



Executive Review

May 12, 2025

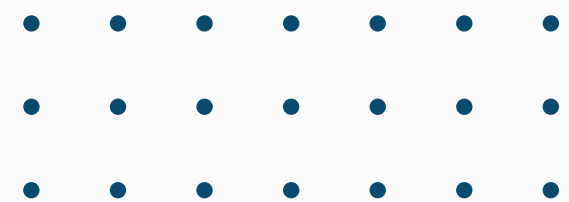


Table of Contents

1. Key Findings

pg. 3

2. Program Overview

pg. 4

3. Screening Participation

pg. 5

4. Top Risk Factors

pg. 19

5. Lens Analysis

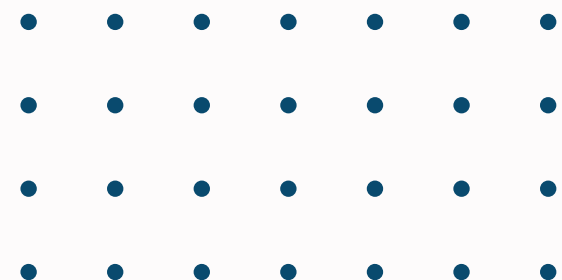
pg. 20

6. Goals & Strategies

pg. 36

7. Biometric Risk Breakdown

pg. 48



All Participants

- **All biometric averages are in the low-risk range**
- **74%** of all participants scored in the ideal- or low-risk range
- **2** critical blood pressure readings were reported in 2024
- Average health score remains in the **ideal** risk range
- **38.8%** of members on health plan have **at least 1 chronic condition**, which is lower than Kapnick's benchmark of 44.3%
- Members with screenings cost approximately **\$1000 less** than members without screenings.

Repeat Participants

- **82%** of repeat participants **remained in the low-risk range or made a positive risk migration** based on health score
- **5 participants quit smoking** between the 2023 and 2024 health screenings
- Of the 23 participants that completed RAS health coaching in 2023, **19 made score improvements** in 2024 (**83%**)
- The average score improvement of RAS health coaching participants was **14.3 points**.
- **The screening population improved care avoidance** by decreasing their O claimants from 29% in 2023 to 18% in 2024.
- The screening population had a **14% increase in well visit utilization** going from 28% in 2023 to 42% in 2024.
- If we **combine well visits and office visits**, we saw an **improvement of 11%** going from 61% in 2023 to 72% in 2024.



2024 Employee Events

2024 Presentations - On-site

- Substance Abuse, Overdose Awareness, & Prevention
- Navigating Fad Diets
- Sugar Busters
- Health Benefits of a Good Night's Sleep

2024 Challenges

- Be Kind for Your Mind
 - 5 participants
- Northville Weight Loss Challenge
 - 18 participants
- Annual Corporate Challenge
 - 9 participants
- Arr' Matey, Lose Yer' Booty
 - 2 participants
- Summer Fun
 - 7 participants
- Hydration Station
 - 2 participants
- Save Up!
 - 7 participants



Reward Points Program

- 4 Winners drawn quarterly to receive a \$100 gift card
- 1 Winner drawn annually for \$250 grand prize

Additional Offerings

- 12 Strive Monthly Webinars
- 12 Strive Monthly Newsletters
- 12 Custom Monthly Communications
- 4 Meditation Moments
- Breakthrough T1D Walk Registration & Marketing
- 1 Health Fair - Dearborn

2024 Health Screenings

- 12 Events
- 7 Home Screenings



Total Screening Participation

Year		Participation Breakdown			
	# Screened		% of Eligible		# of Repeat Participants (% of Total)
2024	203	EMP: 180 SPO: 23	68%	EMP: 75% SPO: 38%	138 (68% of Total; 77% of Employees)
2023	162		72%		127 (78%)
2022	159		72%		101 (64%)
2021	133		75%		91 (68%)
2020	103		67%		N/A

- Employee screening participation **increased 3%** in 2024, matching the highest participation percentage in 2021
- 2024 was the first year that covered spouses were eligible to screen

Participant Breakdown



Location	# of Participants			% of Eligible	Avg. Health Score
	Employees	Spouses	Total	Total Eligible: 300	
Dearborn	71	9	80	78%	78
Gaylord	9	0	9	90%	71
Grand Rapids	20	3	23	43%	72
Hudsonville	28	3	31	60%	83
Northville	13	6	19	70%	85
Warren	26	2	28	72%	72
Wixom	13	0	13	72%	85
Total	180 (75% of EEs)	23 (38% of ESs)	203	68% ↓ (72% in 2023)	78 ↑ (75 in 2023)



Wellness Incentive

Standard Rate: No incentive

- Single coverage - employee not compliant
- Family coverage - employee **AND** spouse not compliant

Reward Rate Level 1: Middle Rate for Premium

- Family coverage - employee **OR** spouse is compliant

Reward Rate Level 2: Best Rate for Premium

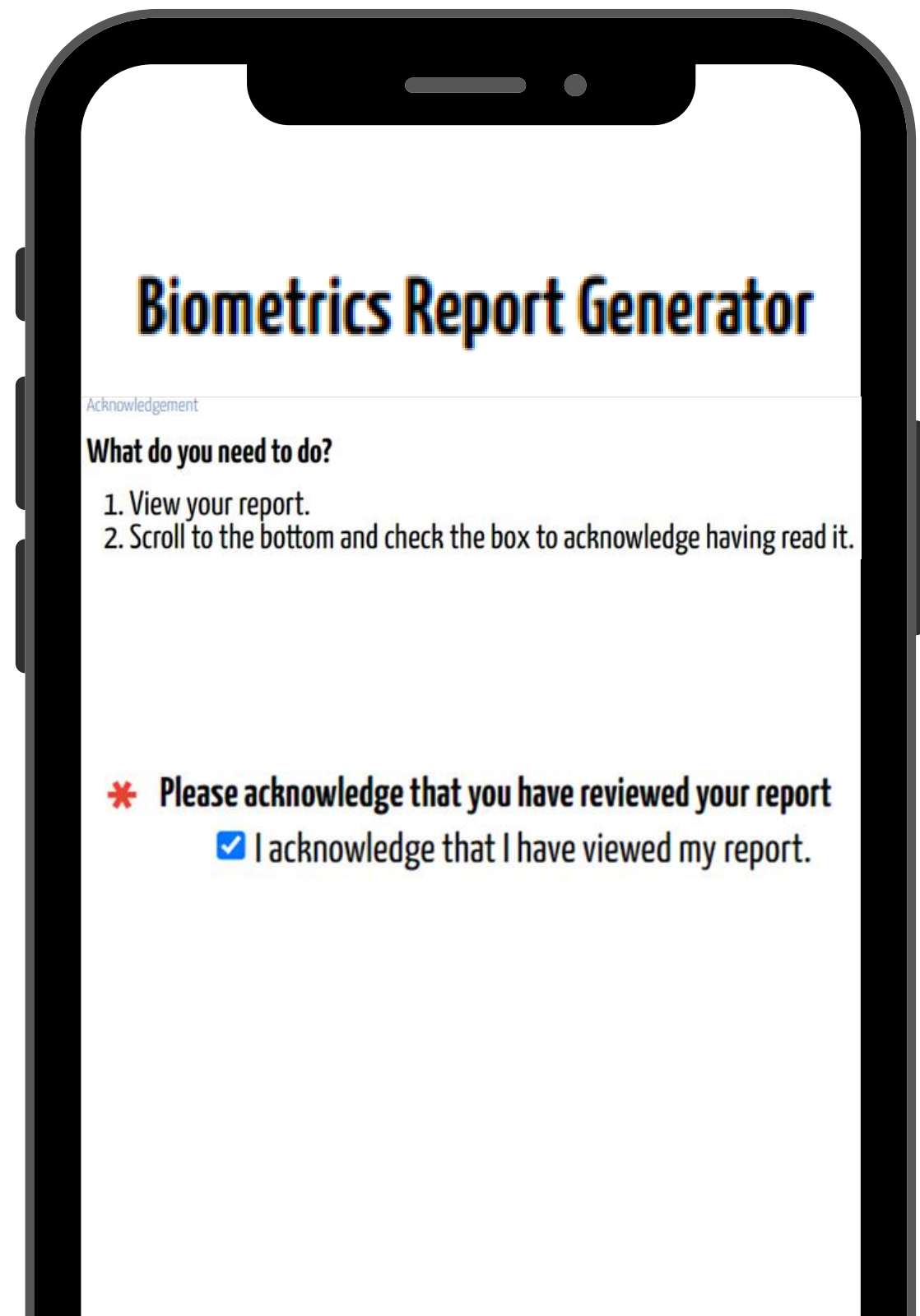
- Single coverage - employee is compliant
- Family coverage - employee **AND** spouse are compliant

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
- **AND** Acknowledge health report in wellness portal



Screening Acknowledgement



2024	
Did NOT Acknowledge	17 (8% of total)
Below 70	6 (35% of those that did NOT acknowledge)
Met other Eligibility Requirements	11 (65% of those that did NOT acknowledge)

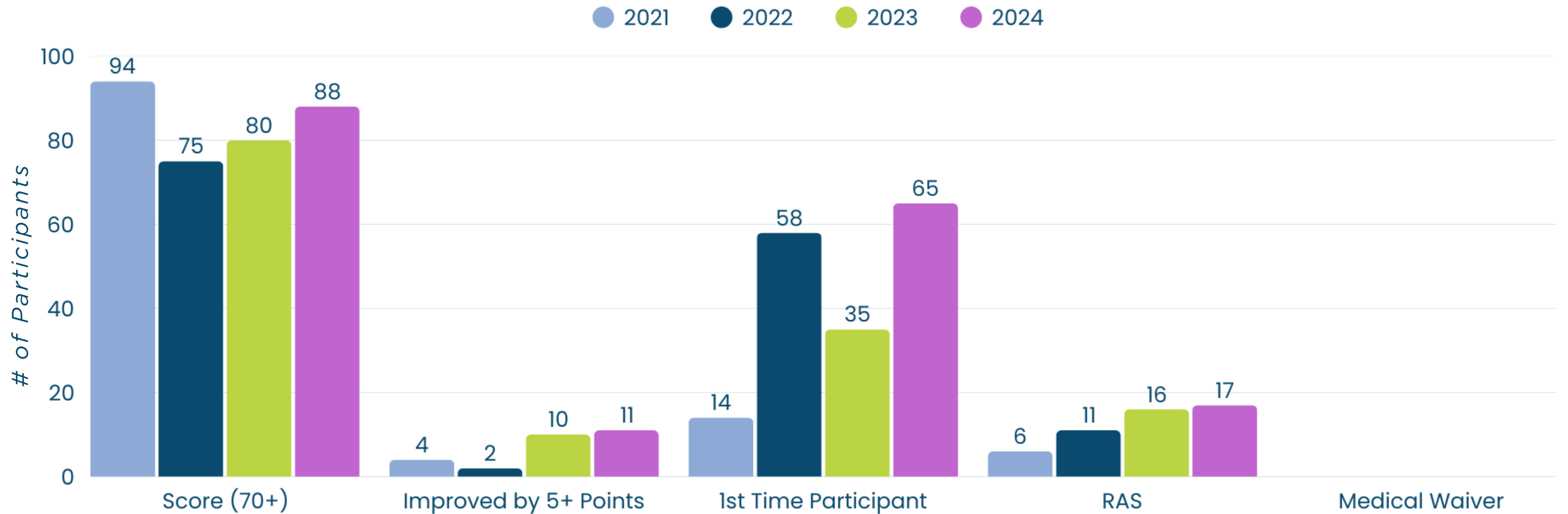
- This was made a requirement to earn the 2025 wellness incentive
- 17 of the 203 (8%) who screened did NOT acknowledge their results
- 11 of the 17 (65%) that did not acknowledge their results were otherwise eligible based on outcome
- **Recommendation:** Keep the requirement, but improve interface with on-site Strive assistance
- Note: Participants CAN view their report without acknowledgement



Wellness Incentive Breakdown

2025 Incentive Eligible: 181/203 = 90%

- 192 eligible based on outcome, first-time status, or RAS completion
- 11 participants who were otherwise eligible did not log-in to acknowledge their Health Report





Program Outreaches

Qualification Category:	2024	2023
60 & Below High-Risk	23 participants	29 participants
	Connected with 15/23 (65%)	Connected with 23/29 (79%)
RAS Reasonable Alternative Standard	21 eligible for RAS (10%)	37 eligible for RAS (23%)
	19 enrolled (90% of eligible)	23 enrolled (62% of eligible)
	17/19 completed (89%)	23 completed (100%)
Critical Value	2 critically high blood pressure readings	0

What is RAS?

- 6-week telephonic health coaching program
- Participants work with a certified health coach once a week to reach health and well-being related goals, help with exercise and nutritional questions, review the health report, and connect participants to any relevant benefits.



RAS Health Coaching

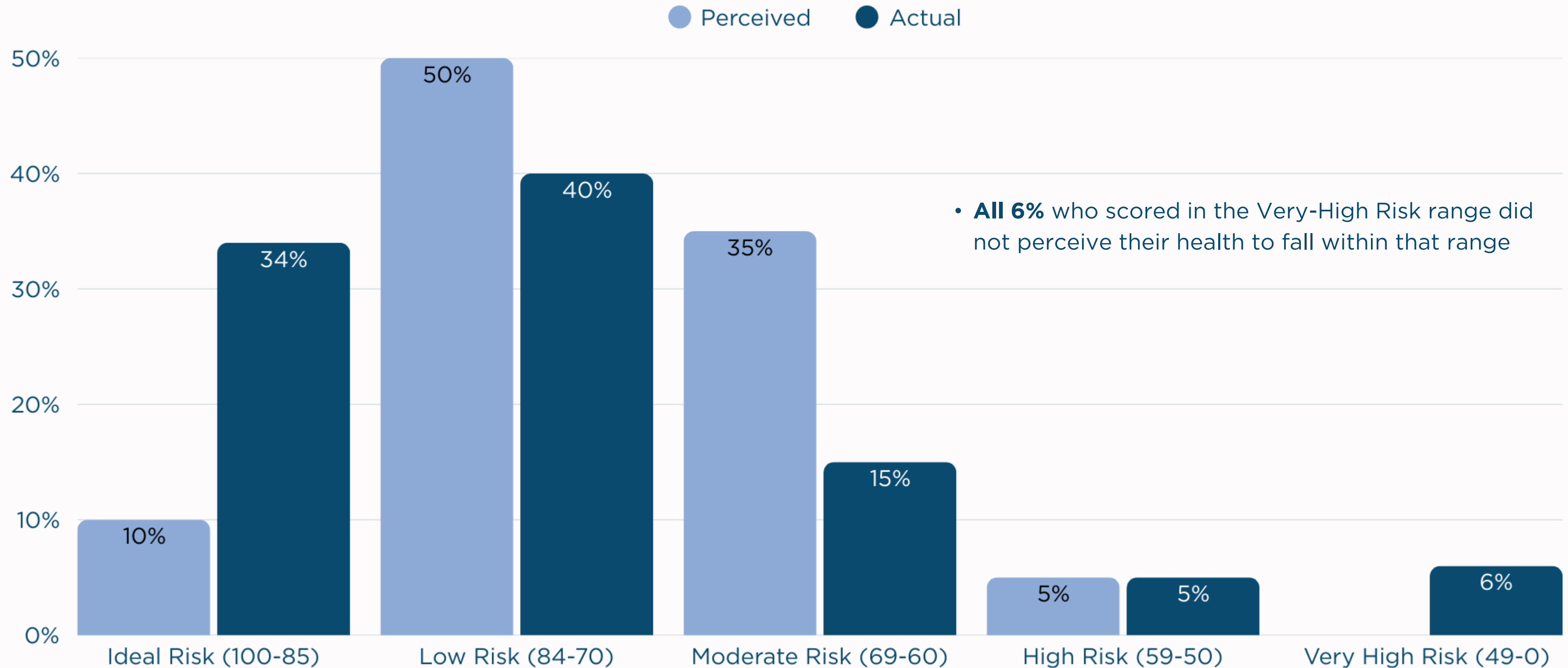
19 out of the 23 participants that completed RAS health coaching in 2023 made score improvements in 2024:

- The average score improvement was **14.3 points**
- **11** participants scored **70 or higher**
- **6** participants remained under 70 but increased their previous score by **5+ points**
- 2 participants remained under 70 but increased their previous score by 1 and 3 points, respectively

Biometric Averages						
	2024	2023	2022	2021	2024 Strive Benchmark	Ideal Range
Health Score	78	75	75	76	80	70 - 100
BMI	29.7	29.6	29.2	29.8	30.1	18.5 - 29.9
Waist/Hip Ratio	.92	.93	.94	.90	.91	≤ 0.95
Blood Pressure: Systolic	119	121	122	119	117	≤121 mmHg
Blood Pressure: Diastolic	75	77	79	77	76	≤81 mmHg
Total Cholesterol	186	193	199	191	190	<200 mg/dL
HDL Cholesterol	57	54	53	53	57	≥50 mg/dL
LDL Cholesterol	104	109	116	111	108	≤129 mg/dL
Triglycerides	127	152	161	135	125	<150 mg/dL
Blood Glucose	98	101	98	101	98	≤100 mg/dL
Hemoglobin A1C	5.5	5.5	5.4	5.4	5.6%	<5.7%

