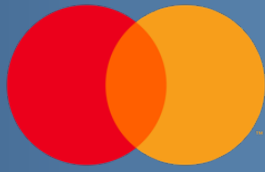


Best Practices CDH Adoption

DRIVING EDUCATION IN CONSUMER-DRIVEN HEALTH PLANS





Featured Speakers



Marie Elizabeth Aloisi

Mastercard

*Senior Vice President, Business Development/Account Management -
US Markets*



Elaine Harkins

Mastercard

Vice President, Healthcare Business Development



Becky Seefeldt

Benefit Resource

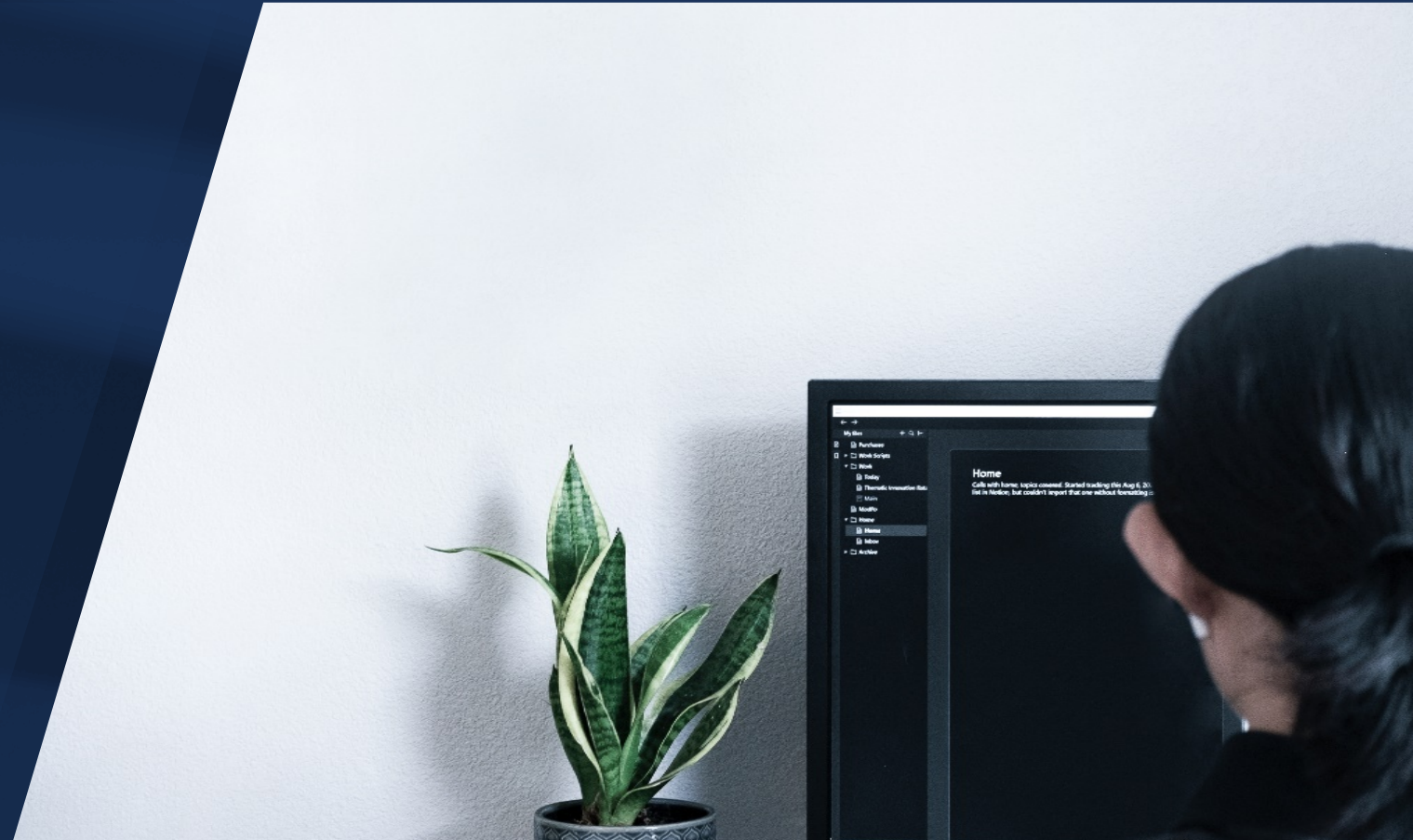
Vice President of Strategy



WELCOME!

Today's Agenda

1. Mastercard Research Overview
2. 10 Best Practices for Driving Adoption
3. Commit to Ongoing Education and Ease of Use
4. Next Steps

