



Center for Health

# HealthFlex Plan Sponsor Lunch Meeting

Conference Forum 2016



General Board

**Pension and Health Benefits**

*Caring For Those Who Serve*

# Agenda

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- Plan Updates and Strategy—  
2017 and Beyond
- Vendor and Administrative Updates
- Wellness Updates
- Feedback/Q&A

# 2017 Plan Strategy

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## Traditional HealthFlex Model

- Select 1-2 plans
- Dental and vision buy-up *optional*
- Consider adding CDHP\* or HDHP\* (recommended)

**Traditional model available through 2017-2018—at least**

## HealthFlex Exchange

- Offering all 6 plans, FSA, HSA, dental and vision buy-up

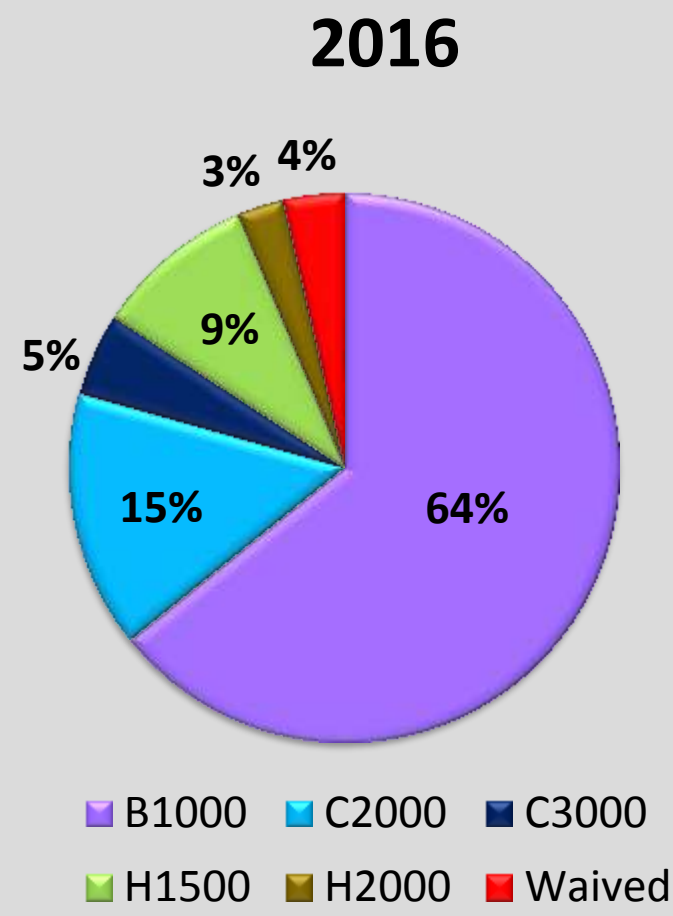
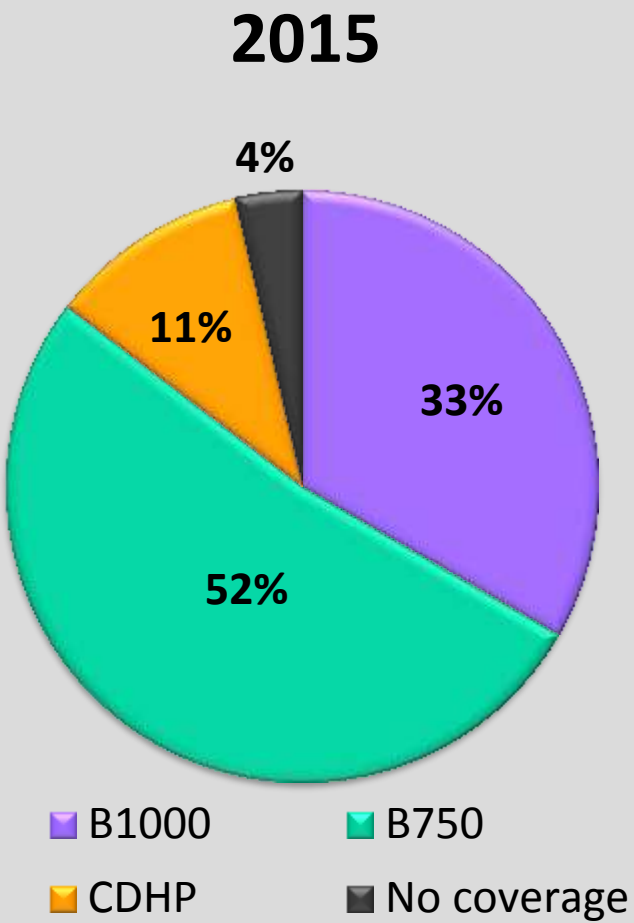
**\* CDHP: Consumer-driven health plan; HDHP: High-deductible health plan**

