

Health and Welfare Objectives and Strategic Goals

Themes	Plan Year 2021	Plan Year 2022	Plan Year 2023
<ul style="list-style-type: none"> Competitive with industry peers Efficient plan management Support employees where they are 	<ul style="list-style-type: none"> Implement plan changes to enhance employee choice and consumerism Define key metrics to gauge success of health and wellness strategy Educate employee through communication strategy 	<ul style="list-style-type: none"> Update perspective on integration and alignment of total compensation and benefits strategy with objectives Continue to link overall health and wellbeing to compensation and benefits strategy Evaluate measurement program featuring key indicators and dashboards 	<ul style="list-style-type: none"> Evaluate progress toward goals based on baseline data, updated dashboards and stated objectives Reassess strategies and tactics as needed, based on analytics and future health and wellness goals Continue to measure the employee engagement and productivity connection

Health and Welfare Roadmap: Supporting Operational Considerations

Plan Design, Cost Share, Cost Management, Plan Administration <i>Decisions around what plans are offered and relative investment</i>	<ul style="list-style-type: none"> Evaluate moving to an HDHP with HSA and a generic preventive drug list to replace PCA Low plan Tobacco surcharges Review wellness incentive strategy Conduct tier ratio analysis and continue realignment Enrich maintenance drug coverage to improve adherence Review specialty spend under both medical and pharmacy benefits to identify opportunities for management, including site-of-care redirection Evaluate ESI formulary options and plan design to promote generics Comprehensive Rx benefit + pricing audit of CY 2019 Evaluate dental plan designs and contribution development Consider new hire waiting period 	<ul style="list-style-type: none"> Conduct inclusion and diversity (I&D) analysis Re-evaluate PPO and HDHP designs compared to market Continue to adjust cost sharing to align with the market, UoFL financial targets and tier ratio improvement Consider value-based design features based on UoFL population-specific risks Focus on maternal care and managing occurrence of high-risk pregnancy Negotiate passthrough of medical rebates as part of biosimilar plan design evaluation ERISA compliance review Consider disability program audit 	<ul style="list-style-type: none"> Continue to adjust cost sharing to align with the market and consider implementing a spousal surcharge Eliminate automatic HSA seed money and move to match approach Consider implementing a Kidney Dialysis Center of Excellence Consider tobacco-free discount
Delivery of Care <i>Specific decisions on core suite of providers</i>	<ul style="list-style-type: none"> Evaluate Post-65 retiree medical exchange option Close Pre-65 retiree medical access to new hires Review requirements for genetic testing and limit where appropriate Evaluate EAP and other behavioral health wellbeing options Continue education on Emergency Room usage, promotion of telemedicine 	<ul style="list-style-type: none"> Identify and incentivize centers of excellence Consider procurements for non-medical (drug, dental, vision, life, disability) Assess potential procedure-specific Centers of Excellence (COE) approaches Consider adding appropriate voluntary benefits 	<ul style="list-style-type: none"> Evaluate network options, including narrow networks, ACOs with design steerage, or custom networks Measure success of COE steerage, and overall delivery system to determine next generation approaches Evaluate closing pre-65 retiree medical access to new hires; grandfather all current employees
Health Management and Wellbeing <i>Focused actions and initiatives to drive improved health</i>	<ul style="list-style-type: none"> Develop baseline metrics to gauge success of the program Enhance disease/care management program Identify areas from Wellbeing diagnostic to focus on issues such as emotional and financial Revisit incentive design based on HDHP with HSA evaluation 	<ul style="list-style-type: none"> Compare key metrics to baseline and gauge success and realign goals and resources, depending upon progress Continue to emphasize connection between physical, emotional and financial wellbeing Vendor innovation day to view targeted physical, emotional and financial offerings 	<ul style="list-style-type: none"> Compare key metrics to 2020 results to gauge success and realign goals and resources, depending upon progress Consider earning incentives into HSA Continue to emphasize connection between physical, emotional and financial wellbeing
Member Education/Communication <i>Overall customer experience to support members</i>	<ul style="list-style-type: none"> Incorporate multiple media options to educate employees on plans, Health Savings Accounts Begin to change employee mindset from sick care to health care 	<ul style="list-style-type: none"> Educate members about medical plan design changes (e.g., value-based design) Incorporate life stage messaging to align wellness, retirement and other benefits with the employee value proposition Tie pay-for-performance culture, accountability, and partnership themes across EVP, compensation, and benefits messaging as appropriate Evaluate the use of mobile apps for communication Educate on voluntary benefits offering 	<ul style="list-style-type: none"> Educate members regarding HSA match program Continue life stage messaging to align wellness, retirement and other benefits Provide education about outcomes-based incentive approach and available tools to support behavior change Communicate public or private exchange approach to retirees Tie pay-for-performance culture, accountability, and partnership themes across EVP, compensation, and benefits messaging as appropriate
Voluntary Benefits	<ul style="list-style-type: none"> Evaluate Long-term care or group life with long-term care rider Short-Term Disability program evaluation 	<ul style="list-style-type: none"> Consider: <ul style="list-style-type: none"> Accident insurance Identity theft protection Hospital indemnity (given the implementation of HDHP) 	<ul style="list-style-type: none"> Consider: <ul style="list-style-type: none"> Critical illness