



MEASURING OUR ENGAGEMENT

PRESENTED BY
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WELL-BEING RECHARGE

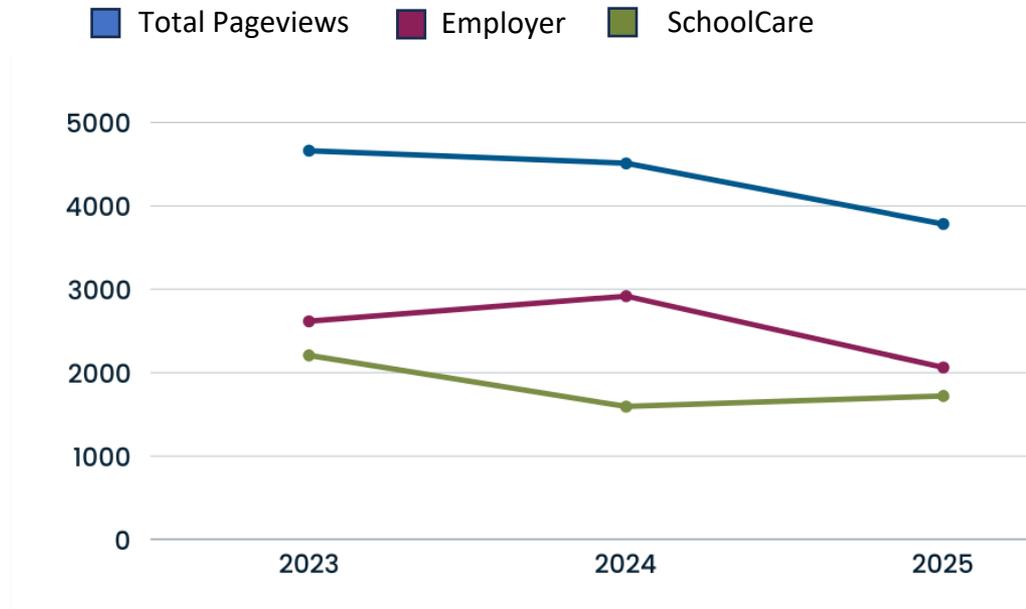


Why the Well-Being Recharge

- Good measurable example of how we can work together to engage participants around their health and well-being, a healthier pool can contribute to lower claims expenses
- The content aligns with year-round communications but creates a buzz as people talk about it, look for it specifically each week
- Encourages prioritizing health and wellness during a busy time of year
- We get to have a bit of fun awarding gifts to random participants around the state during during bleary mid-winter months

WELL-BEING RECHARGE

- Great opportunity for collaboration between SchoolCare and employers
 - We have about 9,000 emails and had about a 50% open rate and a 20% click through rate of those who opened
 - Employers sending out the communication helps reach more people as we know some people never see the messages we send
 - Goal is to get this annual benefits reminder in front of as many people as possible

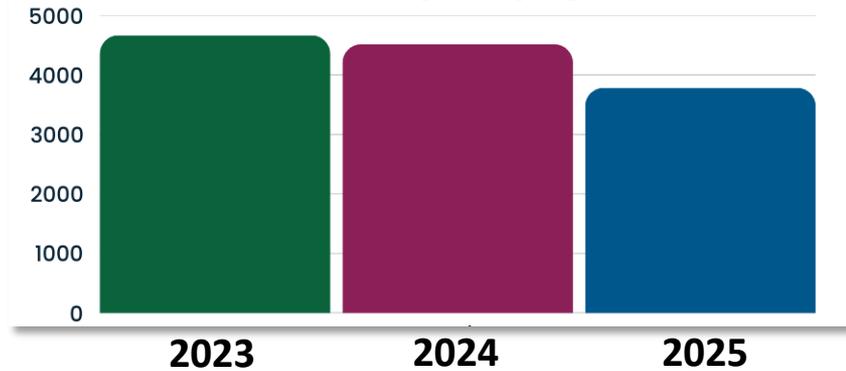


“Our school district cares about us.”

