



# EXECUTIVE REVIEW & 2024 Strategic Planning



SME  
April 12, 2024

# TABLE OF CONTENTS

## **Section I. Summary**

Key Findings

3

Participation

5

Biometric Averages

11

Top Risk Factors

15

## **Section II. Chronic Conditions & Claims Analysis**

16

## **Section III. Goals and Strategies**

30

## **Section IV. Biometric Risk Breakdown**

43





## 2023 KEY FINDINGS

- Of the 58 participants that screened, **90%** earned the wellness incentive by scoring 70 or higher
- **97%** of repeat participants stayed in ideal or low risk OR made a positive risk migration
- Average biometric results all remained in low risk in **2019, 2021, 2022, and 2023**
- **100%** of participants that indicated they are a tobacco user are interested in quitting
- **NO** repeat participants made a negative risk migration based on health score
- **14%** of repeat participants made a negative risk migration based on **blood glucose**
- There was a **15%** decrease in the number of participants with 0 risk factors for Metabolic Syndrome
- Portal users earned a total of **182,316** strive rewards points in **2023**; averaging **2,681** points per user
- **43%** of members have a chronic condition & those members **make up 83% of the total medical & Rx spend**
- Hypertension & diabetes have **a lower prevalence than benchmark**. Of the hypertensive & diabetic members who also participate in Strive, none of them were high-risk members
- Strive participants have **a higher rate of wellness and/or office visits** compared to non-Strive participants
- Members with screenings have an average cost of **\$4,081** compared to members without screenings at **\$6,699** (when excluding high-cost claimants)
- Members with a screening in both 2022 & 2023 experienced a **22% decrease in medical & Rx costs**

## HEALTH SCREENINGS

- Southfield & Cleveland
  - 10/24
  - 11/14
  - 12/5
- Southfield All-Staff
  - 12/7

## WELLNESS CHALLENGES

- No Time Like the Pleasant: 2 participants
- Strive Corporate Challenge: 2 participants
- Around the World: 2 participants
- Cancer Awareness: 5 participants
- Maintain Don't Gain: 5 participants

## WELLNESS PRESENTATIONS

- SMART Workshop: 20 attendees
- The Health Benefits of the Great Outdoors: 18 attendees
- Nutrition 101: 2 attendees
- Relaxation Response: 0 attendees

## MONTHLY WEBINARS

## QUARTERLY MEDITATION MOMENTS

# 2023 EMPLOYEE EVENTS





# SCREENING PARTICIPATION

## 2023 Repeat Participants - 37



YEAR	TOTAL PARTICIPATION	EMPLOYEE PARTICIPATION	% OF ELIGIBLE EMPLOYEES	SPOUSE PARTICIPATION
2023	58	51	28%	8
2022	52	45	23%	7
2021	57	53	28%	4
2020	-	-	-	-
2019	75	68	41%	7
2018	44	44	28%	-
2017	29	29	14%	-





## PARTICIPATION BY LOCATION

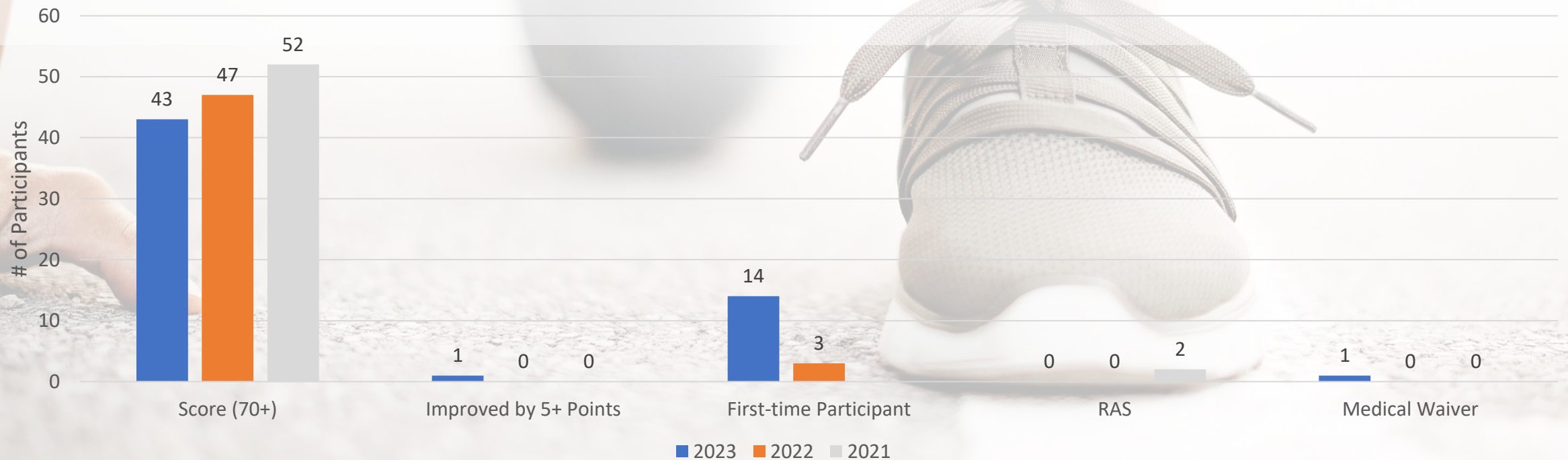


LOCATION	2023 TOTAL PARTICIPATION	% OF ELIGIBLE	2022 PARTICIPATION	2021 PARTICIPATION
Southfield Office	21: 17 EMP, 4 SPO	17%	24	31
Cleveland Office	17: 16 EMP, 1 SPO	35%	15	23
Remote	10: 7 EMP, 3 SPO	26%	13	4
Make-Up/All-Staff Meeting	10	-	-	-



# WELLNESS INCENTIVE BREAKDOWN

**2023 INCENTIVE ELIGIBLE: 57/59 = 97%**





# PROGRAM OUTREACHES

## CRITICAL VALUES

- There were no critical values reported in 2023

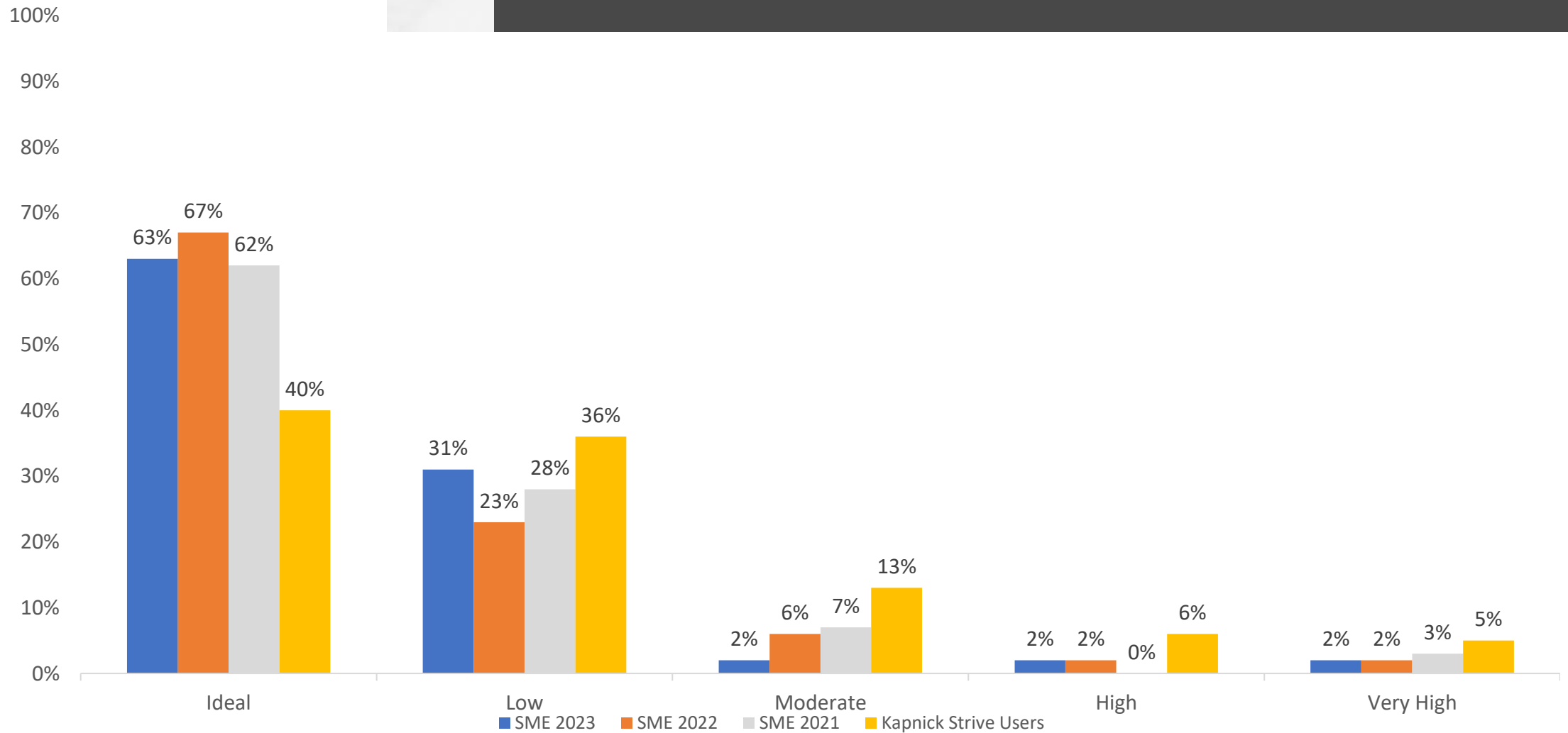
## HEALTH COACHING

- 60 or below: 2 participants scored 60 or below
  - A health coach was able to connect with both participants
  - No repeat participants scored 60 or below
- RAS health coaching program: 2 eligible
  - Neither participant enrolled in RAS