# HealthFlex Exchange Migration Update

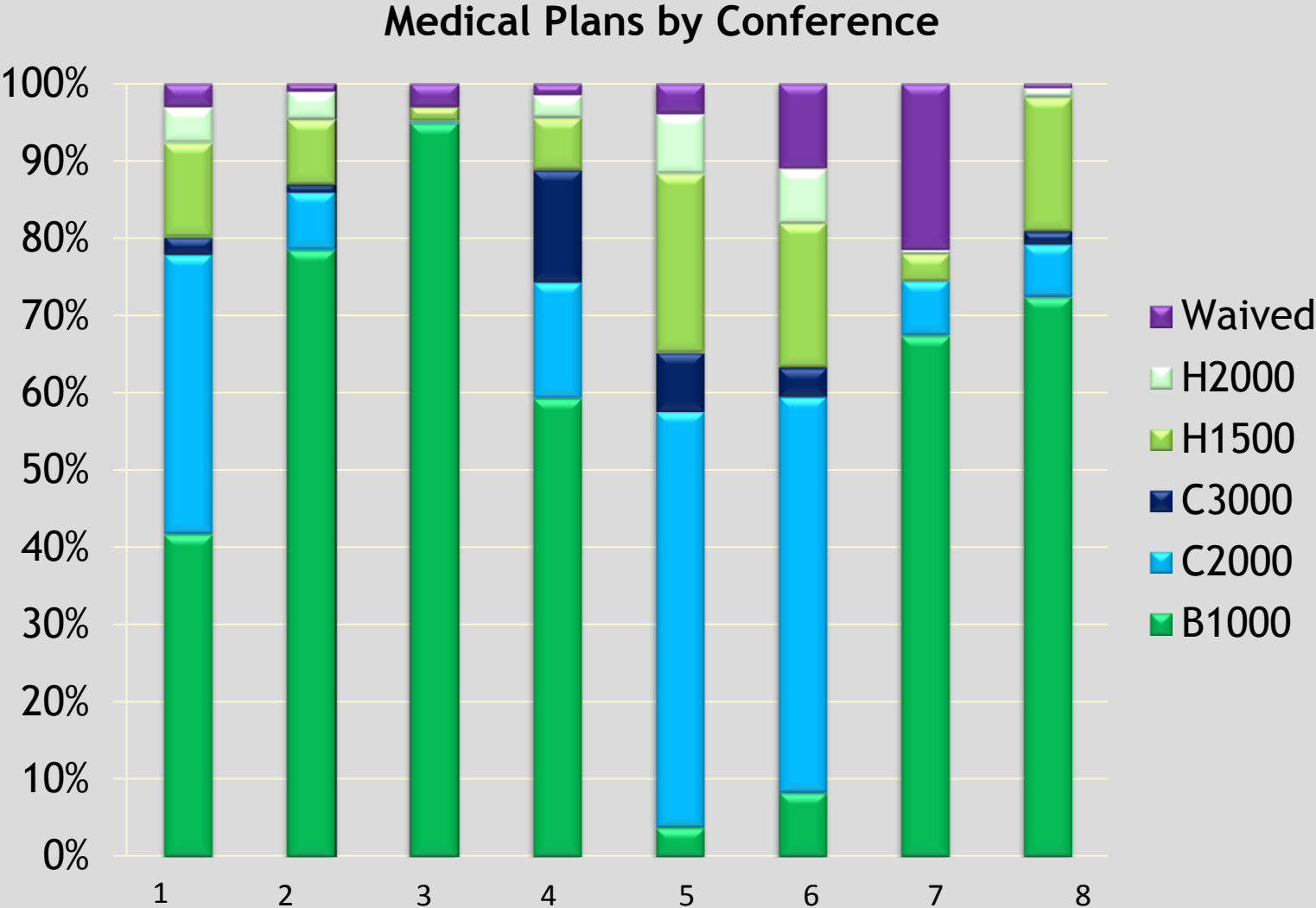
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- **8 groups** transitioned in 2016
- **5 current groups** planning for 2017
  - 2-3 additional current groups considering
  - 2-3 groups new to HealthFlex considering
- **7 groups** not offering a consumer plan in 2016
  - Several planning to add a plan or transition to HealthFlex Exchange for 2017
- **2-3 groups** sending small sub-populations to public marketplaces

