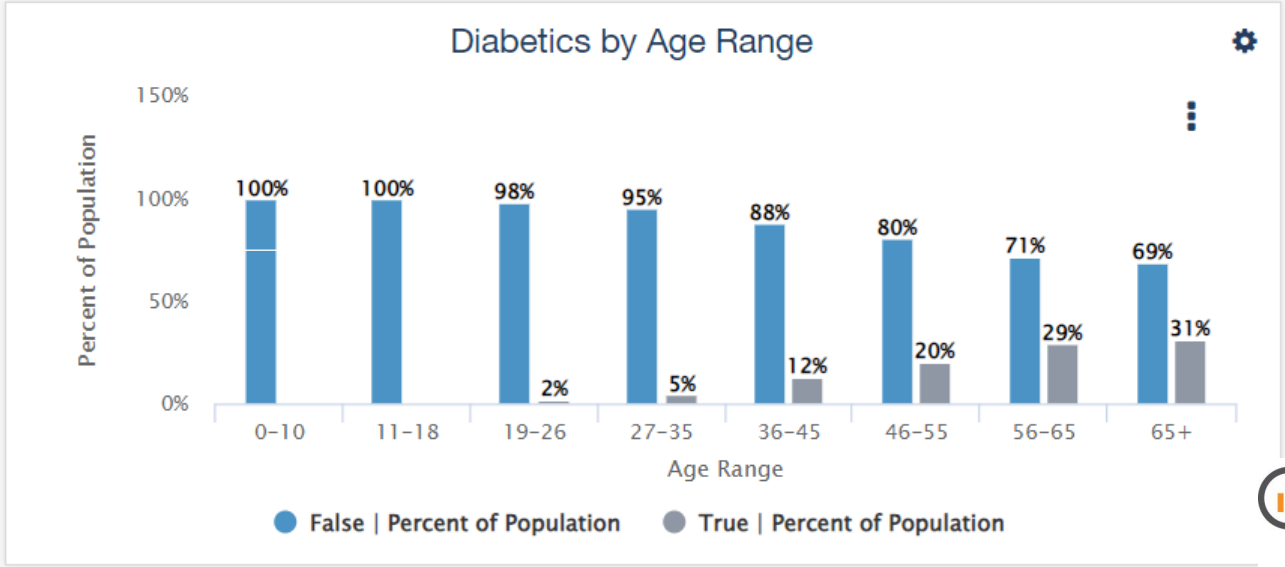
Diabetes: Demographics

Year	Diabetic Members (Employees)	Diabetic Members (Spouses)	Diabetic Members (Dep CH)	Diabetic Members (Total)	Diabetic Members (% of Total Population)
2021	75	49	6	130	12.4%
2022	80	53	3	136	13.1%
2023	81	55	2	138	14.2%





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Diabetes: Gaps in Care

Year	Total Diabetic Members	Total Diabetic Members (enrolled full 12 months)	Total Diabetic Members with No Maintenance Rx (enrolled full 12 months)	Total Diabetic Members with No Maintenance Rx **Strive Participant** (in 2023)	Of the 2023 Strive Participants Diabetic **(High-Risk)**
2021	130	90	17 (18.9%)	-	-
2022	136	92	14 (15.2%)	-	-
2023	138	102	12 (11.8%)	9	2

High-Risk Member 1:

- A 56 y/o spouse
- Participated in Strive in both 2022 & 2023 with an increasing score of 74 to 81
- Identified as having diabetes in 2022 & 2023, with no maintenance medications in either year
- Minimal annual claims – only $521 in 2023
- **The member did not review the health report post-screening**

High-Risk Member 2:

- Same as high-risk member 2 on HBP slide
- A 52 y/o employee
- Participated in Strive in both 2022 & 2023 with an increasing score of 50 to 58
- Identified as having prediabetes in 2022 & diabetes 2023
    - Used to take diabetes Rx in 2022
- $0 total claims in 2023
- **The member reviewed the health report post-screening with a health coach**

Success Story Member 1:

- A 60 y/o employee
- Participated in Strive in both 2022 & 2023 with a decreasing score of 59 to 51
- Identified as having diabetes in 2022 & 2023
- Started taking diabetic Rx in 2023
- **The member reviewed the health report post-screening with a health coach, enrolled in RAS & completed the program**

Success Story Member 2:

- A 76 y/o employee
- Participated in Strive in both 2022 & 2023 with an increasing score of 92 to 93
- Identified as having prediabetes in 2022 & 2023
- Started taking diabetic Rx in 2023
- **The member reviewed the health report post-screening**

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Screening Overview

Participated in the Health Screening	Total
Enrolled in Health Plan	366
Enrolled all 12 Months	347
Had 0 Claims	50
% Total w/ 0 Claims (Enrolled 12 Months)	14.4%

- **Of the 50 strive participants with no claims:**
  - **The average age was 44.5**
  - **The average health score was 75.1**
  - **Of any member with at least 1 claim, the average health score was 74.8 & the average age was 51.3**

Did not Participate in the Health Screening	Total
Enrolled in Health Plan	274
Enrolled all 12 Months	193
Had 0 Claims	42
% Total w/ 0 Claims (Enrolled 12 Months)	21.8%

- **Of the 42 non-strive participants with no claims:**
  - **The average age was 43.7**
  - **Of any member with at least 1 claim, the average age was 52.1**

Assumptions:

- Employees & spouse enrolled in the health plan & eligible to participate in health screenings in 2023 were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Wellness/Office Visit

Participated in the Health Screening	Total
Enrolled in Health Plan	366
Enrolled all 12 Months	347
Had a Wellness Visit	99
% with a Wellness Visit (Enrolled 12 Months)	28.5%
Had an Office Visit	246
% with an Office Visit (Enrolled 12 Months)	70.9%
Had a Wellness or Office Visit	263
% with a Wellness or Office Visit (Enrolled 12 Months)	75.8%

Did not Participate in the Health Screening	Total
Enrolled in Health Plan	274
Enrolled all 12 Months	193
Had a Wellness Visit	45
% with a Wellness Visit (Enrolled 12 Months)	23.3%
Had an Office Visit	133
% with an Office Visit (Enrolled 12 Months)	68.9%
Had a Wellness or Office Visit	136
% with a Wellness or Office Visit (Enrolled 12 Months)	70.5%

- **Those who participated in the health screening had a higher rate of having a wellness visit or an office visit**
- **An office visit is defined as a non-urgent/emergent visit with a doctor**

Assumptions:

- Employees & spouses enrolled in the health plan & eligible to participate in health screenings in 2023 were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Screenings & Cost

Members with Screenings

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	358	$2,431,937	$6,793

Eligible Members without Screenings (EE/SP)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	193	$2,820,113	$14,612

Members with Screenings (Excl 2 HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	356	$2,121,676	$5,960

Eligible Members without Screenings (EE/SP, Excl 7 HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	186	$1,439,291	$7,738

- **Members with screenings cost $7,819 less than members without screenings**
- **When excluding high-cost claimants (HCCs) over $100k, members with screenings cost $1,778 less than members without screenings**
- **There were 2 members in the screening group with HCC over $100k:**
  - A 63 y/o spouse had $159k in claims due to heart disease
    - The member's health score increased from 78 to 89 from 2022 to 2023
    - The member took HBP-Rx for at least the past 4 years
  - A 72 y/o employee had $152k in claims due to a "stricture of artery"
    - The member's health score decreased from 85 to 72 from 2022 to 2023
    - The member had HBP, but only had 2 HBP-Rx in 2021 & 1 in 2022
- **In all 4 categories above, "diseases of the circulatory system" was the diagnostic category with the most spend**

Assumptions:

- Employees & spouses enrolled in the health plan & eligible to participate in health screenings in 2023 were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Screenings & Cost

Members with Screenings (by Relationship)

	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	240	$1,372,686	$5,720
2	Spouse	117	$1,058,870	$9,050

Eligible Members without Screenings (by Relationship)

	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	132	$2,144,706	$16,248
2	Spouse	61	$675,407	$11,072

Members with Screenings (by Relationship, Excl 2 HCC)

	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	239	$1,221,166	$5,109
2	Spouse	116	$900,129	$7,760

Eligible Members without Screenings (by Rel, Excl 7 HCC)

	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	126	$946,518	$7,512
2	Spouse	60	$492,773	$8,213

- **In the members with screenings group, regardless of HCC activity, spouses cost more than employees**
- **In the members without screenings group, employees cost more; however, 7 members had claims over $100k in this group (6 employees and 1 spouse), when excluding HCCs, spouses cost more than employees**

Assumptions:

- Employees & spouses enrolled in the health plan & eligible to participate in health screenings in 2023 were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Cost by Health Score

Health Score 70 and Above

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	239	$1,649,150	$6,900

Health Score 69 and Below

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	119	$782,787	$6,578

Health Score 70 and Above (Excl 2 HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	237	$1,338,889	$5,649

No members in this group had costs over $100k

- **Members with a health score of at least 70 cost more than members with a health score below 70; however, this is skewed by the 2 HCC with scores over 70**
- **When excluding those members, members with a health score of at least 70 cost $929 less than members with scores below 70**

Assumptions:

- Employees & spouses enrolled in the health plan & eligible to participate in health screenings in 2023 were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Cost by Health Score

Health Score for All Members (Excl 2 HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	356	$2,121,676	$5,960

Health Score 60-69

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	62	$370,682	$5,979

Health Score 85-100 (Excl 1 HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	96	$574,393	$5,983

Health Score 50-59

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	28	$184,615	$6,593

Health Score 70-84 (Excl 1 HCC)

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	141	$764,496	$5,422

Health Score 0-49

	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	29	$227,491	$7,845

- **The 85-100, 70-84 and 60-69 health score groups all had average costs below $6,000**
- **The 50-59 and 0-49 groups had average costs above $6,000**
- **The HCCs were excluded**

Assumptions:

- Employees & spouses enrolled in the health plan & eligible to participate in health screenings in 2023 were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2023 on an incurred basis

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Repeat Participants

Members with Screenings

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	317	$2,172,081	$6,852
2	2023	317	$2,229,945	$7,035

Members with Screenings (Excl 4 HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	313	$1,715,169	$5,480
2	2023	313	$1,879,375	$6,004

- **Repeat participants experienced a 3% increase in costs**
- **When excluding HCCs, repeat participants experienced a 10% increase**
  - **Members who had a health score increase averaged a 29% increase**
  - **Members who had the same health score averaged a 2% decrease**
  - **Members who had a health score decrease averaged a 2% decrease**
- **Members who had the same health score had the lowest cost. 10 of the 40 members had a score of 100 both years**

Health Score Increased (Excl 3 HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	119	$644,433	$5,415
2	2023	119	$830,122	$6,976

Health Score Stayed the Same

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	40	$168,519	$4,213
2	2023	40	$165,477	$4,137

Health Score Decreased (Excl 1 HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	154	$902,217	$5,859
2	2023	154	$883,776	$5,739

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Repeat Participants

Health Score Improved by 15+

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	21	$83,112	$3,958
2	2023	21	$146,542	$6,978

Health Score Improved by 5-9 (Excl 2 HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	31	$153,115	$4,939
2	2023	31	$227,304	$7,332

Health Score Improved by 10-14 (Excl 1 HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	17	$61,160	$3,598
2	2023	17	$132,095	$7,770

Health Score Improved 1-4

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	50	$347,046	$6,941
2	2023	50	$324,181	$6,484

- **Members who had a health score increase averaged a 29% increase**
- **Members with an improvement on 15+ had a significant increase in costs; however, the highest costing claimant in this group totaled $20k primarily due to diabetic-weight loss medications Mounjaro & Ozempic**
- **Members with an improvement between 10-14 also had a significant cost increase. This is primarily driven by 2 members with costs of $40k and $37k for alcohol-related disorders & a back surgery**
- **Members with an improvement between 5-9 also had a significant cost increase. The member with the biggest cost change from 2022 to 2023 went from $3k to $22k primarily due to the weight loss Rx Wegovy**
- **Members with an improvement between 1-4 experienced a 7% decrease or a savings or approx. $500 per member**

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Repeat Participants

Members with a Health Score Improvement (Excl 3 HCC)

	Year number	Medical Claim Count	RX Claim Count	Medical/RX Claim Count	Allowed per Member
1	2022	1,486	1,792	3,278	$5,415
2	2023	1,617	1,904	3,521	$6,976

Members with a Health Score Improvement - Rx Detail (Excl 3 HCC)

	Year number	Hypertension Maintenance RX Claim Count	Diabetes Maintenance RX Claim Count	Cholesterol Maintenance RX Claim Count	Hypertension Maintenance RX Amount Paid	Diabetes Maintenance RX Amount Paid	Cholesterol Maintenance RX Amount Paid
1	2022	239	161	173	$802	$93,298	$5,309
2	2023	234	249	182	$1,058	$138,768	$6,150

Weight Loss & Diabetic-Weight Loss Rx

	Year number	2022		2023	
	Drug Product Name	Members	Total amount paid	Members	Total amount paid
1	Wegovy	1	$2,379	5	$38,046
2	Mounjaro	1	$2,467	7	$32,644
3	Ozempic (2 MG/DOSE)	2	$4,825	6	$22,882
4	Rybelsus	3	$11,793	4	$16,780
5	Ozempic (1 MG/DOSE)	7	$20,816	6	$14,030
6	Ozempic (0.25 or 0.5 MG/DOSE)	6	$9,661	4	$13,628
7	Saxenda	1	$3,742		
	Grand Total	**14**	**$55,682**	**19**	**$138,011**

- **119 members had a health score improvement (excluding 3 HCC)**
- **Members with a health score improvement experienced a 29% increase in costs**
- **The number of claims per member increased by 2 claims**
- **Diabetic maintenance medications increased significantly for this population**
- **An increase in weight loss & diabetic weight loss Rx in this population accounted for $82k in additional cost**
- **On the medical side, the 3 main drivers for the cost increase were:**
  - **Diseases of the circulatory system at +$24k**
  - **Mental illness at $56k**
  - **Endocrine, nutritional and metabolic diseases & immunity disorders at $53K**

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2022 RAS Participants

2022 RAS Participants

	Year number	Member ID (Count Distinct)	Allowed per Member
1	2022	39	$10,866
2	2023	39	$7,447

- There were 39 members who completed RAS in 2022
- From 2022 to 2023, these members experienced a decrease in costs of 31% or $3,419 per member
- Medical costs decreased despite the number of medical claims increasing
- Rx costs increased & there was also an increase in claims, including increases in hypertension, diabetic & cholesterol medications
- Weight loss & diabetic weight loss Rx for this population increased $16k, primarily due to Ozempic & Mounjaro

2022 RAS Participants

	Year number	Medical/RX Provider Allowed Amount	Medical Provider Allowed Amount	RX Provider Allowed Amount	Medical Claim Count	RX Claim Count	Medical/RX Claim Count
1	2022	$423,758	$303,138	$120,620	498	537	1,035
2	2023	$290,434	$156,560	$133,874	568	625	1,193

2022 RAS Participants

	Year number	Hypertension Maintenance RX Claim Count	Diabetes Maintenance RX Claim Count	Cholesterol Maintenance RX Claim Count	Hypertension Maintenance RX Amount Paid	Diabetes Maintenance RX Amount Paid	Cholesterol Maintenance RX Amount Paid
1	2022	100	71	29	$455	$24,662	$278
2	2023	101	87	45	$559	$37,881	$340

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2024 GOALS AND STRATEGIES

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STAND-OUT STATS & STORIES

Participant A: Boosted score by **35 points** through a 16-pound weight loss, improving their blood pressure, total cholesterol, LDL, and GGT. A notable achievement is that this participant successfully **quit smoking!**

Participant B: This returning participant, previously in the high to very high-risk range for years, achieved a remarkable turnaround this year, boosting their score by **29 points!** They shed (almost) 20 pounds, enhanced total cholesterol, HDL, and triglycerides, while **reducing their A1C score by 5.5%** all while testing positive test for nicotine.