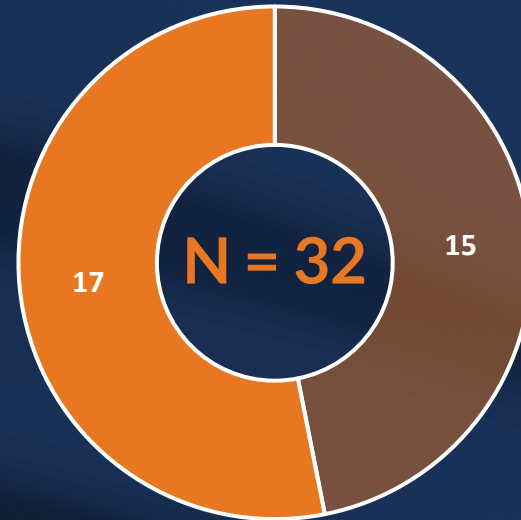




Methodology

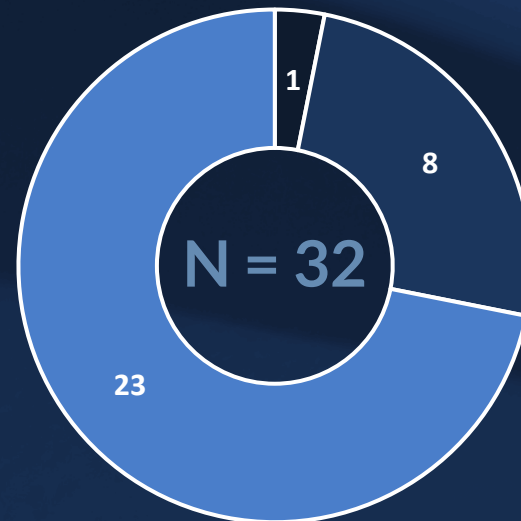
We spoke with **32 benefits leaders** at middle- and large-market services and manufacturing employers with top-notch CDH programs

The discussions were held with **HR and benefits Directors, Managers, & VPs** at employers with **high levels of CDH penetration** and the following characteristics:



Services

Manufacturing



Only FSAs

Only HSAs

Both CDH Types

Introduction

Top employers have, over the last 3-5 years, **transformed** their programs to pursue **high frequency**, **multi-channel** education and enrollment outreach

HOW HAVE TOP ORGS EVOLVED THEIR PROGRAMS?

CDH Approach: 3-5 Years Ago

LONGER CONTENT
LOWER FREQUENCY
NO SEGMENTATION
FEW CHANNEL
FEW METRICS

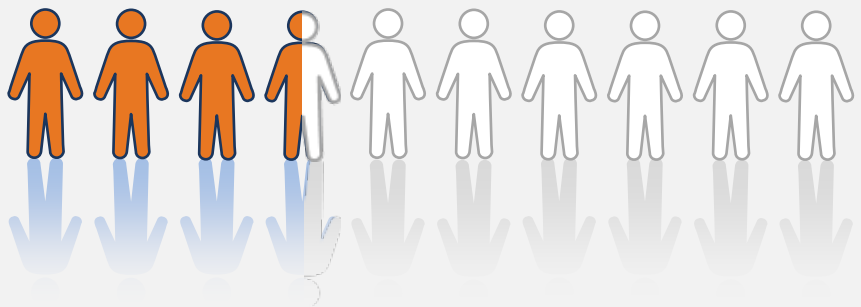
CDH Approach: **Today**

SHORTER CONTENT
HIGHER FREQUENCY
GREATER SEGMENTATION
MORE CHANNELS
MORE METRICS

Increasing Level of Sophistication

Introduction

Further, **millennials now comprise 35% of interviewed company's workforces** and require a fresh approach to CDH communications



WHAT MAKES PROGRAMS WORK FOR MILLENIALS?

Benefits leaders find millennials less likely to enroll in premium plans and to self-fund, and thus are seeking methods to drive usage

Best-in-class employers highlight the success of four strategies:

- 1 Use shorter 'bite-sized' collateral with greater frequency
- 2 Make all content digitally consumable (e.g., web-based)
- 3 Streamline enrollment UX (i.e., 'click-through' navigation)
- 4 Increase utilization of mobile-enabled technology platforms



SECTION 02

10 Best-Practices for Expanding Tax-Advantaged Account Usage

Best-Practices fall into Five Categories



**Marketing & Education
Collateral**



**In-Person Promotion &
Education**



Technology Toolkit



**Direct Financial
Incentives**



**Program Goals &
Metrics**

Best-Practices fall into Five Categories



**Marketing & Education
Collateral**



**In-Person Promotion &
Education**



Technology Toolkit



**Direct Financial
Incentives**



**Program Goals &
Metrics**

Best-Practice #1

Pursue **Concise Short-Form Collateral** for Marketing & Education



Employer Strategies

Sophisticated employers are moving away from long program guides and toward **short-form, engaging content** to drive successful employee education

*“To get our messaging across, we **deliver short snippets of content that are easy to understand**. People quickly lose attention with long program guides”* – BENEFITS SPECIALIST, HVAC SERVICES

WHAT ARE TOP EMPLOYERS DOING TODAY?

Best-in-class orgs **shorten the length of their materials to provide concise bulleted content on <1-page electronic documents**, rather than an inundation of lengthy information; to do this successfully, employers:

- 1 Reduce acronym usage
- 2 Increase visuals by converting words to graphics
- 3 Communicate the small ‘bites’ of information in more frequent touchpoints pre- and post-enrollment

You're paying enough for healthcare.
Don't pay taxes on it, too.



It's like a 30% off sale on eligible healthcare expenses.¹

- Save up to 30% on things like glasses, braces and other necessities.¹
- Access the full amount of your annual election on day one of your plan year.
- Pick from several convenient, no-hassle payment and reimbursement options.

Collateral Example

Examples

A twist on the traditional. Exchange full brochures for the “Why do I need” series with quick sounds bites to communicate key benefits and value.

Embrace creative opportunities to educate.

A picture is worth a 1,000 words



BRi WHY DO I NEED...
A Medical FSA?

WHAT IS IT?
A Medical Flexible Spending Account (Medical FSA) helps ease the burden of paying for health care by allowing you to use tax-free money to pay for your family's eligible medical expenses. After you set an election during your company's benefits enrollment period, you have access to that full election (all of the money in the account) on the first day of the plan year.

