



Employee Benefits Physical and Well-Being Program

February 6, 2024

Menu of robust options to address the variety of employees and their dependent needs



Employee Well-Being

- Medical Program
 - Physical
 - Mental
- Wellness Program
 - Physical
 - Mental
 - Social
 - Financial
- Financial Program
 - Planning & Retirement

Network Providers

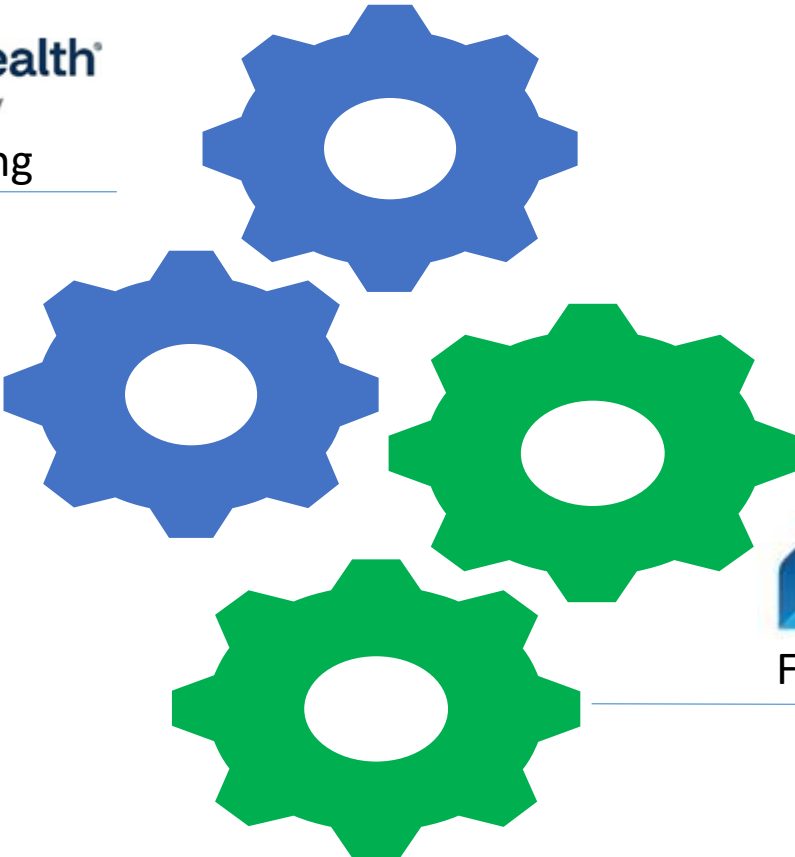


Meritain Health
an  **aetna** company

Physical & Mental Well-being

alight

Physical & Mental Well-being



pulse



Physical, Mental, Financial & Social Well-being



Financial Well-being

**Resources
for Living**

Employee Health Centers



- Dedicated for Employees, Spouses and Dependents
 - (school age and above for illness only)
- Same/Next day appointments
- Free Annual Physical
- Mobile/Online Care