Participant C: Enhanced their score by **20 points** through an 18-pound weight loss, reduced BMI and improvements in total cholesterol. Additionally, they boosted HDL, lowered LDL, and decreased triglycerides.

Participant D: Achieved a **15-point score increase** by enhancing blood pressure, reducing total cholesterol, LDL, and triglycerides. Impressive improvements include **lowering blood glucose by over 150 mg/dL** and **reducing the A1C score by 5.2%.**

77 repeat participants improved their health score by 5+ or more points.

- 42 of the 77 participants improved by 10+ points
  - 22 of the 42 participants improved by 15+ points
    - 8 of the 22 improved by 20+ points

13 participants quit smoking!

21 PARTICIPANTS RECEIVED A HEALTH SCORE OF 100

20 out of 21 were repeat participants

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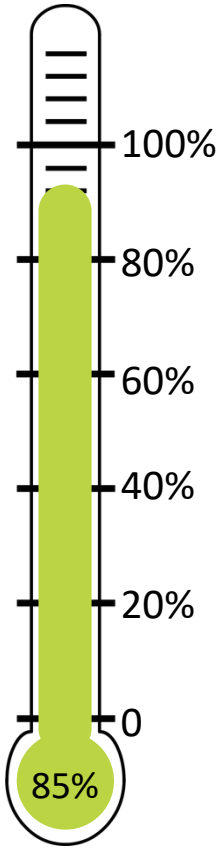
PULSE CHECKS

Well-Visit Utilization

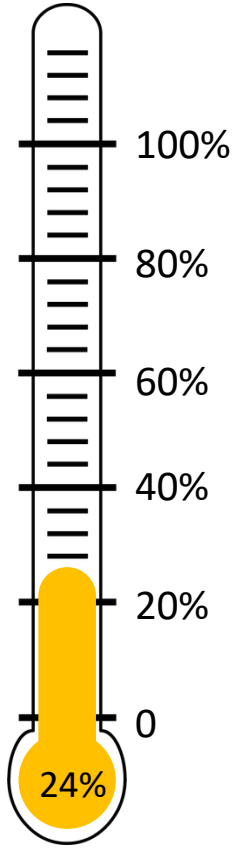
GOAL: 36% of total eligible census



RESULT:
29% completed well-visit

Challenge Participation

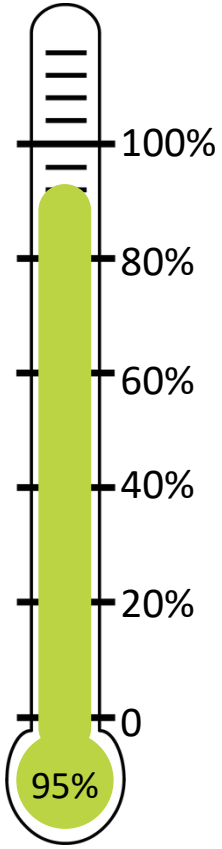
GOAL: Avg. 25 per challenge



RESULT:
Avg. 6 per challenge

HRA Completion

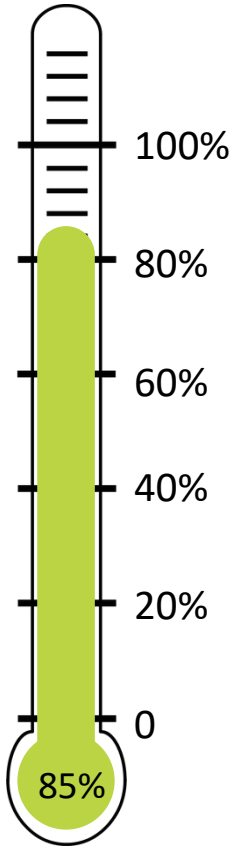
GOAL: 280 of total eligible



RESULT:
266 completed HRA (45% of population)

