

HUB

City of Holyoke

HEALTH INSURANCE MARKET ANALYSIS

Table of Contents



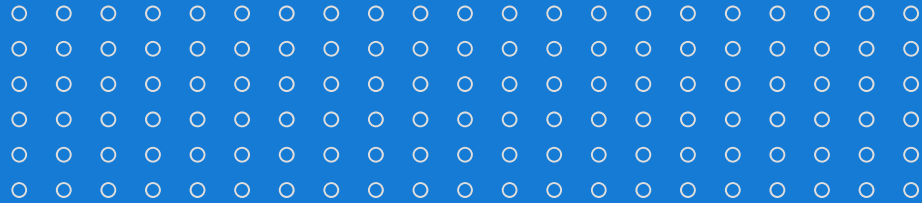
Section 1. – Benchmark Analysis (City of Holyoke Compared to The GIC and Other Municipalities)

- 1-a. City of Holyoke vs. The GIC**
- 1-b. City of Holyoke Rates vs. GIC and Other Municipalities' Rates**
- 1-c. GIC Rate History**
- 1-d. Market Summary**
- 1-e. Summary**

Section 2. - Opportunities for Savings

- 2-a. HealthShare Works**
- 2-a. Wellness / Health & Performance Strategies**
- 2-a. Dependent Audit**

1



BENCHMARK ANALYSIS HOLYOKE COMPARED TO GIC AND OTHER MUNICIPALITIES











1-a.

City of Holyoke vs. The GIC











Comparison City of Holyoke Plans and GIC Plans



	 HOLYOKE			 Commonwealth of Massachusetts Group Insurance Commission				
INSURANCE CARRIER	 Health New England		 Health New England				 Health New England	UNICARE
PLAN NAME	Essential \$ 4000	Essential \$ 5,000	PPO \$ 4,000	Select Care	HEALTH PLAN NAVIGATOR *	INDEPENDENCE PLAN*	HMO	HMO
IN/OUT NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK	IN-NETWORK
Contribution Strategy	Employer Pays 71% -S / 67%-F for HMO and 66%-S / 64%- F for PPO							
EFFECTIVE DATE	7/1/2021			7/1/2021				
DEDUCTIBLE	\$1,000 / \$2,000	\$2,000 / \$4,000	\$1,000 / \$2,000	\$500 / \$1,000 Rx Deductible: \$100 / \$200	\$500 / \$1,000 Rx Deductible: \$100 / \$200	\$500 / \$1,000 Rx Deductible: \$100 / \$200	\$400 / \$800 Rx Deductible: \$100 / \$200	\$500 / \$1,000 Rx Deductible: \$100 / \$200
HRA ARRANGEMENT	Employee pays first \$ 1,000 - S / \$ 2,000-F	Employee pays first \$ 2,000 - S / \$ 4,000-F	N/A	N/A	N/A	N/A	N/A	N/A
EMERGENCY ROOM	\$150	\$150	\$150	\$100	\$100	\$100	\$100	\$100
OUT OF POCKET MAX	\$7,350 /\$14,700	\$7,350 /\$14,700	\$7,350 /\$14,700	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$5,000 / \$10,000
ROUTINE PREVENTIVE CARE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
OFFICE VISIT PCP	\$20	\$20	\$20	\$20	\$10 / \$20 / \$40	\$10 / \$20 / \$40	\$20	\$ 15 / \$20
SPECIALITY VISIT	\$25	\$25	\$25	\$30 / \$60 / \$75	\$30 / \$60 / \$75	\$30 / \$60 / \$75	\$30 / \$60	\$30 / \$60 / \$75
INPATIENT HOSPITAL	\$0 After Ded.	\$0 After Ded.	\$0 After Ded.	\$275	\$275 / \$500 / \$1,500	\$275 / \$500 / \$1,500	\$275	\$275
OUTPATIENT HOSPITAL	\$0 After Ded.	\$0 After Ded.	\$0 After Ded.	\$250	\$250	\$250	\$250	\$250
RX RETAIL (TIERS 1/2/3)	\$10 / \$20 / \$35	\$10 / \$20 / \$35	\$10 / \$20 / \$35	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65	\$10 / \$30 / \$65
RX Mail (TIERS 1/2/3)	\$10 / \$20 / \$35	\$10 / \$20 / \$35	\$10 / \$20 / \$35	\$10 / \$30 / \$65	\$25 / \$75 / \$ 165	\$25 / \$75 / \$ 165	\$25 / \$75 / \$ 165	\$25 / \$75 / \$ 165