# HealthFlex Exchange— Participant Choices in Year One

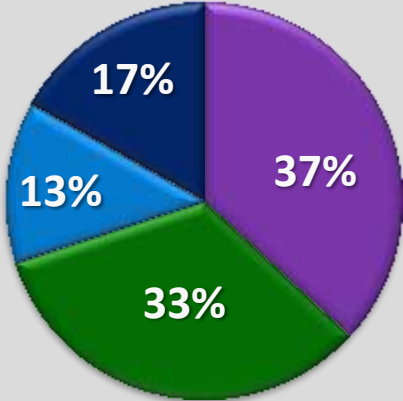


# HealthFlex Exchange— Participant Choice by Plan Sponsor



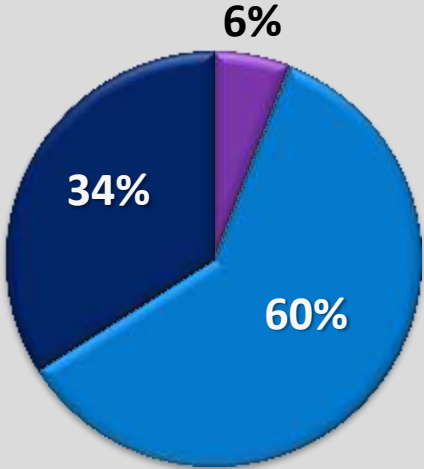
# HealthFlex Exchange— Participant Choice: Dental and Vision

### Dental



- No Election
- Passive PPO Exchange
- PPO Exchange
- Traditional Exchange

### Vision



- No Election
- VSP Exam Core
- VSP Full Service

Participants took advantage of variety of plan choices

# 2017 HealthFlex Medical Plans



**B1000**  
Gold PPO



**C2000**  
Gold CDHP



**C3000**  
Silver CDHP



**H1500**  
Gold HDHP



**H2000**  
Silver HDHP



**NEW**  
**for 2017**  
**Bronze HDHP**



# New HDHP Bronze Plan

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- **\$3,000** individual deductible (**participant only**)
- **\$6,000** family deductible (**p + 1** or **p + family**)
- Plan pays 40% after deductible, up to out-of-pocket (OOP) maximum
  - Includes medical, behavioral health, pharmacy
  - Everything but wellness subject to deductible/co-insurance
- OOP maximum: **\$6,500 per individual;**  
**\$13,000 family** (same as “silver” plans)
- Health savings account (HSA) qualified, but no plan funding

**Out-of-network deductible: \$6,000/\$12,000**

**Out-of-network out-of-pocket maximum: \$13,000/\$26,000**

# 2017 Behavioral Health Benefits

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- Continue with EAP\* (8 no-cost visits)
- Explore new behavioral health vendor
- Align in-network/out-of-network behavioral health benefits with medical plans (examples below)