Health Screening Participation

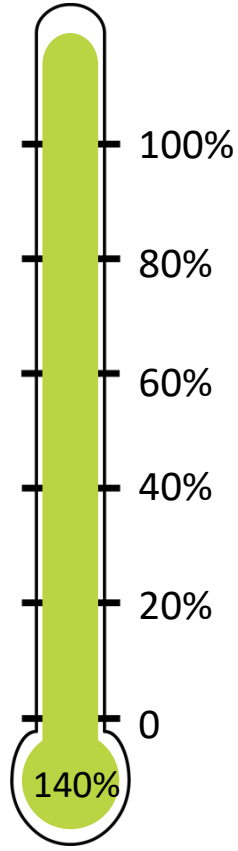
GOAL: 70% of total eligible census



RESULT:
60% of total eligible census

RAS Health Coaching

GOAL: 65% complete RAS of total eligible

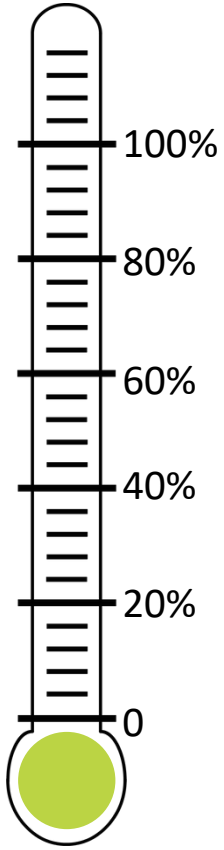


RESULT:
91.5% of total eligible

2024 PROGRAMMING GOALS

Well-Visit Utilization

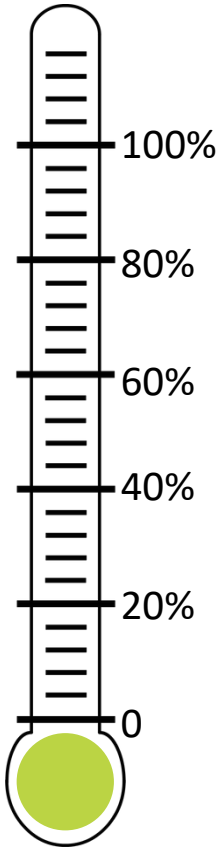
2024 GOAL: 34% of total eligible census



2022: 31% completed
2023 Goal: 29%

HRA Completion

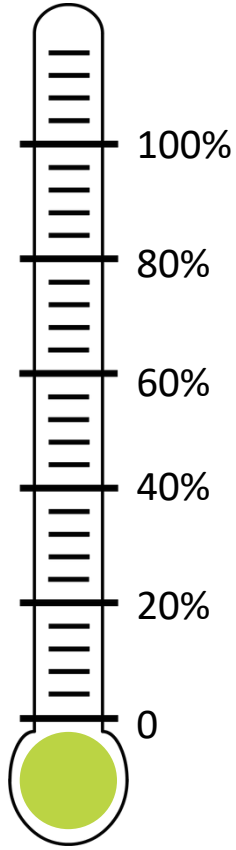
2024 GOAL: 292 of total eligible



2022: 255
2023: 266

Health Screening Participation

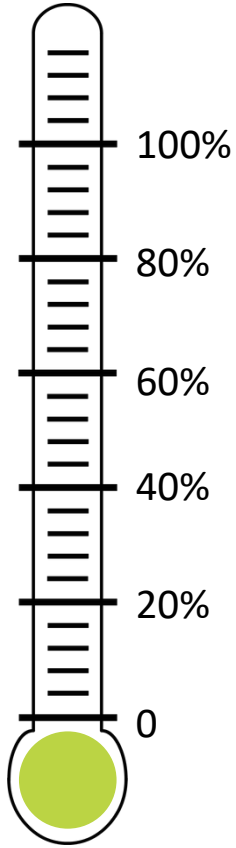
2024 GOAL: 71% of total eligible



2022: 61%
2023: 61%

RAS Health Coaching

2024 GOAL: 95% complete RAS



2022: 43%
2023: 91.5%

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2024 GOALS AND STRATEGIES

Goals	Strategies
Health Screening: • **Increase health screening participation by 10%** *(Current: 66%)* • **Reach 95% of those eligible to enroll in RAS health coaching enrollments & completion**	• **Pre- and post-screening webinars** • **Outbound calls to help employees sign up for their screening** • **Post health screening event "next step" email** • **Utilize text alert** • **Postcard with QR code**

Employee Engagement:
• **Total 292 for HRA completion** (50% of population)
• **Target Top Health Risks**
  • **Blood Pressure** – *40% on HRA are 'aware' BP (currently 34%)*
  • **Weight Management** – *22% on HRA answer 'maintain healthy weight' (currently 19%) & 25% on HRA answer 'no exercise' (currently 28%)*
  • **Diabetes** - *65% of repeat population categorized as 'remained low or made a positive risk migration' (A1C)*
	• **HVSFEI-Focused Monthly Communication**
	  • **Quarterly awareness campaigns for top health risks**
	• **Continue Quarterly Pulse Checks**
	• **Well-being Survey**
	• **Incentive to complete HRA & Well-Visit**
	• **Presentations & Challenges that target top health risks**
	• **Leadership participation**

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Incentive Discussion

Incentive Program	Current Amount	Proposed Amount	
Reward Points Program	Quarterly: 5 winners at $25 gift card Annual: 1 winner at $250 gift card	Threshold instead of raffle (500 points quarterly) & Tango-integration	25% = $2,650/ quarter 50% = $5,300/ quarter 75% = $7,975/quarter
Biometric Health Screening	$1,200.00 per year (single) or $2,400.00 per year (EE and Spouse)	$1,200.00 per year (single) or $2,400.00 per year (EE and Spouse)	(stays the same for 2024)

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How to Earn Incentive

Wellness Activity	Points Earned	Examples
Complete annual well-visit	500 points	
Complete a preventative exam	200 points each (max 1200 points)	*Mammograms, Dental Exams, Eye Exams, OBGYN Exams, Prostate Exams, etc.*
Get a vaccination	200 points each (max 1200 points)	*Flu, Covid-19, Chicken Pox, Hepatitis A & B, HPV, Measles, etc*
Walk 10,000 steps in a day	5 points per day	
Track 3 servings of vegetables & fruit	6 point per day	
Watch or attend a monthly Strive Webinar	100 points each (max 1200)	
Read an article in the HealthyLearn Library	25 points (max 300 points)	
Attend a Wellness Presentation	200 points (max 800 points)	
Complete an online Strive Challenge	200 points (max 800 points)	
Submit a well-being activity	100 points (max 800 points)	*5Ks, triathlons and marathons, volunteering, going to a financial wellness class/advisor, working with a therapist, etc*

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2024 EMPLOYEE EVENTS

WELLNESS PRESENTATIONS

- **March:** Aging and Your Health
- **April:** Bone Health
- **August:** What's In My Cart?
- **September:** Post-Health Screening Info Session
- **November:** Financial Wellness

CHALLENGES

- **March:** Healthy Brain
- **May:** 6th Annual Strive Corporate Challenge
- **July:** Summer Fun Challenge
- **September:** Financial Wellness
- **November:** Gratitude Challenge

HEALTH SCREENINGS

STRIVE REWARD RAFFLES

- 5 winners drawn quarterly
- 1 winner drawn annually

ADDITIONAL OFFERINGS:

- 12 Strive Monthly Webinars
- 12 Strive Monthly Newsletters
- 12 Monthly Insiders
- 4 Meditation Moments
- 12 Monthly Observances

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BIOMETRIC RISK ANALYSIS

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BIOMETRIC DESCRIPTIONS

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CHOLESTEROL

A fat-like, waxy substance found in the blood. In excess, it can form tough, fatty plaques that clog arteries, which can increase the risk of heart disease.

BLOOD PRESSURE

Blood pressure is another main factor in determining overall heart health. Systolic pressure is the pressure in the arteries when the heart is contracting. Diastolic blood pressure is the pressure on the walls of the arteries when the heart is relaxing.

BLOOD GLUCOSE & HEMOGLOBIN A1C

Blood glucose is sugar that the blood stream carries to all the cells in the body to supply energy. High blood glucose for a prolonged period of time can cause damage to the kidneys, eyes, and other organs. Hemoglobin A1C measures average glucose levels over a 2-3 month period and is the best predictor and indicator of diabetes.

BODY COMPOSITION

BMI is an indicator of excess body weight. Generally, those with a higher BMI are also more likely to suffer from high cholesterol, increased blood pressure, and diabetes. BMI does have its limitations, but overall is a good indication of a serious risk.

TOBACCO USE

Nicotine use presents a serious risk to individuals. Those who abuse tobacco not only have increased rates of cancer and other diseases, but they are more likely to miss work. The CDC estimates that tobacco use costs $156 billion in lost productivity each year and $225 billion in healthcare expenditures (CDC, 2020).

GAMMA-GLUTAMYLTRANSFERASE (GGT)

GGT is used for diagnosing and monitoring disease of the liver, gallbladder, bile ducts and bile. Levels outside of the normal range could indicate any form of liver disease or biliary obstruction.

PROSTATE-SPECIFC ANITGEN (PSA)

Elevations in the PSA, or Prostatic-Specific Antigen, can occur from any inflammation of the prostate, including enlargement of the prostate gland, prostatitis or prostate cancer.

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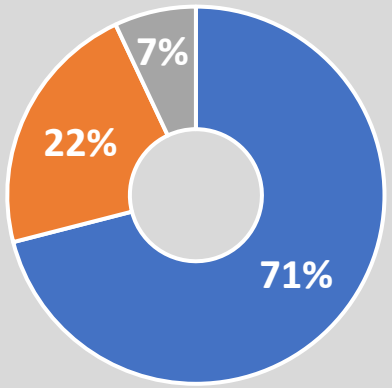
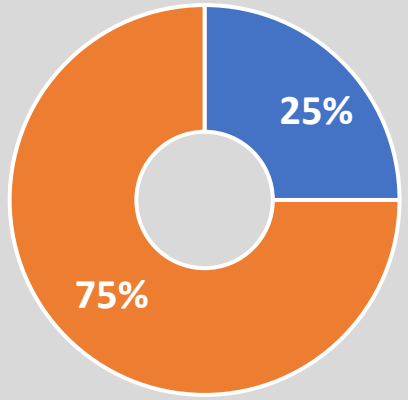
HEART HEALTH: TOTAL CHOLESTEROL