WHAT IS IT USED FOR?
You can use the money in a Medical FSA for qualified medical expenses. This includes coinsurance and copays, your deductible, dental or vision expenses, and over-the-counter drugs and medicines. Check your Plan Highlights for additional information regarding eligible expenses.

HOW DO I SAVE MONEY?
Just like your health insurance premiums, the money for a Medical FSA money comes out of your paycheck before taxes. That's why Medical FSAs (and other accounts like it) are referred to as "pre-tax benefits."

TAX SAVINGS EXAMPLE
You put \$2,000 into your FSA and are taxed at a rate of 30%. You save \$600 annually.*

CALCULATE YOUR SAVINGS
Annual Election x Tax Rate = Annual Savings
\$ _____ x _____ % = _____

WHY DO I NEED THIS PLAN?
There are two main reasons to participate in a Medical FSA:

- It helps with cash flow. The full annual election is available at the start of the plan year.
- It's flexible. Unlike Health Savings Accounts (HSAs) or Health Reimbursement Accounts (HRAs), a Medical FSA doesn't have any specific insurance requirements (or restrictions), so most people are eligible to enroll.

Take the first step — estimate your expenses. What are you likely to spend on medical expenses for the coming plan year? It's a good idea to be conservative in your estimates; you can't change your election after your company's benefits enrollment period ends unless you have a qualifying event. Be sure to check your Plan Highlights to determine the date restrictions on using the funds in the Medical FSA, and estimate your expenses using our FSA Calculator in benefitsresource.com/benefit-calculator.
Don't miss open enrollment! You have a limited time to enroll in a Medical FSA. Confirm with your benefits enrollment representative when and how to enroll.

*This illustration represents hypothetical tax rates and expenses for illustration only.

For more information, visit benefitsresource.com

245 Kenneth Drive | Rochester, NY 14623-4277 | (800) 473-9995 | ParticipantServices@benefitsresource.com | benefitsresource.com
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BRIALERTS
You can quickly sign up to receive balance alerts on your mobile device or via email. Sign up for alerts two different ways:
BRiWEB
Log in to your BRiWEB account and click on your name in the left side navigation menu. Choose Notifications from the dropdown options and enter your contact information. Choose which Subscriptions you'd like by selecting your preferred delivery method (email or text message). For regular balance alerts, check the boxes next to Monthly Account Balance Summary.
BRiMOBILE
Open the BRiMOBILE app and click on Notifications. Verify or provide your email address and/or mobile number and select the types of alerts you would like to receive.

BRiWEB
Log in to your account online through BRiWEB. Once you log in your accounts will be listed on the navigation menu. Click the name of the plan to view the balance.
What if I don't have an account?
You can easily register for a new account by visiting [BenefitsResource.com](https://benefitsresource.com) and selecting the Login button. Choose Employees then click the Register an Account link. Follow the on-screen instructions to set up your account and log in to see your balance.

QUICKBALANCE
BRiWEB and BRiMOBILE provide a detailed view of your account activity, but what if you need to check your balance and don't have access to the internet? Get your balance over the phone in under a minute through our automated QuickBalance Line.
Step 1: Call (877) 342-0825
Step 2: Provide your card number and CVV.
 That's it! The automated system will read you the balance in your accounts.

BRiMOBILE
Keep your accounts in your pocket with the BRiMOBILE app. After you log in, just click the name of the account you want to see the balance for.

Download on the App Store | GET IT ON Google Play

Participant Login

4 WAYS TO CHECK YOUR BALANCE

PRE-TAX BENEFITS EXPLAINED THROUGH EMOJIS

on October 11, 2018



WHAT IS A PRE-TAX BENEFIT ACCOUNT?

A pre-tax benefit account allows you to set aside money from your paycheck before taxes to use for IRS-approved purchases. The items you can pay for through a pre-tax benefit account depends on which plan(s) you have.

There are three categories a pre-tax benefit account can fall under:

- Medical (Medical FSA, HSA, HRA)
- Childcare/Adult Care (Dependent Care FSA)
- Commuter (Mass Transit or Parking)

If you have a pre-tax account for medical purposes, you can only pay for items or services that are not covered by insurance. (Also known as "out-of-pocket" expenses). Let's start by exploring a Medical FSA.

MEDICAL FSA

A Medical FSA is a great savings tool if you have the same out-of-pocket medical expenses year-after-year. The funds in a Medical FSA can be used to cover both planned expenses (including medical, dental and vision) and unplanned expenses (e.g. broken bones or a fever).



Submit your Response

**What is the most creative idea
you've seen promoting pre-tax-
benefits?**

Submit your response through the “Questions”
section in the panel.

Submissions will have a chance to receive a
Rocketbook.



Best-Practice #2

Shift Education & Marketing Collateral **to Digital Channels**



Employer Strategies

Employers are pursuing **'digital first' strategies for collateral**, pushing email, video, and web content over printed guides and handouts

*"We used to give out booklets after meetings, but I would just end up pulling them out of the trash. **People now prefer online and email resources**"*

MGR. BENEFITS & PAYROLL, MANUFACTURING

WHAT ARE TOP EMPLOYERS DOING TODAY?

- ▶ Employers provide info through **short-form engaging emails** with links to content, **web-based videos**, and **access to tech platforms**
- ▶ **Incorporating HSA/FSA facts into company e-newsletters** in the form of "did you know..." content provides consistent exposure

Collateral 2-3 Years Ago

Printed Long-Form Program Guides and Pamphlets

Collateral Today

Short-Form 'Digital First' Communications

How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Healthcare FSA, and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

If you've ever used an app, you can do this.

