



EXECUTIVE REVIEW

& 2024 STRATEGIC PLANNING

Royal Truck and Trailer
December 14, 2023



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2023 KEY FINDINGS

- Except for Triglycerides, all biometric averages have continued to remain in **low-risk** range
- **66%** of repeat participants remained in the **low-risk** range or made a **positive risk migration** based on health score
- **24%** of the repeat participants improved by 5+ points
- **No** critical values were reported for 2023
- Metabolic syndrome risk **increased** from 2021 and 2022
- Average health risk score **remains** in the ideal risk range
- Based on the biometric data, the top health risks are **Nicotine Use, Body Composition, and Heart Health** (Blood Pressure & Cholesterol)
- **67%** of employees logged into their Wellness Portal account at least once in 2023, compared to **43%** in 2022
- **34%** of members have a chronic condition compared to benchmark at 42%
- The PMPM cost of members with chronic conditions is **3-6x higher** than members without chronic conditions
- Hypertensive and diabetic members who are not utilizing maintenance medications were flagged for outreach
- The percentage of members with a wellness and/or office visit is **higher** in the population of Strive participants compared to non-Strive participants
- Members with screenings have an average cost of \$2,503 compared to members without screenings at \$3,358. This is a difference of **\$855**
- Members with a health score of at least 70 have an average cost of \$1,383 compared to members below 70 at \$4,721. This is a difference of **\$3,338**
- Members with a health score improvement of at least 5 points experienced a **14%** decrease in costs despite maintenance medications & mental health utilization increasing in this population

WELLNESS PRESENTATIONS/RECORDINGS

- March – Eat This, Not That
- April – SMART Workshop
- July – Health Benefits of the Great Outdoors
- September – Managing Mental Health

MONTHLY WEBINARS

- Offered on the last Wednesday of each month

CHALLENGES

- January – Full Body Blast: 3 participants
- April – Strive Corporate Challenge: 9 participants
- May – Brush Up: 3 participants
- July – Cancer Awareness: 4 participants
- October – One Month Madness: 6 participants

QUARTERLY MEDITATION MOMENTS

JDRF ONE WALKS

2023 EMPLOYEE EVENTS



TOTAL PARTICIPATION

*127 Repeat Participants

YEAR	TOTAL PARTICIPATION	TOTAL ELIGIBLE	% OF ELIGIBLE	AVG HEALTH SCORE
2023	162	225	72%	75
2022	159	222	72%	75
2021	133	177	75%	76
2020	103	154	67%	77



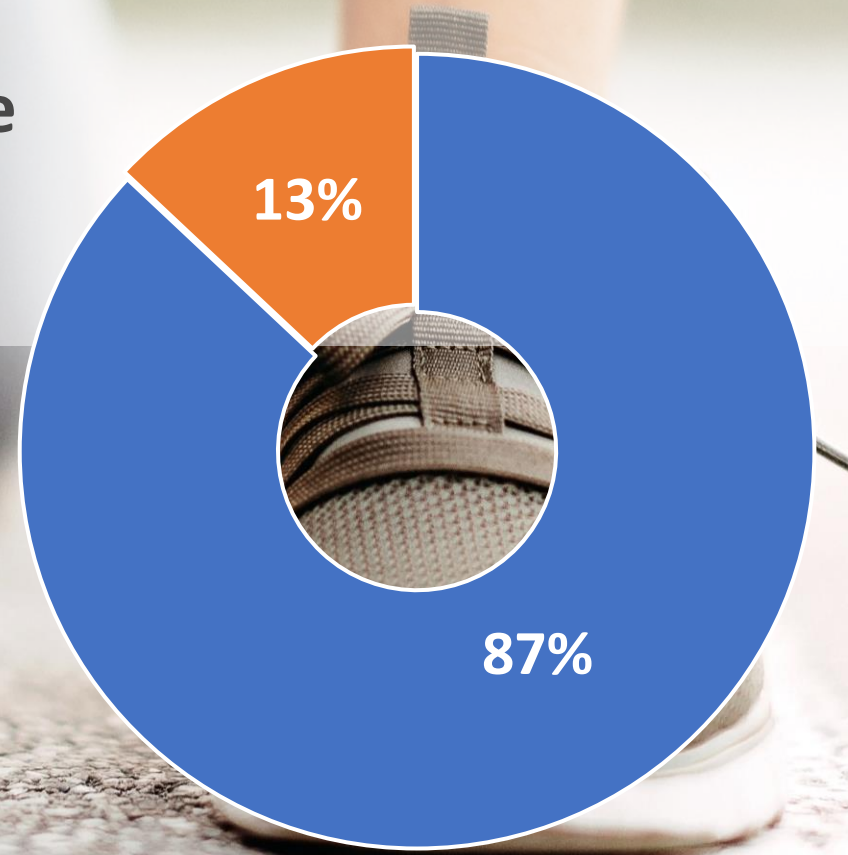
PARTICIPATION BY LOCATION



LOCATION	AVG. HEALTH SCORE	% PARTICIPATION
Grand Rapids	72	34%
Dearborn	73	83%
Warren	73	89%
Hudsonville	79	65%
Wixom	80	100%
Gaylord	82	72%
Northville	86	30%

WELLNESS INCENTIVE BREAKDOWN

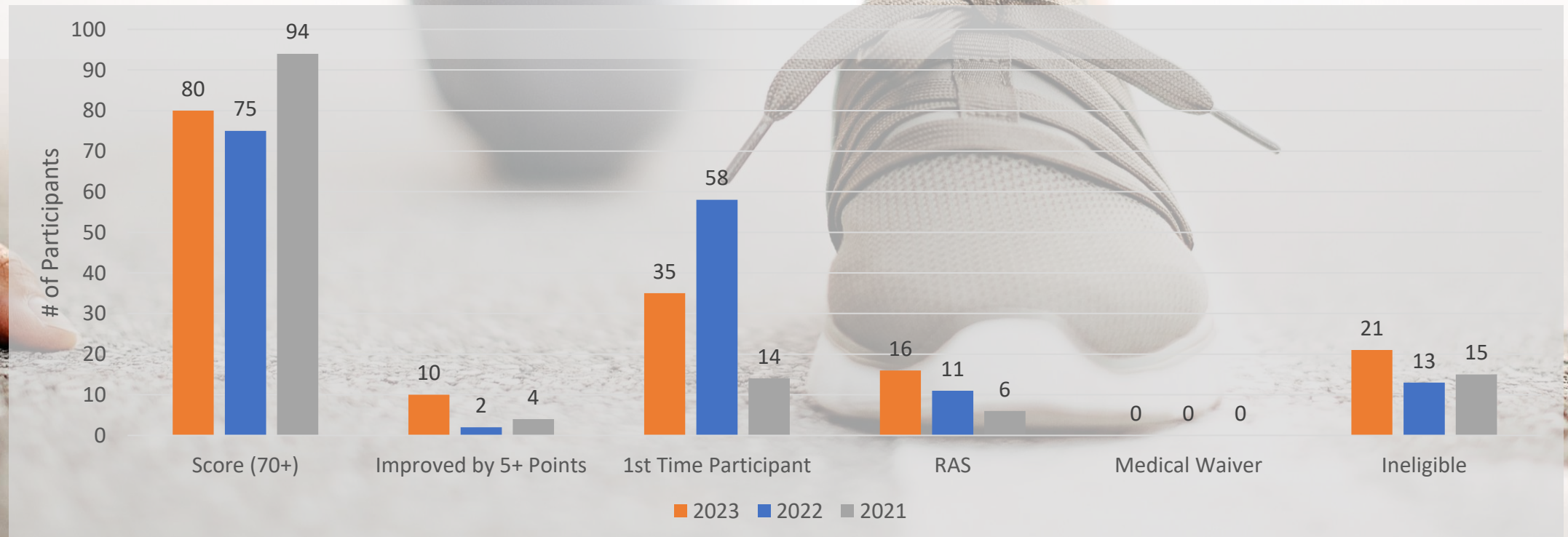
141/162 = 87% eligible for incentive
Wellness Incentive: 3 Days of PTO



■ Eligible ■ Ineligible

WELLNESS INCENTIVE BREAKDOWN

2023 INCENTIVE ELIGIBLE: 141/162 = 87%





Kapnick
Strive

PROGRAM OUTREACHES

CRITICAL VALUES

- There were no critical values reported in 2023

HEALTH COACHING

- 37 participants were ineligible
 - A health coach was able to connect with 23 out of the 37 participants (62%)
- RAS health coaching program: 23 (62%) enrolled
 - 16 participants have completed the program to become eligible for the incentive, to date
 - 7 remain enrolled

BIOMETRIC AVERAGES

Biometric	2023 AVG	2022 AVG	2021 AVG	Strive AVG	Ideal Range
Health Score	75	75	76	79	70 - 100
BMI	29.6	29.2	29.8	30.2	18.5 - 29.9
Waist/Hip Ratio	.93	.94	.90	0.91	<= 0.95
BP: Systolic	121	122	119	119	≤121mmHg
BP: Diastolic	77	79	77	76	≤81mmHg
Total Cholesterol	193	199	191	191	<200mg/dL
HDL Cholesterol	54	53	53	55	≥50
LDL Cholesterol	109	116	111	110	<=129
Triglycerides	152	161	135	131	<150
Blood Glucose	101	98	95	101	≤100mg/dL
Hemoglobin A1C	5.5	5.4	5.4	5.6	<5.7%

