



Wespath

BENEFITS | INVESTMENTS

Center for Health

MINI-HEALTHFLEX SUMMIT—MARCH 2018

Moving Forward Together

Continued HealthFlex Commitment



Best Participant Experience

- Onboarding
- Annual decision making (AE)
- Everyday use of benefits
- Combined participant experience for all benefits plans
 - Short and long term vision



Securing your Future

- Integrating
 - Seamless web experience
 - Streamlined offerings: retirement, health, welfare
 - Onboarding kits



Engaging Tools

- ALEX
 - >8,200 visits through AE
 - 95% found the medical section helpful (70% very or extremely helpful)
 - 77% felt they understood benefits better
- Making the Most of Your Plan Videos
 - Coming in Q2



Tools



Tools



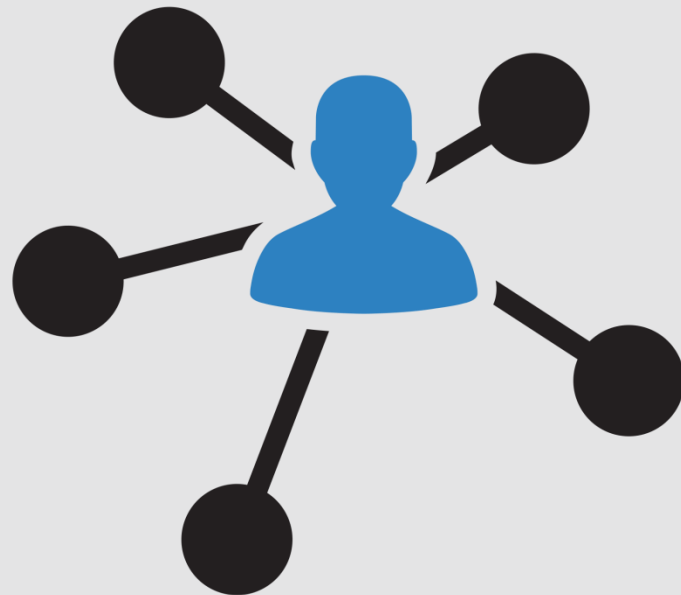
Satisfaction Survey Learnings

- Areas we shine:
 - Strategic consultation
 - Advocacy, service, and support
- Areas we can improve
 - Vendor issues
 - OptumRx: 66% satisfied (Walgreens a plus!)
 - Evive, Virgin Pulse, Quest—slight dissatisfaction



Evaluating Participant Frustrations

- Participant frustrations
 - Where to go, what to do?
- Improved issues tracking
- Identifying short and longer term fixes



Strategic Efforts to Support Plan Sponsors



Provider of Choice Project



Retiree Medical Project



HealthFlex Exchange
and plan migration

Provider of Choice for the UMC

- Evaluating how to be a better match for all UMC groups
- Focus Groups
- Leveraging new Willis Towers Watson relationship to take a fresh look at best practice
- Highlighting sustainability and pricing, well-being, strategic support, potential new markets



Growth



Mentimeter



Retiree Medical Funding Analysis

- Identifying best practices for funding retiree medical liabilities
- Leveraging Via Benefits (formerly OneExchange) if appropriate to support plan sponsors



HealthFlex Exchange

- HealthFlex Exchange for 2021
 - More plan choices for participant best fit
 - Cost control and sustainability
 - Support and tools to guide participants to the best plan choices



Consumer Plans: CDHP & HDHP

More
accountability
(consumerism)



Improved
loss ratios



Future savings
opportunities via
HRA and HSA



Require
some savvy
to maximize—
education
required!



HealthFlex Exchange for 2019—Timeline

- **April**—Firm intention to transition to HealthFlex Exchange
- **June 30**—Adoption agreements, defaults and defined contributions due
- **Early August**—Train the Trainer (exact dates TBD)
- **September-October**—participant workshops



Other Administrative Updates

- Full-Service vision materials benefit increase
- Adoption Agreements for 2019
 - Updates and timing
- Via Benefits
 - New participant issues reporting
 - April web-conferences





Wespath

BENEFITS | INVESTMENTS