<b>B1000</b>	Co-payments for office visits and ER (\$30/\$200) All other services <b>80%</b> after deductible
<b>C2000</b>	All services <b>80%</b> after deductible
<b>H1500</b>	All services <b>80%</b> after deductible
<b>C3000</b>	All services <b>50%</b> after deductible
<b>H2000</b>	All services <b>70%</b> after deductible
<b>H3000</b>	All services <b>40%</b> after deductible

\* EAP: Employee Assistance Program

# 2017 HealthFlex Dental Plans

- Continue with CIGNA Dental
- 1 PPO and 2 passive PPO plans; eliminate traditional

Current Passive PPO: <b>Passive PPO 1000</b>	New Passive PPO: <b>Passive PPO 2000</b>
	\$50/\$150 deductible; \$2,000 Year 1 calendar-year maximum
	100% for Class I Preventive/Diagnostic
	80% for Class II Restorative
	50% for Class III Major Restorative
	<b>New</b> —discounts from providers in the PPO Advantage Network

# OptumRx Exclusion Formulary

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- OptumRx direction for 2017
- Maximizes rebates that drive cost efficiencies in era of inflating drug costs
- Excludes drugs that have no “clear clinical advantage” over less-costly alternatives
- Approximately 140 drugs across roughly 30 classes



# Preparing for Cadillac Tax (2020)

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- Continuing consumer-focused strategy
- Plan value analysis in Q1–Q2
  - Entire plan vs. individual plan sponsors
  - Explore approaches for determining “plan value” for purpose of W-2 and Cadillac tax reporting
- Evaluate HRA wraparound, participant FSA/HSA\* contributions going forward

\* FSA: Flexible spending account; HSA Health savings account

# Exploring New Tactics— 2017 and Beyond



**Telemedicine**



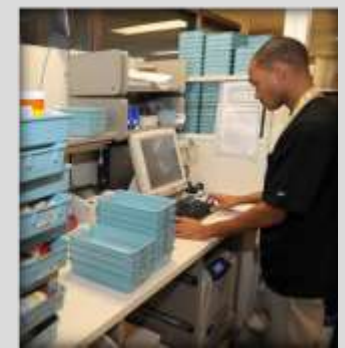
**Benefits Value  
Advisor**



**Second Opinion  
Services**



**Centers of  
Excellence**



**Alternative  
Networks**

# Vendor and Administrative Updates— Key Dates

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<b>Timeline for 6055 Reporting</b>	<ul style="list-style-type: none"><li>• Extension to <b>March 31—2016 only</b></li><li>• <b>Not needed</b> for filing taxes in 2016</li><li>• <b>January 31</b> in future years</li></ul>
<b>OneExchange Migration</b>	Firm intention by <b>April 30</b>
<b>Adoption Agreements</b>	Send out in <b>May</b> ; Due back <b>June 30</b>
<b>Annual Election</b>	<b>November 2–17</b>

# Vendor and Administrative Updates— OptumRx Survey Results

	2015		
	3*	4*	5*
HealthFlex	27%	46%	23%
Book of Business	22%	39%	37%

\*On a satisfaction scale of 1-5, Gallup considers 3-5 “satisfied” in the PBM industry

	Surveys Issued 2015	Surveys Completed 2015	Percent Complete	% of Sample Overall Satisfied	Average Score
HealthFlex	500	165	33.00%	96%	3.85
Book of Business	63,683	13,239	20.78%	98%	4.09



# Vendor and Administrative Updates— Feedback

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- Participant surveys coming
  - OptumRx
  - HealthFlex Exchange
- Plan sponsor feedback requested
  - Ongoing OneExchange plan sponsor survey