AVERAGE SCORE- 75

Ideal = 100-85

Low Risk = 84-70

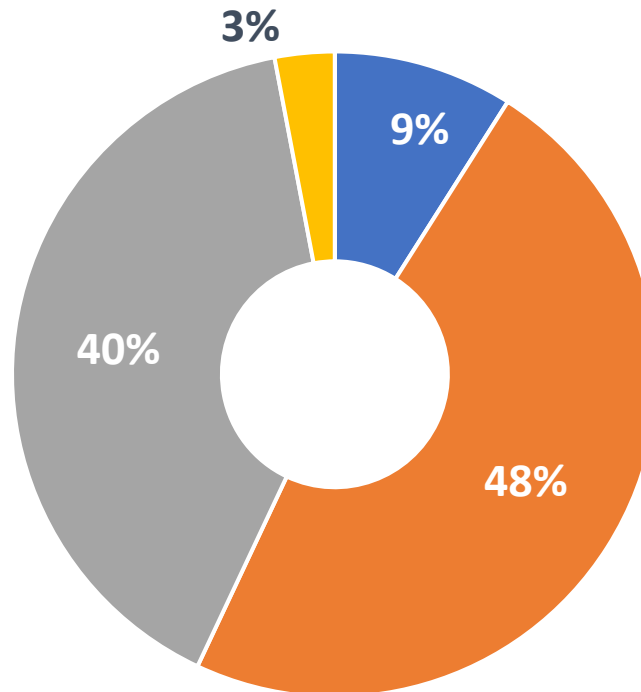
Moderate Risk = 69-60

High Risk = 59-50

Very High Risk = 49-0

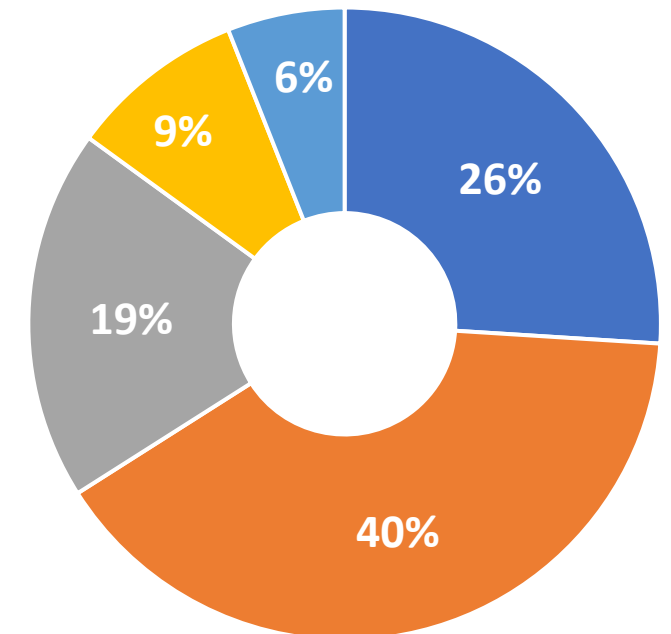
SELF-PERCEPTION VS ACTUAL HEALTH

SELF-PERCEPTION OF HEALTH



■ Ideal ■ Low ■ Moderate ■ High ■ Very High

ACTUAL HEALTH SCORE



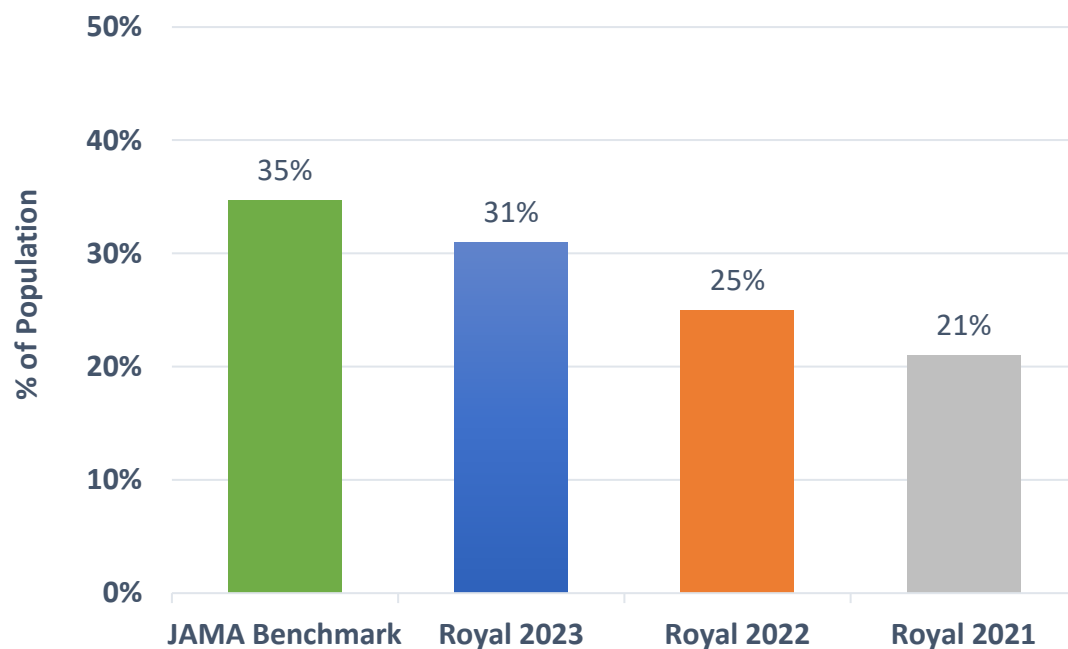
■ Ideal ■ Low ■ Moderate ■ High ■ Very High

HEALTH SCORE BENCHMARKING

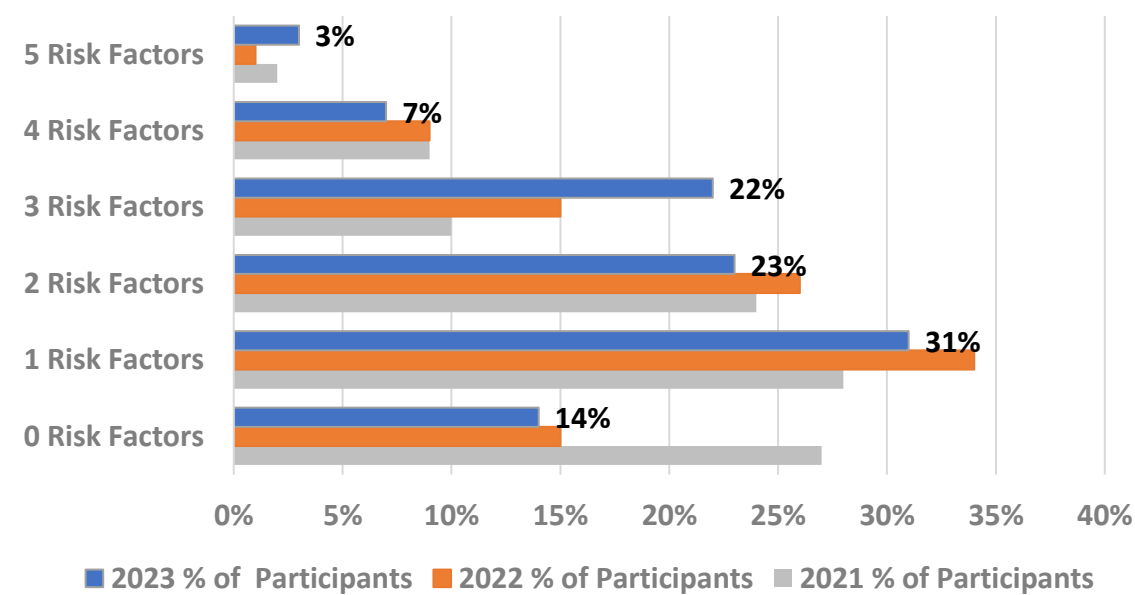


METABOLIC SYNDROME RISK

Prevalence of Metabolic Syndrome – 3 or more risk factors



2023 % Breakdown



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

REPEAT PARTICIPANT RISK CHANGE

**REMAINED IDEAL/LOW
AND/OR MADE
POSITIVE RISK
MIGRATION**

85 😊 66%

**REMAINED MODERATE
OR HIGH/V HIGH**

21 😐 17%

**MADE A NEGATIVE
RISK MIGRATION**




21 😞 17%

*127 Repeat Participants




REPEAT PARTICIPANT BIOMETRIC RISK CHANGE

*127 Repeat Participants




Total Cholesterol

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
74  58%	30  24%	23  18%




Blood Glucose

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
85  67%	24  19%	18  14%




Systolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
70  55%	34  27%	23  18%




Hemoglobin A1C

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
97  76%	23  18%	7  5%

Diastolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
84  66%	17  13%	26  21%

Tobacco

Remained low risk or made a positive risk migration	Remained positive	Made a negative risk migration
77  61%	49  38%	1  <1%

*2 participants quit smoking

TOP RISK FACTORS



**NICOTINE
USE**



**BODY
COMPOSITION**



HEART HEALTH



Chronic Conditions & Health Screening Claims Analysis

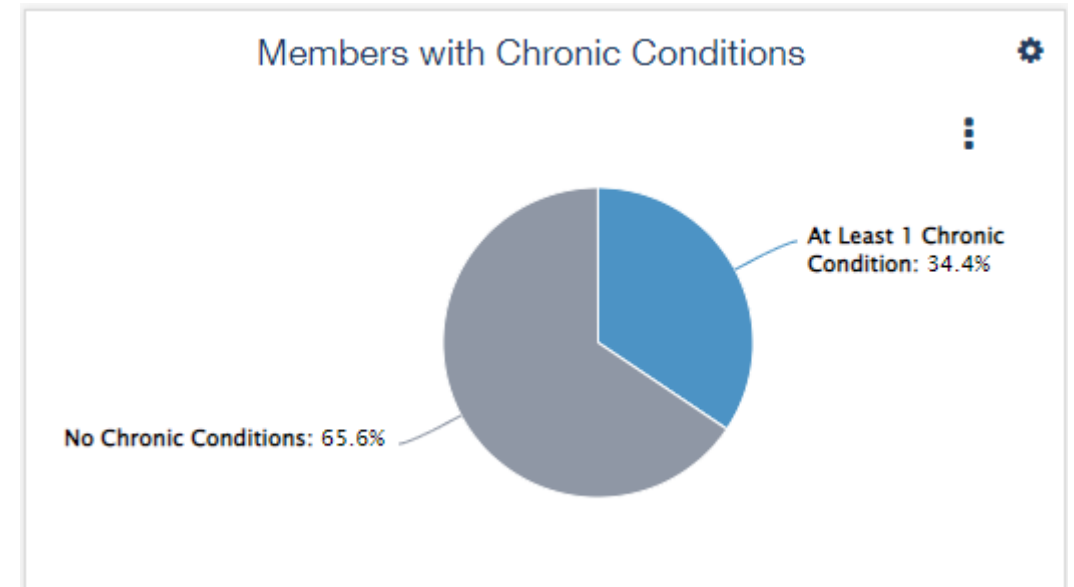
Chronic Condition Prevalence

Summary:

- 34.4% of members on RTT's health plan have at least 1 chronic condition
 - This is **below** the Kapnick book of business benchmark which is 41.9%
- RTT member's average age in Oct 2023 was 35.5
 - This is **in-line with** the Kapnick book of business benchmark which was 35.9
- RTT's member ratio of 2.0 is **slightly below** the benchmark of 2.1
 - The proportion of covered spouses is **slightly below** benchmark while the proportion of covered dependent children is **significantly below** benchmark

Assumptions:

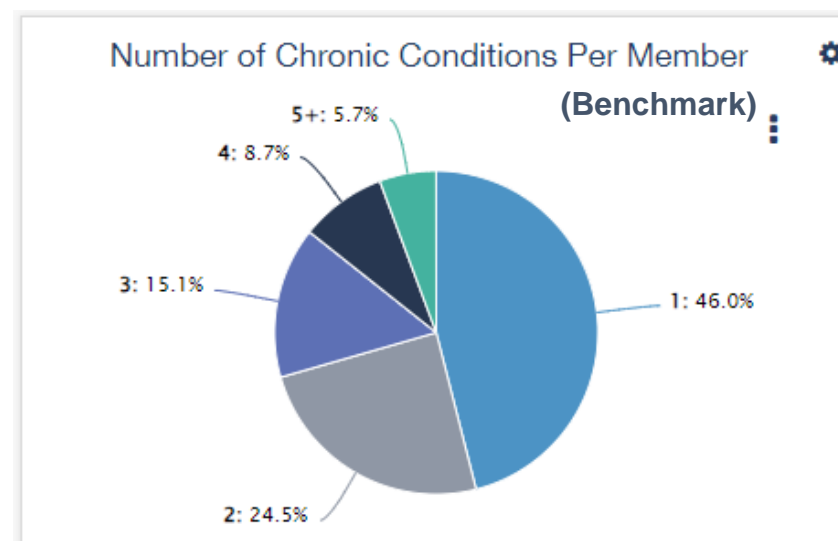
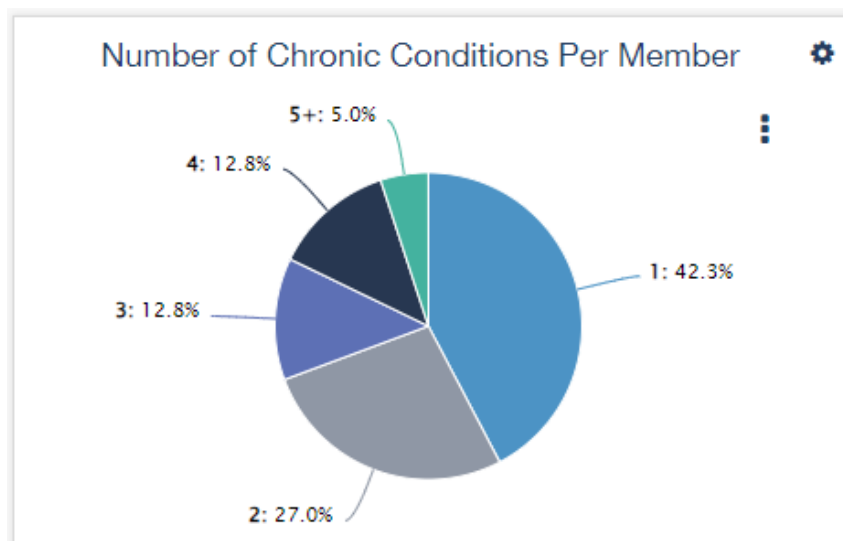
- All members enrolled in the health plan are included
- Data is from the most recent 12 months ending Oct 2023 on an incurred basis
- The definition of "chronic condition" includes additional conditions as compared to the definition from last year's Strive presentation



Members with Chronic Conditions

Summary:

- Out of the top 10 chronic conditions in RTT's population, only 1 has a **higher prevalence** as compared to benchmark which was COPD at 3% compared to 1.20%. 3% of membership represents 9 members with COPD
- Out of members with at least 1 chronic condition, 42.3% have only 1 which is below benchmark
- Out of members with at least 1 chronic condition, 12.8% have 4 & 5.0% have 5



Chronic Condition Cost

Year	Total Allowed Amount	Total Allowed with Chronic Conditions	Chronic Condition % of Total Cost	Chronic Condition % of Total Cost (Benchmark)
2021	\$1,014,593	\$758,025	75%	73%
2022	\$879,326	\$525,626	60%	73%
2023	\$1,116,866	\$687,279	62%	75%



While members with chronic conditions make up 34% of membership, they make up 60% - 75% of the total spend

Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through October 2023 on an incurred basis

Chronic Condition Cost

Year	PMPM Total Cost	PMPM <u>with</u> Chronic Condition	PMPM <u>without</u> Chronic Condition	PMPM <u>with</u> Chronic Condition (Benchmark)	PMPM <u>without</u> Chronic Condition (Benchmark)
2021	\$275	\$514	\$90	\$772	\$165
2022	\$223	\$353	\$117	\$750	\$168
2023	\$274	\$491	\$133	\$764	\$164

The PMPM cost of members with chronic conditions is 3.0-5.7x 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

Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through October 2023 on an incurred basis



Hypertension: Demographics

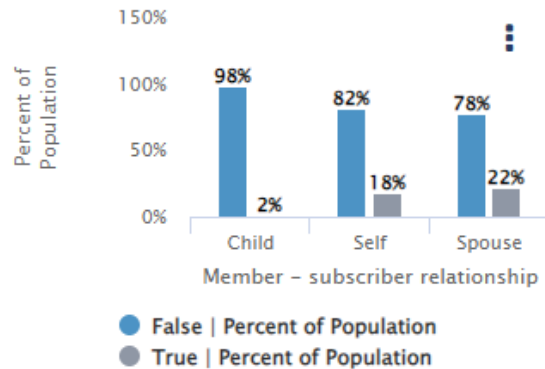
- The percentage of members with hypertension each year is as follows:

- 2021: 16.7%
- 2022: 16.3%
- 2023: 16.3%

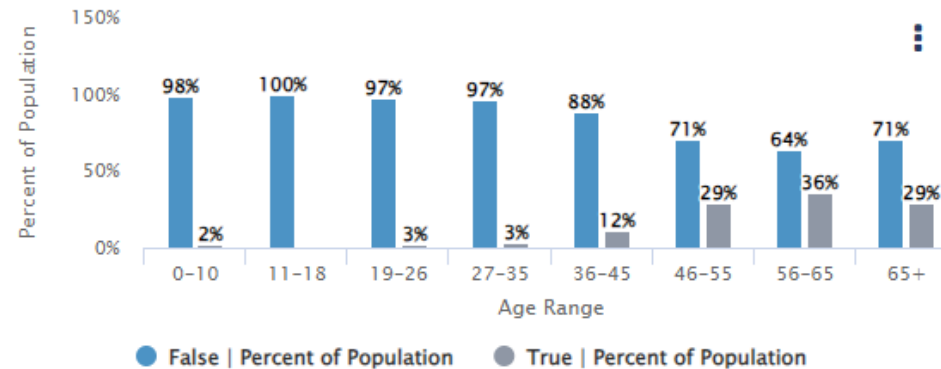
Number of Hypertensive Members

	Member Rel	Child	Self	Spouse	Row Totals
	Year	Members	Members	Members	Members
1	2021		42	10	52
2	2022	1	44	10	55
3	2023	2	47	19	68

Hypertension by Relationship



Hypertension by Age Range



Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through October 2023 on an incurred basis
- True = hypertensive members



Diabetes: Demographics

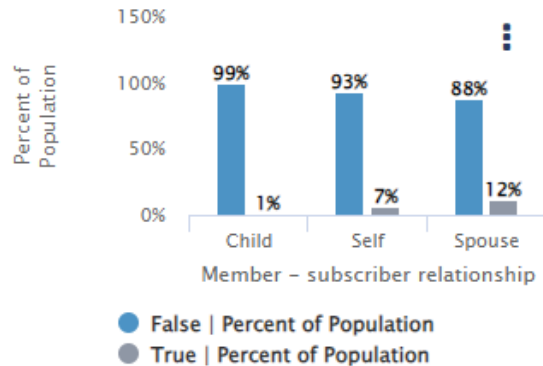
- The percentage of members with diabetes each year is as follows:

- 2021: 7.7%
- 2022: 7.1%
- 2023: 6.2%

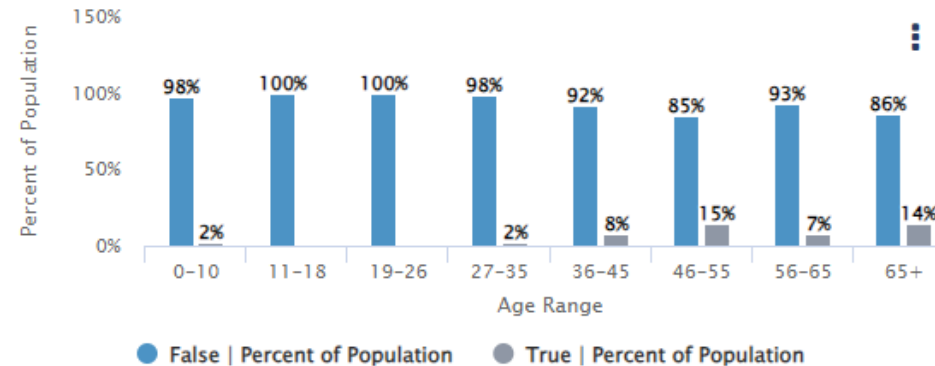
Number of Diabetic Members

	Member Rel	Child	Self	Spouse	Row Totals
	Year	Members	Members	Members	Members
1	2021	1	17	6	24
2	2022	1	16	7	24
3	2023	1	18	7	26

Diabetics by Relationship



Diabetics by Age Range



Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through Oct 2023 on an incurred basis
- True = diabetic members

HBP & Diabetes: PMPM Cost

Year	Hypertensive Members PMPM Cost	Hypertensive Members PMPM Cost Benchmark
2021	\$877	\$997
2022	\$431	\$952
2023	\$597	\$973

Year	Diabetic Member PMPM Cost	Diabetic Member PMPM Cost Benchmark
2021	\$1,667	\$1,305
2022	\$859	\$1,304
2023	\$1,161	\$1,207

- The average PMPM cost of both hypertensive members & diabetic members is below benchmark

Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through October 2023 on an incurred basis

Hypertension: Gaps in Care

Year	Total Hypertensive Members	Total Hypertensive Members (enrolled full 10 or 12 months)	Total Hypertensive Members with No Maintenance Rx (enrolled full 10 or 12 months)
2021	52	25	3 (12.0%)
2022	55	28	4 (14.3%)
2023	68	38	9 (23.7%)

Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through October 2023 on an incurred basis

In 2023:

- 4 of the 9 members without maintenance drugs were employees & strive participants with scores of 44, 47, 65 & 72

- 3 are in HBP stage 1 (SBP between 130-139 or DBP between 80-89)
- 1 has "elevated" blood pressure (SBP between 120-129)

- 2 members were employees & non-Strive participants

- 3 members were spouses which do not participant in Strive

- 2 of the members were hypertensive in 2022 and did not have any maintenance medications that year either

Spouses are being added to the Strive program in 2024

For the other 2 members without maintenance Rx in 2022:

- 1 is no longer enrolled on the plan (last month of enrollment was Jan 2023)
- The other moved from HBP stage 1 to having "elevated" blood pressure which is a positive change

Action Items:

- The member with a 44 was added to the outreach call list
- The member with a 47 was added to the outreach call list
- The member with a 65 was hypertensive & diabetic in 2022 & 2023 with no maintenance Rx & had a drop in health score from an 80 last year. This member self-enrolled into RAS health coaching
- The member with a 72 already received 2 outreach attempts via phone but VMs were left

Diabetes: Gaps in Care

Year	Total Diabetic Members	Total Diabetic Members (enrolled full 10 or 12 months)	Total Diabetic Members with No Maintenance Rx (enrolled full 10 or 12 months)
2021	24	14	4 (28.9%)
2022	24	18	5 (27.8%)
2023	26	18	5 (27.8%)

Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2021 through October 2023 on an incurred basis

In 2023:

- 2 of the 5 members without a maintenance drug were employees & Strive participants with health scores of 44 & 65
 - Both members are also hypertensive without any maintenance medication in 2023
 - The biometric data shows an A1C result of 6.7 & 8.0 indicating diabetes
- The other 3 members were dependents therefore non-Strive participants (2 spouses & 1 dependent child)
- 3 of the members were diabetic in 2022 and did not have any maintenance medications that year either (the 65 score, a spouse & child)

For the other 2 members without maintenance Rx in 2022:

- 1 (a spouse) is no longer flagging for diabetes in the analytics platform
- 1 (an EE) is no longer enrolled as of May 2023

Spouses are being added to the Strive program in 2024

Action Items:

1. The member with a 44 was added to the outreach call list
2. The member with a 65 was hypertensive & diabetic in 2022 & 2023 with no maintenance Rx & had a drop in health score from an 80 last year. This member self-enrolled into RAS health coaching

Screening Overview

Participated in the Health Screening	Total
Enrolled in Health Plan	155
Enrolled all 10 Months	103
Had 0 Claims	30
% Total w/ 0 Claims (Enrolled 10 Months)	29.1%

Did not Participate in the Health Screening	Total
Enrolled in Health Plan	76
Enrolled all 10 Months	40
Had 0 Claims	12
% Total w/ 0 Claims (Enrolled 10 Months)	30.0%

- Of the 30 strive participants with no claims:
 - 28 were male & 2 were female
 - The largest age range was 36-45 with 12 followed by 27-35 with 7
 - The average health score was 76
 - Of any member with at least 1 claim, the average health score was 72
- Of the 12 non-strive participants with no claims:
 - 11 were male & 1 was female
 - The largest age range was 36-45 with 5 followed by 27-35 with 3

Assumptions:

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

Wellness/Office Visit

Participated in the Health Screening	Total
Enrolled in Health Plan	155
Enrolled all 10 Months	103
Had a Wellness Visit	29
% with a Wellness Visit (Enrolled 10 Months)	28.2%
Had an Office Visit	59
% with an Office Visit (Enrolled 10 Months)	57.3%
Had a Wellness or Office Visit	63
% with a Wellness or Office Visit (Enrolled 10 Months)	61.2%

Did not Participate in the Health Screening	Total
Enrolled in Health Plan	76
Enrolled all 10 Months	40
Had a Wellness Visit	10
% with a Wellness Visit (Enrolled 10 Months)	25.0%
Had an Office Visit	21
% with an Office Visit (Enrolled 10 Months)	52.5%
Had a Wellness or Office Visit	21
% with a Wellness or Office Visit (Enrolled 10 Months)	52.5%

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

Assumptions:

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

Screenings & Cost

Members with Screenings			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	155	\$387,935	\$2,503

Members without Screenings (EEs Only)			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	76	\$255,224	\$3,358



Health Score 70 and Above			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	103	\$142,420	\$1,383

Health Score 69 and Below			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	52	\$245,515	\$4,721

- Members with screenings cost \$855 less than members without screenings
- In the members with screenings group:
 - “Endocrine, nutritional, metabolic diseases and immunity disorders” was the diagnostic category with the most spend. Diabetic costs made up the majority of spend in this category
- In the members without screenings group:
 - Diseases of the circulatory system was the diagnostic category with the most spend

- Members with a health score of at least 70 have an average cost of \$1,383 compared to members below 70 at \$4,721. This is a difference of \$3,338

Assumptions:

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

Cost by Health Score

Health Score for All Members ⚙️			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	155	\$387,935	\$2,503
Health Score 85-100 ⚙️			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	39	\$20,068	\$515
Health Score 70-84 ⚙️			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	64	\$122,351	\$1,912
Health Score 60-69 ⚙️			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	28	\$111,822	\$3,994
Health Score 50-59 ⚙️			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	15	\$63,037	\$4,202
Health Score 0-49 ⚙️			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	9	\$70,656	\$7,851

Assumptions:

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

Members who Participated in the Screening in 2022 & 2023

Members with Screenings				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed PMPM
1	2022	100	\$329,578	\$275
2	2023	124	\$317,634	\$256

- Members who participated in the screening both years experienced a 7% decrease in costs
 - Members who had a health score increase averaged a 15% decrease in costs
 - Members who had the same health score both years averaged a 62% increase in costs
 - Members who had a health score decrease averaged a 3% decrease in costs

Assumptions:

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

Repeat Participants

Health Score Increased				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed PMPM
1	2022	37	\$134,138	\$302
2	2023	50	\$128,631	\$257
Health Score Stayed the Same				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed PMPM
1	2022	14	\$4,907	\$29
2	2023	16	\$7,551	\$47
Health Score Decreased				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed PMPM
1	2022	49	\$190,532	\$324
2	2023	58	\$181,452	\$313

Repeat Participants

Health Score Improvement of 5+ Points							⚙
	Year number	Months	Medical/RX Claim Count	Hypertension Maintenance RX Claim Count	Diabetes Maintenance RX Claim Count	Cholesterol Maintenance RX Claim Count	Allowed PMPM
1	2022	12	463	25	21	14	\$464
2	2023	10	456	30	29	22	\$399

- 30 members had a health score improvement of 5 or more points
- Members with a health score improvement of at least 5 points from 2022 to 2023 experienced a 14% decrease in costs
- Hypertension, diabetic & cholesterol maintenance medications all increased for this population
- A member started taking NovoLog FlexPen and another started taking Jardiance, both for the treatment of diabetes in 2022
- This population had no mental health utilization in 2022 but 3 members started having mental-health related claims in 2023

Assumptions:

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



Goals & Strategies



Kapnick
Strive

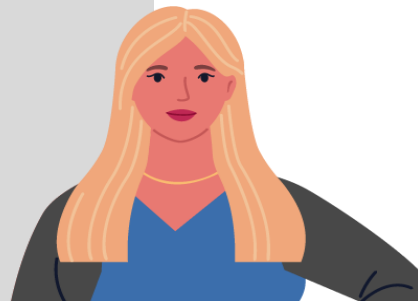
STAND-OUT STORIES

16 improved 5-9 points
11 improved 10-19 points
3 improved by 20+ points

Participant A: Improved by 21 points, moving from moderate to low-risk. They lost over 10 pounds and lowered their blood pressure, cholesterol, and triglycerides!

Participant B: Increased their health score by 20 points! They quit smoking and lowered their blood pressure and LDL cholesterol.

“Since my screening, I have quit smoking, began packing a lunch, and started going to the gym 3 times a week.”



13 PARTICIPANTS RECEIVED A PERFECT HEALTH SCORE OF 100

2023 PROGRESS BY QUARTER

	Q1	Q2	Q3	Q4	YTD
Active Users <small>*# of unique users per quarter and YTD</small>	45	25	141	60	150
% of Census Active <small>*# unique users/census per quarter</small>	20%	11%	63%	27%	67%
Total Points Tracked <small>*per quarter, cumulative YTD</small>	78,560	3,988	253,883	150,491	404,374
Health Assessments Completed <small>*# of completions per quarter</small>	39	11	61	33	144

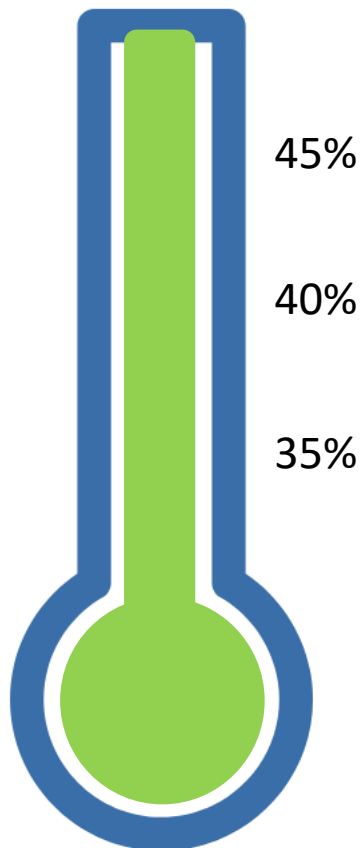
- **67%** of employees logged into their Wellness Portal account at least once in 2023, compared to **43%** in 2022
- Participants earned **221** more points on average than in 2022 (2,696 vs. 2,475)



