

EXHIBIT B



State of Arkansas

Wellness Program

Introduction

June 20, 2024

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Holistic Approach to Wellness

The holistic approach takes center stage, recognizing the interconnected nature of mind, body, and spirit. Individuals are embracing wellness programs that weave together nutrition, mindfulness, fitness, and emotional well-being into a seamless tapestry of health. Holistic health is no longer a niche concept but a guiding principle for personal and organizational well-being.



2024 Wellness Trends

**Enhancing Mental
Health**

Musculoskeletal

Obesity/Weight

**Online Fitness
Programs**

Sleep

**Fertility/
Reproductive**

**Virtual Care/
Telehealth**

**Integration of Health
Plan Vendors**

Health Coaching

Chronic Care

Incentive Evolution

Financial

Top Five Trends Incorporated Into Wellness Programs



Mental health becomes a primary focus, with organizations spearheading initiatives to create supportive environments. Mental health days, personalized mental wellness apps, and workplace mindfulness programs are on the rise. Companies understand that prioritizing mental well-being contributes to a more resilient and engaged workforce

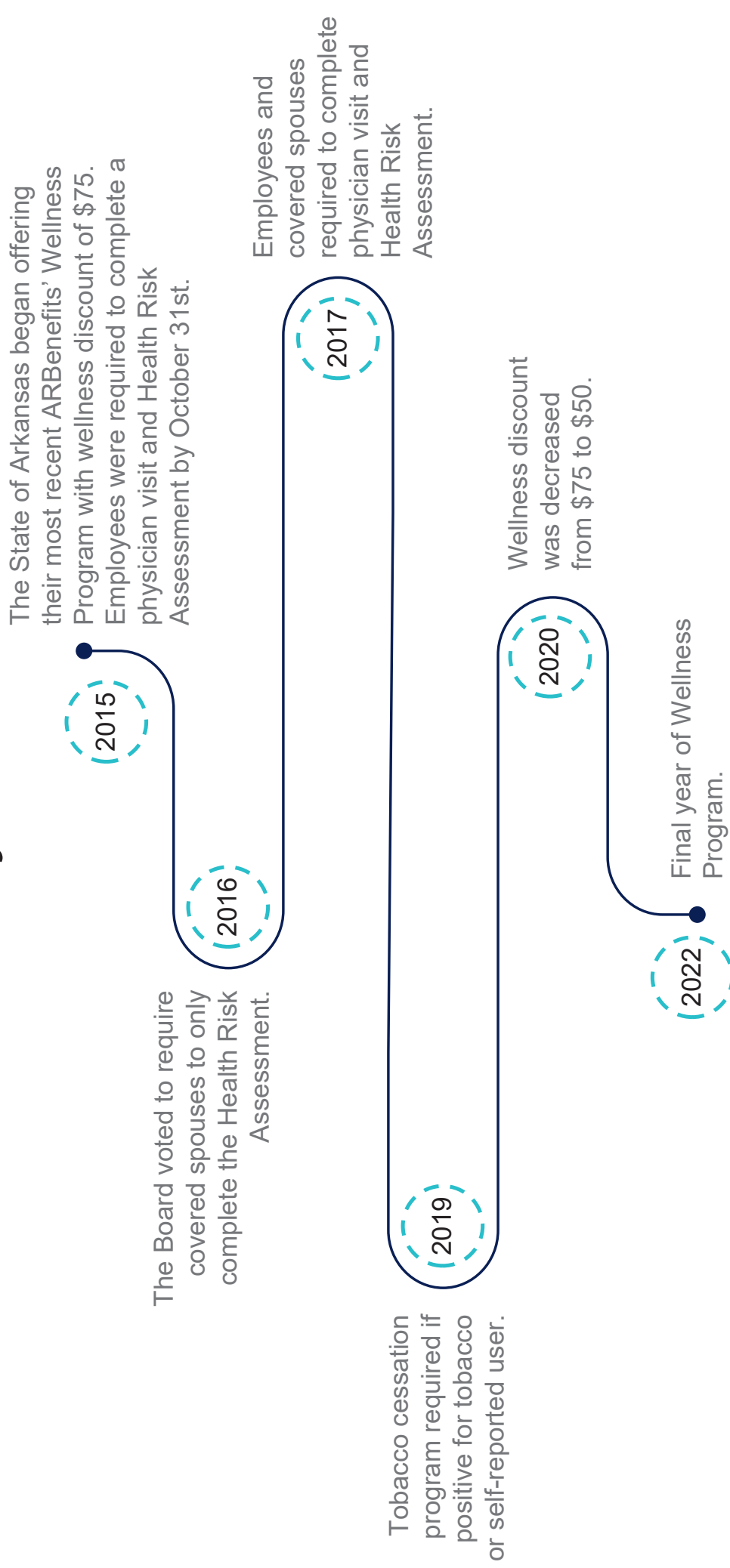
A proactive stance towards **pain prevention** and management gains momentum. Wellness programs incorporate ergonomic solutions in workplaces, targeted exercise routines, and physiotherapy interventions. Wearable technology plays a key role in monitoring and correcting posture, reducing the prevalence of back pain.