Employee Health Centers & Satellite Offices

Health Center locations

Lake Worth Center

4701 Boat Club Road, Ste 325
Fort Worth TX 76135

Magnolia Center

1320 Hemphill St. Ste 350
Fort Worth, TX 76104

Riverside Center

100 N Forest Park Blvd. Ste 120
Fort Worth, TX 76102

Huguley Center

12001 S. Freeway Bldg #5, Ste 208
Burleson, TX 76028

Health Center Satellite locations

Texas Health Family Care

7001 Grandbury Rd
Fort Worth TX 76133

Texas Health Family Care *

2730 SW Wilshire Blvd
Burleson, TX 76028

Texas Health & Family Sports Care

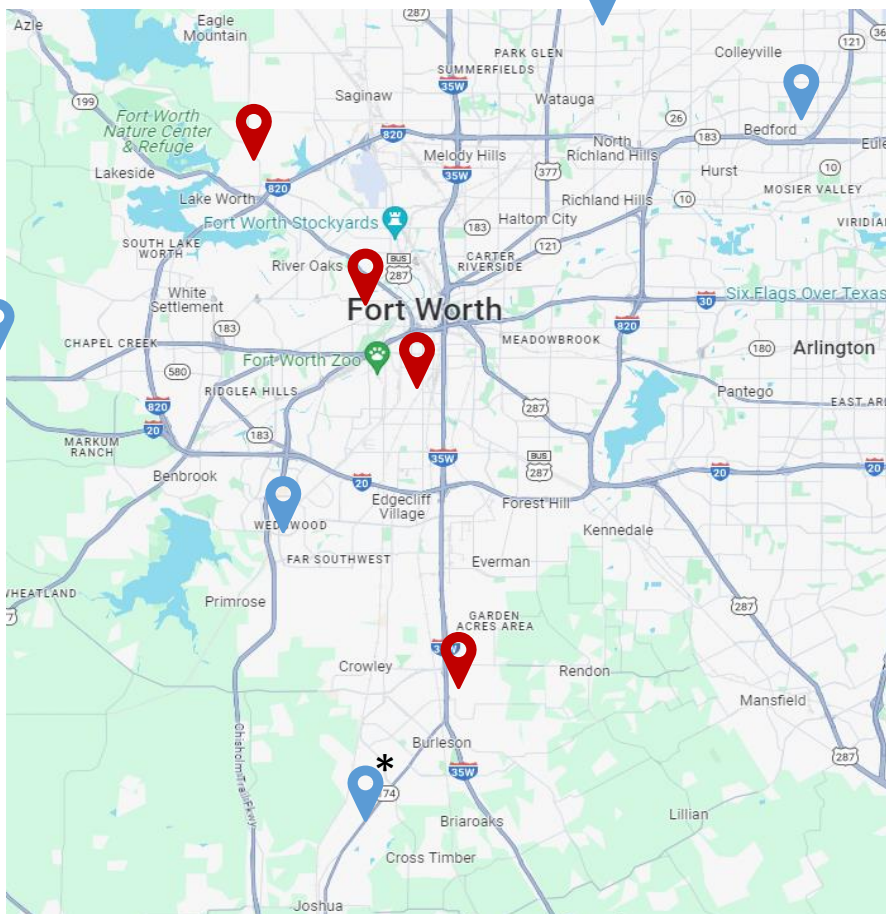
100 Bourleand Rd., Ste 170
Keller, TX 76248

Texas Health & Family Sports Care

101 Crown Point Blvd, Ste 200
Willow Park, TX 76028

Texas Health Family Care

3024 State Hwy 121
Bedford, TX 76024



Wellness Program

- VirginPulse
 - Virtual program offerings
- On-site program activities
 - Total Body Blast
 - Yoga
 - Zumba
- Blue Zones
 - Healthier Options
 - Encourage Community Change through worksite, schools, restaurants, and grocery stores



