



Health insurance solutions for the savvy employer



**Today's health insurance isn't
about processing claims.**
It's about managing care. And costs.

Every savvy employer knows there's more to choosing a benefits package than finding the lowest premium. And while it seems wise to save a buck, we can show you why it's smart to get more for your money through health benefits that benefit everyone.

This guide is designed not only to teach you how your health benefits can work better for you and your bottom line, but also to help you create a plan that your employees will truly embrace—from smarter pharmacy solutions to wellbeing programs that work. We hope it empowers you with the information needed to make more informed decisions regarding your health benefits.

So let's get started. Before you know it, you'll be ready to make the smart choice when you choose coverage for your employees.



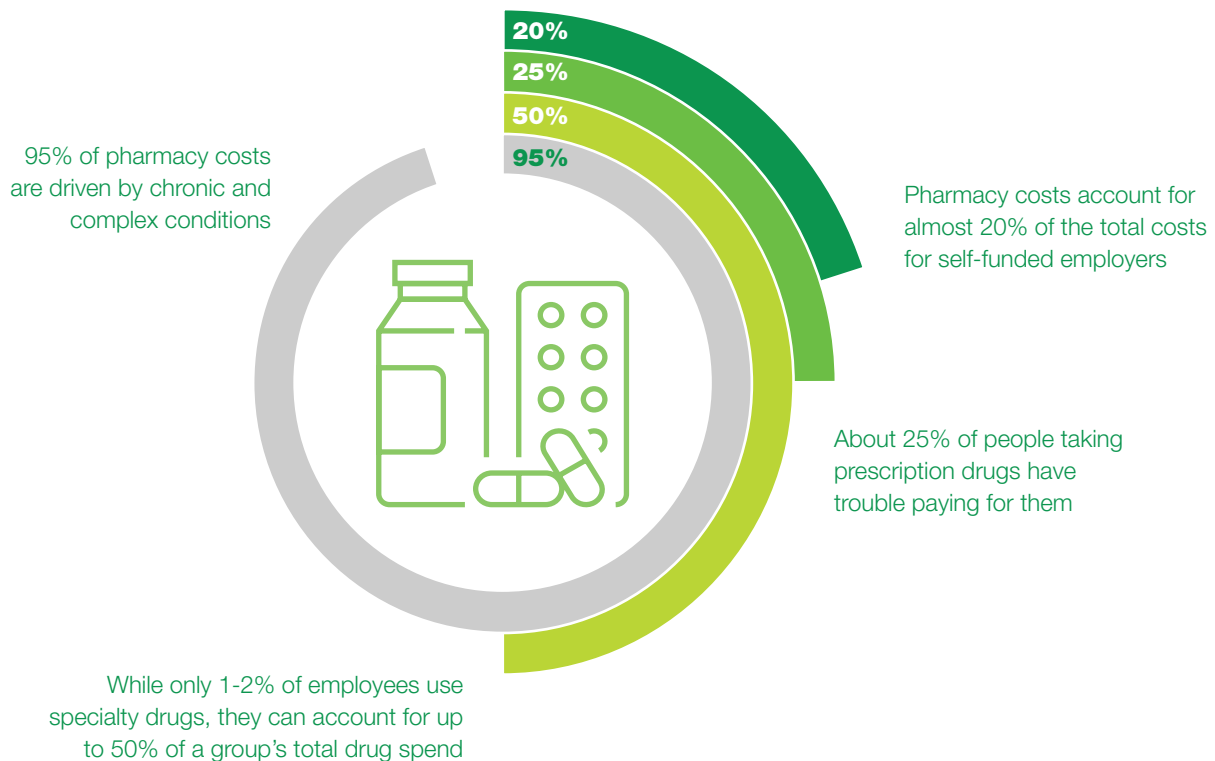
203%
HEALTH CARE COSTS
SINCE 1999

1 **Look at your pharmacy spend**

**Here's an understatement:
Prescription drugs are expensive.**

But you knew that. And, until every health insurance company the world over begins addressing pharmacy solutions, you can expect premiums, copays, deductibles and out-of-pocket costs to go up.

Prescription drugs remain one of the highest out-of-pocket medical costs for many consumers.



What if there were a prescription for rising pharmacy costs?

While there's currently no cure for skyrocketing Rx rates, there are ways to manage costs.

And your health insurance company should be able to help. At Priority Health, we're putting pharmacy costs atop our list of things to improve for employers across the state.

Our team of pharmacists, clinicians, care managers, analysts and call center representatives works with employers to mitigate drug costs, as well as usage among employees. In fact, by integrating pharmacy into medical benefits, we've identified 38% more chronic disease management opportunities, meaning we can take care of your employees better, potentially lowering their costs—and yours, too.