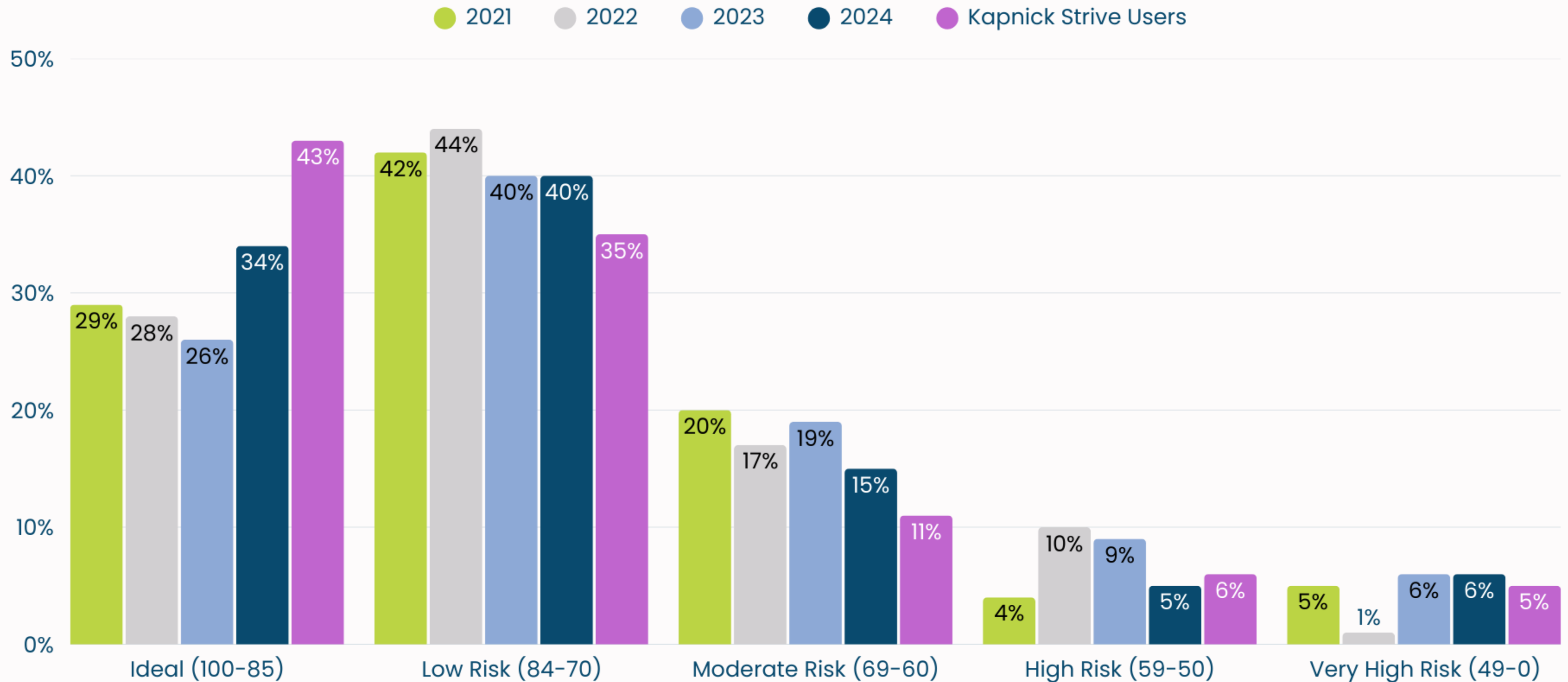


Health Risk Awareness



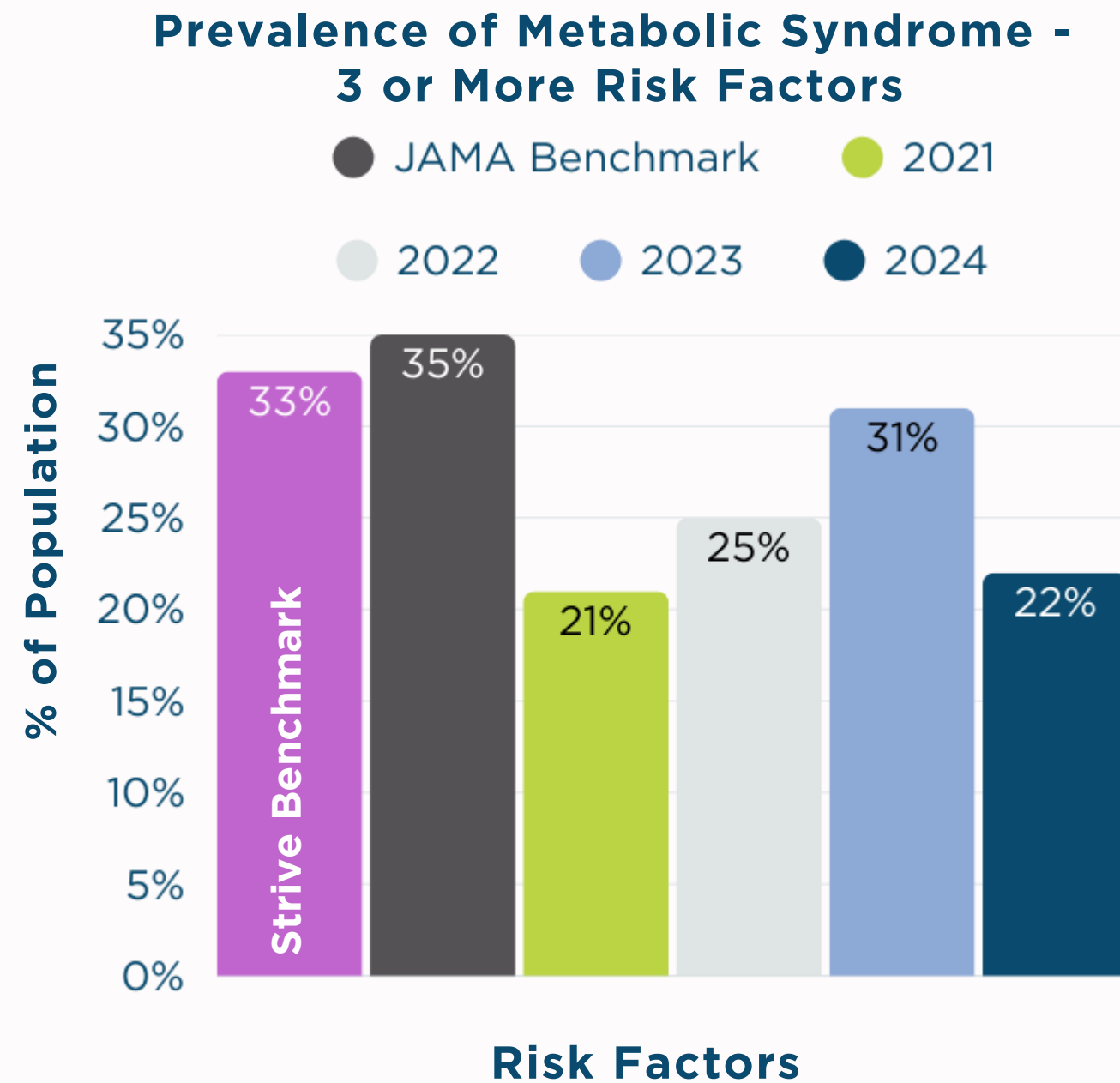


Health Score Benchmarking

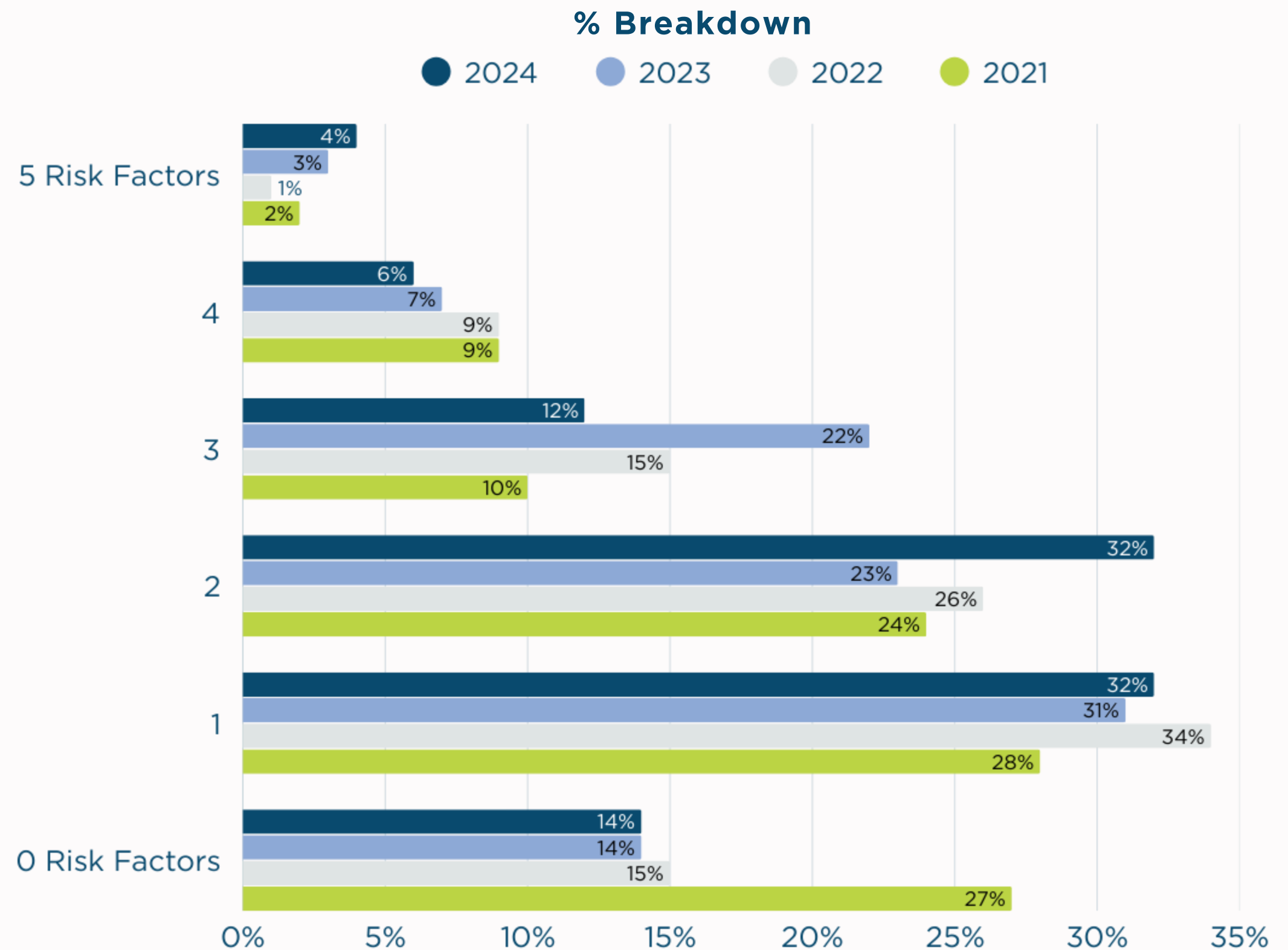




Metabolic Syndrome Risk



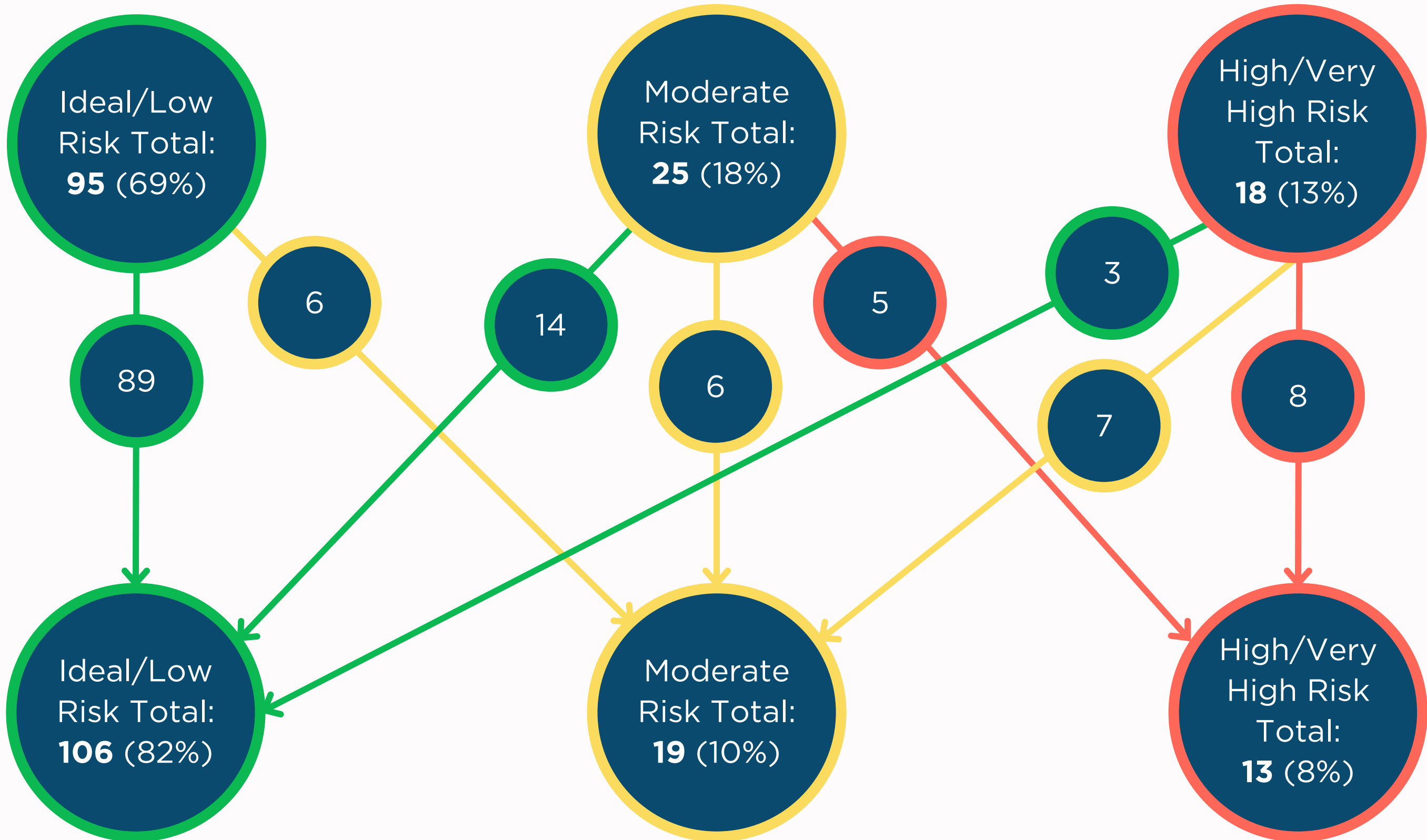
Large Waist - High Triglycerides - Low HDL Cholesterol - Hypertension - Elevated Blood Sugar





Repeat Participant Risk Change

2023



2024

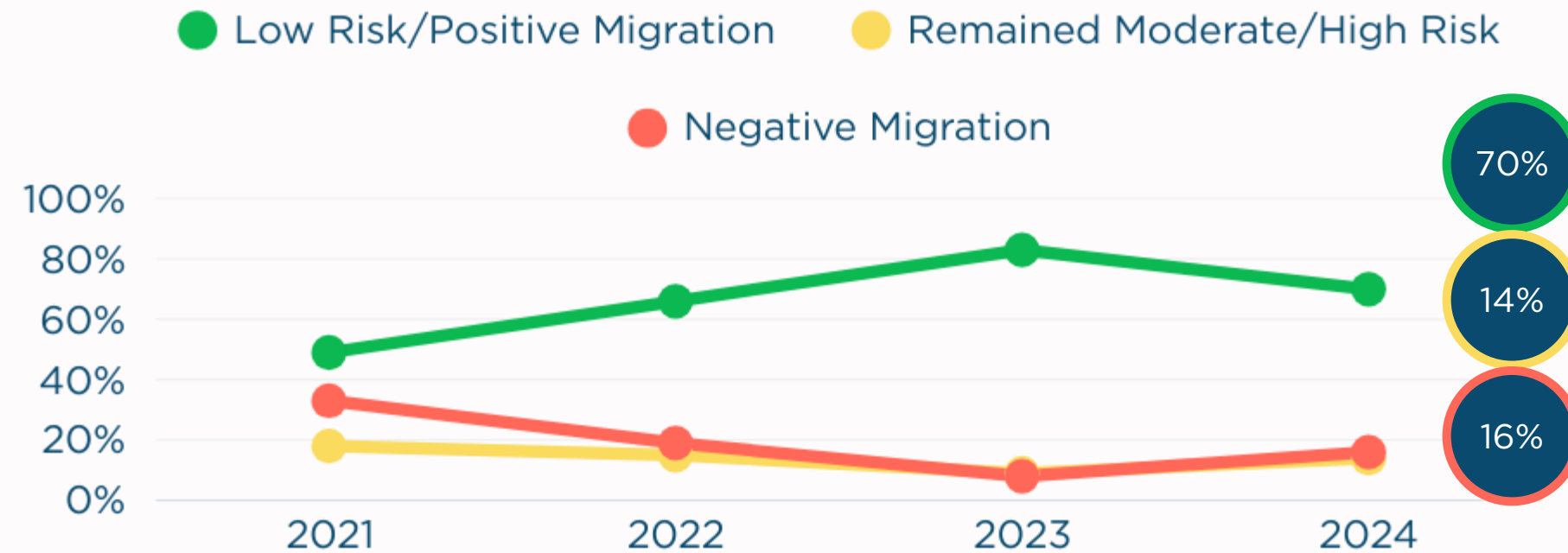
**138 Repeat
Participants**

Repeat Participant Risk Change

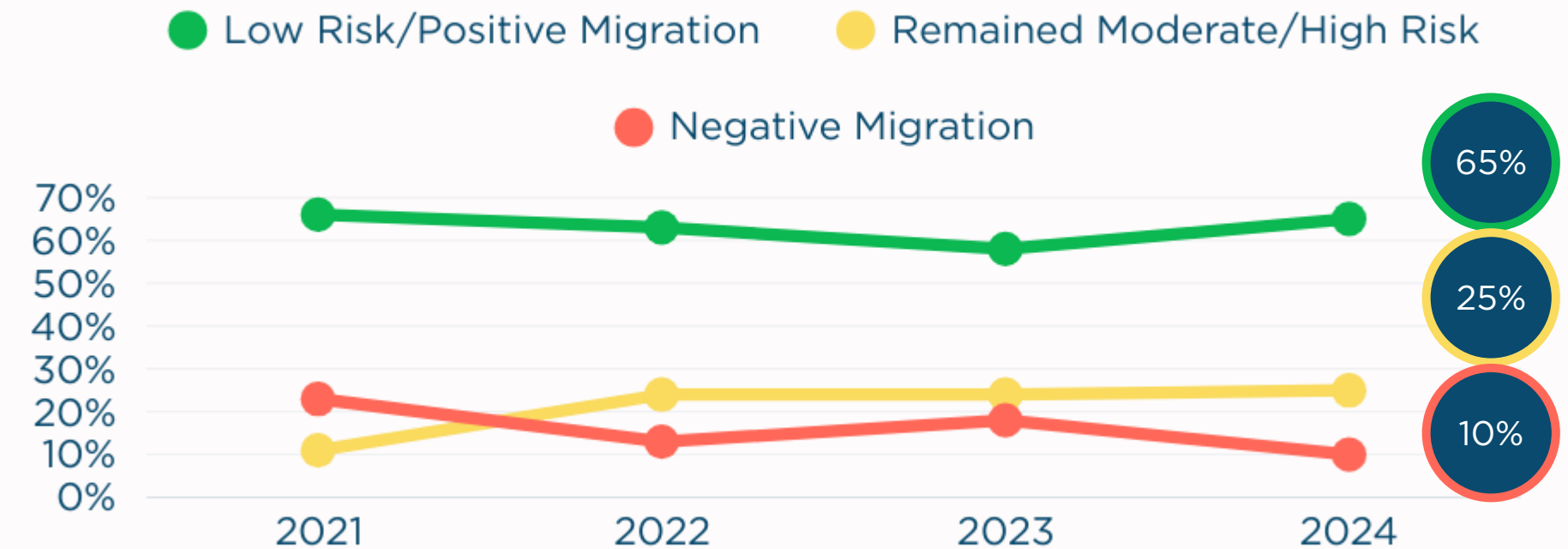
Heart Health



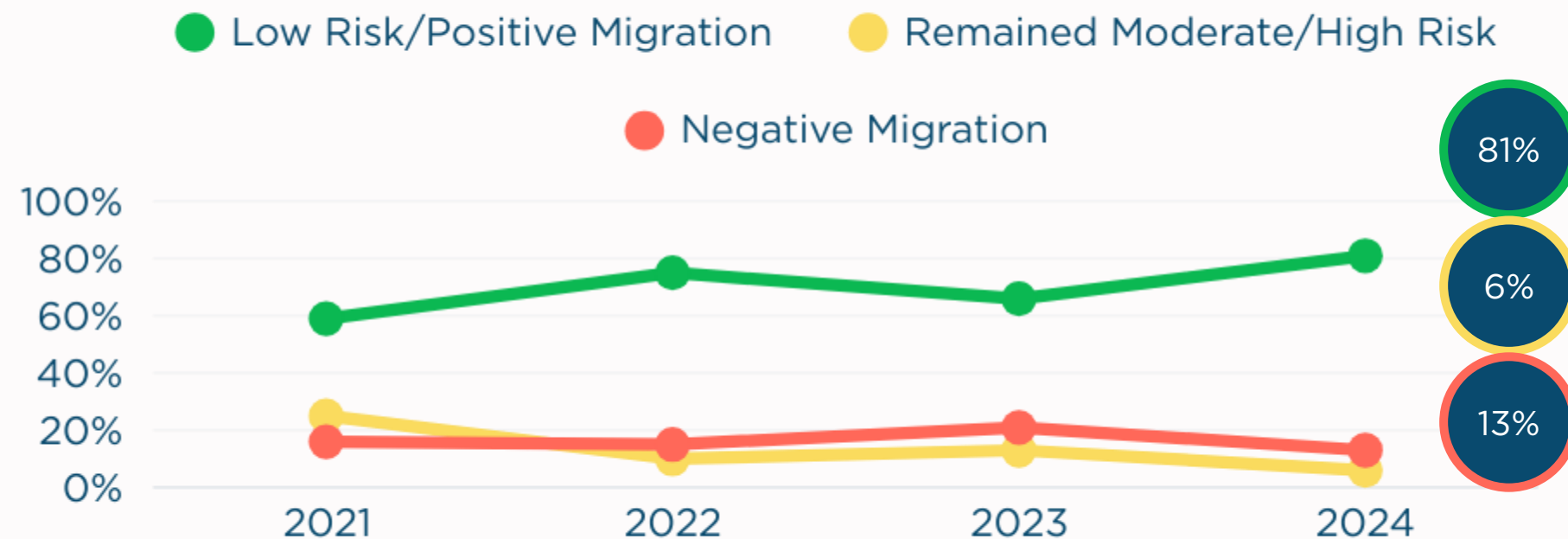
Systolic Blood Pressure



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.

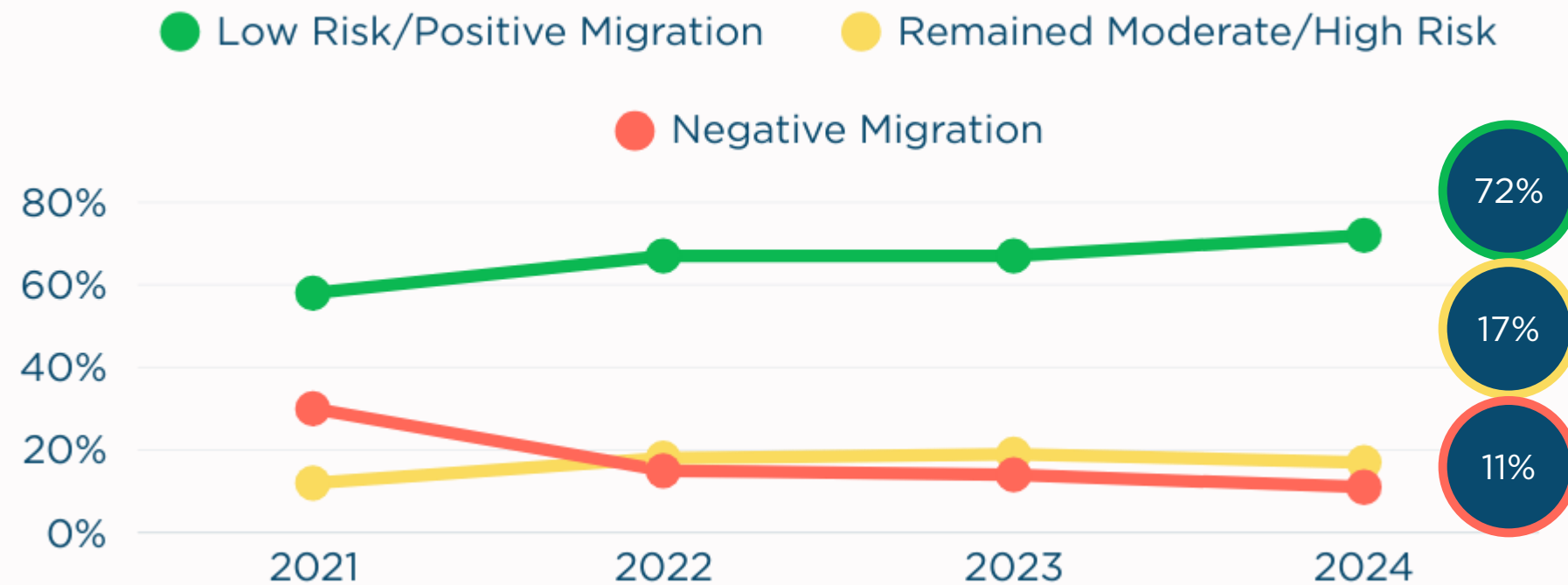
Repeat Participant Risk Change

Nicotine & Diabetes Management

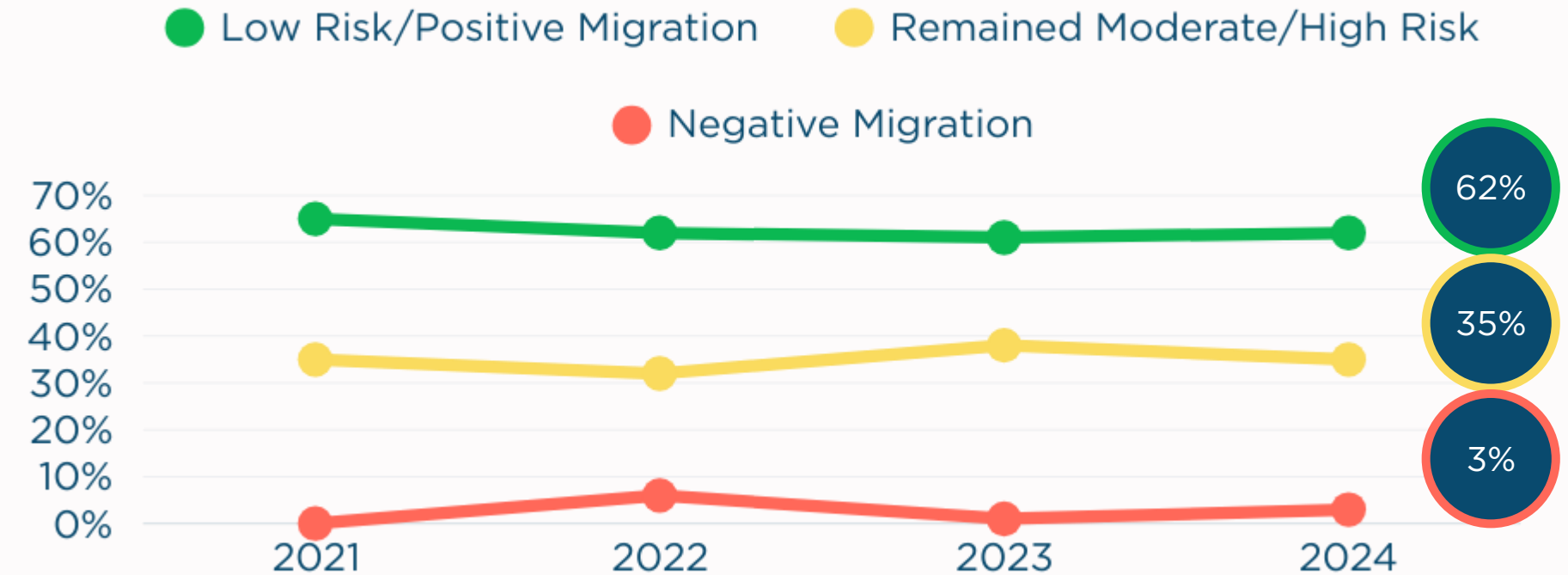


5
participants
quit
smoking!

