



Executive Review

April 28, 2024

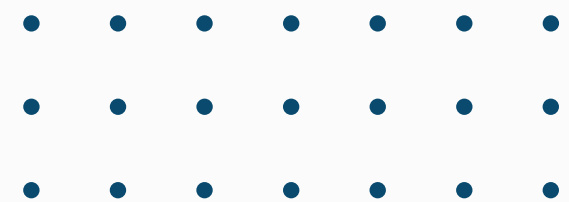
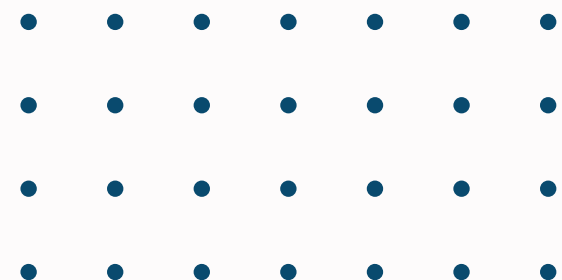


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All Participants

- **All biometric averages, except Body-Mass Index (BMI), are in the low-risk range**
- **79%** of all participants scored in the ideal- or low-risk range
- Average health score remains in the **ideal** risk range
- The prevalence of **metabolic syndrome decreased 7%** since 2023 and reached an all-time low at 27%
- Since 2015, **those in the high-risk range for cholesterol have decreased 11%** (21% in 2015 to 10% in 2024)
- Since 2015, **those in the high-risk range for body composition have decreased 15%** (20% in 2015 to 5% in 2024)
- While **members with chronic conditions** make up 35.5% of membership, they **make up 79% of the total spend** in 2024.
- The PMPM cost of members with chronic conditions is **6.5 higher** than members without chronic conditions. (Benchmark is 3.7x).
- **Total hypertensive members with no maintenance Rx increased** from 13 in 2023 to 27 in 2024. 14 of these members were Strive participants and 3 were identified as being high-risk. There were no high-risk members in 2022 or 2023.
- **87.3% of health screening participants that were enrolled all 12 months had a wellness or office visit.**
- **Members in Kentucky had the highest per member costs** in both the members with screenings and members without screenings groups.
- Members with a health score of 70+ cost **\$1,585 less** than members with a health score below 70 when excluding HCCs.

Repeat Participants

- **82%** of repeat participants **remained in the low-risk range or made a positive risk migration** based on health score
- All 3 participants that completed RAS between 2022 and 2023 **improved their health score** in 2024, averaging a 16-point improvement



2024 Employee Events

2024 Presentations

- Lifestyle, Not a Diet
 - 14 attendees
- Happy, Healthy Heart
 - 0 attendees
- Health Benefits of the Great Outdoors
 - 16 attendees
- Health Benefits of a Good Night's Sleep
 - 5 attendees

2024 Challenges

- Going for Growth
 - 2 participants
- Annual Corporate Challenge
 - 0 participants
- Summer Fun
 - 2 participants
- Eat the Rainbow
 - 3 participants
- Disconnect & Reconnect
 - 0 participants



Additional Offerings

- 12 Strive Monthly Webinars
- 12 Strive Monthly Newsletters
- 12 Custom Monthly Communications
- 4 Meditation Moments
- Wellness Wednesday On-site Smoothie Bar

2024 Health Screenings

- 10 Events
- 3 Screening Event Locations
- 24 Home Screenings



Total Screening Participation

Year		Participation Breakdown			
	# Screened		% of Eligible		# of Repeat Participants (% of Total Screened)
2024	196	EMP: 148 SPO: 48	58% (334)	EMP: 62% (240) SPO: 51% (94)	155 (79%)
2023	196	EMP: 148 SPO: 48	63%		162 (83%)
2022	229		69%		179 (78%)
2021	172		68%		-
2019	213		71%		-
2018	205		66%		-
2017	210		70%		-
2016	200		67%		-
2015	228		70%		-
2014	134		56%		-

- While participation numbers remained steady from 2023, overall screening participation has **continually decreased** since the Covid-19 pandemic.



Participant Breakdown						
Location	# of Participants (% of Eligible)					
		2024	2023	2022	2021	2020
Michigan	Employee	49 (96%)	50	72 (85%)	74 (72%)	79 (80%)
	Spouse	18 (69%)	20			
	Total	67 (87%)	70 (89%)			
Indiana	Employee	45 (54%)	40	70 (51%)	60 (52%)	57 (50%)
	Spouse	13 (42%)	11			
	Total	58 (51%)	51 (54%)			
Kentucky	Employee	52 (50%)	58	83 (46%)	82 (47%)	87 (51%)
	Spouse	18 (45%)	17			
	Total	70 (49%)	75 (55%)			
Total		195* (58%)	196 (63%)	229 (69%)	172 (68%)	175 (66%)

- **96%** of eligible employees in Michigan screened.
- *1 remote employee was not included in the participant breakdown by location or total



Wellness Incentive

Wellness Incentive

- Employee
 - \$360 for participating **OR**
 - \$600 for meeting the criteria
- Spouse
 - \$120 for participating **OR**
 - \$240 for meeting the criteria

How to Earn:

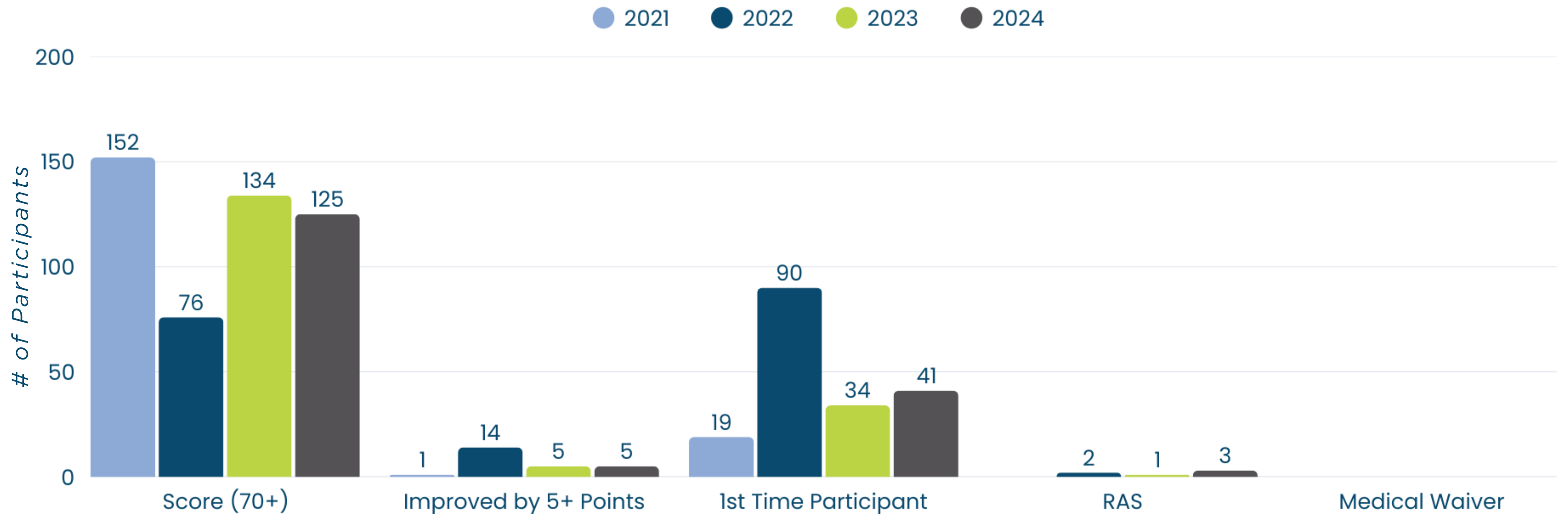
- Submit medical waiver **OR**
- First-time participant **OR**
- Repeat participant
 - Score 70 or higher
 - Improve previous score 5+ points
 - Complete RAS health coaching program



Wellness Incentive Breakdown

2025 Incentive Eligible: 174/196 = 89%

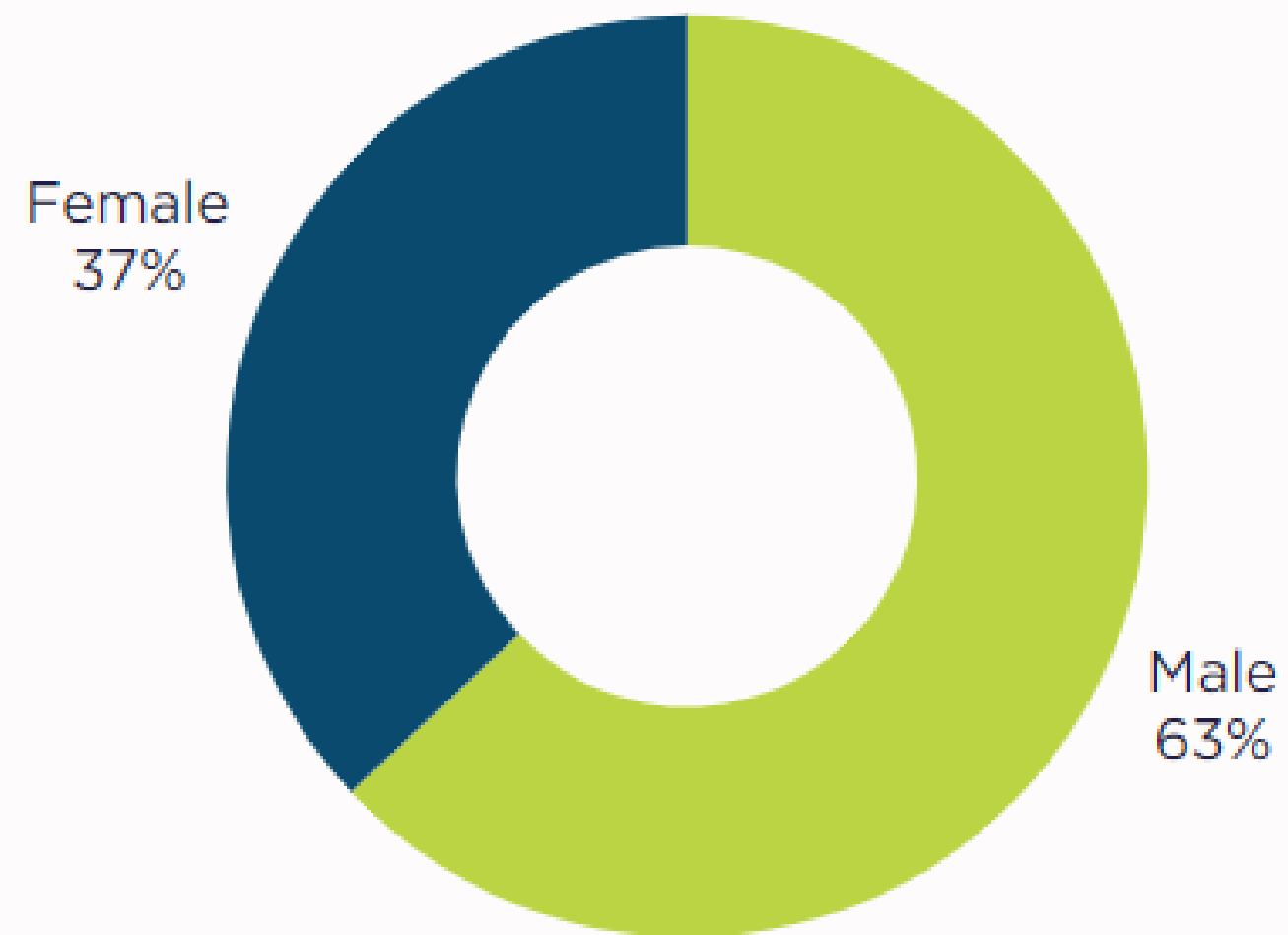
- Of the 22 ineligible, 17 were employees and 5 were spouses
- Incentive eligibility has steadily increased each year from 80% in 2021



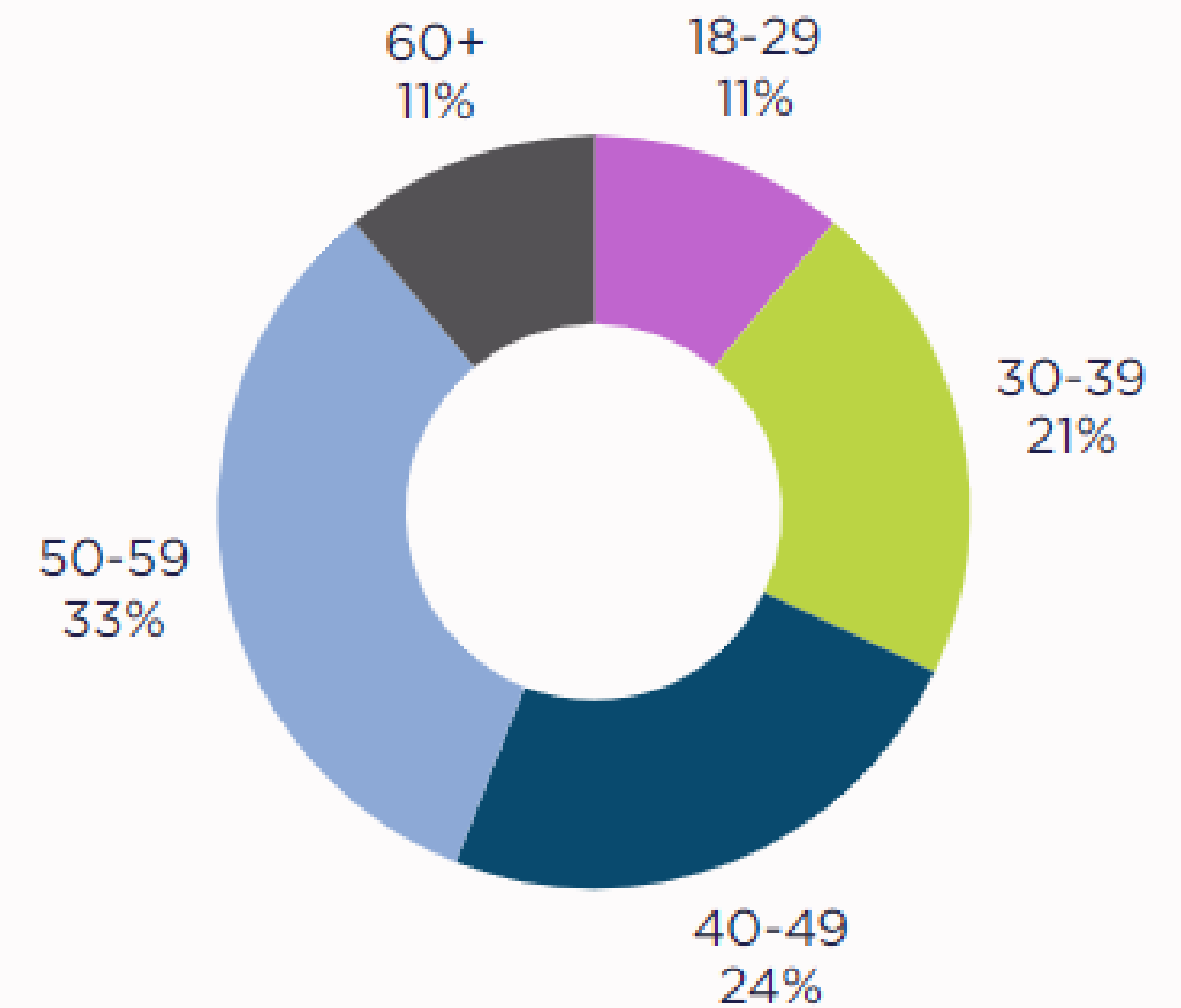


Demographics

GENDER



AGE



AVERAGE AGE: 46



RAS Program Outreaches

Qualification Category:	2024	2023	2022
60 & Below	25 participants	19 participants	31 participants
	Connected with 4/25 (16%)	Connected with 3%	Connected with 39%
RAS Reasonable Alternative Standard	36 eligible for RAS (18%)	29 eligible for RAS (15%)	31 eligible for RAS (16%)
	3 enrolled	1 enrolled	4 enrolled
	3 completed	1 completed	2 completed
Critical Value	0	0	0

- RAS enrollment remains low despite phone and email outreach.
- Of the 3 participants that completed RAS between 2022 and 2023:
 - 1 improved their health score **20 points** between 2022 and 2024
 - 1 improved their health score **13 points** between 2022 and 2023, and **kept their score above 70** in 2024
 - 1 improved their health score **15 points** between 2023 and 2024
 - All 3 participants scored in the **low** and **ideal-risk** ranges in 2024



NEW: Tobacco RAS Outreaches

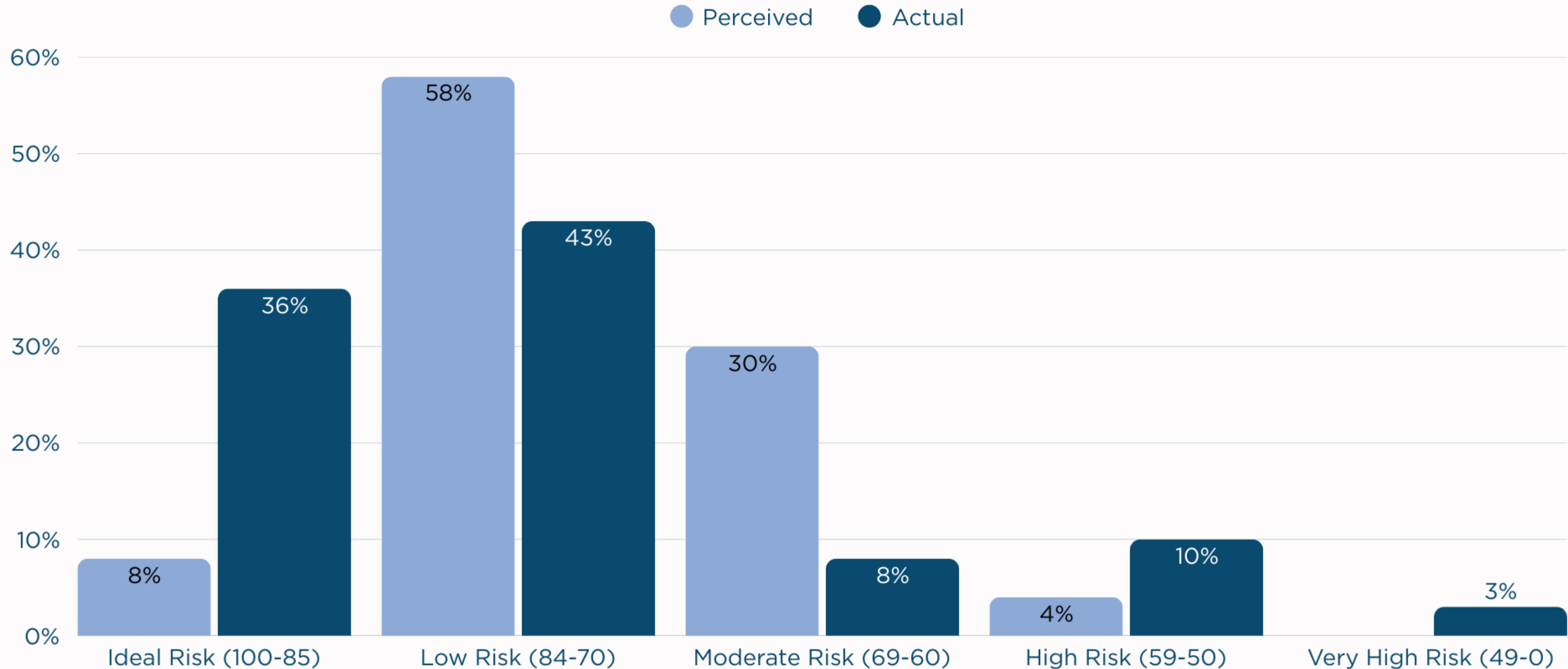
	2024
Phone Outreach	52 outreaches
	8 not interested
	26 received voicemails (2 each)
	9 had no voicemail available
	4 with wrong number/disconnected
	1 incorrectly self-identified
Enrollment	4 enrolled (7% of eligible)
Completion	3 completions (75% of enrolled)

- Of the 52 eligible for the Tobacco RAS program, 19 were Strive health screening participants in 2024
 - Of the 19, the average health score was 64 (Moderate Risk)

Biometric Averages						
	2024	2023	2022	2021	2024 Strive Benchmark	Ideal Range
Health Score	78	80	77	76	80	70 - 100
BMI	30.1	30.0	30.2	30.3	30.1	18.5 - 29.9
Waist/Hip Ratio	.94	.92	.92	.92	.91	≤ 0.95
Blood Pressure: Systolic	119	122	120	121	117	≤121 mmHg
Blood Pressure: Diastolic	76	77	76	78	76	≤81 mmHg
Total Cholesterol	189	184	189	191	190	<200 mg/dL
HDL Cholesterol	54	54	53	52	57	≥50 mg/dL
LDL Cholesterol	107	103	107	111	108	≤129 mg/dL
Triglycerides	138	135	142	140	125	<150 mg/dL
Blood Glucose	97	97	100	102	98	≤100 mg/dL
Hemoglobin A1C	5.6	5.6	5.7	5.6	5.6	<5.7%