# HEALTH SCORE BENCHMARKING



## AVERAGE RESULT – 87

Ideal = 100-85

Low Risk = 84-70

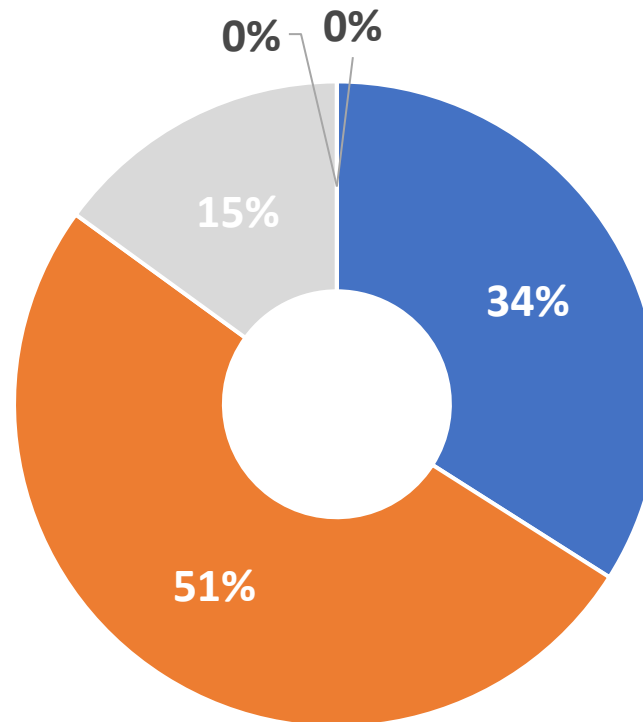
Moderate Risk = 69-60

High Risk = 59-50

Very High Risk = 49-0

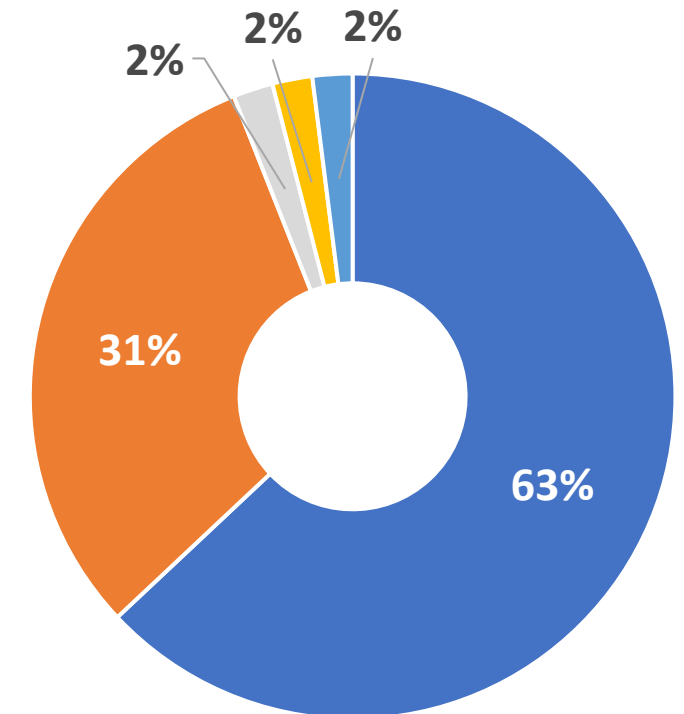
# SELF-PERCEPTION VS ACTUAL HEALTH

SELF-PERCEPTION OF HEALTH



■ Ideal ■ Low ■ Moderate ■ High ■ Very High

ACTUAL HEALTH SCORE



■ Ideal ■ Low ■ Moderate ■ High ■ Very High

# BIOMETRIC AVERAGES

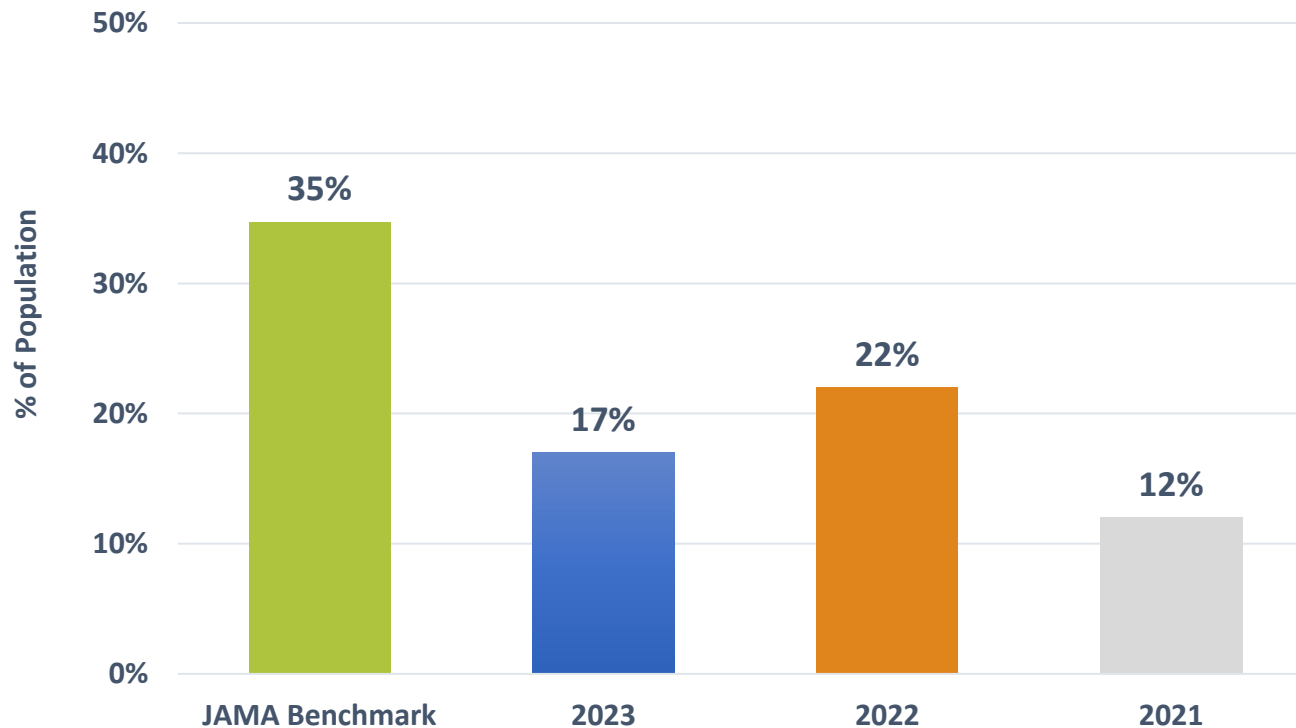
Biometric	2023 Average	2022 Average	2021 Average	2023 Strive AVG	Ideal Range
Health Score	87	86	86	79	70 - 100
BMI	28	29	29	30	18.5 - 29.9
Waist/Hip Ratio	.87	.86	.85	.91	<= 0.95
BP: Systolic	118	114	114	119	≤121mmHg
BP: Diastolic	75	74	74	76	≤81mmHg
Total Cholesterol	189	190	198	191	<200mg/dL
HDL Cholesterol	62	59	63	55	≥50
LDL Cholesterol	106	109	115	110	<=129
Triglycerides	102	108	111	131	<150
Blood Glucose	95	95	96	101	≤100mg/dL
Hemoglobin A1C	5.4	5.5	5.4	5.6	<5.7%



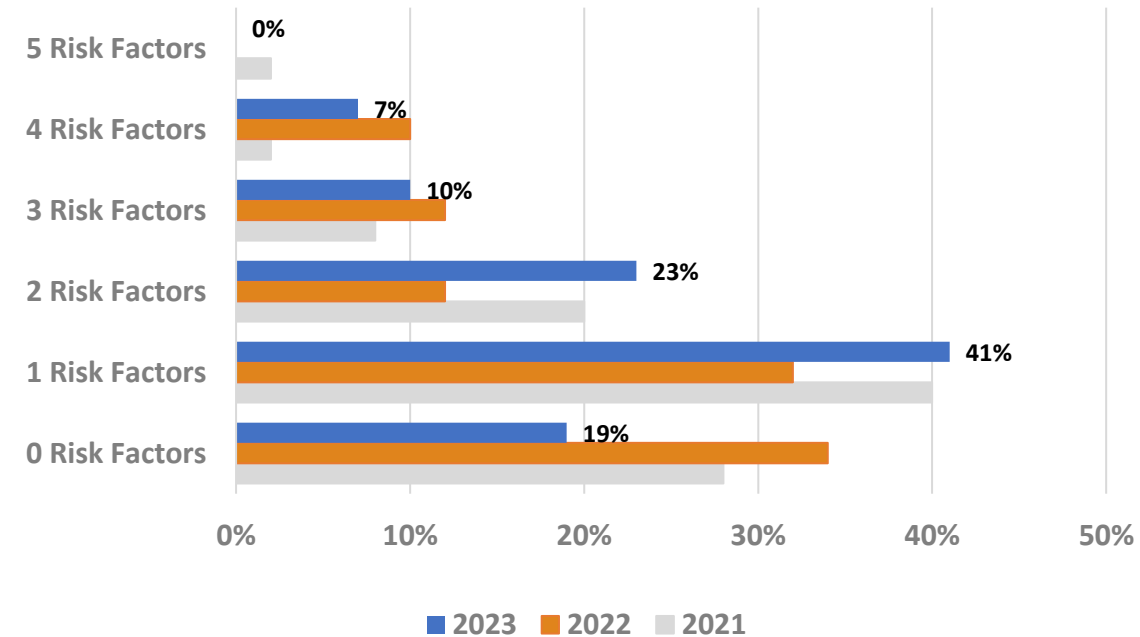
# METABOLIC SYNDROME RISK



## Prevalence of Metabolic Syndrome – 3 or more risk factors



## % Breakdown







## REPEAT PARTICIPANT RISK CHANGE

REMAINED IDEAL/LOW  
AND/OR MADE  
POSITIVE RISK  
MIGRATION

36 😊 97%

REMAINED MODERATE  
OR HIGH/V HIGH

1 😐 3%

MADE A NEGATIVE  
RISK MIGRATION

0 😞 0%






# REPEAT PARTICIPANT BIOMETRIC RISK CHANGE




## Total Cholesterol

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
27  73%	7  19%	3  8%




## Blood Glucose

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
31  83%	1  3%	5  14%




## Systolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
29  79%	2  5%	6  16%




## Hemoglobin A1C

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
29  78%	5  14%	3  8%

## Diastolic Blood Pressure

Remained low risk or made a positive risk migration	Remained in moderate or high risk	Made a negative risk migration
33  89%	1  3%	3  8%

## Nicotine

Remained low risk or made a positive risk migration	Remained positive	Made a negative risk migration
35  96%	2  4%	0  0%

