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BENEFITS | INVESTMENTS

WEBINAR—DECEMBER 2018

Plan Sponsor Update

Agenda

Well-Being Updates



- Blueprint for Wellness (BFW) and HealthQuotient (HQ) Date Expansion—Communications
- Virgin Pulse Update
- 2019 HealthFlex Incentives
- Virtual Visits and Other Digital Resources
- Diabetes Prevention Program
- Gaps in Care Reminders—Evoke Transition
- Clergy Well-Being Survey
- New Resources

HealthFlex Updates



- Annual Election 2019
 - Updates
 - Audits
 - Timing
 - Results
 - Feedback
- New Quarterly Reports
- Ongoing Updates
- HealthFlex Exchange Transition Timing

BFW and HQ—Updates



Change Timeframe in 2019

- Complete **January 2 – July 31**
- Those **hired April 1 or later** not subject to higher deductible if **HQ not completed by July 31**

BFW and HQ—Updates



- **Survey for on-site screening events to be sent in December**
 - Complete at least 8 weeks before your event or by March 1 for Annual Conference on-site events
- **Window for on-site screening events Feb 15 – July 31**

BFW and HQ—Updates

Communications for participants will include both BFW and HQ information where appropriate

- February communications toolkit
- Late April communications toolkit with reminders



HQ non-completer files sent to plan sponsors late June and three times in July



BFW completers files sent late June and final mid-August

BFW and HQ—Social Media Posts



Are your numbers dropping?

Register for your Blueprint for Wellness screening and find out.
Free for all HealthFlex participants—[wespath.org](https://www.wespath.org) ▶ [HealthFlex/WebMD](#).

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HQ Is On!

Improve your well-being and avoid a higher deductible for 2019
[wespath.org](https://www.wespath.org) > HealthFlex WebMD or use [Wellness at Your Side™](#) mobile app



Virgin Pulse—Updates



New enrollees
can apply the \$28.99
to any tracking device
in the store



- Donate PulseCash directly to UMCOR starting in Q2
- Destination challenge was a **success!**
 - Almost 3,000 participated (vs. 1,500 in previous years)

We are recruiting for the
2019 Destination Challenge now!

Virgin Pulse—Updates

At Annual Conference or other large event consider using:

- Vouchers to promote well-being
- Recommendations to healthy-up annual conference
- Activity challenges
- Healthy habit challenges



Virgin Pulse—Updates

Champions Program

**Champions
inspire, encourage
and support!**



Virgin Pulse hosts quarterly Champions call

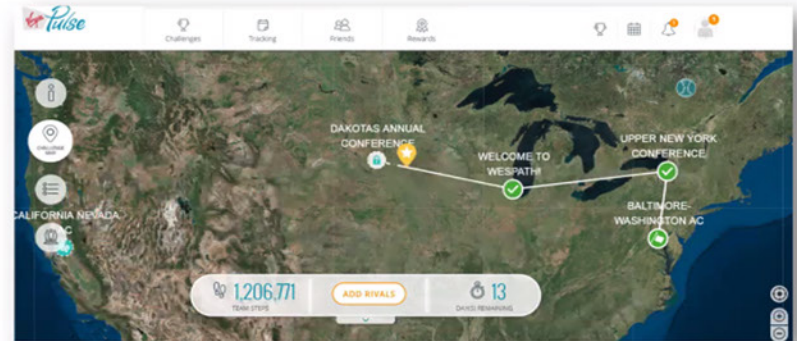
- Discuss ways to increase participation and engagement
- Sent e-mail to ask for volunteers

Next call Q1 of 2019!

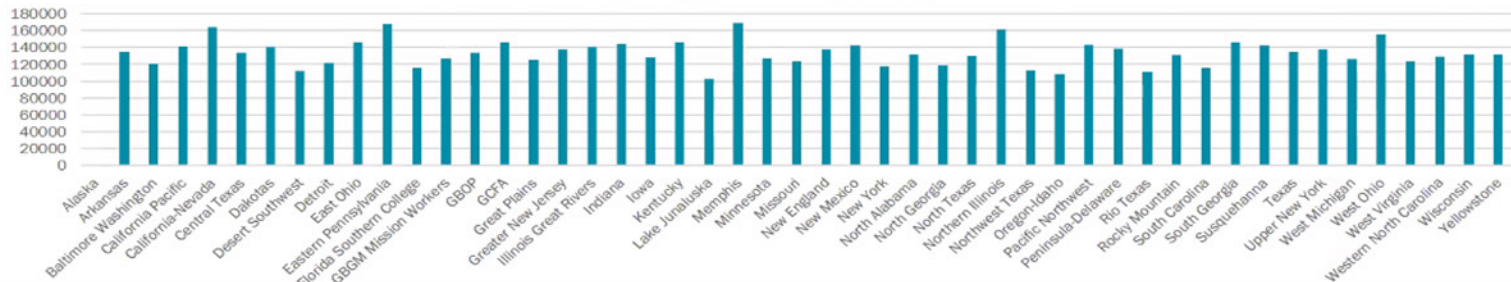
Virgin Pulse—Destination Challenge Results