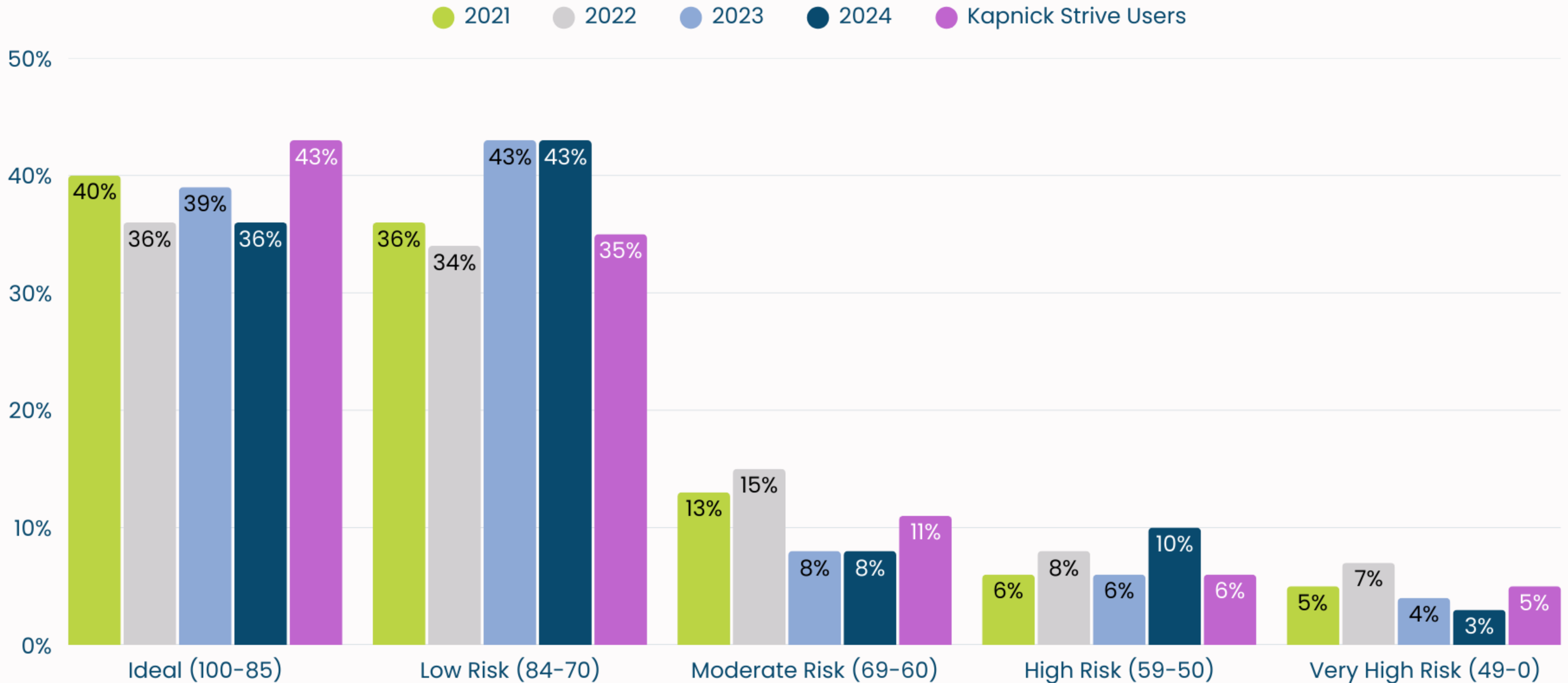


Health Risk Awareness



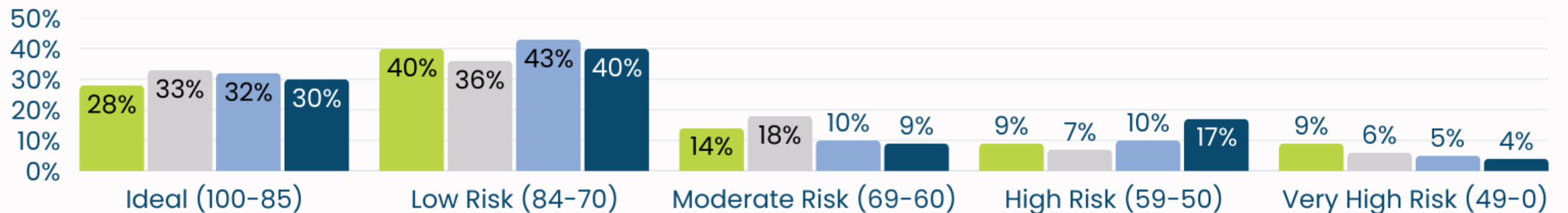
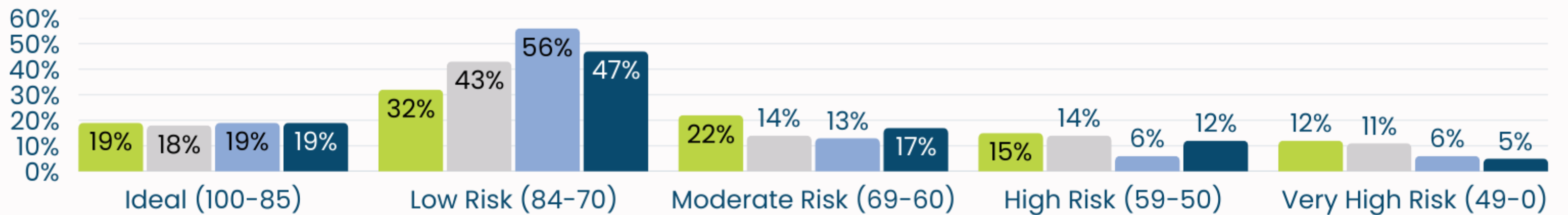
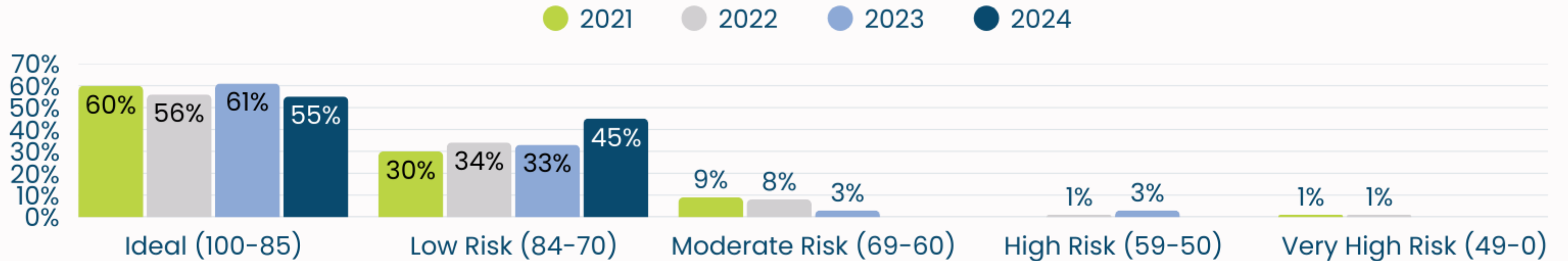


Health Score Benchmarking





Health Score Benchmarking



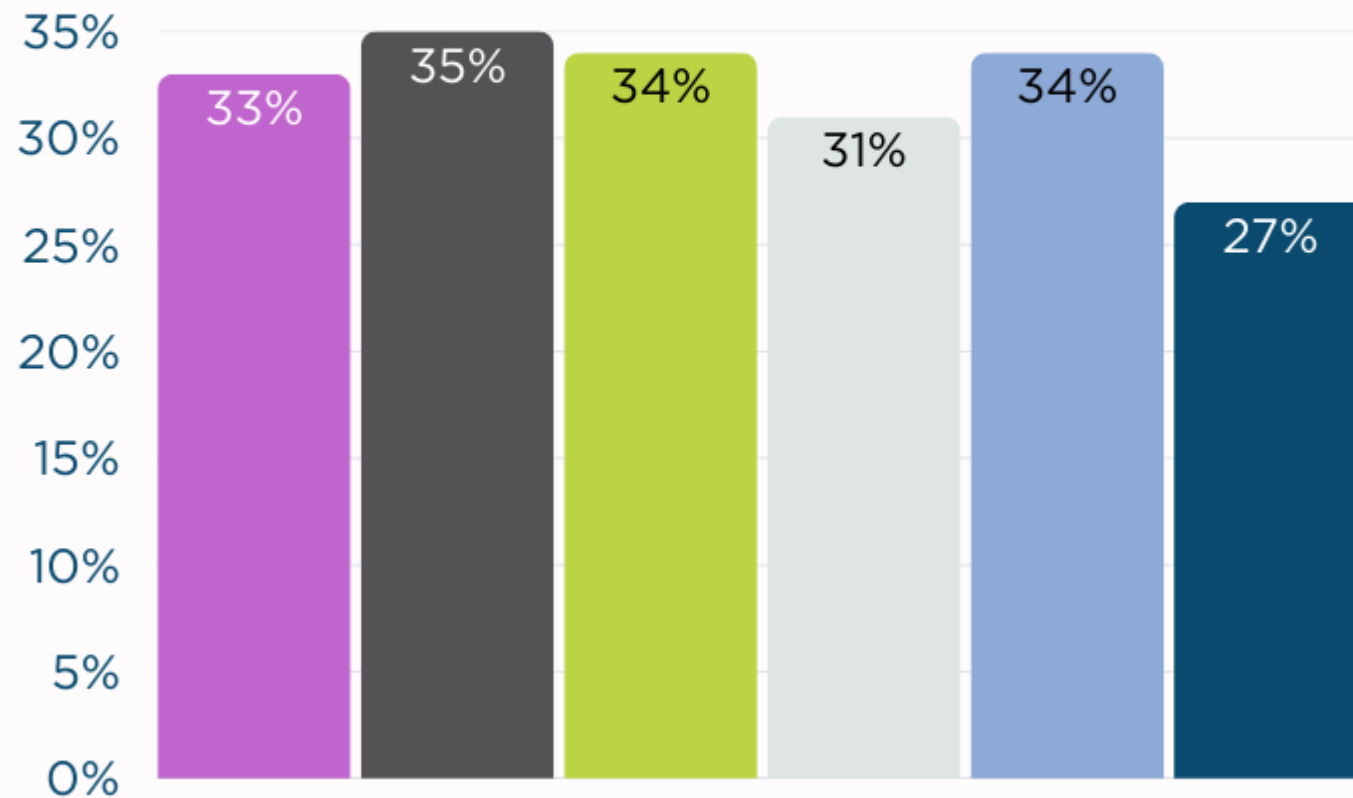


Metabolic Syndrome Risk

Prevalence of Metabolic Syndrome -
3 or More Risk Factors

● Strive Benchmark ● JAMA Benchmark
● 2021 ● 2022 ● 2023 ● 2024

% of Population



Risk Factors

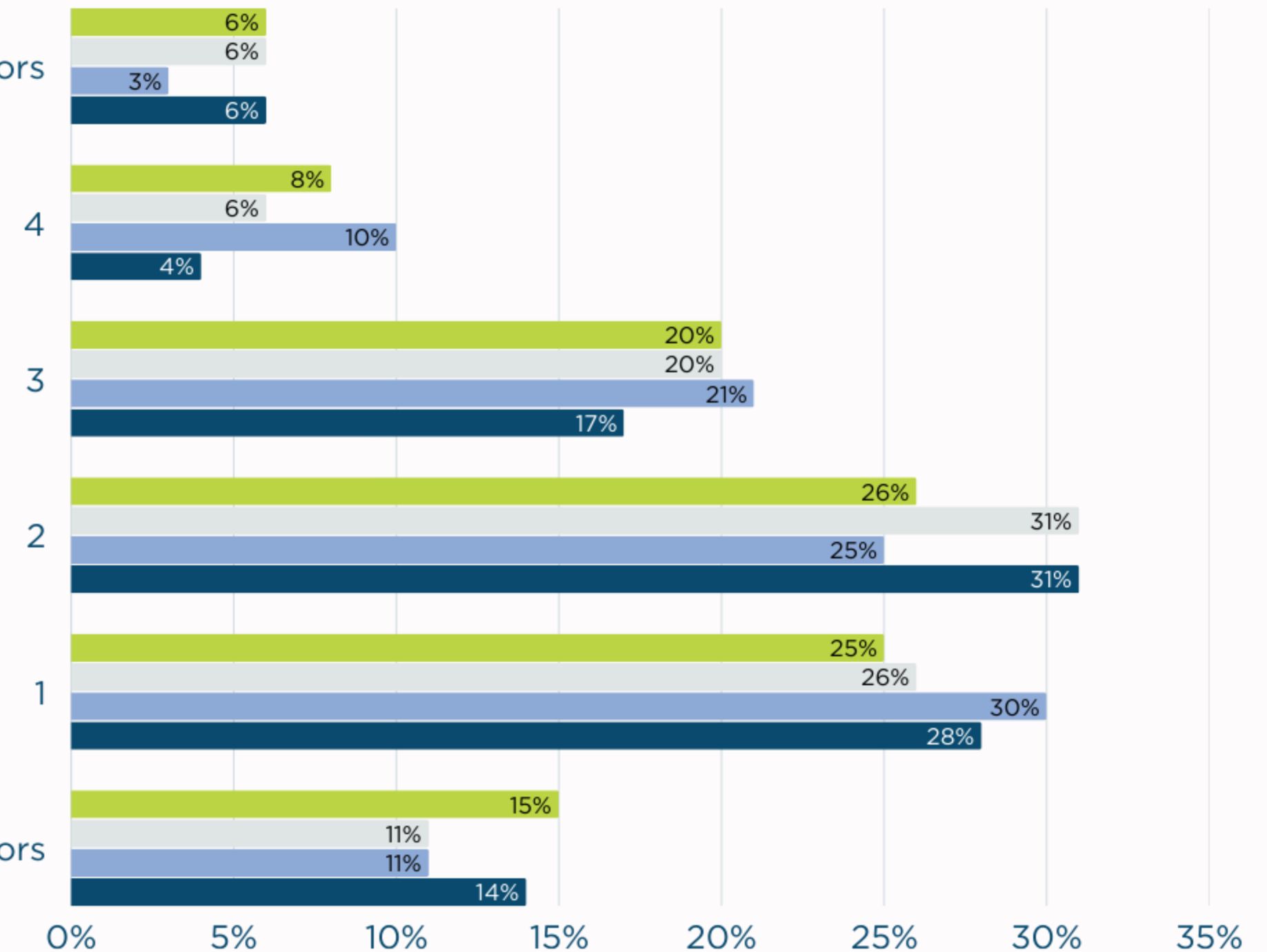
Large Waist - High Triglycerides - Low
HDL Cholesterol - Hypertension -
Elevated Blood Sugar