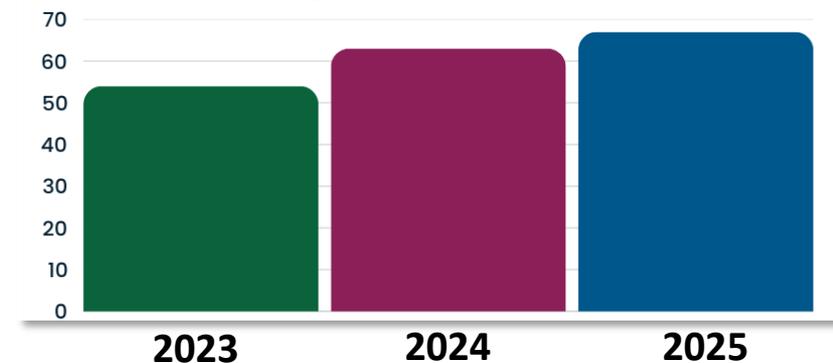
WELL-BEING RECHARGE

- In spite of some year-over-year decline in the number of SchoolCare participants who've clicked through to the Well-Being Recharge articles, we've seen higher engagement among those who do.
- This year, nearly 67% of the participants who read the articles also participated in the raffles

Year-over-year pageviews



Year-over-year raffle participation



WELL-BEING RECHARGE FEEDBACK

Positive Aspects:

- **Ease of Use, Quick and Convenient:** Easy to navigate, clear and concise information provided, didn't take a lot to participate
- **Prizes & Raffles:** Liked the chance to win gift cards and appreciated having several options
- **Learning Opportunities:** Participants enjoyed gaining new information and appreciated reminders about available services
- **Motivation:** Felt motivated to work on personal goals and stay engaged with their well-being

Challenges:

- **Time & Complexity:** Some found the process time-consuming and overly complicated
- **Limited Prize Options:** A few noted that the gift card options weren't available locally or they'd prefer more generic prizes
- **Technical Difficulties:** Some participants felt they couldn't fully engage due to time constraints or indicated difficulty viewing the pop-quiz videos

“The Recharge reminded me that I need to take time and take care of myself in a purposeful way, rather than putting things off all the time.”

DEPENDENT ELIGIBILITY VERIFICATION



Fiduciary Responsibility

- Claims and employer portion of contributions are taxpayer dollars and affect the entire pool
- Effectively managing enrollment can allow the plan to offer quality benefits, reduce legal risks, and ensure fiscal integrity



SCHOOLCARE's Mission

- To enable the purchase of quality health care in a cost-effective manner



Commitment

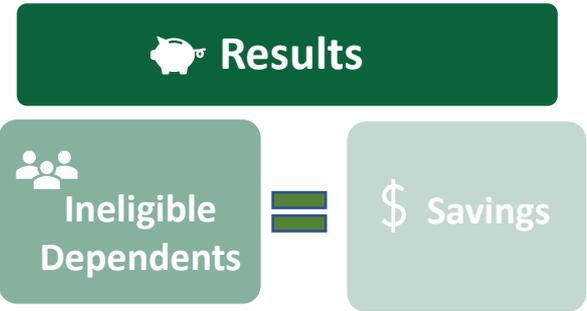
- As the costs of health care continue to rise, SCHOOLCARE is committed to strategies that maintain quality benefits consistent with best practices

DEPENDENT VERIFICATION RESULTS

Year	Unverified Spouses	Estimated Cost per Spouse*	Unverified Child	Estimated Cost per Child*	Potential Financial Impact
2012	119	\$7,600	166	\$3,300	\$1,452,200
2020	60	\$10,406	96	\$3,646	\$ 974,376
2024	108	\$11,670	189	\$4,528	\$2,116,152
2025	28	\$13,625	40	\$5,192	\$ 589,180

*Estimated cost savings based on Cigna's Health Insights Reporting

- Unverified spouse or child
 - Missing documents or military question unanswered
 - Ineligible due to divorce, not legal child
 - No response to the verification request



65+ OPEN ENROLLMENT

Open Enrollment Period: September 30, 2024 ~ November 29, 2024

- 6 In-person / 2 Virtual Open Enrollment Meetings

Plan Rates for January 1, 2025

SCHOOLCARE 65+ Advantage Plan Group Plan with Medical & Prescription	\$398.00 per month	25.2% increase
SCHOOLCARE 65+ Traditional Plan Plan G <u>without</u> Prescription	\$192.00 per month	2.7% increase
SCHOOLCARE 65+ Traditional Plan Plan G <u>with Express Scripts</u> Prescription	\$458.20 per month	9.3% decrease

Enrollment Changes

During the Open Enrollment period, 1.8% of retirees (59 individuals) opted for changes in their plan selection.