Checking your balances and managing your account is as simple as using your smartphone. Just download the mobile app by [] to access your account from anywhere.

If you want to save, here's how you start.

- Estimate your annual healthcare expenses, and make your contributions accordingly.
- Pay close attention to your account, though, because money left unspent at the end of your plan year may be forfeited.

Sign up during your Open Enrollment period, or contact your benefits manager now for more information.

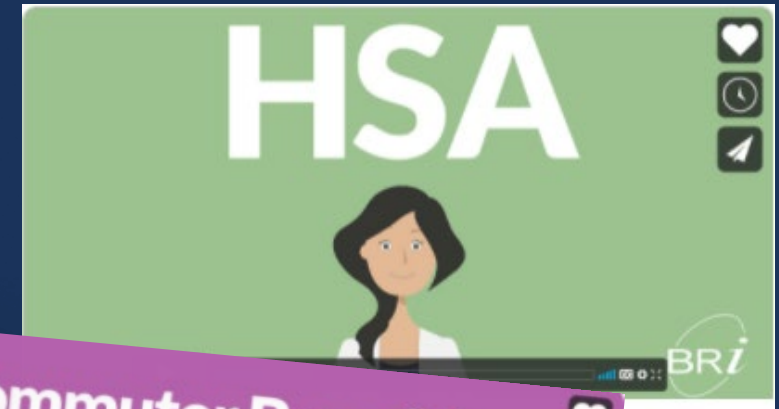


Collateral Example

Digital Examples

Engage audiences at each step of the way!

- Demonstrating the value of the benefits
- Tutorial for getting started
- Ongoing educational resources and tips



Enroll in an FSA—available through Benefit Resource and your employer. [Email not displaying correctly? View it in your browser](#)



ENROLL NOW

Start saving with a Flexible Spending Account

Save on your out-of-pocket *medical* and *dependent care* expenses

- **Save up to 40%** on eligible medical and dependent care expenses by paying with tax-free dollars. [Calculate your savings](#).
- **Two account options** – A **Medical FSA** (for eligible medical expenses for you, a spouse and dependents) and a **Dependent Care FSA** (for child care or adult dependent care expenses of an eligible dependent). [Learn the basics](#).

[View Brochure](#) [Watch Video](#)



Email Communication Services

LET US HELP YOU ANNOUNCE YOUR PLAN!

- Download email templates, **or**
- Select a template and have BRI send emails on your behalf

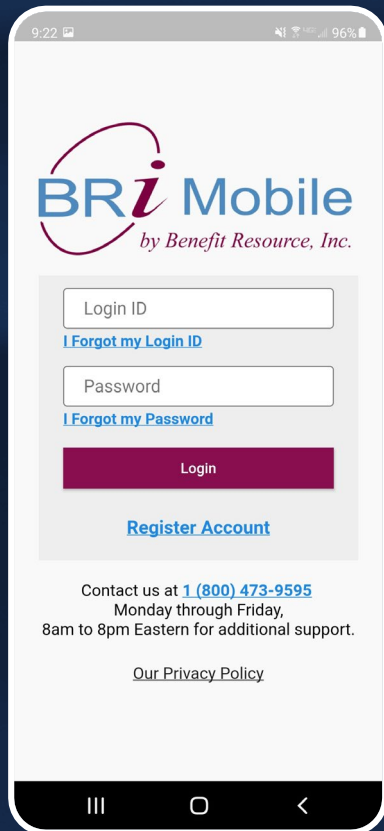
GET STARTED AT:

BenefitResource.com/email-request-form/

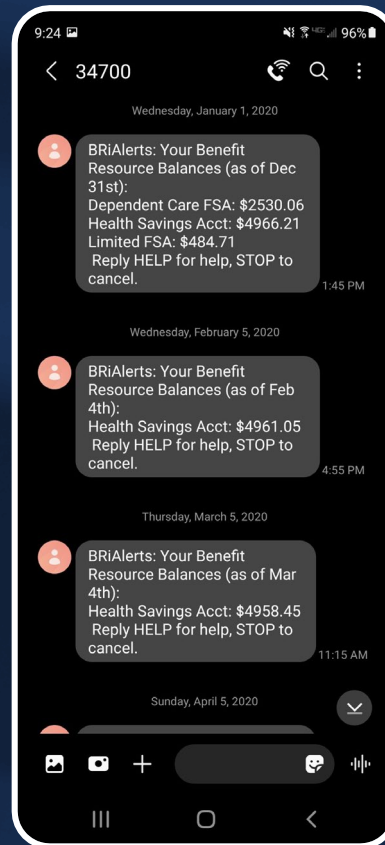


The image shows a screenshot of the BRI website's 'OPEN ENROLLMENT EMAIL REQUEST FORM'. The form includes fields for Company, Name (First and Last), Email, and Phone. It also has a date selector for when the email should be sent and a list of email templates to choose from. A promotional flyer is overlaid on the right side of the screenshot, featuring the text 'ENROLL NOW' and 'Save up to 40% on expenses you're already paying for.' The flyer lists categories of pre-tax benefits: Medical (Medical FSA, HSA, HRA), Childcare/Adult Care (Dependent Care FSA), and Commuter (Mass Transit or Parking). It also mentions 'Access Resources' and 'Read FAQs' buttons. At the bottom of the flyer, it highlights 'Key features of pre-tax benefits with BRI', including 'Beniversal® Prepaid Mastercard®' and 'BRiMobile'.