Obesity is recognized as a significant underlying comorbidity in various chronic conditions, meaning it can exacerbate and increase the risk of developing other health problems. In recent years, the use of GLP-1's has emerged as an approach for weight management, particularly in individuals with obesity or overweight who may be at risk for metabolic complications such as type 2 diabetes.

Collaboration between **diabetes** point solutions and wellness programs offers a synergistic approach to supporting individuals with diabetes and promoting overall health and well-being.

Integrating **financial** wellness into a comprehensive wellness program offers numerous benefits for individuals and organizations

EBD Wellness History



EBD Wellness History

Arkansas State Employees (ASE)

Wellness Program
Participation: 76%

Annual Wellness
Discount Amount at \$75
a month: \$16,900,000

Annual Wellness
Discount Amount at \$50
a month: \$11,300,000

Public School Employees (PSE)

Wellness Program
Participation: 79%

Annual Wellness
Discount Amount at \$75
a month: \$35,100,000

Annual Wellness
Discount Amount at \$50
a month: \$23,400,000

Successful Wellness Programs

Client #1

Requirements		Description	Incentive Structure
Preventive Visit		Per age requirement	• Year to year completion • Lower premium payments – Non-HEP employees pay an additional \$100 per month in premium • Lower out-of-pocket expenses – Non-HEP employees pay annual \$350 individual (\$1,400 family) in-network medical deductible • Office visit copays are waived for visits related to chronic conditions • Lower to \$0 copays for medications used to treat any of the above chronic conditions
Vision Exam		Per age requirement	
Dental Cleanings		Dental cleanings are required for family members who are participating in a dental plan sponsored by their employer	
Cholesterol Screening		Per age requirement	
Breast Cancer Screening (mammogram)		Per age requirement	
Cervical Cancer Screening (Pap Smear)		Per age requirement	
Colorectal Cancer Screening		Age 45 and up	
Chronic Conditions		For those with a chronic condition, they must read certain materials as well as participate in Care Management with a Registered Nurse. Conditions are Diabetes (Type 1 or 2); Asthma; COPD; Heart Disease; Heart Failure; Hyperlipidemia; and Hypertension	

- Employee, Spouse and dependents over 18. The household must meet all preventive and chronic requirements to be compliant
- 98 percent participation

Successful Wellness Programs

Client #2

Requirements	Description	Incentive Structure
Log in to wellness platform	Access to dedicated wellness platform	• Year to year completion
Provide primary care physician doctor's contact information	After signing in, a mandatory field comes up to complete PCP information	• For participants identified with a condition and are actively engaged, they remain in the higher plan and receive a \$50 quarterly pharmacy voucher
Complete biometric screening including age-appropriate exams (PSA, Colonoscopy, Pap Smear, Mammogram)	A form can be downloaded from the wellness platform for participants to bring to the doctor to complete the biometric screening	• If they are not compliant, the entire family moves to the lower plan (\$1,200 differential)
Complete a Health Assessment (HA)	HA is available on the wellness platform	• Participants can be reinstated for the following year if requirements are completed
Those identified with a chronic condition must enroll and be actively engage with a health coach and/or RN	Based on result of biometric screening, those identified with out-of-range labs and/or have a chronic condition must engage with an RN or health coach	• For participants that are not identified with a condition, they remain in the higher plan

