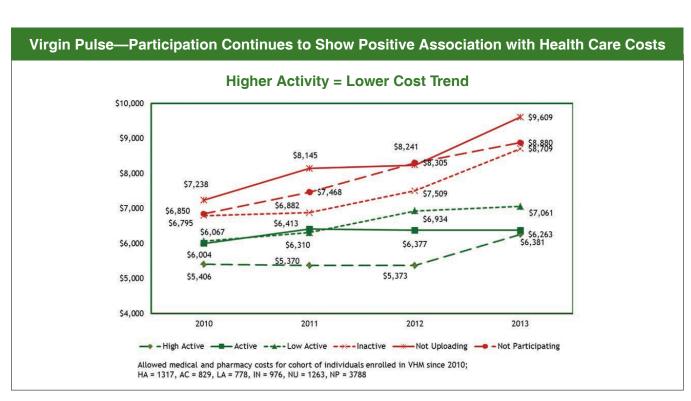


## Wellness Impact and Value— Highlights

HealthFlex wellness programs generate measurable and subjective value for participants, the plan and the Connection.

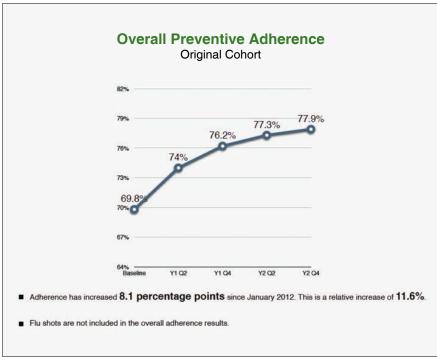
- Programs support vitality of those who serve the Church—the most valuable resources in the UMC.
- Although we cannot assume 1:1 causality, we have seen a positive association between wellness program participation and lower health care costs/cost trends (notably Virgin Pulse).
- We have consistently seen reduction of health risks by those participating in WebMD coaching.
- We have seen greater attention to healthy behaviors, such as preventive screenings and adherence to care recommendations for those with chronic conditions. This may reduce costs in the long term, and also may save lives.
- The numerous success stories we have gathered demonstrate how our wellness programs are valued and appreciated by our participants. They make HealthFlex more than just health insurance.

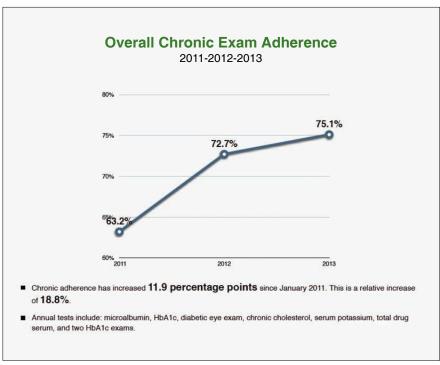


Although the *high active* group showed some increase in costs in 2013, the *high active*, *active* and *low active* groups clearly have a lower cost trend than other groups. Several cancer diagnoses in the high active group in 2013 (likely unrelated to their activity level) contributed to the increased costs in this group. We will continue to monitor these trends.



## **Evive Health Reminders—Overall Compliance Continues to Increase**

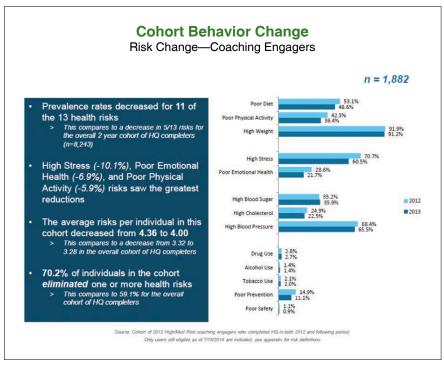


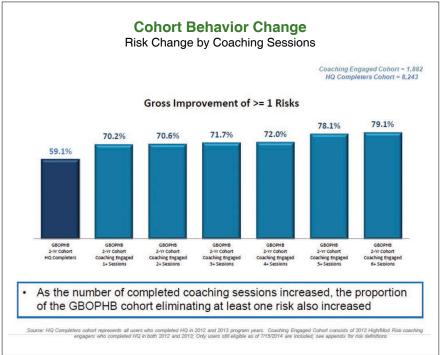


Compliance with recommended tests for preventive screenings and chronic condition management continued to increase in 2013. We believe this is directly related to the tailored, "just-in-time" reminders sent by Evive Health to remind individuals to complete these tests.

## WebMD Health Coaching—Shows Significant Health Risk Reduction

Coaching participants demonstrated greater risk reduction between 2012 and 2013 than the average population. Higher risk reduction was associated with completion of more coaching calls.





<sup>&</sup>quot;I am so thankful for The United Methodist Church and the General Board Pension and Health Benefits to offer such a wonderful program, incentives and discounts. You have nothing to lose by participating in these programs except the weight and 'Bad Numbers.'"