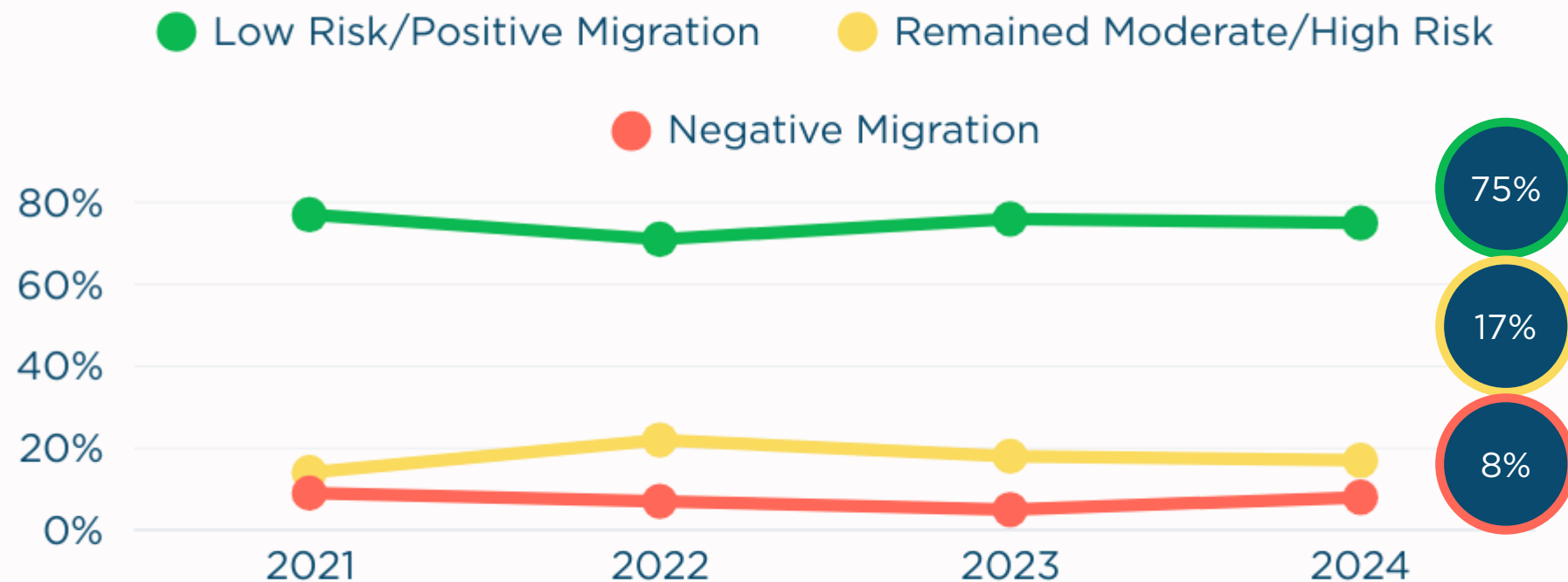
Blood Glucose



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.



Top Risk Factors



**BLOOD
PRESSURE**



NICOTINE USE



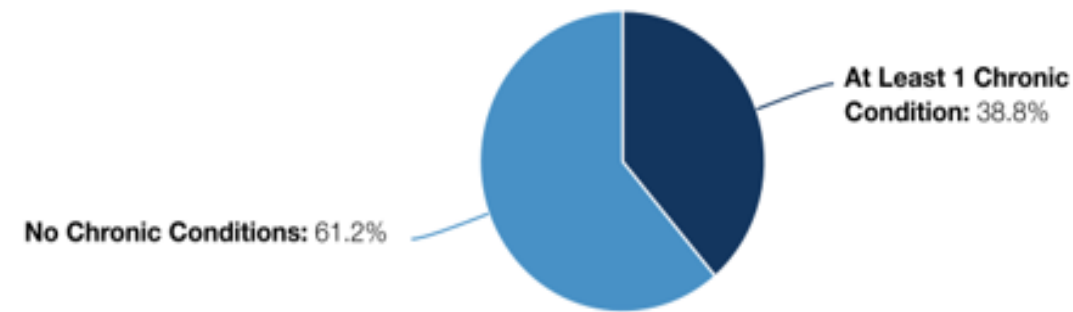
DIABETES

Chronic Conditions & Health Screening Claims Analysis

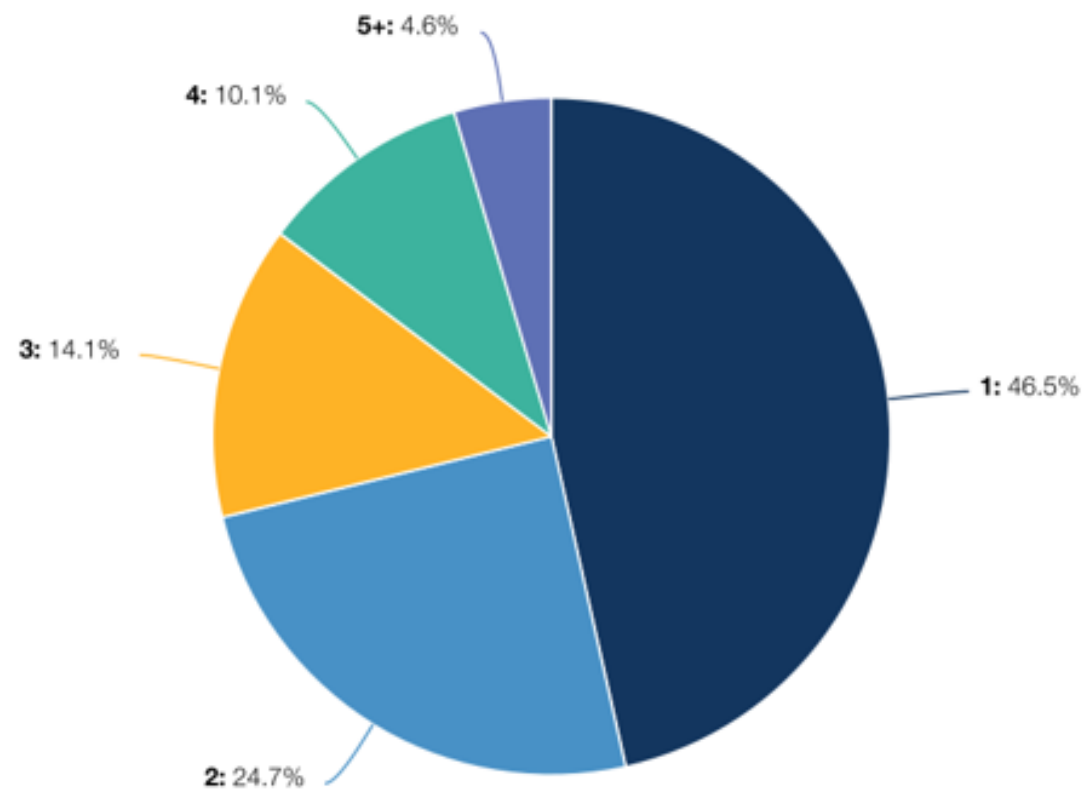


Chronic Condition Prevalence

Members with Chronic Conditions



% of Members with 1+ Chronic Condition



Summary:

- 38.8% of members on RTT's health plan have at least 1 chronic condition
 - This is an uptick from 2023 (34.4%) but still **below** the Kapnick book of business benchmark which is 44.3%
- RTT member's average age in 2024 was 36 and is below the benchmark of 38
- RTT's member ratio of 2.0 is **slightly below** the benchmark of 2.1
- The top 5 chronic conditions are: Obesity, Hypertension, Hyperlipidemia, Asthma, and Diabetes
- Out of members with a chronic condition, 46.5% have only 1 which is above benchmark of 44.4%
- Out of members with at least 1 chronic condition,
 - 10.1% have 4
 - The percentage with 4 conditions went down from 12.8% to 10.1%
 - 4.6% have 5 or more
 - The percentage with 5 conditions also went down to 4.6% from 5.0% in 2023

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	\$900k	\$587k	65%	73%
2023	\$1.6M	\$1.2M	75%	75%
2024	\$2.5M	\$1.9M	76%	77%

While members with chronic conditions make up 39% of membership, they make up 76% of the total spend

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

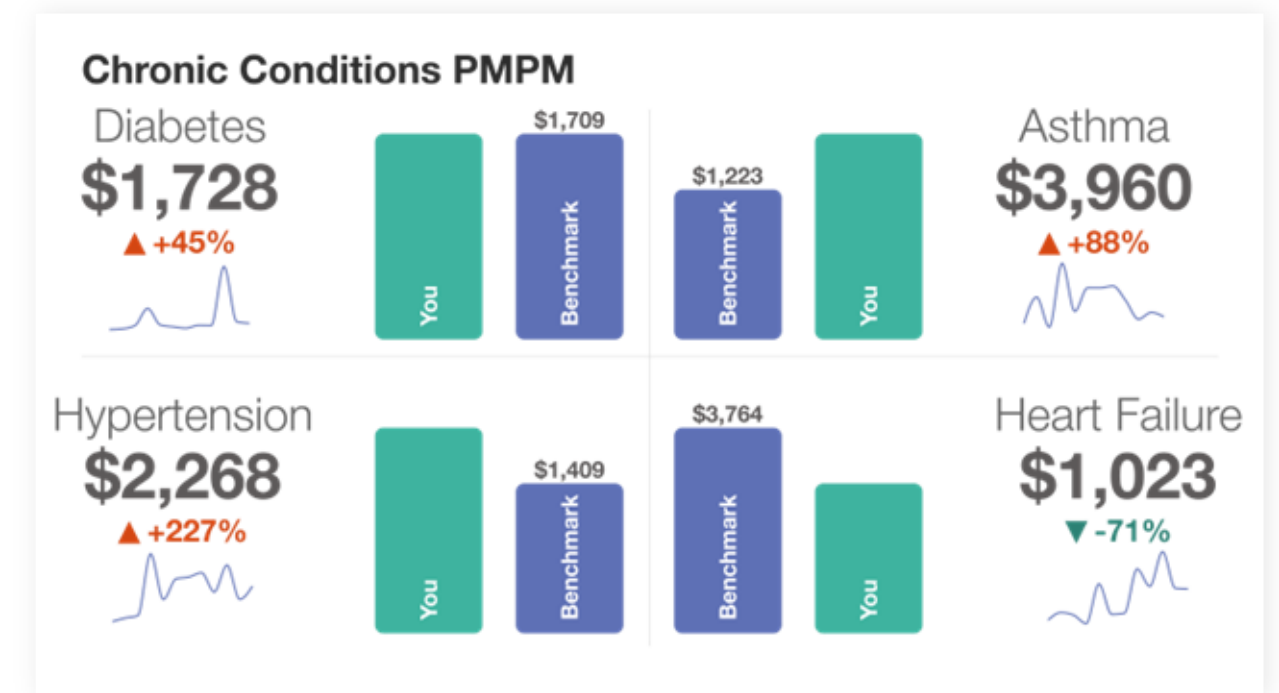
Year	PMPM Total Cost	PMPM <u>with</u> Chronic Condition	PMPM <u>without</u> Chronic Condition	PMPM <u>with</u> Chronic Condition (Benchmark)	PMPM <u>without</u> Chronic Condition (Benchmark)
2022	\$227	\$350	\$107	\$754	\$168
2023	\$343	\$625	\$125	\$863	\$194
2024	\$561	\$1,005	\$180	\$906	\$201

The PMPM cost of members with chronic conditions is 5.6x higher than members without chronic conditions

The PMPM cost of members with chronic conditions is 4.5x 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



- The above graph of the top 4 chronic conditions shows that only one saw a decrease all others saw significant increases.
- Diabetes in 2023 was at \$1,193 PMPM and Hypertension was at \$693 PMPM

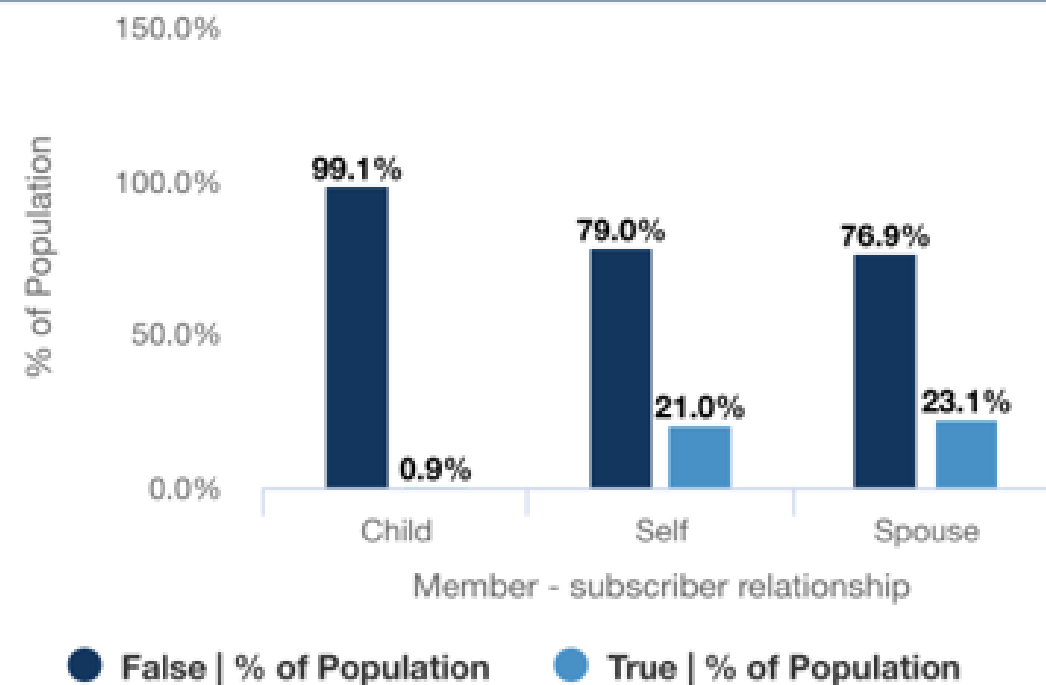


Kapnick
Strive

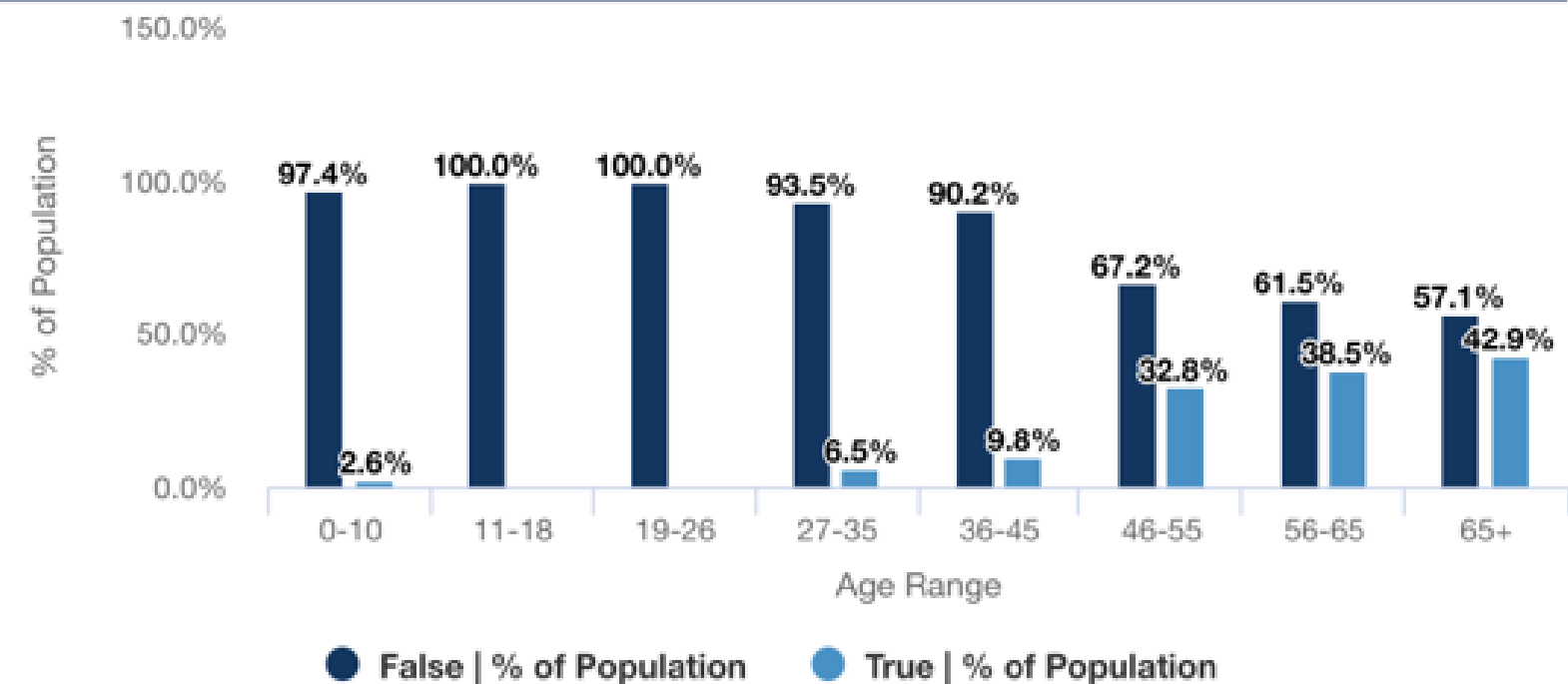
Hypertension: Demographics

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	44	10	1	55	16.3%	17.8%
2023	47	19	1	67	16.3%	18.5%
2024	44	18	2	64	15.3%	18.6%

Hypertension by Relationship



Hypertension by Age Range



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	55	28	4 (14.3%)
2023	68	38	9 (23.7%)
2024	65	31	2 (6.5%)

High-Risk Members:

- 1 member was identified as having high risk
 - This member did not fill a hypertension drug in 2024
 - The members health risk score dropped 16 points over the prior year screening

Success Story:

- A 50 y/0 employee
 - This member's BP improved from 158/110 in 2023 to 118/76 in 2024
 - The members health risk score dropped 13 points over the prior year screening
 - The improvement in BP was done without medication

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.

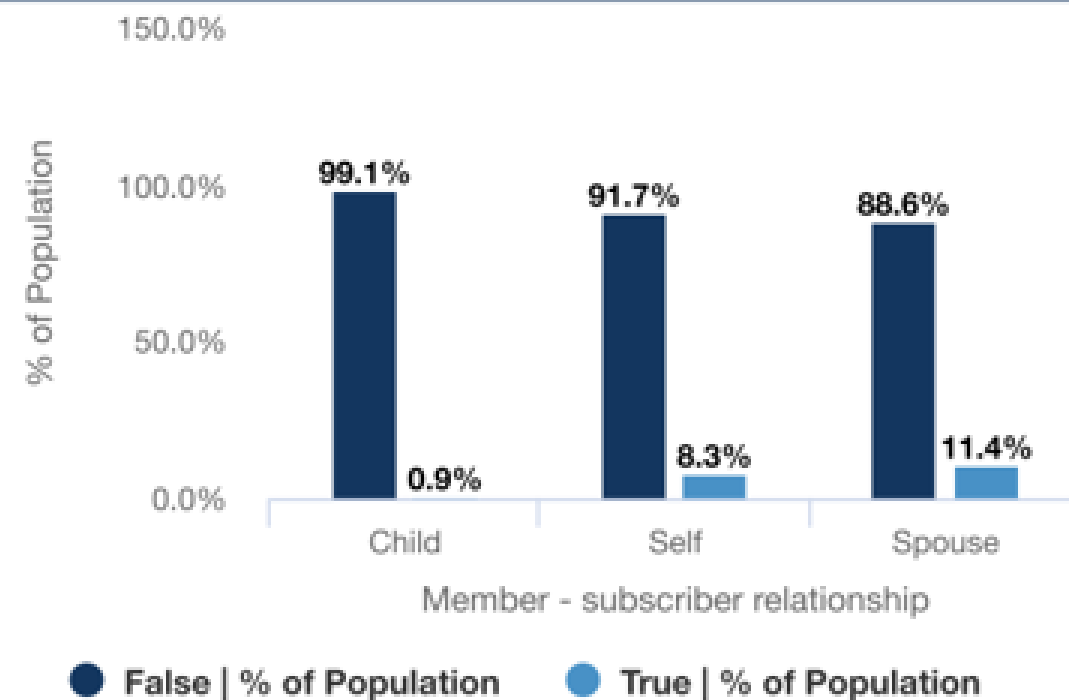


Kapnick
Strive

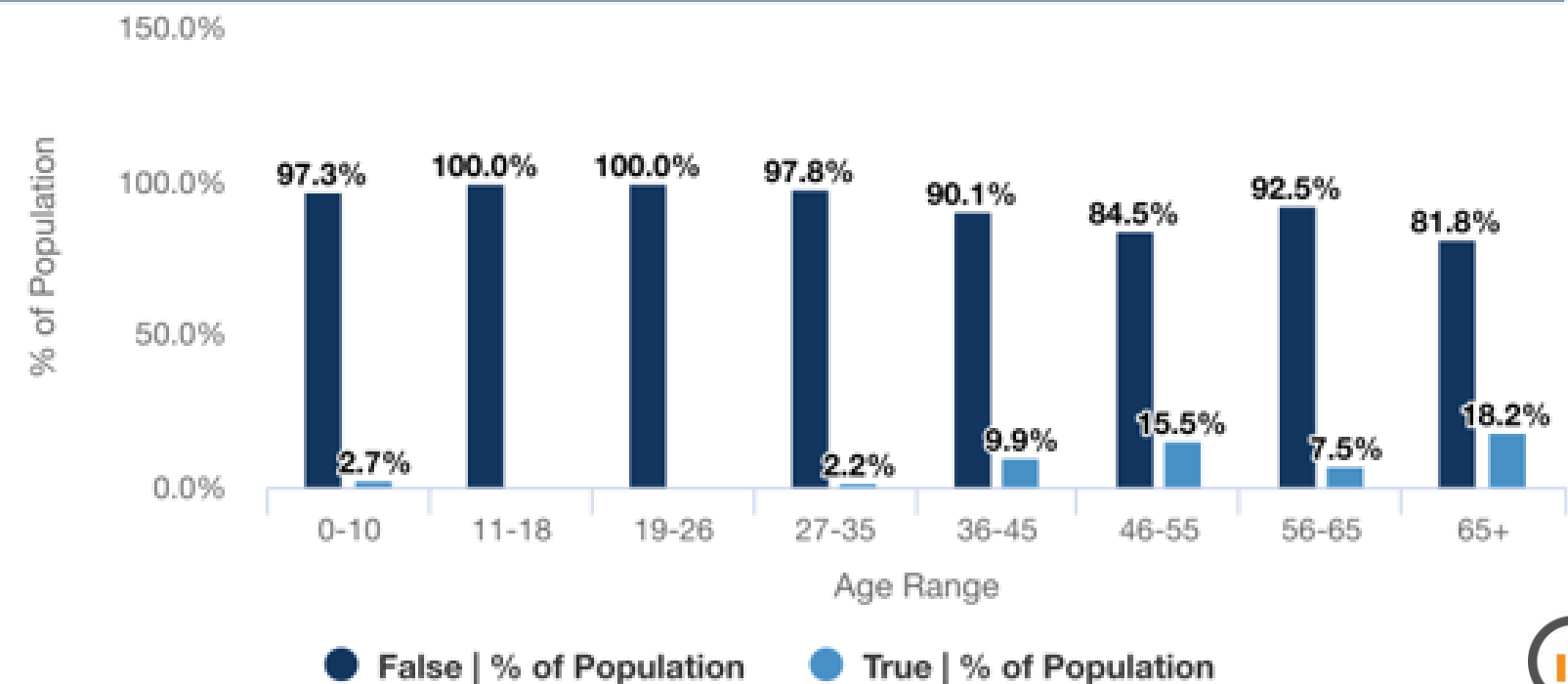
Diabetes: Demographics

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	16	7	1	24	7.1%	9.0%
2023	18	7	1	26	6.2%	9.7%
2024	17	8	1	26	6.3%	10.1%

Diabetes by Relationship



Diabetes by Age Range



Kapnick
Lens

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	24	18	5(27.8%)
2023	26	18	5 (27.8%)
2024	26	15	2 (13.3%)

High-Risk Members:

- 1 member was identified as having high risk
 - This member did not fill a diabetic drug in 2024
 - The members health risk score increased 11 points over the prior year screening, however, their 2024 score was low at 36 points

Type 1 versus Type 2:

- There are 8 members with type 1 diabetes and 18 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.