Wellness Program



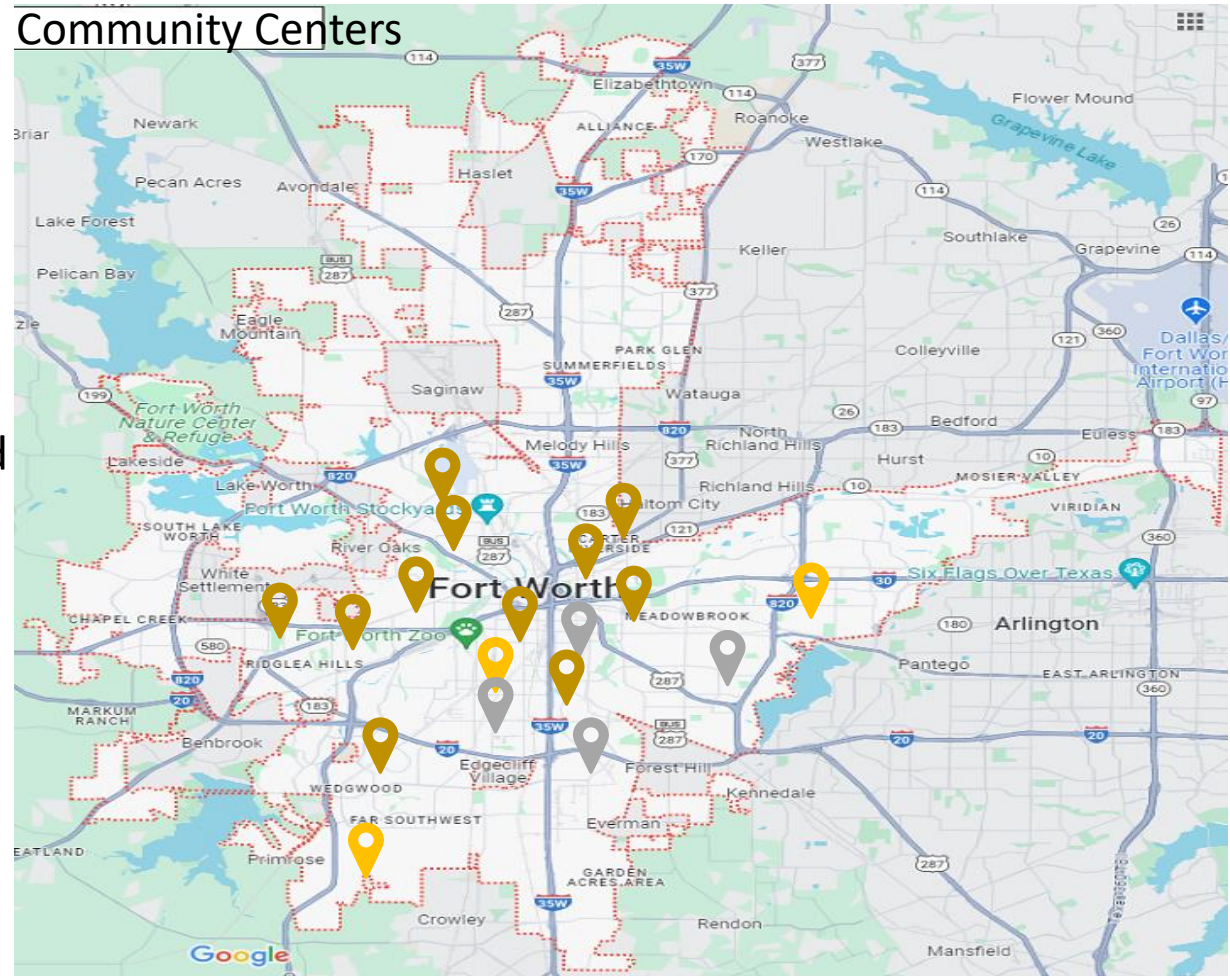
- Insurance Premium Reduction
 - Up to \$1200 annually
- Monetary Incentives
 - Up to \$250 cash payout
 - Complete four items
 - Biometrics
 - Tobacco Survey
 - Health Survey
 - Preventive Exam

CY 2023 – Engagement Activities

- Physical – 25%
 - Benchmark 31%
- Nutrition – 27%
 - Benchmark 29%
- Mindfulness – 17%
 - Benchmark 14%
- Social – 36%
 - Benchmark 30%
- Enrollment – 89%
 - Benchmark: 54%

Wellness Program

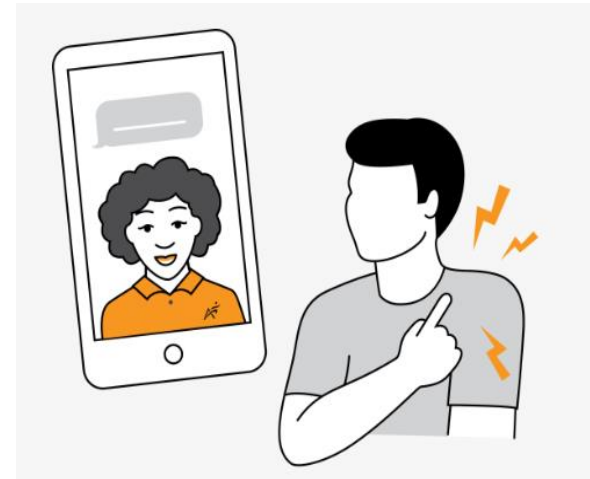
- Community Center Fitness Memberships – all employees with city badge
- Gold, Silver and Bronze level
 - Size of fitness room
 - Number of Equipment Pieces
- 📍 Gold - \$14 mo./\$110 year
 - Chisholm Trail, Handley Meadowbrook, and Victory Forest
- 📍 Silver - \$8 mo./\$65 year
 - Eugene McCray, Greenbriar, Highland Hills, and Hillside
- 📍 Bronze - \$5 mo./\$43 year
 - Como, Fire Station, R.D. Evans, Riverside, Southwest, Sycamore, Thomas Place, Andrew Doc Session, North Tri-Ethnic, Northside, Worth Heights