% Breakdown

● 2021 ● 2022 ● 2023 ● 2024

5 Risk Factors

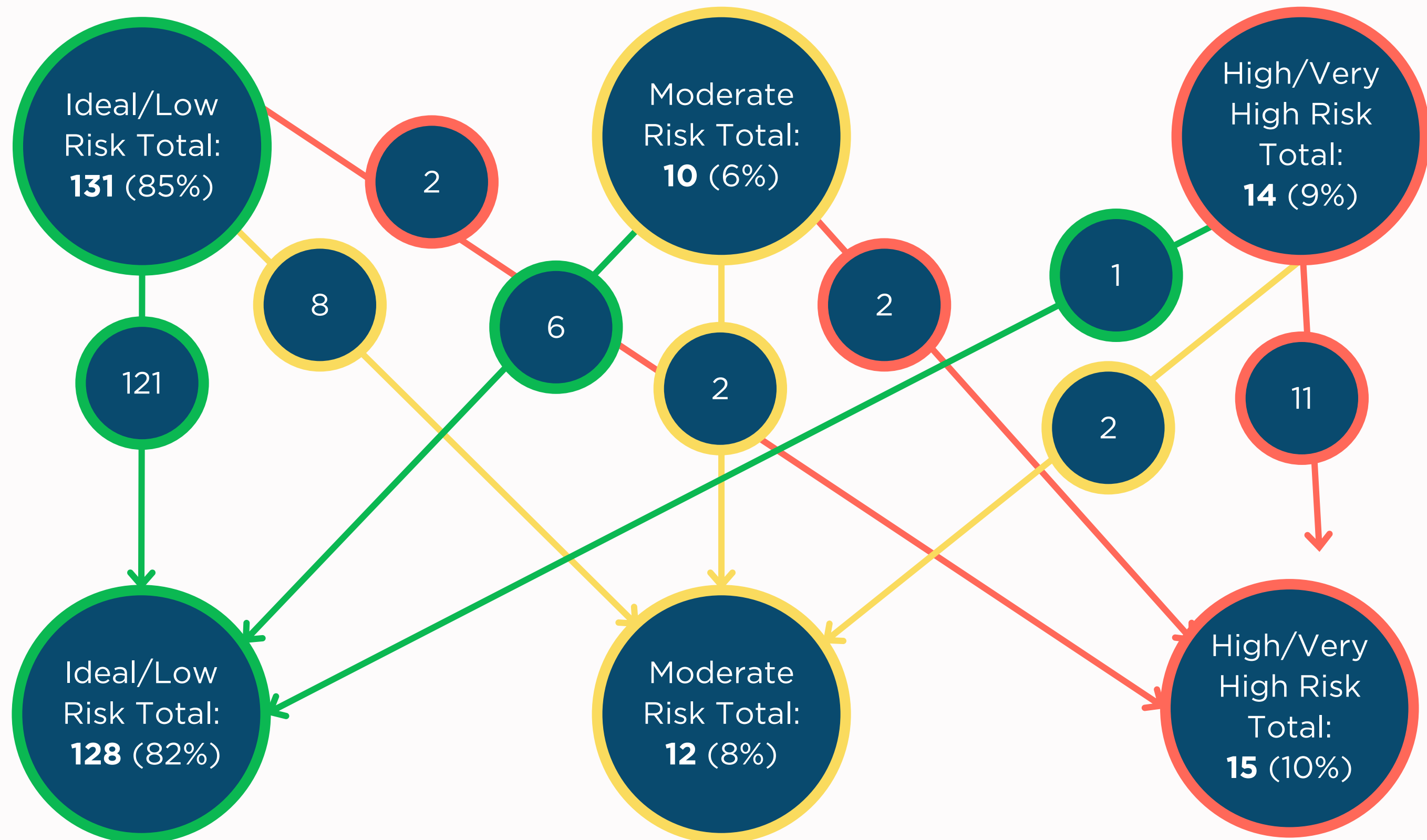
0 Risk Factors





Repeat Participant Risk Change

2023



2024

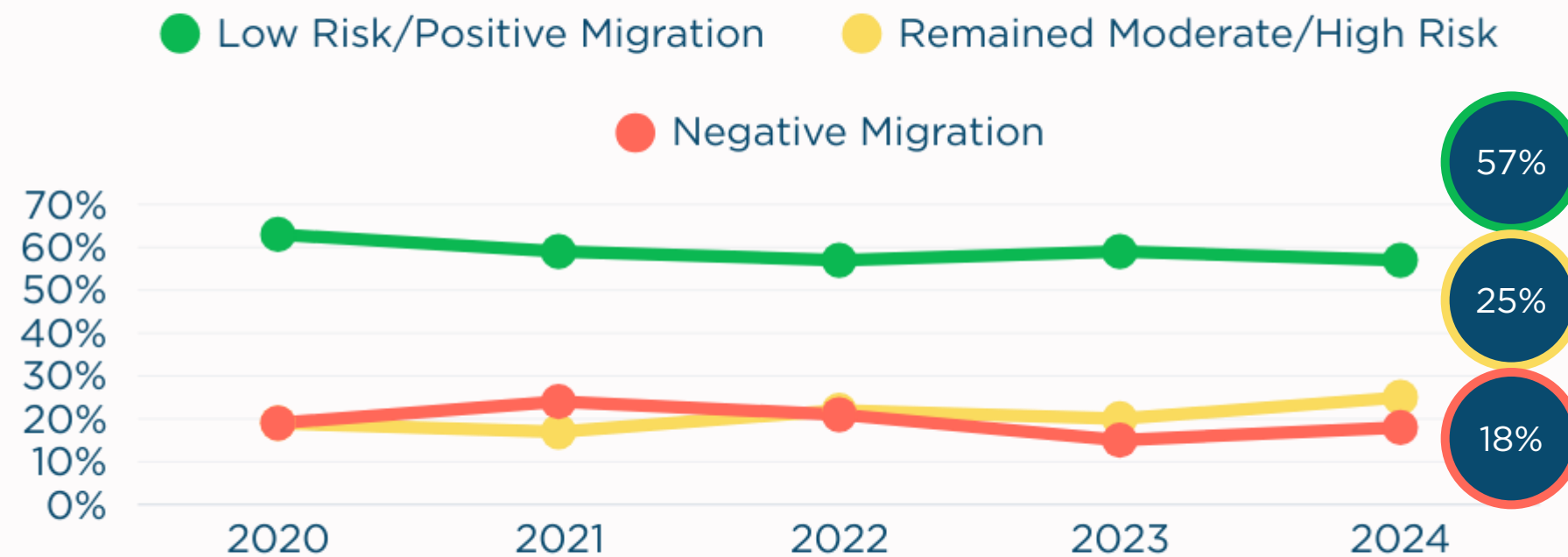
**155 Repeat
Participants**

Repeat Participant Risk Change

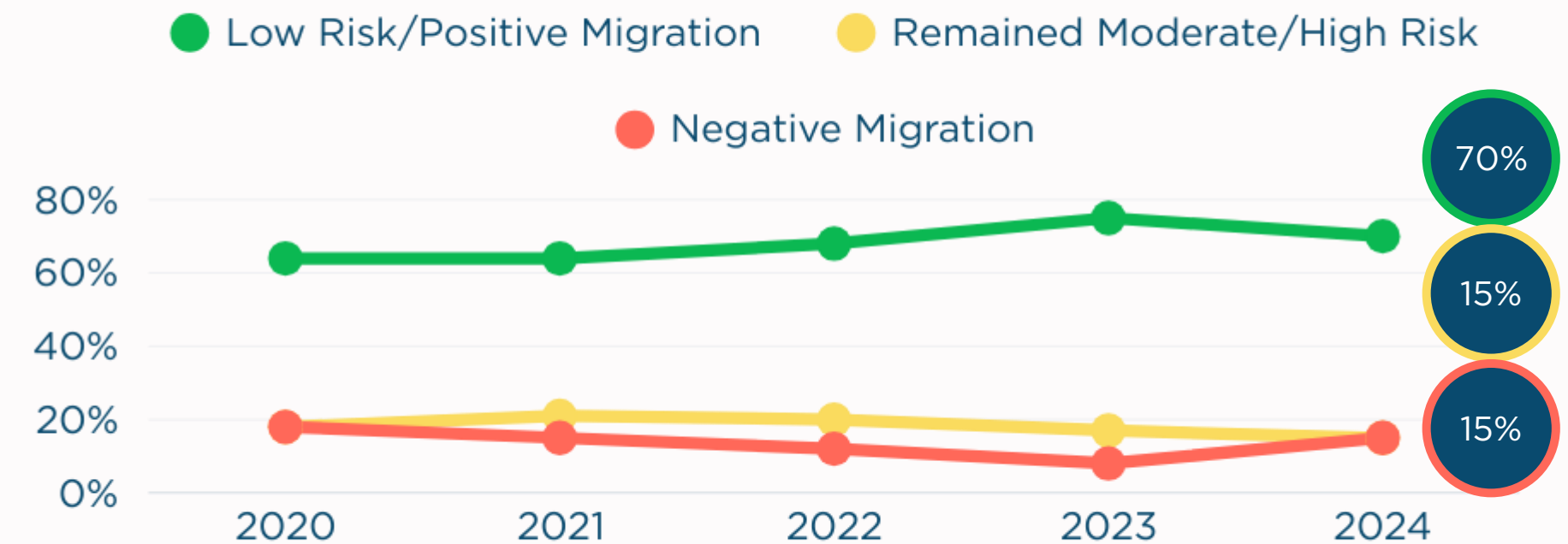
Heart Health



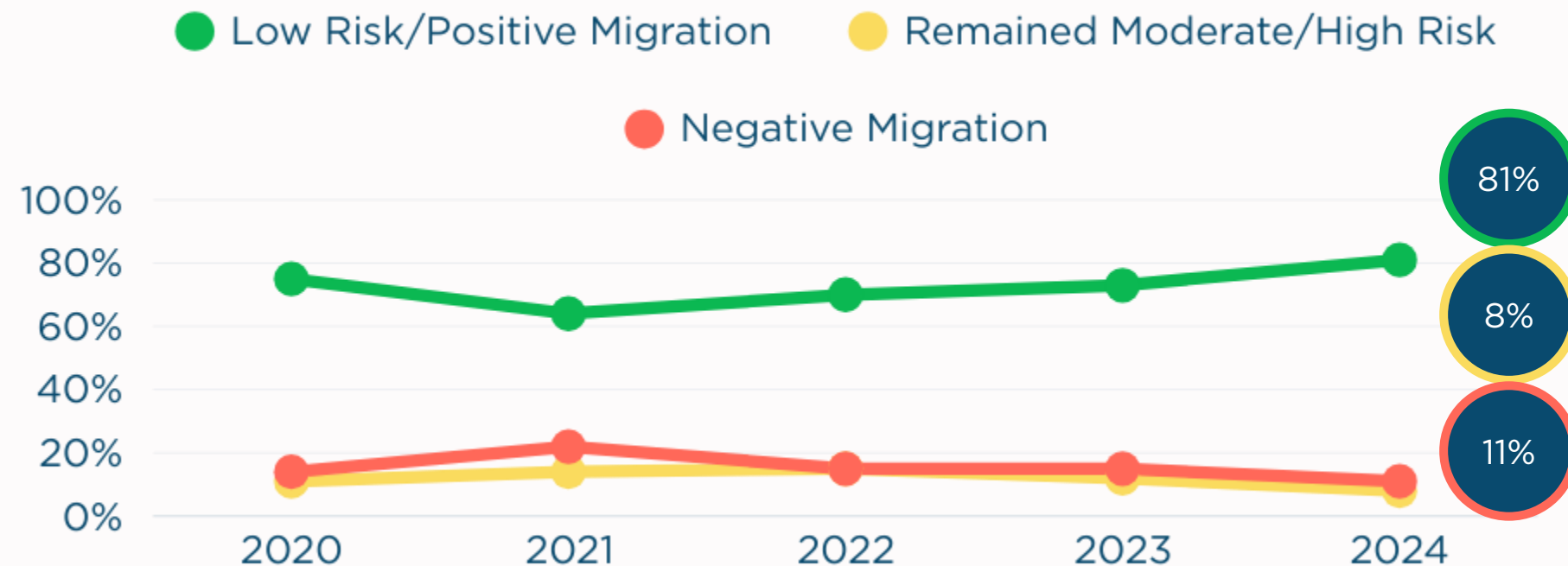
Systolic Blood Pressure



Total Cholesterol



Diastolic Blood Pressure



What's the difference?

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

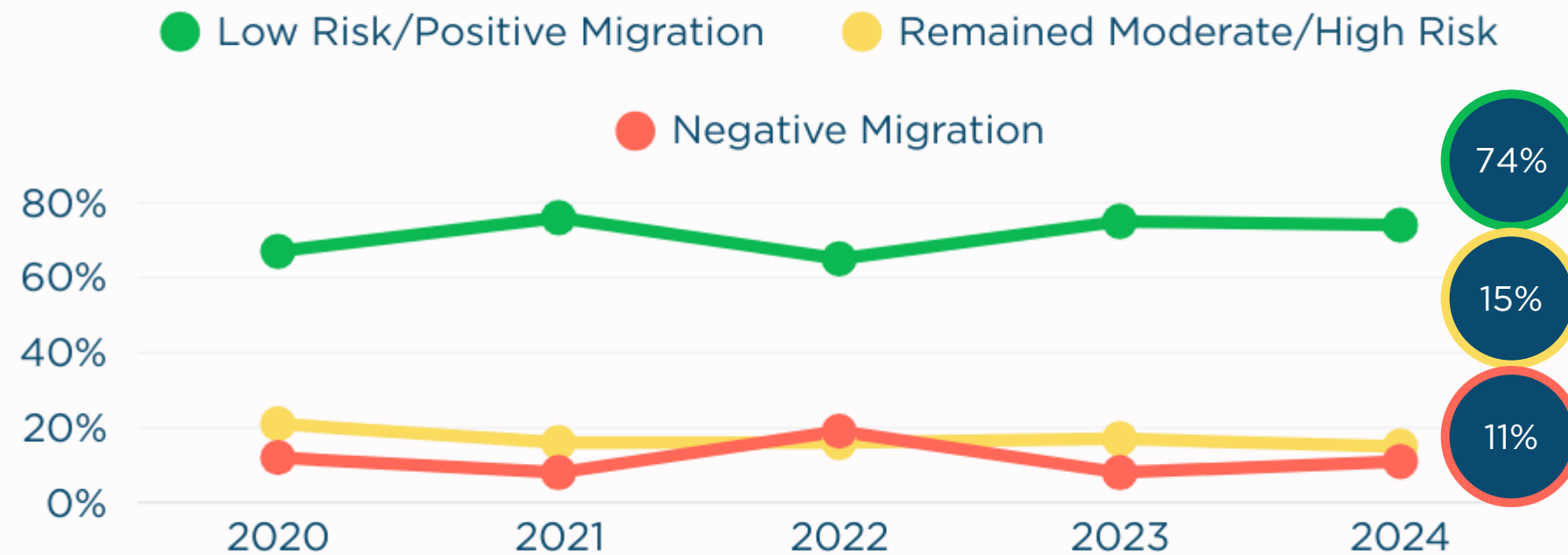
Diastolic blood pressure (the bottom number) measures the same force when the heart is at rest between beats.

Repeat Participant Risk Change

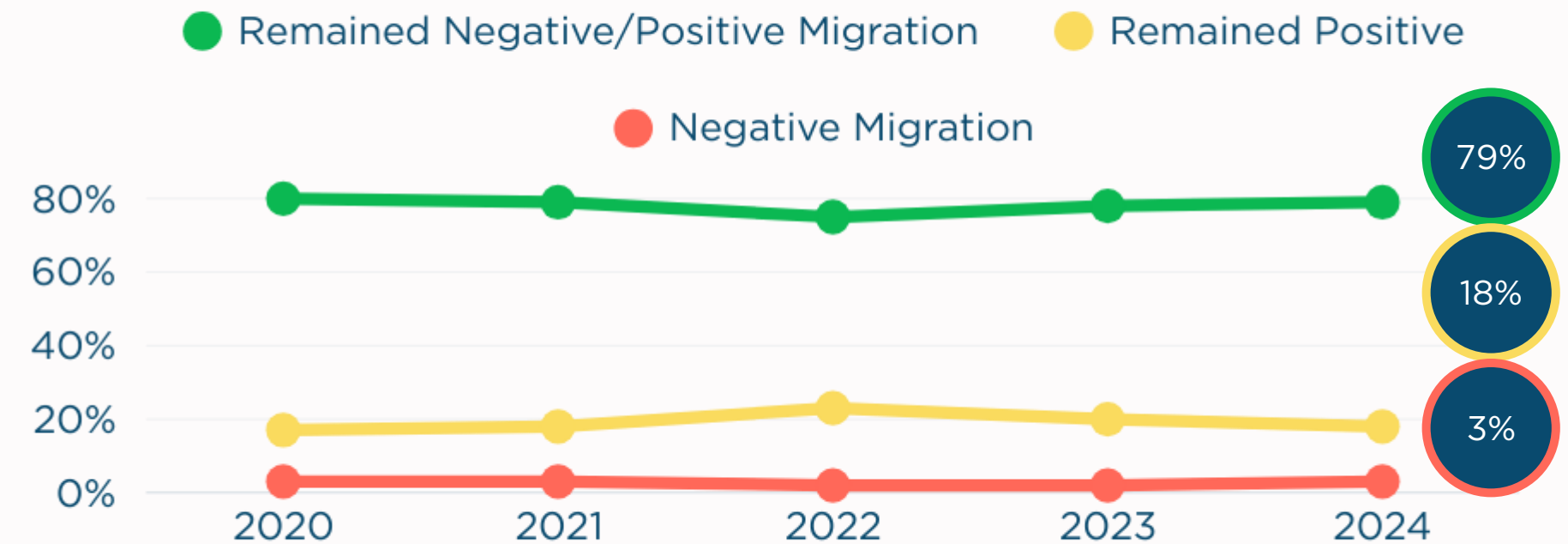
Nicotine & Diabetes Management



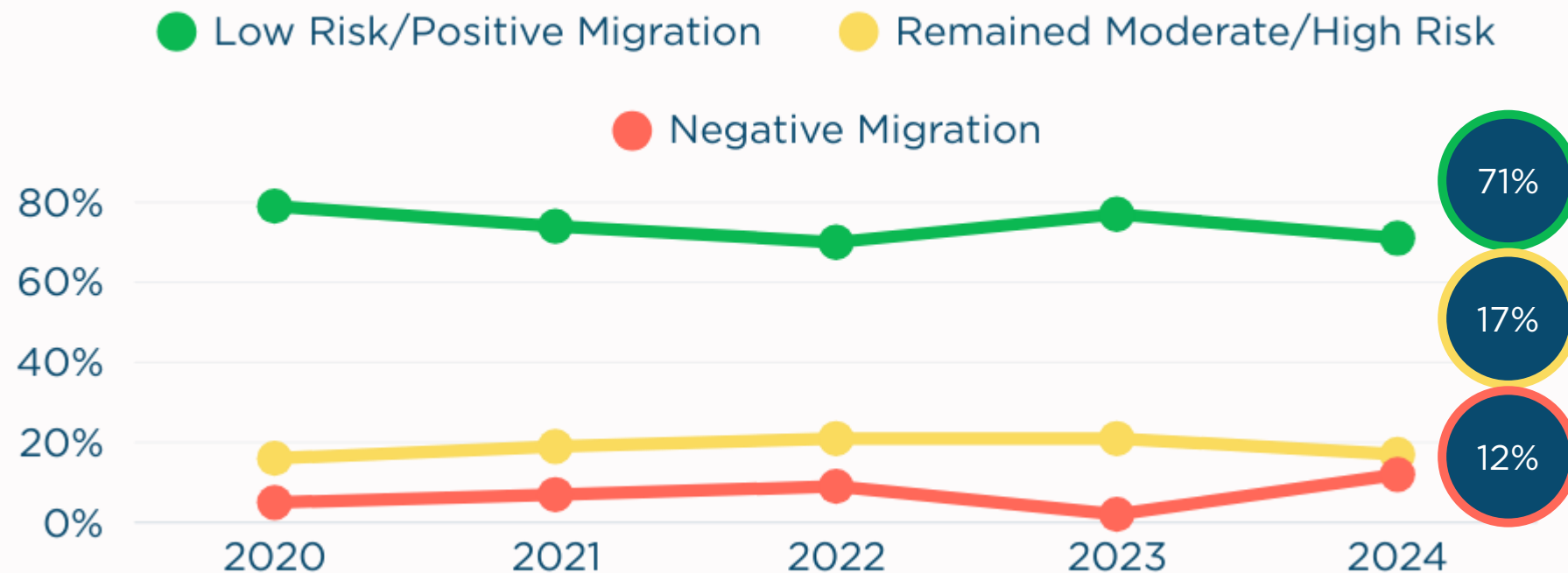
Blood Glucose



Nicotine



Hemoglobin A1c



What's the difference?

Blood Glucose (blood sugar) measures 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.

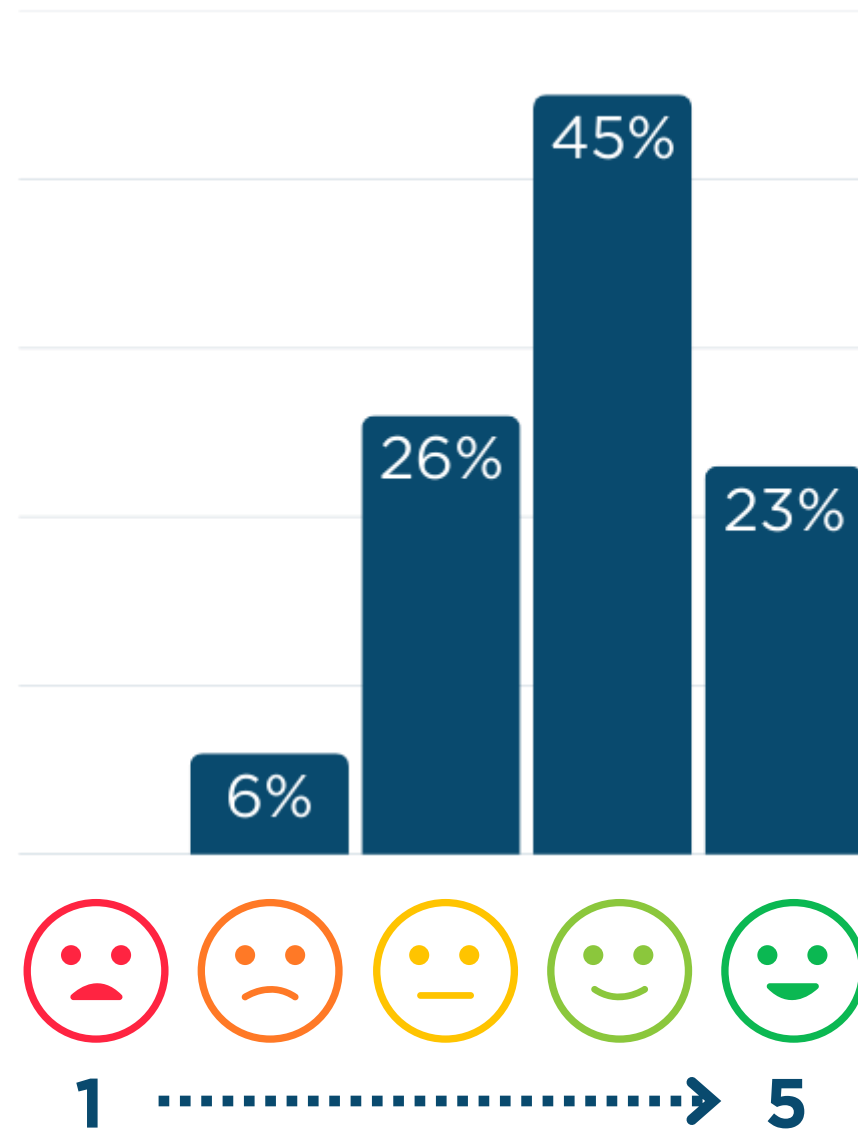
Hemoglobin A1c is a measure of your average glucose levels over the past 2-3 months. Provides long-term view of your blood sugar control and used to assess diabetes management.



