



HealthFlex Mini-Summit—March 2021



Wespath

BENEFITS | INVESTMENTS

Engaging Participants in Health and Well-Being

Agenda

- What Is an Engaged Participant?
- Monitoring Engagement with Metrics
- Making Engagement Easier
- How You Can Help



Engagement Definition



An engaged Wespith participant:

- Takes time to properly research and understand their benefits
- Creates a vision of the future and considers different options before choosing a direction
- Monitors progress and makes changes to adjust and fine-tune the effectiveness of the current selection
- Makes progress toward set goals across different dimensions

Requires intentional actions instead of passive behavior

Engagement Example



Healthy enough to climb steps in historic buildings.

Savings to cover more than daily expenses.

Engagement Example



**Climbing steps in
historic buildings.**

Need my legs stronger,
more endurance.

I think I have coaching and an
activity tracking benefit through
HealthFlex—let me learn more
about those!

Engagement Example



How much do I need for that?
What financial planning resources do I have available to me through Wespath so I can figure out next steps to start a budget and figure how much I may need for daily expenses in retirement?

Engagement Example



I'll make a specific steps goal with Virgin Pulse; participate in coaching or diabetes prevention.

I'll get help making a budget and savings goal from EY.

How Wespath Monitors Engagement

Physical Health

- Preventive screenings
- Health Check completion
- VP Levels completion
- BFW completion
- Coaching engagement
- Wellness Credits

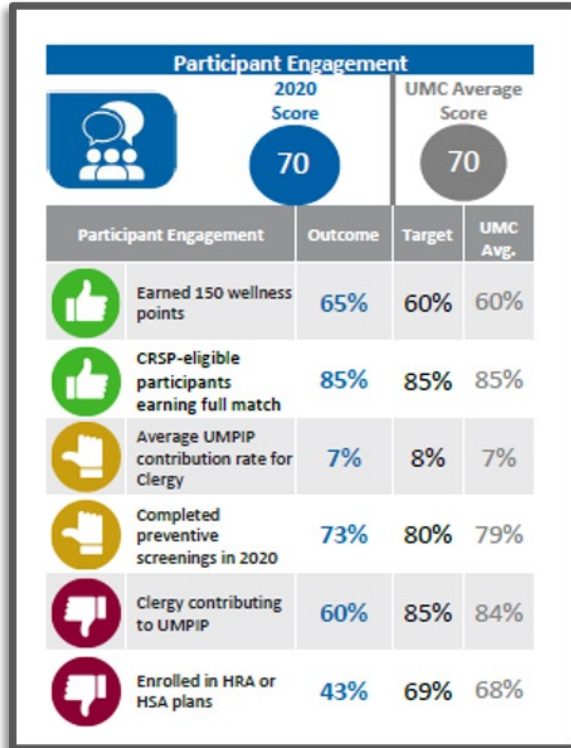
Emotional Health

- EAP utilization
- Health check completion
- Behavioral health utilization
- Coaching engagement
- Wellness credits

Financial Health

- Enrolling in HRA/HSA plans
- Personal health account contributions
- Contributions to UMPIP
 - Percentage
 - Average contribution
 - % not getting match
- EY utilization
- Benefits Access usage

Sharing Progress with Plan Sponsors



Benefit Plans Summary Report: HealthFlex-specific engagement metrics

- Well-being program participation
- Hits to ALEX Benefits Counselor and active enrollment during AE
- Plan choice trend vs. Lowest net cost plan
- Health Account contributions and HSA savings and investments
- Screenings and cost-effective care

Why Does it Matter?

- Actions give clues to participants' understanding and use of benefits toward future goals:
 - Almost **50%** of U.S. adults trying to lose weight*
 - **25%** of Americans have no retirement savings**
- As benefits professionals, we can use these metrics to determine what to promote, educate and incentivize

*The National Health and Nutrition Examination Survey

** Forbes/Federal Reserve



What May Make Engagement Easier?



Total Benefits Clarity

- Awareness of benefits
- Understanding of value



Simplicity and Assistance

- Making the right choice



Smart Planning; Easy Benefits Management

- Planning for the future



Participant Centricity

- Knowing what participants need and how they use their benefits

Themes from Participant Research

Improving Benefits Clarity

Awareness of benefits and understanding their value

- Benefits Access and Virgin Pulse to replace WebMD for online experience
- Onboarding emails for new participants
- Education and training
 - Partnership with Benefits Education



Sunset HealthFlex/WebMD—June 1, 2021



Immediate Benefits

- Information presented in a more user-friendly way in Benefits Access and Virgin Pulse
- Combined with retirement information for those who have it
- All well-being information together
- Benefits Access Single sign ons:
 - Blue Cross and United Healthcare
 - OptumRx, Benefitsolver, HealthEquity/WageWorks
 - Quest (SSO also coming to Virgin Pulse in Q2)
 - Virgin Pulse SSO coming to Benefits Access Q2

Considerations

- HealthFlex-covered spouses can't access Benefits Access
- Registration challenges with Lexis Nexis match
- Two-factor authentication

