

BRC Meeting

Clackamas County

June 23, 2022
Portland, OR



Experience report



Executive summary

Year-to-date (YTD) May 2022

Medical

- For the time period January 2022 to May 2022, medical costs are running at 79.8% of budget, which has yielded a surplus of \$1,650,308 to date. Final plan year results could differ. See paragraph below for more detail.
- Medical costs for the current plan YTD are at \$1,402.97 PEPM compared to \$1,538.81 PEPM for the prior plan YTD, a -8.8% differential, and \$1,550.08 PEPM for the full prior plan period.
- Medical costs for the most recent 12 months are at \$1,493.01 PEPM compared to \$1,506.76 PEPM for the prior 12 months, a -0.9% differential.
- See the Assumptions & Caveats section for full listing of included/excluded costs.

Please Note:

The loss ratios illustrated throughout this report compare actual cost to budget. The budget calculations are based off the monthly budget rates (or a similar equivalent) for the timeframe and corresponding monthly enrollment. These budget rates are typically the same for each month. Please be aware that most plans exhibit seasonality, where claims vary across the year due to the cyclical nature of utilization patterns and the effects of the plan design itself. It is critical to note that plans with higher deductibles generally tend to exhibit the effects of seasonality in a more exaggerated manner: lower claim payment patterns earlier in the year when members are in the deductible phase of the design and higher claims levels towards the end of the year when the plan is paying a higher portion of the cost. Given this, any assumptions related to the loss ratio to date should be viewed within the appropriate context.

Executive summary

Year-to-date (YTD) May 2022

Dental

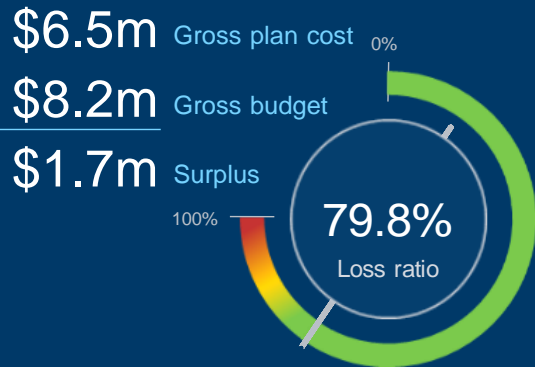
- For the time period January 2022 to May 2022, dental costs are running at 101.3% of budget, which has yielded a deficit of (\$10,577) to date.
- Dental costs for the current plan YTD are at \$168.11 PEPM compared to \$159.17 PEPM for the prior plan YTD, a 5.6% differential, and \$143.34 PEPM for the full prior plan period.
- Dental costs for the most recent 12 months are at \$147.20 PEPM compared to \$138.84 PEPM for the prior 12 months, a 6.0% differential.

Vision

- For the time period January 2022 to May 2022, vision claims are running at 86.7% of paid premium.
- Vision claims for the current plan YTD are at \$15.15 PEPM compared to \$14.51 PEPM for the prior plan YTD, a 4.4% differential, and \$12.68 PEPM for the full prior plan period.
- Vision claims for the most recent 12 months are at \$12.96 PEPM compared to \$12.67 PEPM for the prior 12 months, a 2.3% differential.

Total medical & pharmacy

Year-to-date (YTD) May 2022



Employees

929

Increase of 0.4% from prior YTD of 925



Gross plan cost
PEPM YTD

\$1,402.97 ↓

8.8% decrease over prior \$1,538.81

Gross budget
PEPM YTD

\$1,758.26 ↑

1.6% increase over prior \$1,730.37

Rolling 12 months

\$1,493.01 ↓

0.9% decrease over prior \$1,506.76

Rolling 12 months

\$1,742.71 ↑

3.4% increase over prior \$1,685.81

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Year-to-date periods:

Current: January 2022–May 2022

Prior: January 2021–May 2021

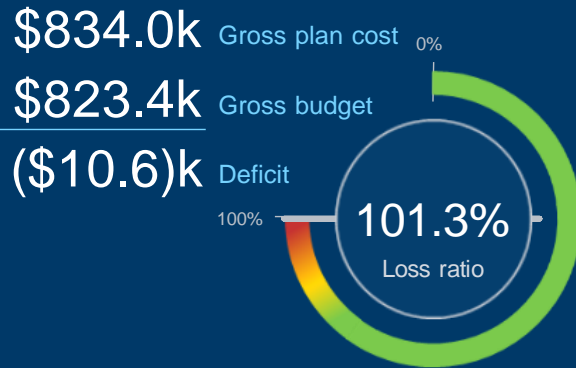
Rolling 12 month periods:

Current: June 2021–May 2022

Prior: June 2020–May 2021

Total dental

Year-to-date (YTD) May 2022



Employees

992

Increase of 1.5% from prior YTD of 978



Gross plan cost
PEPM YTD

\$168.11



5.6% increase over prior \$159.17

Gross budget
PEPM YTD

\$165.98



0.2% increase over prior \$165.56

Rolling 12 months

\$147.20



6.0% increase over prior \$138.84

Rolling 12 months

\$165.04



3.2% increase over prior \$159.93

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Year-to-date periods:

Current: January 2022–May 2022

Prior: January 2021–May 2021

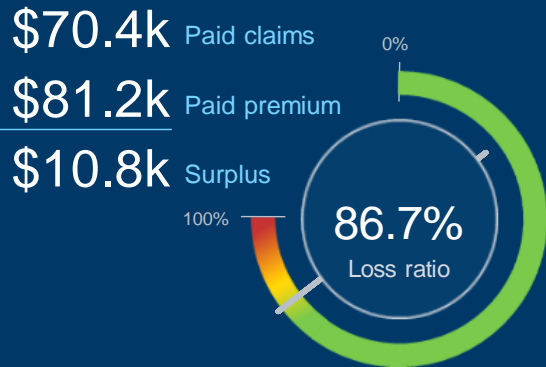
Rolling 12 month periods:

Current: June 2021–May 2022

Prior: June 2020–May 2021

Total vision

Year-to-date (YTD) May 2022



Employees

929

Increase of 1.1% from prior YTD of 919



Paid claims
PEPM YTD

\$15.15



4.4% increase over prior \$14.51

Paid premium
PEPM YTD

\$17.47



10.0% increase over prior \$15.89

Rolling 12 months

\$12.96



2.3% increase over prior \$12.67

Rolling 12 months

\$16.53



1.9% increase over prior \$16.23

The loss ratios illustrated throughout this report compare actual cost to budget. The budget calculations are based off the monthly premium rates (or a similar equivalent) for the timeframe and corresponding monthly enrollment. These premium rates are typically the same for each month. Please be aware that most plans exhibit seasonality, where claims vary across the year due to the cyclical nature of utilization patterns and the effects of the plan design itself. It is critical to note that plans with higher deductibles generally tend to exhibit the effects of seasonality in a more exaggerated manner: lower claim payment patterns earlier in the year when members are in the deductible phase of the design and higher claims levels towards the end of the year when the plan is paying a higher portion of the cost. Given this, any assumptions related to the loss ratio to date should be viewed within the appropriate context.

Year-to-date periods:

Current: January 2022–May 2022

Prior: January 2021–May 2021

Rolling 12 month periods:

Current: June 2021–May 2022

Prior: June 2020–May 2021

Total medical & pharmacy

Total medical & pharmacy

Summary (cost vs budget)