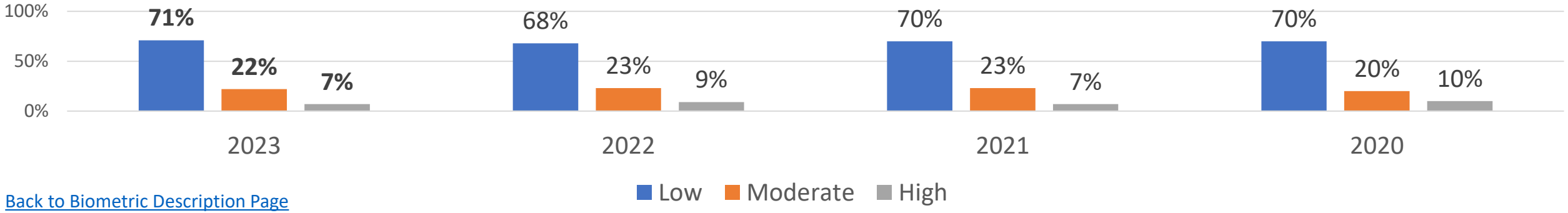
TOTAL CHOLESTEROL BREAKDOWN



HIGH RISK AWARENESS



Low Risk = <200mg/dL Moderate Risk = 200-239mg/dL High Risk = ≥240mg/dL



Back to Biometric Description Page

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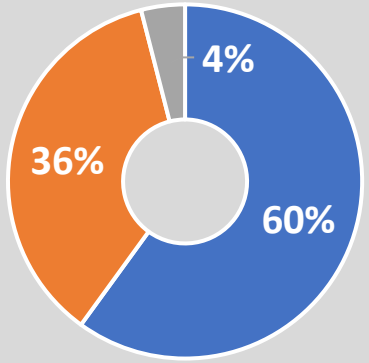
HEART HEALTH: BLOOD PRESSURE

SYSTOLIC BREAKDOWN

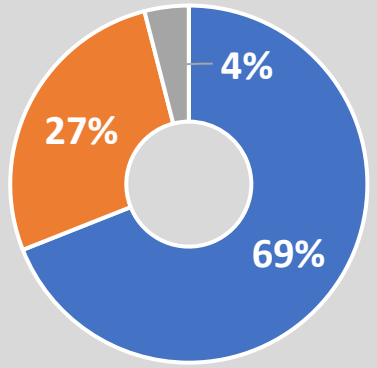


Low Moderate High

Systolic blood pressure (the top number) measures the force of blood against artery walls when the heart contracts.

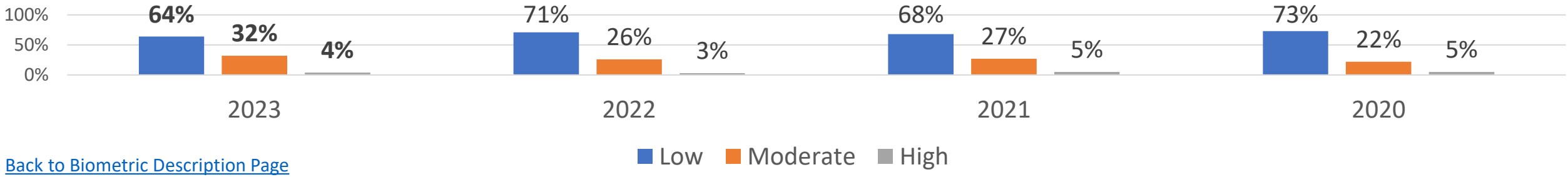
Diastolic blood pressure (the bottom number) measures the same force when the heart is at rest between beats.

DIASTOLIC BREAKDOWN



Low Moderate High

Low Risk = ≤121mmHg/ ≤81mmHg **Moderate Risk = 122-140mgHg / 82-89mmHg** **High Risk = ≥141mmHg / ≥90mmHg**



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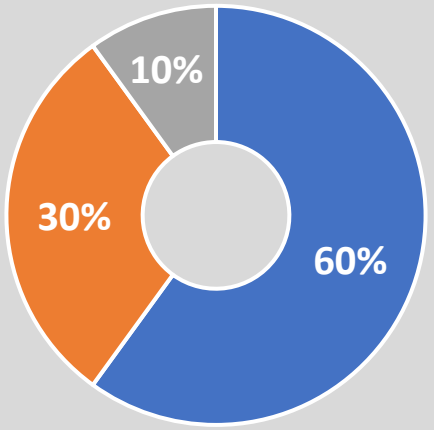
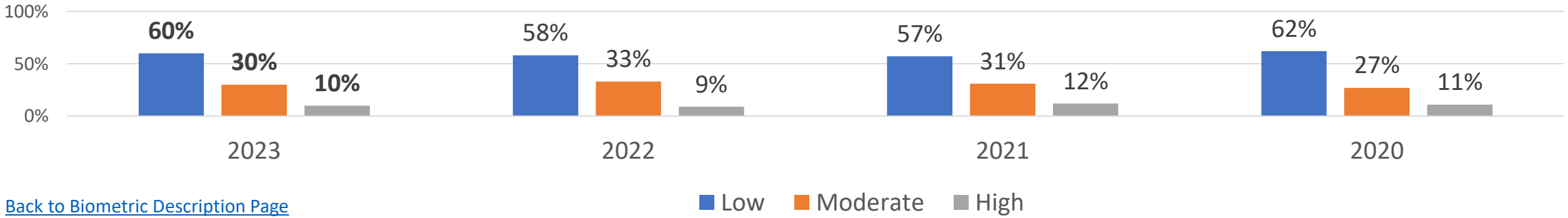
DIABETES: BLOOD GLUCOSE

BLOOD GLUCOSE BREAKDOWN



Low Risk = ≤100mg/dL Moderate Risk = 101-125mg/dL High Risk = ≥126mg/dL



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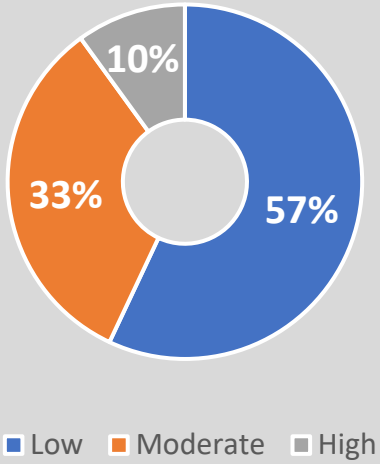
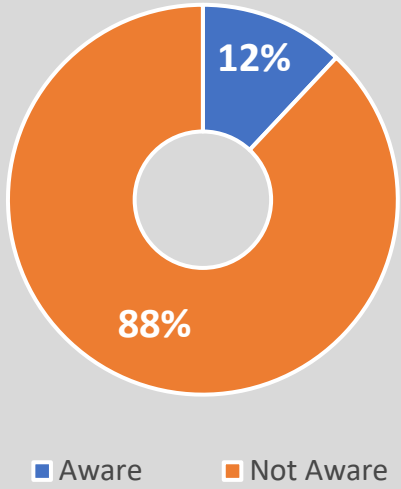
DIABETES: HEMOGLOBIN A1C