Screening Overview

Participated in the Health Screening	2023 Total	2024 Total
Enrolled in Health Plan	155	163
Enrolled all 12 Months	103	133
Had 0 Claims	30	24
% Total w/ 0 Claims (Enrolled 12 Months)	29.1%	18.0%

Did not Participate in the Health Screening	2023 Total	2024 Total
Enrolled in Health Plan	76	111
Enrolled all 12 Months	40	61
Had 0 Claims	12	9
% Total w/ 0 Claims (Enrolled 12 Months)	30.0%	14.7%

- Screening participants as well as non-participants without any claims has decreased substantially from 2023 to 2024
- Of the 24 strive participants with no claims:
 - 22 were employees & 2 were spouses
 - 16 have participated in the health screening for the last 3 years with an average score of 75
- Of the 9 non-strive participants with no claims:
 - 6 were employees & 3 were spouses

Assumptions:

- Employees enrolled in the health plan & eligible to participate in health screenings in 2024 were included (spouses & dependent children excluded)
- Data is from Jan 2024 through Dec 2024 on an incurred basis
- 2023 comparison data is for 10 months of data: January 2023 through October 2023 on an incurred basis

Wellness/Office Visit

Participated in the Health Screening	2023 Total	2024 Total
Enrolled in Health Plan	155	163
Enrolled all 12 Months	103	133
Had a Wellness Visit	26	56
% with a Wellness Visit (Enrolled 12 Months)	28.2%	42.1%
Had an Office Visit	59	88
% with an Office Visit (Enrolled 12 Months)	57.3%	66.2%
Had a Wellness or Office Visit	63	96
% with a Wellness or Office Visit (Enrolled 12 Months)	61.2%	72.2%

Did not Participate in the Health Screening	Total 2023	Total 2024
Enrolled in Health Plan	76	111
Enrolled all 12 Months	40	61
Had a Wellness Visit	10	28
% with a Wellness Visit (Enrolled 12 Months)	25%	45.9%
Had an Office Visit	21	38
% with an Office Visit (Enrolled 12 Months)	52.5%	62.3%
Had a Wellness or Office Visit	21	47
% with a Wellness or Office Visit (Enrolled 12 Months)	52.5%	77.0%

- Those who did not participate in the health screening had a higher rate wellness exam and overall compliance to a physician 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 2024 were included (spouses & dependent children excluded)
- Data is from Jan 2024 through Dec 2024 on an incurred basis
- 2023 comparison data is for 10 months of data: January 2023 through October 2023 on an incurred basis

Screenings & Cost

Members with Screenings				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	158	\$719,979	\$4,557

Members without Screenings				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	111	\$617,962	\$5,567

Members with Screenings (Excl HCC)				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	157	\$615,584	\$3,921

Members w/o Screenings (Excl HCC)				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	110	\$479,782	\$4,362

- Members with screenings cost approximately \$1,000 less than members without screenings
- Members with screenings cost approximately \$400 less than members without screening when removing HCC's

Assumptions:

- Employees & spouses enrolled in the health plan & eligible to participate in health screenings in 2024 were included (dependent children excluded)
- Data is from Jan 2023 through Dec 2024 on an incurred basis

Screenings & Cost by Relationship

Members with Screenings				
	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	Spouse	23	\$127,609	\$5,548
2	Self	135	\$592,370	\$4,388

Members without Screenings				
	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	Spouse	44	\$231,070	\$5,252
2	Self	67	\$386,892	\$5,775

Members with Screenings (Excl HCC)				
	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	Spouse	23	\$127,609	\$5,548
2	Self	134	\$487,975	\$3,642

Members without Screenings (Excl HCC)				
	Member - subscriber relationship	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	Spouse	44	\$231,070	\$5,252
2	Self	66	\$248,712	\$3,768

- Spouses with screening cost more than the spouses without screenings.
- Employees with screenings cost less than employees without screenings.

Assumptions:

- Employees & spouses enrolled in the health plan & eligible to participate in health screenings in 2024 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	114	\$582,102	\$5,106

Health Score 69 and Below				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	44	\$137,877	\$3,134

Health Score 70 & Above (Excl HCC)				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	113	\$477,707	\$4,227

Health Score 69 and Below (Excl HCC)				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2024	44	\$137,877	\$3,134

- Members with a health score of 70+ have a higher cost than members with a health score of 69 and below.

Assumptions:

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

Members with Screenings (Excl HCC)				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	105	\$346,249	\$3,298
2	2024	103	\$382,206	\$3,711

- Members who participated in the screening both years experienced an increase in costs
- Members with an increased health score cost more than those that stayed the same
- Members with a decreasing health score cost the most

Assumptions:

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

Repeat Participants

Health Score Increased				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	62	\$230,698	\$3,721
2	2024	60	\$260,424	\$4,340
Health Score Stayed the Same				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	12	\$37,920	\$3,160
2	2024	12	\$38,502	\$3,208
Health Score Decreased				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	32	\$156,332	\$4,885
2	2024	32	\$187,675	\$5,865

Repeat Participants

Health Score Improved by 15+				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	23	\$109,946	\$4,780
2	2024	22	\$156,458	\$7,112

Health Score Improved by 5-9				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	11	\$64,837	\$5,894
2	2024	11	\$23,808	\$2,164

Health Score Improved by 10-14				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	6	\$40,631	\$6,772
2	2024	6	\$41,252	\$6,875

Health Score Improved by 1-4				
	Year number	Member ID (Count Distinct)	Medical/RX Provider Allowed Amount	Allowed Per Member
1	2023	22	\$15,284	\$695
2	2024	21	\$38,907	\$1,853

- Members with a health score improvement of 5-9 experienced a significant decrease in costs while all others increased in cost.

Assumptions:

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

Repeat Participants

Health Score Improvement							
	Year number	Medical/RX Provider Allowed Amount	Medical Provider Allowed Amount	RX Provider Allowed Amount	Medical Claim Count	RX Claim Count	Medical/RX Claim Count
1	2023	\$539,501	\$398,614	\$140,887	947	1,142	2,089
2	2024	\$493,803	\$290,721	\$203,082	1,157	1,331	2,488

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	163	66	107	\$500	\$39,224	\$4,566
2	2024	120	80	104	\$769	\$56,906	\$3,354

- Members with a health score improvement experienced a decrease in medical costs and an increase in Rx costs.
- Top 5 represent those who have had a health score improvement
- GLP-1 drugs and rheumatoid arthritis drugs were the primary driver of pharmacy costs.

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	Wegovy	1	\$1,238	4	\$29,665
2	Actemra	1	\$47,135	1	\$25,618
3	Actemra ACTPen			1	\$17,795
4	Ozempic (0.25 or 0.5 MG/DOSE)	3	\$7,912	2	\$13,565
5	Jardiance	3	\$11,843	2	\$12,256
	Total		\$68,128		\$98,900
	Grand Total	61	\$109,017	83	\$170,855

Assumptions:

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

2025 Goals & Strategies





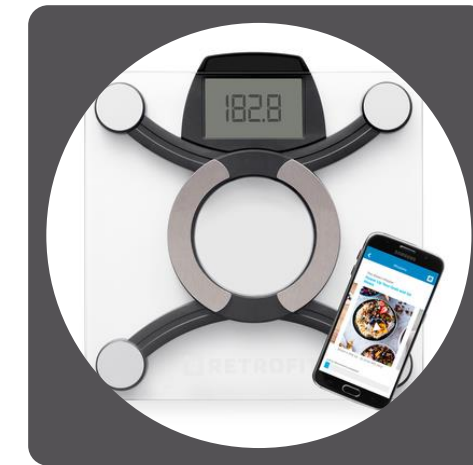
Livongo Engagement



5 members
enrolled in the
diabetes program



1 member
enrolled in the
hypertension
program



2 members
enrolled in the
weight
management
program



Stand-Out-Stats & Stories

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



Participant A: Improved their health score by 29 points, moving from Very High risk to Low risk. They achieved this by losing over 15 pounds and lowering their blood pressure, triglycerides, glucose, and A1C!

12 participants received a health score of 100

Participant B: Improved their health score by 27 points! They achieved this by lowering their triglycerides, blood pressure, and cholesterol.



35 participants **improved by 10+ points**

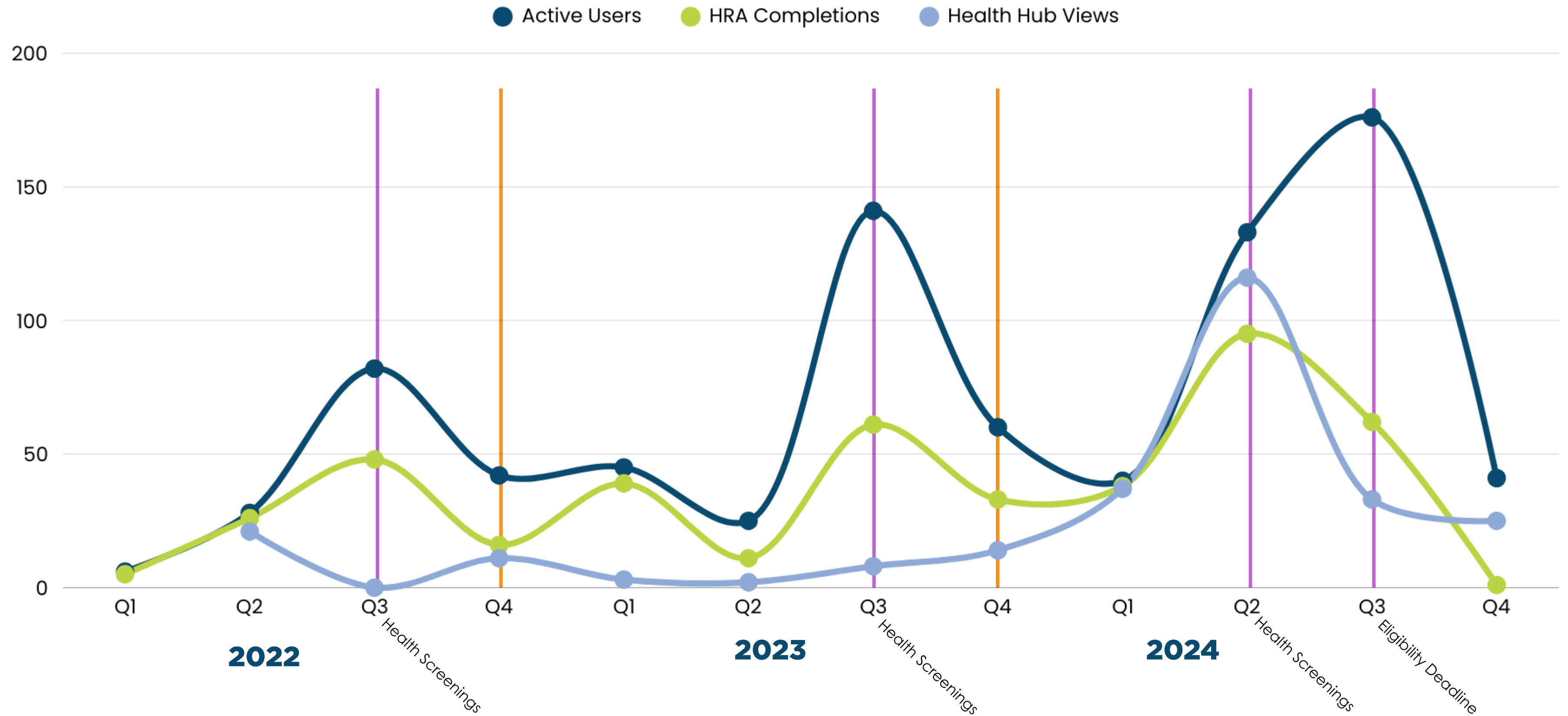


Participation Metrics

Metric	Q1	Q2	Q3	Q4	2024	2023	2022
Active Users <i># of unique users</i>	40	133	176	41	190	150	95
% of Census Active <i># of unique users/census</i>	17%	44%	57%	13%	61%	67%	43%
Total Points Tracked	21,027	307,525	235,720	4,736	569,008	404,374	235,081
Average Points per Active User <i>total points tracked/active users</i>	553	2,312	1,339	116	2,995	2,696	2,475
Health Assessments Completed	38	95	62	1	185	144	95
Health Hub Views	37	116	33	25	211	27	N/A



Participation Metrics





Strive 2024 Programming Goals

GOAL: Portal Engagement

➔ Increase active users by 12%

■ *Results: 6% decrease*
While there were more total portal users in 2024, the addition of covered spouses and their low first-year participation rates reflect here.

GOAL: Screening Participation

➔ Increase screening participation by 3%

■ *Results: 4% decrease*
While there were more total participants and repeat participants in 2024, the addition of covered spouses and their low first-year participation rates reflect here.

GOAL: Nicotine Use

➔ Increase % testing negative by 9%

■ *Results: 1% increase*
There was a slight increase in the percentage testing negative.

GOAL: Body Composition

➔ Increase % in low-risk by 5%

■ *Results: 2% increase*
There was a slight increase in the percentage of those testing in the low-risk category for body composition.

Portal Engagement

Goal: 75% of Active Users

2022 – 43% active users
2023 – 67% active users
2024 – 61% active users

81% to goal

Screening Participation

Goal: 75% of Eligible

2022 – 72% of eligible
2023 – 72% of eligible
2024 – 68% of eligible

91% to goal

Nicotine Use

Goal: 70% Negative

2022 – 60% negative
2023 – 61% negative
2024 – 60% negative

86% to goal

Body Composition

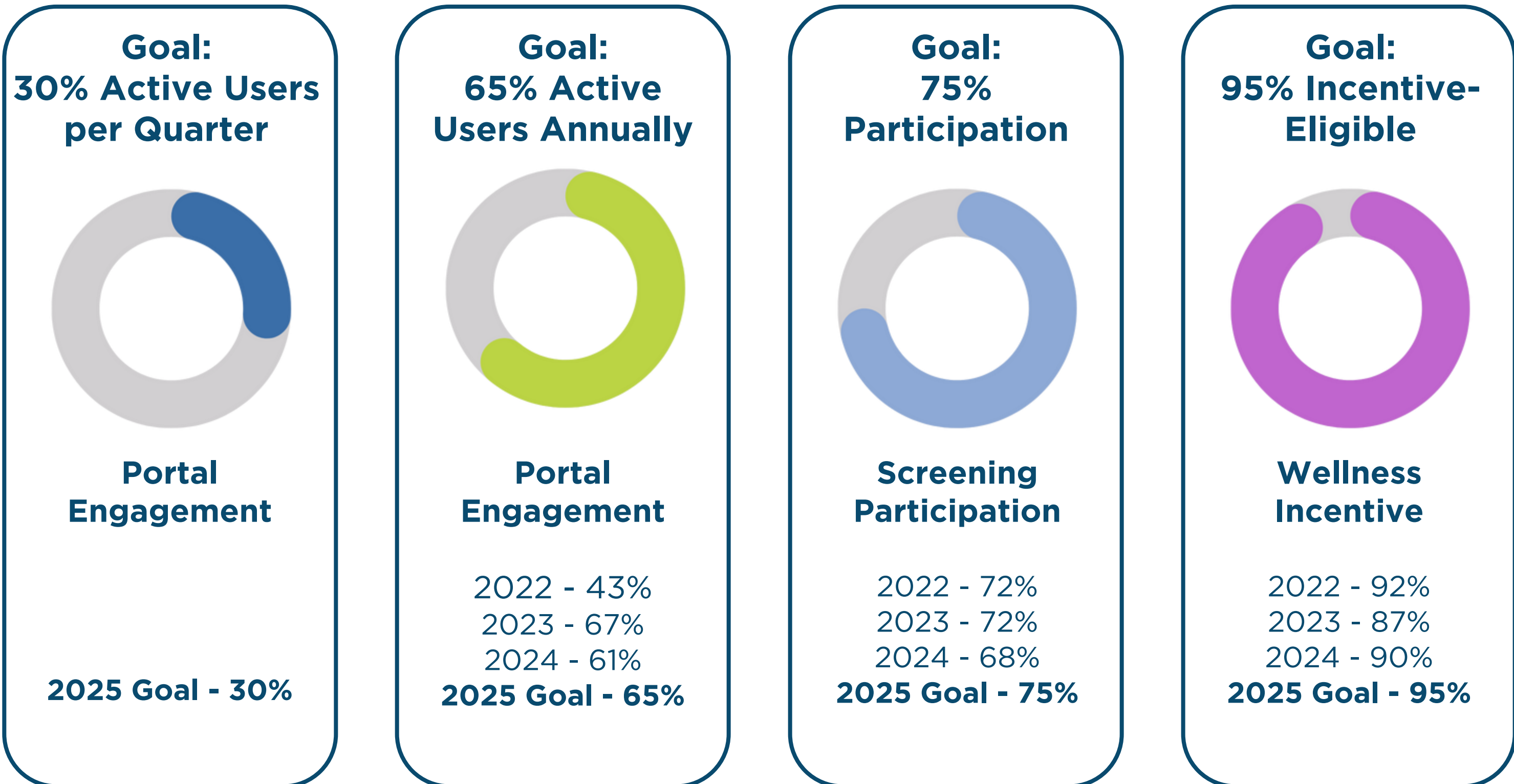
Goal: 60% in Low-Risk

2022 – 56% in low-risk
2023 – 55% in low-risk
2024 – 57% in low-risk

95% to goal



Strive 2025 Programming Goals





2025 Goals and Strategies

Goals	Strategies	Overall Strategies
Employee Engagement		<ul style="list-style-type: none">• Implement monthly engagement data reports• Continue Quarterly Pulse Checks• Physical marketing materials (posters, infographics, postcards, etc.)• Text/notification utilization• Leadership participation in challenges• Health Fair• New hire video• Target spousal participation & engagement• Health Hub QR Wallet Card
<ul style="list-style-type: none">• Portal Engagement<ul style="list-style-type: none">◦ 2025 Goal: 30% active users per quarter◦ 2025 Goal: 65% active users annually	<ul style="list-style-type: none">• Wellness portal update• Five with Strive videos• Promote Omada and Livongo utilization• Promote Ulliance utilization• Tango utilization for Reward Points Program	
Health Screening		<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">◦ 2025 Goal: 75% of eligible census	<ul style="list-style-type: none">• Strive on-site prior to health screening AND/OR at health screening events<ul style="list-style-type: none">◦ Assist in HRA completions, provide program materials, incentive information, etc.• Strive on-site following health screenings<ul style="list-style-type: none">◦ Review health reports, enroll participants in RAS, connect participants to appropriate benefits & resources	
<ul style="list-style-type: none">• Wellness Incentive<ul style="list-style-type: none">◦ 2025 Goal: 90% eligible		



How to Strive Reward Points

Wellness Activity	Points Earned	Examples
Complete annual well-visit	500 points	→ Mammograms, dental exams, eye exams, OBGYN exams, etc.
Complete a preventative exam	200 points each, max 1200	
Walk 10,000 steps a day	5 points per day	
Track 3 serving of fruits & vegetables	6 points per day	
Get a vaccination	200 points each, max 1200	→ Flu, Covid-19, Chicken Pox, Hepatitis A & B, HPV, Measles, etc
Watch or attend a monthly Strive Webinar	100 points each, max 1200	
Read an article in the <i>'HealthyLearn Library'</i>	25 points each, max 300	
Attend a wellness presentation	200 points each, max 800	→ 5Ks, triathlons and marathons, volunteering, going to a financial wellness class/advisor, working with a therapist, etc.
Complete an online Strive challenge	200 points each, max 800	
Submit a well-being activity	100 points each, max 800	



2025 Wellness Programming

Five with Strive

- Metabolism 101
- Kickin' Butts: Smoking Cessation
- Lifestyle, Not a Diet
- Health Benefits of the Great Outdoors
- Men's Health
- Power Meals
- Positive Effects of Inclusion
- Aging & Your Health
- Managing Mental Health
- Workplace Ergonomics
- Happy, Healthy Holidays
- Jog Your Memory

Challenges

- Smoking Cessation
- Upper Body Build
- Strive Corporate Challenge
- Eat the Rainbow
- Gratitude Challenge



Reward Raffles

- 4 Winners drawn quarterly to receive gift card
- 1 Winner drawn annually for grand prize

Additional Offerings

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

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 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.

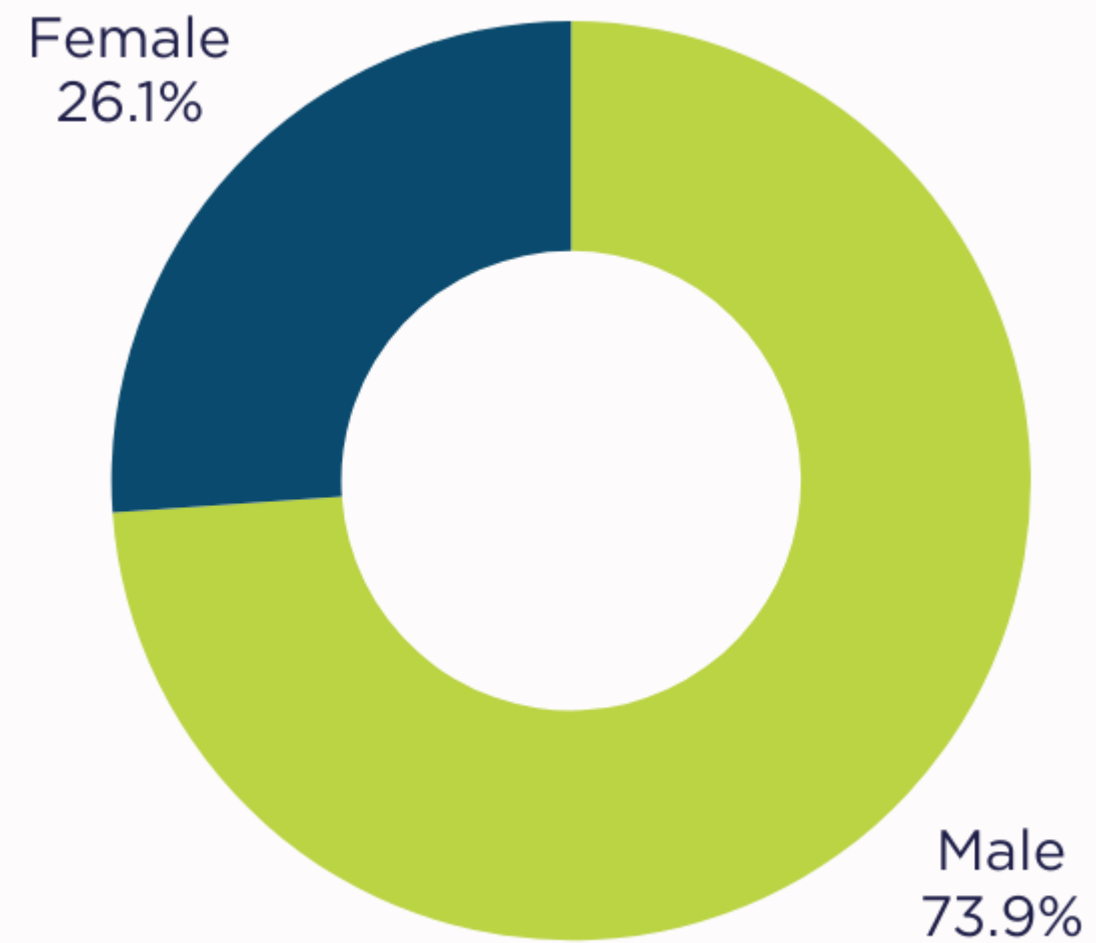
Gamma-Glutamyltransferase (GGT)

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.