Musculoskeletal Health



- Virtual or On-Site Option
- Complimentary Virtual Injury & Pain (VIP) Chat
 - Assessment of condition
- Rapid recovery for soft tissue injuries
- Relief from pain and injuries usually within 3 visits
- Treatment includes muscle manipulation, kinesthetic tape and exercises
- Health Center Plan Members - \$15 Copay
- Consumer Choice Plan Members - must meet Deductible + Coinsurance before 20% responsibility per visit
- 91% of patients resolved their injury/condition

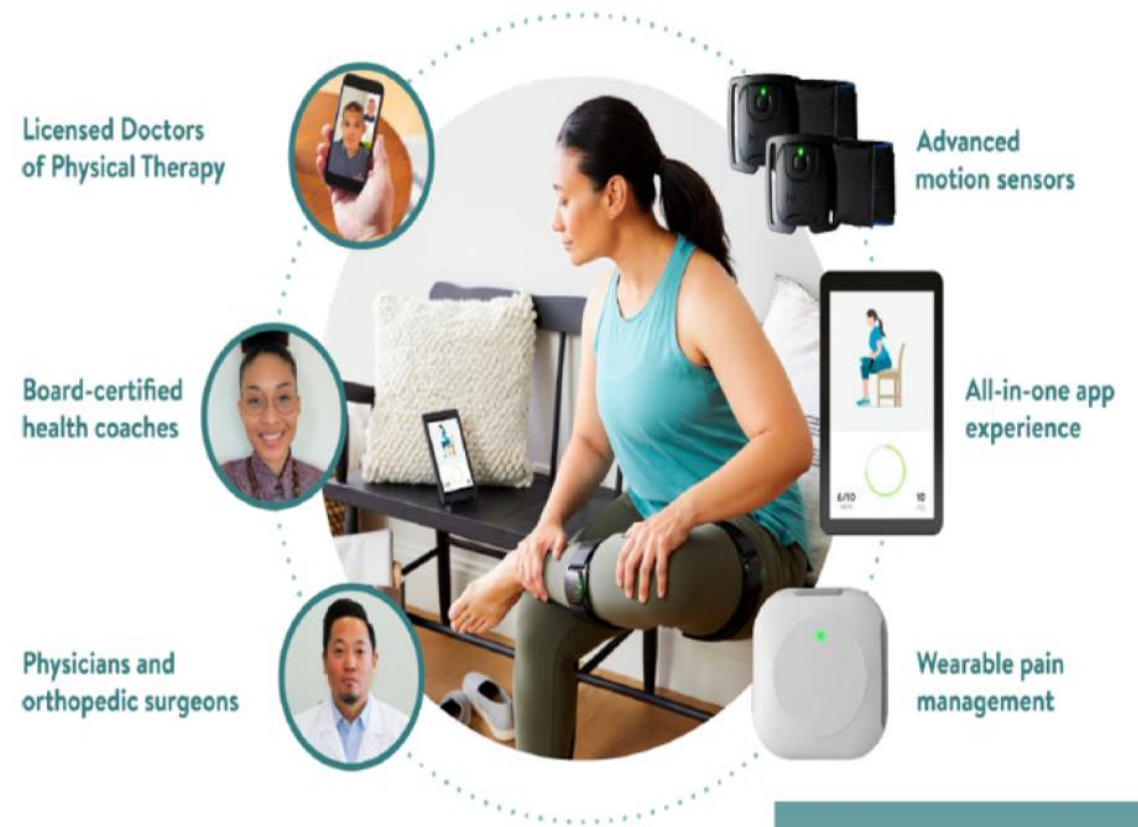




Hinge Health

- Virtual Physical Therapy
- Employees, Spouses and dependents (18+) on City's Health Plan
- Treatment for chronic and acute conditions
- Covered 100% for Health Center Plan and Consumer Choice Plan
 - 492 participants
 - 45% reduction in pain
 - 62% decrease in surgery intent

Musculoskeletal Health



Musculoskeletal Health

On-Site Athletic Trainers

- Coverage: Priority – Workers Compensation Employees
- Service Departments: Police, Fire, Code, TPW, Development Services, and Water
 - cardiovascular fitness,
 - driver ergonomics,
 - biomechanics training, and
 - individualized stretch training
- Average 180 visits per month
- Annual 2,000 visits
- Estimated Worker's Compensation savings of \$1.6M in 2023