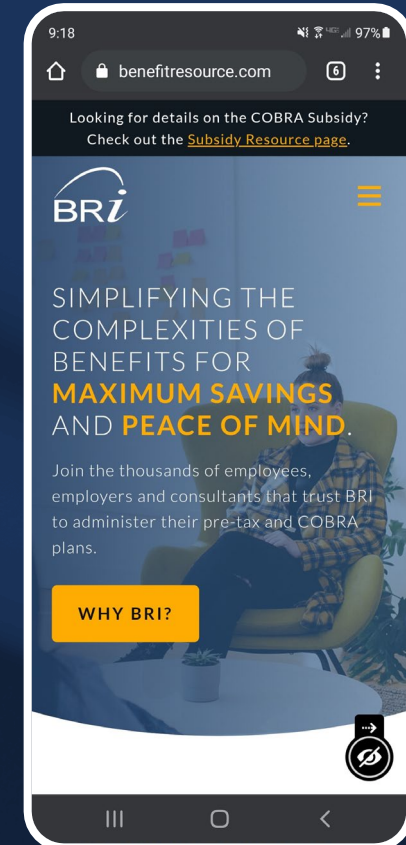
MOBILE Experiences



BRIMOBILE app for iPhone and Android devices.



BRIALERTS real-time text and email alerts regarding activity.



Responsive site for optimized digital experiences.



Best-Practice #3

Provide **'Real World' Case Examples**, Tailored to Employee Base



Employer Strategies

Best-in-class employers provide **'real world' examples tailored to the employee population**

*"We provide employees with **multiple real-world examples**, showing scenarios to help them understand how the plans would work **for their specific case**"*

HR PROJECT MANAGER, EDUCATION

This strategy is put into practice via **case-based collateral and worker testimonials**

Case-Based Collateral

Collateral illustrates what **spending/savings might look like for a worker** that matches target demographics (e.g., age, tenure, level/type of expenditures)

Worker Testimonials

Employers encourage willing employees to share stories of how the CDH program benefited them and how much they saved, as workers trust and listen to peers

Examples Prescription Drugs

Meet Bob



Bob's doctor prescribes a new medication to treat anxiety. It is a brand-name drug, so Bob asks his doctor for the generic substitution. This is a non-preventive medication.



Bob goes to the pharmacy to pick up his medication, which costs \$86. Bob has not yet met his combined medical and prescription drug deductible for the year, so Bob pays the full cost of the medication.



Bob previously used the money in his HSA account to pay for a few doctor's visits, so he pays for his prescription out of pocket.



Later in the year, after Bob has met his deductible, he pays \$17.20 per prescription or 20% of the cost of the medication.



Once the second half of Domtar's HSA contribution is deposited into his account in July, Bob uses his HSA debit card at the pharmacy to pay for his prescriptions.

Collateral Example

Best-Practice #4

Quantify Program Benefits & Potential Savings in Dollars



Employer Strategies

Top employers limit general spending and savings language, instead **showing benefits in specific 'dollars-and-cents' terms**

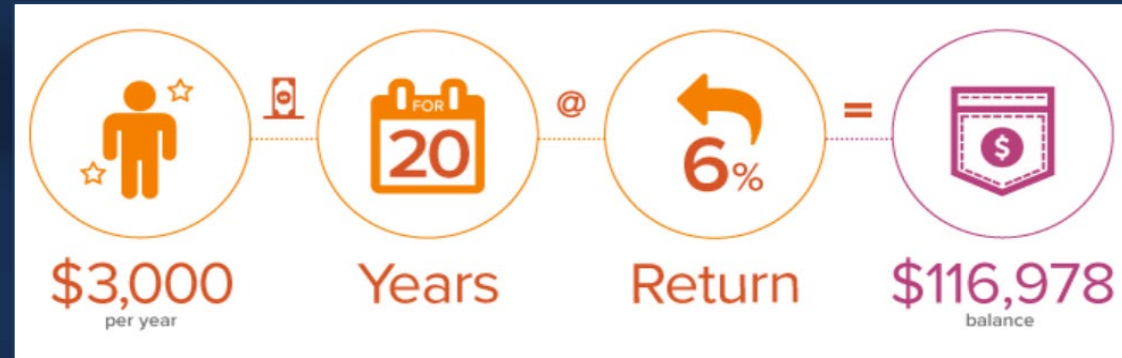
*"People don't pay attention unless we talk about the **real dollar amounts that they can save and earn** with their tax-advantaged accounts"*

HR GENERALIST, ARCHITECTURE

WHAT ARE TOP EMPLOYERS DOING TODAY?

Employers seek to make **savings potential and tax benefits real and measurable** and have found success in illustrating how much money an employee can grow tax-free

Collateral Example



Companies also highlight the **specific out-of-pocket savings employees can achieve** through tax advantages and by using funds in their CDH contributed by their employer

Collateral Example

	Without an HSA, Diane would pay...	Savings
When you use your HSA to pay for eligible medical expenses with tax-free money, the savings can really add up. Here's an example. Let's say Diane decides to set aside \$2,000 in an HSA for the year. Normally, on that money, she'd pay \$560 in federal income tax, \$100 in state income tax, and \$153 in FICA tax. So, by contributing that \$2,000 to her HSA, she'll get an \$813 tax savings for the year.	28% in federal income tax	\$560
	5% in state income tax	\$100
	7.65% in Federal Insurance Contributions Act (FICA) tax	\$153
	Her total tax savings for the year with an HSA	\$813