WALK THE WESLEY WAY

- Walk the Wesley Way custom destination challenge is currently underway
- Challenge end date: October 31st – check out how your team did!
- Participation: Over 2,750 participants with over 450 teams
- Activity: +369 million steps
- Interested in having your conference featured in the 2019 challenge? We would love to hear from you!



Average steps per challenge participant



Virgin Pulse—Updates

New Group Page Started December 4

Groups can now be
private or public

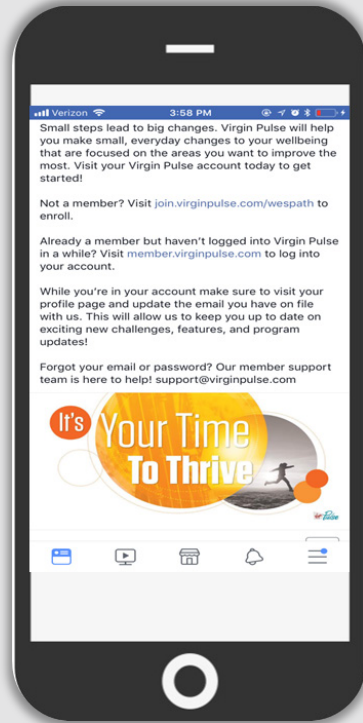


Groups can be assigned
a **topic or interest**



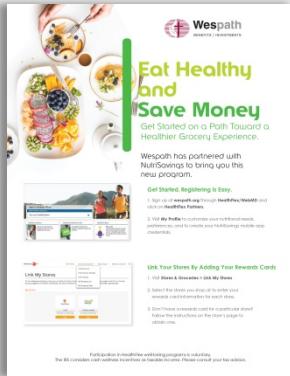
- Members are sent an e-mail invite and in-platform notification
- Existing groups were termed
- Notification of this was posted in Groups page beginning November 20

Virgin Pulse—Social Media

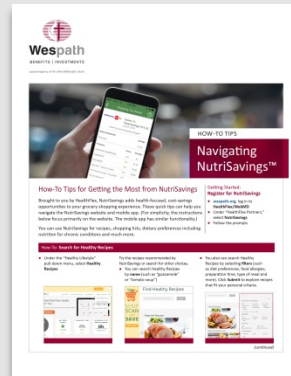


Nutrisavings—Update

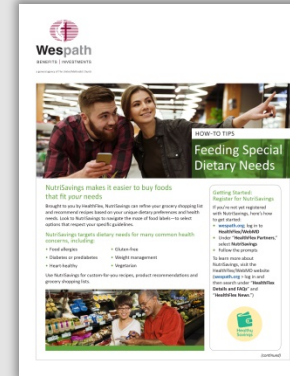
Materials to Help Promote



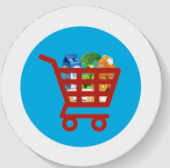
5157
NutriSavings:
Getting Started



5148
Navigating
NutriSavings



5148
NutriSavings:
Shopping for
Better Health
(Chronic Conditions)



Awesome resource to help navigate the grocery store!

2019 HealthFlex Incentives

\$100	Complete Blueprint for Wellness by July 31
\$150	Earn 150 WebMD Wellness Points by December 31
Up to \$160	Virgin Pulse quarterly levels achievement
Total possible = \$410/year	

Avoid higher 2020 deductible!
Complete HealthQuotient by **July 31**

2019 WebMD Wellness Points

Increase in Points	Added	Hiatus
Complete EY Financial Wellness Assessment: 50 points	Hemoglobin A1c: 20 points if in-range or improved	Success stories
	Seven BFW health measures: 140 point potential	

Digital and Virtual Resources

MDLIVE

Center for Health

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Frequently Asked Questions MDLIVE® Telemedicine

Q: What is MDLIVE??
A: MDLIVE is a telemedicine service available for Healthflex participants. It provides 24/7 access to state-licensed, board-certified doctors (including pediatricians) via phone, secure video or an easy-to-use MDLIVE mobile app to treat non-emergency medical conditions. MDLIVE doctors can diagnose your symptoms, prescribe non-emergency medication, and send prescriptions to your pharmacy of choice.*

*Some states may require your doctor see and prescribe medication in certain situations and subject to certain limitations.