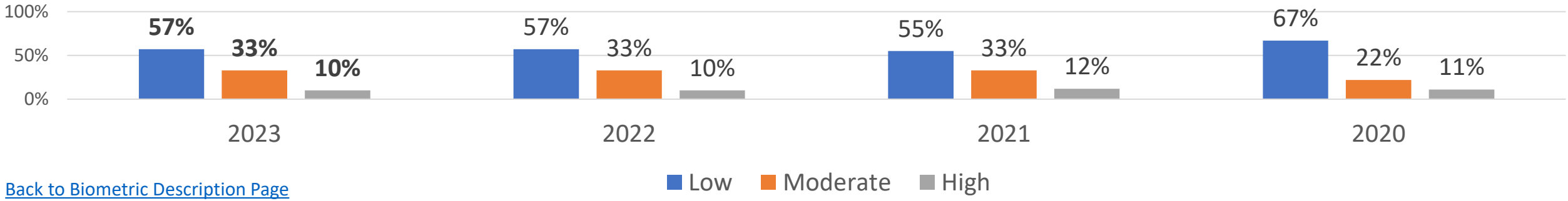
A1C BREAKDOWN



HIGH RISK AWARENESS



Low Risk = <5.7% Moderate Risk = 5.7%-6.4% High Risk = ≥6.5%



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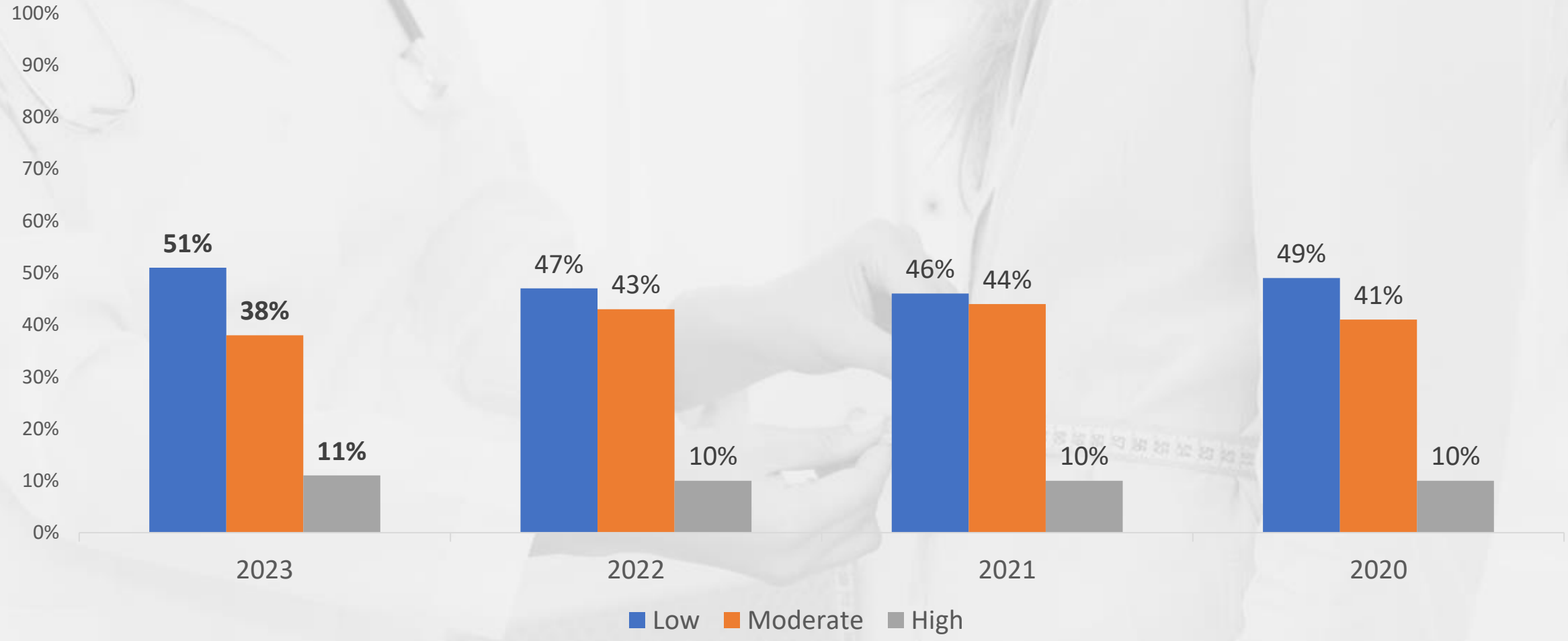
BODY COMPOSITION: BODY MASS INDEX



Low Risk = 18.5-29.9 **Moderate Risk = 30-39.9** **High Risk = ≥40**

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AVERAGE WAIST CIRCUMFERENCE FOR MEN & WOMEN

Female High Risk= >35 inches

Male High Risk= >40 inches

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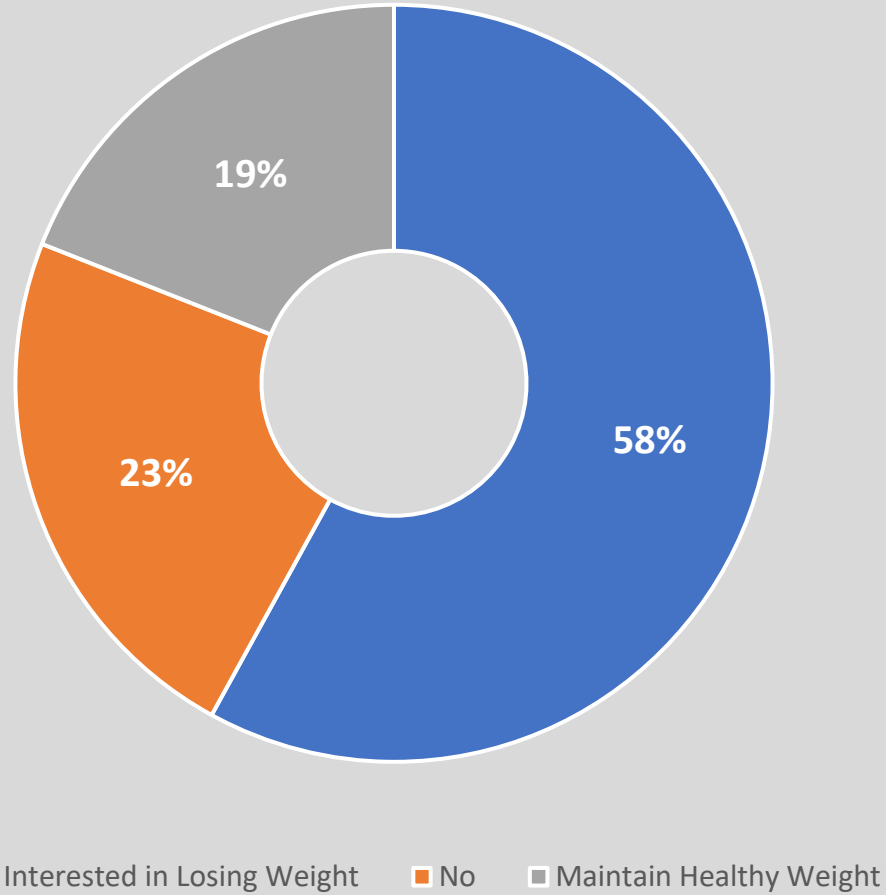
BODY COMPOSITION:
Interest in losing weight