Customizable Resources

- Guides & Webinars
- Presentation Materials
- Email Templates
- Enrollment Flyers

VISIT

BenefitResource.com/resource-center

The screenshot displays the BRI Resource Center website. At the top, there is a navigation bar with the BRI logo on the left and links for Employees, Employers, Resources, Blog, and About on the right. A search bar and a LOGIN button are also present. Below the navigation bar is a large banner with the text "BRI RESOURCE CENTER" and "Videos, Blogs, Calculators". Underneath the banner is a search bar and four filter dropdown menus: Audience (set to Employers), Product (set to Any), Content Type (set to Any), and Use Case (set to Open Enrollment). The main content area features a grid of six resource cards. The first card is a Webinar titled "[WEBINAR] HRA VEBA PART 2: ARE YOU GETTING THE MAXIMUM VALUE? (RECORDED 03.31.21)" with a "WATCH NOW" button. The second and third cards are Videos titled "[VIDEO] UNDERSTANDING YOUR COMMUTER BENEFITS OPEN ENROLLMENT PRESENTATION" and "[VIDEO] UNDERSTANDING YOUR FSA BENEFITS OPEN ENROLLMENT PRESENTATION", both with "WATCH NOW" buttons. The fourth card is a Video titled "[VIDEO] UNDERSTANDING YOUR HSA BENEFITS OPEN ENROLLMENT PRESENTATION" with a "WATCH NOW" button. The fifth card is a Webpage titled "[WEBPAGE] EMAIL REQUEST FORM" with a "LEARN MORE" button. The sixth card is a Webpage titled "[WEBPAGE] BRI INSIGHTS" with a "LEARN MORE" button.



Best-Practices fall into Five Categories



Marketing & Education
Collateral



In-Person Promotion &
Education



Technology Toolkit



Direct Financial
Incentives



Program Goals &
Metrics

Best-Practice #5

Increase Accessibility of **In-Person Sessions** & **Direct Points of Contact**



Employer Strategies

To optimize in-person comms, employers **boost accessibility of sessions** and **provide clear points-of-contact (POC)** for 1:1 discussions

*“Our employee base is mostly field workers. We used to go to their locations and hold sessions, but now we **record sessions and provide as webinar content**”*

BENEFITS MANAGER, MANUFACTURING

WHAT ARE TOP EMPLOYERS DOING TODAY?

- ▶ Best-in-class employers **increase frequency of in-person meetings** and **record sessions as webinars** to ensure availability of sessions for all employees (including field workers)
- ▶ Employers seek to facilitate **one-on-one conversations** between benefits leaders and employees by:
 - 1 Offering dedicated time after in-person meetings for Q&A
 - 2 **Providing clear channels to internal HR and external contacts**
 - 3 Suggesting example question types that employees can ask

Contact	Why contact?	Phone Number and Website
Health Care (Medical and Dental)	Contact BlueCross BlueShield of Illinois (BCBSIL) if you have questions about: <ul style="list-style-type: none">• Your medical or dental claims• Covering a particular service• Finding a medical or dental <u>network provider</u>	1-800-XXX-XXXX
Health Savings Account (HSA)	Contact My TPA if you have questions about: <ul style="list-style-type: none">• Managing your HSA• Finding out your account balance• Investing money in your account	1-800-XXX-XXXX Myaccount.myTPA.com

Collateral Example

Personal Interaction Opportunities

- In-person events
- Live and recorded webinars
- Live pre/post-enrollment customer support in English and Spanish



Best-Practice #6

Host Interactive Events Centered on Health



Employer Strategies

Top programs turn healthcare education into an **engaging conversation** among employees **through interactive events**

*"I noticed **when we started offering interactive events**, such as benefits fairs and encouraging more employee engagement, **our enrollment skyrocketed**"*

BENEFITS SPECIALIST, EDUCATION

WHAT ARE TOP EMPLOYERS DOING TODAY?

Employers encourage participation and foster perceptions of healthcare as beneficial and rewarding by **launching interactive events**, such as:

Lunch & Learns with Free Food

Health-Related Vendor Giveaways

Benefits Fairs with Raffles + Games

Best-in-class events offer **face-to-face access to a variety of relevant personnel**, including internal HR leads, external TPA staff, and other HR and benefits vendors

Collateral Example

Best Practices Shown:

1. Highlights interactive events about health with free incentives
2. Linking to broader financial and wellness initiatives
3. Makes sessions accessible by providing wide time windows



BENEFITS FAIR

**APRIL 18TH
3:00-7:00PM**


invites employees to the 3rd Annual Benefits Fair! This comprehensive event gives you the opportunity to discover valuable information and answer any questions concerning district insurance, financial resources, future retirement planning and what benefits are available to you as an employee of

Benefits Enrollment Lab On-Site!
A drawing will be held and 75 employees will **WIN A 40oz Hydro Flask!**

YOUR ONE STOP FOR:

- AETNA Insurance**
Selecting your primary care provider
Navigator Website
Mobile App
Dental Insurance
Life/Beneficiary Updates
TeleDoc
Informed Health Line
Voluntary Plans
Aetna Discounts
My Personal Health Record
PayFlex (HSA savings account)
- Biometric Screenings**
New Participants Only
\$75 HSA or Reward Card for completion
Non-Fasting Screening
Sign-up at
- PERA/Unum Representatives**
Retirement Representatives
401K Information
403(b) Plan Information
457(b) Plan Information
Life/AD&D Information
Short and Long Term Care
- Nutrition & Wellness Services**
G-Hope
Greely Home Ownership Program
- EyeMed**
Vision Insurance
- Banner Health**
Maternity Benefits
Immunization
- Worker Compensation**
Work Station Evaluation
- Employee Assistance Program**
- Sick Bank Information**
- Weld Schools Credit Union**
- GEA Representative**
- Massages**
Academy of Natural Therapy
- Wells Fargo**
Financial Wellness
- NOCO Fitness**
- Legal Shield**

FIRST 400 ATTENDEES WILL RECEIVE A FREE GIFT!



