



HealthFlex Health Benefits



Wespath

BENEFITS | INVESTMENTS

Plan Sponsor Conference Calls November-December 2022

Agenda

- Health Benefits
 - Post-AE Audits
 - ID/Debit card timing
 - HSA Reporting
- Well-Being
 - Wellness Credits
 - BFW for 2023
 - Virgin Pulse
 - Omada Diabetes Management and Prevention
 - MDLIVE Behavioral Health



Annual Election is Complete—Thank you!

- Feedback welcomed



Post-AE Audits

Audits are Underway

- HSA limits
- HSA Terms & Conditions
- Dental HMO
- Accidental Premium Credit waivers



Final Reports

AE Report

- Final Report delivered by Wednesday, 12/7
- Matches final elections sent to carriers
- Late changes will be reflected on first file in 2023 and may not be reflected on Jan invoice

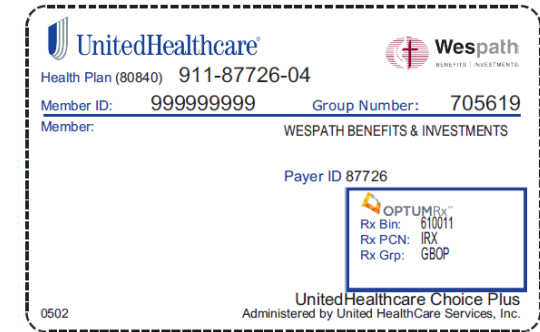
2022 HSA Contributions Report

- Must wait for December contributions to post (12/5) and December invoice reporting
- Committed to delivering as soon as possible



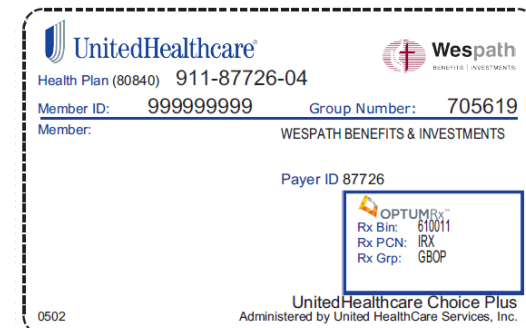
ID Card Mailing

- New enrollees or those who changed plans only
- Arrive between Christmas and New Years
- ID Card contains coverage information for:
 - Medical/Behavioral Health
 - Pharmacy through OptumRx
 - Contact numbers for telemedicine (MDLIVE), EAP, and the nurse line



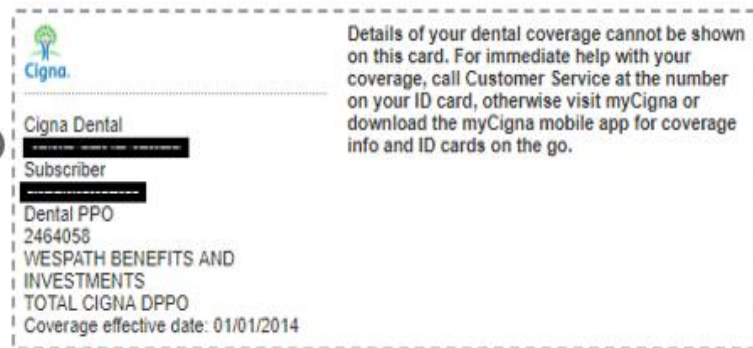
What if a Card Doesn't Arrive?

- Beginning January 1:
 - Print a temporary card:
 - www.benefitsaccess.org, Health Details page
 - Select BCBS or UHC for Medical Benefits
 - Access ID card through the BCBS or UHC mobile app
- Health Team available to assist if needed
 - Wespath offices closed Sunday and Monday, January 1-2 in observance of New Years' holiday



Cards for Dental Benefits

- PPO and Passive PPO
 - No physical card mailed
 - Print card or pull up on phone/app at www.benefitsaccess.org and visiting the Health Details page > Dental Benefits
- Dental HMO
 - Must select an HMO dentist in December (will receive email reminder)
 - CIGNA will mail an ID card with Dentist's name; different per person covered
- **SSO now available from Benefits Access**



No Vision ID Cards

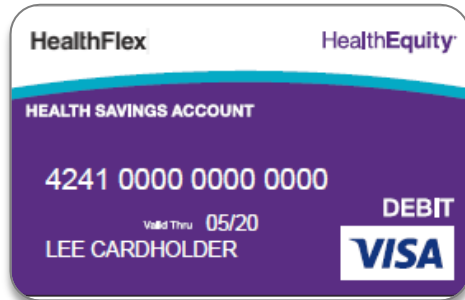
No ID Card

Participants can print out
benefits online
or have a VSP provider look up
benefit details



Health Account Debit Cards

- Health Equity cards should arrive between Christmas and New Years for those who do not already have one
- Access Health Equity Account after 1/1 by logging into www.benefitsaccess.org and visiting the Health Details page to request additional cards



Questions?



Wellness Credits—Current and Future

There's something for everyone.

"I'm focused on physical activity and fueling for energy, but also care about my overall well-being."

"I'm focused on mental health and emotional well-being. I want to decrease my stress and increase energy. I also track sleep."