NEW: Occupational Well-Being, pt. 1

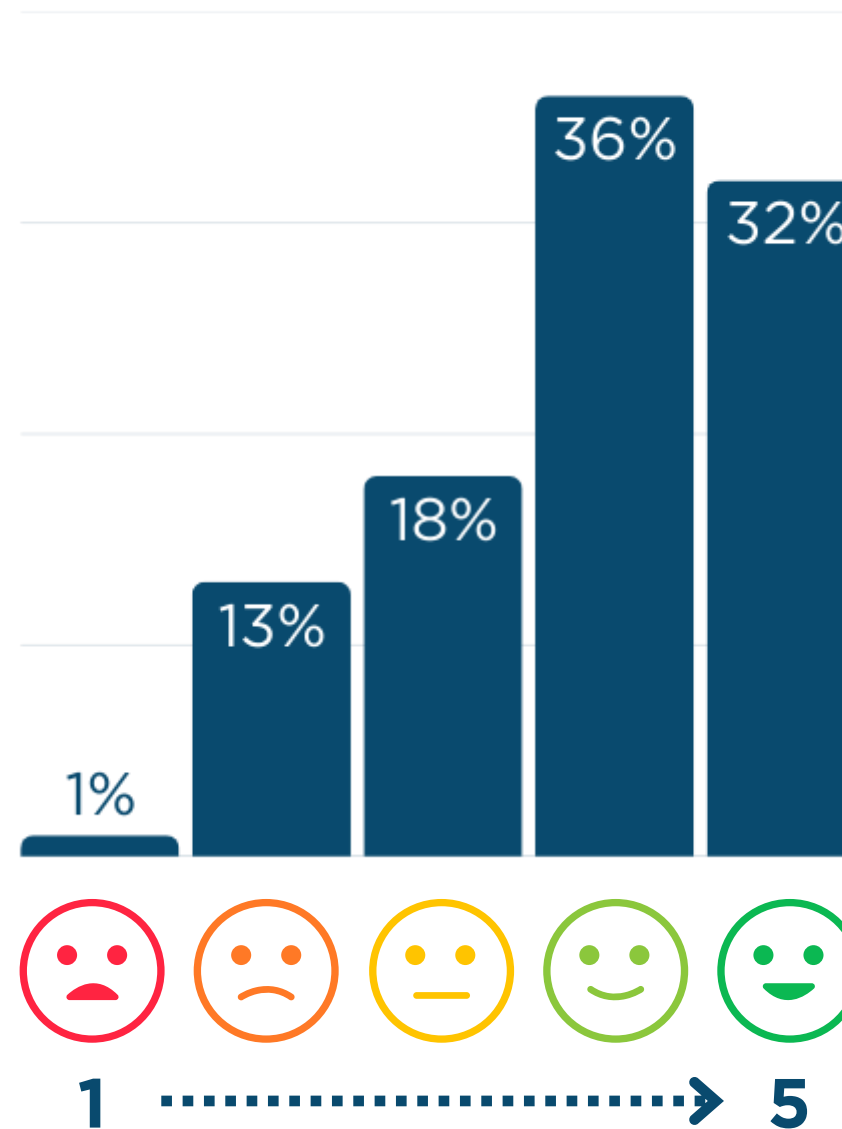
Fulfillment at Work

Brazeway Average: **3.85**
Strive Average: 4.08



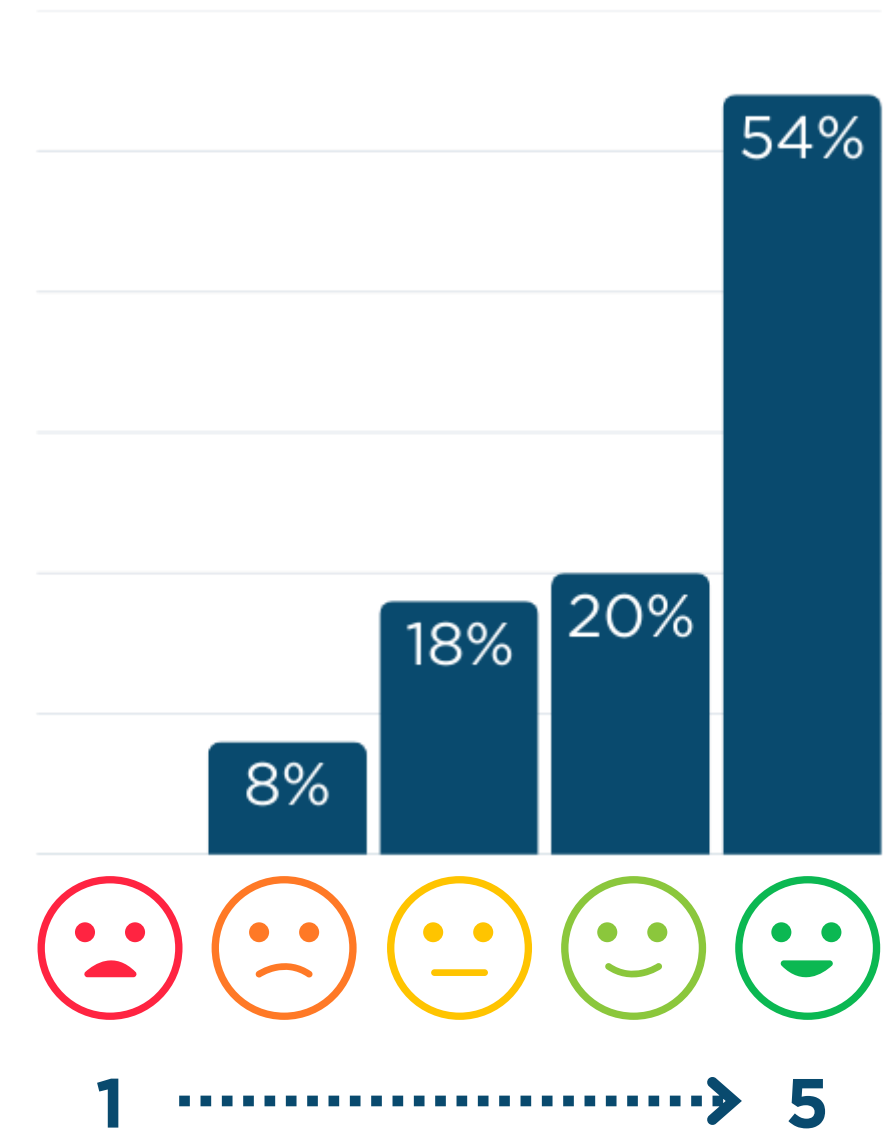
Feeling Valued at Work

Brazeway Average: **3.81**
Strive Average: 4.08



Job Satisfaction

Brazeway Average: **3.87**
Strive Average: 4.08

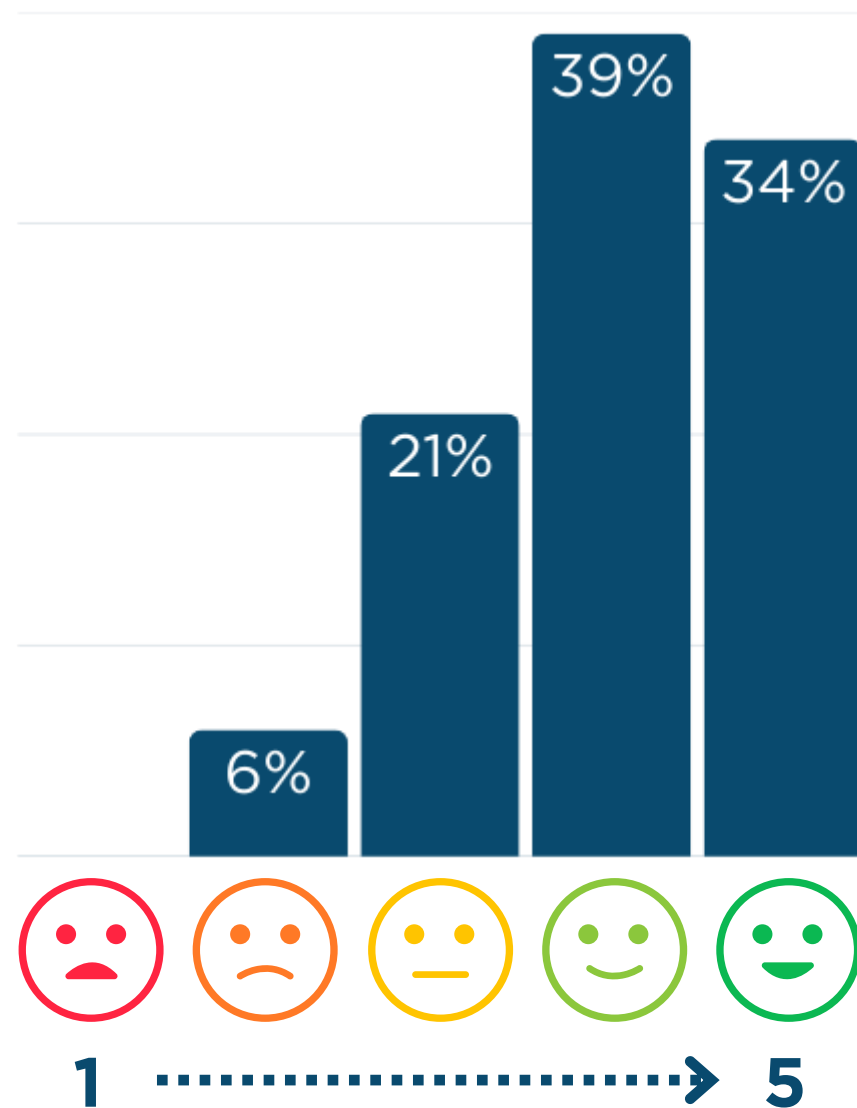




NEW: Occupational Well-Being, pt. 2

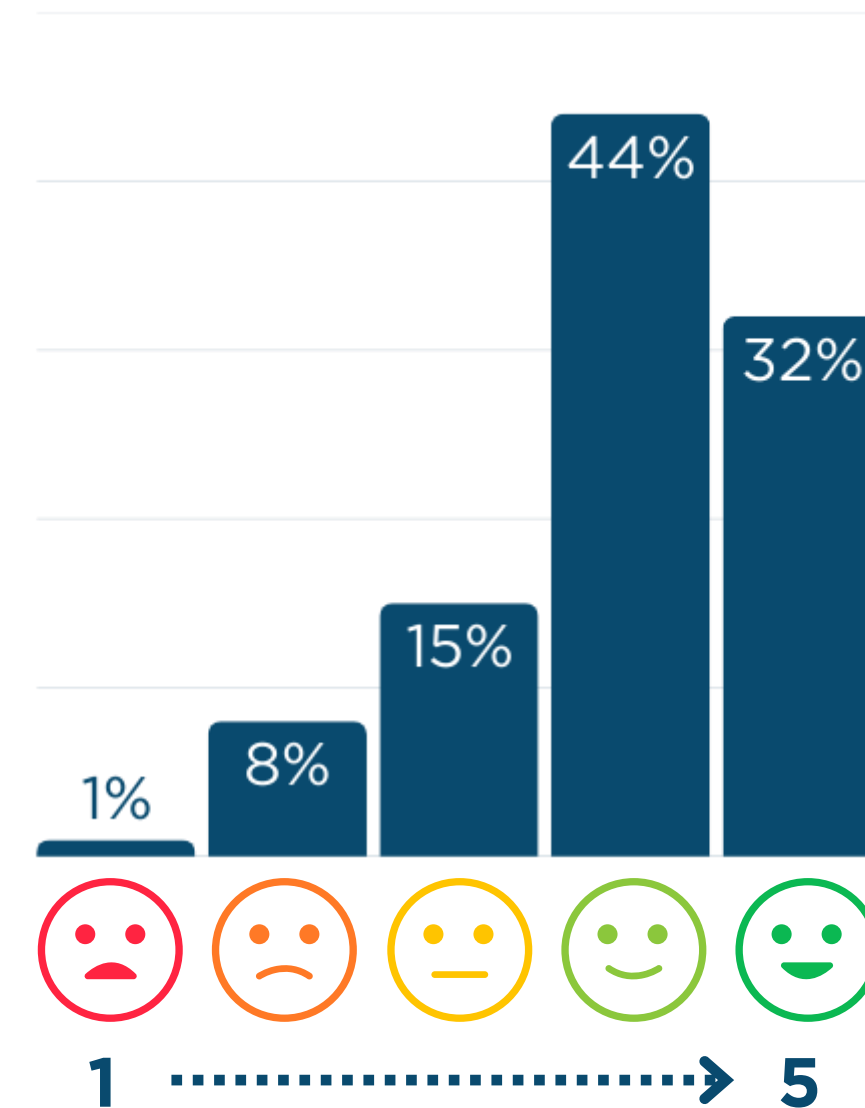
My Work is Meaningful to Me

Brazeway Average: **4.00**
Strive Average: 4.00



My Employer Provides Well-Being Tools & Resources

Brazeway Average: **3.98**
Strive Average: 4.00





Top Risk Factors



**WEIGHT
MANAGEMENT**



**HEART
HEALTH**



**OCCUPATIONAL
WELL-BEING**



Stand-Out-Stats & Stories

56 repeat participants **improved their health score by at least 1 point** from the previous year!



Participant A: Improved their health score by 18 points! They achieved this by losing over 25 pounds and lowering their cholesterol, triglycerides, and A1c. The participant has screened since 2019 and 2024 was their first year scoring in the ideal risk range!

7 participants received a health score of 100

Participant B: Improved their health score by 21 points and moved from Very-High Risk to Moderate Risk! They achieved this by lowering their blood pressure, cholesterol, and triglycerides.



36 participants improved their health score by 5+ points!

Chronic Conditions & Health Screening Claims Analysis

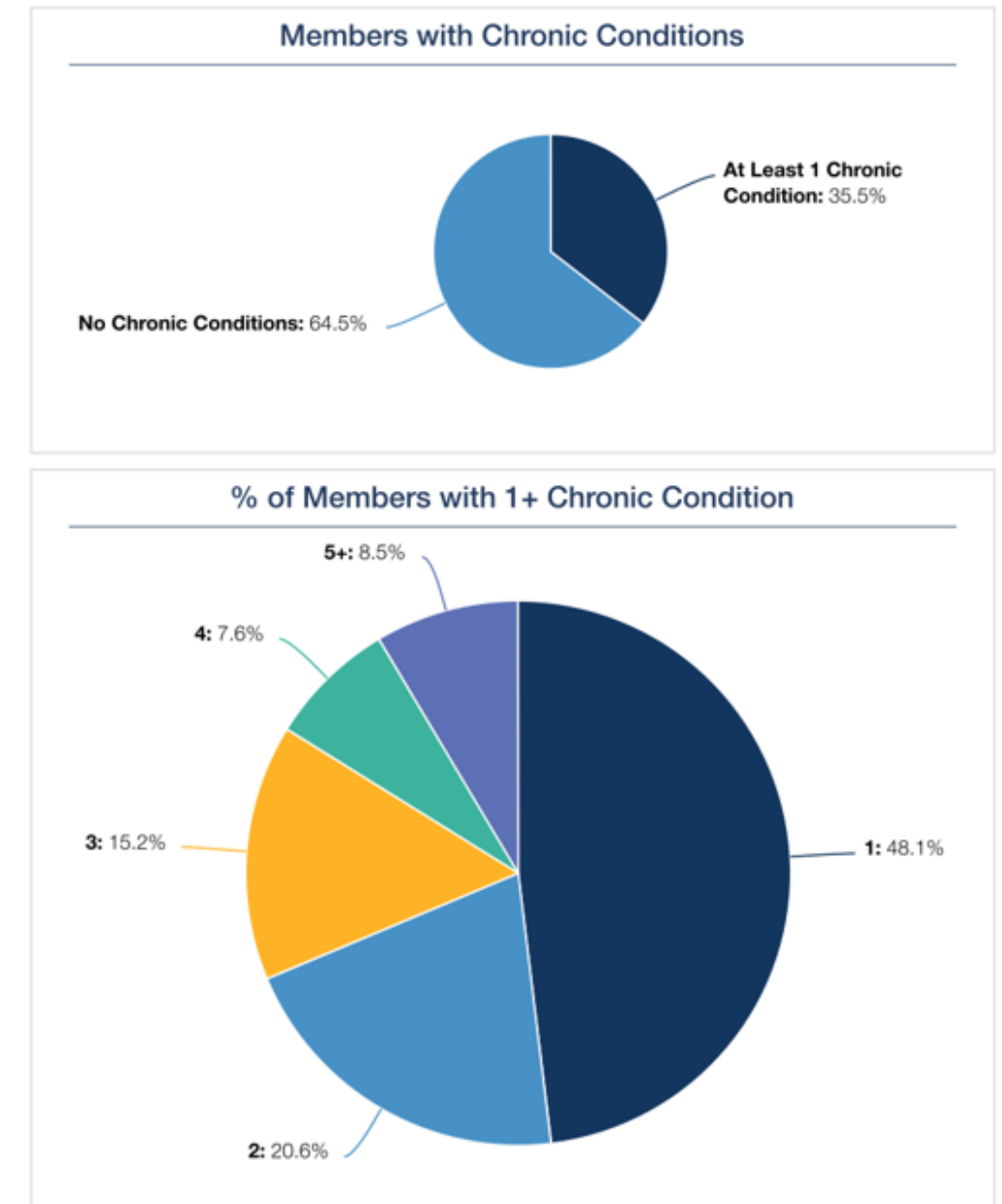


Chronic Condition Prevalence

- **35.5% (183) of members on Brazeway's health plan have at least 1 chronic condition**
 - This is **below** the Kapnick book of business benchmark which is 44.3%
 - 36.1% of members had at least 1 chronic condition in 2023.
- **Of the 183 members with a chronic condition, 52.0% (95) have more than 1**
 - This is **favorable** compared to benchmark which had 56.6% with more than 1
- **The top 5 chronic conditions are hypertension, obesity, hyperlipidemia, diabetes & sleep apnea**
 - The top 5 chronic conditions all have a **lower prevalence** as compared to benchmark
 - Hypertension, obesity, hyperlipidemia, and diabetes were in the top 5 chronic conditions in 2023.
- **Compared to benchmark, Brazeway had a lower average age & higher member ratio**
 - The avg age was 32 compared to benchmark at 37
 - The member ratio was 2.4 compared to benchmark at 2.1; being above benchmark is driven by dependent children

Assumptions:

- All members enrolled in the health plan are included
- Data is from the most recent 12 months ending Dec 2024 on an incurred basis
- Chronic conditions include: Asthma, COPD, Congestive Heart Failure, Diabetes, End Stage Renal Disease, HIV, Hyperlipidemia, Hypertension, Inflammatory Bowel Disease, Kidney Disease, Mental Illness, Obesity, Osteoarthritis, Parkinson's, Rheumatoid Arthritis, & Sleep Apnea



Chronic Condition Cost

Year	Total Allowed Amount	Total Allowed with Chronic Conditions	Chronic Condition % of Total Cost	Chronic Condition % of Total Cost (Benchmark)
2022	\$4.5M	\$3.6M	81%	73%
2023	\$3.7M	\$2.8M	76%	75%
2024	\$3.0M	\$2.4M	79%	77%

While members with chronic conditions make up 35.5% of membership, they make up 79% of the total spend in 2024

Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2022 through Dec 2024 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)
2022	\$491	\$1,049	\$120	\$751	\$168
2023	\$453	\$864	\$150	\$825	\$179
2024	\$485	\$1,042	\$159	\$926	\$276

The PMPM cost of members with chronic conditions is 6.5 higher than members without chronic conditions

The PMPM cost of members with chronic conditions is 3.7x higher than members without chronic conditions

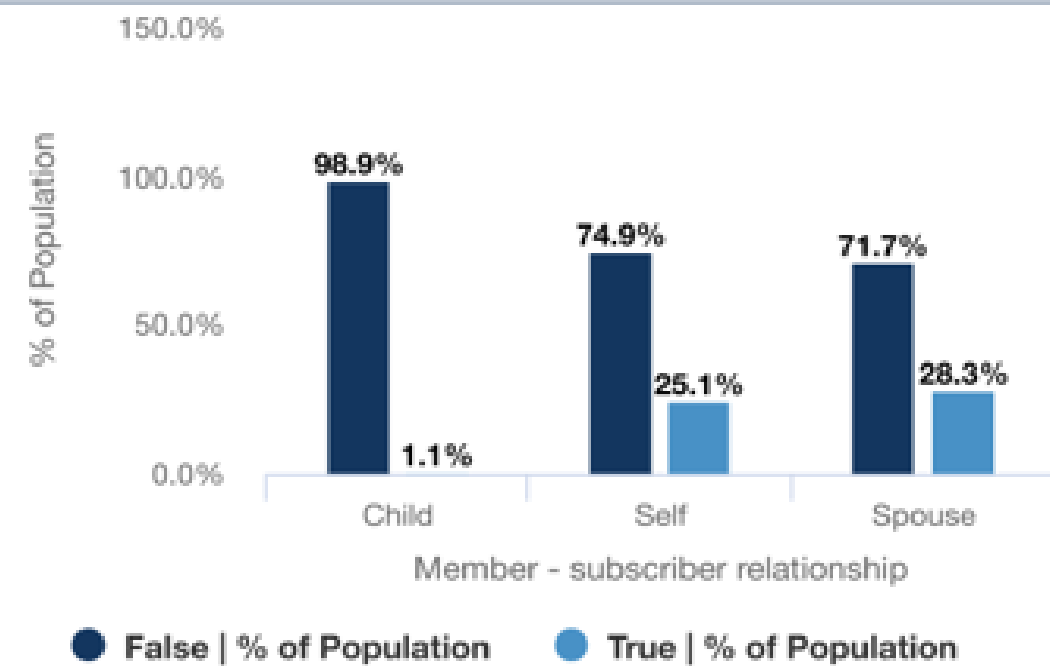
Assumptions:

- All members enrolled in the health plan are included
- Data is from Jan 2022 through Dec 2024 on an incurred basis

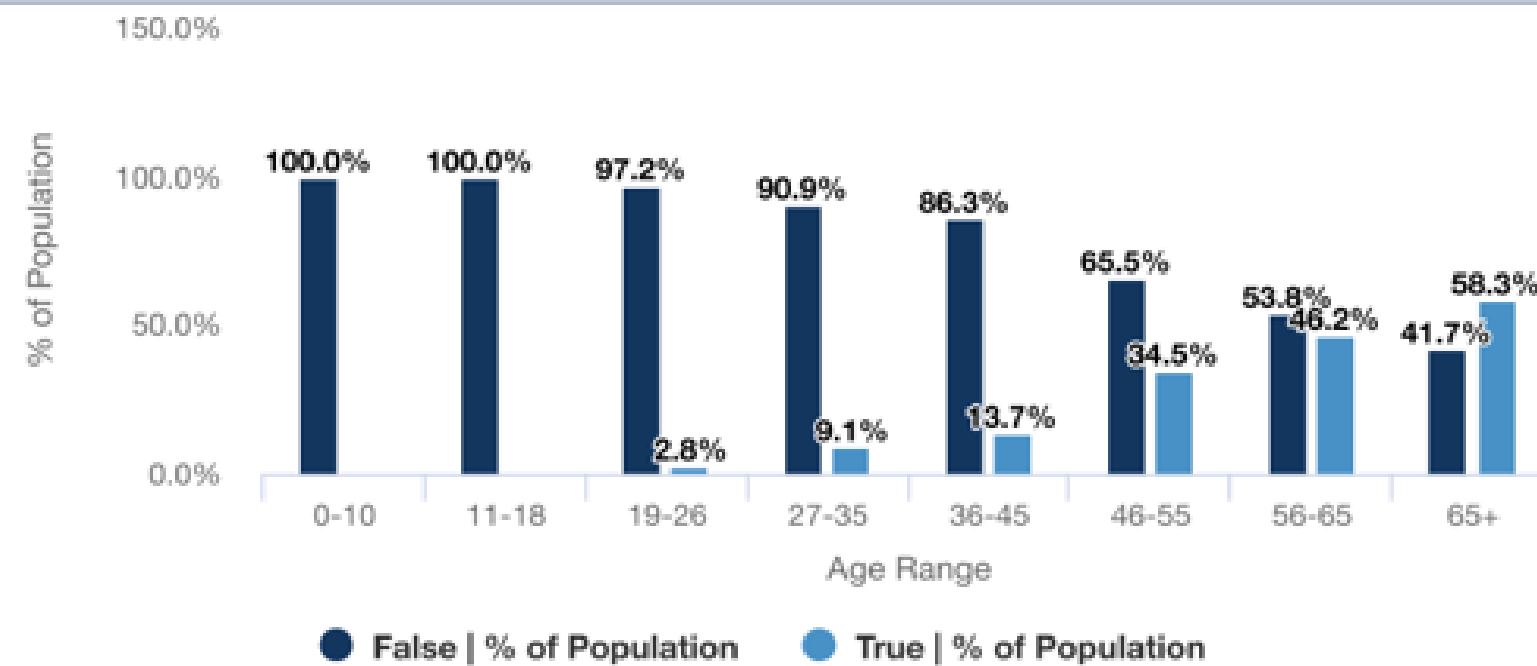
Hypertension: Demographics

Year	Hypertensive Members (Employees)	Hypertensive Members (Spouses)	Hypertensive Members (Dep CH)	Hypertensive Members (Total)	Hypertensive Members (% of Total Population)	Hypertensive Members Benchmark (% of Total Population)
2022	82	45	6	133	17.2%	17.8%
2023	82	39	7	128	18.0%	18.5%
2024	76	36	3	115	16.3%	18.6%

Hypertension by Relationship



Hypertension by Age Range





Kapnick
Strive

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)
2022	133	62	7 (11%)
2023	128	71	13 (18%)
2024	115	59	7 (12%)

- In 2024:
 - 14 of the 27 members without maintenance drugs were strive participants
 - There were 3 member identified as high-risk
 - 38 yr/old employee, systolic BP has continued to increase YOY. It does appear the member is seeing a physician for HBP, so possible they are filling a medication outside of the employer coverage as these are generally low cost.
 - 39 yr/old employee, systolic BP has historically been up and down. The most recent 3 years screened shows the member high in each year.
 - 36 yr/old employee, systolic BP has continued to increase YOY. The member also has a diagnosis of obesity and has been low cost YOY. This member did not use the health plan since July 2023.

Hypertension High Risk Definition:

High Risk - Stage 2 when a blood pressure reading is 140/90 mmHg or higher, meaning either the systolic (top number) is 140 or higher, or the diastolic (bottom number) is 90 or higher.