MTM SAVINGS

\$645

PER MEMBER PER YEAR

**FOR EVERY
COMPLETED REVIEW**

How we're combating pharmacy costs

Our Medication Therapy Management (MTM) program helps employees who take multiple medications for chronic conditions effectively manage their prescription drugs. The program helps ensure your employees aren't taking meds that can impact or offset the other meds they're on.

Smart takeaway

It's easy to think carving out pharmacy solutions from your health plan will help you save. But it's not always the case. When you carve out pharmacy, you're slashing the real solutions we put in place to help you cut costs.

2 **Understand** workforce health

Work smarter, not harder, to keep employees healthy.

For absenteeism and presenteeism, there's an aphorism. It goes like this: the best way to combat costly issues in workforce health is through intelligence. Claims data, analytics and the like will help you shed light on the health (or lack thereof) of your employees—as well as the costs involved in treating them.

Lost productivity is a trillion-dollar problem for today's employers.

STRESS

\$300
BILLION
PER YEAR

DIABETES

\$245
BILLION
PER YEAR

DEPRESSION

\$23
BILLION
PER YEAR

CHRONIC PAIN

\$635
BILLION
PER YEAR

CARDIOVASCULAR DISEASE

\$320
BILLION
PER YEAR

HEALTH CARE

\$15K
PER EMPLOYEE, PER YEAR
THIS YEAR

Looking closer: more on reporting and analytics

How healthy are your employees? A smart employer knows the answer to that question. That's because they take advantage of telling analytics and pay attention to emerging trends in their employees' health. Through every claim, every prescription, you can see important patterns that can lead to both savings and a healthier work population.

From finance to HR, make sure your health insurance company provides access to reports that will help you pinpoint your spending. Priority Health doesn't just deliver reports and claims data—we actually work with employers to determine ways to mitigate health care costs and implement ways to keep employees healthier at work.

The right information, right now



Financial

Need to keep an eye on the financials? Planning cash flow is crucial to running a business. Our financial reports help identify costly claims before they happen.



Enrollment

Want to see the big picture of who's in your plan? Updated daily, our enrollment reports offer the most up-to-date information to reveal population trends.



Utilization

Want to know just how your employees are using their benefits? We'll work with you until you have a better understanding of your workforce health, as well as ways to improve health and mitigate costs.

Ways we focus on workforce health

Diabetes Prevention Program

Employees who are at risk of or diagnosed with pre-diabetes are eligible to join our Diabetes Prevention Program (DPP). It offers the tools and resources they need to prevent diabetes through in-person classes or online experience.

DPP HELPS PREVENT DIABETES.

86M

adults are living with pre-diabetes.

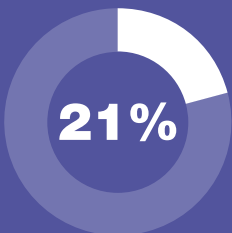


Care Management

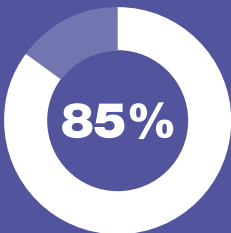
Take the stress out of your workplace with care management. Our program puts licensed professionals in front of employees, or those with chronic conditions, to create health goals and a game plan that helps increase better health and decrease costs.



One lost employee in a skilled position costs employers 20% of their annual salary*



21% of total costs are related to obesity



85% of claims are for chronic conditions

It only takes a few chronic conditions to change the climate of care and increase your costs. Care management is an effective way to treat both chronic illness and increasing costs.

Smart takeaway

Fortunately for Michigan employers, we've gotten smart about the ways we mitigate lost productivity—and now you can, too.

Together, let's keep a pulse on employee health.