- Employee and Spouse must complete the requirements
- 100% completed PCP form
- Of the identified population with a condition there was 48% engagement

Successful Wellness Programs

Client #3

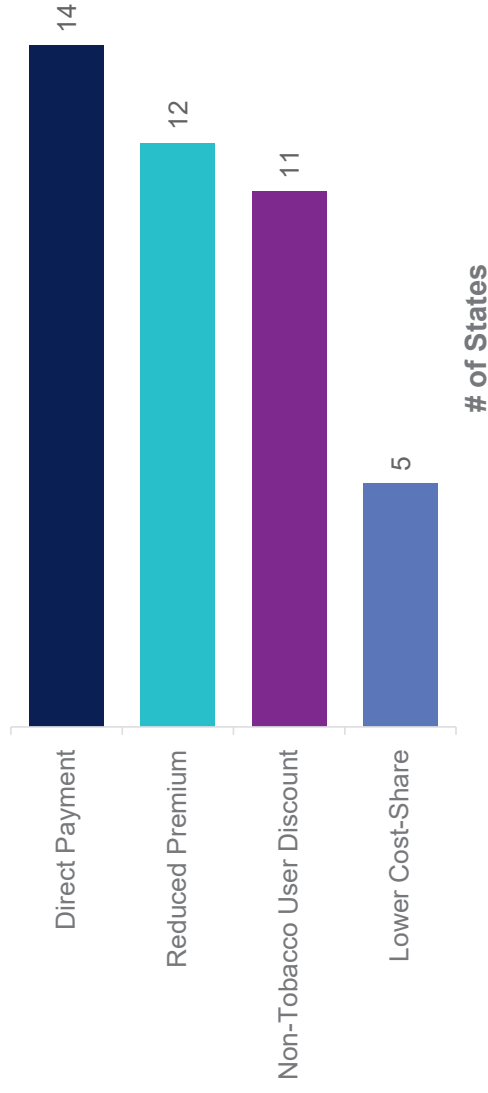
Requirements	Description	Points
Complete a Health Assessment If completed by a certain deadline receive an early bird bonus	Required	200 50
Complete a health screening	Required	200
Blood pressure based on screening results	Blood pressure less than 140/90 mmHg	50
BMI based on screening results	BMI less than 25 or 5% weight reduction from previous year	50
Tobacco Cessation Coaching	Complete 3 coaching sessions	250
Health Coaching	Complete 3 coaching sessions	250
Weight Management Program	Engage every month and achieve 5% weight loss at any point in program	10-200
Challenges	Complete up to four challenges	100-400
Track Physical Activity	360 minutes per month	25-275
Complete daily activity	Any activity on wellness platform	25-100

- Employee and Spouse must complete the Health Assessment and Health screening to continue to earn points for the other activities in the program.
 - Engagement for this portion was 93%
- Employee and Spouse can earn \$400 if they complete the Health Assessment and Health Screening
- Employee and Spouse can earn up to \$700 each for completion in all activities
 - Engagement in points program range from 8% to 26.9% percent
 - Overall engagement for those who completed all activities was 26.9%
- Incentive dollars go toward a Health Savings Account or Health Reimbursement Account

Wellness Incentives

- A number of states offer various incentives to encourage participation in wellness programs
- The most common method of wellness incentive is a direct financial payment (e.g., gift cards, cash rewards, raffle entries, HRA/HSA contributions, etc.), followed by lower participant premiums, discounts for non-tobacco users and lowering cost-sharing