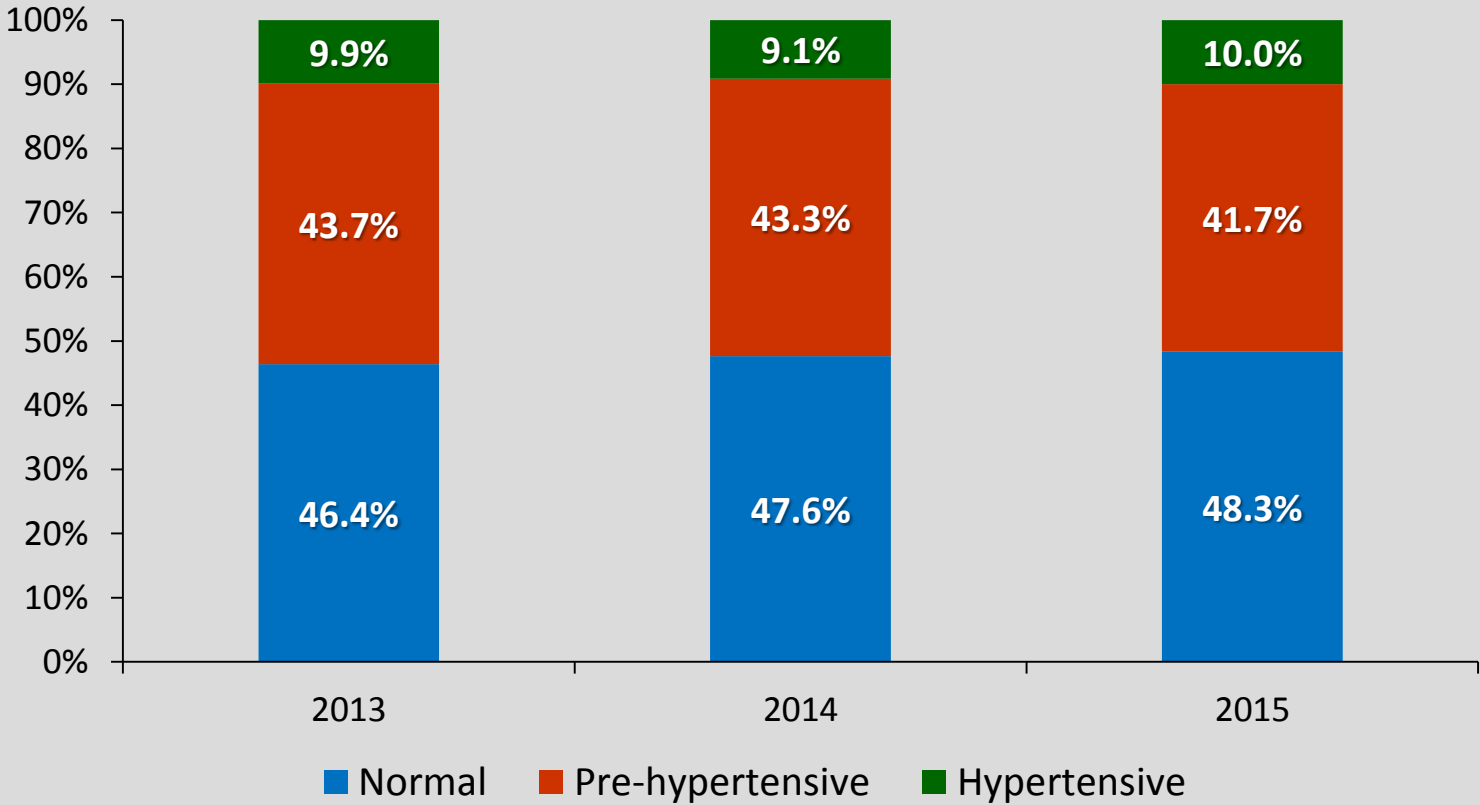


# 2016 Wellness Update

Water is the wholesomest of all drinks; quickens the appetite, and strengthens the digestion most.