Comparison City of Holyoke Plans and GIC Plans



	 HOLYOKE			 Commonwealth of Massachusetts Group Insurance Commission							
INSURANCE CARRIER	 Health New England		 Health New England	 fallonhealth	 TUFTS Health Plan	 Harvard Pilgrim HealthCare	 Health New England	UNICARE			
PLAN NAME	Essential \$ 4000	Essential \$ 5,000	PPO \$ 4,000	Select Care	HEALTH PLAN NAVIGATOR *	INDEPENDENCE PLAN*	HMO	HMO			
Number Covered by Plan Holyoke											
HMO 4k											
HMO 5k											
PPO 4k											
MONTHLY RATE COMPARISON											
EE ONLY	536	122	81	\$714.46	\$694.95	\$733.99	\$862.00	\$836.65	\$960.90	\$630.33	\$781.99
EE + FAMILY	349	78	59	\$1,840.59	\$1,790.34	\$1,890.91	\$2,100.58	\$2,045.03	\$2,347.91	\$1,504.45	\$1,866.72
HRA COST /Month	Single			\$28.00	\$38.00	\$28.00	N/A	N/A	N/A	N/A	N/A
HRA COST /Month	Family			\$56.00	\$76.00	\$56.00	N/A	N/A	N/A	N/A	N/A
TOTAL COST	Single			\$742.46	\$732.95	\$761.99	\$862.00	\$836.65	\$960.90	\$630.33	\$781.99
	Family			\$1,896.59	\$1,866.34	\$1,946.91	\$2,100.58	\$2,045.03	\$2,347.91	\$1,504.45	\$1,866.72
TOTAL PREMIUM plus HRA COST:				\$17,657,457			\$19,894,799	\$19,346,027	\$22,214,272	\$14,363,719	\$17,821,398

HRA Expenses: \$608,256.00

*Closed to New Members

NOTE: HRA Expenses (The monies paid by the City of Holyoke to reimburse a portion of the employees' deductibles) are specified in this exhibit for an accurate comparison of the total expenditure for the health plans.

1-b.

City of Holyoke Rates vs. The GIC and Other Municipalities' Rates

Benchmarking 2020 - 2021 Health Rates for Municipalities

Chicopee				West Springfield		Agawam			
	HNE	BCBS	HNE	BCBS	BCBS	BCBS	BCBS		
Single:	\$599.48	\$936.39	\$931.39	\$976.42	\$633.88	\$894.15	\$698.94	\$1,433.46	\$1,594.43
Family:	\$1,607.05	\$2,433.34	\$2,509.91	\$2,547.21	\$1,666.32	\$2,225.57	\$1,747.22	\$3,583.75	\$3,986.12

Westfield		Holyoke (Premium) 2021			Holyoke (Premium + HRA Claims) 2021			MIIA - Ludlow		
	HNE/BCBS	HNE/BCBS	HNE	HNE	HNE	HNE	HNE	BCBS	BCBS	
Single:	\$637.61	\$992.96	\$724.33	\$704.55	\$744.13	\$752.33	\$742.55	\$772.13	\$729.21	\$892.13
Family:	\$1,667.64	\$2,651.55	\$1,866.01	\$1,815.06	\$1,917.02	\$1,922.01	\$1,891.06	\$1,973.02	\$1,458.42	\$1,784.23

GIC 2021 & (Springfield) 2021					Longmeadow/ Wilbraham/Hampden/ E.L				Palmer		
	Fallon	Tufts	Harvard	HNE	Unicare	BCBS	BCBS	Tufts	HNE	Fallon	Fallon
Single:	\$862.00	\$836.65	\$960.90	\$630.33	\$781.99	\$811.00	\$1,453.00	\$744.00	\$822.00	\$869.28	\$1,395.92
Family:	\$2,100.58	\$2,045.03	\$2,347.91	\$1,504.45	1,866.72	\$2,009.00	\$3,162.00	\$2,035.00	\$2,052.00	\$2,320.88	\$3,713.52