OPEN ENROLLMENT & HEALTH FAIR

staff can learn more about their benefit plan, PSRS/PEERS and more.

- Free chair massage
- Free blood screening
- Food truck
- Wellness information
- Family-friendly events
- Raffle

**FRIDAY, JULY 26
9 A.M. TO 1 P.M.**

Best-Practice #7

Secure and Utilize **Program Champions and Influencers**



Best-in-class orgs are strategic about who is selected and what they convey

Employer Strategies

As a highly effective tactic for increasing CDH enrollment, **companies secure internal employee champions** to communicate benefits in a conversational way

*“We spark conversations among employees to **make healthcare a conversation. Employees love to hear from each other** more than they like to hear from me”*

HR MANAGER, CONSUMER GOODS

Who is Selected?

Top programs pursue:

- ▶ 1-2 champions at the senior management level
- ▶ A few influencers at the staff/employee levels

...who talk about program benefits with their peers

What Do They Convey?

Top orgs encourage them to:

- ▶ Tell stories of how the plan was beneficial for them (*e.g., “I got my glasses and didn’t pay out of pocket!”*)
- ▶ Communicate the ease of enrollment and usage

Best-Practices fall into Five Categories



Marketing & Education
Collateral



In-Person Promotion &
Education



Technology Toolkit



Direct Financial
Incentives



Program Goals &
Metrics

Best-Practice #8

Provide a **Technology Platform & Toolkit**



Employer Strategies

Advanced employers leverage technology platforms to **facilitate interactive education and enrollment**

"We are excited about our new tech platform provider. Their tools and materials are robust and create a more engaging employee experience"

BENEFITS MANAGER, EDUCATION

WHAT ARE TOP EMPLOYERS DOING TODAY?

Best in class employers
platforms with the

More Advanced Tools

Video-based walkthroughs of plan benefits and processes

E-commerce shopping-like enrollment via web/mobile

Calculator tools to quantify spending and savings

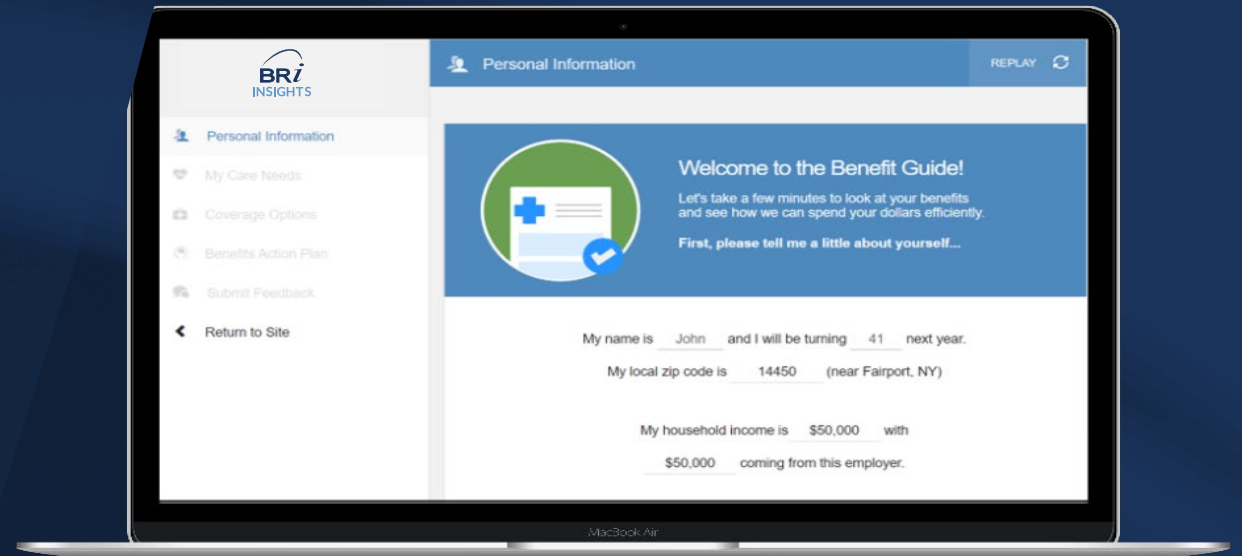
Mobile app capabilities for 'one-stop-shop' experience

Data driven plan selection tools to identify best-fit plans

These tools **make learning and enrollment more engaging and accessible**, particularly to millennial audiences

BRI Insights

- ✓ Provides an integrated decision support tool aimed at selecting health plan and determining contribution levels for pre-tax accounts.
- ✓ Delivers proactive communication to drive engagement
- ✓ Integrates 401K info and ancillary benefits for holistic benefits review
- ✓ Employer insights regarding usage and migration savings



Best-Practices fall into Five Categories



Marketing & Education
Collateral



In-Person Promotion &
Education



Technology Toolkit



Direct Financial
Incentives



Program Goals &
Metrics

Best-Practice #9

Optimize **Financial Incentives**

HSA

health savings account

I would like to open a savings account to a savings bank for the purpose of saving money spent on money spent on health care. I am the only one who has the power to withdraw or to make promises or to make promises about the account.