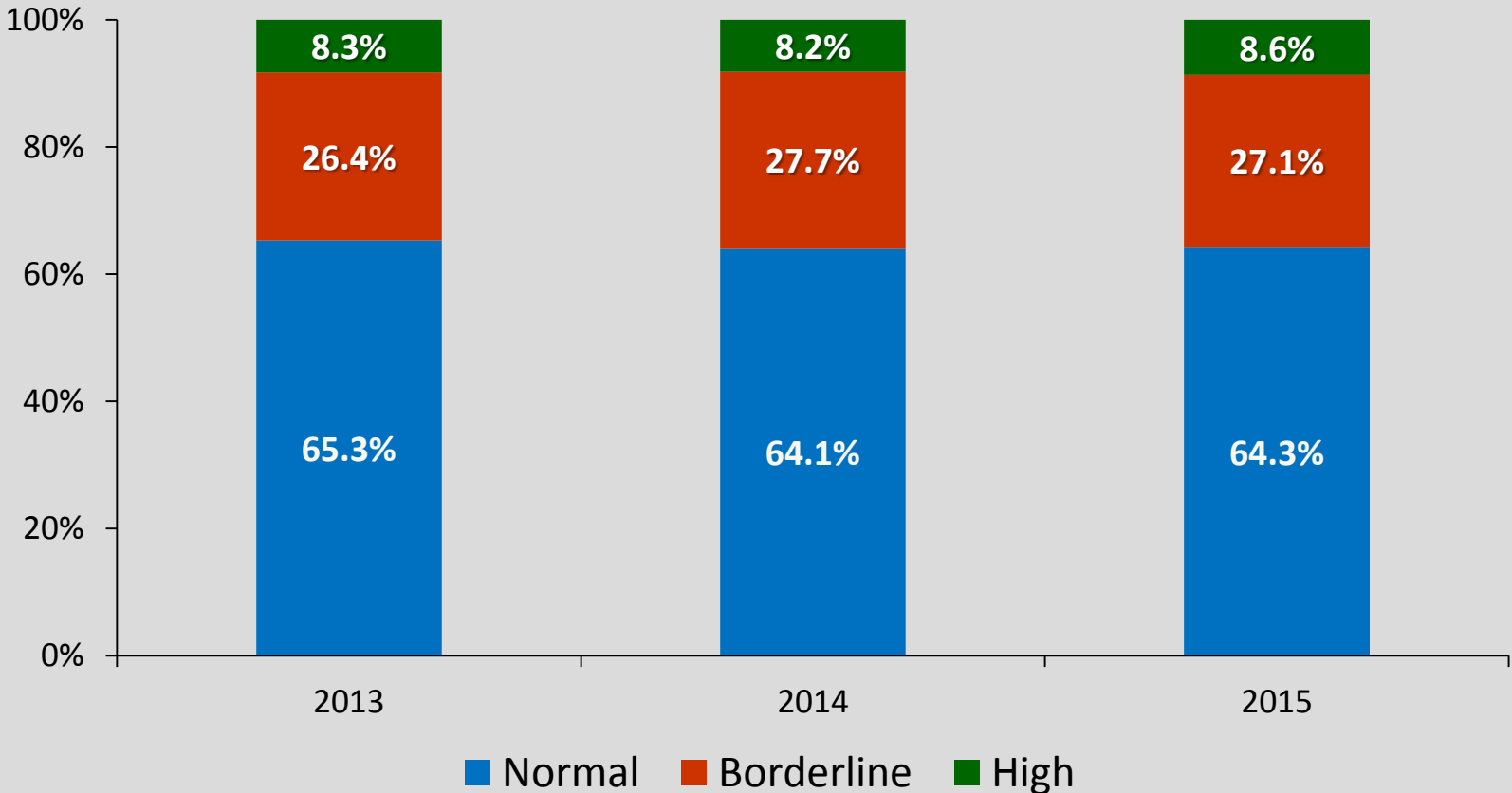
*John Wesley*

# Blood Pressure Trend