MIIA - Chelmsford		MIIA - Foxborough		Westford			Worcester				
	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	BCBS	Fallon	BCBS	
Single:	\$818.91	\$1,025.08	\$842.65	\$1,028.32	\$892.58	\$932.91	\$1,009.52	\$901.67	\$758.10	\$613.85	\$1,017.73
Family:	\$2,120.25	\$2,654.33	\$2,178.75	\$2,658.52	\$2,341.24	\$2,447.01	\$2,647.96	\$2,331.13	\$1,882.21	\$1,542.05	\$2,631.50

MIIA - Norwell		MIIA - Pittsfield		Schools Lowell-Haverhill		Natick				
	BCBS	BCBS	BCBS	BCBS	BCBS	Fallon	Tufts	Harvard	BCBS	
Single:	\$885.51	\$1,258.33	\$792.74	\$725.37	\$966.00	\$1,059.00	\$754.00	\$1,035.00	\$969.00	\$1,029.00
Family:	\$2,357.12	\$2,981.45	\$2,079.38	\$1,898.29	\$2,501.00	\$2,744.00	\$2,032.00	\$2,709.00	\$2,524.00	\$2,759.00

NOTE: PLAN WITH LARGEST ENROLLMENT IN YELLOW



1-c.

GIC Rate History

GIC History 2014 - 2021

Year	Company	Single	Family	% increase	Company	Single	Family	% increase	Company	Single	Family	% increase	Company	Single	Family	% increase	Company	Single	Family	% increase
2014	Fallon	\$619.25	\$1,477.35		Tufts	\$623.70	\$1,497.95		Harvard	\$689.70	\$1,673.85		HNE	\$486.25	\$1,196.25		Unicare	\$660.60	\$1,567.20	
2015	Fallon	\$658.65	\$1,571.95	6.36%	Tufts	\$662.90	\$1,609.50	7.45%	Harvard	\$752.70	\$1,872.50	11.87%	HNE	\$498.50	\$1,226.55	2.53%	Unicare	\$659.35	\$1,566.95	-0.02%
2016	Fallon	\$690.66	\$1,657.54	4.86%	Tufts	\$686.34	\$1,674.68	4.05%	Harvard	\$816.43	\$1,992.07	6.39%	HNE	\$534.87	\$1,326.04	8.11%	Unicare	\$659.56	\$1,567.20	0.02%
2017	Fallon	\$737.06	\$1,778.89	6.72%	Tufts	\$728.84	\$1,778.41	6.19%	Harvard	\$827.85	\$2,010.60	1.40%	HNE	\$552.75	\$1,360.75	3.34%	Unicare	\$697.30	\$1,656.85	5.72%
2018	Fallon	\$763.00	\$1,849.10	3.52%	Tufts	\$740.90	\$1,805.60	1.65%	Harvard	\$823.80	\$2,002.40	-0.49%	HNE	\$549.10	\$1,302.00	-0.66%	Unicare	\$700.15	\$1,655.35	0.41%

		<u>% increase</u>		<u>% increase</u>		<u>% increase</u>		<u>% increase</u>		<u>% increase</u>	
2018		Fallon		Tufts		Harvard		HNE		Unicare	
	Single	\$763.00	3.52%	\$740.90	1.65%	\$823.80	-0.49%	\$549.10	-0.66%	\$700.15	0.41%
	Family	\$1,849.10	3.52%	\$1,805.60	1.65%	\$2,002.40	-0.49%	\$1,302.00	-0.66%	\$1,655.35	0.41%
2019		Fallon		Tufts		Harvard		HNE		Unicare	
	Single	\$811.79	6.39%	\$747.76	0.93%	\$889.65	7.99%	\$570.81	3.95%	\$700.15	0.00%
	Family	\$1,971.50	6.39%	\$1,822.20	0.93%	\$2,171.49	7.99%	\$1,356.54	3.95%	\$1,655.35	0.00%
2020		Fallon		Tufts		Harvard		HNE		Unicare	
	Single	\$839.75	3.44%	\$802.75	7.35%	\$920.50	3.47%	\$598.70	4.89%	\$727.70	3.93%
	Family	\$2,032.40	3.44%	\$1,951.15	7.35%	\$2,237.90	3.47%	\$1,416.35	4.89%	\$1,723.00	3.93%
2021		Fallon		Tufts		Harvard		HNE		Unicare	
	Single	862	2.65%	\$836.65	4.22%	\$960.90	4.39%	\$630.33	5.28%	\$781.99	7.46%
	Family	2100.58	2.65%	\$2,045.03	4.22%	\$2,347.91	4.39%	\$1,504.45	5.28%	\$1,866.72	7.46%

Past 7 year Average Increase per Year (Not Including Rates Effective July 1,2021 since not released as of yet.)