0 participants moved from smoker to **non-smoker**

# TOP RISK FACTORS



**CHOLESTEROL**



**BODY COMPOSITION**



**BLOOD GLUCOSE  
& HEMOGLOBIN  
A1C**



# Chronic Conditions & Health Screening Claims Analysis

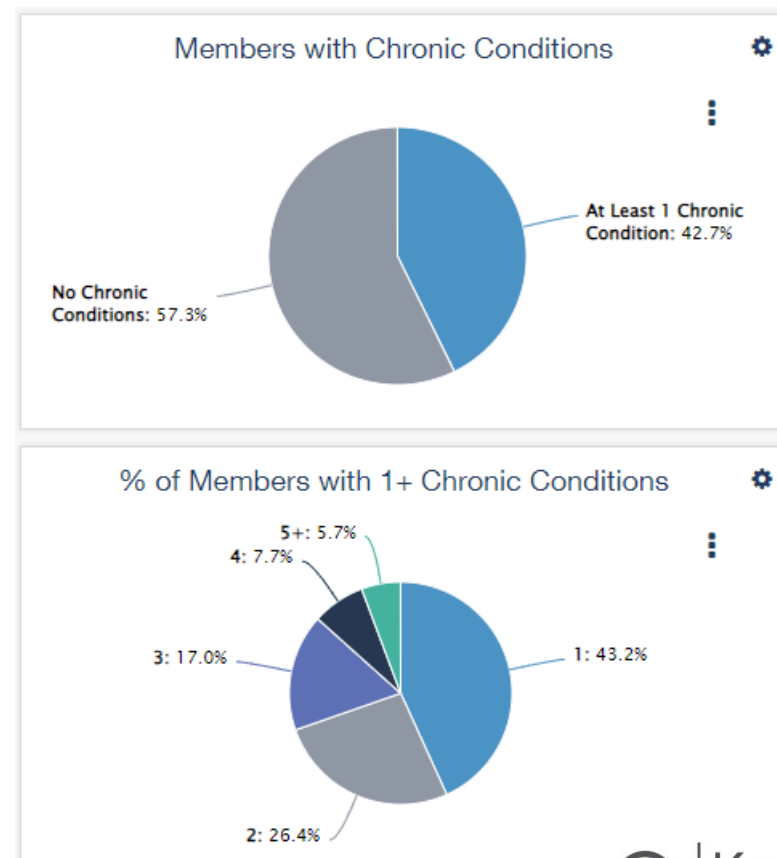


# Chronic Condition Prevalence

- **42.7% (126) of members on SME's health plan have at least 1 chronic condition**
  - This is **in-line with** the Kapnick book of business benchmark which is 42.0%
- **Of the members with a chronic condition, 43.2% (55) have only 1 while 56.8% (71) 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 obesity, hyperlipidemia, hypertension, asthma & diabetes**
  - Obesity, hyperlipidemia & asthma have a **higher prevalence** as compared to benchmark
  - Hypertension & diabetes have a **lower prevalence** as compared to benchmark
- **Compared to benchmark, SME had a higher average age & lower member ratio**
  - The avg age was 38.8 compared to benchmark at 36.1
  - The member ratio was 1.8 compared to benchmark at 2.1

## Assumptions:

- All members enrolled in the health plan are included
- Data is from the most recent 12 months ending Dec 2023 on an incurred basis



# Chronic Condition Cost

Year	Total Allowed Amount	Total Allowed with Chronic Conditions	Chronic Condition % of Total Cost	Chronic Condition % of Total Cost (Benchmark)
2021	\$2.3M	\$1.9M	82%	73%
2022	\$2.5M	\$2.3M	91%	73%
2023	\$2.1M	\$1.7M	83%	75%

While members with chronic conditions make up 43% of membership, they make up 83% of the total spend in 2023

**Assumptions:**

- All members enrolled in the health plan are included
- Data is from Jan 2021 through Dec 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	\$598	\$1,020	\$153	\$772	\$165
2022	\$669	\$1,179	\$96	\$751	\$168
2023	\$487	\$853	\$119	\$825	\$179

The PMPM cost of members with chronic conditions is 5.6-11.3x 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

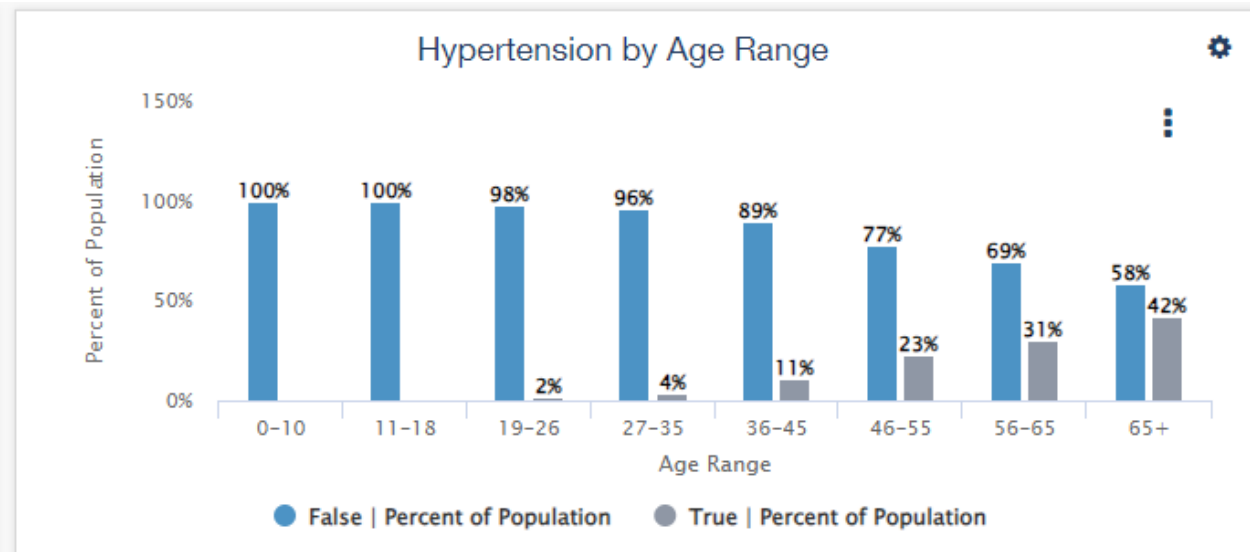
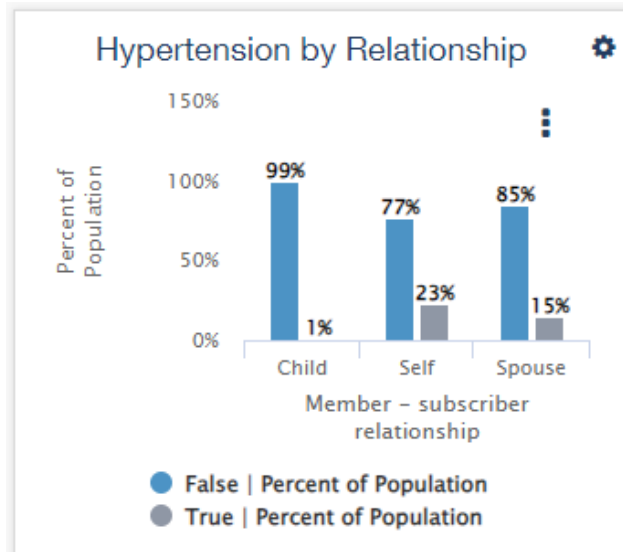
## Assumptions:

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



# Hypertension: Demographics

Year	Hypertensive Members (Employees)	Hypertensive Members (Spouses)	Hypertensive Members (Dep CH)	Hypertensive Members (Total)	Hypertensive Members (% of Total Population)
2021	45	8	1	54	16.4%
2022	48	8	1	57	17.3%
2023	50	10	1	61	17.1%





# Hypertension: Gaps in Care

Year	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	26	4 (15%)	0	-
2022	26	6 (23%)	1	0
2023	27	3 (11%)	0	-

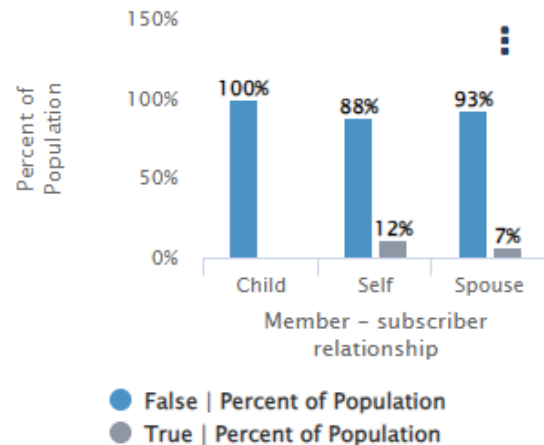
- In the last 3 years, most hypertensive members without maintenance medications are also not Strive participants
- In 2022, there was 1 hypertensive member without maintenance medications who was a Strive participant in 2023
  - The member is a 52 y/o employee
  - This member was not a Strive participant in 2022
  - The member participated in Strive in 2023, scored an 85 in their health score & showed blood pressure indicating hypertension Stage 1
  - The member started received a hypertension medication in May 2023
    - The drug was Metoprolol Succinate ER, the member had 1 claim for a 90-day supply costing \$0 for SME and \$17 OOP
  - The member reviewed the health report post-screening



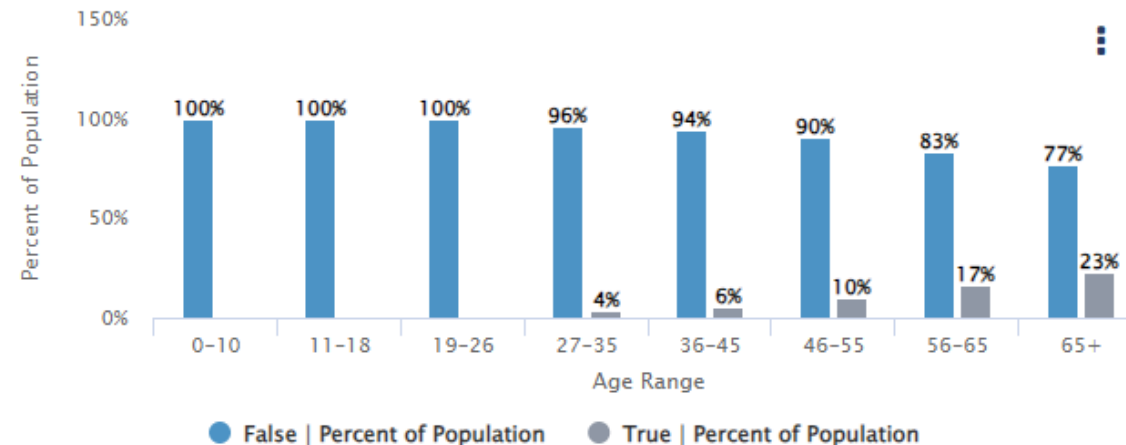
# Diabetes: Demographics

Year	Diabetic Members (Employees)	Diabetic Members (Spouses)	Diabetic Members (Dep CH)	Diabetic Members (Total)	Diabetic Members (% of Total Population)
2021	25	5	2	32	9.7%
2022	22	3	0	25	7.6%
2023	27	5	0	32	9.0%