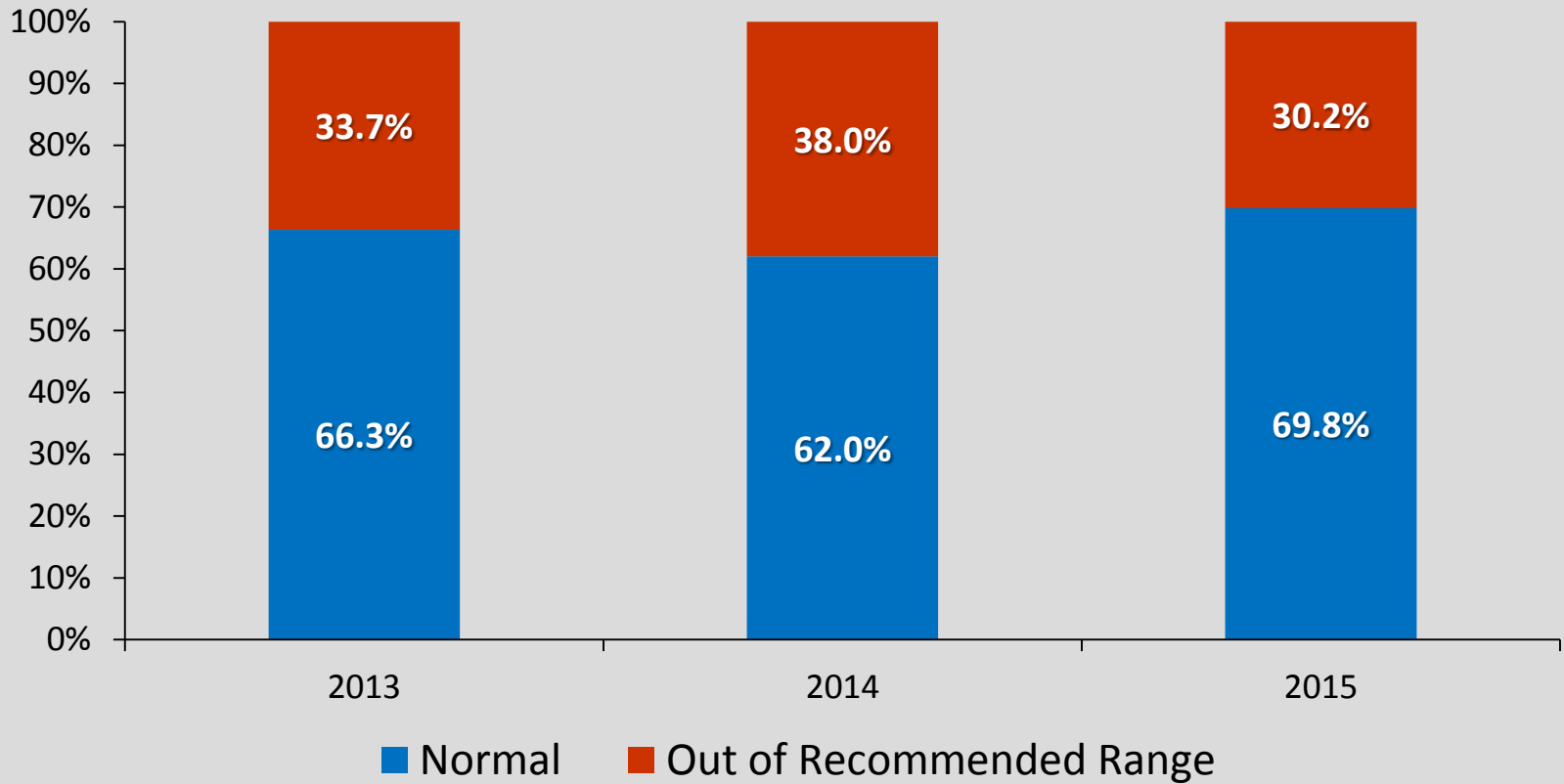
Data from Blueprint for Wellness screenings