	Fallon	Tufts	Harvard	HNE	Unicare
Single	5.57%	3.72%	5.30%	3.29%	3.47%
Family	5.70%	4.05%	5.43%	3.46%	1.23%

1-d.

Market Summary

City of Holyoke's Compared to Other Municipalities



City of Holyoke's plan rates for FY 2022 are the 5th lowest compared to similar sized Municipalities in Western Massachusetts.

City of Chicopee, Town of Agawam, City of Westfield and The Town of West Springfield all had rates (ranging from 4% to 11%) lower than the City of Holyoke.

City of Holyoke's plans are less rich in benefits than all other plans analyzed including, but not limited to; GIC plans, Westfield, Chicopee, Agawam, West Springfield, Pittsfield, Ludlow, Springfield (on the GIC), and all Cities or Towns on MIIA plans.

All other communities had higher rates than the City of Holyoke other than, Agawam, Chicopee, Westfield and West Springfield.

All Plans with MIIA analyzed had higher rates than the City of Holyoke (ranging from 4% - 17% higher).

All GIC plans, with a comparable broad provider network, had higher rates than the City of Holyoke except the Health New England (HNE) offered through the GIC.

GIC Analysis

The GIC FY 2022 rate increases ranged from 4% to 11%.

If the City of Holyoke made a move to the GIC there could be savings if all employee enrolled in the Health New England (HNE) plan. The total annual savings would be approximately \$ 3,529,179.

With a move to the GIC the City of Holyoke employees would have access to all other plans offered through the GIC. Many of the plans available would cost more than the current plans offered by the City of Holyoke. The total cost increase of those plans would be in the range of \$ 2,001,901 to \$ 4,321,374 above the anticipated FY 2022 expected expenditure with the current plans offered through HNE by the City of Holyoke.

It is difficult to predict how many employees would choose the HNE plan offered by the GIC and how many employee would choose the other available plans (Harvard, Tufts, Fallon and Unicare).

There are potential savings with a move to the GIC, but there is a potential risk it could cost the City of Holyoke more annually.

The Market Response

MIIA Declined to Provide Rates (They could not compete with the Health New England Renewal).

Cigna Declined to Provide Rates (They could not compete with the Health New England Renewal).

Aetna, UnitedHealthcare, Harvard/Tufts and Fallon could not be competitive with Health New England.

Summary

The City of Holyoke is best served by remaining with Health New England. There is a risk to joining the GIC. Savings could only be attained if the majority of the City's employees enroll in Health New England through The GIC, but if many employees enroll in the other plans offered (Tufts, Harvard, Fallon and Unicare) it could cost The City of Holyoke more money.

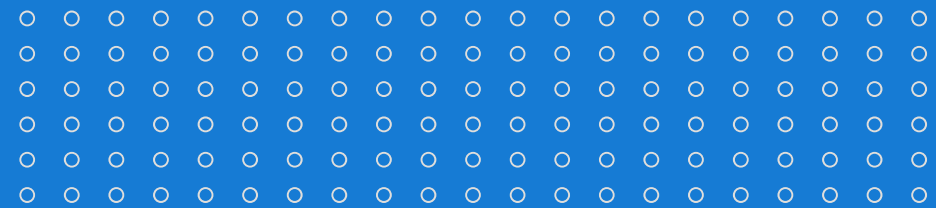
- The most recent mature claims/premium loss ratio is 93.3%.**
- There was over \$ 2.4 million in claims paid for people no longer on the plan which equates to 16.3% of the claims on the most recent claims report.**
- Based on this information the renewal from Health New England should be approximately 2-3%.**
- A partially self-insured arrangement would Save the City of Holyoke an average of 3.2% per year over a five year period. This would equate to approximately \$ 2.2 million of savings over a five year period.**

1-e.

Summary



2



Opportunities for Savings



2-a.

HealthShare Works

Health\$hare Works Program



Implement the “Health\$hare Works” program from Health New England (HNE).