Diabetics by Relationship



Diabetics by Age Range



# Diabetes: Gaps in Care

Year	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	18	3 (17%)	0	-
2022	22	5 (23%)	1	-
2023	20	5 (25%)	2	0

- In the last 3 years, most diabetic members without maintenance medications are also not Strive participants
- In 2022, there was 1 diabetic member without maintenance medications who was a Strive participant in 2023
  - The member is a 60 y/o employee
  - This member was not a Strive participant in 2022
  - The member also flagged as a diabetic in 2023 with no maintenance medications
  - The member participated in Strive in 2023, scored an 83 in their health score & had an A1C in a “normal” range
- In 2023, there another diabetic member without maintenance medications who was a Strive participant
  - The member is a 65 y/o employee
  - This member was a Strive participant in both 2022 and 2023 scoring a 90 and a 94
  - In both years, the member had an A1C in a “normal” range

# Screening Overview

Participated in the Health Screening	Total
Enrolled in Health Plan	58
Enrolled all 12 Months	46
Had 0 Claims	3
% Total w/ 0 Claims (Enrolled 12 Months)	6.5%

- **Of the 3 strive participants with no claims:**
  - The average age was 36
  - The average health score was 88
- **Of the 43 strive participants with at least 1 claim:**
  - The average age was 50
  - The average health score was 87

Did not Participate in the Health Screening	Total
Enrolled in Health Plan	183
Enrolled all 12 Months	130
Had 0 Claims	10
% Total w/ 0 Claims (Enrolled 12 Months)	7.7%

- **Of the 10 non-strive participants with no claims:**
  - The average age was 51
- **Of the 120 non-strive participants with at least 1 claim:**
  - The average age was 51

## 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



# Wellness/Office Visit

Participated in the Health Screening	Total
Enrolled in Health Plan	58
Enrolled all 12 Months	46
Had a Wellness Visit	32
% with a Wellness Visit (Enrolled 12 Months)	69.6%
Had an Office Visit	36
% with an Office Visit (Enrolled 12 Months)	78.3%
Had a Wellness or Office Visit	40
% with a Wellness or Office Visit (Enrolled 12 Months)	87.0%

Did not Participate in the Health Screening	Total
Enrolled in Health Plan	183
Enrolled all 12 Months	130
Had a Wellness Visit	70
% with a Wellness Visit (Enrolled 12 Months)	53.8%
Had an Office Visit	93
% with an Office Visit (Enrolled 12 Months)	71.5%
Had a Wellness or Office Visit	106
% with a Wellness or Office Visit (Enrolled 12 Months)	81.5%

- 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



## Screenings & Cost

Members with Screenings <span>⚙️</span>			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	58	\$236,710	\$4,081
No members in this group had costs over \$100k			

Members without Screenings (EEs & SPs Only) <span>⚙️</span>			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	183	\$1,693,189	\$9,252

Members without Screenings (EEs & SPs Only, Excl HCC) <span>⚙️</span>			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	181	\$1,212,481	\$6,699

- **Members with screenings cost \$5,171 less than members without screenings**
- **When excluding high-cost claimants (HCCs) over \$100k, members with screenings cost \$2,618 less than members without screenings**
  - There were 2 members in the non-screening group with claims over \$100k
    1. A 60 y/o spouse with \$254k in allowed claims due to a neuroendocrine tumor
    2. A 41 y/o spouse with \$227k in allowed claims due to the drug Stelara

### 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



## Screenings & Cost

Members with Screenings



	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	51	\$178,854	\$3,507
2	Spouse	7	\$57,856	\$8,265

No members in this group had costs over \$100k

Members without Screenings (EEs & SPs Only)



	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	135	\$901,607	\$6,679
2	Spouse	48	\$791,581	\$16,491

Members without Screenings (EEs & SPs Only, Excl HCC)




	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	Self	135	\$901,607	\$6,679
2	Spouse	46	\$310,874	\$6,758

- In the members with screenings group, employees average \$4,758 less than spouses
- In the members without screenings group, employees average \$9,812 less than spouses
- When excluding HCCs over \$100k, in the members without screenings group, employees average \$79 less than spouses


### 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


# Cost by Health Score


Health Score for All Members 			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	58	\$236,710	\$4,081


Health Score 85-100 			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	37	\$131,098	\$3,543


Health Score 70-84 			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	18	\$103,671	\$5,759

Health Score 60-69 			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	1	\$959	\$959

Health Score 50-59 			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	1	\$0	\$0

Health Score 0-49 			
	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	1	\$983	\$983

## Score 70+ vs <69

- Members with a health score of 70+ average \$4,269 in costs compared to \$647 for members with a health score below 70

## 85-100 Group:

- 3 members had claims greater than \$10k (8.1%)

## 70-84 Group:

- 4 members had claims greater than \$10k (22.2%)

## 60-69 Group:

- Only 1 member with minimal claims

## 50-59 Group:

- Only 1 member with no claims

## 0-49 Group:

- Only 1 member with minimal claims

## 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

# Repeat Participants

Members with Screenings				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	37	\$244,512	\$6,608
2	2023	37	\$191,950	\$5,188

- Repeat participants experienced a **22% decrease** in costs
  - Members who had a health score increase averaged a **2% decrease**
  - Members who had the same health score averaged a 2% increase
  - Members who had a health score decrease averaged an **51% decrease**
- The cost decrease was driven by medical spend, as Rx spend experienced a slight increase
  - The highest costing drug was Ozempic which was utilized by 1 member totaling \$8k in 2022 and \$10k in 2023
- Diseases of the respiratory system was the diagnostic category with the highest costs in 2022 totaling \$56k which decreased to \$35k in 2023
- “Endocrine; nutritional; and metabolic diseases and immunity disorders” was the diagnostic category with the highest total costs in 2023 totaling \$36k compared to \$13k in 2022. This category had 101 more claims as well

## 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

Health Score Increased				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	9	\$52,883	\$5,876
2	2023	9	\$51,595	\$5,733

Health Score Stayed the Same				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	11	\$87,015	\$7,910
2	2023	11	\$88,666	\$8,061

Health Score Decreased				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed per Member
1	2022	17	\$104,614	\$6,154
2	2023	17	\$51,689	\$3,041



**CONSIDERATIONS**



Kapnick  
Strive



## STAND-OUT-STATS & STORIES

**Participant A:** Improved by 8 points by lowering their triglycerides, cholesterol, and losing around 10 pounds!

**Participant B:** Increased their health score by 7 points and moved from moderate risk to low risk! They cut their triglycerides in half and lowered their cholesterol and A1C!

**Participant C:** Improved 4 points every year for the past two years! They've lowered their blood pressure, triglycerides, and glucose!



**5 PARTICIPANTS IMPROVED BY 5+ POINTS**

**11 PARTICIPANTS RECEIVED A HEALTH SCORE OF 100**





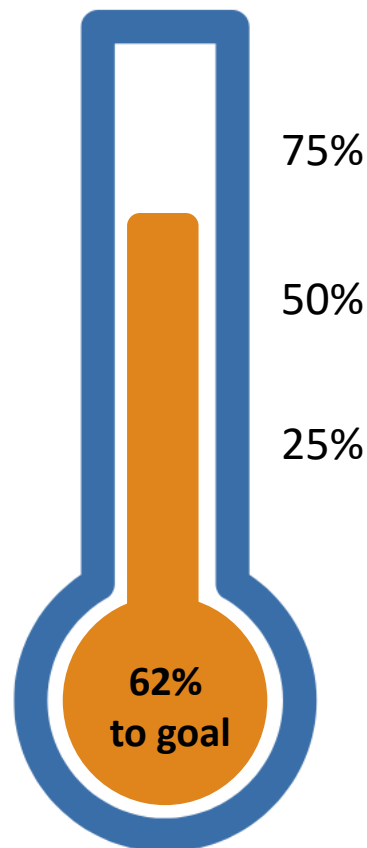
# CURRENT WELLNESS PROGRAMMING

Well-Visit Incentive	Gym Reimbursement	Strive Screening Incentive	Strive Quarterly Rewards
<ul style="list-style-type: none"><li>• \$200 incentive</li><li>• Employees provide proof of well-visit</li><li>• Offered to full- and part-time employees</li><li>• Offered to employees regardless of medical coverage</li><li>• Managed by SME</li></ul>	<ul style="list-style-type: none"><li>• Up to \$300 reimbursement for gym/equipment</li><li>• Employees submit receipts</li><li>• Offered to full- and part-time employees</li><li>• Offered to employees regardless of medical coverage</li><li>• Managed by SME</li></ul>	<ul style="list-style-type: none"><li>• \$500 incentive</li><li>• Offered to full-time employees with medical coverage</li><li>• Managed by Strive</li></ul>	<ul style="list-style-type: none"><li>• Quarterly prize</li><li>• 2 winners per quarter; 8 per year</li><li>• Winners selected by Strive</li><li>• Prizes managed by SME</li></ul>



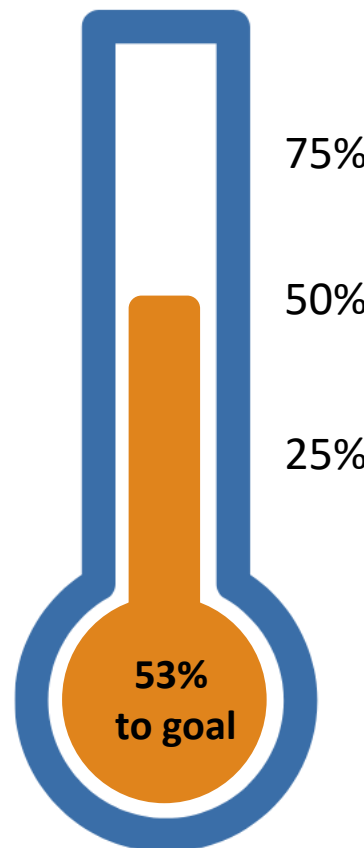
# STRIVE 2023 PROGRAMMING GOALS

**GOAL: 50% of census**



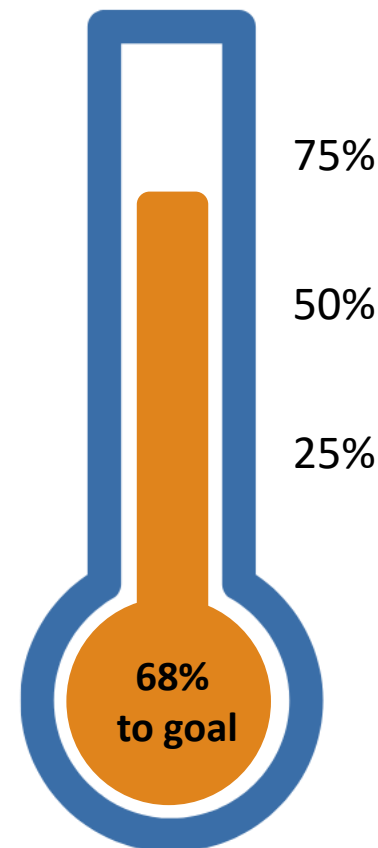
**HRA Participation**  
2022 – 38% of census  
2023 – 31% of census