Q: Is MDLIVE appropriate for every medical condition?
A: No. MDLIVE is designed to handle non-emergency medical issues. Telemedicine can make sense for a wide range of common non-emergency conditions such as cold/flu, sore throat, rash and more—after normal office hours, when you are traveling, or any time you cannot get to an area regular provider.

MDLIVE is not intended to replace your primary care doctor—a virtual doctor's appointment through MDLIVE can sometimes identify and provide a cost-effective alternative to urgent care or an emergency room visit, for non-emergency conditions.

Q: What are the most common conditions MDLIVE treats?
A: MDLIVE can be appropriate for these common conditions:

- Acne
- Allergies
- Constipation
- Cough
- Clamidia
- Ear Problems
- Fever
- Flu
- Headache
- Joint Issues
- Nausea/Vomiting
- Pink eye
- Rash
- Respiratory problems
- Sore throat
- Urinary problems/urinary tract infection

Page 1 of 2

NEW—MDLIVE Telemedicine!

Activate Now—Be Ready When You Aren't Feeling Well

Activate your MDLIVE telemedicine account now—then use this new service whenever you need non-emergency medical guidance but can't see your own doctor or other primary care provider. Healthflex now offers MDLIVE, with 24/7 access to board-certified physicians via phone, secure video or mobile app—convenient for medical needs after normal office hours. MDLIVE doctors can diagnose non-emergency issues and prescribe medications.*

MDLIVE is easy to activate—do it now so you're ready later when you aren't feeling well. Three options:

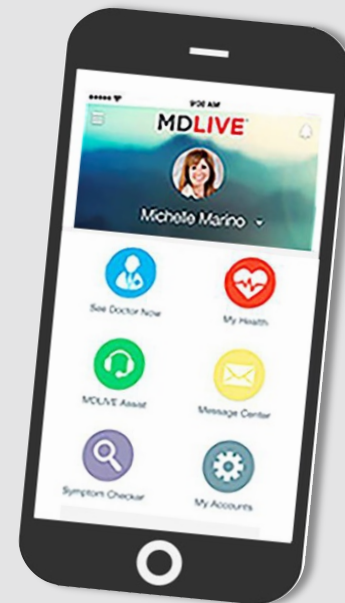
- native.com/healthflex
- 1 888 750 4991
- Download MDLIVE Telehealth app

You must set up an MDLIVE account** to use the service.

* Some states may require that telemedicine doctors only prescribe medication in certain situations and subject to certain limitations.
 ** Participant, spouse and adult dependents must activate separate MDLIVE accounts. Other users (if any) can be added to the primary participant's account or registered separately.

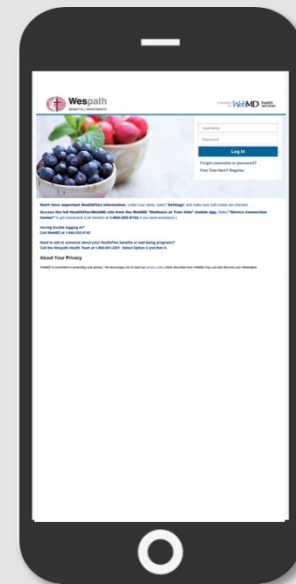
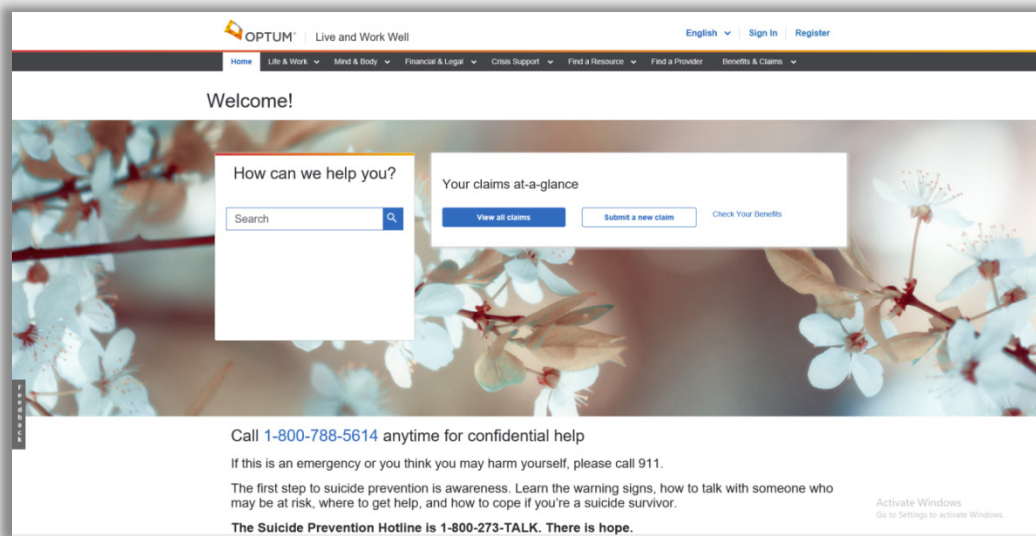
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Digital and Virtual Resources