HNE will return a portion the City of Holyoke’s premium if certain targeted Loss Ratio (Premium to Claims) is achieved.

Example: Health\$hare Goal 86% Loss Ratio. If the Loss Ratio is 82% at the end of the plan year HNE would return 50% of the difference.

$86\% - 82\% = 4\%$. So 50% of the 4% would equate 2% of the premium and would be refunded to the City of Holyoke.

Assuming Annual Premium of \$ 17,242,788 then 2% or \$ 344,855 would be returned to the City of Holyoke.

2-b.

Wellness Strategies / Health & Performance



Develop and Implement a Wellness Strategy



Contract with a company that has dedicated full-time Health & Performance (wellness) consultants who are 100% focused on corporate wellness.

Through a proven and repeatable process, an organization with a wellness division can apply a data-driven approach that identifies challenges and offers health management solutions that reduce risk and support holistic wellbeing.

Utilize an organization that does not just utilize a biometric model that narrowly identifies cardiovascular risk factors and attempts to tie those risks to medical costs., but one who would take a broader view to recognize the root cause of poor health and low levels of wellbeing. With attention to significant factors like the environment, workplace policies and practices, social norms and other lifestyle aspects. Utilize a company whose strategies go beyond impacting just medical costs. A full service wellness initiative will set your program up for success across multiple metrics. The results: increased productivity, improved morale and retention, and a measurable value on investment, often including better control of health insurance trend.

Develop and Implement a Wellness Strategy (continued)



For City of Holyoke, A full service Wellness/Health and Performance (H&P) would managed the development and delivery of a strategic multi-year plan that would build upon existing wellness services and directly address the leading risks and costs that poor health are creating for the organization. In addition to data analysis and recommendations (which is described in greater detail in the next question), key H&P deliverables include the following:

- Design and implementation of custom employee engagement/health culture survey to identify challenges and benchmark engagement.**
- Develop/update a City of Holyoke -specific mission statement that builds from the City of Holyoke corporate mission, vision and values that helps integrate wellbeing as a core value.**
- Introduce and support an employer wellbeing portal. One similar to “ChooseWell Online”**
- Support the creation and operation of a diverse network of Wellness Champions that enhances workplace employee engagement, and empowers individuals to own their individual health improvement.**
- Measure Organizational Wellbeing through a nationally benchmarked Scorecard**
- Assess gaps in service and opportunities to elevate under-utilized benefits and resources inside and outside the robust benefits offered through City of Holyoke .**
- Collaborate with key HR leaders to develop a data-driven wellbeing strategy that reaches across all areas of wellbeing.**

HUB's Approach to Helping Clients Develop and Implement a Wellness Strategy (cont.)



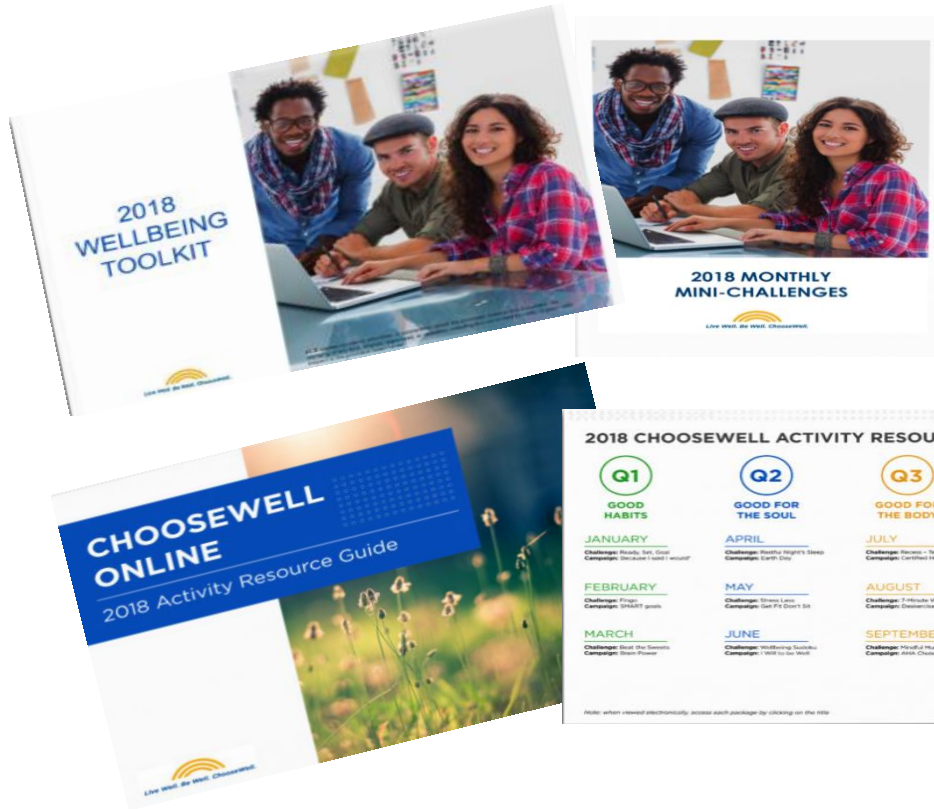
- **Assess vendor capabilities, as needed manage a vendor-selection process and support the implementation of new/additional services.**
- **Provide daily and ongoing support to the growth and enhancement of employee wellbeing**
- **Measure Organizational Wellbeing through a nationally benchmarked Scorecard**
Assess gaps in service and opportunities to elevate under-utilized benefits and resources inside and outside the robust benefits offered through City of Holyoke .
- **Collaborate with key HR leaders to develop a data-driven wellbeing strategy that reaches across all areas of wellbeing.**
- **Assess vendor capabilities, as needed manage a vendor-selection process and support the implementation of new/additional services.**
- **Provide daily and ongoing support to the growth and enhancement of employee wellbeing**