**GOAL: 30% of census**



**Challenge Participation**  
2022 – 4% of census  
2023 – 8% of census

**GOAL: 40% of census**

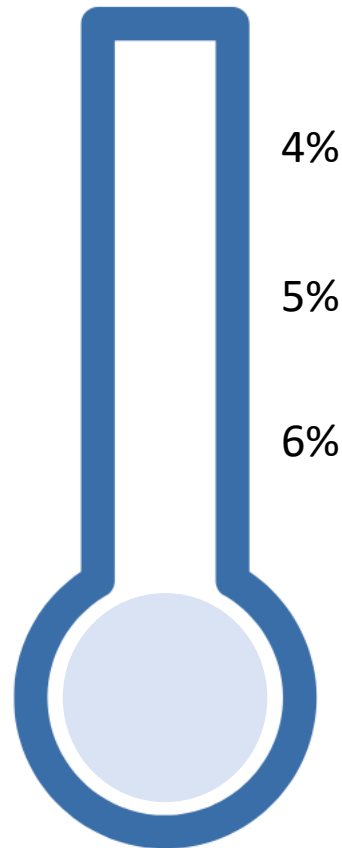


**Screening Participation**  
2022 – 23% of census  
2023 – 27% of census



# STRIVE 2024 PROGRAMMING GOALS

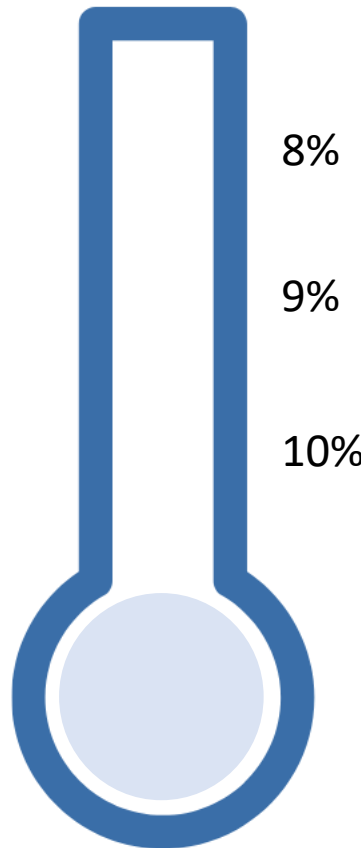
**GOAL: 50% of census**



## **HRA Participation**

2022 – 38% of census  
2023 – 31% of census  
2024 Goal – 50% of census

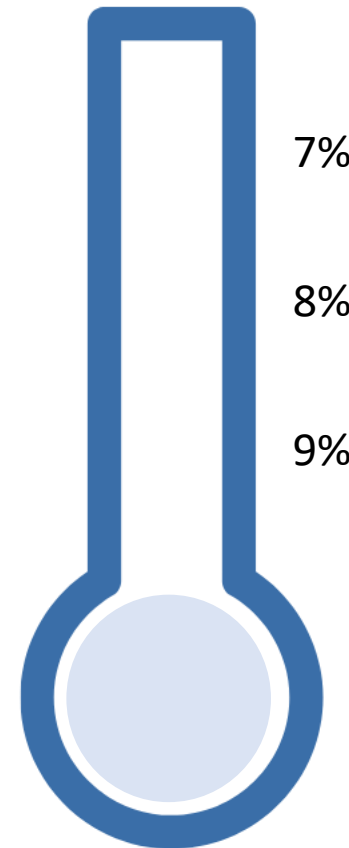
**GOAL: 20% of census**



## **Challenge Participation**

2022 – 4% of census  
2023 – 8% of census  
2024 Goal – 15% of census

**GOAL: 40% of census**



## **Screening Participation**

2022 – 23% of census  
2023 – 27% of census  
2024 Goal – 40% of census



# 2024 GOALS AND STRATEGIES

2023 Goals	Strategies	Overall Strategies
<ul style="list-style-type: none"><li>HRA Completion<ul style="list-style-type: none"><li>2024 Goal: 50% of census</li></ul></li></ul>	<ul style="list-style-type: none"><li>HRA Incentive</li><li>Ex. Complete by 6/1 to be entered into raffle</li></ul>	<ul style="list-style-type: none"><li><b>Advertise wellness testimonials</b></li><li><b>New employee “Welcome to Strive” email</b></li><li><b>Executive level support; CEO “Kick-off” letter</b></li><li><b>On-site presence (presentations, BP checks, screenings, etc.)</b></li><li><b>Recommendation: Silver+ servicing</b></li><li>Connect with team leads/managers</li><li>Have a wellness ambassador within your engagement committee; in each office location</li><li>Continued employee communications delivered by Kapnick Strive</li><li>Integrate Tango Rewards</li></ul>
<ul style="list-style-type: none"><li>Challenge Participation<ul style="list-style-type: none"><li>2024 Goal: 15% of census</li></ul></li></ul>	<ul style="list-style-type: none"><li>Continue Quarterly Rewards</li><li>Incorporate team-based challenges</li></ul>	
<ul style="list-style-type: none"><li>Screening Participation<ul style="list-style-type: none"><li>2024 Goal: 40% of census</li></ul></li></ul>	<ul style="list-style-type: none"><li>Incentive &amp; screening benefits campaign</li><li>Add screening event: All-staff Meeting</li></ul>	



# EXECUTIVE LETTER



## *A Word of Wellness*

Good Morning,

As we continue to navigate the ebb and flow of our dynamic industry, I wanted to take a moment to express my gratitude for the ongoing dedication and hard work of our team at SME.

One of the aspects of our company that makes me particularly proud is our commitment to fostering a workplace culture that prioritizes the well-being of our employees. Our existing Kapnick Strive Wellness



- Organizational change can start at the bottom through individual employee behavior, but it will almost always fall short without support from the top.



# WELLNESS TESTIMONIAL SURVEY



## Wellness Testimonial Survey

Start



### Strategies

- Connect with top 10 point-earners in 2023
- Connect with top 5 most-improved Health Scores in 2023 and/or most consistent screening participants

### Outcome

- Collect data and relevant testimonials to share with SME population
- Goal of supporting existing workplace wellness culture and fostering growth
- Empowers engaged employees to share their journey and inspire others



# Alternative Strive Servicing

## Strive Silver+:

Merge Well-Visit and Strive incentives into 1 approach

- Efforts work together to maximize engagement
- Better engagement of the population will provide better-targeted education to manage prevalent risks
- Integrate the incentives for simplicity

Sample Incentive Design	Enrolled in Medical Plan		Not Enrolled in Medical Plan
	Employee	Spouse	Employee
Complete Well-Visit	\$200	\$0	\$200
Meets Criteria	\$500	\$0	\$0
TOTAL POSSIBLE INCENTIVE	\$700	\$0	\$200

### Additional Incentive Opportunities

Gym Reimbursement	Strive Quarterly Rewards
<ul style="list-style-type: none"><li>• Up to \$300 reimbursement for gym/equipment</li><li>• Employees submit receipts</li><li>• Offered to full- and part-time employees</li><li>• Offered to employees regardless of medical coverage</li><li>• Managed by SME</li></ul>	<ul style="list-style-type: none"><li>• Quarterly prize</li><li>• 2 winners per quarter; 8 per year</li><li>• Winners selected by Strive</li><li>• Prizes managed by SME</li></ul>



# STRIVE SILVER+ QUICK GLANCE

## PROGRAM TARGET

- Metabolic Syndrome

## INCENTIVE DESIGN

- Participation or Outcomes Based

## PROGRAM RISK FACTORS

- Waist Circumference
- Blood Pressure
- Fasting Blood Sugar
- Triglycerides
- HDL

## INCENTIVE CRITERIA IF OUTCOMES BASED

- 0 - 2 Risks = Incentive Eligible
- 3 – 5 Risks = RAS Health Coaching Calls



For Strive Well-Visit Form Submitted 3/25/2022  
[click here for printable version](#)

## Strive Well-Visit Health Report

We are so happy you have decided to take the initiative to better your personal well-being! This health report is the first step in a two-step process to help you build your awareness of your health status. If you have not done so already, please take a moment to also review the results of your health risk assessment questionnaire. This can be found on the assessment tab titled, Health Assessment. (Strive Report) Furthermore, the lifestyle questionnaire gives you an idea of how your day to day behaviors impact your own health. As you read through your results, keep in mind this report is not intended to diagnose any medical conditions. We encourage you to review these results with your primary care physician for a more in-depth review. If you have not done so already, if you have any further questions regarding your results, please contact a Kapnick Strive Health Coach at 877-233-2295 or [strive@kapnick.com](mailto: strive@kapnick.com).