Optum Telemental Health—Virtual Visits

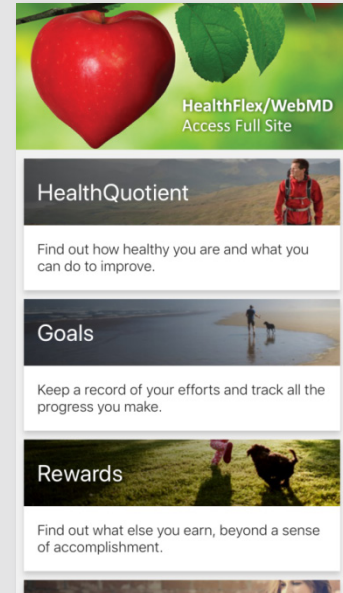


Digital and Virtual Resources

WebMD Mobile App

“Wellness at Your Side” mobile app

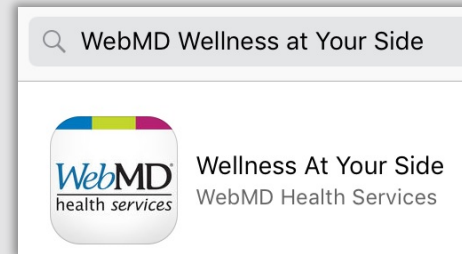
- Access full personal **HealthFlex/WebMD site** including SSOs to OptumRx, etc.
- Complete **HealthQuotient**
- Set and track **goals** with digital Health Assistant
- Earn Wellness Points **Rewards**



Digital and Virtual Resources

“Wellness at Your Side” Mobile App

- Download “**Wellness at Your Side**”
- Use Connection Code: **HEALTHFLEX**
- Log in with **HealthFlex/WebMD** username and password
 - Only required when connecting first time



Digital and Virtual Resources

Coach Connect – Coming January 1

- Don't like phone calls? Try Coach Connect!
- Secure Messaging (Feels like e-mail, but more secure)
- Participant initiates first message
- Response within two business days
- About 3 message exchanges, including setting a goal = “Coaching Reach” = 25 Wellness Points
- Connect with a coach from mobile app, coaching webpage or HQ results page



[Connect With Your Coach](#)

Message your coach to help stay on track and help you with your goals

HealthQuotient
Find out how healthy you are and what you can do to improve.

Goals
Keep a record of your efforts and track all the progress you make.

Rewards
Find out what else you earn, beyond a sense of accomplishment.

Coaching
Get support from our wellness experts along your journey.

Diabetes Prevention Program (DPP)



Online



Community-based—in person

Target **April 1** availability for both options

Online DPP Provider

- Through current partnership with Quest Diagnostics—Omada Health
- Program for those with:
 - Prediabetes
 - Metabolic syndrome
 - Heart disease risk
 - Diabetes (non-insulin dependent)
- Demo of participant experience early 2019 plan sponsor call



Online DPP Provider—Engagement Strategy

- Introduction from you as trusted plan sponsor
- BFW completers with at risk results:
 - Omada information included with BFW MyGuide results
 - Omada outreach using email address provided to Quest (Message will have Wespath co-branding)
- BFW non-completers:
 - Mailing and email from Wespath regarding online and community-based options

Community-Based DPP Participation

WHY	<ul style="list-style-type: none">• May prefer in-person program or referred by health care provider
WHAT	<ul style="list-style-type: none">• CDC-recognized programs offered by many YMCAs and health systems• HealthFlex will reimburse up to \$500 for participation in at least 9 DPP sessions
HOW	<ul style="list-style-type: none">• Reimbursement process through WageWorks• DPP group leader provides documentation of participation• Member submits receipt + participation documentation to WageWorks• WageWorks verifies requirements are met and issues check to member