A Wellness/Health & Performance organization's knowledge of behavior change and experience working within the wellbeing industry, the outcome is a results-driven integration of superior benefits and targeted health and care management services.



Live Well. Be Well. ChooseWell. | Your Online Wellness Resource

- 24/7 employer access to wellbeing tools & resources
- Program planning resources & guides to help Employers get started
- Turn-key resources to promote wellbeing at the worksite:
 - Newsletters
 - Challenges
 - Awareness Campaigns
 - Posters & Tip Sheets



Small Group Wellbeing Toolkit

- Turnkey monthly program
- Low cost incentive ideas
- Low cost national vendors

Activity Resource Guide

- Quarterly themes with monthly challenges and awareness campaigns
- Cherry pick initiative that align with your goals

Pejar de Fumar

A continuación se presentan 10 consejos para ayudarte a empezar a vivir libres de:

1. Fija una fecha para dejarlo. Márquela en el calendario.
2. Use parches de nicotina, chicles o pastillas sin receta que puedan ayudarte a dejar el tabaco.
3. Pregunte a su doctor sobre medicinas con receta que sean de venta libre, como el bupropión.
4. Deshágase de todos sus cigarrillos, cigarreros, cerillos, encendedores, ceniceros y cualquier otro objeto que le recuerde fumar.
5. Participe en un programa para dejar de fumar. Explore el programa(s) gratuito(s) de su compañía o de su proveedor de salud.
6. Use programas que han ayudado a millones de personas a dejar de fumar:
 - Smoking Quitline (línea para dejar de fumar) 800.QUIT.NOW (784.777.444) O.UIT (443.7346)
 - Red Nacional de Líneas para dejar de fumar en <http://www.smokefree.gov>
 - Smokefree.gov - ¡Deje el tabaco para siempre! - en <http://www.smokefree.gov>
 - Smokeless@ - ¡Deje el tabaco para siempre! - en <http://www.smokeless@.gov>
7. Cuando tenga el deseo de fumar, chupar o mascar tabaco, respire la boca, mantenga la respiración durante tres segundos. Exhale y trague. Cuando tenga el deseo de fumar, chupar o mascar tabaco, respire la boca, mantenga la respiración durante tres segundos. Exhale y trague.
8. Use chicle o mentas sin azúcar o masticables para mantener la boca ocupada y evitar el estrés en su mano.
9. Use chicle o mentas sin azúcar o masticables para mantener la boca ocupada y evitar el estrés en su mano.
10. Ponga el dinero que solía gastar en tabaco en un banco de ahorro.