Kapnick
Strive

STRIVE 2023 PROGRAMMING GOALS

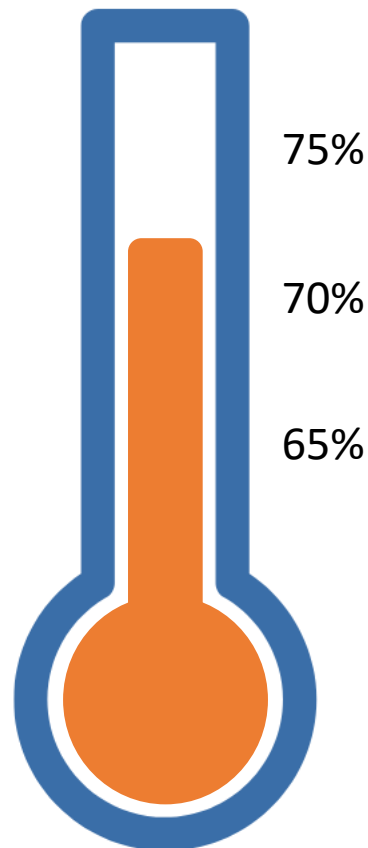
GOAL: 50% active users



Portal Engagement

2022 – 43% active users YTD
2023 – 67% active users YTD

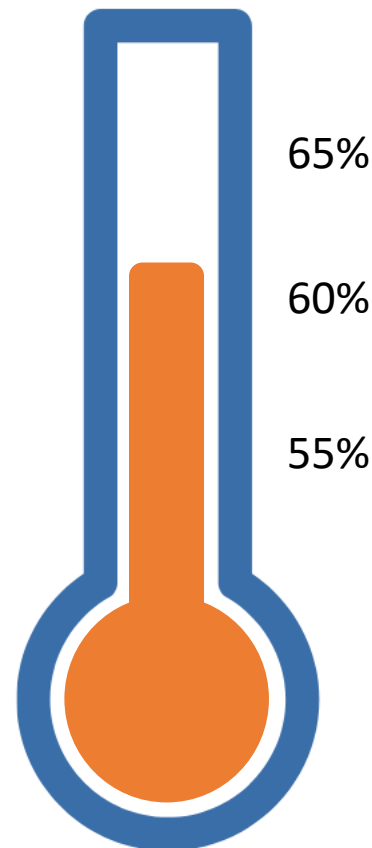
GOAL: 80% of EEs



Screening Participation

2022 – 72% of eligible employees
2023 – 72% of eligible employees

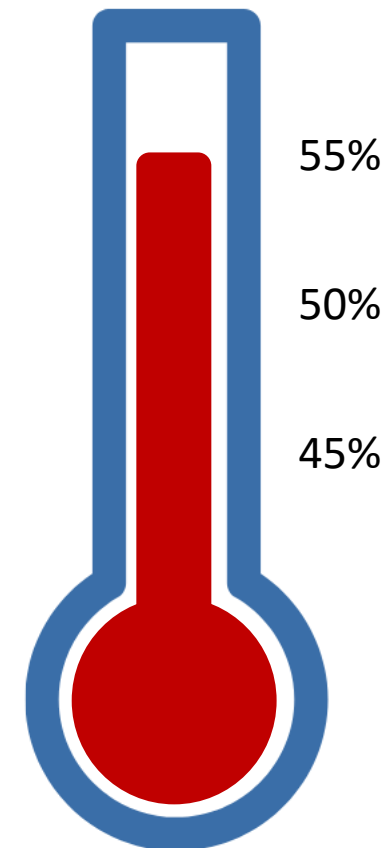
GOAL: 70% negative



Nicotine Use

2022 – 60% negative
2023 – 61% negative

GOAL: 61% in low-risk

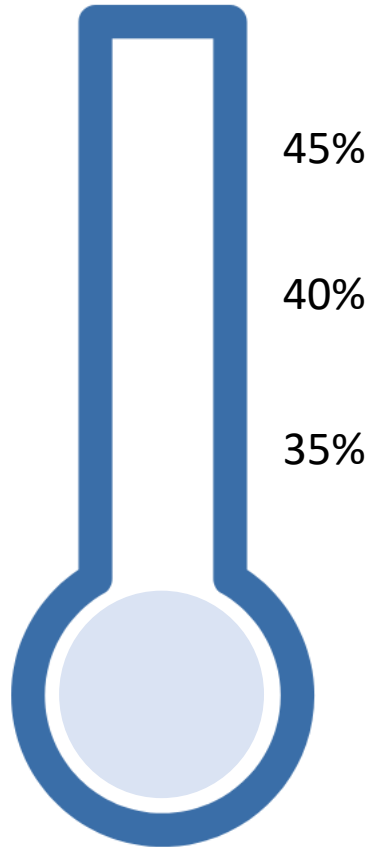


Body Composition

2022 – 56% in low-risk
2023 – 55% in low-risk

STRIVE 2024 PROGRAMMING GOALS

GOAL: 75% active users



45%

40%

35%

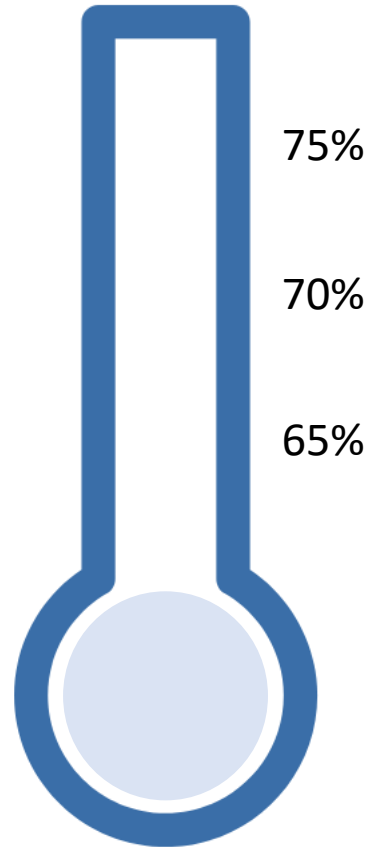
Portal Engagement

2022 – 43% active users YTD

2023 – 67% active users YTD

2024 Goal – 75% of active users YTD

GOAL: 75% of EEs



75%

70%

65%

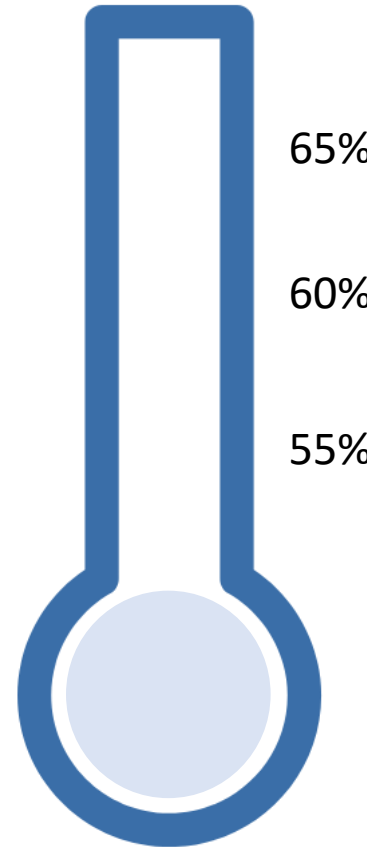
Screening Participation

2022 – 72% of eligible employees

2023 – 72% of eligible employees

2024 Goal – 75% of eligible employees

GOAL: 70% negative



65%

60%

55%

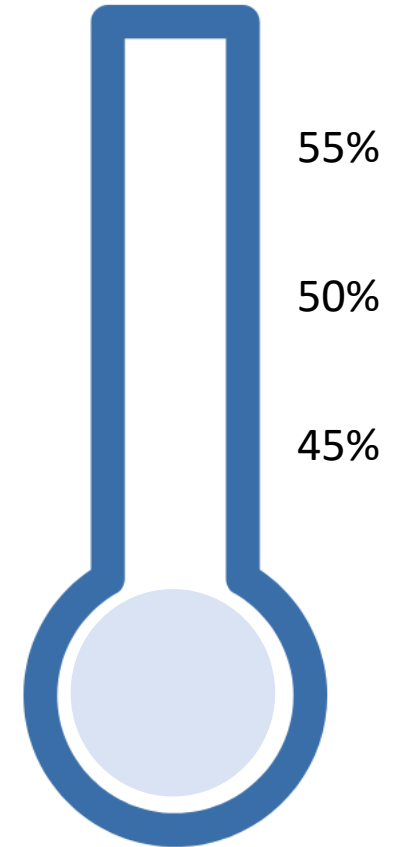
Nicotine Use

2022 – 60% negative

2023 – 61% negative

2024 Goal – 70% negative

GOAL: 60% in low-risk



55%

50%

45%

Body Composition

2022 – 56% in low-risk

2023 – 55% in low-risk

2024 Goal – 60% in low-risk

2023 GOALS AND STRATEGIES

2023 Goals	2023 Strategies	Overall Strategies
<p>Target Top Health Risks</p> <ul style="list-style-type: none"> Nicotine Use Body Composition Hearth Health Mental Health 	<ul style="list-style-type: none"> Increase utilization of existing resources <ul style="list-style-type: none"> Promote Tobacco Coaching Program + NRT & Rx benefits offered through BCBSM Push ongoing smoking cessation messaging Organize smoking cessation support groups at each location Provide heart health and healthy weight management education through wellness presentations, materials, and challenges Deliver Mental Health Questionnaire; implement additional resources based on results 	<ul style="list-style-type: none"> Focus on physical communications: posters, handouts, home-mailers, word-of-mouth (in addition to email and phone outreach) Deliver on-site wellness presentations Implement health & wellness fair/event prior to 2024 screenings Continue monthly communications Continue utilization of Strive Reward Points Program <ul style="list-style-type: none"> Transition to Tango Rewards
<p>Increase screening participation by 5%</p>	<ul style="list-style-type: none"> Robust communication campaign Incentive increase Optional spouse participation 	
<p>Increase portal engagement by 8%</p>	<ul style="list-style-type: none"> Communications encouraging participants to login to portal to review health results, participate in challenges, track activity, etc. Quarterly wellness presentations and challenges Supervisor/ Manager support – Hold a quarterly wellness touch base with all location managers to review upcoming events Location-based step-challenge (i.e. friendly competition)/continue incentivizing JDRF walks 	



2024 Screening Incentive Structure

Wellness Incentive Amount Considerations

| EEOC ruling: 30% of the cost of single coverage

- | Based on the 2024 annual illustrative rate amounts of \$6000 (single) and \$17,832 (2-person), total wellness incentives cannot surpass:
 - **Single plan: \$1800**
 - **2-Person Plan: \$5349**

| Incentive payout methods

- | PTO
 - Highest hourly earner is \$35/hour
 - \$280 per day
- | Premium Differential
- | Wellness Credit

| Example Combined:

- | Single plan: 3 days PTO (\$840) + \$960 additional incentive allowed amount
- | 2-person plan: 3 days PTO (\$840) + \$4500 additional incentive allowed amount

2025 Wellness Incentive via Reward Rate

2025 Wellness Incentive - Enrolled In Medical Benefits			
Wellness Incentive	Incentive Structure	Reward Rate Amount Employee Contribution (Monthly/Annual Amount)	Incentive Amount MAX
- Standard Rate	- Employee/Spouse covered – neither compliant - Employee only coverage – not compliant	Single plan: \$110/\$1320 2-Person Plan: \$550/\$6600	Single Plan: \$0/\$0 2-person Plan: \$0/\$0
- Level 1 Reward Rate - 3 days PTO	- Employee/Spouse covered – one party compliant	2-Person Plan: \$367/\$4404	2-person Plan: \$183/\$2196
- Level 2 Reward Rate - 3 days PTO	- Employee only coverage – employee is compliant - Employee/Spouse covered – both are compliant	Single Plan: \$30/\$360 2-Person Plan: \$184/\$2208	Single Plan: \$80/\$960 2-person Plan: \$366/\$4392

- Level 2 Reward Rate is the best rate. This can total up to \$960 differential for a single and \$4500 for a 2-person plan
- Completing the 2024 biometric health screening and meeting the qualifying criteria will provide eligibility for the wellness incentive to be applied in 2025.
- Need to determine:
 - New hire eligibility
 - Example: new hires hired after 10/1/2024 would need to wait until the 2025 screening to be eligible OR, they automatically qualify for incentive.