The CDC defines “DPP Completers” as participants who complete 9 of 16 lessons

WebMD Coaching

Weight Management Coaching

- Anyone engaged by December 31, 2018 continue as usual
- No new Weight Management engagements after December 31, 2018

WebMD Lifestyle Coaching

- Still available to anyone who completes HealthQuotient
- Telephonic OR by secure messaging



Gaps in Care Reminders—Evoke Update

BCBS population

will continue to receive
**Evoke preventive and
chronic care reminders**
by mail in 2019



UHC population

will continue to receive
**HealthNotes and
reminders from UHC**

No more Evoke in 2019

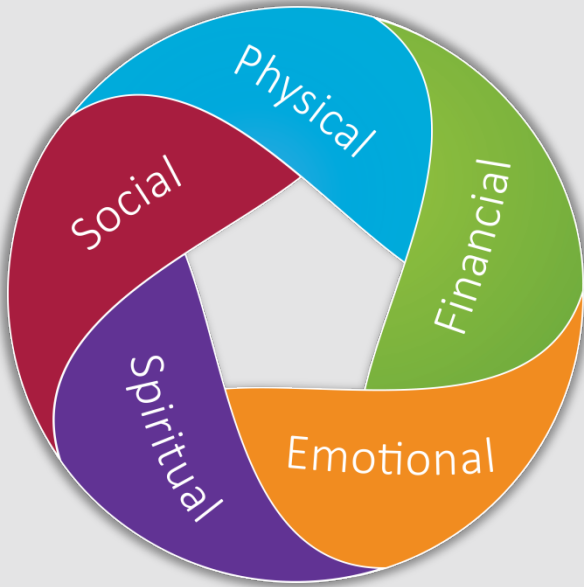


Clergy Well-Being Survey



- Fifth survey coming in 2019
- Every other year
- Tracks clergy well-being across nation (non-HealthFlex included)
- Randomized, representative sample
- Letters in January inviting participation

Well-Being Resources



- *Dimensions* newsletter
- Resiliency Toolkit
- Healthy Annual Conference Toolkit—**coming soon!**
- Nutrition Toolkit—**coming soon!**



Annual Election 2019—Update

- Final election files provided to plan sponsors
- First 2019 files have been sent to major carriers
- What if a change is requested?
 - Any request between Dec 1 and Feb 28 must be:
 - Due to extenuating circumstances/mistake of fact
 - Communicated to you directly (it will impact billing)
 - Requests after Feb 28 must be extenuating
 - Health accounts must not have been used

Annual Election 2019—Updates

- FSA Increase to \$2,700 was announced by IRS on November 15—last day of AE
- Plan sponsors collected updates from participants who had elected \$2,650 (previous limit)
- Dependent care FSA limit: \$5,000
- HSA limit:
 - \$3,500 individual coverage
 - \$7,000 family coverage

Annual Election 2019—Audits

- Different dependents for medical/dental/vision automatically adjusted to match their medical election
- Outreach completed to the following:
 - Individuals who chose an HSA plan but waived the HSA
 - Individuals who did not accept the HSA terms and conditions

2019 Plan Year Timing

- New ID cards and Wage Works debit cards
 - Will arrive before January 1
 - For individuals requiring a new card only
- January 1 account funding timing:

All accounts eligible
to reimburse back to
January 1, 2018

January 1 (in full)	January 5 (prorated)	January 9 (prorated)
<ul style="list-style-type: none">• HRA and HSA plan sponsor funded amounts• Health care FSA	<ul style="list-style-type: none">• Dependent care FSA• Excess premium credit for HRA	<ul style="list-style-type: none">• Participant HSA contributions• Excess premium credit for HSA

Annual Election 2019—Feedback

- Overall plan sponsor experience?
- Overall participant experience?
- No forms needed if election made online
- AE 2020 considerations:
 - Online access/training for all plan sponsors
 - Waves of AE by conference or alphabetical by last name?



