



HealthFlex Mini-Summit—November 2020



Wespath

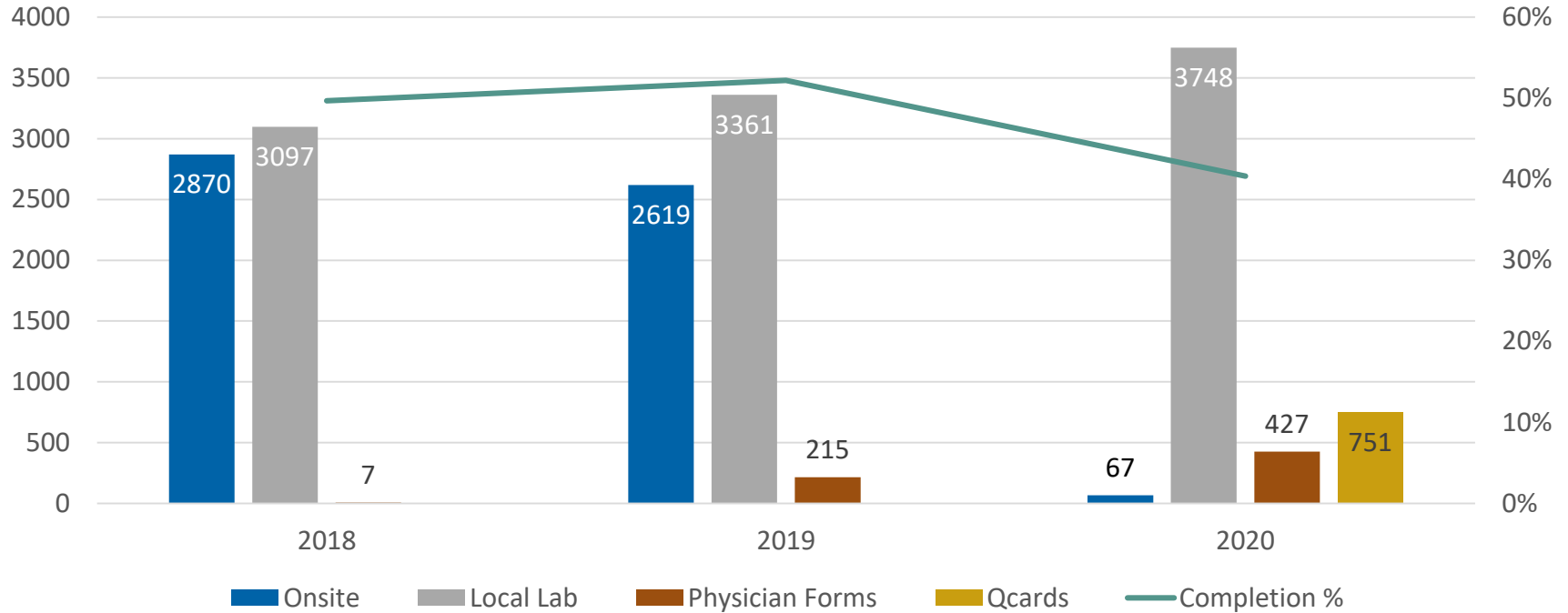
BENEFITS | INVESTMENTS

HealthFlex Operational Updates

Agenda

- Wellness Program Results
- HealthFlex Premium Collection Policy

Blueprint for Wellness Participation Results



Data as of October 26

Value of Blueprint for Wellness

To Participant:

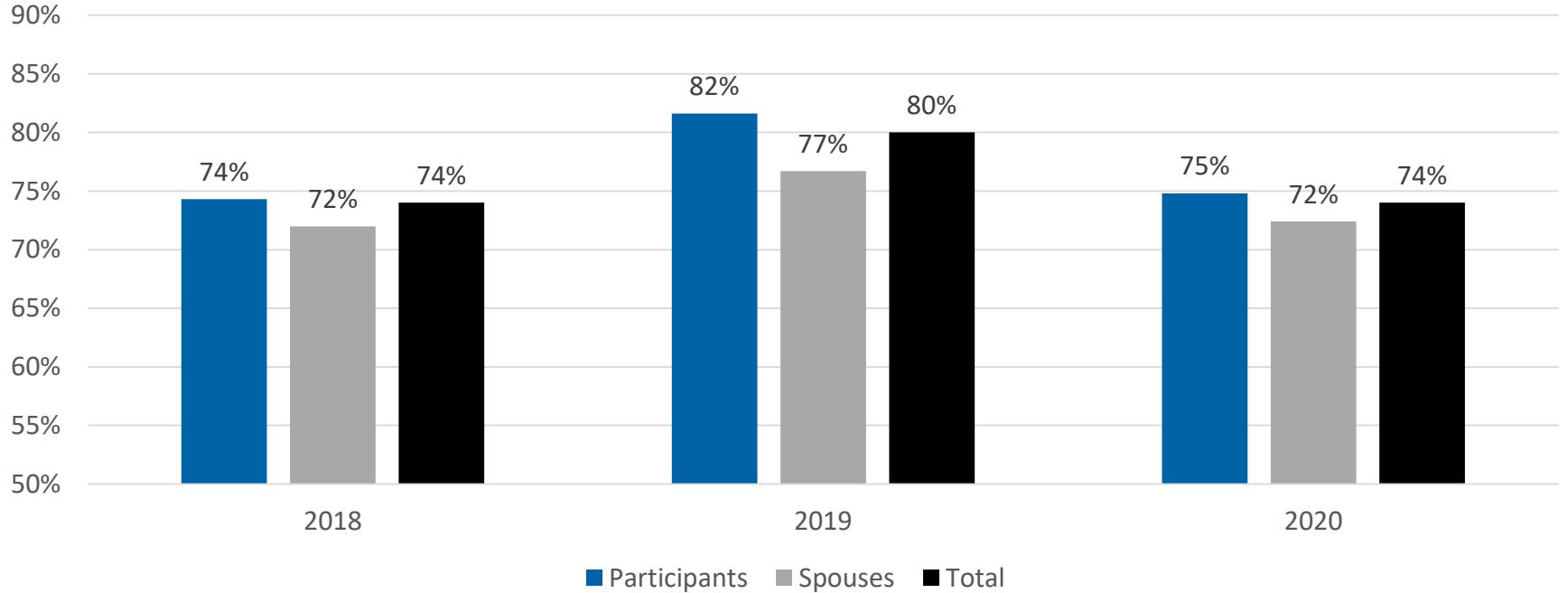
- Objective feedback on key health metrics
- No-cost, comprehensive screening can save money
- Reliable, valid tests to share with provider

To Plan/Plan Sponsor:

- Objective tracking of key population risk factors, including metabolic syndrome
- Assessment of program outcome/impact (e.g. verified weight reduction, improvement in A1c)
- Lower cost screening than similar in an office/lab



HealthQuotient Participation Results



Value of Health Quotient

To Participant:

- Time to reflect on health behaviors and goals

To Plan/Plan Sponsor:

- Keep pulse on the population's health in non-physical dimensions
- Refers individuals to other programs (e.g. coaching)
- Assessment of other programs (e.g. coaching)



Omada Diabetes Prevention Program Update

- 904 total enrollments; 860 currently engaged
- Average weekly engagements: 30.6
- 70% lesson completion rate (Omada average 60%)
- 7,000 pounds total weight loss since April 2019
- At Week 16 (end of intense phase): 29% had lost at least 5% of body weight
- At Week 52: **28% had lost (sustained!) at least 5% weight loss**

5% weight loss is associated with a 54% reduction in risk of developing diabetes over the next 3 years*



Well-Being Grants

HealthFlex will grant conferences **up to \$2,500** to **help improve the well-being** of conference members

- Applications are available and due December 31 for 2021
- 5 annually
- Must present at a HealthFlex Summit to share how conference implemented the grant and impact



Updated: HealthFlex Collection Policy



Previous Policy

- Harsh language
- Calls for termination of plan sponsor relationship for non-payment
- Not in the spirit of how Wespath operates
- Historically not followed to the letter because of the above concerns



New Collection Policy

- HealthFlex plan document amended to allow a more reasonable collection policy
- Grace period without penalty and multiple notices and escalations before fees or termination considered
- Late fee and interest assessed after 30 days past due (retroactive to due date)
- Senior leadership discretion to pursue termination

New HealthFlex Collection Policy

DAY (assumes 30 days/month)	TASK	DAYS PAST DUE
	Month 1	
15	Invoice Sent Month 1	
30	Invoice Month 1 Due	
	Month 2	
35	Grace Period Expires Invoice 1 / 1st notice sent to CBO / HR Director	5
45	2nd notice sent to CBO, CFO, Bishop/President and Wespath General Secretary, CFIO and COO	15
60	Late Fee Assessment - Begin assessing a late fee for any amounts past due greater than 30 days. Late fee = IRS Underpayment Rate + 5%	30
	Month 3	
65	Plan Sponsor Relations team obtains an explanation for non-payment from the Plan Sponsor.	35
65+	Termination at the discretion of the General Secretary, CFIO, and COO.	

Auto Payment of HealthFlex Premiums



Auto Payment

- Sweep of Wespath deposit account of choice on the last business day of each month
- No check or ACH required
- Almost 60% of HealthFlex plan sponsors currently use this method
- Adjustments always credited in the following



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