Budget Summary											
Period	Enrollment	Claims					Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Rx Rebates	All Other Adjustments	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period											
Jan 2021	923	\$1,248,848	\$0	\$0	\$0	\$1,248,848	\$179,976	\$1,428,823	\$1,600,101	89.3%	\$1,548.02
Feb 2021	923	\$1,213,487	\$0	(\$108,449)	\$0	\$1,105,038	\$179,976	\$1,285,013	\$1,601,107	80.3%	\$1,392.21
Mar 2021	924	\$1,436,236	\$0	\$0	\$0	\$1,436,236	\$180,171	\$1,616,407	\$1,600,248	101.0%	\$1,749.36
Apr 2021	928	\$1,650,089	\$0	\$0	\$0	\$1,650,089	\$180,951	\$1,831,040	\$1,601,172	114.4%	\$1,973.10
May 2021	927	\$1,038,832	(\$104,718)	(\$159,157)	\$0	\$774,957	\$180,756	\$955,713	\$1,600,325	59.7%	\$1,030.97
Jun 2021	919	\$1,352,589	\$10,234	\$0	\$0	\$1,362,823	\$179,196	\$1,542,019	\$1,593,413	96.8%	\$1,677.93
Jul 2021	911	\$1,152,462	\$91,130	\$0	\$0	\$1,243,592	\$177,636	\$1,421,228	\$1,582,517	89.8%	\$1,560.07
Aug 2021	912	\$1,347,737	(\$79,426)	(\$163,562)	\$0	\$1,104,749	\$177,831	\$1,282,579	\$1,584,377	81.0%	\$1,406.34
Sep 2021	915	\$2,092,900	(\$679,906)	\$0	\$0	\$1,412,994	\$178,416	\$1,591,410	\$1,588,843	100.2%	\$1,739.25
Oct 2021	914	\$1,121,457	(\$42,079)	\$0	\$0	\$1,079,378	\$178,221	\$1,257,599	\$1,579,296	79.6%	\$1,375.93
Nov 2021	919	\$1,150,263	(\$82,923)	(\$185,692)	\$0	\$881,648	\$179,196	\$1,060,844	\$1,586,222	66.9%	\$1,154.35
Dec 2021	925	\$2,369,313	(\$709,449)	\$0	\$0	\$1,659,864	\$180,366	\$1,840,230	\$1,592,640	115.5%	\$1,989.44
Total	11,040	\$17,174,212	(\$1,597,137)	(\$616,860)	\$0	\$14,960,215	\$2,152,690	\$17,112,905	\$19,110,258	89.5%	\$1,550.08
Average / PEPM	920	\$1,555.64	(\$144.67)	(\$55.87)	\$0.00	\$1,355.09	\$194.99	\$1,550.08	\$1,731.00		
Total Thru May	4,625	\$6,587,491	(\$104,718)	(\$267,606)	\$0	\$6,215,167	\$901,829	\$7,116,996	\$8,002,952	88.9%	\$1,538.81
Current Period											
Jan 2022	931	\$831,741	\$0	\$0	\$0	\$831,741	\$179,450	\$1,011,191	\$1,645,689	61.4%	\$1,086.13
Feb 2022	938	\$763,870	\$0	(\$233,625)	\$0	\$530,245	\$180,800	\$711,044	\$1,650,241	43.1%	\$758.04
Mar 2022	934	\$1,839,326	\$0	\$0	\$0	\$1,839,326	\$180,029	\$2,019,355	\$1,638,288	123.3%	\$2,162.05
Apr 2022	924	\$1,649,228	(\$55,040)	\$0	\$0	\$1,594,188	\$178,101	\$1,772,289	\$1,621,099	109.3%	\$1,918.06
May 2022	918	\$2,294,972	(\$1,239,558)	(\$229,432)	\$0	\$825,983	\$176,945	\$1,002,927	\$1,611,797	62.2%	\$1,092.51
Jun 2022											
Jul 2022											
Aug 2022											
Sep 2022											
Oct 2022											
Nov 2022											
Dec 2022											
Total Thru May	4,645	\$7,379,137	(\$1,294,597)	(\$463,057)	\$0	\$5,621,483	\$895,324	\$6,516,806	\$8,167,114	79.8%	\$1,402.97
Average / PEPM	929	\$1,588.62	(\$278.71)	(\$99.69)	\$0.00	\$1,210.22	\$192.75	\$1,402.97	\$1,758.26		
Prior Rolling 12	11,052	\$16,178,493	(\$1,148,350)	(\$588,772)	\$0	\$14,441,372	\$2,211,330	\$16,652,702	\$18,631,541	89.4%	\$1,506.76
Current Rolling 12	11,060	\$17,965,858	(\$2,787,017)	(\$812,311)	\$0	\$14,366,530	\$2,146,185	\$16,512,715	\$19,274,420	85.7%	\$1,493.01
Change	8	\$1,787,365	(\$1,638,667)	(\$223,540)	\$0	(\$74,842)	(\$65,145)	(\$139,987)	\$642,879		(\$13.75)
% Change	0.1%	11.0%	142.7%	38.0%	0.0%	-0.5%	-2.9%	-0.8%	3.5%	-3.7 pts	-0.9%