New Quarterly Reports

Plan Sponsor ABC Performance Dashboard

2018 Q1

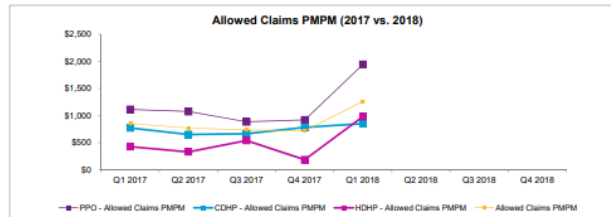
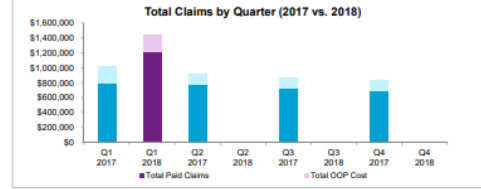
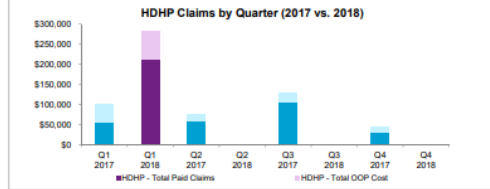
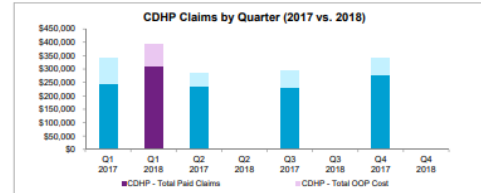
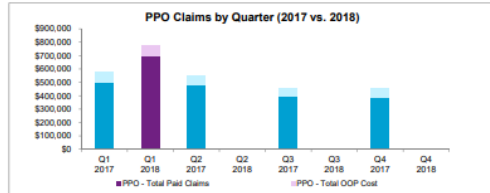
Paid Claims & Enrollment Summary

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Current YTD	Prior YTD
PPO														
Primary Participants	243	242	242	0	0	0	0	0	0	0	0	0	242	284
Members	378	378	374	0	0	0	0	0	0	0	0	0	378	453
Paid Medical Claims	\$566,210	\$207,534	\$152,385	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$926,129	\$886,876
Paid Rx Claims	\$85,446	\$67,669	\$89,845	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$242,960	\$283,140
Estimated Rx Rebates ¹	-\$28,866	-\$26,908	-\$25,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total PPO Claims	\$622,790	\$248,295	\$246,295	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,169,089	\$1,170,016
PPO Claims PMPM	\$4,154	\$1,511	\$1,167										\$964	\$1,870
Member OOP Cost	\$63,641	\$49,435	\$62,142										\$175,218	\$202,733
Total Allowed Claims	\$686,430	\$297,730	\$278,873										\$1,344,307	\$1,372,750
Claims Funding	\$215,713	\$215,167	\$213,912										\$644,793	\$526,640
Loss Ratio	613%	237%	196%										181%	443%
CDHP														
Primary Participants	387	382	379	0	0	0	0	0	0	0	0	0	383	389
Members	627	623	616	0	0	0	0	0	0	0	0	0	622	643
Paid Medical Claims	\$164,585	\$124,365	\$224,702	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$513,452	\$406,846
Paid Rx Claims	\$65,091	\$90,959	\$80,316	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$206,366	\$215,418
Estimated Rx Rebates ¹	-\$22,103	-\$22,842	-\$23,706	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$68,652	\$0
Total CDHP Claims	\$207,372	\$162,482	\$281,312										\$651,166	\$622,263
CDHP Claims PMPM	\$888	\$583	\$1,290										\$349	\$755
Member OOP Cost	\$91,370	\$105,856	\$96,801										\$294,028	\$305,362
Total Allowed Claims	\$298,742	\$268,339	\$378,113										\$945,194	\$927,625
Claims Funding	\$330,224	\$327,504	\$323,530										\$981,258	\$968,443
Loss Ratio	144%	100%	208%										66%	143%
HDHP														
Primary Participants	124	123	123	0	0	0	0	0	0	0	0	0	123	100
Members	198	197	199	0	0	0	0	0	0	0	0	0	198	143
Paid Medical Claims	\$103,157	\$97,895	\$56,727	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$257,778	\$65,509
Paid Rx Claims	\$661	\$3,323	\$5,588	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,572	\$2,634
Estimated Rx Rebates ¹	-\$209	-\$1,429	-\$1,973	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$3,610	\$0
Total HDHP Claims	\$103,609	\$99,789	\$60,342										\$263,740	\$68,143
HDHP Claims PMPM	\$1,080	\$1,032	\$915										\$558	\$215
Member OOP Cost	\$29,096	\$54,573	\$33,208										\$116,846	\$64,898
Total Allowed Claims	\$132,675	\$154,362	\$93,550										\$380,587	\$133,041
Claims Funding	\$102,519	\$102,003	\$103,439										\$307,961	\$0
Loss Ratio	183%	185%	110%										86%	#VALUE!
All Plans														
Primary Participants	754	747	744	0	0	0	0	0	0	0	0	0	748	773
Members	1,203	1,196	1,189	0	0	0	0	0	0	0	0	0	1,196	1,239
Total Claims	\$933,770	\$510,566	\$558,385	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,002,721	\$1,860,422
Total Claims PMPM	\$2,056	\$1,006	\$1,077										\$558	\$1,019
Member OOP Cost	\$184,077	\$209,864	\$192,151										\$586,093	\$572,993
Total Allowed Claims	\$1,117,847	\$720,430	\$750,536										\$2,588,814	\$2,433,416
Claims Funding	\$648,456	\$644,674	\$640,882										\$1,934,012	\$1,495,082
Loss Ratio	323%	167%	181%										104%	124%