February

Brought to you by: HUB International

Get Financially Fit

How financially fit are YOU? A recent study found that 1 in 3 Americans feel they don't have a clear and accurate view of their entire financial picture. That same study also found that just 1 in 5 feel very confident they will be able to achieve their financial goals. Answer the following questions to gauge your financial fitness:

1. **Waste:** What is your preferred lifestyle and how much money do you need to support it?
2. **Diagnosis:** Are you taking consistent, incremental steps to improve your financial health (ie automatic savings and paying down high-interest debt)?
3. **Budget:** Do you have a good understanding of how your monthly income compares to your monthly expenses?
4. **Data:** Is your core financial information easily accessible? Have you developed habits to check it regularly?

Source: Northwestern Mutual "Planning and Progress Study 2014" published on October 2014

STARTER PERCENTAGES

EveryDollar Budget

CLICKEAR TO OPEN LINK

Check out these online resources and smartphone apps!

Smart Budgeting & Savings Tools

Everyone wants to save and budget better, and the tech world has taken notice, releasing a steady stream of tools to lend a hand. Whether you need something that actually pays your bills for you, or simply lets you know when your bank account is running dry, you'll find the solution on this list. Bonus: Many of these tools are free.

CAPITAL App

Save for what matters to you and save automatically without feeling short on cash by deciding what triggers a deposit. It could be rounding up on purchases and having the difference deposited into your savings account, or simply setting a cap on how much you want to spend in one place and if you spend less than budgeted, the difference gets deposited.

Power Up with Power Foods

Almonds are a healthy snack that can help you stay energized and focused throughout the day. They are a good source of protein, fiber, and healthy fats. Almonds are also a good source of antioxidants, which can help reduce inflammation and protect your heart. Almonds are a great addition to any diet, and they are easy to incorporate into your meals and snacks.

2021 CHOOSEWELL ACTIVITY RESOURCE GUIDE



**GOOD
HABITS**

JANUARY

Personal Development

Challenge: [New Year, New You*](#)

Campaign: [SMART Goals](#)

FEBRUARY

Managing Your Money

Challenge: [Common Cents \(WELCOA\)*](#)

Campaign: [National Wear Red Day](#)

MARCH

Building Resilience

Challenge: [Bounce Back*](#)

Campaign: [Nutrition Month](#)



**GOOD FOR
THE SOUL**

APRIL

Environmental Friendliness

Challenge: [Go Green Bingo*](#)

Campaign: [Financial Wellbeing Guide](#)

MAY

Better Sleep

Challenge: [Get Your ZZZs*](#)

Campaign: [Get Fit Don't Sit](#)

JUNE

Give to Get

Challenge: [Random Acts of Kindness*](#)

Campaign: [Volunteer Guide](#)



**GOOD FOR
THE BODY**

JULY

Physical Fitness

Challenge: [Tag! You're Healthy*](#)

Campaign: [Parks & Recreation Toolkit](#)

AUGUST

Hydration

Challenge: [Better Beverage*](#)

Campaign: [Flu Shot Campaign](#)

SEPTEMBER

Reducing Sugar Intake

Challenge: [Beat the Sweets](#)

Campaign: [Fruits & Veggies More Matters Guide](#)



**GOOD
FOR LIFE**

OCTOBER

Fall Back into Health

Challenge: [Fall Back into Fitness*](#)

Campaign: [Breast Cancer Awareness](#)

NOVEMBER

Being Thankful

Challenge: [21 Days of Gratitude*](#)

Campaign: [Great American Smokeout](#)

DECEMBER

Work/Life Balance

Challenge: [Find Your Balance*](#)

Campaign: [Giving Tuesday](#)

Notes: When viewed electronically, access each package by clicking on the title.

Campaigns are a combination of National Health Observances and additional ChooseWell Resources to help promote health awareness.

*New challenge.

2020 CHOOSEWELL



CHOOSEWELL CHALLENGES

- [21 Days of Gratitude*](#)
- [5 A Day Challenge](#)
- [7-Minute Workout](#)
- [30 Miles in 30 Days](#)
- [Be Resilient](#)
- [Beat the Sweets](#)
- [Better Beverage*](#)
- [Bounce Back*](#)
- [Chew on This](#)
- [Common Cents by WELCOA*](#)
- [Couch to 5K](#)
- [Fall Back into Fitness*](#)
- [Financial Football](#)
- [Find Your Balance*](#)
- [FINGO – Financial Wellness](#)
- [Get Your ZZZs](#)
- [Go Green Bingo*](#)
- [Healthy Holiday Habits](#)
- [Heart to Heart](#)
- [Hello H2O!](#)
- [In-Tune \(WELCOA\)](#)
- [Mindful Munching](#)
- [New Year, New You*](#)
- [Random Acts of Kindness*](#)
- [Ready, Set, Goal!](#)
- [Recess – Team Challenge](#)
- [Restful Night's Sleep](#)
- [Revive and Thrive](#)
- [Stepping it Up](#)
- [Stress Less](#)
- [Tag! You're Healthy*](#)
- [The Amazing Race](#)
- [Weight Loss Winner](#)
- [WELGO](#)
- [Wellbeing Sudoku](#)