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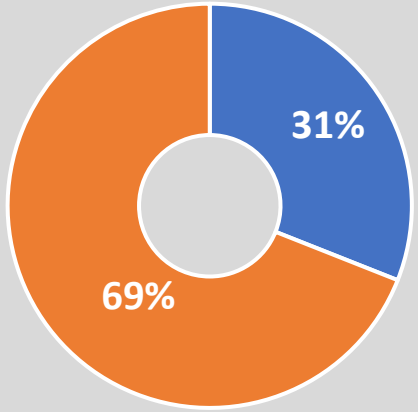
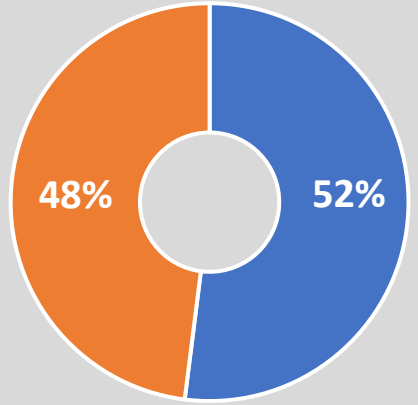
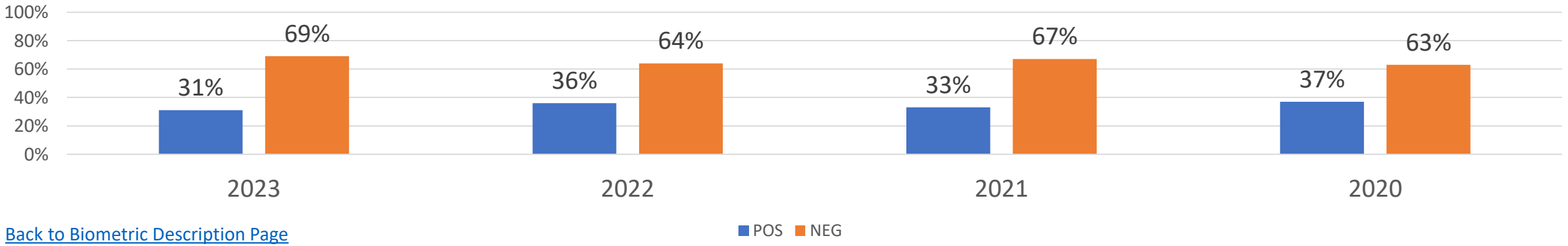
NICOTINE USE

TESTED POSITIVE



INTERESTED IN QUITTING





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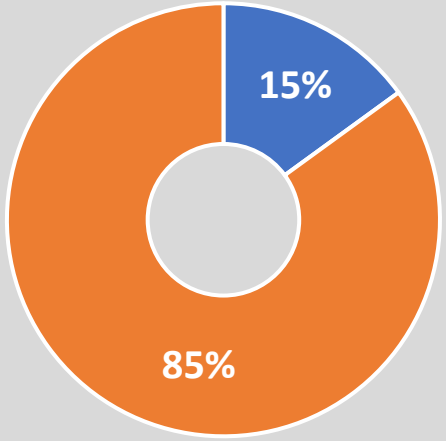
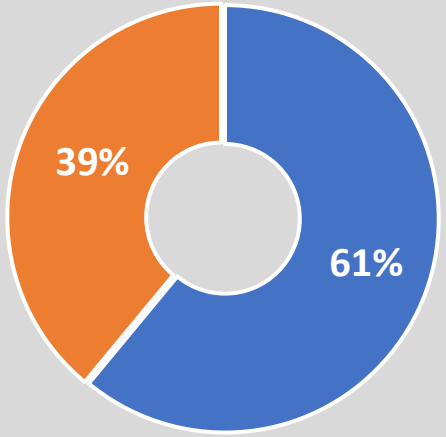
MENTAL HEALTH & WELL-BEING

ANXIETY & DEPRESSION



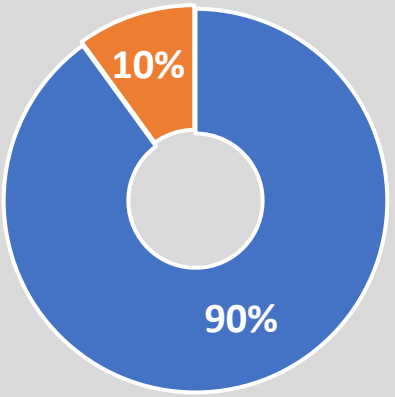
- Have Anxiety/Depression
- Does Not Have Anxiety or Depression

DIAGNOSED & TAKING MEDICATION FOR ANXIETY/DEPRESSION



- Taking Medication
- Not Taking Medication

MAINTAINS A HEALTHY WORK-LIFE BALANCE



- Work DOES NOT Interfere With Personal Life
- Work DOES Interfere With Personal Life

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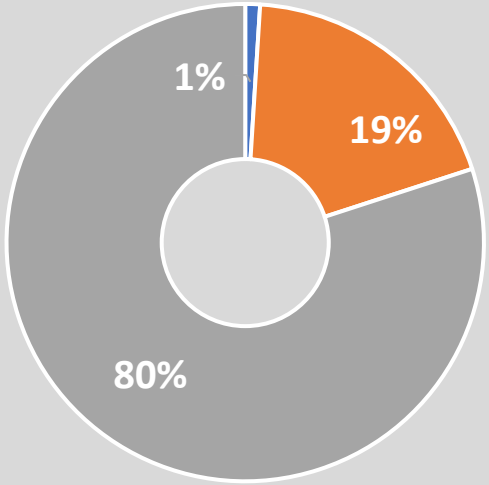
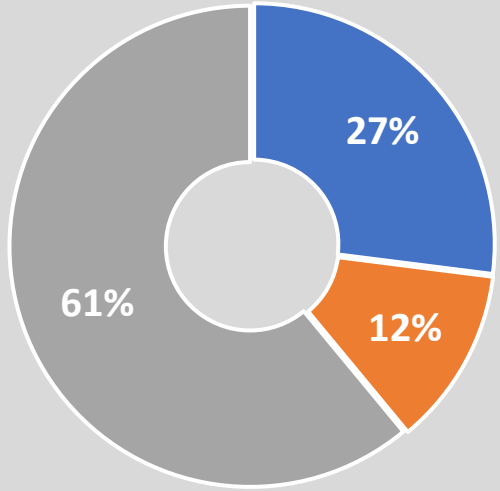
SLEEP HABITS

HOURS OF SLEEP PER NIGHT



SLEEP APNEA



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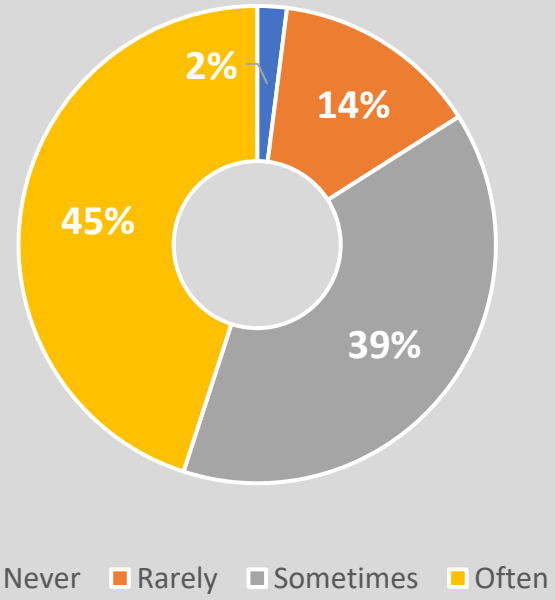
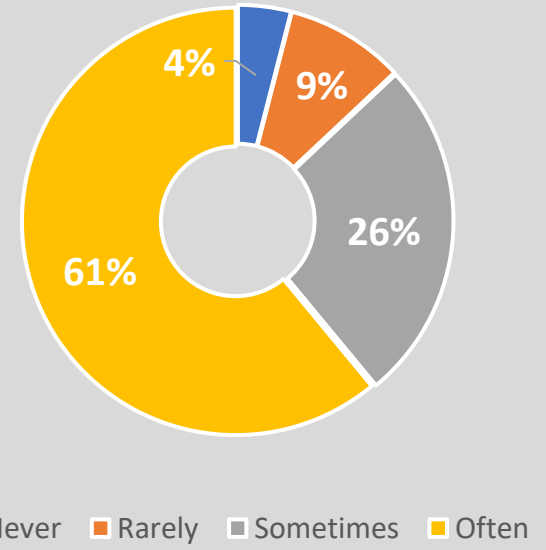
NUTRTIONAL HABITS