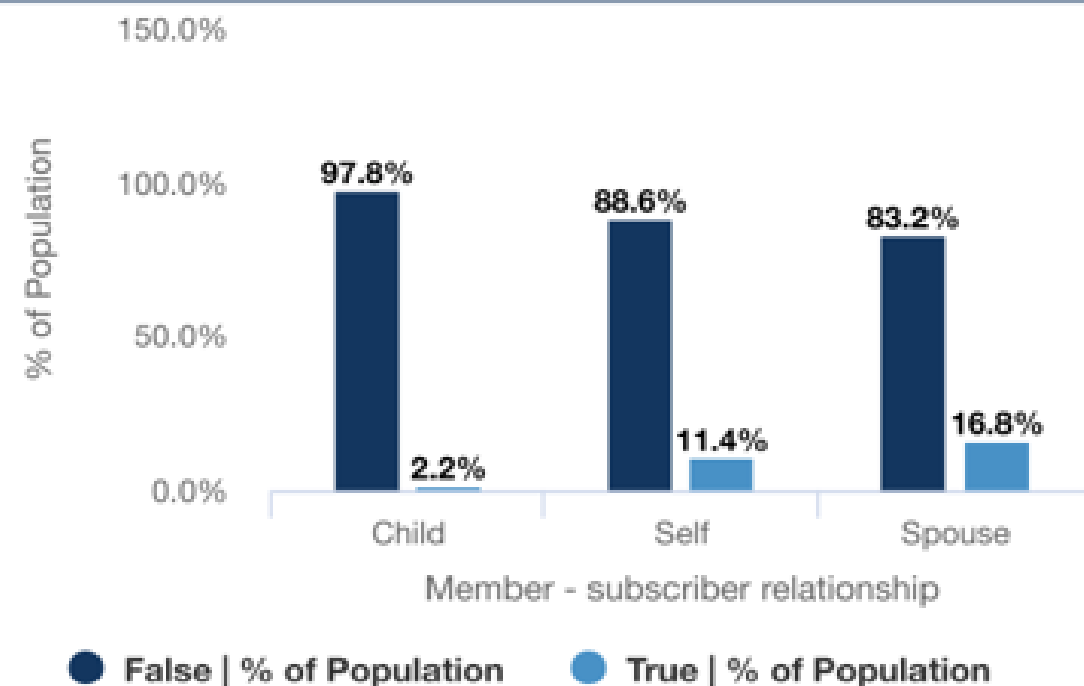
Assumptions:

- Employees & spouses who participated in health screenings in 2023 & 2024 were included
- Data is from Jan 2022 through Dec 2024 on an incurred basis

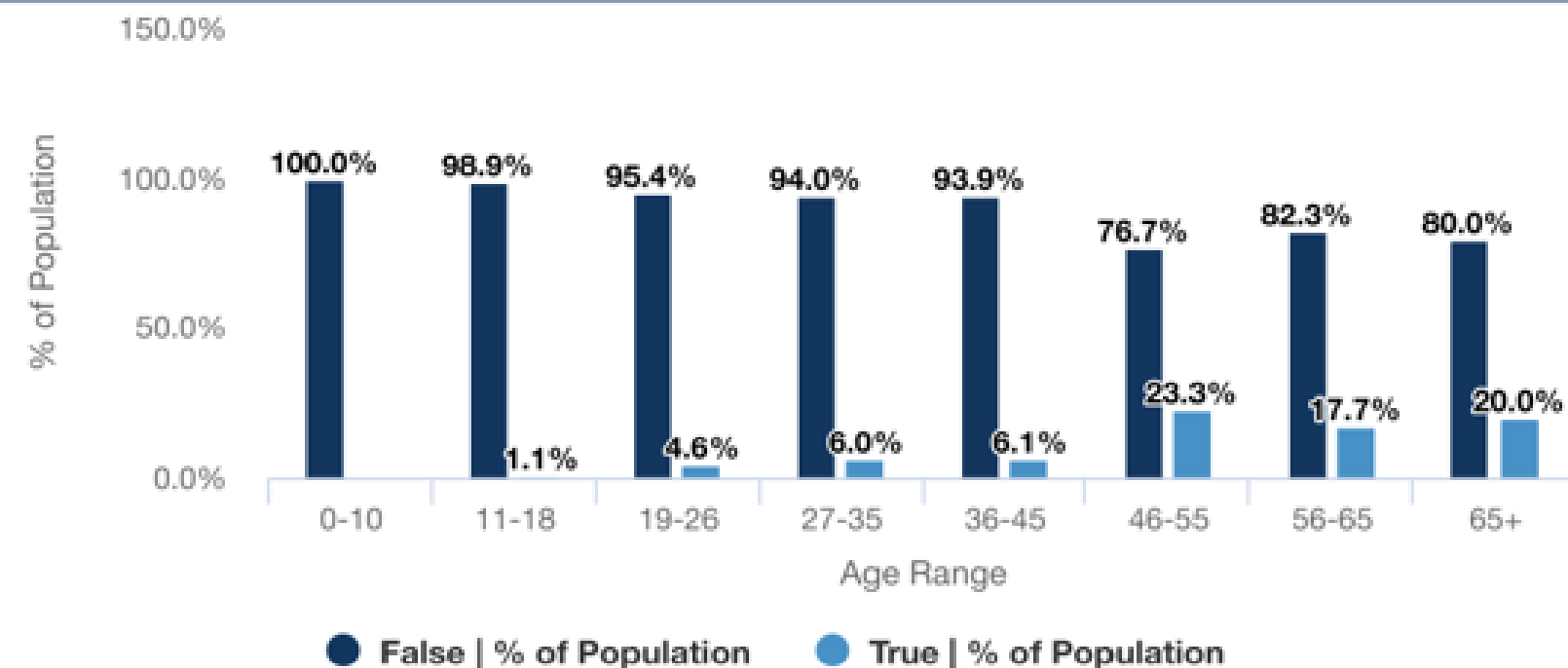
Diabetes: Demographics

Year	Diabetic Members (Employees)	Diabetic Members (Spouses)	Diabetic Members (Dep CH)	Diabetic Members (Total)	Diabetic Members (% of Total Population)	Diabetic Members Benchmark (% of Total Population)
2022	32	19	5	55	7.1%	9.0%
2023	33	20	7	60	8.4%	9.7%
2024	32	19	6	57	8.9%	10.1%

Diabetes by Relationship



Diabetes by Age Range



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)
2022	55	38	8 (21%)
2023	60	36	9 (25%)
2024	57	41	8 (20%)

- In 2024:
 - 2 members were identified as high-risk
 1. The first member is a 43 y/o employee with A1C levels indicating “dangerously high” in both 2023 and 2024; with no diabetic Rx either year
 - The member’s health score increased from 49 to 53
 - An outreach was made to the member due their health score
 2. The second member is a 53 y/o employee with A1C levels indicating “dangerously high” 2024 and 2023 with no diabetic Rx either year
 - The member’s health score is 18, a decrease of 4 points

Type 1 versus Type 2:

- There are 13 members with type 1 diabetes and 28 members with type 2 diabetes.

Diabetes High Risk Definition:

High Risk – An A1C level of 9% or higher is considered dangerous. A1C levels above 9% significantly increase the risk of serious complications from diabetes.

Assumptions:

- Employees & spouses who participated in health screenings in 2023 & 2024 were included
- Data is from Jan 2022 through Dec 2024 on an incurred basis

Participated in the Health Screening	2023 Total	2024 Total
Enrolled in Health Plan	191	196
Enrolled all 12 Months	172	166
Had 0 Claims	18	22
% Total w/ 0 Claims (Enrolled 12 Months)	10.5%	13.2%

- Of the 18 strive participants with no claims:
 - The average age was 33
 - The average health score was 77.3
- Of the 154 strive participants with at least 1 claim:
 - The average age was 47
 - The average health score was 78.5

Assumptions:

- Employees & spouse enrolled in the health plan were included (dependent children excluded)
- Data is from Jan 2024 through Dec 2024 on an incurred basis

Screening Overview

Did not Participate in the Health Screening	2023 Total	2024 Total
Enrolled in Health Plan	217	207
Enrolled all 12 Months	132	112
Had 0 Claims	34	33
% Total w/ 0 Claims (Enrolled 12 Months)	25.7%	29.0%

- Of the 33 non-strive participants with no claims:
 - The average age was 40
- Of the 79 non-strive participants with at least 1 claim:
 - The average age was 45

Wellness/Office Visit

Participated in the Health Screening	2023 Total	2024 Total
Enrolled in Health Plan	191	196
Enrolled all 12 Months	172	166
Had a Wellness Visit	84	89
% with a Wellness Visit (Enrolled 12 Months)	48.8%	53.6%
Had an Office Visit	139	139
% with an Office Visit (Enrolled 12 Months)	80.8%	83.7%
Had a Wellness or Office Visit	146	145
% with a Wellness or Office Visit (Enrolled 12 Months)	84.9%	87.3%

Did not Participate in the Health Screening	2023 Total	2024 Total
Enrolled in Health Plan	217	207
Enrolled all 12 Months	132	112
Had a Wellness Visit	35	37
% with a Wellness Visit (Enrolled 12 Months)	26.5%	33.0%
Had an Office Visit	89	69
% with an Office Visit (Enrolled 12 Months)	67.4%	61.6%
Had a Wellness or Office Visit	90	70
% with a Wellness or Office Visit (Enrolled 12 Months)	68.1%	62.5%

- 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 were included (dependent children excluded)
- Data is from Jan 2024 through Dec 2024 on an incurred basis

Screenings & Cost

Members with Screenings					Members without Screenings				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member		Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	181	\$1,562,406	\$8,632	1	2024	207	\$937,094	\$4,527
Members with Screenings (Excl HCC)					Members w/o Screenings (Excl HCC)				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member		Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	180	\$1,392,056	\$7,734	1	2024	206	\$828,761	\$4,023

- **Members with screenings cost \$4,105 more than members without screenings**
- **When excluding high-cost claimants (HCCs) over \$100k, members with screenings cost \$3,711 more than members without screenings**
 - There was 1 members in the screening group with claims over \$100k and 1 member in the w/o screening group.
 - A 39 y/o employee with \$170k in allowed claims due to Crohn's disease with Humira drug therapy. This member had a health score of 89 in 2024, 11 points lower than the prior year.
 - A 57 y/o spouse with \$108k in allowed claims as result of a hospital stay for sepsis. This member was not screened.
- **In the members with screenings group, 38 members or 21% had less than \$500 in claims**
- **In the members without screenings group, 118 members or 57% had less than \$500 in claims**

Assumptions:

- Employees & spouses enrolled in the health plan were included (dependent children excluded)
- Data is from Jan 2024 through Dec 2024 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	Spouse	46	\$474,657	\$10,319
2	Self	135	\$1,087,749	\$8,057

Members without Screenings				
	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	Spouse	66	\$486,823	\$7,376
2	Self	141	\$450,271	\$3,193

Members with Screenings (Excl HCC)				
	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	Spouse	46	\$474,657	\$10,319
2	Self	134	\$917,399	\$6,846

Members without Screenings (Excl HCC)				
	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	Spouse	65	\$378,490	\$5,823
2	Self	141	\$450,271	\$3,193

- In all 4 populations, spouses average a higher per member cost than employees

Assumptions:

- Employees & spouses enrolled in the health plan were included (dependent children excluded)
- Data is from Jan 2024 through Dec 2024 on an incurred basis

Screenings & Cost

Members with Screenings				
	State Code	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	MI	57	\$433,404	\$7,604
2	KY	54	\$518,160	\$9,596
3	IN	51	\$425,929	\$8,352

Members with Screenings (Excl HCC)				
	State Code	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	MI	56	\$263,055	\$4,697
2	KY	54	\$518,160	\$9,596
3	IN	51	\$425,929	\$8,352

Members without Screenings				
	State Code	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	KY	105	\$404,046	\$3,848
2	IN	74	\$234,457	\$3,168
3	MI	15	\$63,581	\$4,239

HCC w/o Screening located in state not shown.

- In the screened populations, the KY population has the highest per member cost

Assumptions:

- Employees & spouses enrolled in the health plan were included (dependent children excluded)
- Data is from Jan 2024 through Dec 2024 on an incurred basis

Cost by Health Score

Health Score 70 & Above				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	143	\$1,221,857	\$8,544

Health Score 70 & Above (Excl HCC)				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	142	\$1,051,508	\$7,405

Health Score 69 and Below				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	39	\$350,216	\$8,980

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

- Members with a health score of 70+ cost \$446 less than members with a health score below 70
- When excluding HCC's above \$100k, members with a health score of 70+ cost \$1,585 less than members with a health score below 70
- There was 1 member with costs above \$100k & Strive scores above 70:
 - A 39 y/o employee with \$170k in allowed claims due to Crohn's disease with Humira drug therapy. This member had a health score of 89 in 2024, 11 points lower than the prior year.

Assumptions:

- Employees & spouses who participated in health screenings in 2023 were included
- Data is from Jan 2024 through Dec 2024 on an incurred basis

Cost by Health Score

Health Score 85-100 (Excl HCC)				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	66	\$514,710	\$7,799

Health Score 60-69				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	15	\$195,717	\$13,048

Health Score 70-84				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	77	\$707,146	\$9,184

Health Score 0-59				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	24	\$154,499	\$6,437

- The average per member cost for all members with screenings was \$7,405 when excluding high-cost claimants
- In the 85-100 group, 5 members had costs above \$25k (8%)
- In the 70-84 group, 6 members had costs above \$25k (8%)
- In the 60-69 group, 1 member had costs above \$25k (6%)
- In the 0-59 group, 2 members had costs above \$25k (8%)

Assumptions:

- Employees & spouses who participated in health screenings in 2024 were included
- Data is from Jan 2024 through Dec 2024 on an incurred basis

Repeat Participants

Members with Screenings

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	147	\$1,451,426	\$9,874
2	2024	144	\$1,379,337	\$9,579

Members with Screenings (Excl HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	146	\$1,282,820	\$8,786
2	2024	143	\$1,208,988	\$8,454

- Repeat participants experienced a 3% decrease in costs
- When excluding HCCs, repeat participants experienced a **4% decrease**
 - Members who had a health score increase averaged a **9% increase**
 - Members who had the same health score averaged a **42% decrease**
 - Members who had a health score decrease averaged a **2% decrease**

Assumptions:

- Employees & spouses who participated in health screenings in 2023 & 2024 were included
- Data is from Jan 2023 through Dec 2024 on an incurred basis

Health Score Increased

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	52	\$564,553	\$10,857
2	2024	50	\$591,532	\$11,831

Health Score Stayed the Same

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	16	\$123,381	\$7,711
2	2024	15	\$48,878	\$3,259

Health Score Decreased (Excl HCC)

	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	80	\$764,372	\$9,555
2	2024	80	\$748,595	\$9,357

Repeat Participants

Health Score Improvement					
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Medical/RX Claim Count	Allowed Per Member
1	2023	52	\$564,553	1,966	\$3,895
2	2024	50	\$591,532	1,888	\$6,274
	Year number	Medical Provider Allowed Amount	Medical Claim Count	RX Provider Allowed Amount	RX Claim Count
1	2023	\$362,012	954	\$202,541	1,012
2	2024	\$277,828	863	\$313,704	1,025

- 50 members experienced a health score improvement
- These members had a cost increase of 61%

Health Score Improvement							
	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	2023	106	64	66	\$513	\$48,964	\$517
2	2024	114	107	69	\$453	\$72,097	\$2,673

- Hypertension, diabetes & cholesterol medications all increased in this population
- Diabetes medications increased \$23k, a result of GLP-1 drug utilization
- The increase to the Cholesterol amount is due to the use of Repatha

Assumptions:

- Employees & spouses who participated in health screenings in 2023 & 2024 were included
- Data is from Jan 2023 through Dec 2024 on an incurred basis

Highest Costing Rx in 2024					
	Year number	2023		2024	
	Drug Product Name	Member ID (Count Distinct)	Total amount paid	Member ID (Count Distinct)	Total amount paid
1	Rinvoq	1	\$18,369	1	\$79,524
2	Tremfya	1	\$13,000	1	\$50,353
3	Wegovy	6	\$32,234	5	\$45,361
4	Mounjaro	2	\$15,071	3	\$30,789
5	Ozempic (1 MG/DOSE)	2	\$4,371	3	\$12,670
	Total		\$83,045		\$218,697
	Grand Total	44	\$176,098	39	\$282,214

2025 Goals & Strategies





Participation Metrics

Metric	Q1	Q2	Q3	Q4	2024	2023	2022
Active Users <i># of unique users</i>	16	11	160	42	171	149	148
% of Census Active <i># of unique users/census</i>	5%	4%	46%	13%	51%	47%	44%
Total Points Tracked	7,210	4,146	389,173	6,082	406,611	406,180	480,639
Average Points per Active User <i>total points tracked/active users</i>	515	518	1,121	145	2,378	2,726	3,247
Health Assessments Completed	14	8	129	6	157	141	144
Health Hub Views	36	16	96	9	157	12	20



Strive 2024 Programming Goals



Points Earned

Goal: 450,000 Total Points

2022 - 480,639

2023 - 406,180

2024 - 406,611

90% to goal

Total points increased slightly from 2023.



Portal Engagement

Goal: 50% Active Users

2022 - 44%

2023 - 47%

2024 - 51%

102% to goal

51% of the eligible census logged in to their wellness portals.



Screening Participation

Goal: 75% Participation

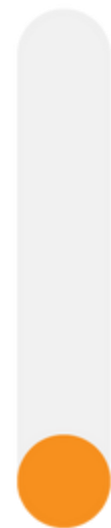
2022 - 69%

2023 - 63%

2024 - 58%

77% to goal

Screening participation decreased in 2024.



RAS Enrollment Goal: 50% Eligible Completion

2022 - 6%

2023 - 3%

2024 - 8%

16% to goal

RAS completion increased from 2023 but remained low overall.



Wellness Incentive

Goal: 90% Eligible

2022 - 79%

2023 - 81%

2024 - 89%

99% to goal

The percentage of those earning the wellness incentive increased 8% from 2023 & 10% from 2022.



Strive 2025 Programming Goals



RAS Enrollment
Goal: 30% Eligible Completion

2022 - 6%
2023 - 3%
2024 - 8%

2025 Goal: 30%



Portal Engagement
Goal: 55% Active Users

2022 - 44%
2023 - 47%
2024 - 51%

2025 Goal: 55%



Screening Participation
Goal: 65% Participation

2022 - 69%
2023 - 63%
2024 - 58%

2025 Goal: 65%



2025 Goals and Strategies

Goals		Strategies		Overall Strategies	
Employee Engagement				<ul style="list-style-type: none">• Target spousal participation• Implement monthly engagement data reports• Physical marketing materials on-site • Recommendation: Merge Tobacco & Health Screening Incentive • Recommendation: Outcome-based incentive only OR increase differential between participation and outcome-based incentive amounts	
<ul style="list-style-type: none">• Portal Engagement<ul style="list-style-type: none">◦ <i>2025 Goal: 55% active users annually</i>	<ul style="list-style-type: none">• Wellness portal update & new features• Recommendation: Five with Strive videos in lieu of presentations• Provide rewards for engagement				
Health Screening				<ul style="list-style-type: none">• Recommendation: Outcome-based incentive only OR increase differential between participation and outcome-based incentive amounts <ul style="list-style-type: none">• Additional Offerings:<ul style="list-style-type: none">◦ Mental Health First Aid◦ Nutrition Services◦ Additional Screening Tests (CBC, PSA, TSH, Vitamin D)	
<ul style="list-style-type: none">• Screening Participation<ul style="list-style-type: none">◦ <i>2025 Goal: 65% of eligible census</i>	<ul style="list-style-type: none">• Screening outreach phone calls to all employees• Strive on-site prior to health screening AND/OR at health screening events				
<ul style="list-style-type: none">• RAS Enrollment<ul style="list-style-type: none">◦ <i>2025 Goal: 30% of RAS-eligible completing program</i>					



2025 Wellness Programming

Presentations: On-site

- Metabolism 101
- The Healthy Traveler
- Men's Health
- Women's Health

Challenges

- Rock Your Way to Wellness
 - *0 participants*
- Cancer Awareness Challenge
 - *1 participant*
- Strive Corporate Challenge
 - *Starts 5/7*
- Hydration Station
- Around the World
- Save Up!



Additional Offerings

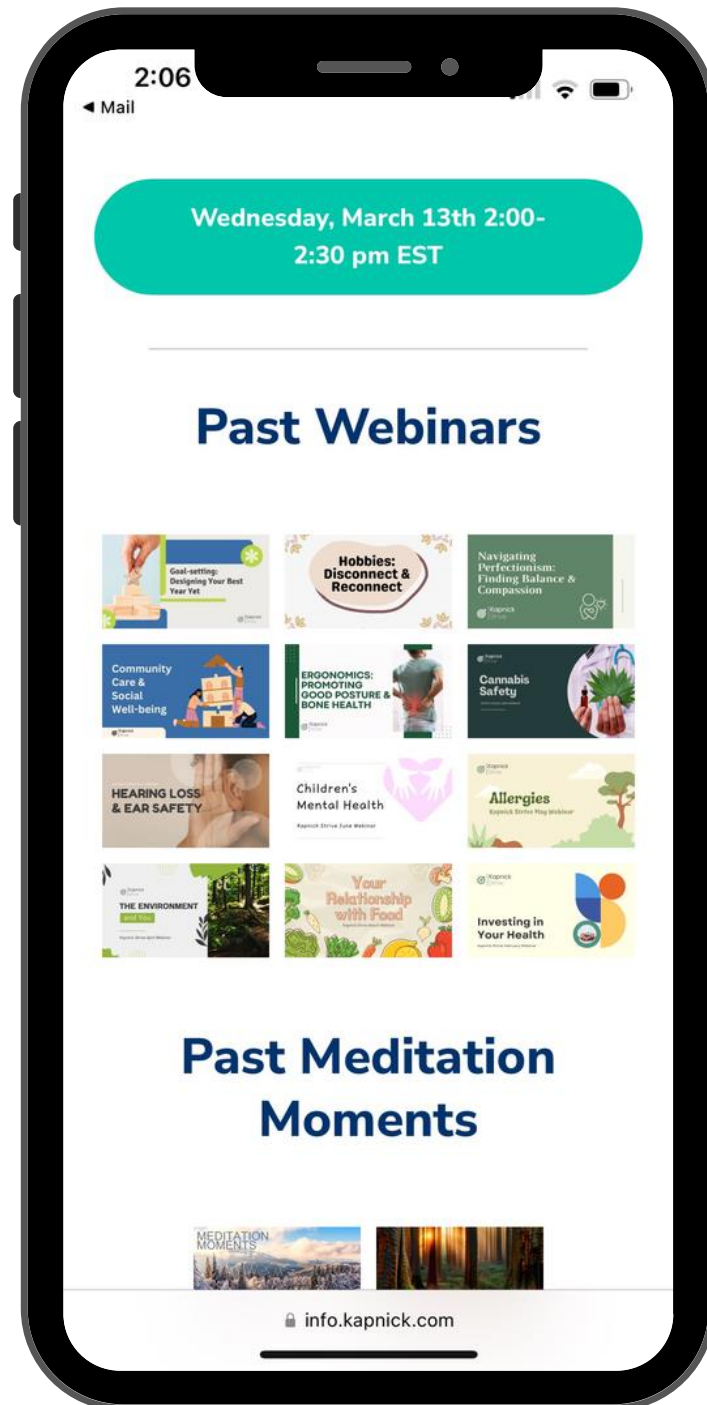
- 12 Strive Monthly Webinars
- 12 Strive Monthly Newsletters
- 12 Custom Monthly Communications
- 4 Meditation Moments
- Tobacco RAS Health Coaching

2025 Health Screenings

- Dates TBD



Wellness Resources





NEW Offerings!