CHOOSEWELL CAMPAIGNS

- [Adopt a Family Guide](#)
- [AHA Cholesterol Education](#)
- [Because I said I would.®](#)
- [Brain Power](#)
- [Breast Cancer Awareness*](#)
- [Certified Healthy](#)
- [Deskercise](#)
- [Earth Day](#)
- [Employee Health & Fitness Month](#)
- [Financial Literacy Month](#)
- [Financial Wellbeing Resource Guide*](#)
- [Flu Shot Campaign*](#)
- [Fruit & Veggies More Matters Guide*](#)
- [Get Fit, Don't Sit](#)
- [Giving Tuesday*](#)
- [Great American Smokeout](#)
- [I Will to Be Well](#)
- [National Fun At Work Day*](#)
- [National Wear Red Day](#)
- [Nutrition Month](#)
- [Parks & Recreation Month Toolkit*](#)
- [Portion Control](#)
- [SMART Goals](#)
- [Volunteer Guide](#)

Campaigns are a combination of National Health Observances and additional ChooseWell Resources to help promote health awareness.

Note: *New content.



Approach to Health and Performance



Four Phase Approach for Delivering *Meaningful Outcomes*.

Monitor Progress Quarterly & Adjust as Needed to Meet Goals

Assess

Conduct Individual & Organizational Health Risk Assessments and Data Analysis

Evaluate

Design

Deliver Programs & Services to Address Known Risks

Implement

Design Data-Driven Strategy to Reduce Risk & Achieve Outcomes

2-c.

Dependent Audit

Many large employers are challenged with verification of employees' eligible dependents.

- Every year many organizations lose thousands, if not millions of dollars by covering dependents that are not eligible for their company-sponsored health plans. A Dependent Verification Service can prevent this loss, ensure that only eligible dependents are covered, and stay compliant.**
- Most plan participants who enroll an ineligible dependent are unaware of what they are doing and don't know or understand their plan's dependent eligibility rules. It's rare for plan participants to intentionally enroll an ineligible dependent.**
- Health Insurance carriers do not routinely verify dependents for employers.**
- An average of 4% to 8% of dependents are determined to be ineligible in initial audits.**
- The annual savings will range from \$ 4,800 – \$7,200 per dependent per year.**

Dependent Audit Process



- 1. During the planning phase the City of Holyoke will meet with the Dependent Audit Firm to set Audit parameters. We establish:**
 - **Timeline**
 - **Audit requirements**
 - **Communication strategy**
 - **Drafts of documents are provided, edited, and approved.**
- 2. During the Determination and Verification phase**
 - **City of Holyoke will issue initial communications according to plan. Provide employees with announcement, verification forms, Q & A, Audit Firm's contact information and any other materials agreed on in planning phase.**
 - **The Audit Firm can provides updates every 2 weeks on the status of the replies. Works with HR team to send follow up messages.**
 - **The Audit Firm contacts employees who provide incomplete information as needed.**
 - **At the end of the verification phase, formal letters of verification or denial are issued, and options for appeal or other coverage are given.**

Dependent Audit Process continued:



4. Appeal phase

- Appeals are held and reviewed by City of Holyoke and The Audit Firm.
- Appeal results are communicated to employees by The Audit Firm.
- Counsel and provide assistance in locating other coverages.

5. Implementation

- Process any terminations of dependents that need to be handled.

6. Final Accounting

- The Audit Firm provides final accounting of premium reduction due to ineligible dependents removed from plans.

Thank you.

We appreciate this opportunity to present the capabilities and services that HUB has to offer The City of Holyoke. Our goal is to provide you with superior services, as well as the planning and management of all your insurance needs.

If you have any questions in regards to this presentation or our services, please feel free to contact us.