¹Estimated based on conference-specific utilization of brand drugs and allocated across plan type based on paid prescription drug claims experience

New Quarterly Reports

Paid Claims and Out-of-pocket Costs by Quarter (2017 vs. 2018)



New Quarterly Reports

High-Cost Claimants

Size of Claim	PPO		CDHP		HDHP		Total		Total (Same Period, Prior Year)		% Change (Year over Year)	
	# of Claims	Total \$	# of Claims	Total \$	# of Claims	Total \$	# of Claims	Total \$	# of Claims	Total \$	# of Claims	Total \$
\$50K - \$100K	3	\$177,313	3	\$193,158	1	\$87,659	7	\$458,130	4	\$256,280	233%	243%
\$100K - \$199K	0	\$0	0	\$0	0	\$0	0	\$0	1	\$105,997	-100%	-100%
\$200K - \$299K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0%	0%
\$300K - \$399K	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0%	0%
\$400K - \$499K	1	\$435,732	0	\$0	0	\$0	1	\$435,732	0	\$0	0%	0%
\$500K+	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0	0%	0%
Total	4	\$613,045	3	\$193,158	1	\$87,659	8	\$883,662	5	\$362,237	60%	147%

Health Plan Utilization

Category	2018 YTD				Same Period Prior Year	Year-over-Year Difference	Benchmark *
	PPO	CDHP	HDHP	Total			
Inpatient Admits/1000	247.7	121.0	168.4	176.1	162.0	-0.3	69.3
Inpatient Days/1000	1,665.9	345.9	715.8	890.6	662.3	0.5	354.4
Average Length of Stay	10.9	5.0	4.3	6.1	7.4	0.3	5.1
Outpatient Surgeries/1000	1,971.9	953.0	1,174.8	1,349.8	1,445.8	-0.1	727.0
Physician Office Visits/1000	17,411.5	10,943.4	10,160.6	13,008.1	13,257.4	0.0	5,286.0
ER Visits/1000	679.0	438.6	328.2	502.2	475.1	0.1	263.7
Rx Generic Fill Rate	1.9	1.9	1.9	1.9	1.9	0.0	86.5%
Rx Net PMPM Cost	405.7	225.2	32.1	243.7	276.0	-0.2	\$83.73

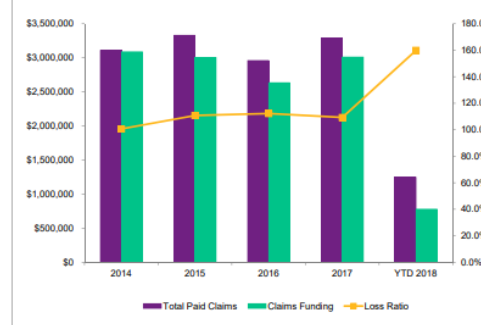
* Source: Optum Insights, unadjusted total database benchmark