Keep members attuned to a healthier lifestyle

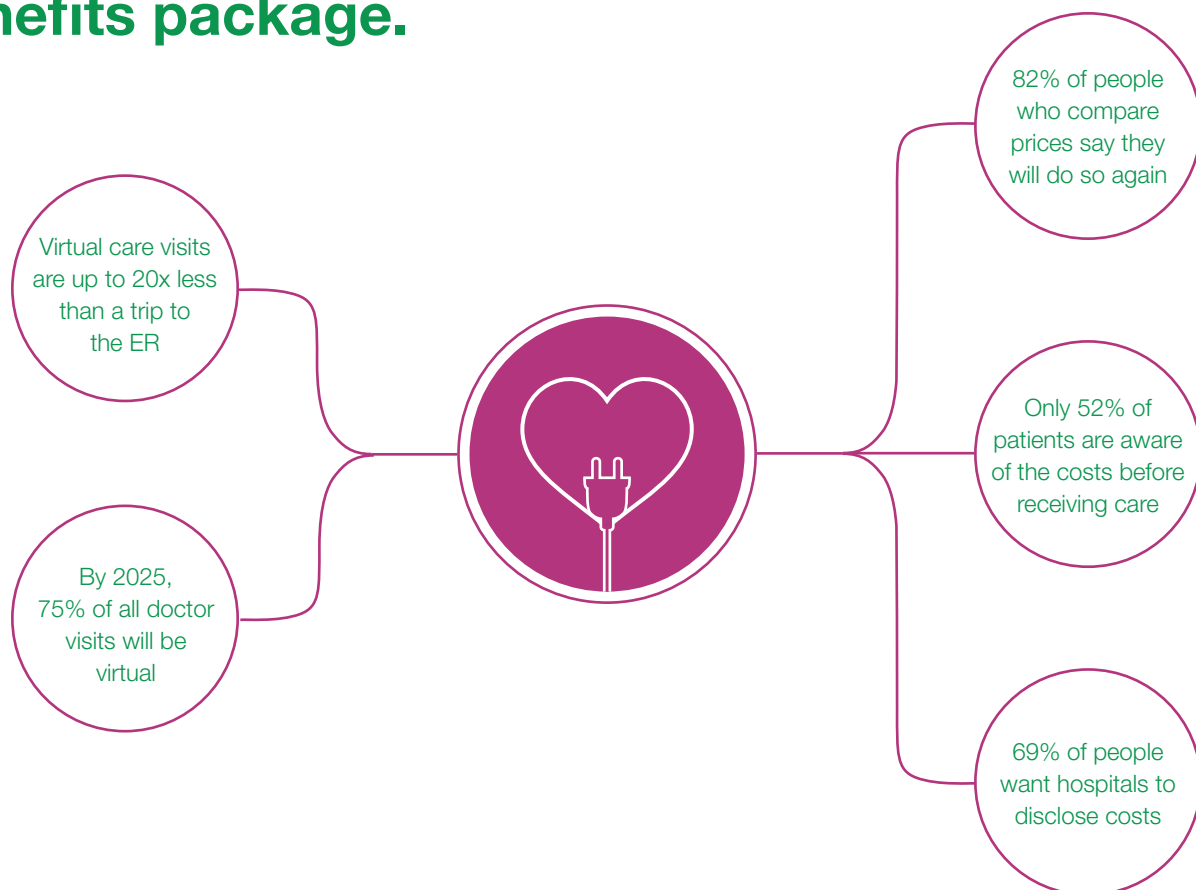
Emphasize health at every turn, through every touchpoint.

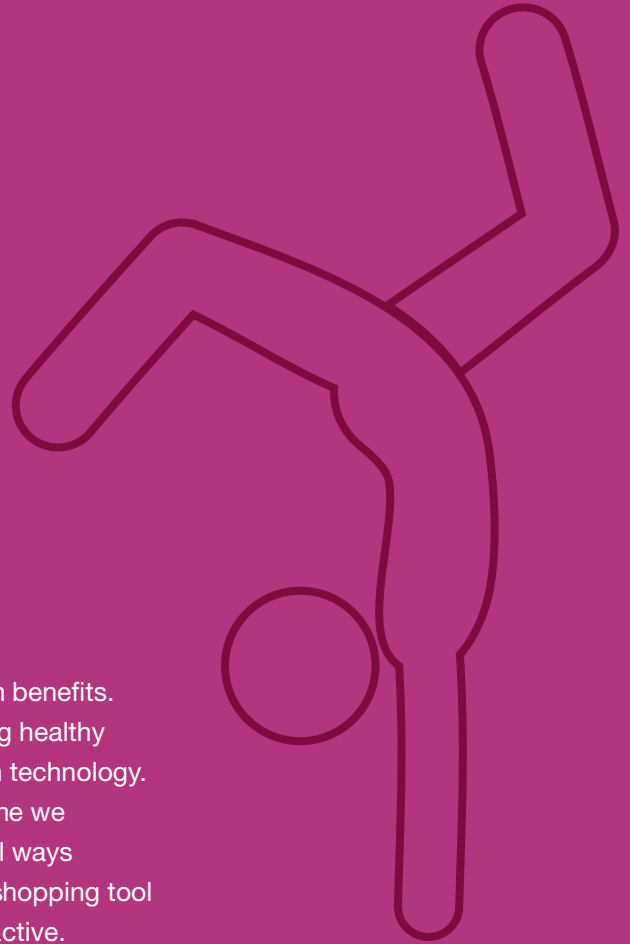
From the solutions you offer, to the letters you send, your employees should always be top of mind. Moving forward, make sure your health insurance company knows the importance of member-centric communications, personalized experiences, customizable programs and unique member perks.

Why? Because each plays a role in keeping your employees engaged in their health, which, in turn, keeps your costs low. Can your current health insurance company say all of this? You might ask yourself, “how can I work with them to better communicate the many ways my employees can take advantage of their benefits?”