Mental Health First Aid

What is it?

An internationally recognized skills-based training designed to help individuals identify, understand, and respond to signs and symptoms of mental health or substance use challenges in adults (ages 18+).

What's included?

Participants will learn to apply the MHFA action plan in real-world situations, including when someone is experiencing a mental health or substance use challenge.

Additionally, participants will receive:

- A Certificate (valid for 3 years)
- MHFA Manual & Processing Guide
- Access to Kapnick Strive's MHFA Toolbox, featuring tools and resources to support ongoing mental well-being



Nutrition Services

What's available?

Kapnick Strive is offering a variety of nutrition services developed and delivered by Registered Dietitians (R.D.s), including:

- Nutrition presentations
- 1-on-1 and group nutrition counseling
- Metabolic testing and anthropometric screening
- Cooking demonstrations
- Culinary garden design and educational programming
- Social media campaigns
- Recommendations for company-provided food selections



Biometric Risk Breakdown





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 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 at rest.

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 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.

Gamma-Glutamyltransferase (GGT)

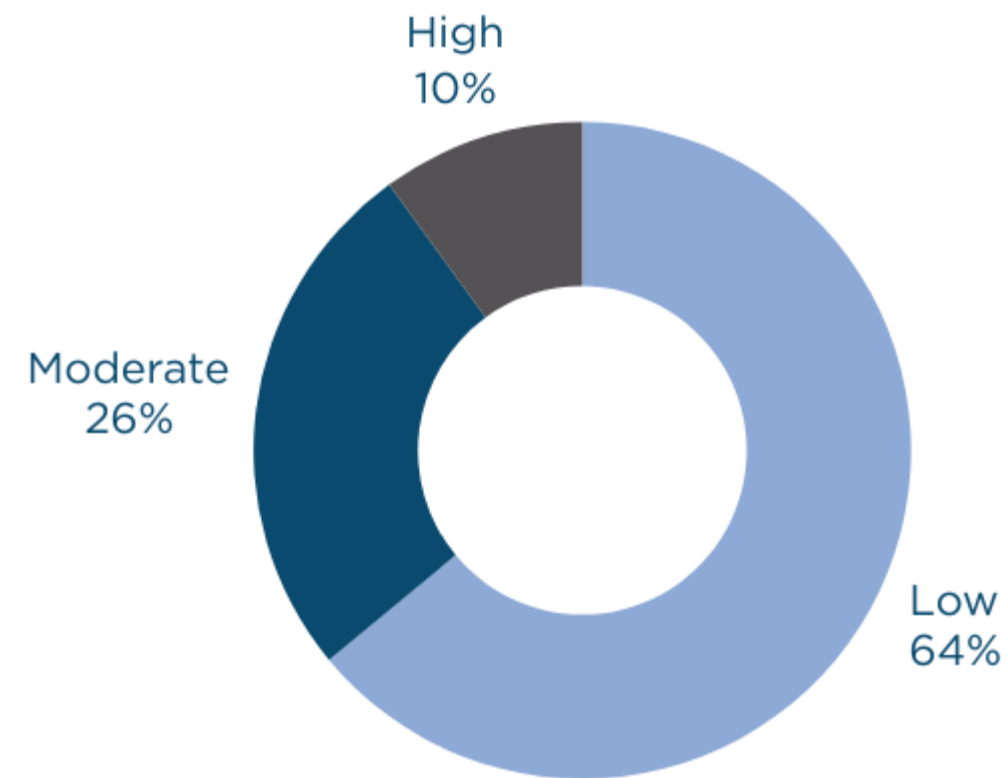
GGT is used for diagnosing and monitoring disease of the liver, gallbladder, bile ducts and bile. Levels outside of the normal range could indicate any form of liver disease or biliary obstruction.



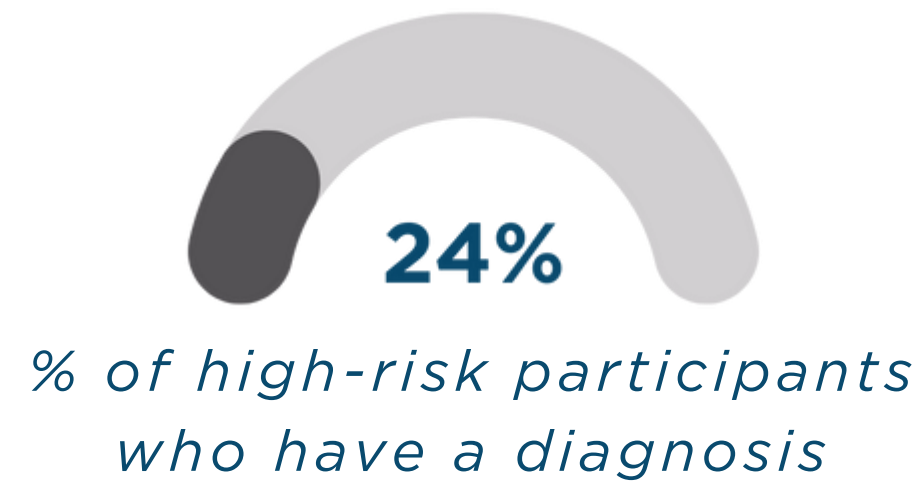
Heart Health: *Total Cholesterol*

HDL + LDL + Triglyceride

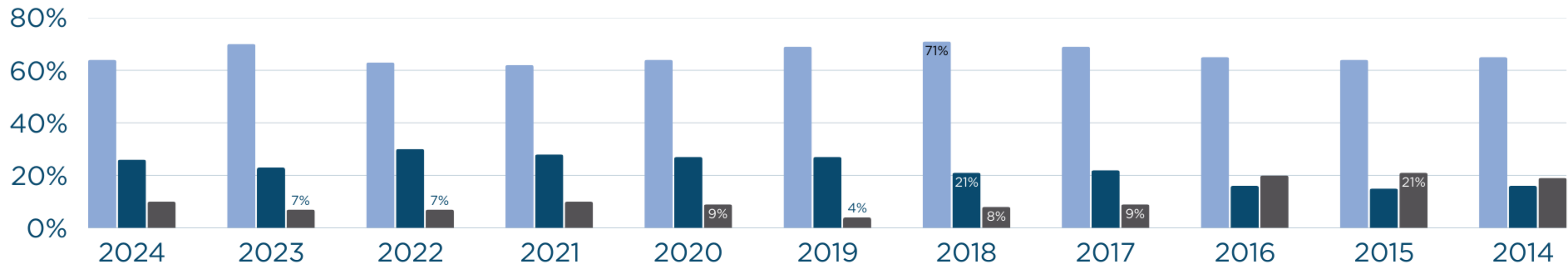
Cholesterol Breakdown



High Risk Awareness



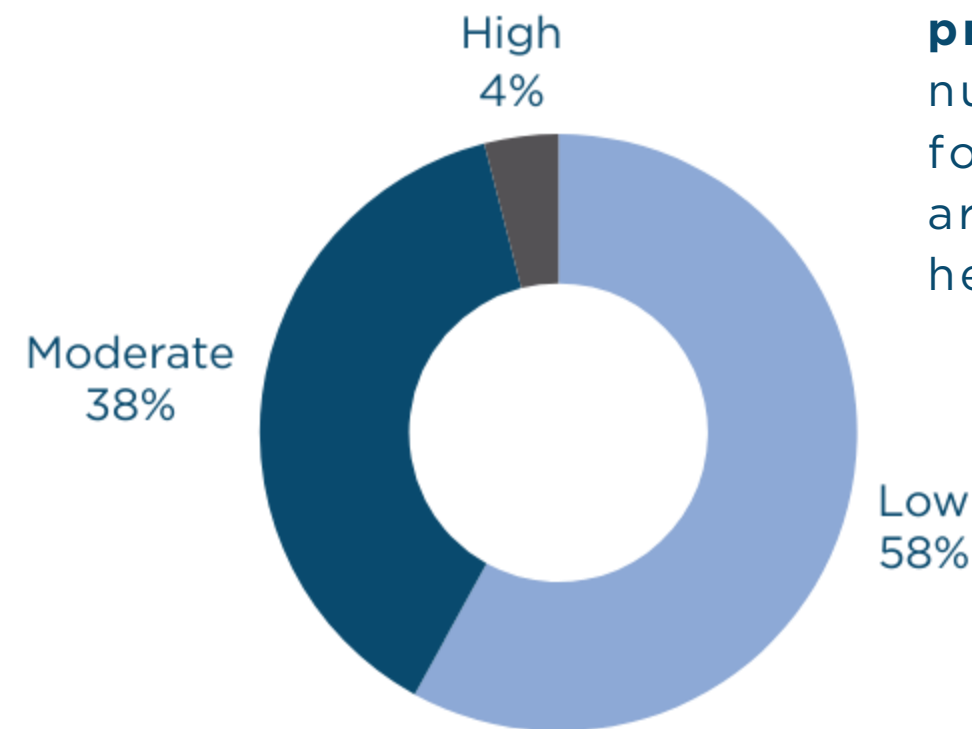
● Low Risk: <200 mg/dL ● Moderate Risk: 200-239 mg/dL ● High Risk: >240 mg/dL





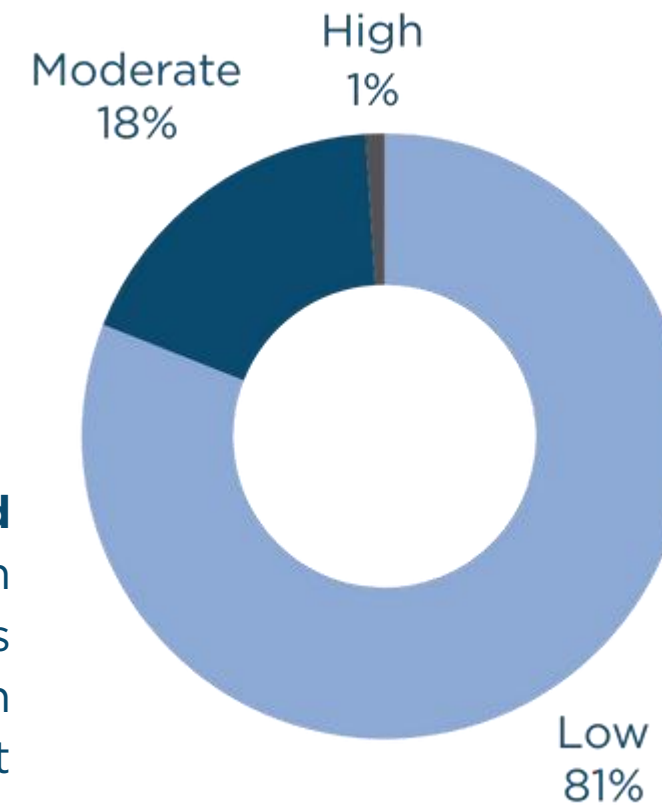
Heart Health: *Blood Pressure*

Systolic Breakdown



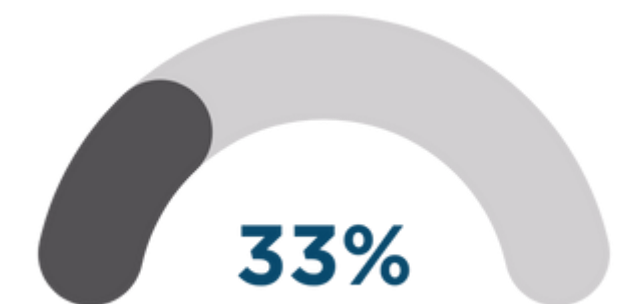
Systolic blood pressure (the top number) measures the force of blood against artery walls when the heart contracts.

Diastolic Breakdown

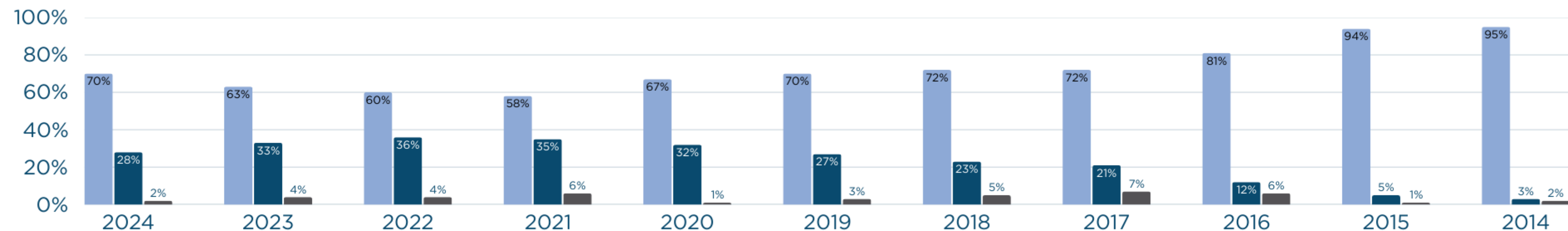


Diastolic blood pressure (the bottom number) measures the same force when the heart is at rest between beats.

High Risk Awareness

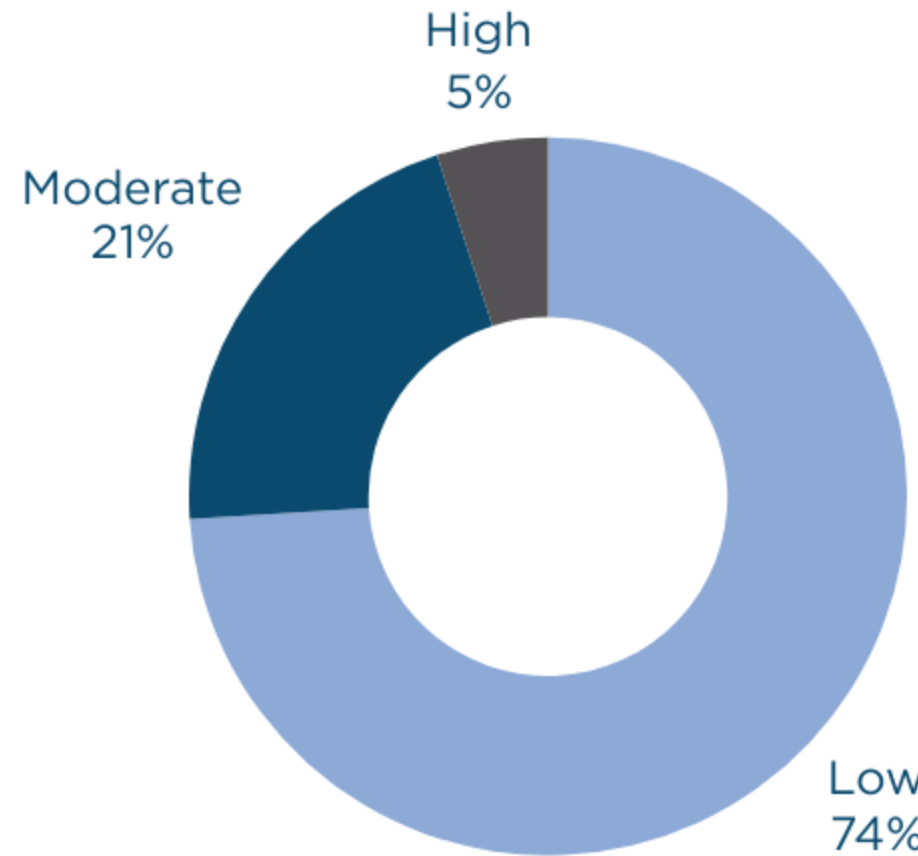


% of high-risk participants who have a diagnosis



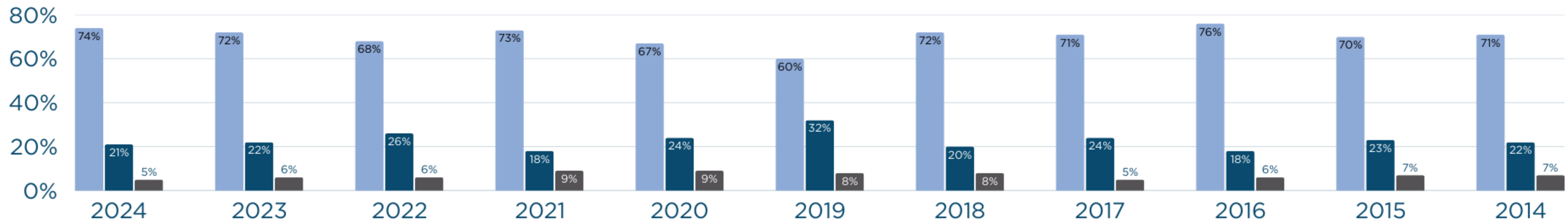


Diabetes Management: *Blood Glucose*



**Blood Glucose
Breakdown**

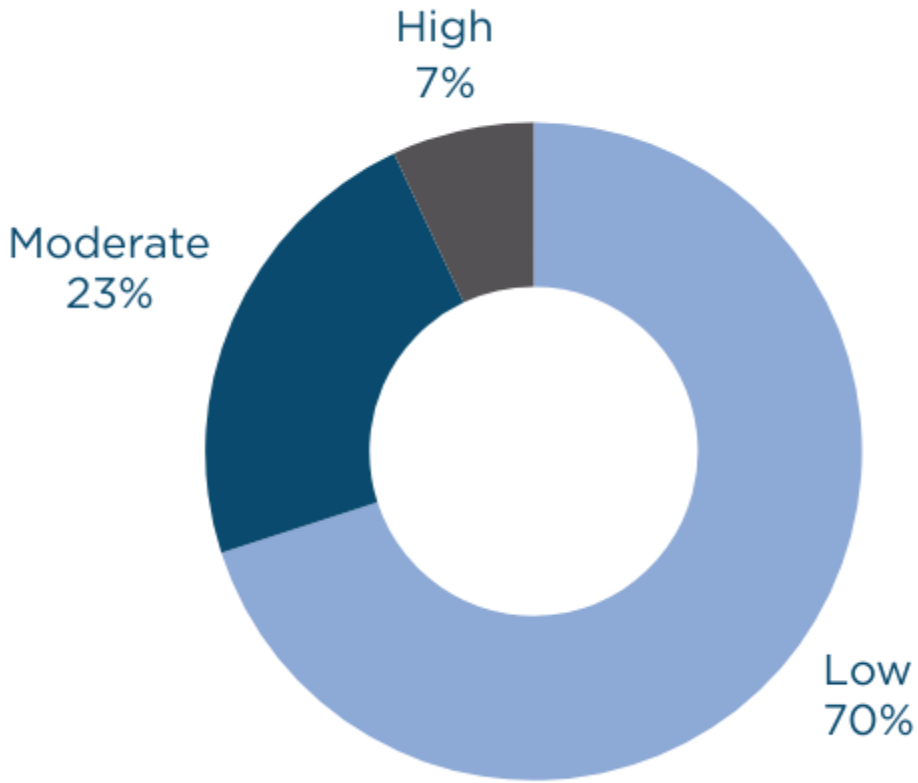
● Low Risk: <100 mg/dL ● Moderate Risk: 101-125 mg/dL ● High Risk: >126 mg/dL