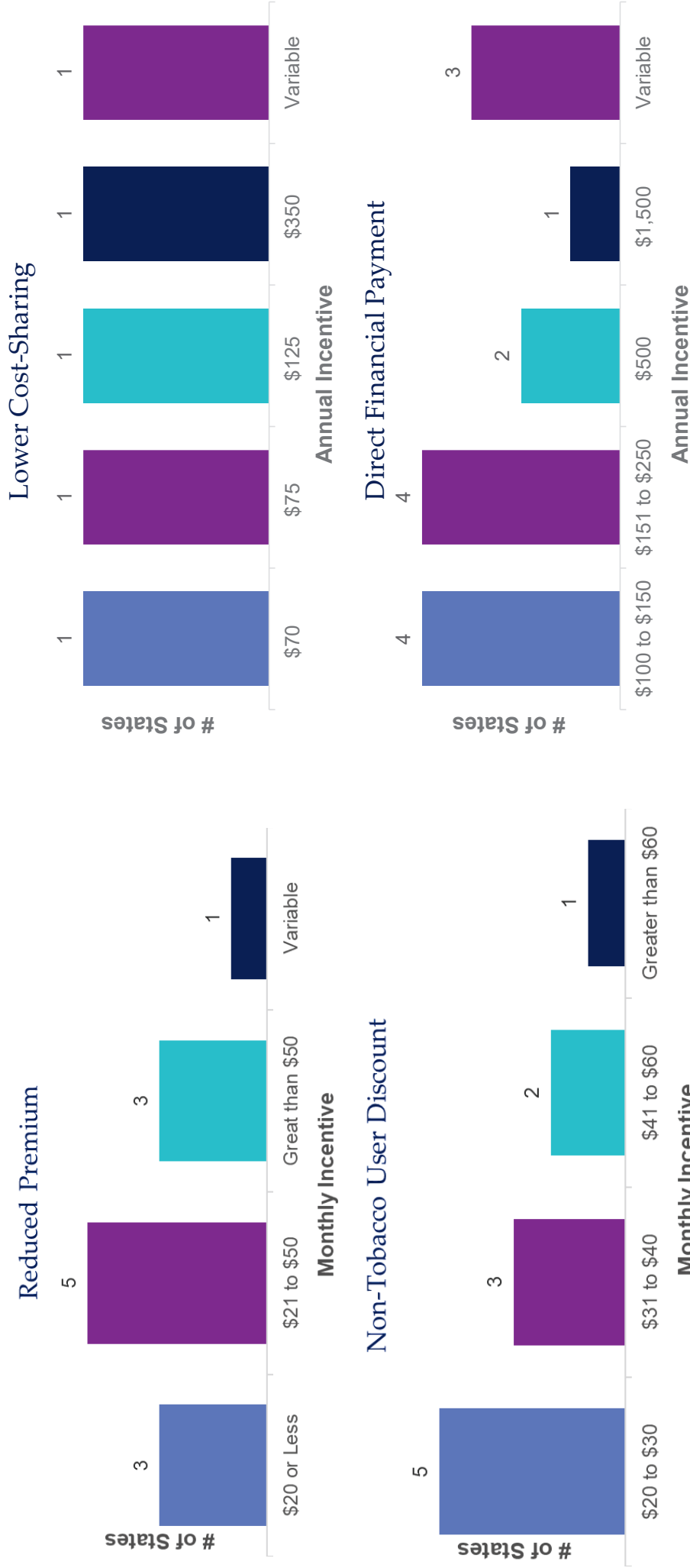
Financial Incentives Offered by State Health Plans