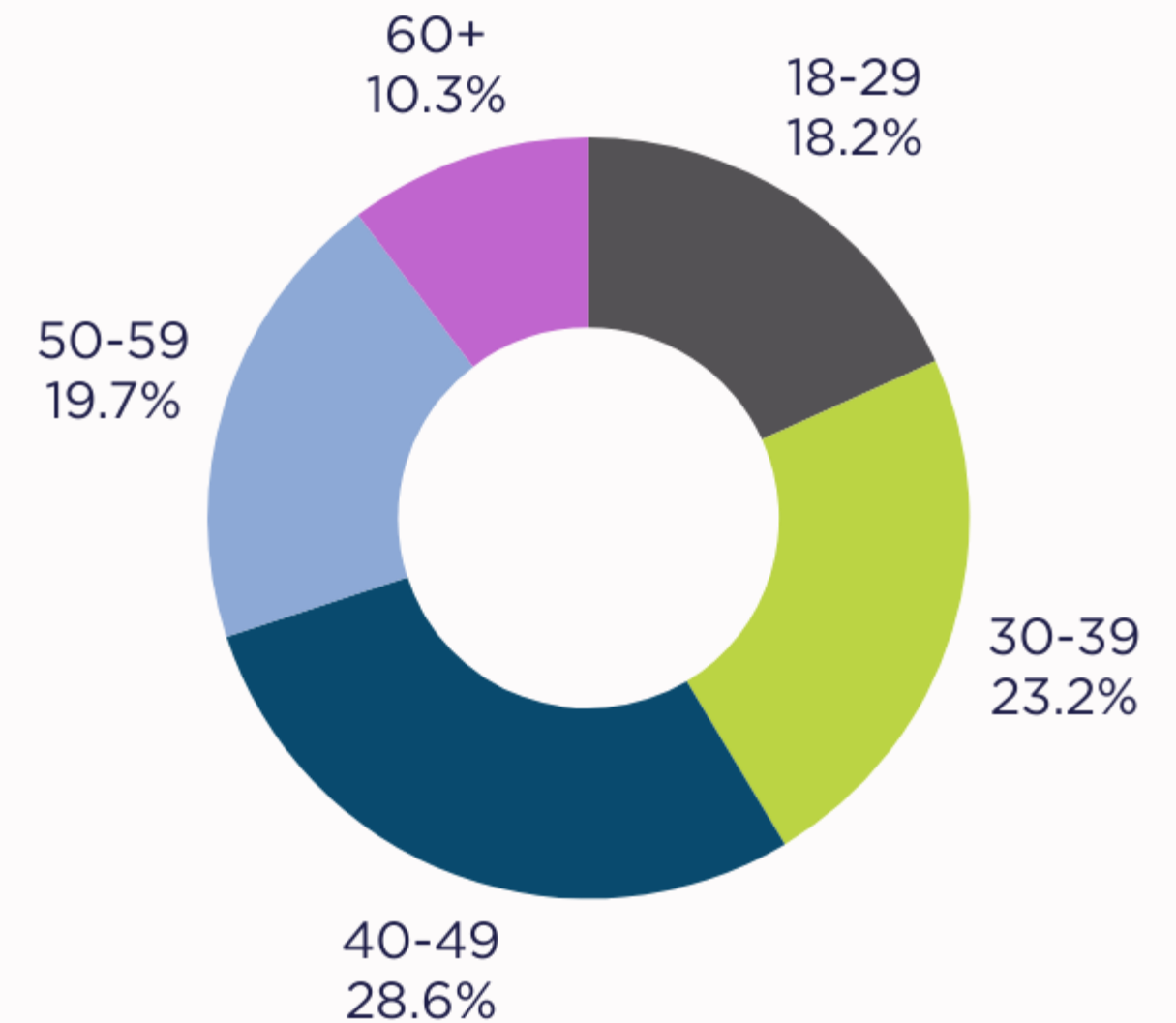


Demographics

SEX



AGE



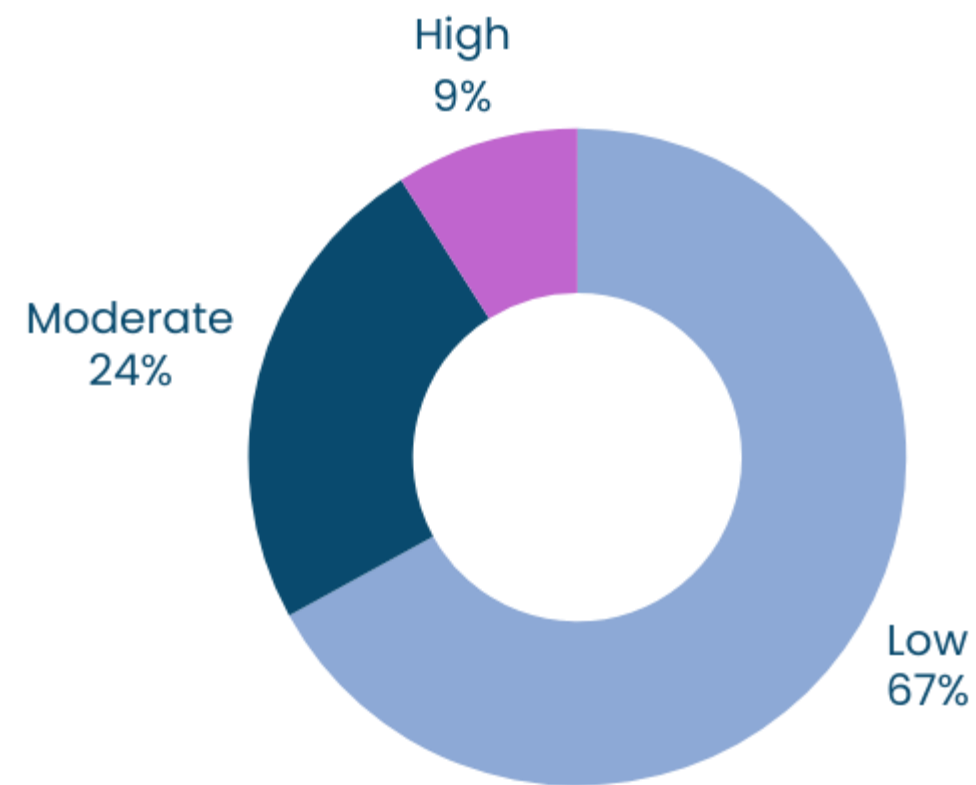
AVERAGE AGE: 42



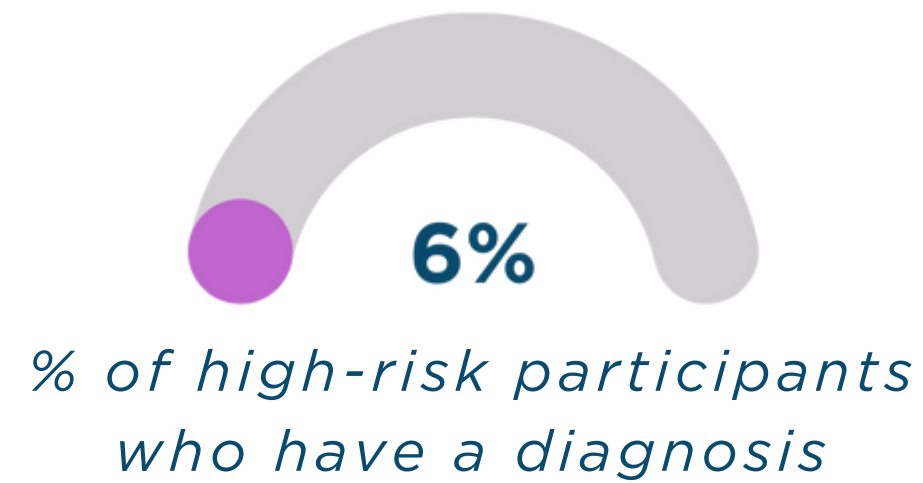
Heart Health: *Total Cholesterol*

HDL + LDL + Triglyceride

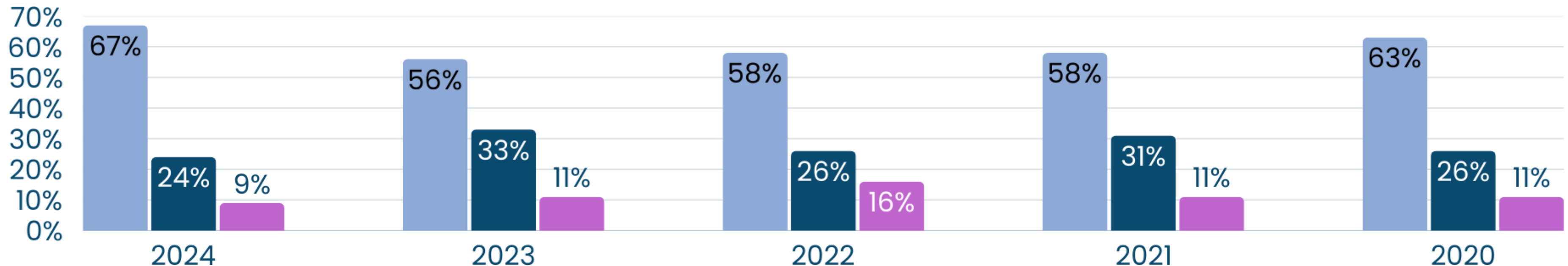
Cholesterol Breakdown



High Risk Awareness



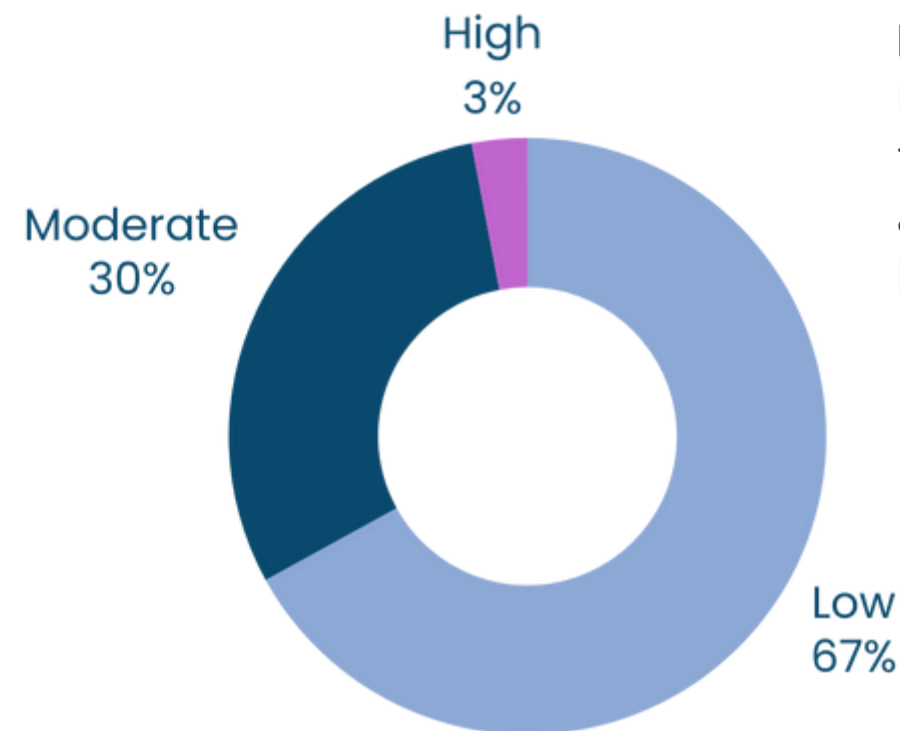
● Low Risk: <200 mg/dL ● Moderate Risk: 200–239 mg/dL ● High Risk: >240 mg/dL





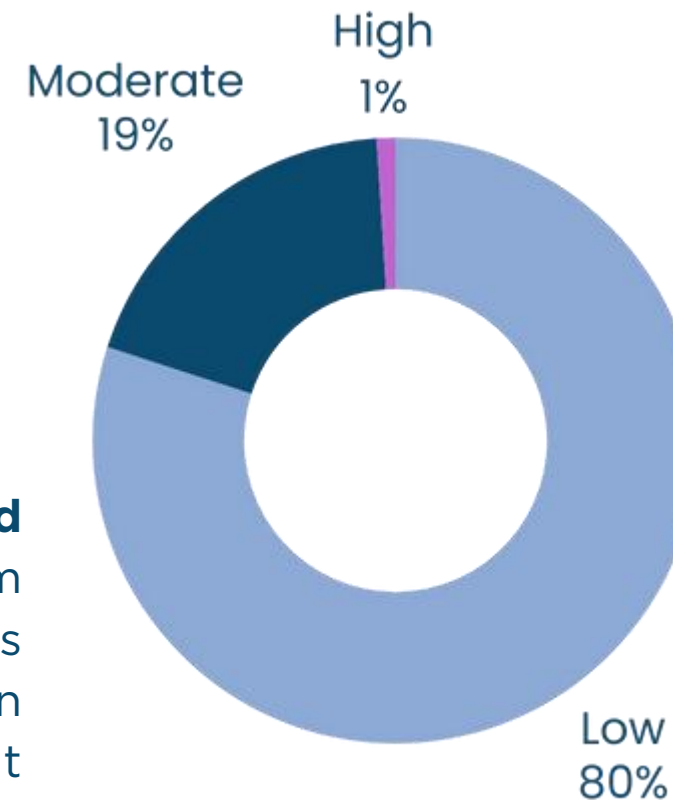
Heart Health: *Blood Pressure*

Systolic Breakdown



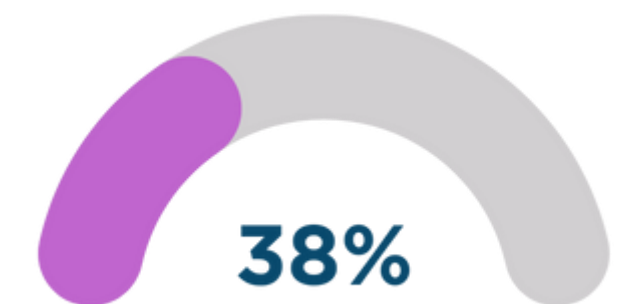
Systolic blood pressure (the top number) measures the force of blood against artery walls when the heart contracts.

Diastolic Breakdown

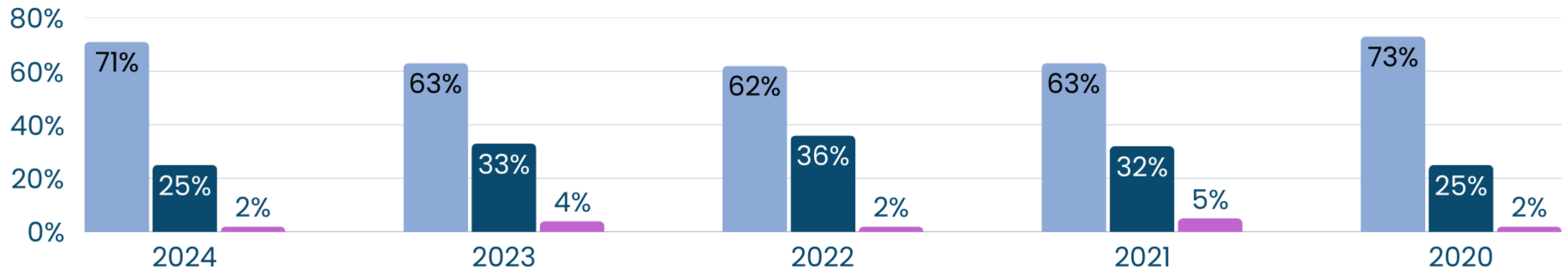


Diastolic blood pressure (the bottom number) measures the same force when the heart is at rest between beats.

High Risk Awareness

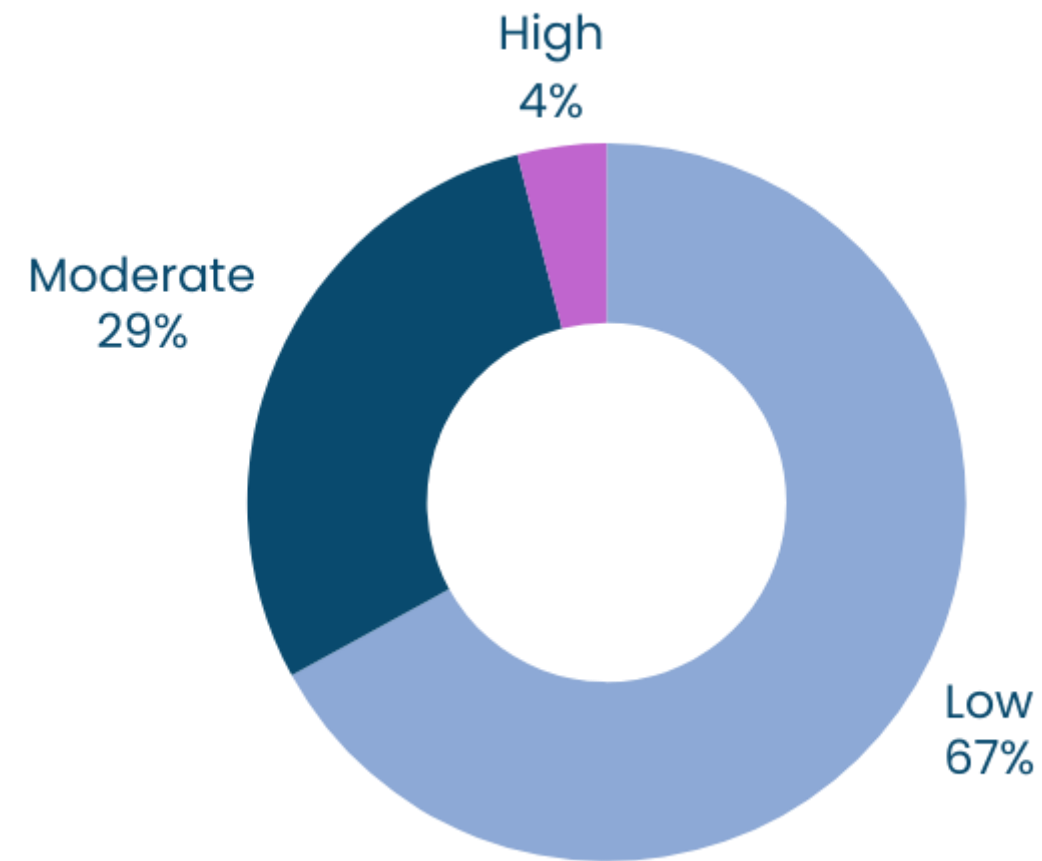


% of high-risk participants who have a diagnosis



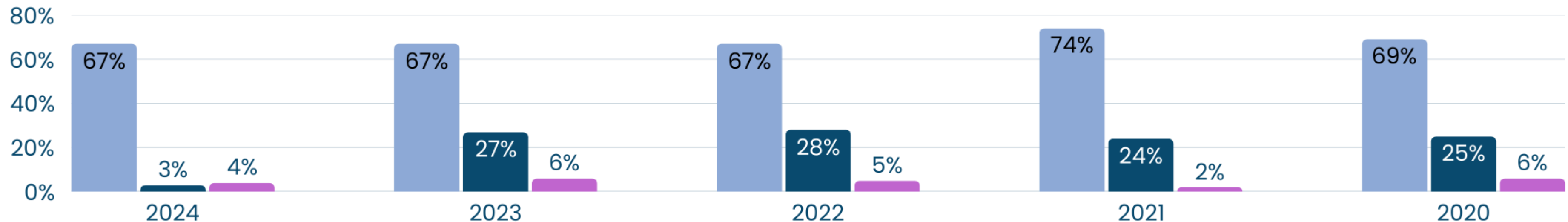


Diabetes Management: *Blood Glucose*



Blood Glucose Breakdown

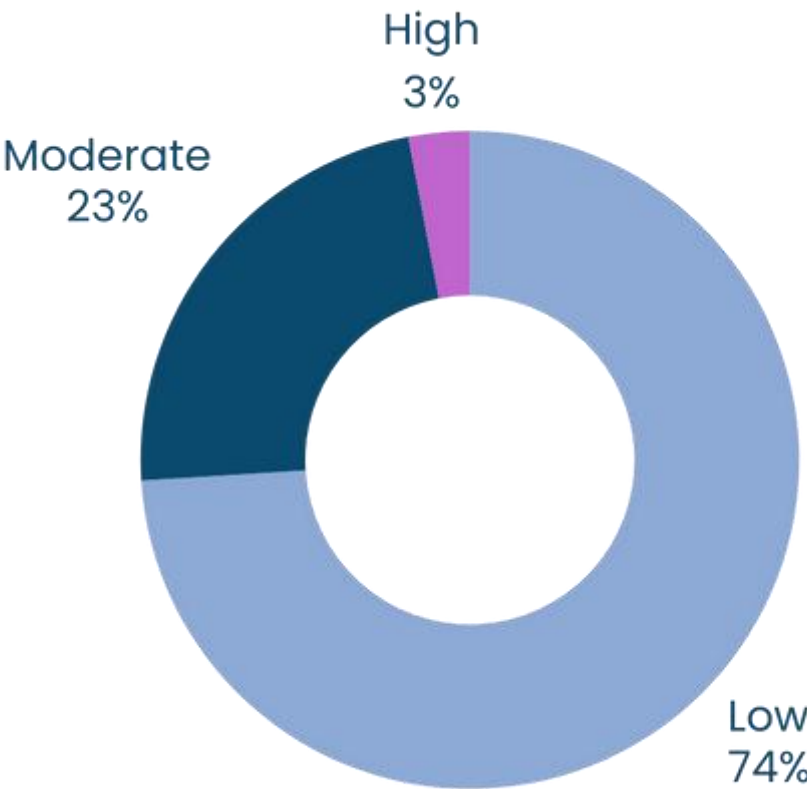
● Low Risk: <100 mg/dL ● Moderate Risk: 101-125 mg/dL ● High Risk: >126 mg/dL