That’s because employees who engage in their health tend to be healthier, are prescribed fewer drugs and avoid the ER like it’s the DMV. And guess what? The younger workforce of today is more engaged and prefers to be more in control of their health.

Keeping employees engaged in their health is crucial to the success of your benefits package.





Wellness: from A to Gen Z

Millennials expect more from their employers when it comes to health benefits. Gen Z employees expect even more than that. They want help staying healthy and out of the ER. They're optimizing their lives and lifestyles through technology. They've become smarter, their tools have become smarter and it's time we became smarter in their care. In an effort to do so, we employ several ways employees can better engage in their health, including a cost-savvy shopping tool and a personalized wellbeing experience that's both digital and interactive.



SHOPPING COSTS

Our Cost Estimator allows employees to shop the costs of procedures and prescriptions before they receive them.

Each month 5,500 members shop our Cost Estimator. To date, more than \$9 million in costs have been avoided because members have selected fair market facilities for their procedures.

Smart takeaway

Engagement is the difference between preventing a costly condition and paying dearly to treat one. We're always working to create new and effective ways to ensure employees are always engaged—no matter how young or old or healthy they are.



Put it all together to choose the perfect plan

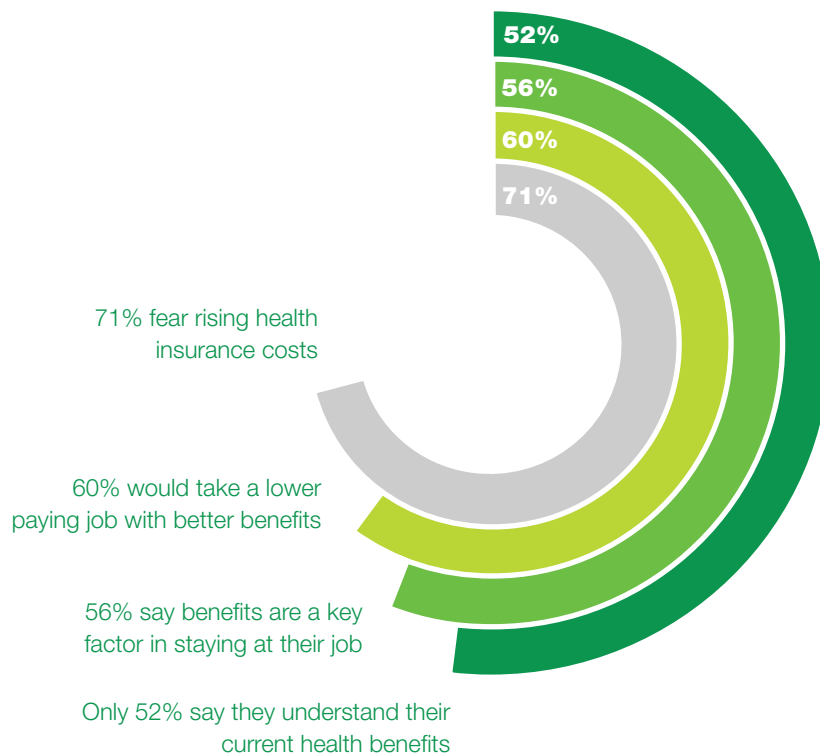
From HMOs to PPOs, HRAs to HSAs, there's a plan for you.

Once you've established the needs of your employees and the costs associated with their health care, you're ready to pick a plan that addresses them.

Customization is key.

Every employee has unique health needs. And every employer health plan requires a unique blend of products and services. That's why it's important to choose a plan that meets the physical and financial health and wellbeing needs of your workplace and everyone within it. We call it the smart choice.

What employees want: benefits by the numbers



What we're doing to help employers plan on better benefits



Priority Health plans are widely accepted across the state and throughout the country. **97%** of Michigan doctors accept Priority Health benefits.



The Customer Care Center solves **95%** of callers' issues during the first phone call.

We rate in the **90th** percentile nationwide for customer service.

95% of members say they would recommend Priority Health to their family and friends.



Since today's workers expect more from their benefits, we team with leading voluntary benefits companies to offer additional coverage at affordable rates. Any savvy employer looking to attract and retain top talent knows the importance of additional benefits like these:

Prescription coverage: Fill prescriptions with different copayments and drug tier options.

Dental coverage: Give your employees access to over 94% of dentists in Michigan.

Vision coverage: Offer employee discounts for glasses and contacts so their dollars go further.

Smart takeaway

When it comes to health plans, seek something smarter. One-size-fits-all health insurance is a thing of the past. With today's personalization, broad provider networks, technology and plan customization, we can finally offer the kind of care that considers each employee and their health.

So what's the best plan for your business? Yours.

Talk to your agent to learn how we're helping
Michigan employers satisfy their unique
needs through smart coverage that improves
the health and lives of their employees —
and get on your way to making the
smart choice in health insurance.