2025 Wellness Incentive – Not Enrolled In Medical Benefits	
Wellness Incentive	Incentive Structure
- 3 days PTO	- Employee is compliant

2025 Wellness Incentives via Wellness Credit

Enrolled in Medical Plan		Not Enrolled in Medical Plan
Employee	Spouse	Employee
- \$900 per year - 3 days PTO	- \$500 per year	- 3 days PTO
\$34.61 per pay period	\$19.23 per pay period	NA

- Based on 26 pay periods
- Completing the 2024 biometric health screening and meeting the qualifying criteria will provide eligibility for the wellness incentive to be applied in 2025.
- Need to determine:
 - New hire eligibility
 - Example: new hires hired after 10/1/2024 would need to wait until the 2025 screening to be eligible OR, they automatically qualify for incentive.

JANUARY

Designing Your Best Year Yet: Total Well-Being and Effective Goal Setting

National Blood Donor Month

Substance Abuse, Overdose Awareness, and Prevention: On-site, Date/Time TBD

FEBRUARY

The Power of Sleep: Unlocking the Secrets to Restful Nights and Energized Days

Self-Love Day: 2/13

Be Kind for Your Mind: 2/1 - 2/15

MARCH

Spring Cleaning for Your Mind and Body: Decluttering and Detoxifying

International Women's Day: 3/8

Navigating Fad Diets: On-site, Date/Time TBD

Q1 Reward Points Due: 6/30

APRIL

Wellness Without Labels: Embracing Neurodiversity as a Strength

Autism Awareness Day: 4/2, Autism Awareness Month

Arr Matey, Lose Yer Booty: 4/1 - 4/15

MAY

Gardening for Wellness: Cultivating Mindfulness and Connection with Nature

World Bee Day: 5/20

6th Annual Strive Corporate Challenge: 5/8 - 5/29

Sugar Busters: On-site, Date/Time TBD

JUNE

Wander Freely, Stress Less: Strategies to Reduce Stress on the Go

World Ocean Day: 6/8

Summer Fun: 6/1 - 6/15

Health Fair & Health Screenings

Q2 Reward Points Due: 6/30

JULY

The Wellness Spectrum: Exploring the Science behind Mainstream and Alternative Practices

International Day of Friendship: 7/30

Health Screenings

AUGUST

The Cashless Era: Shaping the Future of Transactions and Financial Wellness

National Financial Awareness Day: 8/14

SEPTEMBER

Digital Detox: Finding Balance in the Digital Age

Childhood Obesity Awareness Month

Hydration Station: 9/1 - 9/15

Q3 Reward Points Due: 9/30

Health Benefits of a Good Night's Sleep: On-site, Date/Time TBD

OCTOBER

Embracing the Seasons: Thriving Despite Seasonal Affective Disorder

Breast Cancer Awareness Month

Save Up!: 10/15 - 11/30

NOVEMBER

Resilience in the Season of Colds and Flu: Developing Healthy Habits

Diabetes Awareness Month

Save Up!: 10/15 - 11/30

DECEMBER

Cultivating Joy, Reducing Holiday Pressure and Managing Expectations

International Day of Persons with Disabilities: 12/3

Q4 Reward Points Due: 12/31



Biometric Risk Analysis



Kapnick
Strive

BIOMETRIC DESCRIPTIONS



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 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 \$170 billion in healthcare expenditures (CDC, 2017).

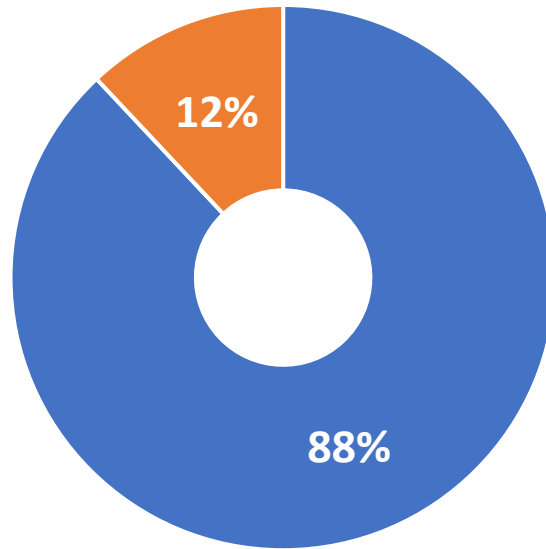
GAMMA-GLUTAMYLTRANSFERASE (GGT)

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.



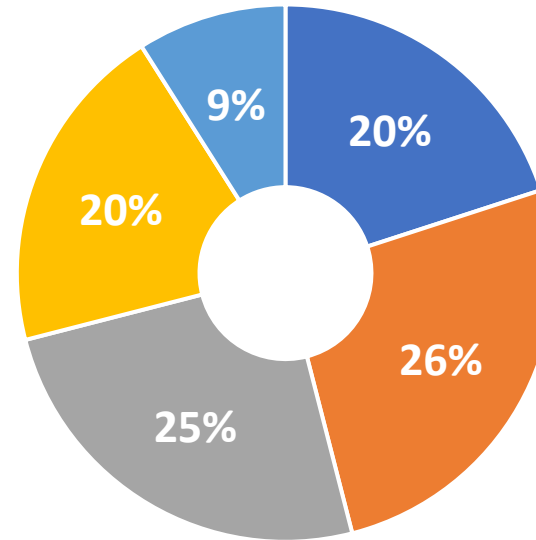
2023 DEMOGRAPHICS

GENDER



■ Male ■ Female

AGE

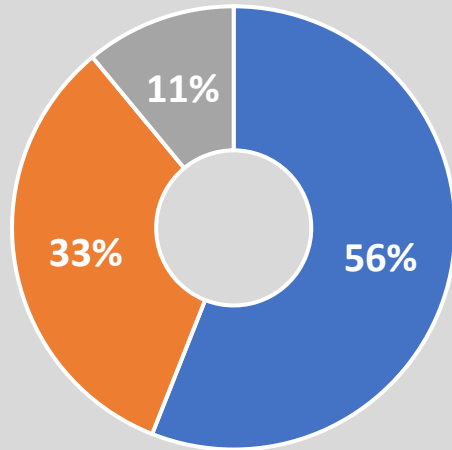


■ 18-29 ■ 30-39 ■ 40-49 ■ 50-59 ■ 60+

AVERAGE AGE - 41

HEART HEALTH: TOTAL CHOLESTEROL

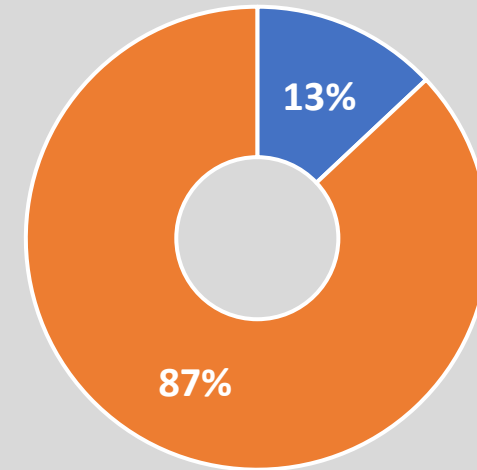
TOTAL CHOLESTEROL BREAKDOWN



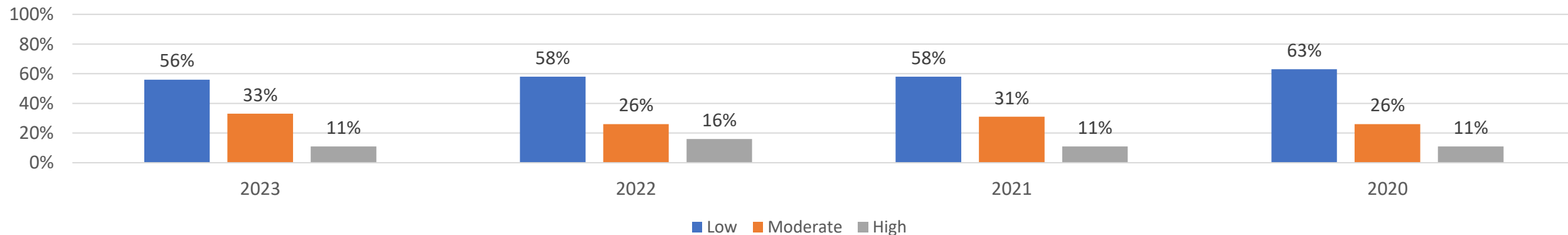
■ Low ■ Moderate ■ High

(HDL + LDL + TRIGLYCERIDES)