# Total Cholesterol Trend



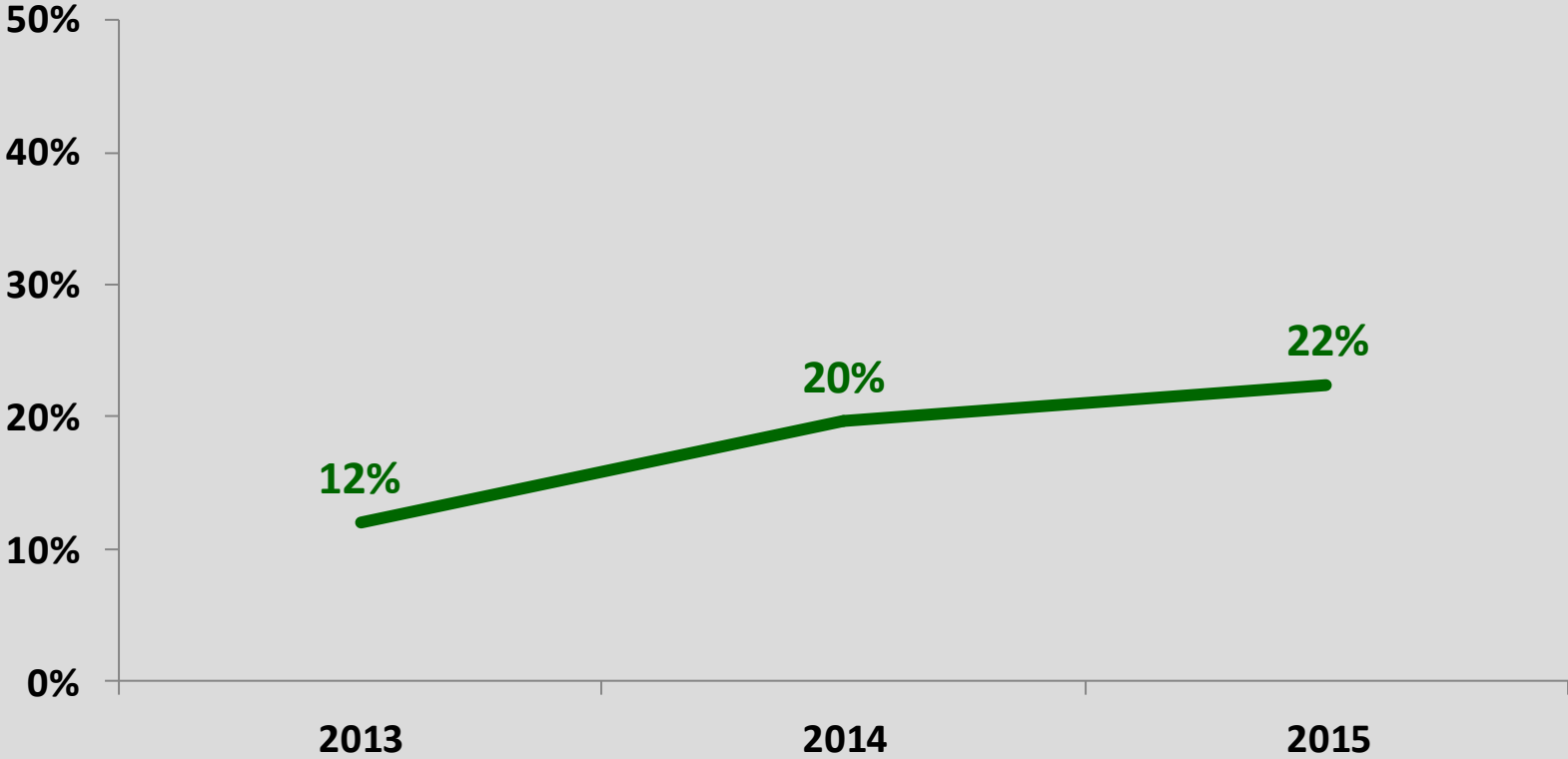
Data from Blueprint for Wellness screenings

# Glucose Trend



Data from Blueprint for Wellness screenings

# Percentage of Eligible Population Achieving 150 Wellness Points



# Blueprint for Wellness

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- Please complete event survey
  - Updated to address some scheduling concerns
  - Provide as much detail as possible
- Continuing—15-minute screening model
- Optional refresher webinar for on-site coordinators—to be scheduled
- Communications toolkits
  - Plan sponsor
  - Participant
  - Evive Health mailer

# Things to Look for in 2016

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- **Quarterly Center for Health newsletter—April**
- **Toolkits**
  - Pre-diabetes
  - Smoking cessation
  - Physical activity
- **Webinar series on “healthy families”**  
(partnership with Discipleship Ministries)





General Board

# Pension and Health Benefits