Expert Medical Opinion

Alight Benefit Program Offering

- Free for Employees, Spouses and all Dependents on City's Health Plan
- Virtual second opinions with leading experts
- Confirm a diagnosis and treatment options
- Referrals to high-quality physicians for in-person care
- Consults for complex cases





Musculoskeletal Health

- Employees, Spouses and Dependents (18+) on City's Health Plan
- Bundled surgery benefit primarily targeting musculoskeletal health
 - Sole provider for bariatric surgery
- Covered 100% for Health Center Plan members
- Covered 100% after deductible for Consumer Choice
- Since program launch, 1,074 employees received surgeries through Surgery+ with a savings of \$18M



Cardiac Program

- Employees, Spouses and Dependents (18+) on City's Health Plan
- Blood Pressure Monitoring
- Covered 100% for Health Center Plan and Consumer Choice Plan
 - 1,319 members participate
 - 61% of members with high blood pressure reduced their blood pressure an average of 16 points
 - Estimated savings of \$3.1M due to avoided heart emergencies



Endocrine Program



- Type 2 Diabetes Reversal
 - Free: Employees, Spouses and Dependents (18+) on City's Health Plan
 - 100% for Health Center Plan members
 - 100% after deductible for Consumer Choice
 - Program includes
 - High touch health coaching
 - Medical supervision
 - Nutritional Ketosis
 - 520 employees have participated in the program to date losing 6,300 lbs.
 - Average 6.5% body weight loss
 - 38% members eliminated medication

Nutritional Programs



- Virgin Pulse – Health Coaching; free and available for all city employees
- WW & Wondr – Employees, Spouses and Dependents (18+) on City’s Health Plan
 - Covered 100% for Health Center Plan and Consumer Choice Plan
- Focus on behavior modification
 - Cognitive, behavioral strategies
 - Emotional re-education
- Physical activities & 1:1 coaching available



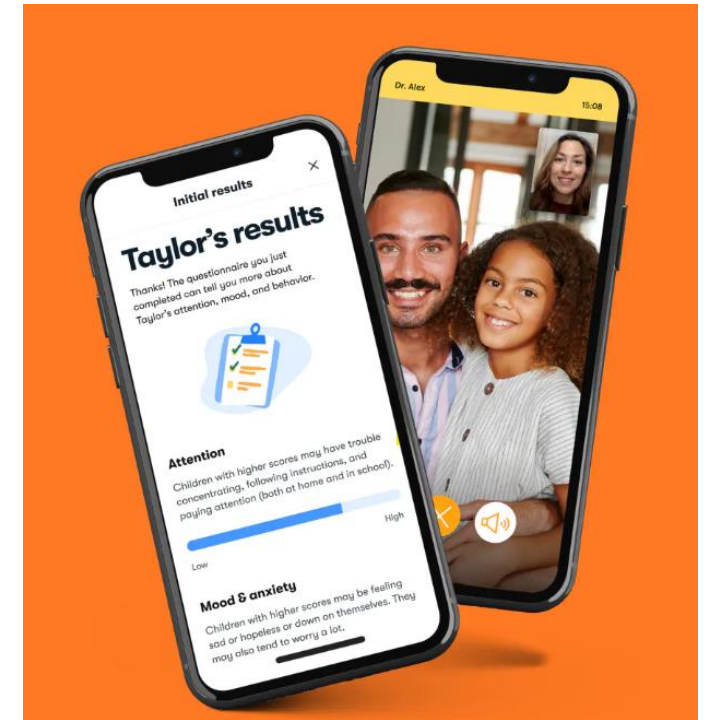
Virgin Pulse Nutrition Guide



Children/Teen Mental Health



- Introduced May 2023
- Dependents on City's Health Plan
- Covered 100% for Health Center and Consumer Choice Plans
- Virtual mental health for children and teens ages 18 months to 17 years
- Provides psychiatrist, psychologist or coaching as applicable
- Can provide Individualized Education Plan support
- Support for parents and caregivers



Adult/Teen Mental Health



- Employees, Spouses and Dependents (13+) on City's Health Plan
- Covered 100% for Health Center and Consumer Choice Plans
- Virtual therapy for teenagers and adults
- Access to a therapist or psychiatrist who can provide medication if appropriate
- Focus: grief, stress, anxiety, depression, and more