HIGH RISK AWARENESS

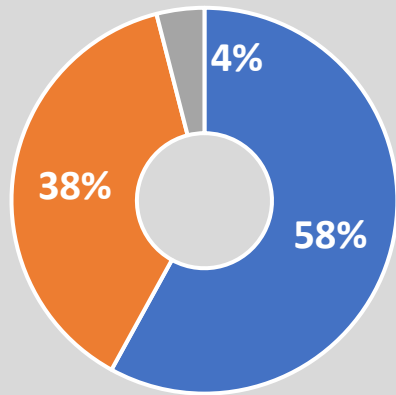


■ Aware ■ Not Aware



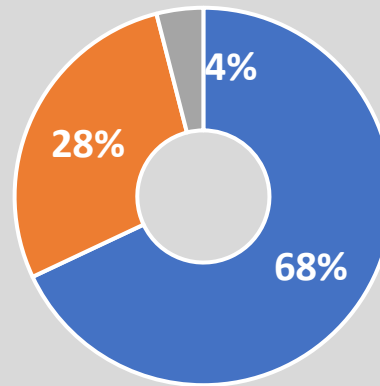
HEART HEALTH: BLOOD PRESSURE

SYSTOLIC BREAKDOWN



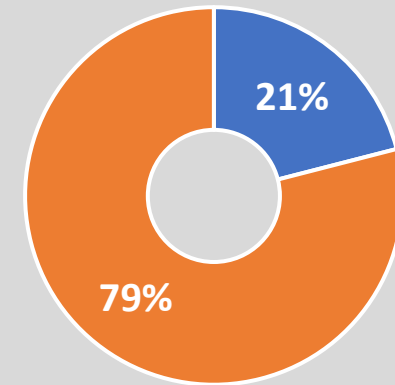
■ Low ■ Moderate ■ High

DIASTOLIC BREAKDOWN

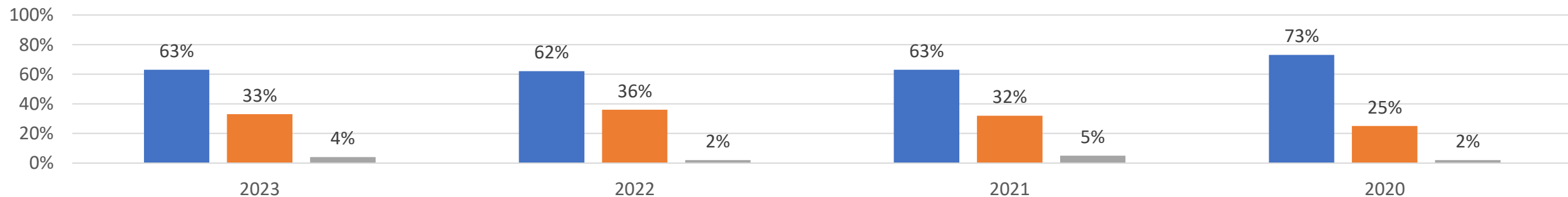


■ Low ■ Moderate ■ High

HIGH RISK AWARENESS



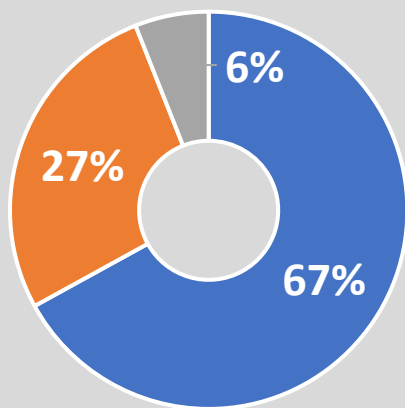
■ Aware ■ Not Aware



■ Low ■ Moderate ■ High

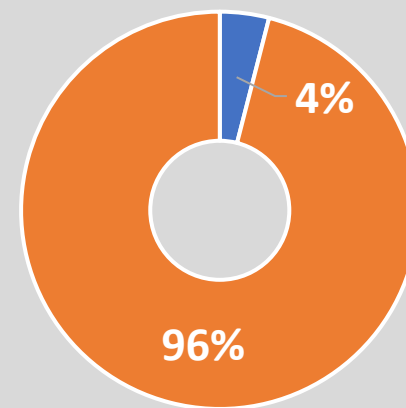
DIABETES: BLOOD GLUCOSE

BLOOD GLUCOSE BREAKDOWN

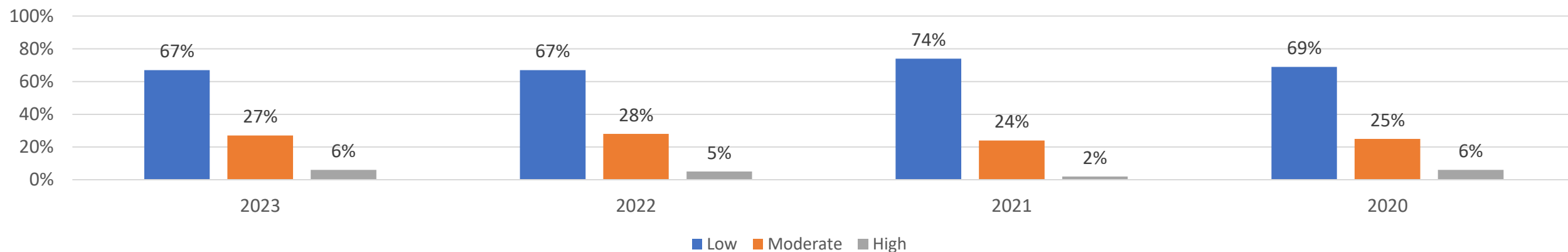


■ Low ■ Moderate ■ High

HIGH RISK AWARENESS

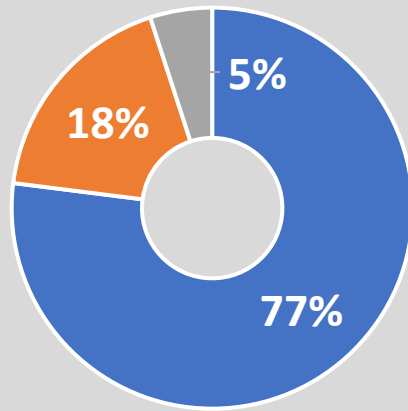


■ Aware ■ Not Aware



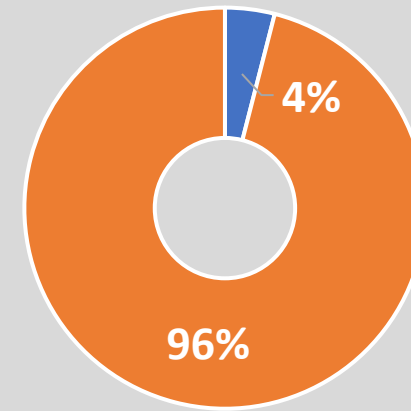
DIABETES: HEMOGLOBIN A1C

A1C BREAKDOWN

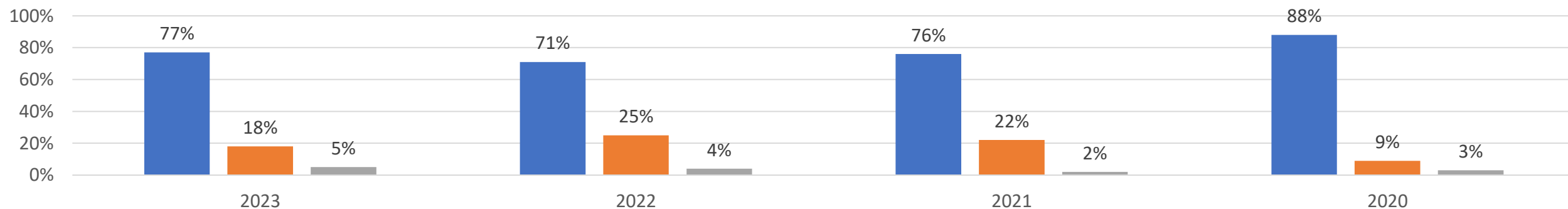


■ Low ■ Moderate ■ High

HIGH RISK AWARENESS

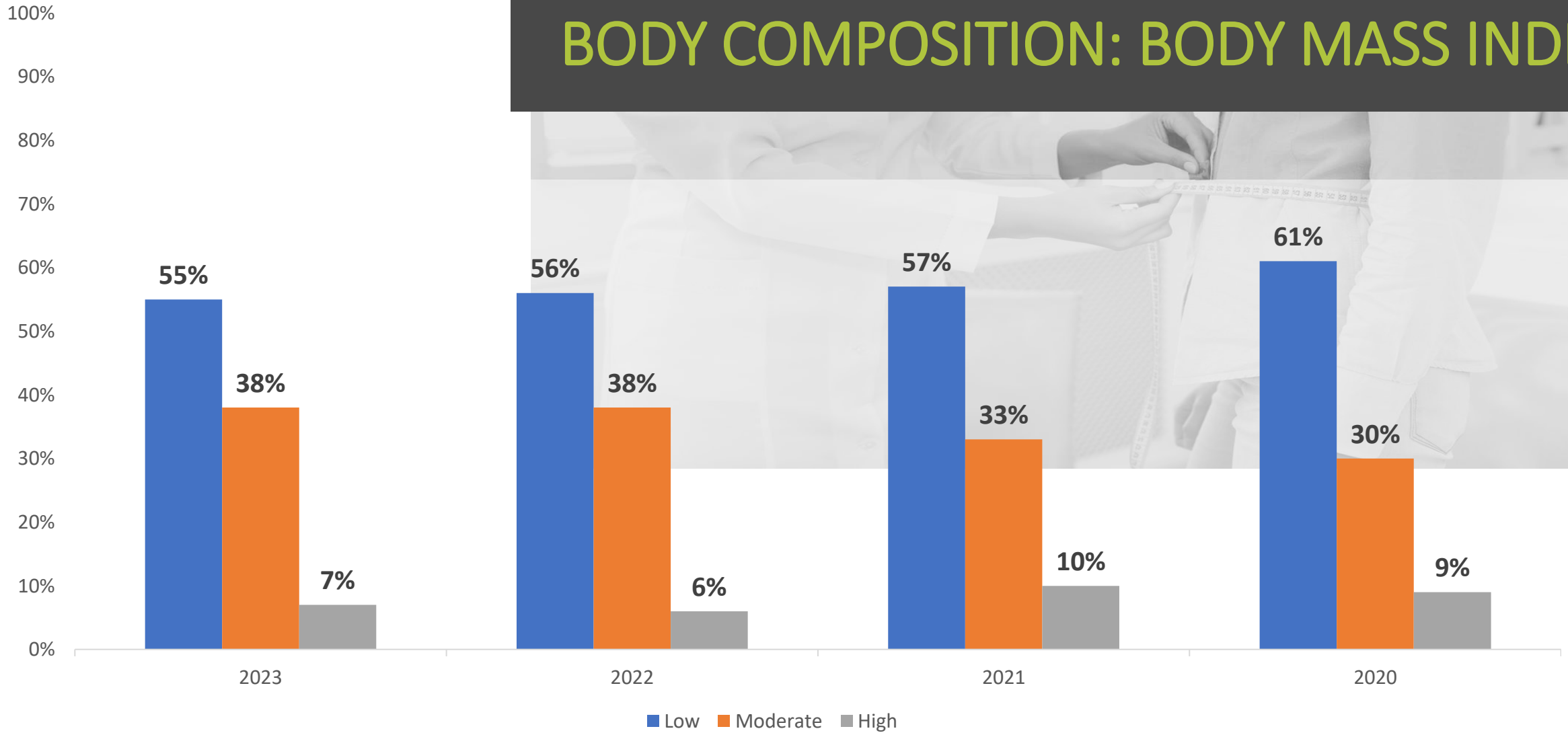


■ Aware



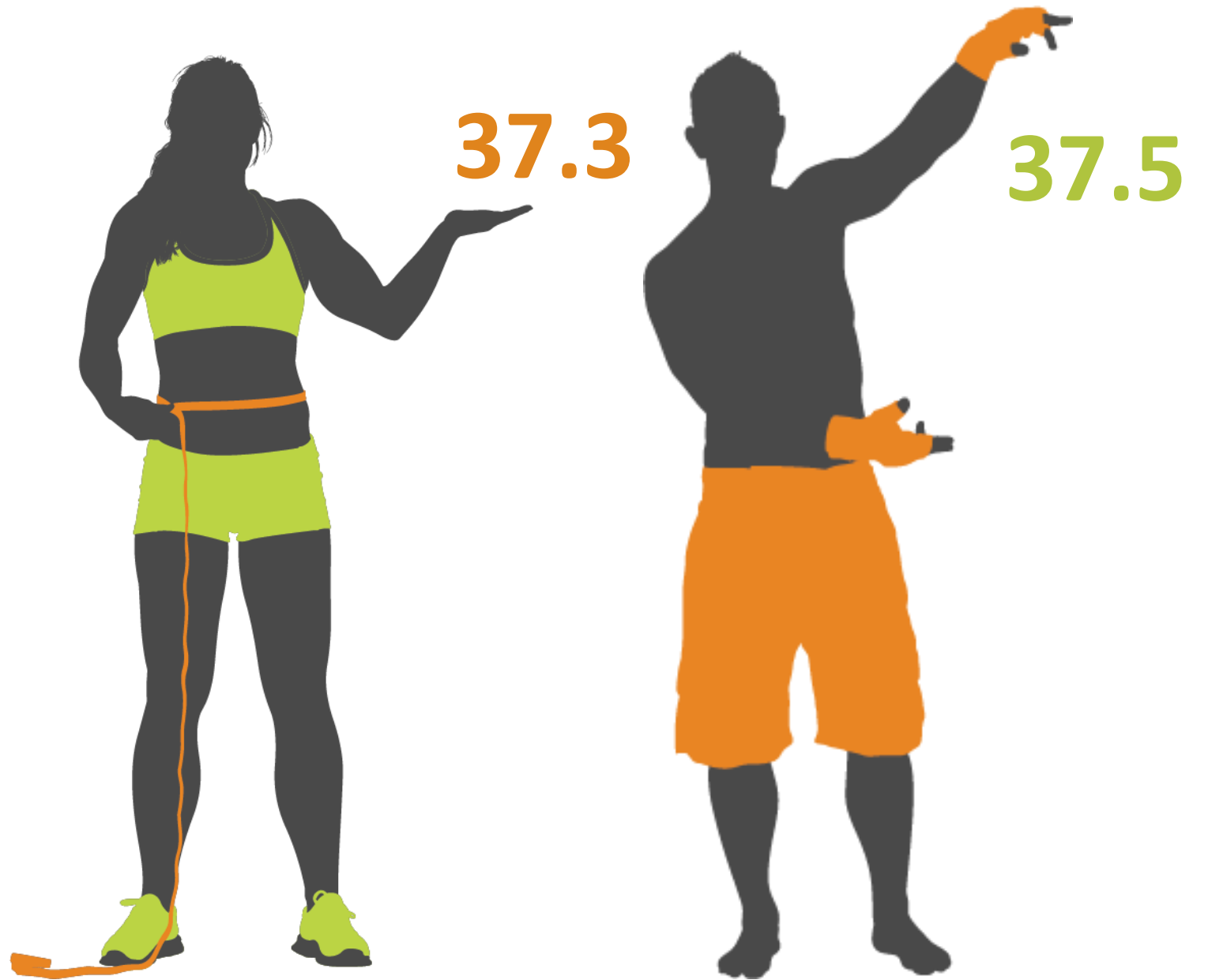
■ Low ■ Moderate ■ High

BODY COMPOSITION: BODY MASS INDEX