I wish to open a savings account to a savings bank for health savings account. I hereby certify that the application form is true and correct.



Employer Strategies

Best-in-class programs aim to **optimize the amount and structure of funding** and other financial incentives to deliver benefits to employees and **drive CDH adoption**

*“Increasing the seed amount from \$150 to \$500 for individuals had **the single greatest impact on increasing participation of anything we tried**”*

BENEFITS MANAGER, MANUFACTURING

WHAT ARE TOP PROGRAMS DOING TODAY?

~\$500

for individuals

~\$1000

for families/dependents

▶ **50% of interviewed companies** prefund HSAs and note that providing funds for early-in-year expenses or allowing workers to borrow against future payouts can ease concerns about needing to pay out of pocket

WHAT ADDITIONAL INCENTIVES ARE PROVIDED?

▶ Employers also **deliver incentive programs** to drive increased healthcare and wellness engagement, including:

If workers hit a **min. contribution...**
...they receive **bonus HSA/FSA funds**

If employees **get a check-up...**
...they receive **additional seed money**

If employees **track workouts...**
...they can **earn additional PTO days**

If employees **attend a training...**
...they earn their way to a **gift card**

Best-Practices fall into Five Categories



Marketing & Education
Collateral



In-Person Promotion &
Education



Technology Toolkit



Direct Financial
Incentives



Program Goals &
Metrics

Best-Practice #10

Set **Clear Goals** in Order to **Measure Program Success**



Employer Strategies

Employers **set clear program goals and carefully track progress** against those goals through a variety of metrics

*“We determine employee satisfaction with the specifics of our plans and **analyze the results year-over-year** to see how we are doing”*

SR. DIRECTOR HR, TRAVEL

WHAT ARE TOP PROGRAMS DOING TODAY?

Common metrics utilized by best-in-class programs to track progress include:

- 1 % Enrolled in CDHs
- 2 YoY Growth Rate in Enrollment
- 3 % Self-Funding & Amount Contributed
- 4 % Actively Managing and Investing Funds
- 5 Dates of Employee Enrollment
- 6 FSA Funds Left Unused
- 7 Performance on Wellness Initiatives

Top employers also leverage ‘sit-down’ discussions or surveys to measure success from employees’ perspectives

Supporting Your Goals

DEDICATED RELATIONSHIP MANAGER

- Annual business review

FLEXIBLE REPORTING OPTIONS

- Aggregate monthly reporting
- On-demand access to client reporting
- Options for custom reporting

EDUCATIONAL SUPPORT TOOLS

- Client Prospecting Materials
- eBooks, Guides & Webinars
- Enrollment Materials
- Initial Communication Plan
- Ongoing Communications

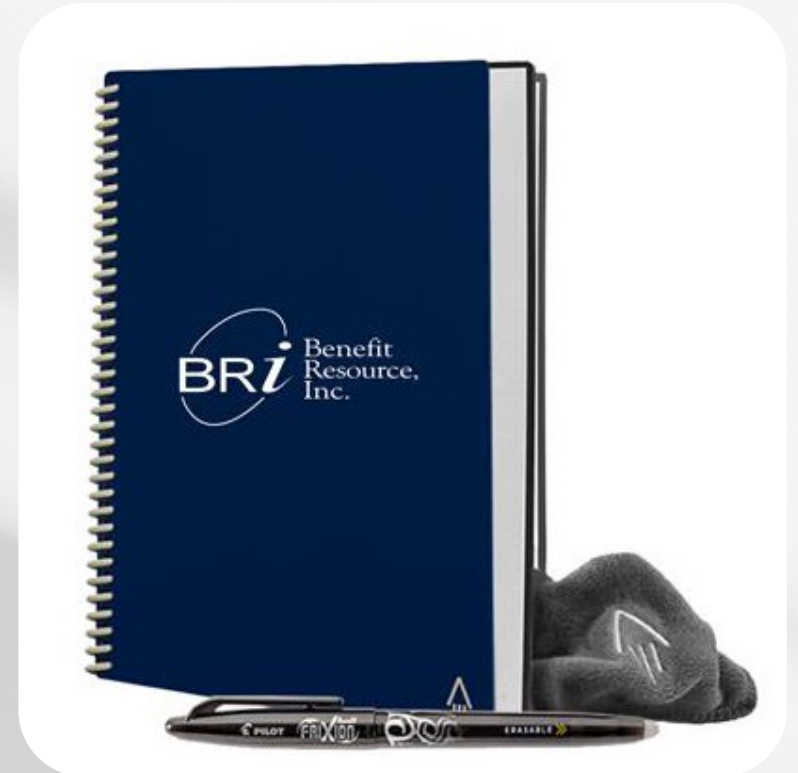


Submit your Response

What do you see as your biggest pain point or challenges in HR in the next 12-24 months?

Submit your response through the “Questions” section in the panel.

Submissions will have a chance to receive a Rocketbook.



10 Key Best Practices + Q&A



Pursue Concise Short-Form Content



Digitize Marketing Collateral



Provide 'Real World' Case Examples



Quantify Benefits in Dollars



Increase Accessibility of Sessions/POCs



Host Interactive Health Events



Secure Champions and Influencers



Develop a Tech Toolkit



Optimize Financial Incentives



Set Clear Goals in Order to Measure Success



Sources:
Kaiser Associates
Research & Analysis
Shutterstock for images



Thank You!

ANY QUESTIONS?