### Number of Risk Factors:

3

### Year-to-Year Number of Risk Factors:



### Risk Factor Criteria

Biometrics	Healthy Range	At Risk Range	Last Year's Values (if exist)	Your Values This Year
Waist Circumference	Men: Less than 40 inches Women: Less than 35 inches	Men: 40 or greater Women: 35 or greater	42 in	44 in
Blood Pressure	Systolic BP: Less than 130 mm Hg Diastolic BP: Less than 85 mm Hg	Systolic BP: 130 mm Hg or greater Diastolic BP: 85 mm Hg or greater	135/75	141/81
Fasting Blood Sugar	Less than 100 mg/dL	100 mg/dL or greater	90 mg/dL	72 mg/dL
Triglycerides	Less than 150 mg/dL	150 mg/dL or greater	140 mg/dL	120 mg/dL
HDL	Men: 40 mg/dL or greater Women: 50 mg/dL or greater	Men: Less than 40 mg/dL Women: Less than 50 mg/dL	40 mg/dL	36 mg/dL

Kapnick Strive Well-Visit Form	
<b>Participant Instructions:</b> Please make sure that all appropriate sections below are completed in full. Complete the top part of the form and take it to your health care provider to complete. Keep a copy of your completed form for your records. Scan and submit your form within your Kapnick Strive Reward Points Program on your wellness portal at <a href="http://www.kapnickstrive.com">www.kapnickstrive.com</a> .	
Name of Employer	
Last Name	First Name
Employee ID #	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Primary Phone Number	Date of Birth
By signing below, I consent to the participation in the wellness program, associated screenings and to the release of my medical information to Kapnick Strive. I understand that my participation is voluntary and my employer will not receive my results. I consent that the information on this form is complete and accurate. Strive Participant Signature: _____	
<b>Health Care Provider Instructions:</b> Please make sure that all appropriate sections below are completed in full, including tobacco use, and sign the document.	
Date of Exam:	Fasting Status: <input type="checkbox"/> Yes <input type="checkbox"/> No
Waist Circumference (measured across the belly) Target: Men: < 40 inches Women: < 35 inches	Waist Circumference: _____ inches
Blood Pressure Target: Systolic Blood Pressure: < 130 mm Hg Diastolic Blood Pressure: < 85 mm Hg	Systolic Blood Pressure: _____ mm Hg Diastolic Blood Pressure: _____ mm Hg
High Density Lipoprotein Level (HDL) Target: Men: 40 mg/dL or greater Women: 50 mg/dL or greater	High Density Lipoprotein Level: _____ mg/dL
Triglycerides Target: < 150 mg/dL	Triglycerides: _____ mg/dL
Blood Sugar (Glucose) Target Fasting: < 100 mg/dL	Blood Sugar: _____ mg/dL
Other/Comments:	
Provider Signature: By signing below, I verify the information above is complete and accurate.	
Provider Printed Name	Tax ID
Provider Signature:	Date: _____ Provider Phone #

KAPNICK INSURANCE



# 2024 WELLNESS PROGRAMMING

Wellness Presentations	Challenges	Communications	Screenings	Miscellaneous
<ul style="list-style-type: none"><li>• Your Total Well-being Matters</li><li>• Happy, Healthy Heart</li><li>• The Healthy Traveler</li><li>• Mindfulness Meditation</li></ul>	<ul style="list-style-type: none"><li>• Going for Growth</li><li>• Strive Corporate Challenge</li><li>• Summer Fun</li><li>• Workday Wellbeing</li><li>• Maintain Don't Gain</li></ul>	<ul style="list-style-type: none"><li>• Cholesterol awareness campaign</li><li>• Nutrition &amp; movement campaign</li><li>• Monthly Strive email + newsletter</li><li>• HRA &amp; Resource reminders</li><li>• Incentive &amp; screening benefits campaign</li></ul>	<ul style="list-style-type: none"><li>• TBD (October – December)</li></ul>	<ul style="list-style-type: none"><li>• Strive Monthly Webinars</li><li>• Quarterly Meditation Moments</li></ul>

# JANUARY

**Designing Your Best Year Yet: Total Well-Being and Effective Goal Setting: 1/31, 12:00-12:30 PM EST**

National Blood Donor Month

Your Total Well-being Matters: 1/24, 12:00 - 1:00 PM EST

# FEBRUARY

**The Power of Sleep: Unlocking the Secrets to Restful Nights and Energized Days: 2/28, 12:00-12:30 PM EST**

Self-Love Day: 2/13

Going for Growth: 2/12 - 3/11

# MARCH

**Spring Cleaning for Your Mind and Body: Decluttering and Detoxifying: 3/27, 12:00-12:30 PM EST**

International Women's Day: 3/8

Going for Growth: 2/12 - 3/11

Q1 Reward Points Due: 3/31

# APRIL

**Wellness Without Labels: Embracing Neurodiversity as a Strength: 4/24, 12:00-12:30 PM EST**

Autism Awareness Day: 4/2, Autism Awareness Month

Happy, Healthy Heart: 4/17, 12:00 - 1:00PM EST

# MAY

**Gardening for Wellness: Cultivating Mindfulness and Connection with Nature: 5/29, 12:00-12:30 PM EST**

World Bee Day: 5/20

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

# JUNE

**Wander Freely, Stress Less: Strategies to Reduce Stress on the Go: 6/26, 12:00-12:30 PM EST**

World Ocean Day: 6/8

Q2 Reward Points Due: 6/30

# JULY

**The Wellness Spectrum: Exploring the Science behind Mainstream and Alternative Practices: 7/31, 12:00-12:30 PM EST**

International Day of Friendship: 7/30

The Healthy Traveler: 7/24, 12:00 - 1:00 PM EST

Summer Fun: 7/1 - 7/29

# AUGUST

**The Cashless Era: Shaping the Future of Transactions and Financial Wellness: 8/28, 12:00-12:30 PM EST**

National Financial Awareness Day: 8/14

# SEPTEMBER

**Digital Detox: Finding Balance in the Digital Age: 9/25, 12:00-12:30 PM EST**

Childhood Obesity Awareness Month

Workday Wellbeing: 9/9 - 9/30

Q3 Reward Points Due: 9/30

# OCTOBER

**Embracing the Seasons: Thriving Despite Seasonal Affective Disorder: 10/30, 12:00-12:30 PM EST**

Breast Cancer Awareness Month

Mindfulness Meditation: 10/23, 12:00 - 1:00 PM EST

Health Screening

# NOVEMBER

**Resilience in the Season of Colds and Flu: Developing Healthy Habits: 11/20, 12:00-12:30 PM EST**

Diabetes Awareness Month

Maintain Don't Gain: 11/18 - 12/30

Health Screening

# DECEMBER

**Cultivating Joy, Reducing Holiday Pressure and Managing Expectations: 12/18, 12:00-12:30 PM EST**

International Day of Persons with Disabilities: 12/3

Maintain Don't Gain: 11/18 - 12/30

Health Screening

Q4 Reward Points Due: 12/31



# BIOMETRIC RESULTS



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 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.



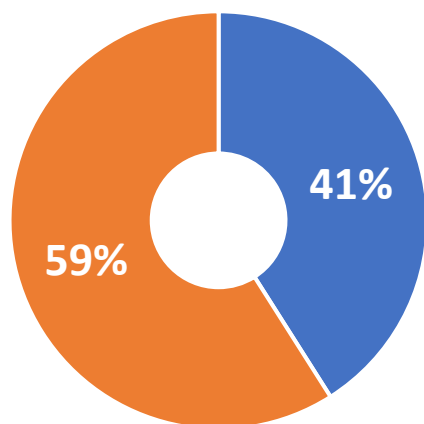
## TOBACCO USE

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



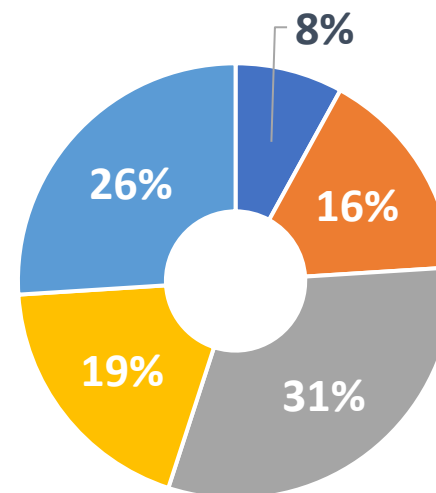
# 2023 DEMOGRAPHICS

## GENDER



■ Male ■ Female

## AGE



■ 18-29 ■ 30-39 ■ 40-49 ■ 50-59 ■ 60+

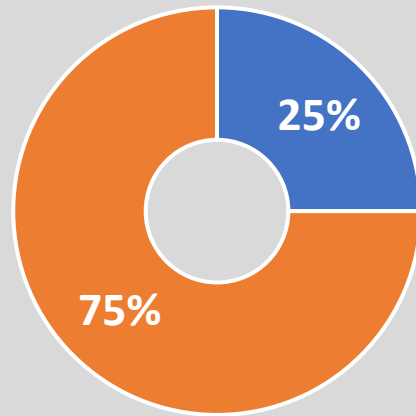
**AVERAGE - 48**



# MENTAL HEALTH

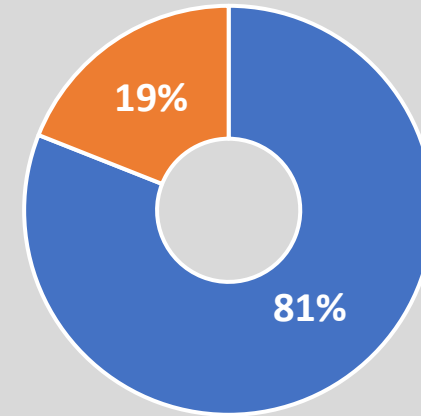
In 2021, 22.8% of all U.S. adults had Any Mental Illness (AMI) - National Institute of Mental Health

## REPORTED EXPERIENCING ANXIETY AND/OR DEPRESSION



■ YES ■ NO

## SELF-REPORTED MEDICATION STATUS



■ TAKE MEDICATION ■ DO NOT TAKE MEDICATION

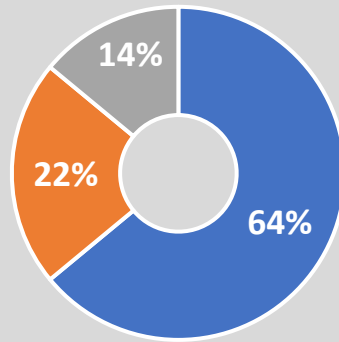




# HEART HEALTH: TOTAL CHOLESTEROL

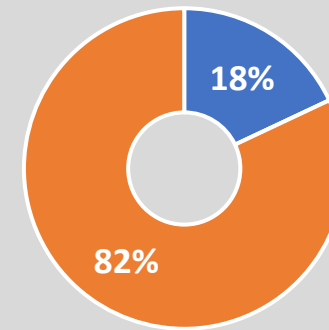
(HDL + LDL + TRIGLYCERIDES)