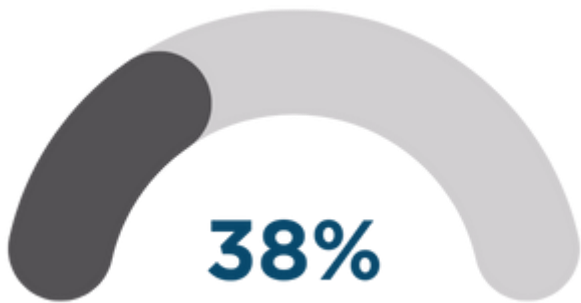
Diabetes Management: Hemoglobin A1C



A1C Breakdown

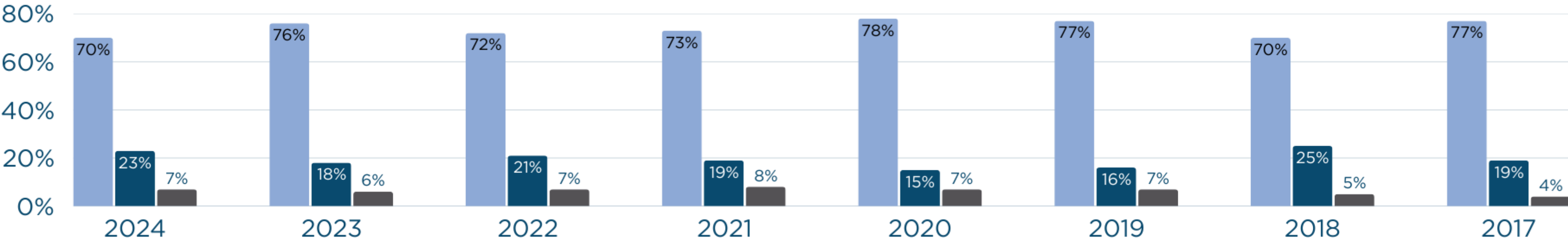


High Risk Awareness



% of high-risk participants who have a diagnosis

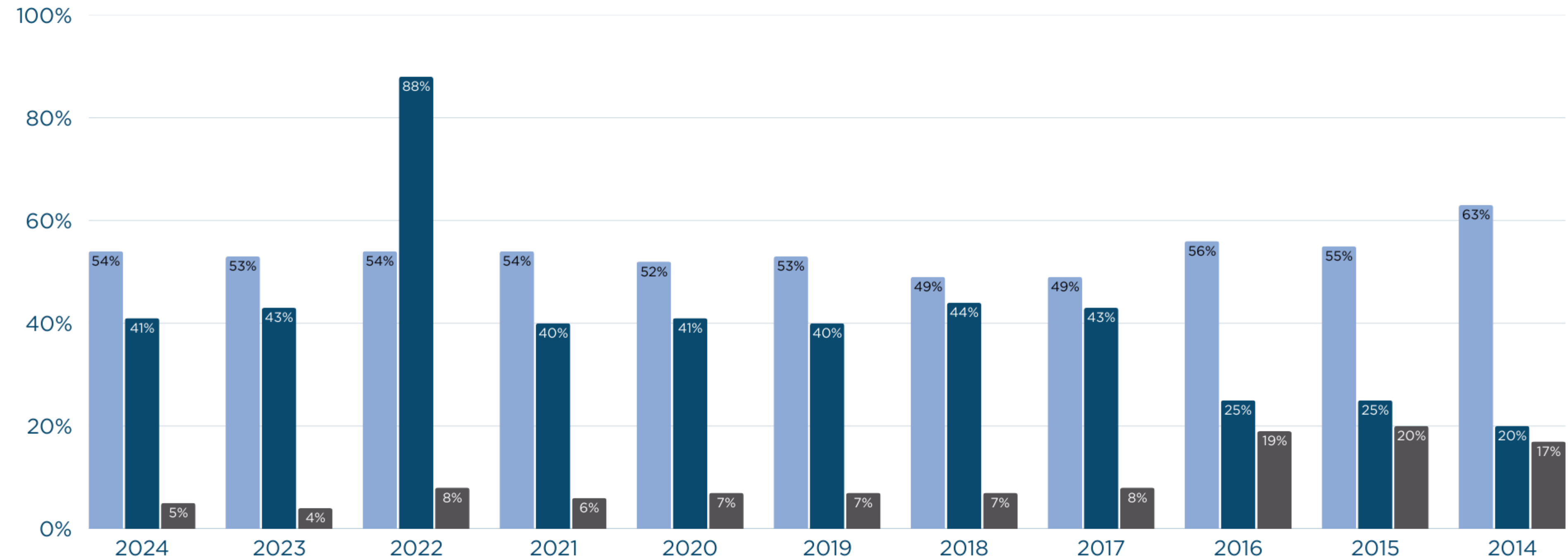
Low Risk: <5.7% Moderate Risk: 5.7-6.4% High Risk: >6.5%





Body Composition: *Body Mass Index*

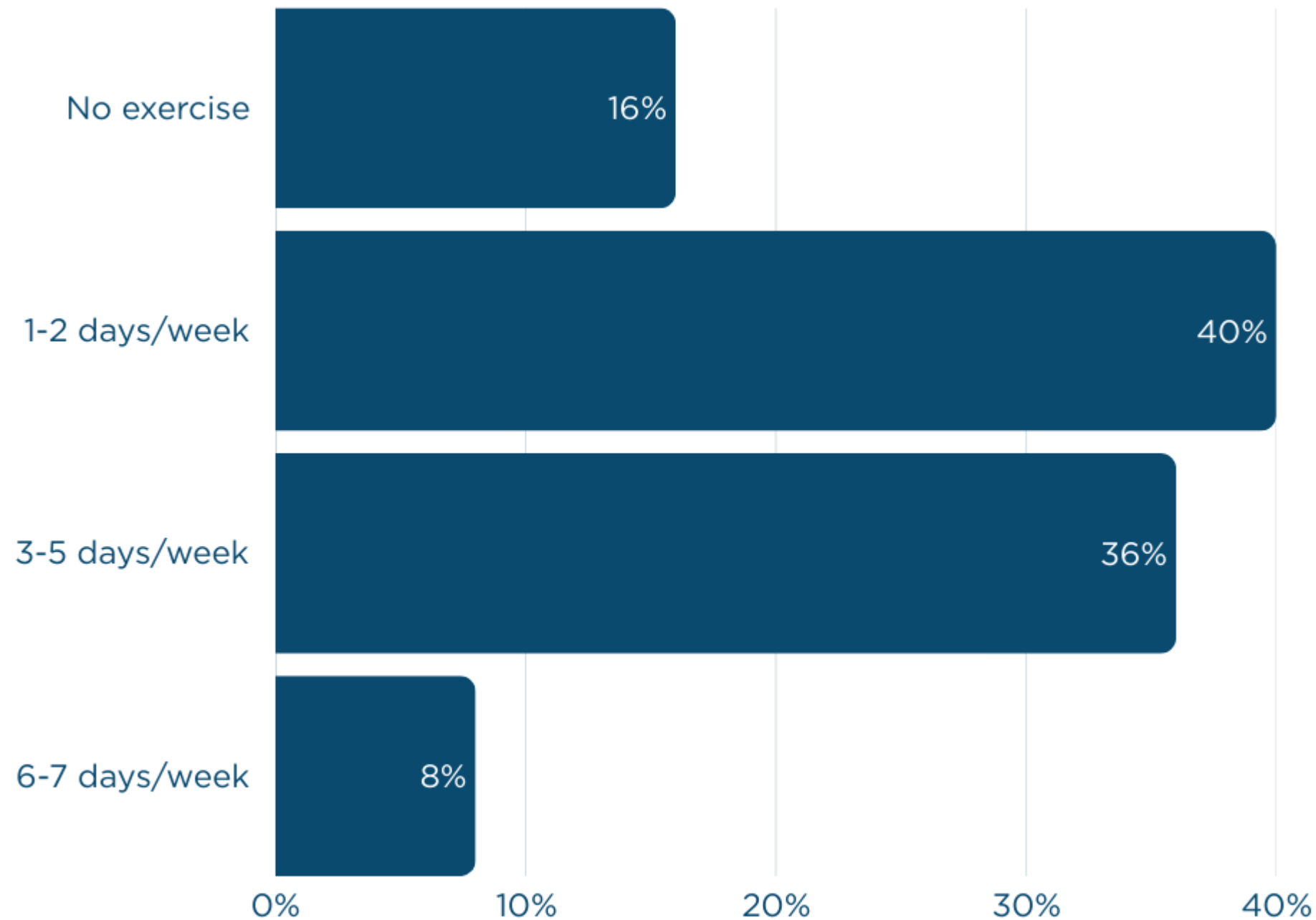
● Low Risk: 18.5-29.9 ● Moderate Risk: 30-39.9 ● High Risk: >40



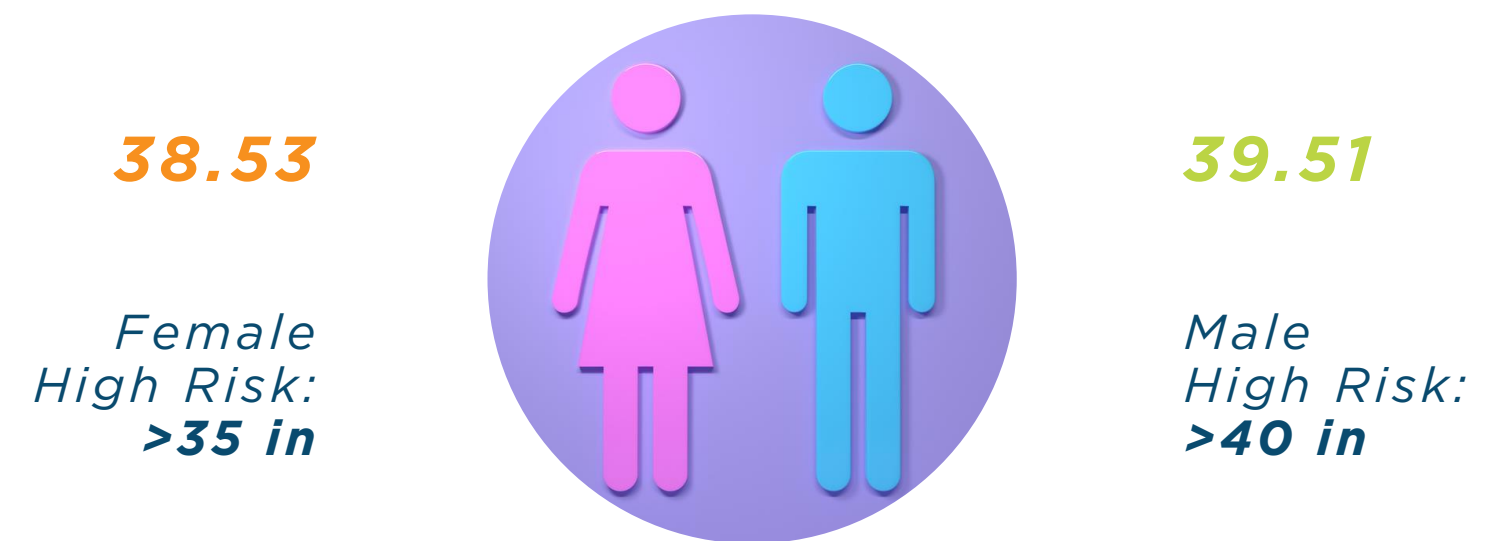


Body Composition

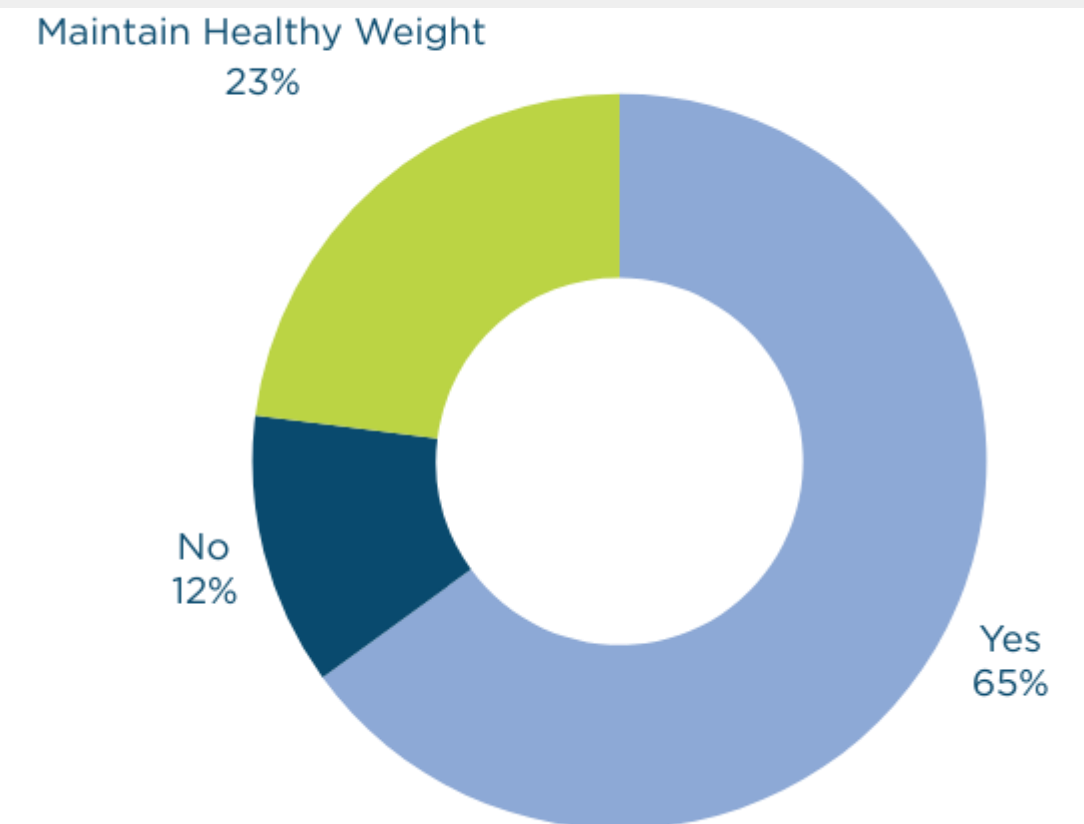
Exercise Habits



Average Waist Circumference



Interest in Losing Weight

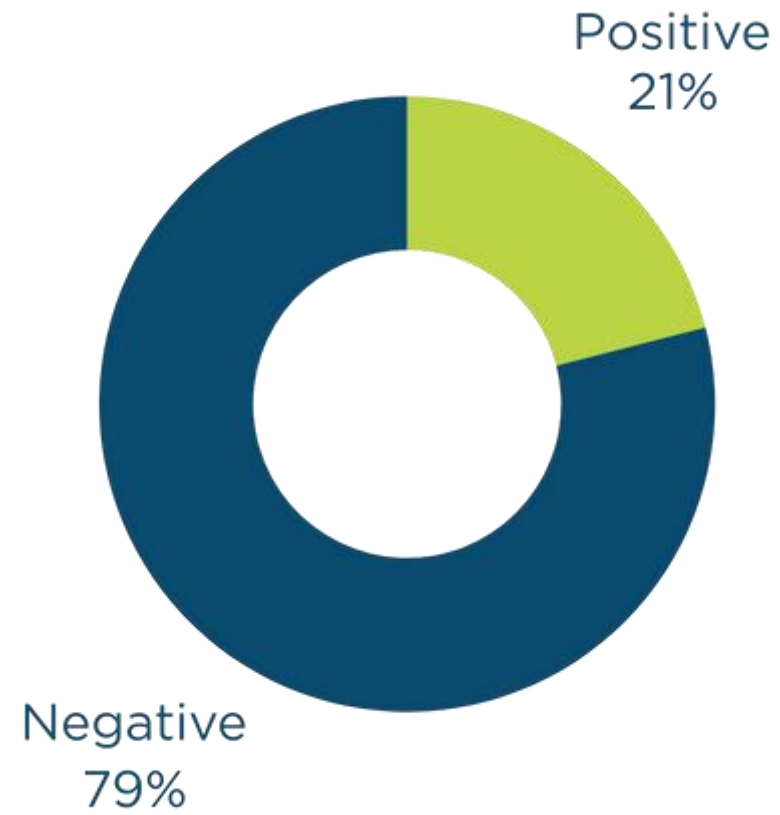




Nicotine Use

*41 participants
tested positive

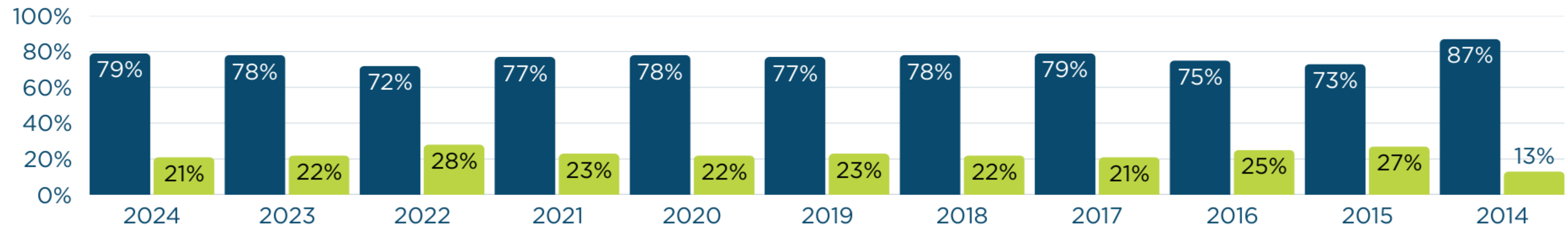
Tested Positive



Interested in Quitting



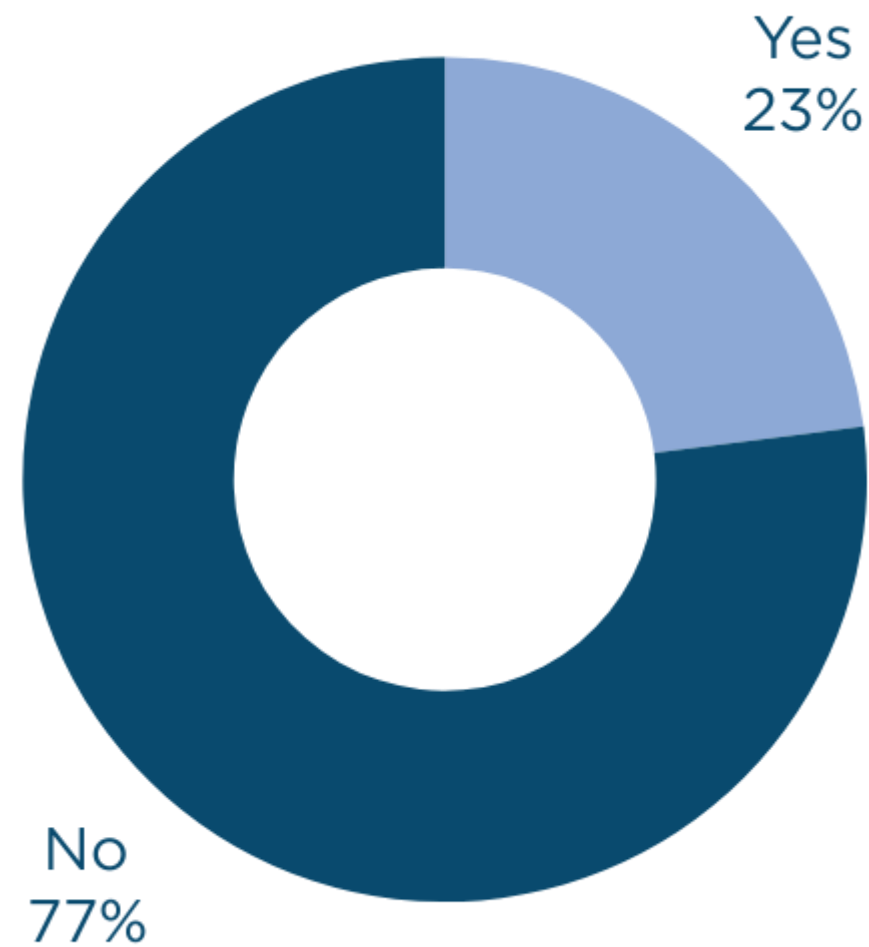
● Negative ● Positive



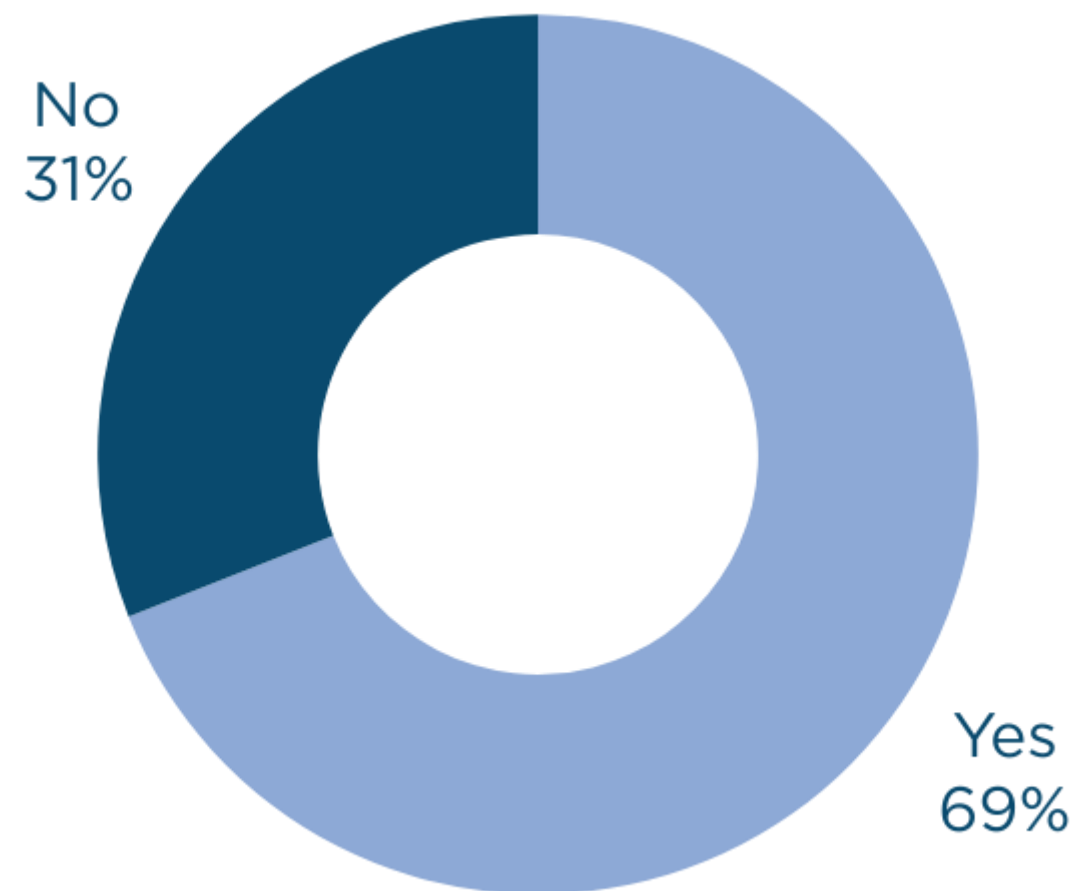


Mental Health & Well-being

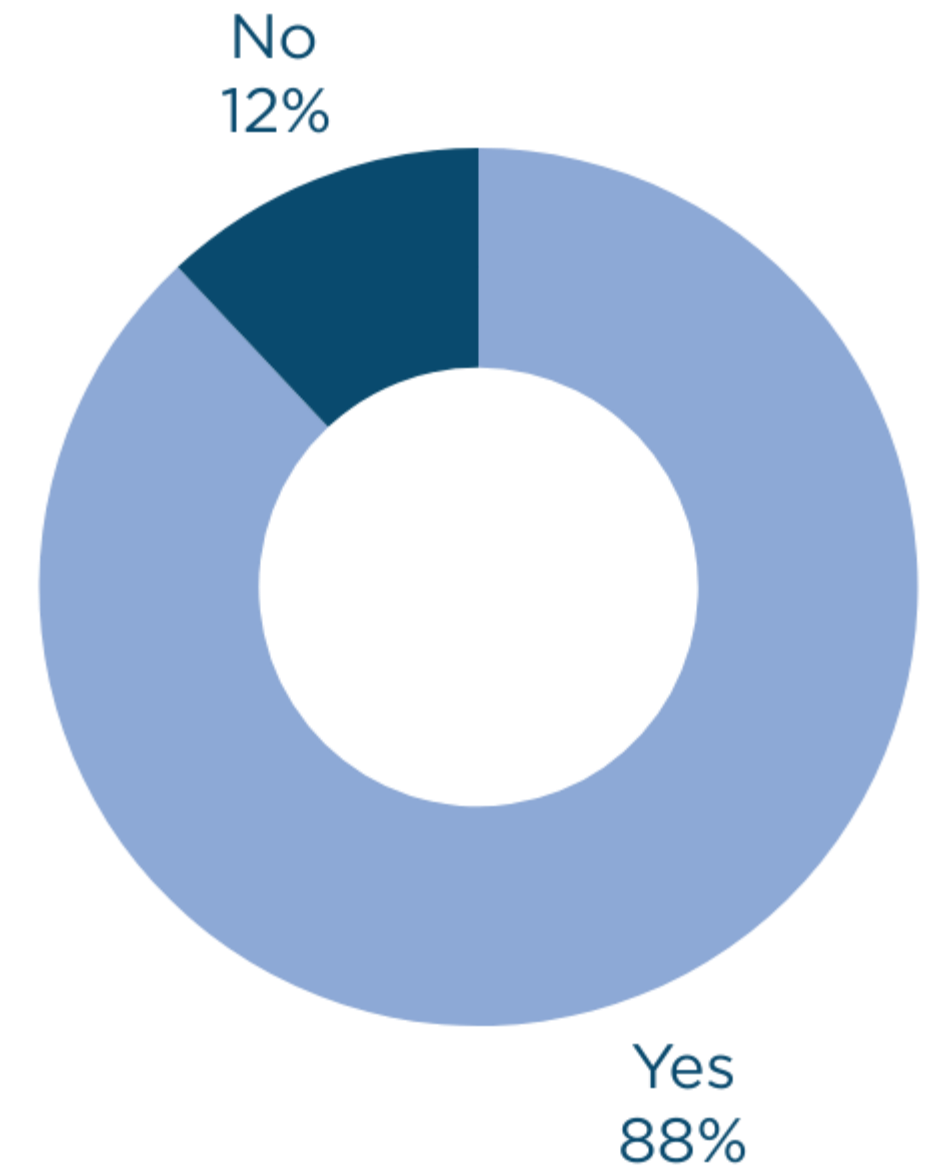
Do you experience a mental health condition, like anxiety or depression?