TelaDoc: Mental Health

- Virtual therapy for adults
- Covered 100% on both Health Center and Consumer Choice Plans



Family/Adult Mental Health

Resources for Living

- 6 Free Mental Health Visits per issue
- Coverage 100% for employees and their family
- Mental Health Resources to help manage depression, learn about mental conditions, find suicide prevention resources, view national crisis resources
- Provides work/life balance support as well as legal, financial and research
- City utilization rate 17%, standard is below 10%

meru health

- Employees, Spouses and Dependents (18+) on City's Health Plan
 - Covered 100% for Health Center and Consumer Choice Plans
- Eight week program
- Health Coaching for everyday stressors
- Dedicated, licensed emotional health coach
 - video chats and
 - unlimited in-app chat

Financial Programs



Finfit

- Financial stability program offerings to improve finances
 - Financial planning
 - Credit improvement



457 Retirement Plan

- Optional payroll contributions for city employees
 - Defined Contribution & ROTH
- On-site 1:1 sessions
- Webinars

Resources for Living

Free ½ hour telephone consultation

- Budgeting
- Mortgages & Refinancing
- Credit and debit issues
- College funding
- Tax & IRS Questions & Preparation
 - 25% discount



Financial Program

- Reviews Medical and RX claims data
 - Team provides continuous audit of our plan
 - Captures fraud, waste, abuse
 - Savings back into the health fund
- Savings provides opportunity for innovative programs
 - January 2022 – 3rd Qtr 2023
 - ~\$3.9M Realized Savings

Benchmark Comparisons

		Large Texas Cities				Local Large Employers			Metroplex Cities & Counties				
Organization	City of Fort Worth	City of Dallas	City of Austin	City of Houston	City of San Antonio	American Airlines	Texas Health Resource	TCU	Tarrant, Dallas, Denton, Parker (PEBC)	City of Arlington	City of Garland	City of Irving	City of Plano
Traditional Benefit Offerings													
Medical	√	√	√	√	√	√	√	√	√	√	√	√	√
RX	√	√	√	√	√	√	√	√	√	√	√	√	√
Dental	√	√	√	√	√	√	√	√	√	√	√	√	√
Vision	√	√	√	√	√	√	√	√	√	√	√	√	√
Concierge	√	√	√	√	√	√	√	√	√	√	√	√	√
Basic Life	√	√	√	√	√	√	√	√	√	√	√	√	√
Supplemental Life	√	√	√	√	√	√	√	√	√	√	√	√	√
Disability	√	√	√	√	√	√	√	√	√	√	√	√	√

Innovative Offerings

Organization	City of Fort Worth	Large Texas Cities				Local Large Employers			Metroplex Cities & Counties				
		City of Dallas	City of Austin	City of Houston	City of San Antonio	American Airlines	Texas Health Resource	TCU	Tarrant, Dallas, Denton, Parker (PEBC)	City of Arlington	City of Garland	City of Irving	City of Plano
Innovative Benefit Offerings													
Physical													
Expert Medical Opinion	√				√			√					
Airrosti	√										√	√	√
Athletic Trainers	√												
Fitness Center Discount	√				√								
Hello Heart	√							√			√		
Hinge Health	√		√								√		
Surgery Plus	√					√		√			√	√	√
Virta	√	√	√		√		√	√			√	√	
Nutritional Program	√		√	√					√		√	√	
Mental													
BrightLine	√												
EAP	√	√	√	√	√	√	√	√	√	√	√	√	√
Meru	√	√		√				√	√				
TalkSpace	√			√				√	√	√		√	
Teledoc	√	√	√	√	√	√	√	√	√	√	√	√	√
Financial													
TIAA 457/ROTH	√	√	√	√	√			√	√	√	√	√	√
SmartLight Analytics	√								√	√	√	√	√
Social													
Wellness	√	√	√	√	√	√	√	√	√	√	√	√	√

National Engagements

Conference Speaking Engagements

- Employer Health Innovation Roundtable (EHIR)
 - Oct 2023
- Employee Health Care Conference
 - March 2024
- State & Local Government Benefits Association (SALGBA) Conference
 - April 2024
- WorldatWork Conference
 - May 2024
- LEAP HR: State and Local Government Conference
 - June 2024

Publications

- City Experience with SmartLight
 - Wall Street Journal
 - Patient Rights Advocate

Questions