CUSTOM WELLNESS
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Margaret Havlin, Cheviot Savings Bank
CUSTOM WELLNESS Breakout Session

- Why employers should include a wellness program
- What is Custom Wellness
- How does Custom Wellness Work
- Custom Wellness and Cheviot Savings Bank
- How did CDB implement Custom Wellness
Why Employers should include a wellness program

- >70% of medical benefits costs are due to chronic diseases
- Intervention usually does not occur until late in disease progression - when costs are highest and alternatives fewest
- 75% of all healthcare spending is spent on treating conditions that are lifestyle related and preventable
- No employee incentive to make desired behavior changes
Why Employers should include a wellness program

- Traditional approaches have not made enough of an impact on achieving desirable outcomes that will control/contain cost increases ...
- Cost shift
- Plan redesign
- Changing vendors
What is Custom Wellness

- Customized
- Helps self-funded employers improve health and manage risk
- Targets most significant drivers of healthcare cost
- Combines support and incentives to align accountability to achieve and impact behavior change
Custom Wellness Features

- Trackable and reportable data
- Integrates medical claim data with Wellness results
- Health Risk assessment & predictive modeling
- Intrinsic-based coaching interventions
- Integrated wellness incentives based on actual outcomes
How does Custom Wellness Work

- Comprehensive Reporting
- Health Risk Assessment
- Biometric Screening
- Medical Claims

*Meaningful reporting with benchmarking to understand healthcare cost drivers*
Cheviot Savings Bank

- Their Wellness Story
  - Why was Custom Wellness Selected
  - Who was Involved in the Decision
  - How is Custom Wellness Being Implemented
Custom Wellness and Cheviot Savings Bank

Why was Custom Wellness Selected

- Maintain Low Medical Cost Trend
- Customized Compliant Program
- Reward Employee’s for healthy lifestyles
- Improve Employee Morale
Custom Wellness and Cheviot Savings Bank

- Who was involved in the decision
  - HR Team with goal to increase participation & engagement
  - Wellness Committee to engage employees
  - President, support of leadership
Custom Wellness and Cheviot Savings Bank

- How is Custom Wellness being implemented
  - Support Team - Wellness Committee, Bravo, Strategic Health and CDB weekly calls
  - Communications - customized, clear and easy to understand communications for members
  - Meetings - training and webinars to engage members to utilize wellness tools
Custom Design Benefits

- Our Wellness Story
- How did CDB implement Custom Wellness
How did CDB implement Custom Wellness

- **Our Wellness Introduction:**
  - Participation-Based
    - Year of Knowledge
  - Outcomes-Based
- **Implemented Outcomes-Based in 2014**
How did CDB implement Custom Wellness

- Annual Biometric Screening & HRA
- Individual Coaching
- CDB’s Wellness Committee
  - Quarterly incentives
  - Corporate Challenges
  - Wellness Programs (lunch n learns)
  - Communications
How did CDB implement Custom Wellness

- All Participating Employees pay the same base premium, but receive incentive discounts for achieving goals:

<table>
<thead>
<tr>
<th>2014</th>
<th>2015</th>
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<tbody>
<tr>
<td>BMI ≤ 30</td>
<td>≤ 27.5</td>
</tr>
<tr>
<td>Blood Pressure ≤ 140/90</td>
<td>≤ 130/85</td>
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<tr>
<td>LDL Cholesterol ≤ 160</td>
<td>≤ 130</td>
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<tr>
<td>Glucose ≤ 126</td>
<td>≤ 110</td>
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<tr>
<td>Tobacco/Nicotine - Negative</td>
<td>Negative</td>
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</tbody>
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How did CDB implement Custom Wellness

**Employee Contributions**

- Non-participants are responsible for contributing up to 25% more premium
- Participants are rewarded based on Total Points Earned:
  - 0-1 points  +15%
  - 2 points  +10%
  - 3 points  + 5%
  - 4 points  + 0%
  - 5 points  - 5%
CDB “Our Future Goal”

- We are working as a company toward obtaining National Institutes of Health Standards

- BMI ≤ 24.9
- Blood Pressure ≤ 120/80
- LDL Cholesterol ≤ 100
- Glucose ≤ 100
- Tobacco/Nicotine - Negative
At CDB, we “walk the talk”!!!

- CDB Selected as a Top 100 Workplace
- CDB’s Wellness Program was the key ingredient
Custom Wellness
by
Custom Design Benefits

improve health and manage risk

Questions ???

Healthcare Problem? Call 513-598-2929