GOAL: Physical Activity

Annual Wellness Credit Opportunities	Credits Earned
Complete the Health Check	35
Complete a Virgin Pulse live coaching call (earn 25 credits each, 6x/year)	150
Complete a Journey (earn 15 credits each, 3x/year)	45
Program Total	230

GOAL: Emotional Well-being

Annual Wellness Credit Opportunities	Credits Earned
Complete the Health Check	35
Access the EAP for Work/Life Services	15
Access the EAP for Emotional Counseling	15
Adopt a new spiritual practice for 1 month	15
Complete a Virgin Pulse live coaching call (earn 25 credits each, 6x/year)	150
Meet with an EY Financial Planner for at least 5 minutes	25
Submit a success story	20
Complete a Journey (earn 15 credits each, 3x/year)	45
Program Total	320

Quarterly Virgin Pulse Point Opportunities

Points Earned	
General	
Set your interests (suggestions: Getting Active, Eating Healthy, Sleeping Well)	400
Set a Well-Being Goal (annual earning opportunity)	400
Daily Actions	
Complete 2 Daily Cards, 30 days/month	3,600
Track 3 Healthy Habits from Getting Active, 30 days/month	2,700
Physical Activity	
Take 7,000 steps/day, 20 days/month	4,200

Quarterly Virgin Pulse Point Opportunities

Points Earned	
General	
Set your interests (suggestions: Reducing Stress, Anxiety & Depression, Grief and Loss, Alcohol Use)	400
Set a Well-Being Goal (annual earning opportunity)	400
Daily Activities	
Complete 2 Daily Cards, 30 days/month	3,600

Which focus area do you align with?

HealthFlex Well-Being Programs can help you earn rewards and work toward achieving personal goals! Pick your well-being focus area and make the most out of your own journey.

Earn up to \$410 in 2022 for prioritizing your well-being

- Accumulate 15,000 points per quarter to earn \$40 in Pulse Cash, for up to \$160

- 2022 Wellness Credits
 - Still time to earn \$150!
 - Email reminder sent mid-November
- 2023 Wellness Credits focus
 - Broad indicator of well-being engagement
 - Lots of ways to earn:
 - ❖ BFW results (healthy/improved)
 - ❖ 1% UMPIP contribution increase
 - ❖ Participating in Journeys
 - ❖ Many more

Blueprint for Wellness

- Timeline and Incentives for 2023
 - From January 3 – August 31
 - \$100 Pulse Cash for each participant and covered spouse
 - Comprehensive MyGuide Report mailed within three weeks of screening.



Blueprint for Wellness

- On-site events
 - Larger – Typically at Annual Conference
 - Smaller – Offer throughout the screening period:
 - ❖ Need 12+ weeks to plan and have minimum 25 registered
- Communications for on-site events
 - Wespeth will provide emails for you to send
 - Social Media posts
 - Direct reminders from Wespeth
 - Other?
- **Are you considering 2023 on-site events?**



Virgin Pulse

- Good to begin in January:
 - Sleep or Nutrition Guide
 - Set a Well-being goal
 - Telephonic Health Coaching
- Q1 Virgin Pulse activity challenge
 - February 1 – 28
 - Social media posts, VP announcement card
- **Please consider setting up a challenge for Annual Conference or another large meeting**



Resources

- Scan the QR code to watch a series of short videos that demonstrates how to access each program through the Virgin Pulse app
- **Visit:**
<https://linktr.ee/Wespath4>
- **Share!**



Omada Health—Making an Impact!

“For me, Omada was presented at the right time and had the right tools. I was looking for an option that fit my needs and there it was!

Jackie, age 51

Wespath Participant Testimonial



Omada Health—Making an Impact

“My best experience so far was getting on the scales this morning to learn I was below 225! At least for that moment!! I feel like I’m learning to be patient, understanding and compassionate with myself, which helps me adjust my actions rather than giving up entirely, which is what I’ve done in the past.”

Anonymous age 62

Wespath Participant Testimonial



Omada Health Participation Update

- Omada Prevention: **301** enrolled YTD
- Omada Diabetes Management:
 - launched May 2022
 - **77** enrolled as of 11/28/22
- Over 1600 primary ppts + spouses with Diabetes
- Diabetes management isn't easy
- Diabetes medications cost over \$7.3 million in 2021



Diabetes Management with Omada

- Available for Type 1 or Type 2 diabetes
- Coaching from Certified Diabetes Care and Education Specialist (CDCES)
- Diabetes focused lessons
- Support group of other participants
- Help with medication management



Diabetes Management with Omada

- Connected devices:
 - Wireless scale (if weight loss is indicated)
 - Connected glucometer with test strips
- Continuous glucose monitor
 - if not already using one - Freestyle Libre
 - worn for 2 weeks at beginning to learn how foods and activity affect blood sugar
 - again at 6 months
- Online screener and application at omadahealth.com/wespath



Omada Health Update

- Help us spread the word!
- 3 email series sending from Omada this week with info on both programs
- Add to your websites/newsletters/communications



MDLIVE: Behavioral Health Therapy & Psychiatry

- Another option for quick access to 1-on-1 support
- Licensed therapists and board-certified psychiatrist
- Virtual access via phone/video (no text)
- 24/7 online scheduling and telephonic support
- Appointment availability in as little as five days with after-hours and weekend availability
- Ongoing care and support available after personalized treatment plan is provided.
- *Traditional acute medical services also still available*



MDLIVE Access

Primary Participants:
NEW single sign-on in
Benefits Access > click
Health Details button

Primary Participants
and Covered Spouses:
Virgin Pulse > select
Benefits tab

Primary Participants,
Covered Spouses and
Dependents >
mdlive.com/healthflex

Resources

Spread the word!

- CR # 5963
 - Includes both Acute Medical Care and Behavioral Health
- CR # 5798
 - Frequently asked questions
- E-mail from Virgin Pulse: December 6

Attach to emails, newsletters, post on website,
share on social media, etc.



Questions?





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