Cumulative Experience

	2014	2015	2016	2017	YTD 2018
PPO					
Members	1,372	1,332	1,034	444	376
Paid Medical Claims	\$5,476,010	\$6,795,290	\$4,584,558	\$2,724,796	\$926,129
Paid Rx Claims ¹	\$2,027,288	\$2,078,014	\$1,797,774	\$1,071,314	\$242,960
Total PPO Claims	\$7,503,298	\$8,873,304	\$6,382,332	\$3,796,111	\$1,169,089
PPO Claims PMPM	\$965	\$1,156	\$1,184	\$1,511	\$2,429
Claims Funding	\$8,197,352	\$7,851,476	\$5,783,638	\$3,040,020	\$644,793
Loss Ratio	187%	225%	225%	251%	376%
CDHP					
Members		223	784	622	
Paid Medical Claims			\$1,229,400	\$2,684,901	\$513,452
Paid Rx Claims ¹			\$241,687	\$689,844	\$137,714
Total CDHP Claims			\$1,471,087	\$3,374,746	\$651,166
CDHP Claims PMPM			\$836	\$918	
Claims Funding			\$1,362,564	\$4,269,852	\$981,258
Loss Ratio			168%	151%	
HDHP					
Members				198	
Paid Medical Claims				\$257,778	
Paid Rx Claims ¹				\$8,962	
Total HDHP Claims				\$266,740	
HDHP Claims PMPM				\$907	
Claims Funding				\$307,961	
Loss Ratio				159%	
All Plans					
Members	1,372	1,332	1,257	1,228	1,196
Total Paid Claims	\$7,503,298	\$8,871,304	\$7,853,419	\$7,367,857	\$2,083,995
Claims PMPM	\$965	\$1,156	\$1,095	\$1,102	\$1,431
Claims Funding	\$8,197,352	\$7,851,476	\$7,146,202	\$7,309,872	\$1,934,012
Loss Ratio	186.7%	225.2%	220.9%	204.1%	232.3%

¹ Starting in 2018, paid Rx claims include an offset for estimated rebates
² Prior to 2018, membership and claims for CDHP and HDHP plan types are combined under CDHP

Cumulative Experience (All Plans)



Ongoing Updates

- Quarterly reports—6-7 weeks after the end of the quarter
- Annual reports—being updated to complement new quarterly reports
 - Available late March
 - What information is valuable?
- 2018 HSA reports for W-2 reporting will be provided in December
- 2020 rating process will begin in early January
 - Rates available late February 2019

Ongoing Updates—Life Events

- Life event window for newborns has been extended to 60 days
- Window for all other life events is 31 days



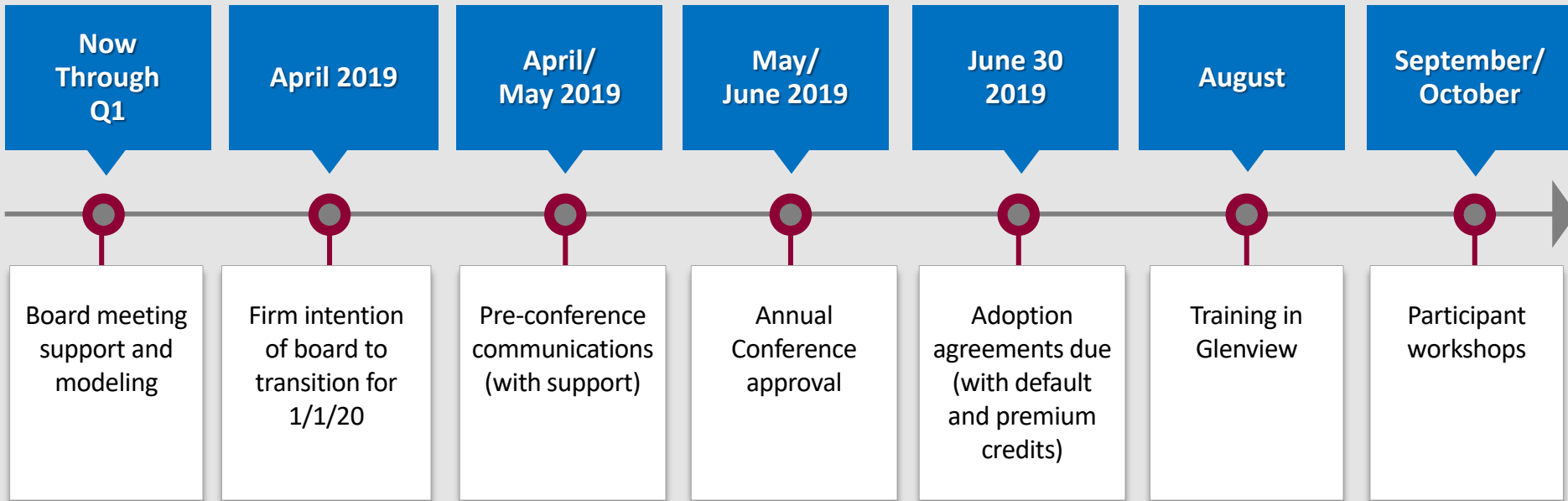
Via Benefits

New Eligibility

- Please submit forms to Health Team 3 months prior to date of eligibility
- Retirees are not automatically enrolled in Via Benefits

HealthFlex Exchange Transition Timeline

Beginning January 1, 2021, only the HealthFlex Exchange option will be offered





Wespath Benefits and Investments





Wespath

BENEFITS | INVESTMENTS