TOTAL CHOLESTEROL BREAKDOWN



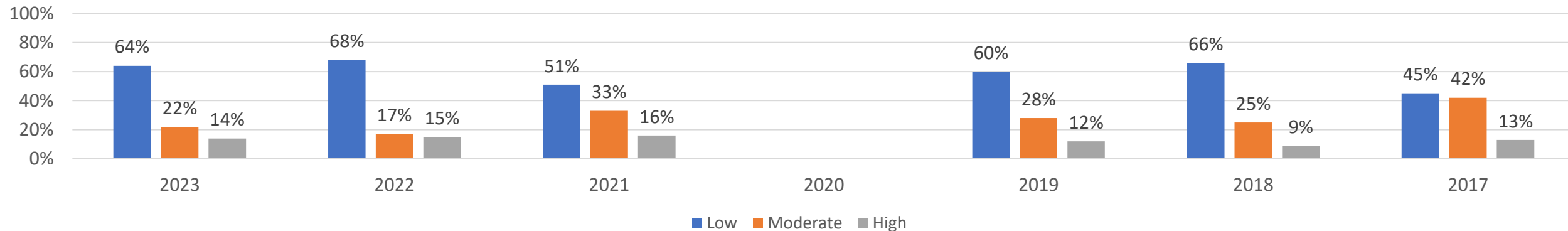
■ Low ■ Moderate ■ High

HIGH RISK AWARENESS



■ Aware ■ Not Aware

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



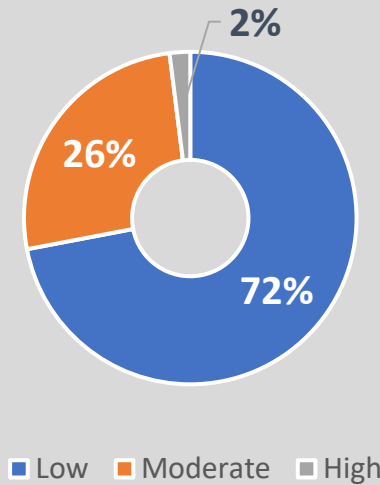


# HEART HEALTH: BLOOD PRESSURE

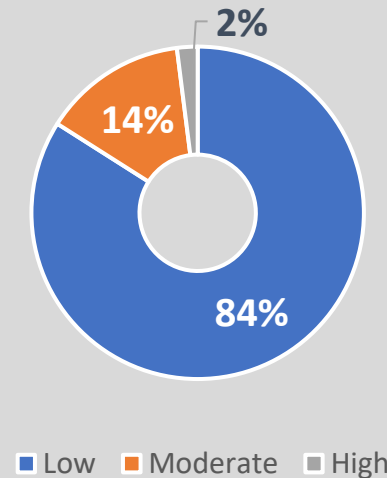
Low Risk =  $\leq 121$ mmHg    Moderate Risk = 122-140mmHg    High Risk =  $\geq 141$ mmHg

Low Risk =  $\leq 81$ mmHg    Moderate Risk = 82-90mmHg    High Risk =  $\geq 91$ mmHg

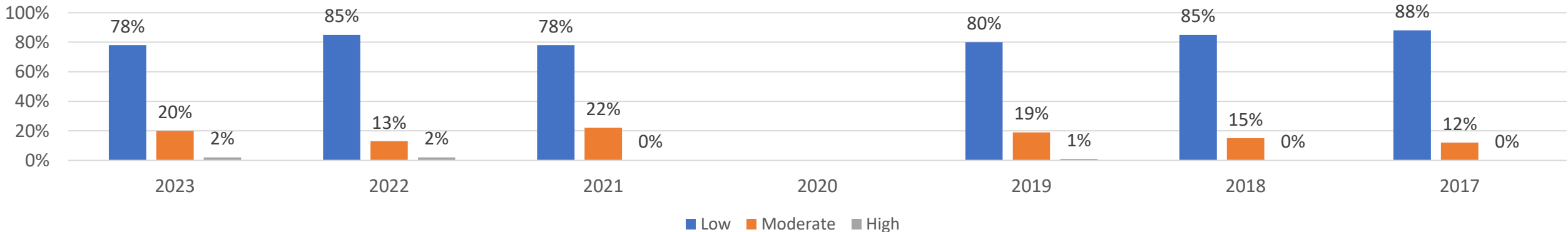
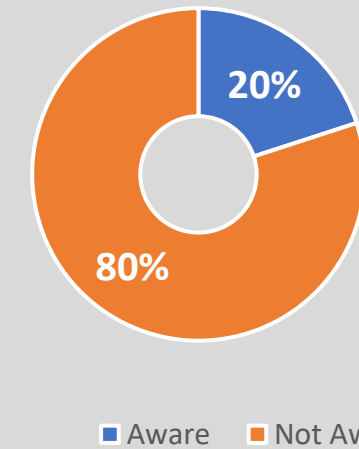
## SYSTOLIC BREAKDOWN



## DIASTOLIC BREAKDOWN



## HIGH RISK AWARENESS

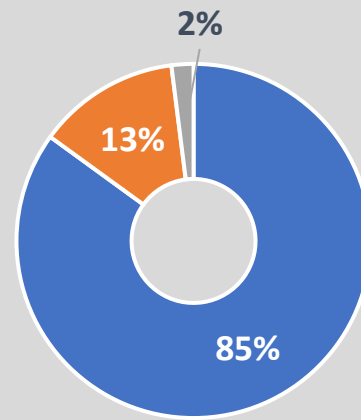




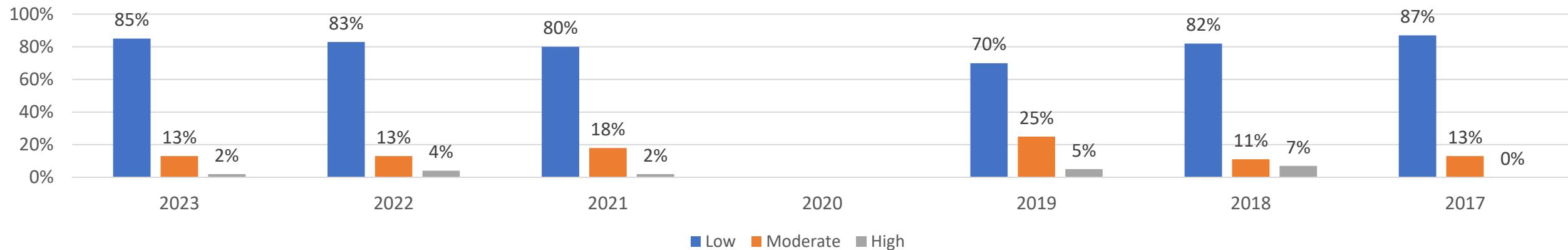
# DIABETES: BLOOD GLUCOSE

Low Risk =  $\leq 100\text{mg/dL}$    Moderate Risk =  $101\text{-}125\text{mg/dL}$    High Risk =  $\geq 126\text{mg/dL}$

BLOOD GLUCOSE BREAKDOWN



■ Low ■ Moderate ■ High

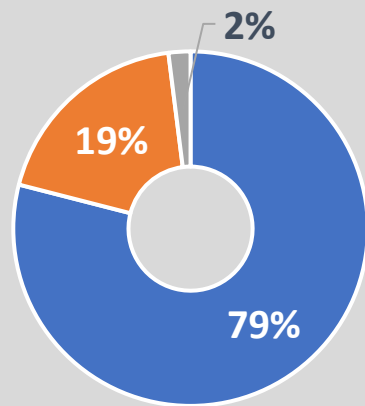




# DIABETES: HEMOGLOBIN A1C

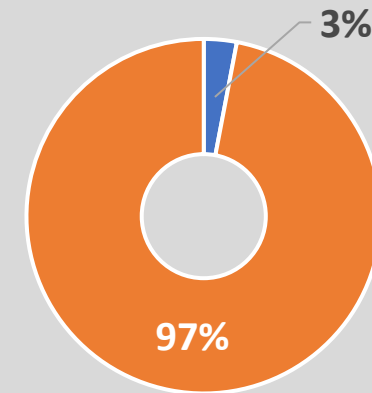
Low Risk = <5.7%    Moderate Risk = 5.7%-6.4%    High Risk = ≥6.5%