BALANCED MEALS



CHOOSE WATER OVER SUGARY BEVERAGES



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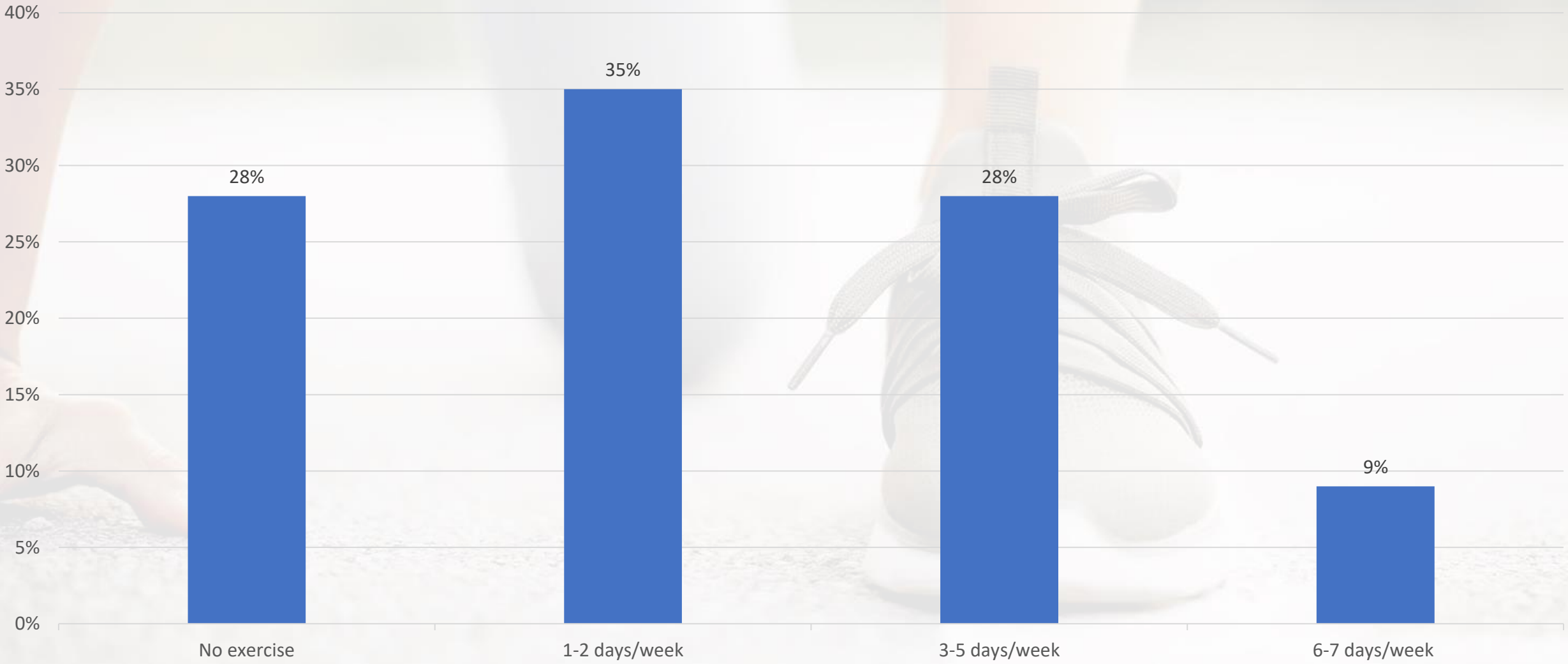
EXERCISE HABITS



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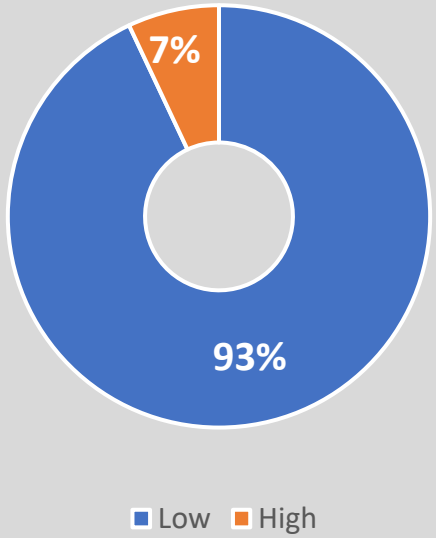
GAMMA-GLUTAMYLTRANSFERASE (GGT)

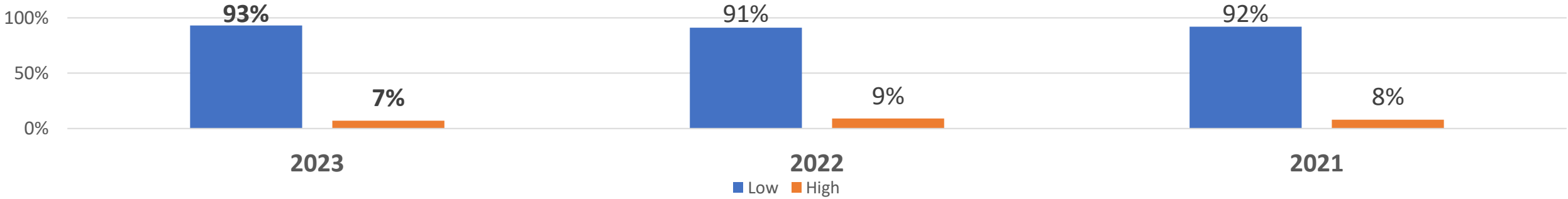
GGT BREAKDOWN



What is GGT?

GGT is used for diagnosing and monitoring disease of the liver, gallbladder, bile ducts and bile. Levels outside of the normal range could indicate any form of liver disease or biliary obstruction.

Low Risk = <66 **High Risk = ≥66**



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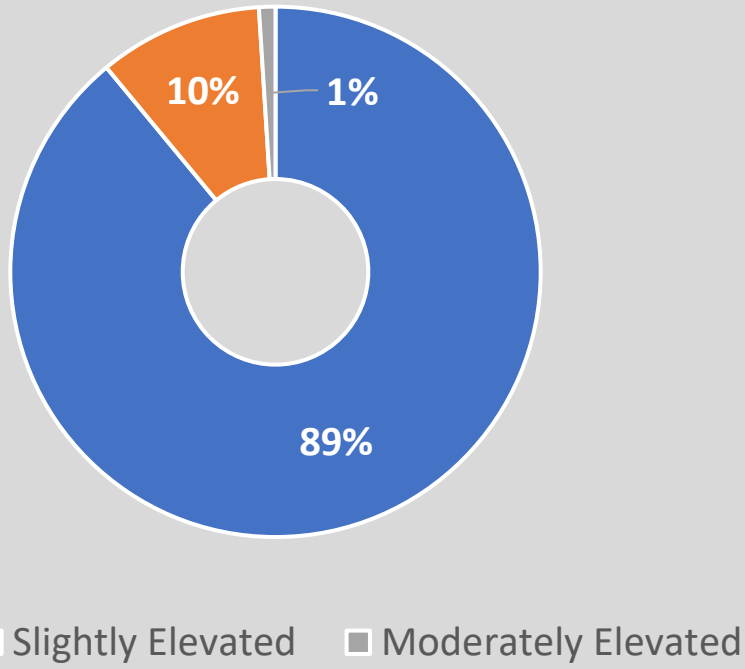
ADDITIONAL TEST OFFERED

PROSTATE SPECIFIC ANTIGEN (PSA)



Thank you!

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Questions?