Online Participant Engagement Timeline



December 2020:
New Benefits Access
launch

February 2021:
HealthFlex FAQ for
Benefits Access

June 1, 2021:
HealthFlex/WebMD
site not available

January 2021:
Virgin Pulse
Enhancements

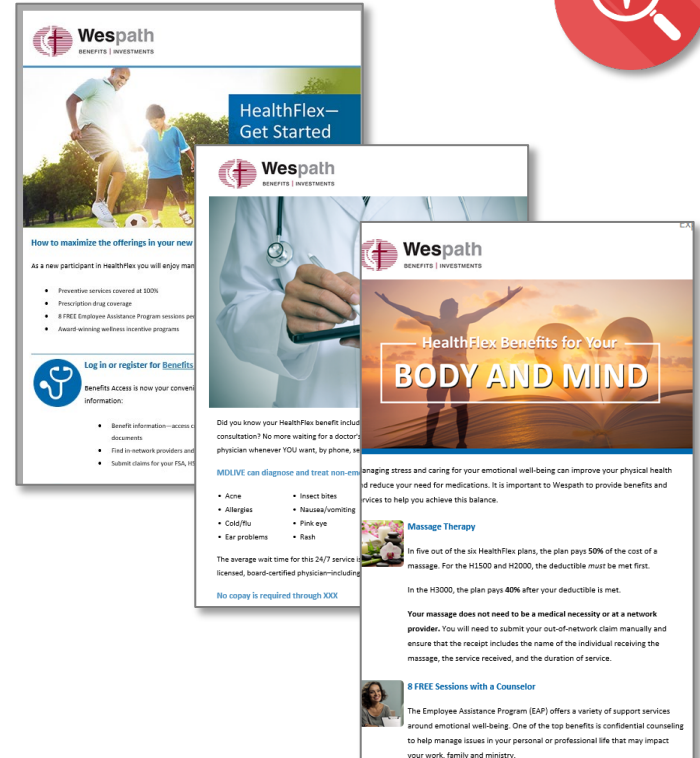
March-May 2021:
Targeted BA and VP
registration emails

Onboarding Communications Series



Communications for new members

- **January:**
 - Welcome (Benefits Access, Incentives)
 - Wellness Overview
- **February:**
 - MDLIVE registration
 - Massage Therapy and EAP
- **March:**
 - Virgin Pulse enrollment 3-part series



Education and Training



- Webinars
- Benefit Education Core Products:
 - Health and Wellness Programs Workshop

Benefits Education Core Products and Services (continued)

United Methodist Personal Investment Plan Workshop

Overview: This workshop provides an overview of UMPIP. It covers the contribution types, limits, LifeStage Investment Management and services available to participants.

Audience: Clergy and lay participants, as well as conference and non-conference plan sponsors

Duration: 45-60 minutes

Bonus: Educational materials will be provided to all participants (materials mailed for virtual workshops). On-site or virtual one-on-one benefits education consultations are offered with this event.

HealthFlex Health and Wellness Programs Workshop

Overview: This workshop provides a broad overview of the health and wellness programs offered through HealthFlex. This presentation can be provided as a stand-alone offering or included a part of an event covering additional topics.

Audience: HealthFlex participants and plan sponsors

Duration: 60-90 minutes



Improving Simplicity and Assistance

Making the Right Choice

- ALEX Benefits Counselor
- Making the Most of Your Plan
- Targeted HSA contribution education
- Well-being recommendations from HealthCheck, Blueprint for Wellness
- **Exploring for future:** Using lowest cost plan data to customize individual communications



Smart Planning and Benefits Management

Planning for the Future

- Well-being Program Promotion:
 - Coaching
 - Diabetes Prevention
 - Well-being incentives
- Education on health plan choice and health account contributions



Real Life Example: Diabetes Prevention



Goal for the Future

- Achieve a healthy target weight
- Avoid becoming a full-blown diabetic and reverse pre-diabetes

Intentional Action

- Enroll in Omada, complete 2 year program
- Track steps, create reminders in Virgin Pulse
- Complete Blueprint for Wellness and share with doctor, set yearly goals

Result

- Lost 26 lbs
- A1C reduced: 7.1 to 5.0
- Able to stop Metformin and Trulicity



Real Life Example: Health Savings



Goal for the Future

- Pay family's significant medical expenses with pre-tax money
- Develop designated savings for future family medical expenses

Intentional Action

- Enroll in H3000 plan (2017)
- Contribute maximum to HSA + health care FSA each year

Result

- Rolled over \$6,000+ into HSA as of 2021
- Began investing a portion of HSA balance for further into the future



Real Life Example: Virgin Pulse Cash



Goal for the Future

- Be more active
- Travel to Hawaii

Intentional Action

- Enroll in Virgin Pulse
- Track activity to maximize Pulse Cash
- Save Pulse Cash

Result

- Vacation to Hawaii paid by Pulse Cash



Participant Centricity

Knowing what participants needs; how they use benefits

- Participant research completed in 2020—those enrolled in B1000
- Participant research planned for 2021—well-being focus



How You Can Help Participants Engage



- Promote programs and share education
- Solicit and share success stories
- Monitor population progress and set goals for improvement
- Consider defaults



**HealthFlex/Wespath
positively impacts the
health and productivity of
those who serve the UMC**



Wespath

BENEFITS | INVESTMENTS

Polling Question



What would you like to see
Wespath promote in onboarding
communications?

Polling Question



What support do you want from Wespath to bolster your efforts to engage participants?