A1C BREAKDOWN

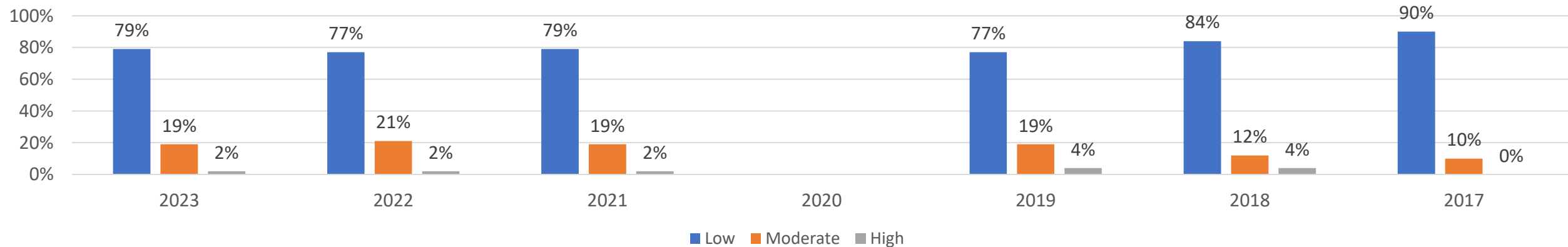


■ Low ■ Moderate ■ High

MODERATE & HIGH RISK AWARENESS



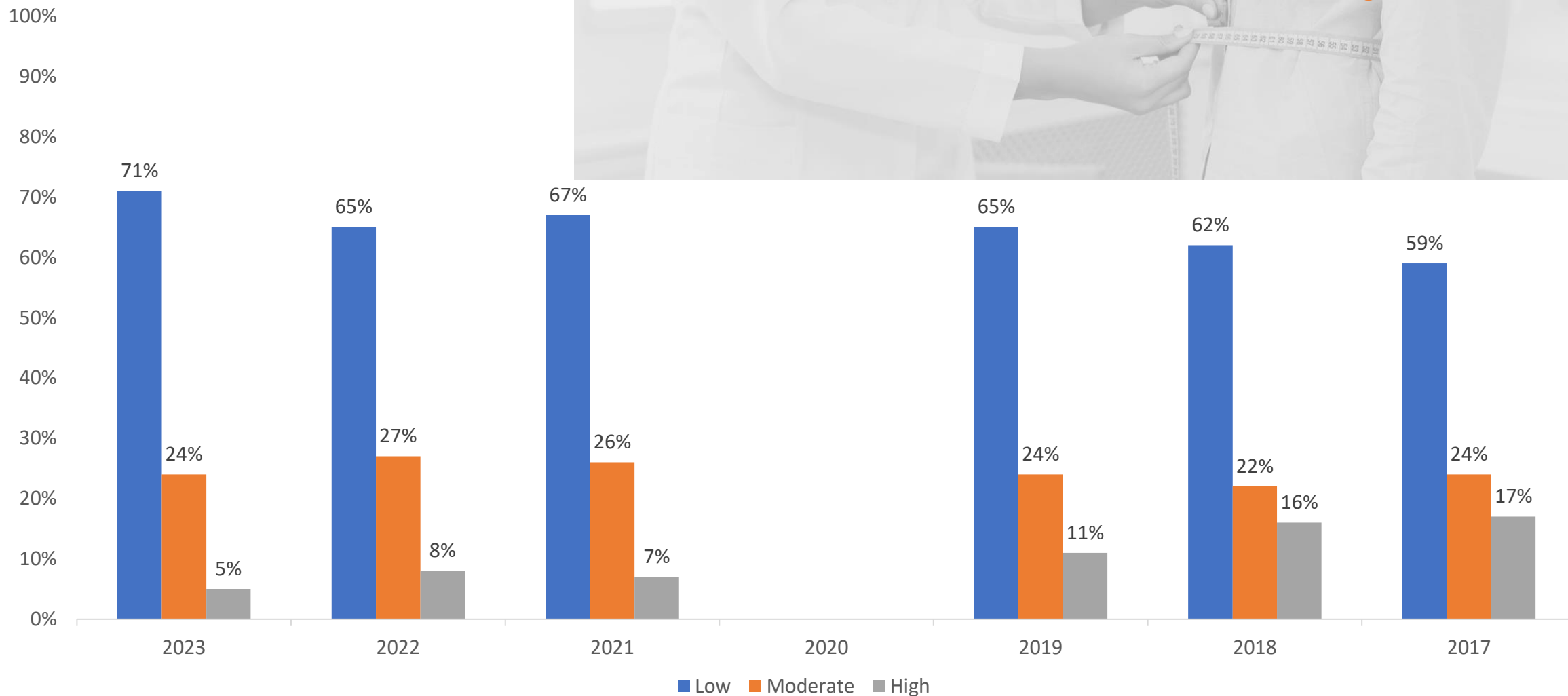
■ Aware ■ Not Aware



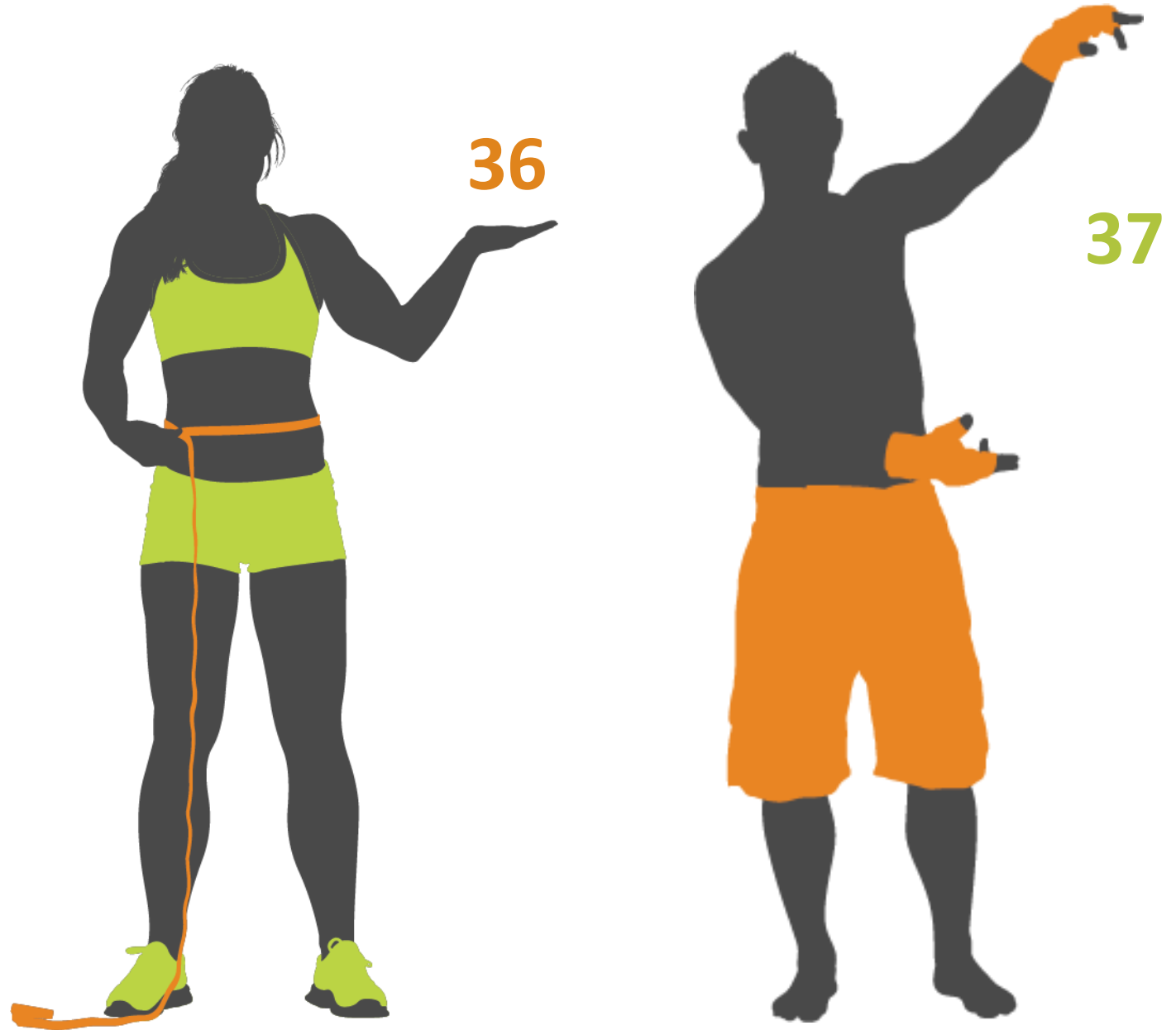


# BODY COMPOSITION: BODY MASS INDEX

Low Risk = 18.5-29.9   Moderate Risk = 30-39.9   High Risk =  $\geq 40$



# AVERAGE WAIST CIRCUMFERENCE BY SEX



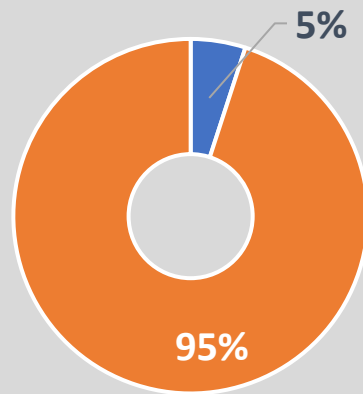
Female High Risk= >35 inches

Male High Risk= >40 inches



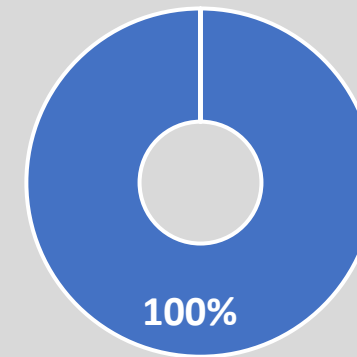
# NICOTINE USE

TESTED POSITIVE

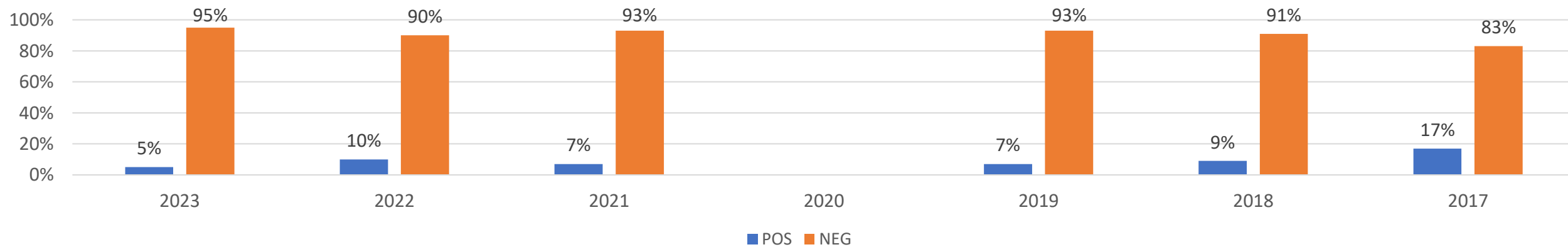


■ POS ■ NEG

INTERESTED IN QUITTING



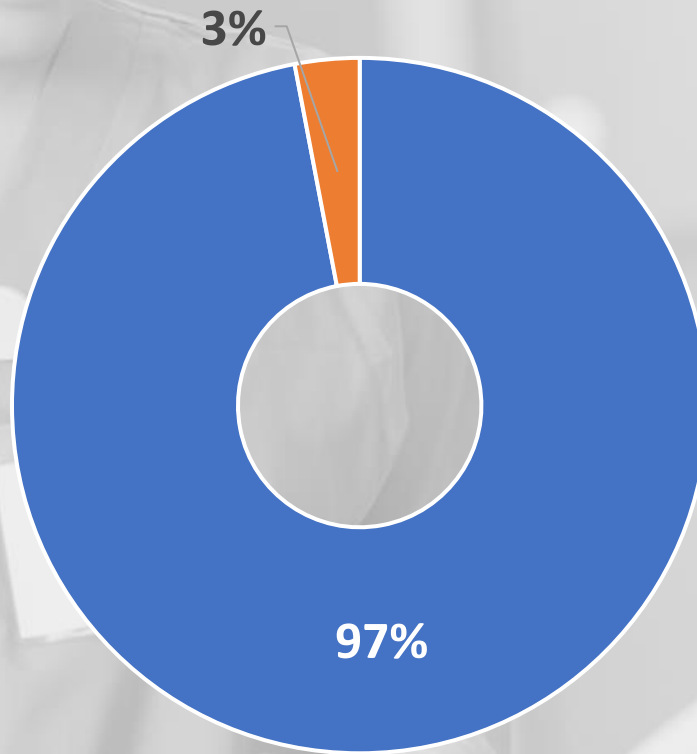
■ Interested in Quitting ■ Not interested





# GAMMA-GLUTAMYLTRANSFERASE (GGT) TEST RESULTS

GGT BREAKDOWN



Low Risk =  $<66$     High Risk =  $\geq 66$

■ Low ■ High





**THANK YOU**  
**QUESTIONS?**