Diabetes Management: Hemoglobin A1C

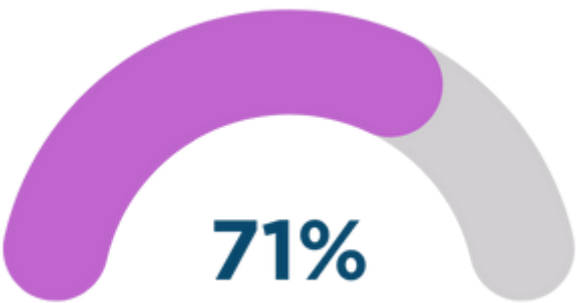


A1C Breakdown

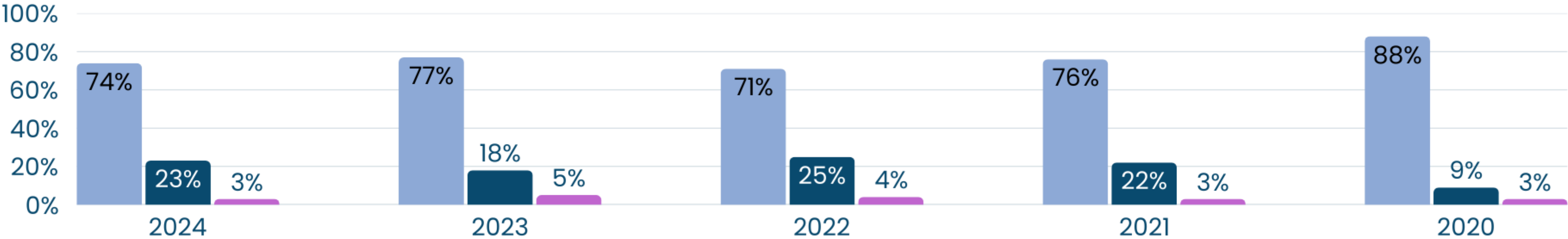


● Low Risk: <5.7% ● Moderate Risk: 5.7–6.4% ● High Risk: >6.5%

High Risk Awareness

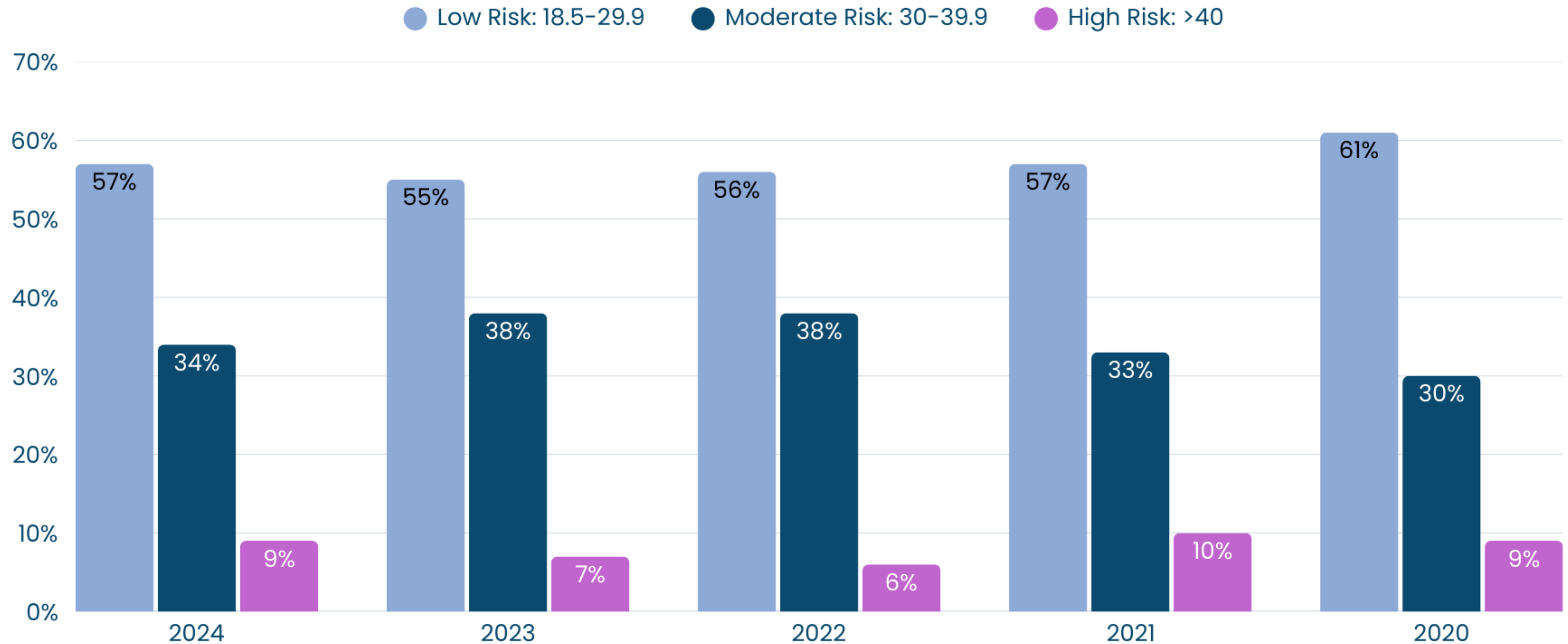


% of high-risk participants who have a diagnosis





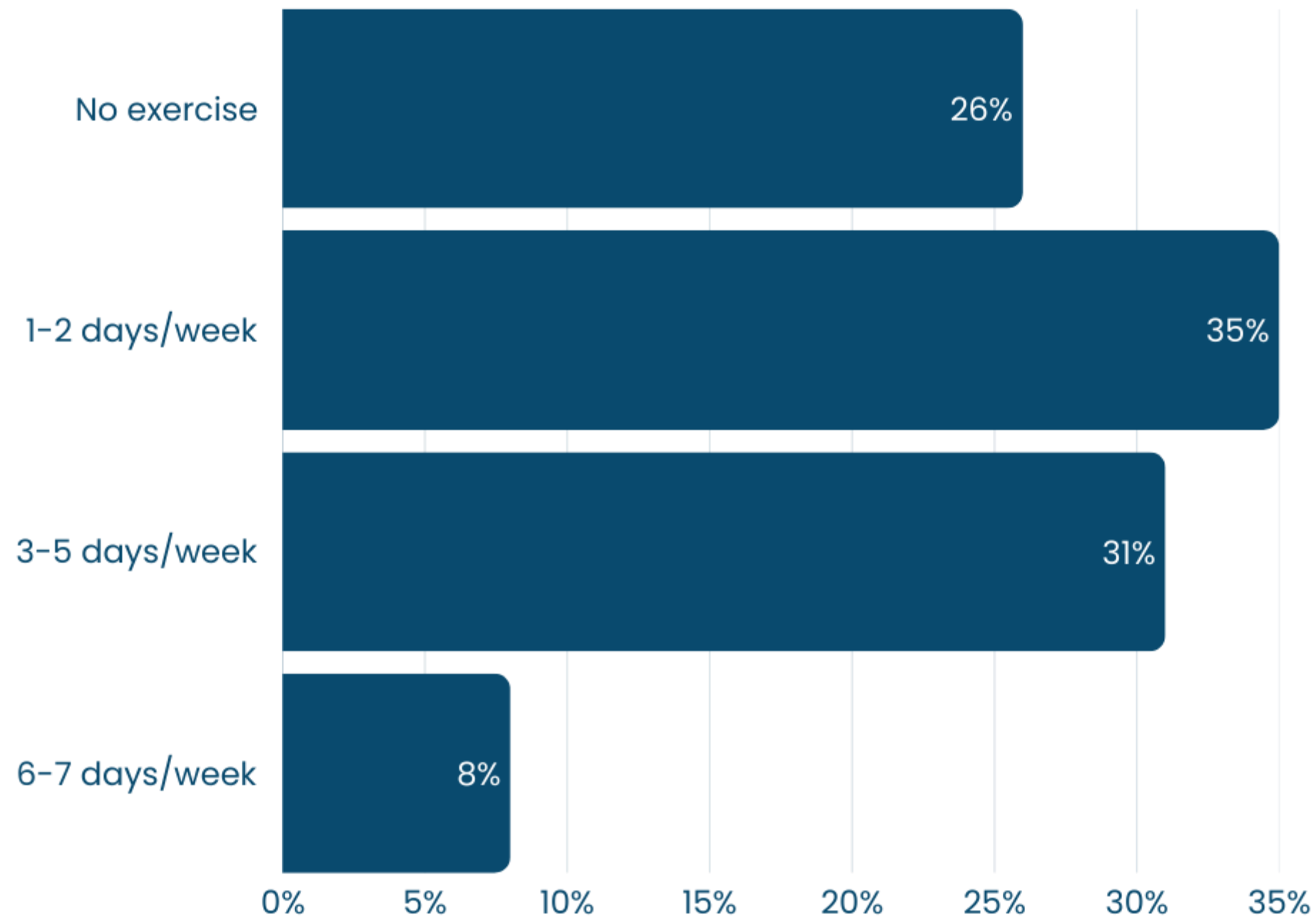
Body Composition: *Body Mass Index*





Body Composition

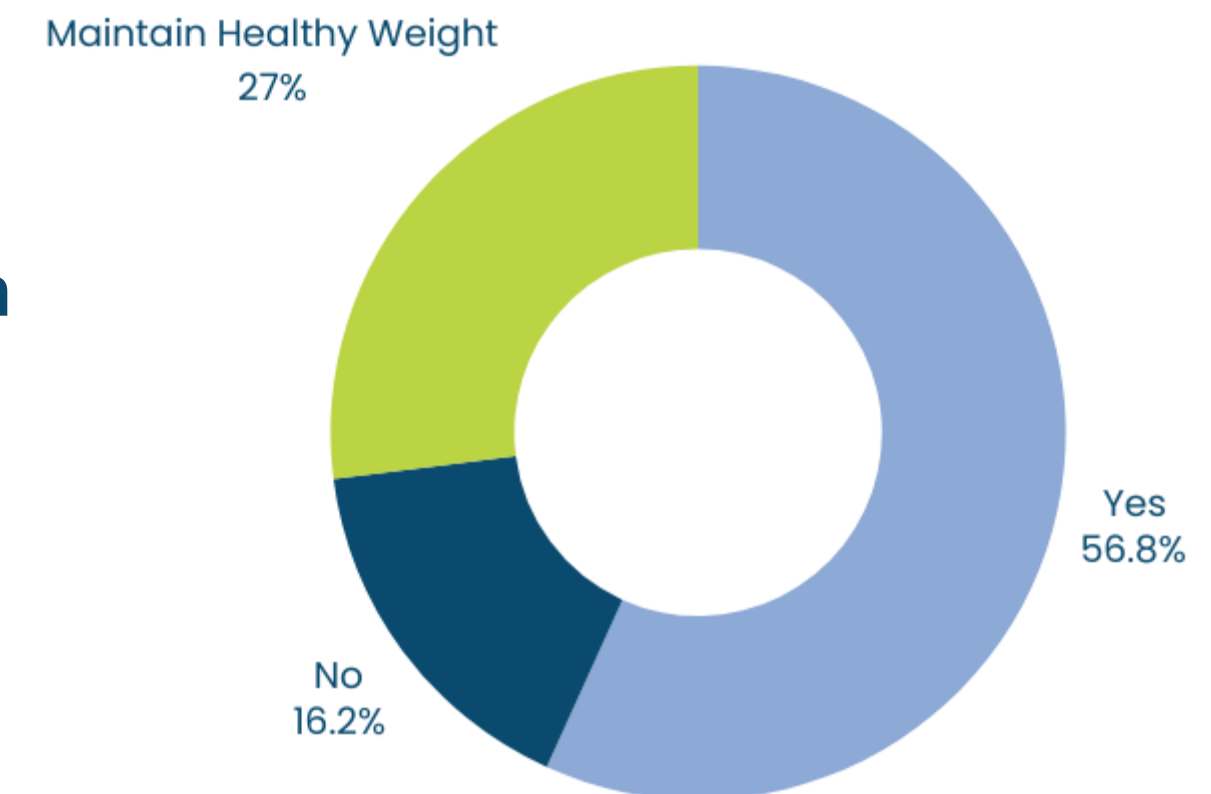
Exercise Habits



Average Waist Circumference



Interest in Losing Weight

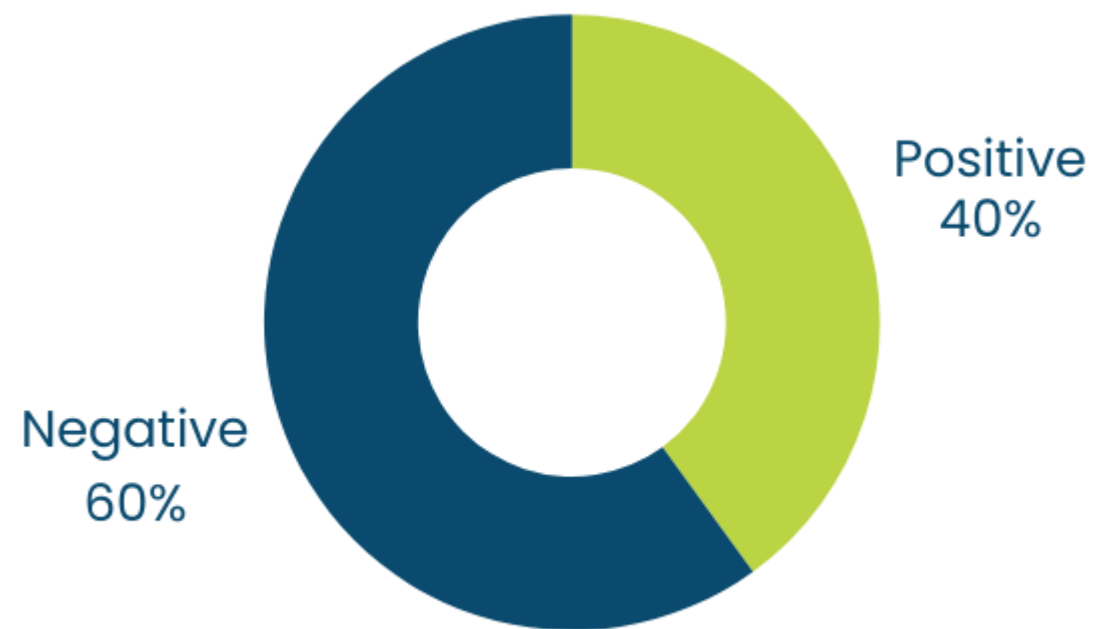




Nicotine Use