Source: Segal, 2024

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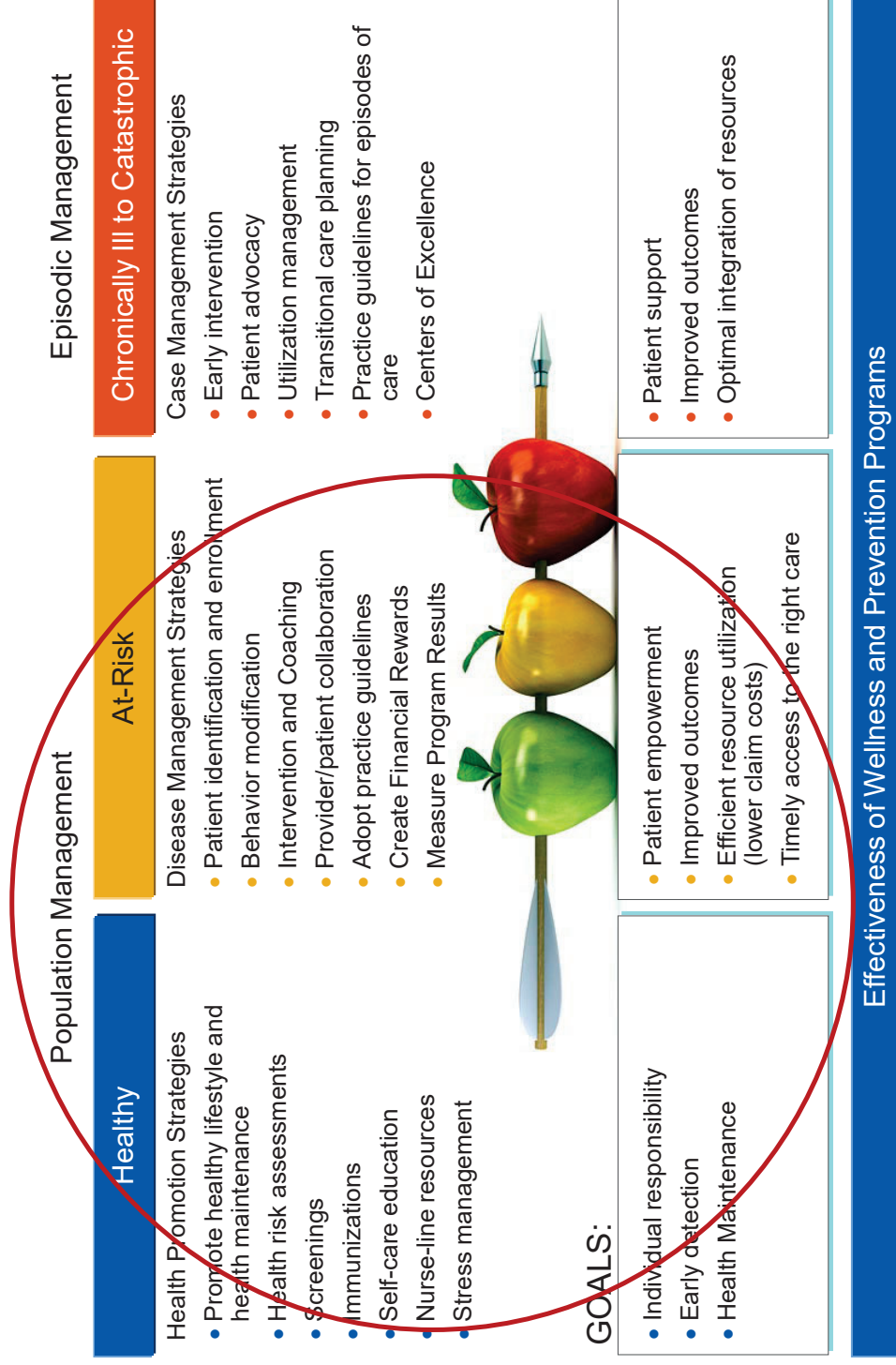
Wellness Incentives



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Where Wellness Fits in Population Health Management



Next Steps

- Prioritize pressing needs
 - Diabetes
 - Obesity
 - General well-being programs
- Focus on
 - Diet/Nutrition/healthy eating
 - Exercise/physical activity/fitness
 - Behavior change (through counseling/support groups)
 - Lifestyle coaching programs
 - Lifestyle electronic devices to monitor health
 - Medications if needed