If yes, do you take medication?



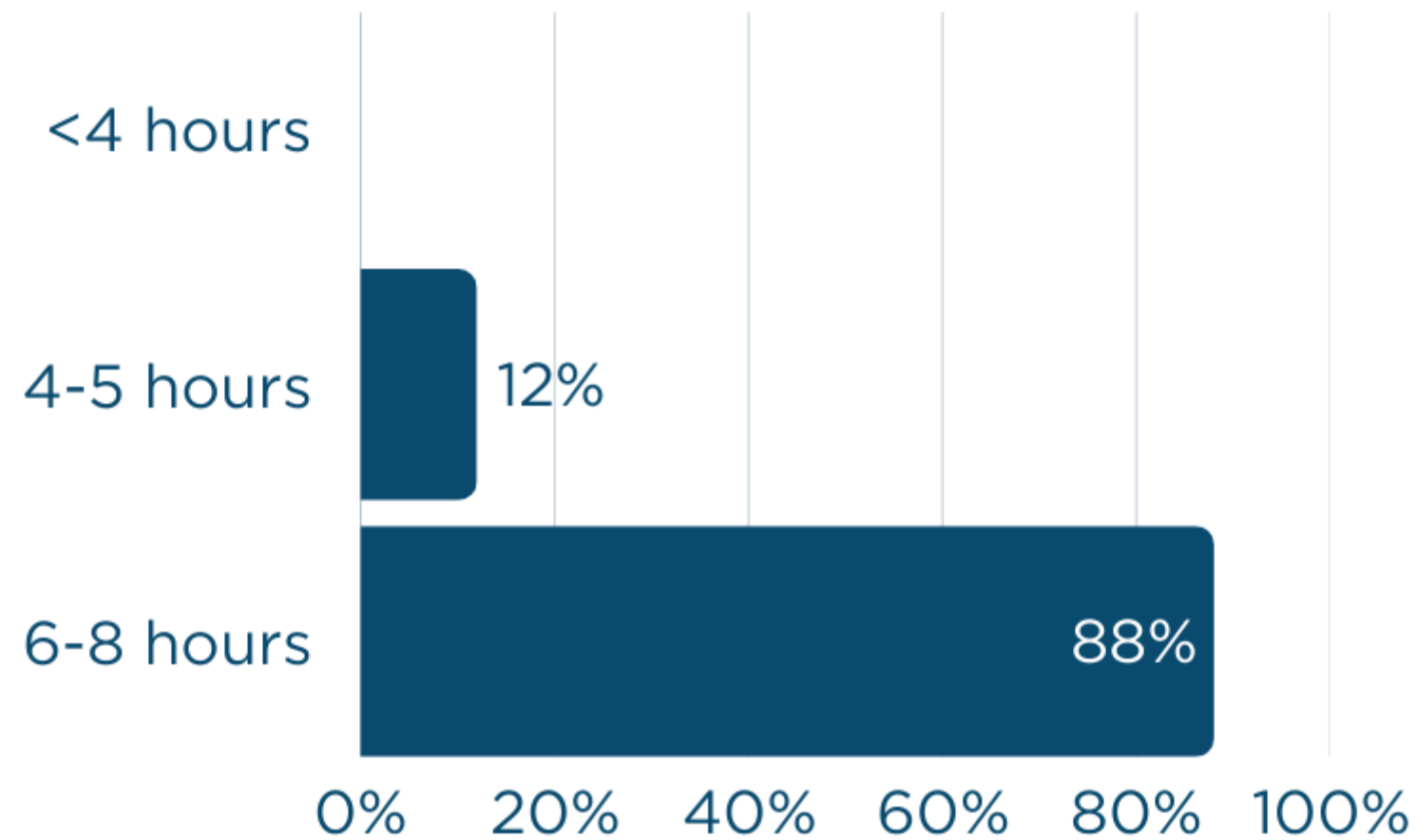
Maintains a Healthy Work-Life Balance



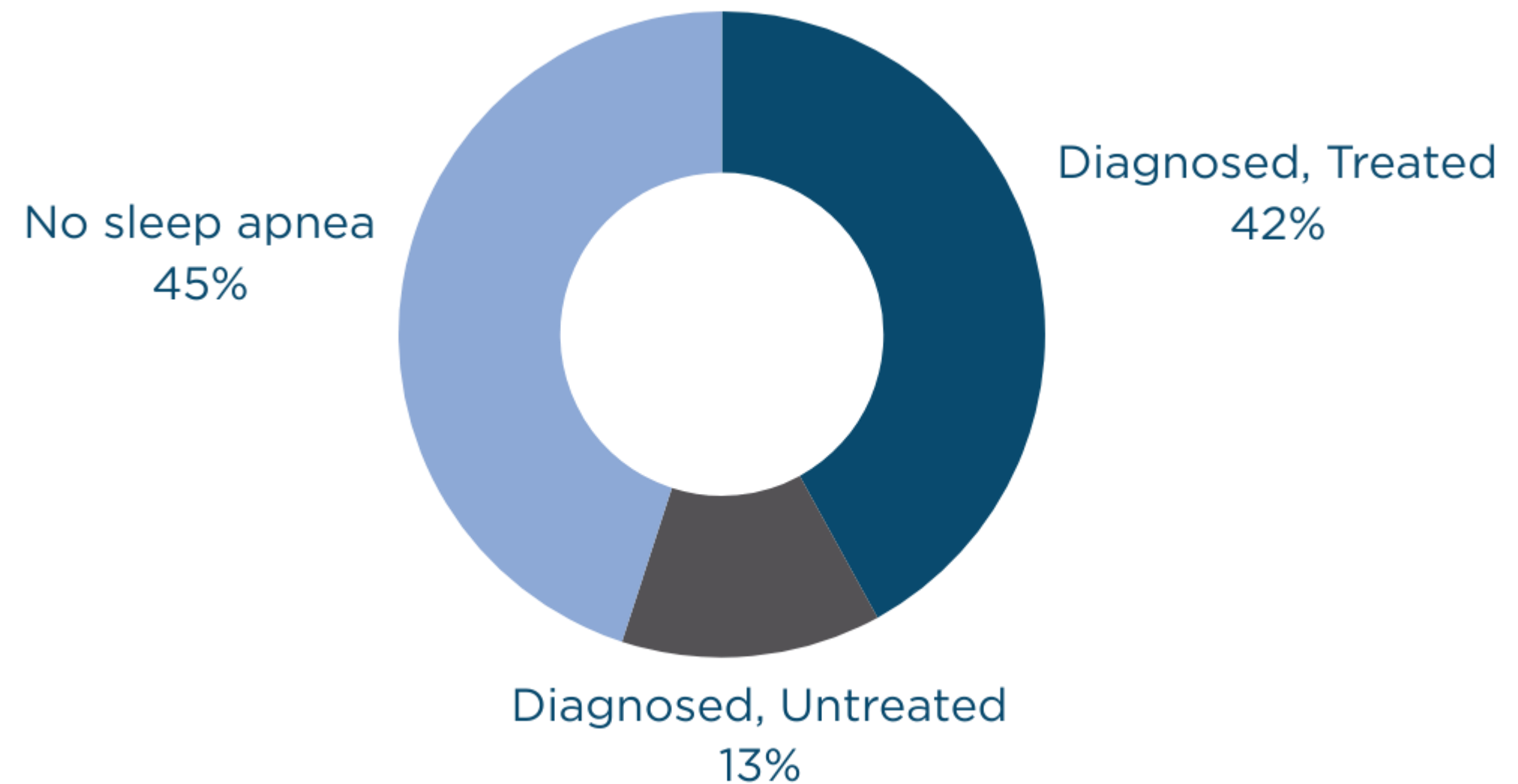
Sleep Habits



Hours of Sleep per Night



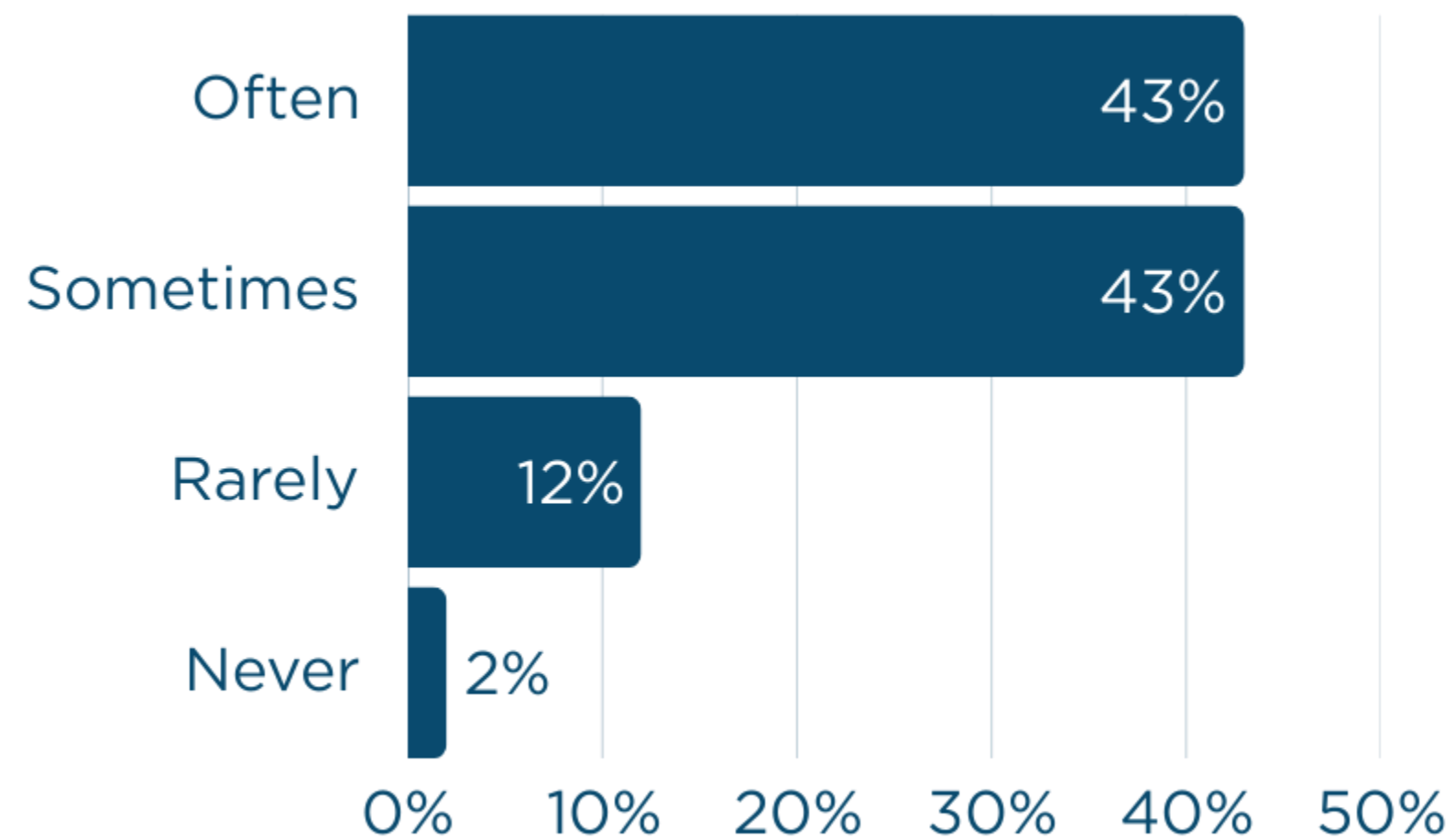
Sleep Apnea



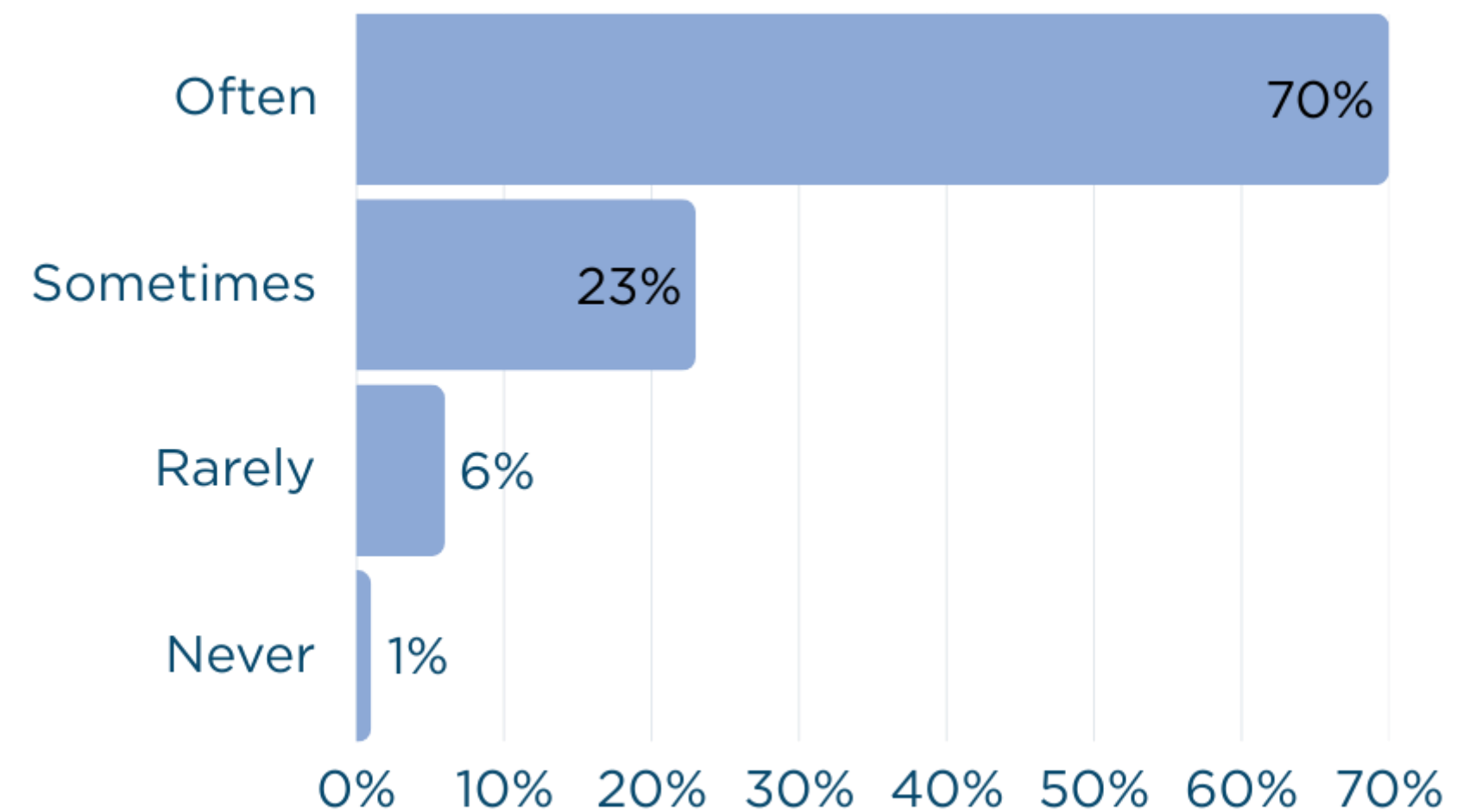


Nutritional Habits

Balanced Meals



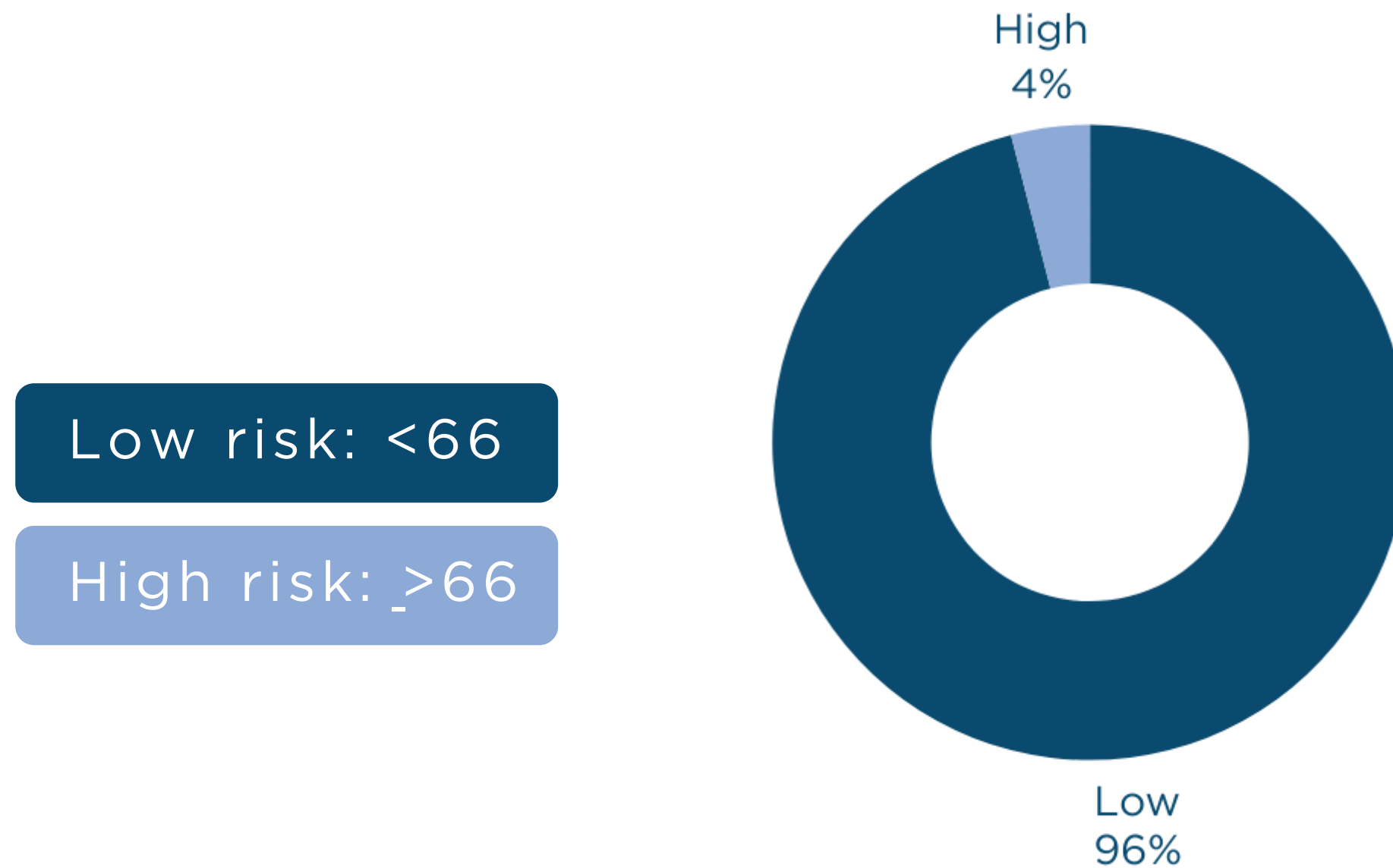
Choose Water Over Sugary Beverages





Gamma-Glutamyltransferase (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.



Thank you!

Questions?

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 734-929-6587

 emma.lough@kapnick.com