*81 participants
tested positive

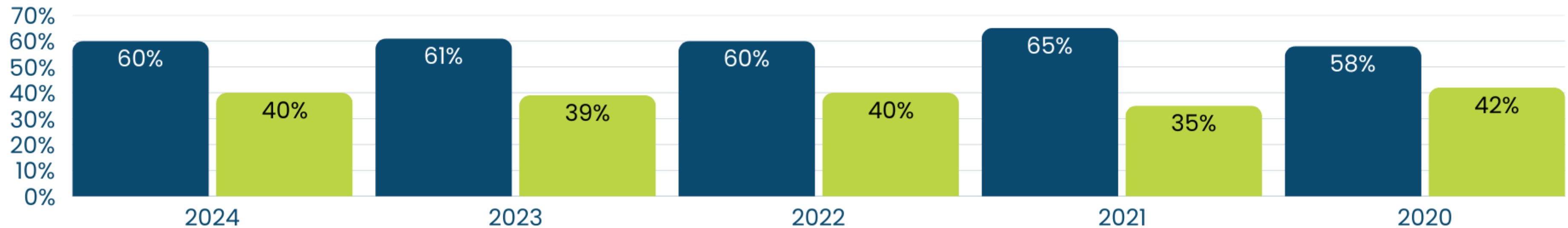
Tested Positive



Interested in Quitting



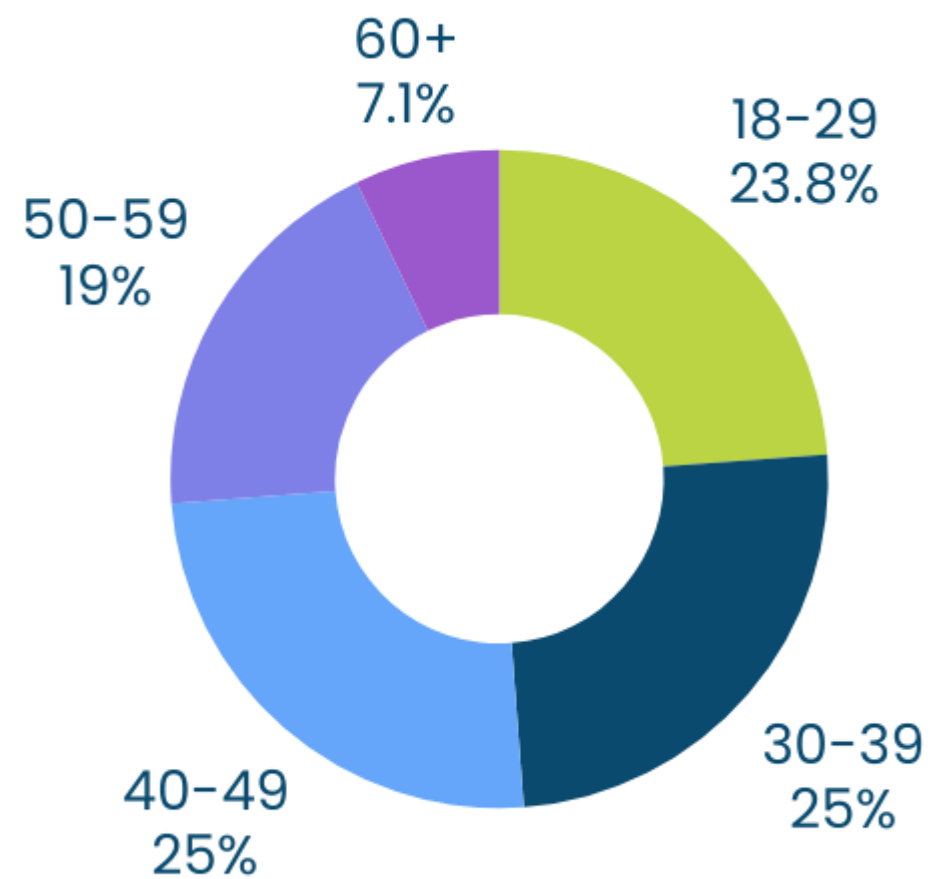
● Negative ● Positive



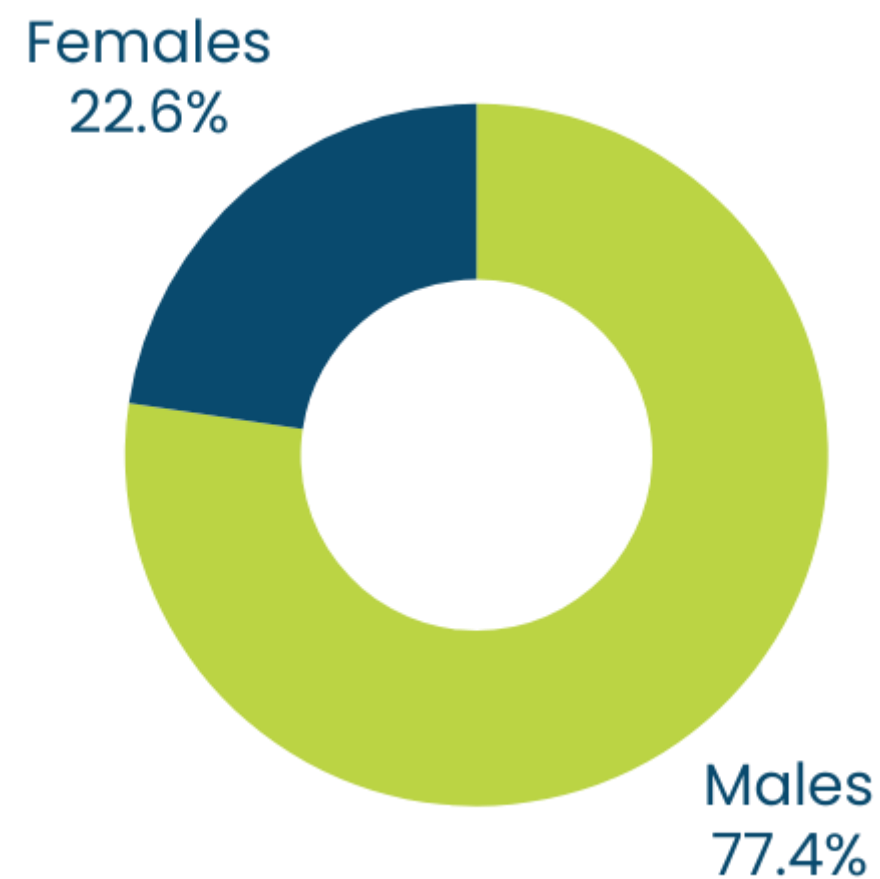


Nicotine Use Breakdown

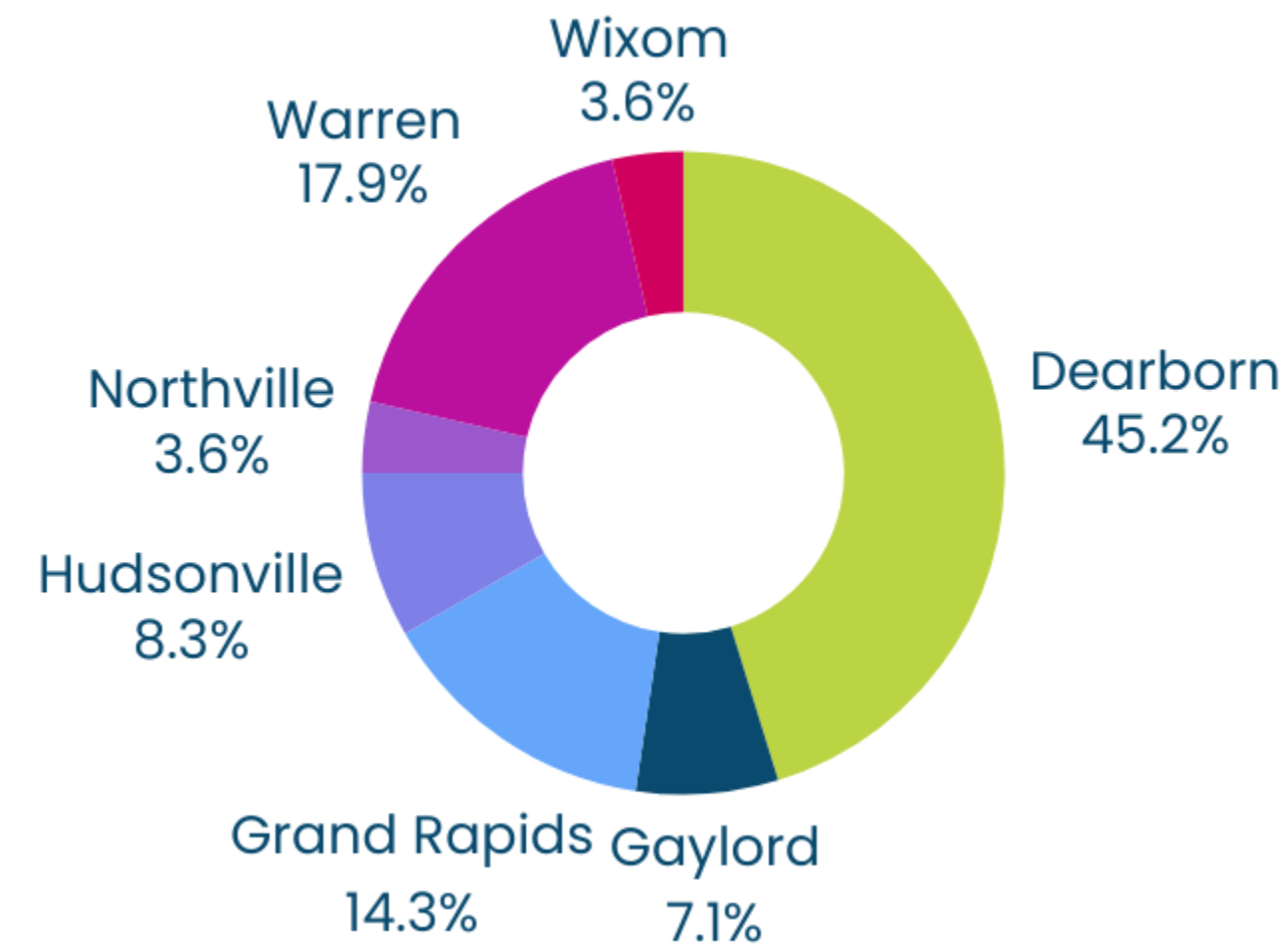
Age



Sex



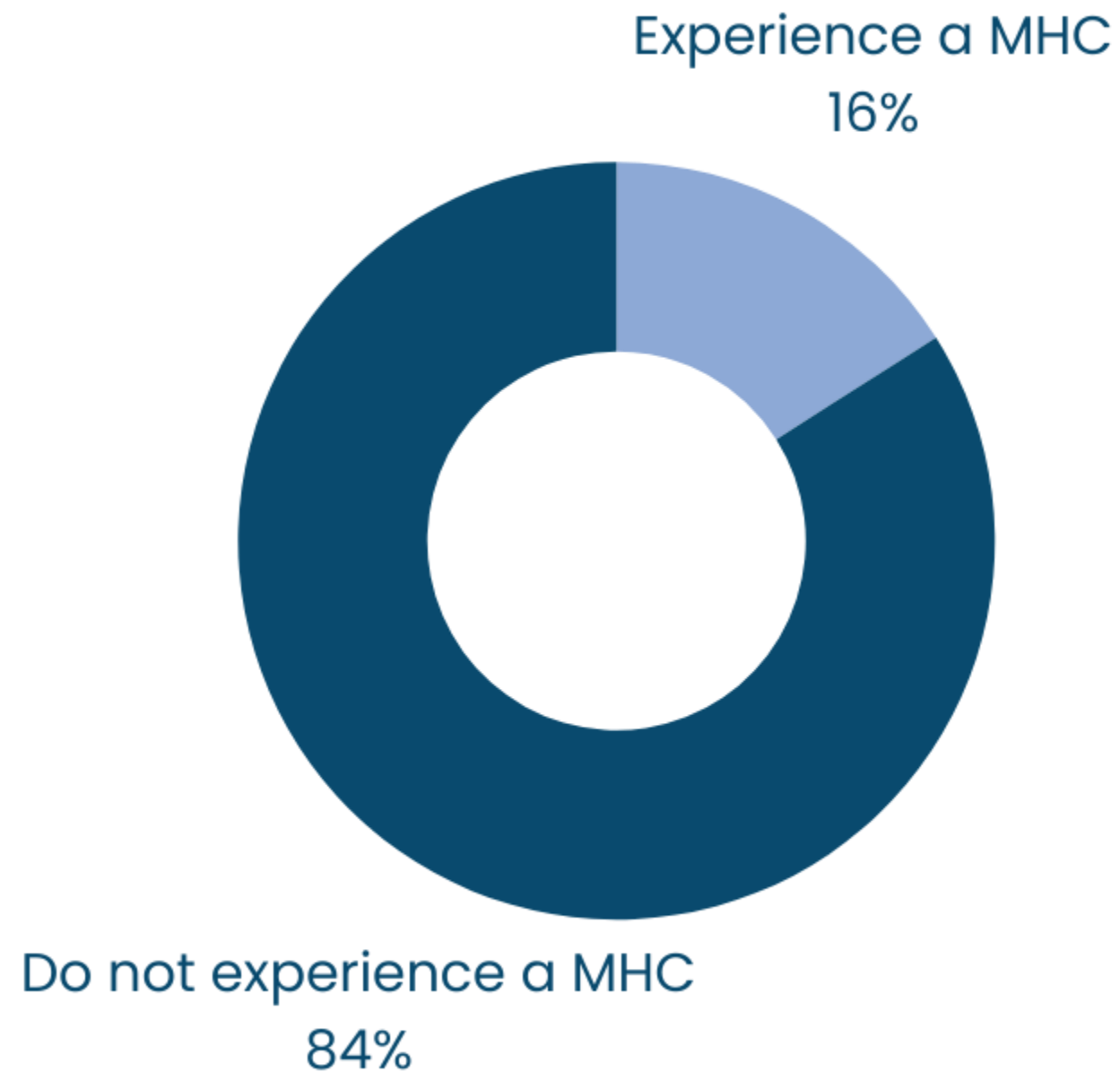
Location



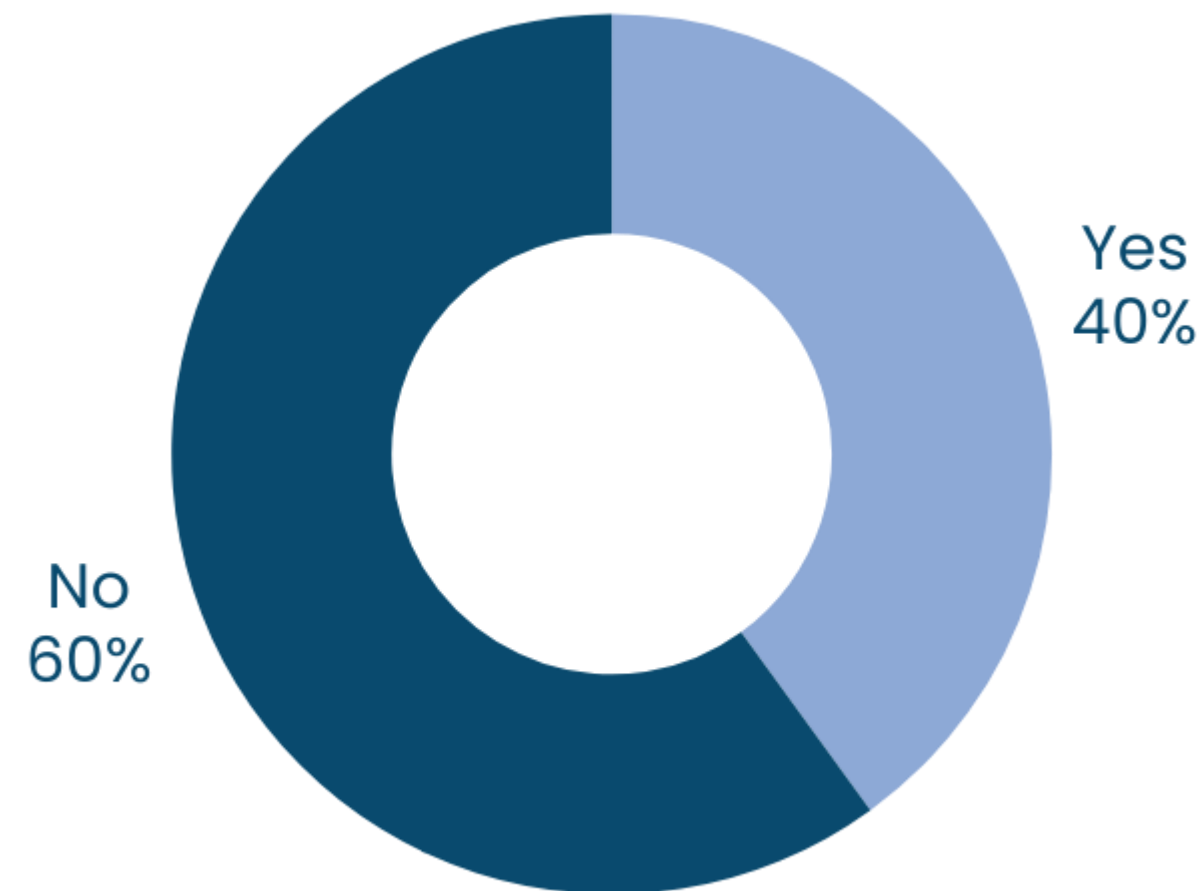


Mental Health & Well-being

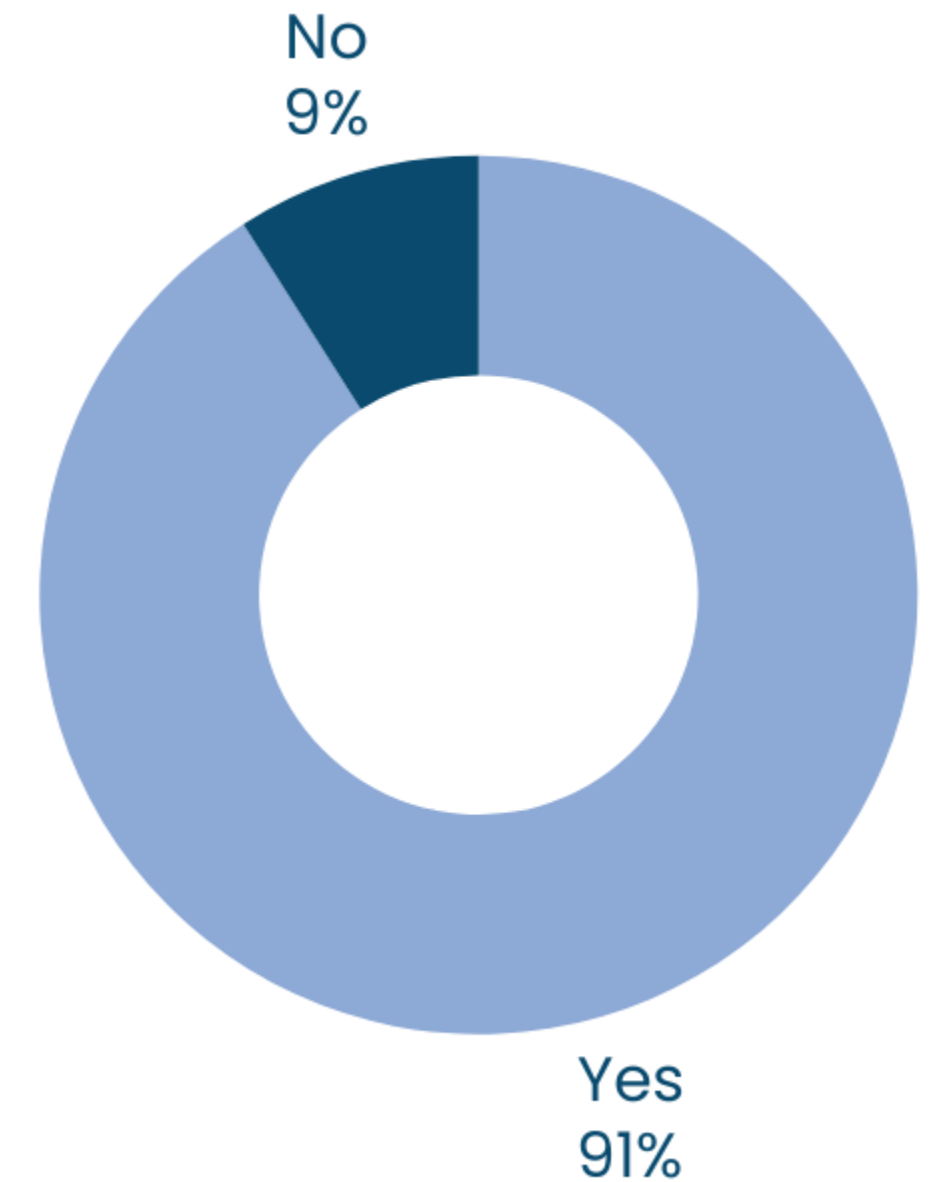
Do you experience a mental health condition (MHC), like anxiety or depression?



If yes, do you take medication?