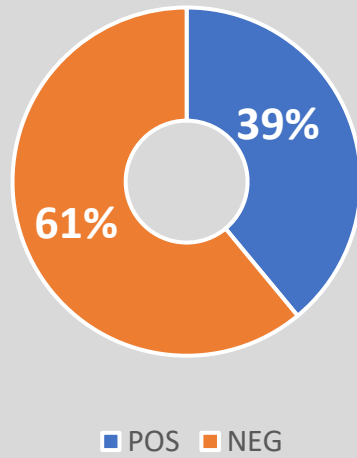
Low Risk = 18.5-29.9 Moderate Risk = 30-39.9 High Risk = ≥ 40

AVERAGE WAIST CIRCUMFERENCE FOR MEN AND WOMEN

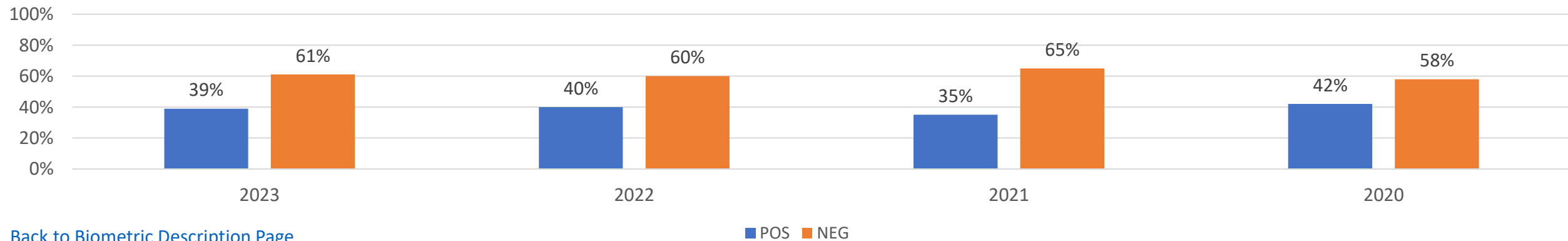
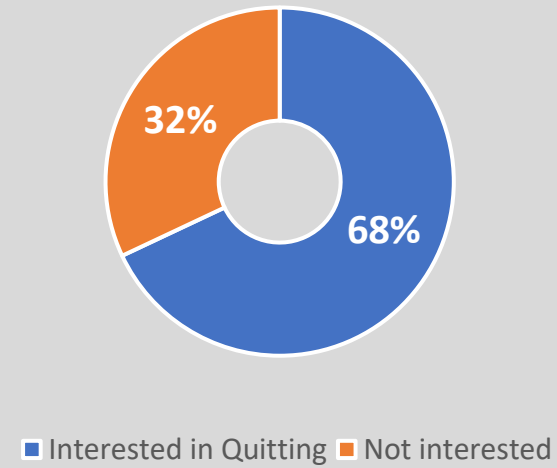


Female High Risk= >35 inches Male High Risk= >40 inches

TESTED POSITIVE



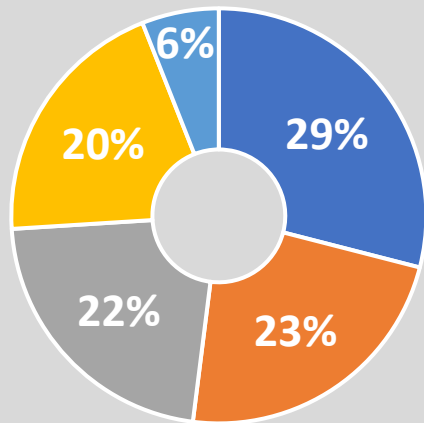
INTERESTED IN QUITTING



NICOTINE USE BREAKDOWN

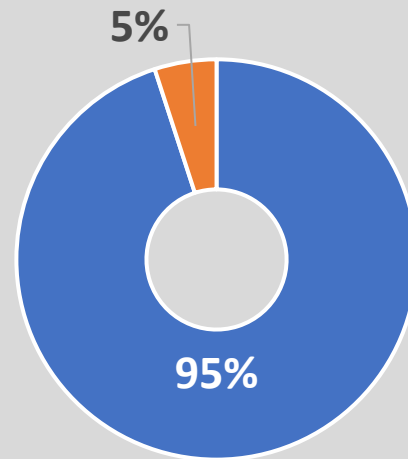
*63 participants tested positive

AGE



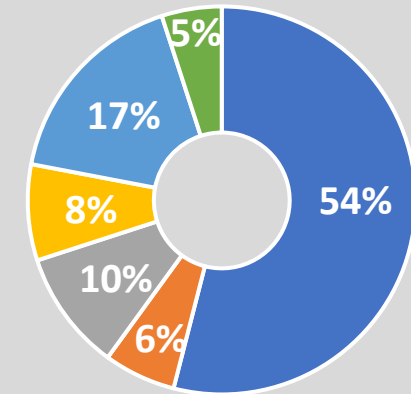
■ 18-29 ■ 30-39 ■ 40-49 ■ 50-59 ■ 60+

SEX



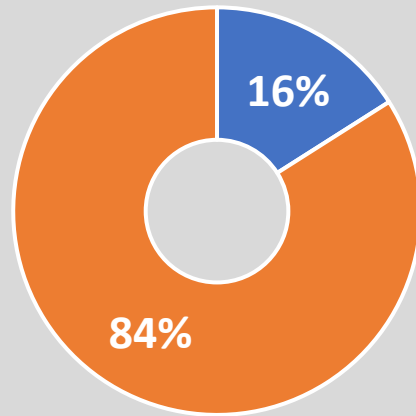
■ Male ■ Female

LOCATION



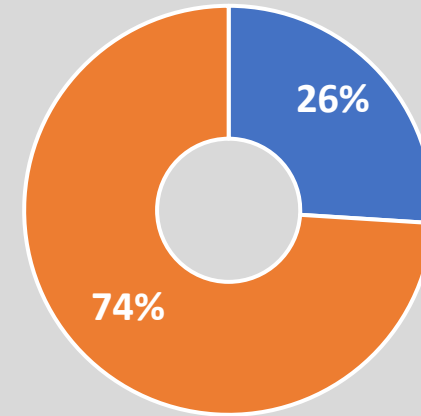
■ Dearborn ■ Gaylord
■ Grand Rapids ■ Hudsonville
■ Warren ■ Wixom

REPORTED EXPERIENCING ANXIETY AND/OR DEPRESSION



■ YES ■ NO

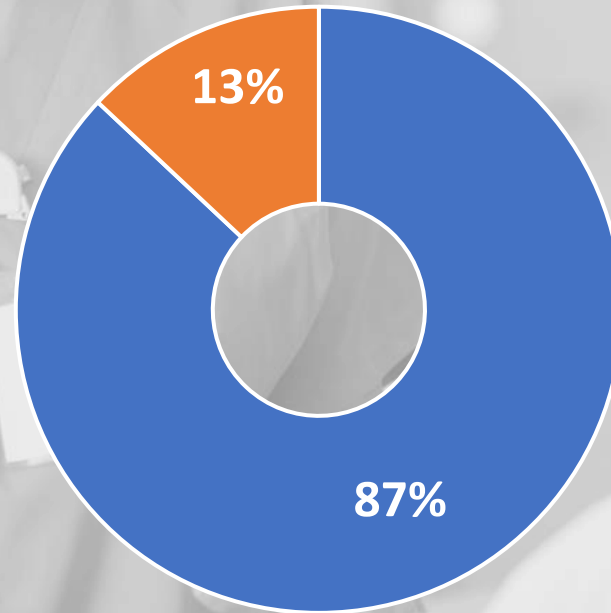
SELF-REPORTED MEDICATION STATUS



■ TAKE MEDICATION ■ DO NOT TAKE MEDICATION

GAMMA-GLUTAMYLTRANSFERASE (GGT) TEST RESULTS

GGT BREAKDOWN



■ Low ■ High

Low Risk = <66 High Risk = ≥66