Maintains a Healthy Work-Life Balance

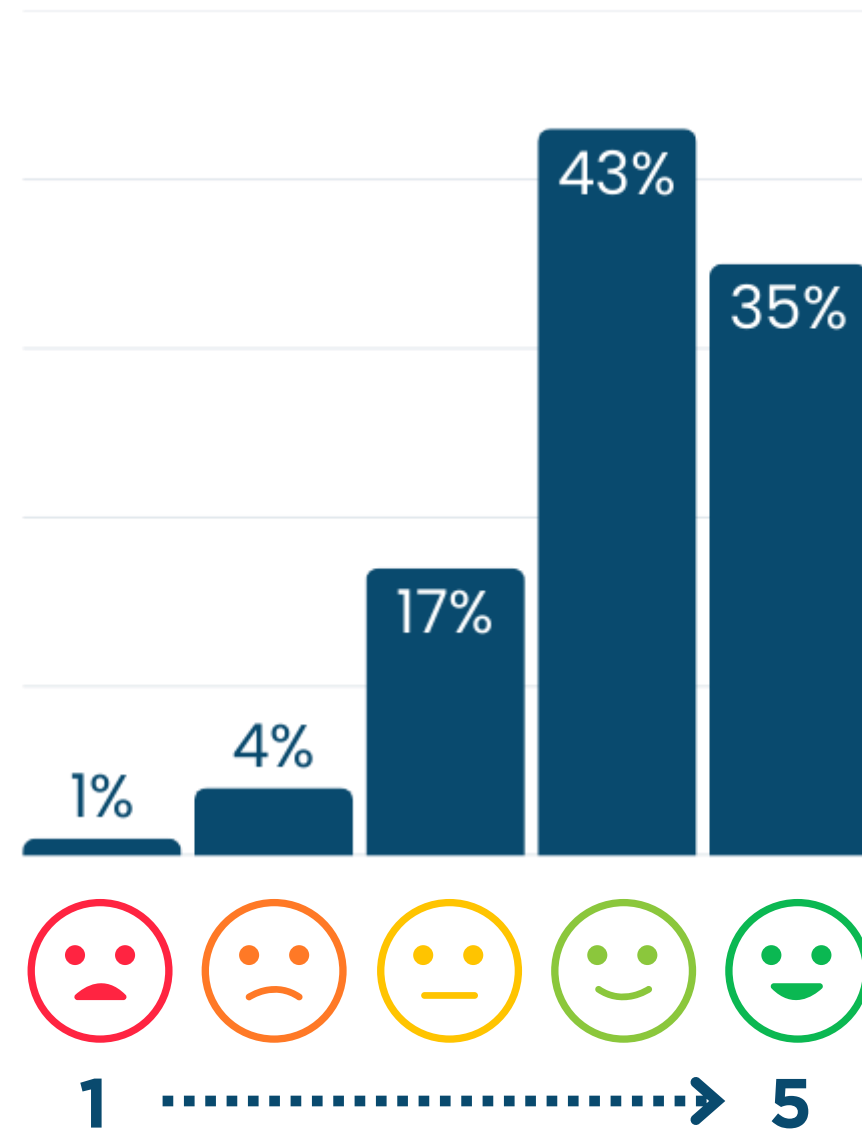




NEW: Occupational Well-Being, pt. 1

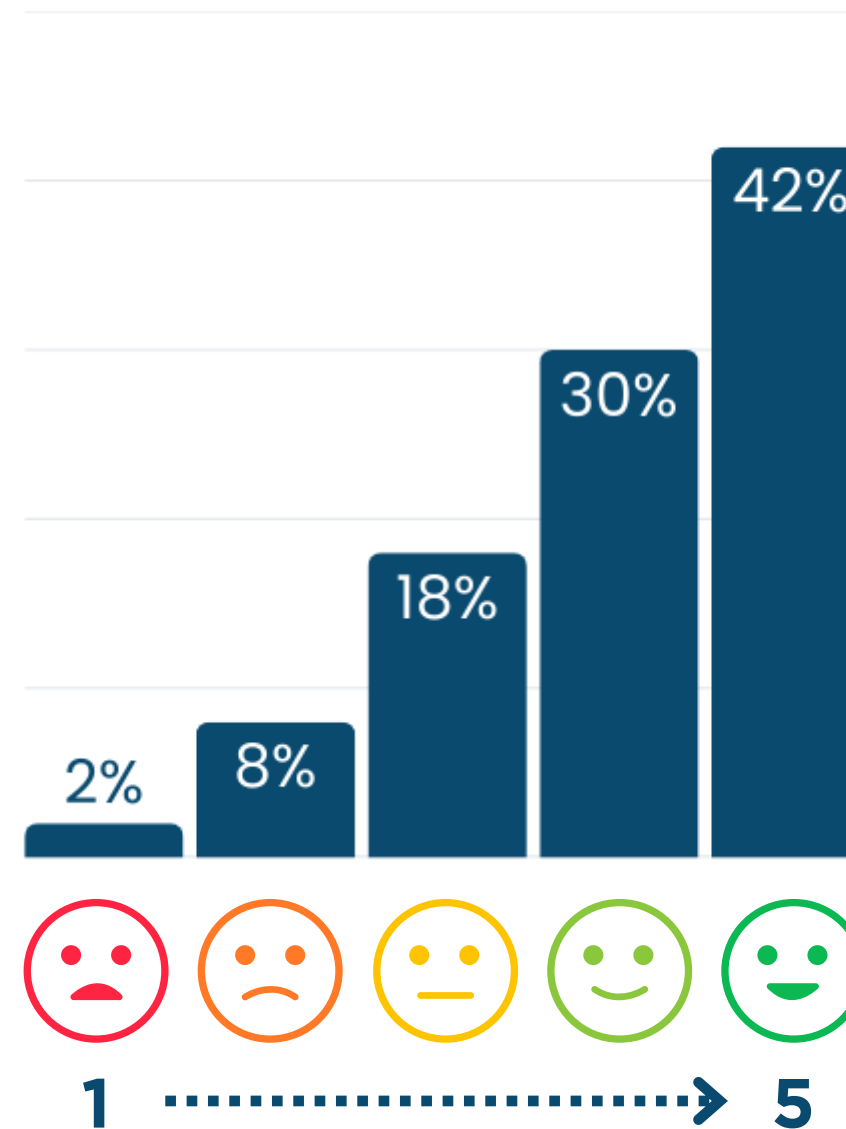
Fulfillment at Work

Royal Average: **4.08**
Strive Average: 4.08



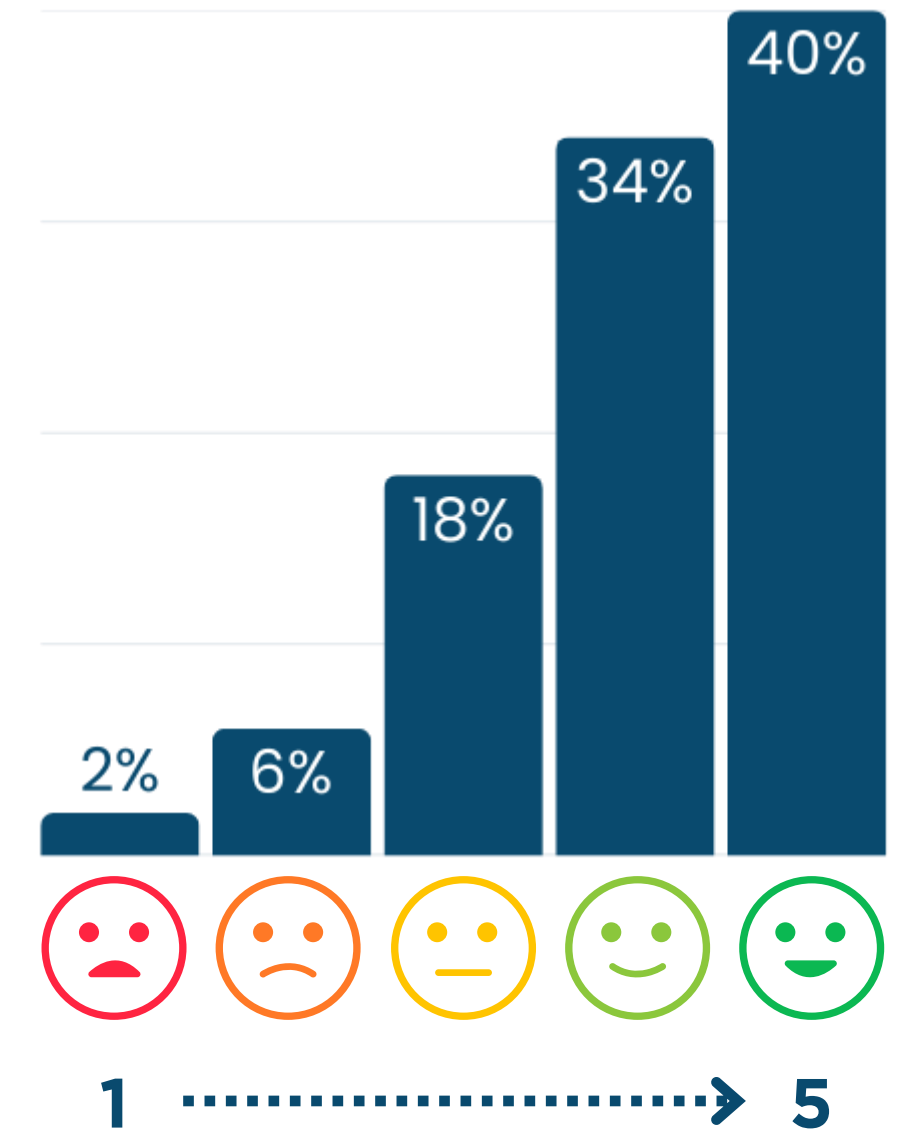
Feeling Valued at Work

Royal Average: **4.02**
Strive Average: 4.08



Job Satisfaction

Royal Average: **4.04**
Strive Average: 4.08

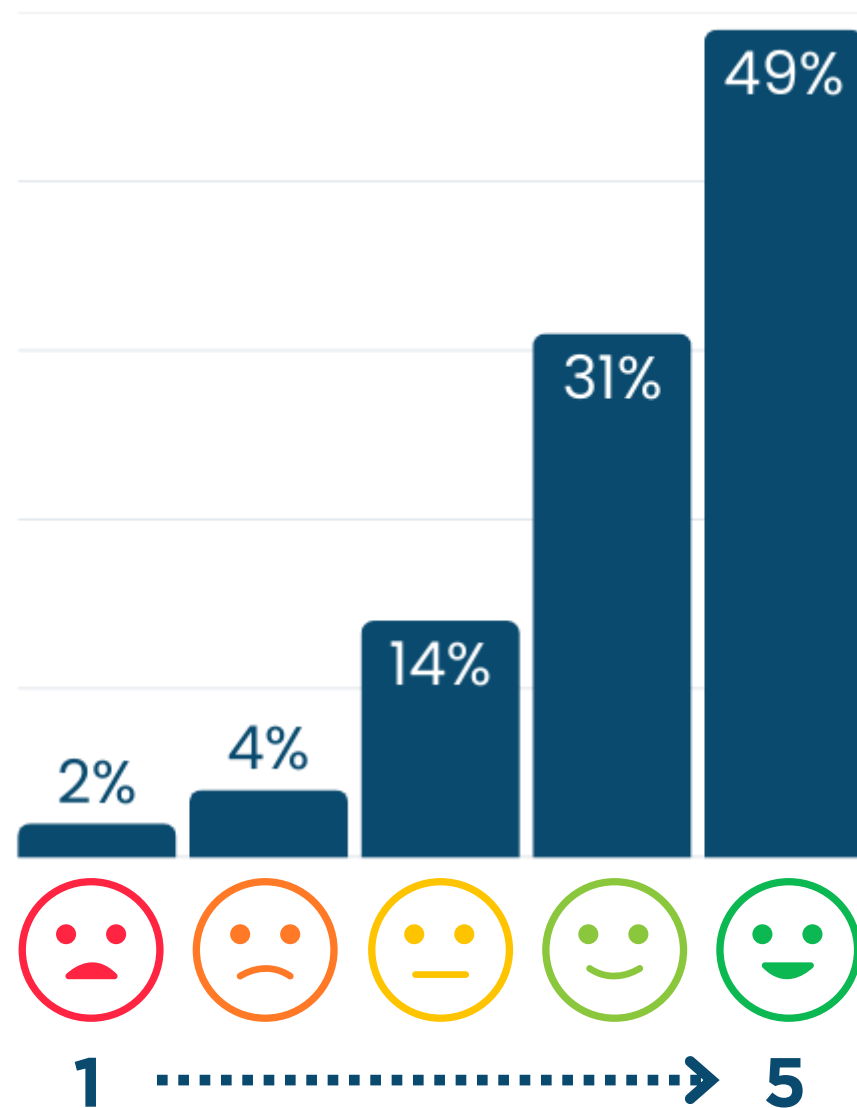




NEW: Occupational Well-Being, pt. 2

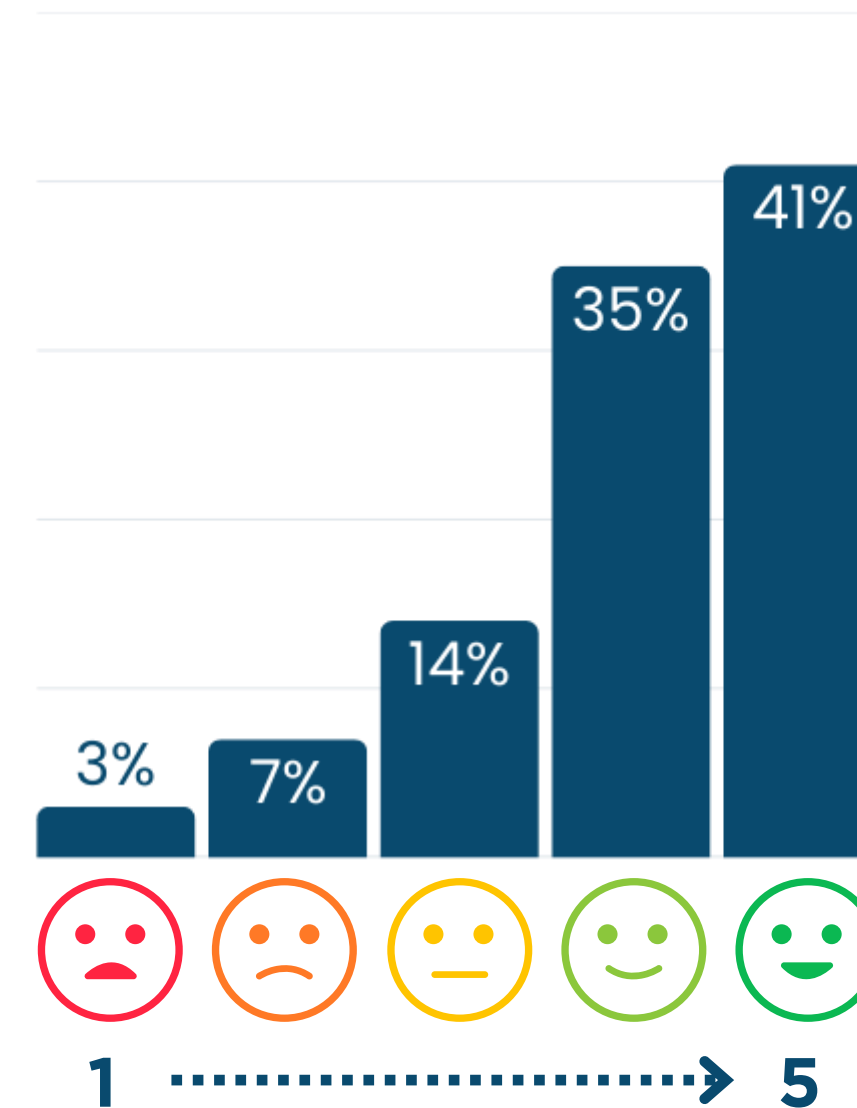
My Work is Meaningful to Me

Royal Average: **4.21**
Strive Average: 4.00



My Employer Provides Well-Being Tools & Resources

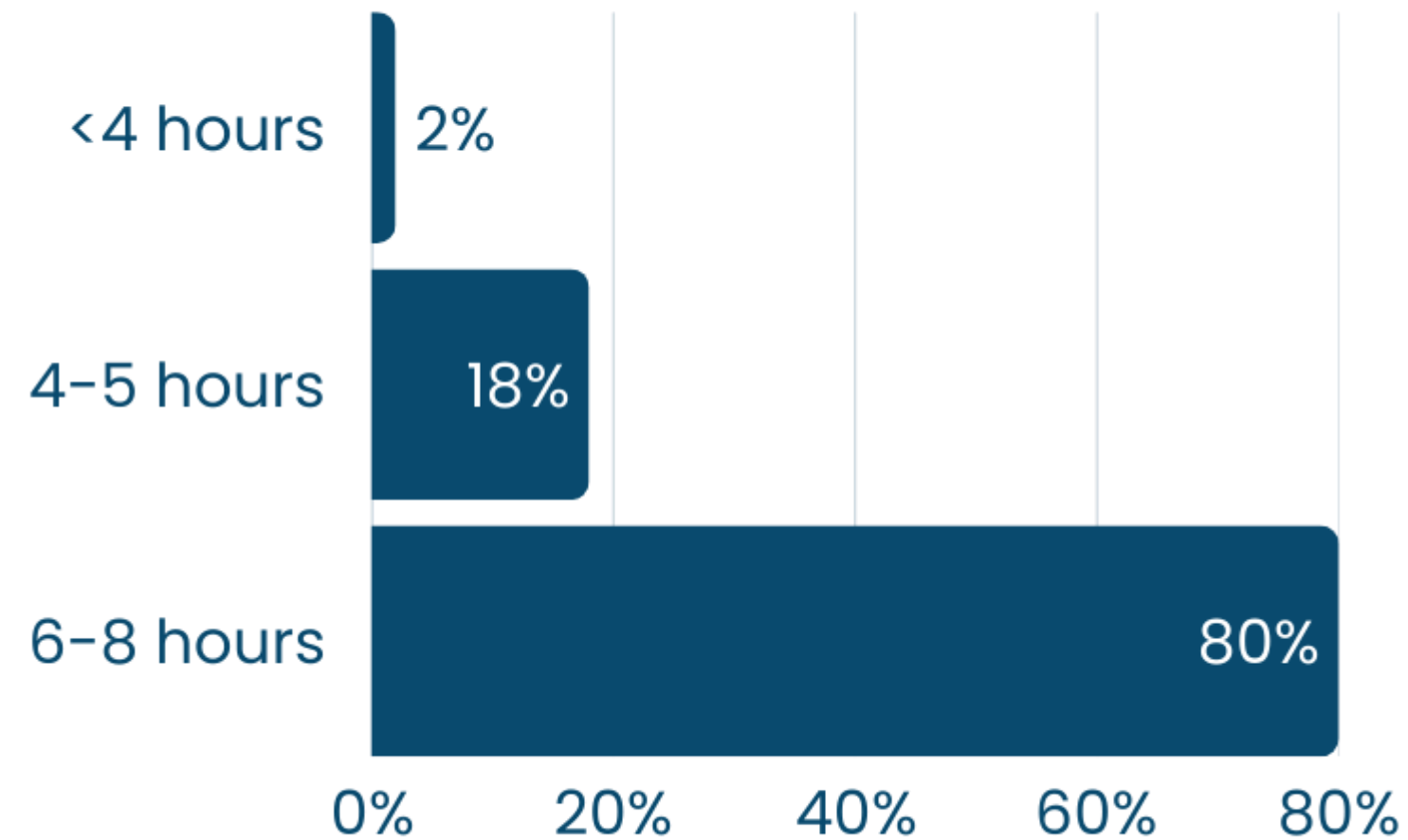
Royal Average: **4.04**
Strive Average: 4.00



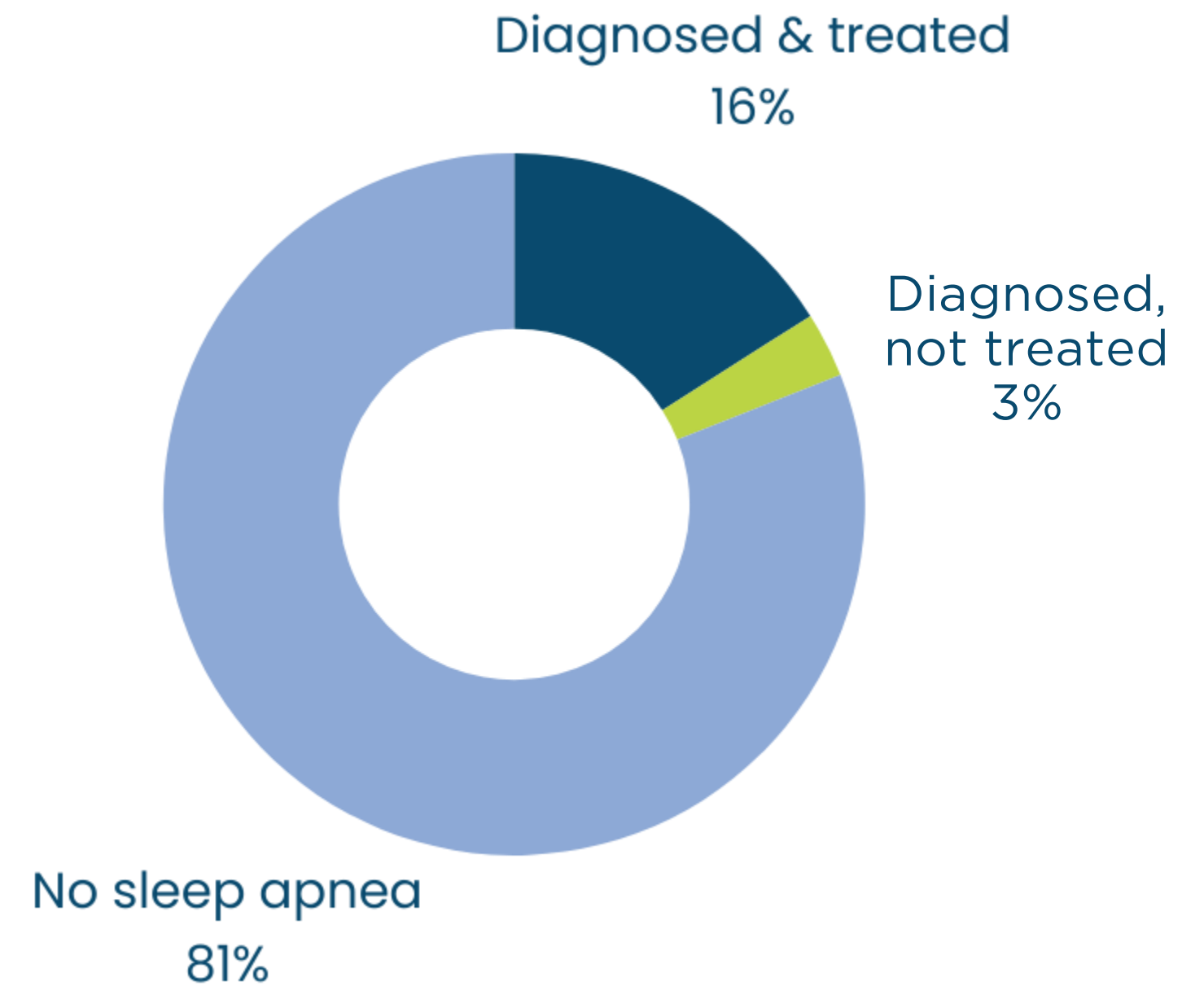
Sleep Habits



Hours of Sleep per Night



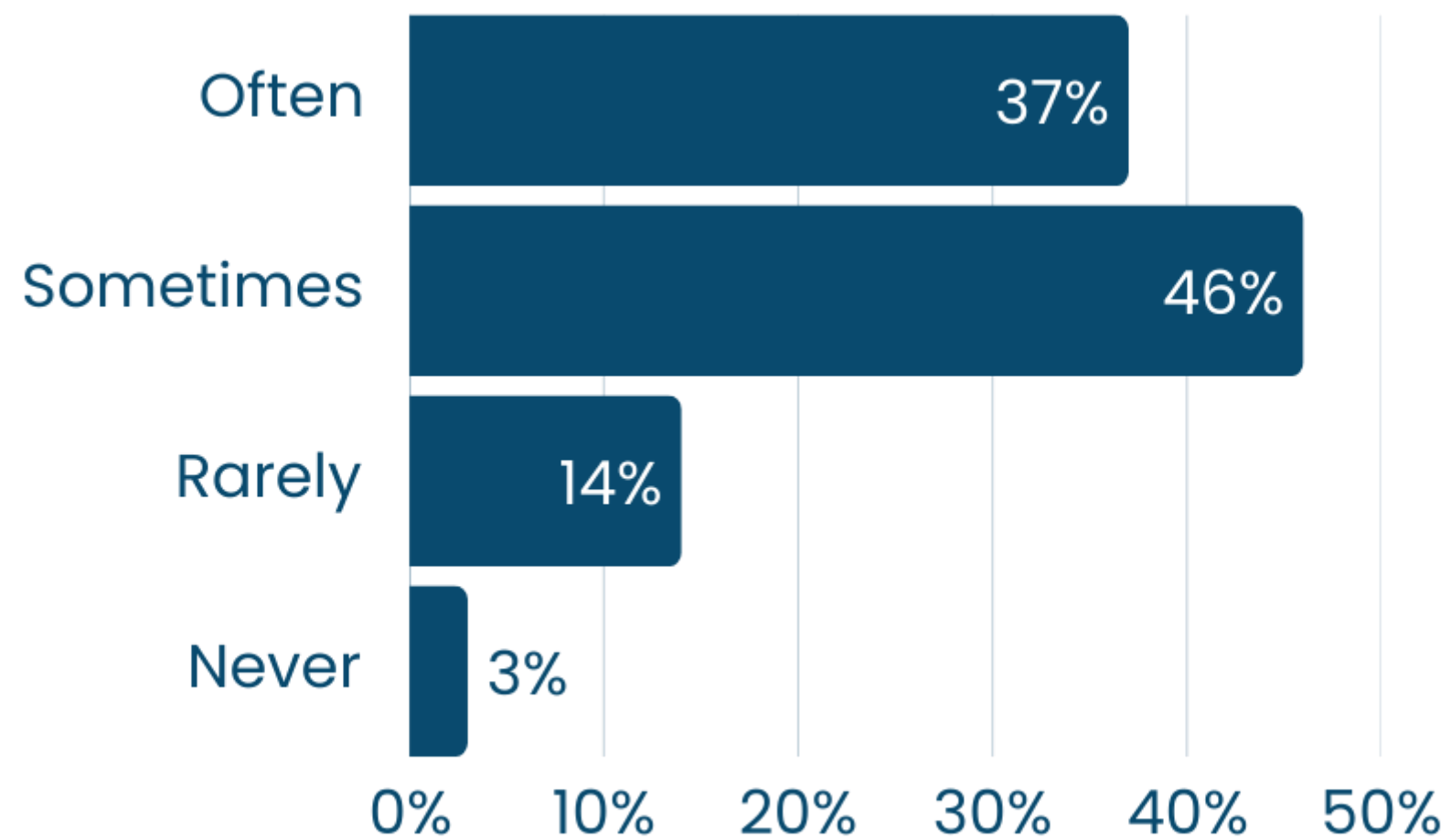
Sleep Apnea



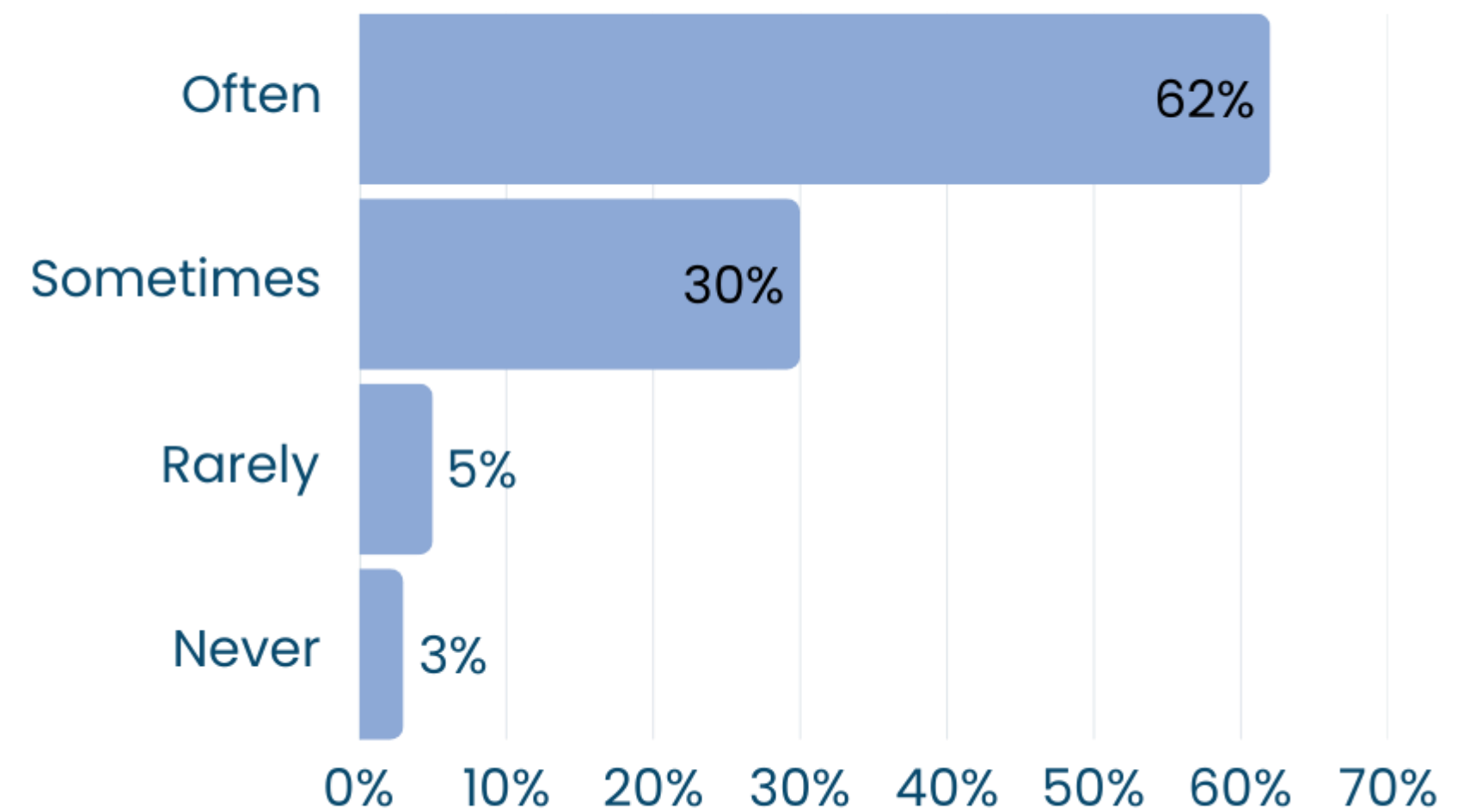


Nutritional Habits

Balanced Meals



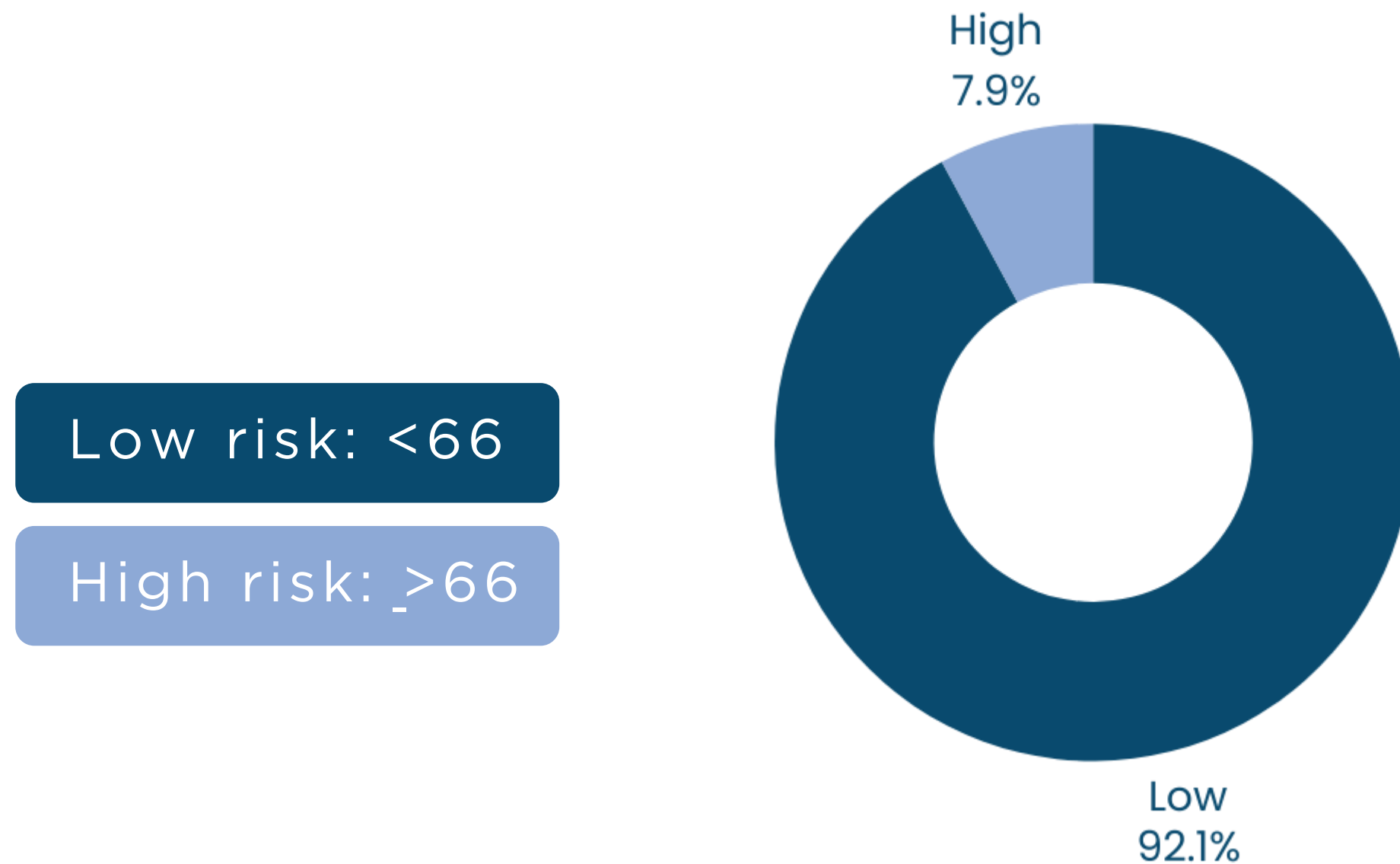
Choose Water Over Sugary Beverages





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