Total medical & pharmacy

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	923	\$55,158	\$124,817	\$179,976
Feb 2021	923	\$55,158	\$124,817	\$179,976
Mar 2021	924	\$55,218	\$124,953	\$180,171
Apr 2021	928	\$55,457	\$125,493	\$180,951
May 2021	927	\$55,398	\$125,358	\$180,756
Jun 2021	919	\$54,919	\$124,276	\$179,196
Jul 2021	911	\$54,441	\$123,195	\$177,636
Aug 2021	912	\$54,501	\$123,330	\$177,831
Sep 2021	915	\$54,680	\$123,735	\$178,416
Oct 2021	914	\$54,621	\$123,600	\$178,221
Nov 2021	919	\$54,919	\$124,276	\$179,196
Dec 2021	925	\$55,278	\$125,088	\$180,366
Total	11,040	\$659,750	\$1,492,939	\$2,152,690
Average / PEPM	920	\$59.76	\$135.23	\$194.99
Total Thru May	4,625	\$276,390	\$625,439	\$901,829
Current Period				
Jan 2022	931	\$55,637	\$123,814	\$179,450
Feb 2022	938	\$56,055	\$124,745	\$180,800
Mar 2022	934	\$55,816	\$124,213	\$180,029
Apr 2022	924	\$55,218	\$122,883	\$178,101
May 2022	918	\$54,860	\$122,085	\$176,945
Jun 2022				
Jul 2022				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
Total Thru May	4,645	\$277,585	\$617,739	\$895,324
Average / PEPM	929	\$59.76	\$132.99	\$192.75

Medical & pharmacy by plan

GC – Active Personal Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2021	501	\$625,255	\$0	\$625,255	\$97,690	\$722,945	\$833,669	86.7%	\$1,443.00
Feb 2021	501	\$432,785	\$0	\$432,785	\$97,690	\$530,475	\$832,128	63.7%	\$1,058.83
Mar 2021	501	\$456,849	\$0	\$456,849	\$97,690	\$554,539	\$831,357	66.7%	\$1,106.86
Apr 2021	507	\$637,044	\$0	\$637,044	\$98,860	\$735,904	\$838,906	87.7%	\$1,451.49
May 2021	507	\$396,328	\$0	\$396,328	\$98,860	\$495,188	\$837,211	59.1%	\$976.70
Jun 2021	499	\$558,551	\$0	\$558,551	\$97,300	\$655,851	\$831,512	78.9%	\$1,314.33
Jul 2021	495	\$563,278	\$0	\$563,278	\$96,520	\$659,798	\$826,119	79.9%	\$1,332.93
Aug 2021	494	\$727,610	(\$78,433)	\$649,177	\$96,325	\$745,502	\$822,884	90.6%	\$1,509.11
Sep 2021	498	\$721,790	(\$15,633)	\$706,157	\$97,105	\$803,262	\$827,352	97.1%	\$1,612.98
Oct 2021	492	\$560,479	(\$21,448)	\$539,031	\$95,935	\$634,967	\$810,404	78.4%	\$1,290.58
Nov 2021	494	\$555,940	(\$3,037)	\$552,903	\$96,325	\$649,228	\$813,485	79.8%	\$1,314.23
Dec 2021	497	\$956,825	(\$109,437)	\$847,388	\$96,910	\$944,298	\$815,180	115.8%	\$1,900.00
Total	5,986	\$7,192,735	(\$227,988)	\$6,964,747	\$1,167,210	\$8,131,957	\$9,920,206	82.0%	\$1,358.50
Average / PEPM	499	\$1,201.59	(\$38.09)	\$1,163.51	\$194.99	\$1,358.50	\$1,657.23		
Total Thru May	2,517	\$2,548,262	\$0	\$2,548,262	\$490,790	\$3,039,052	\$4,173,271	72.8%	\$1,207.41
Current Period									
Jan 2022	479	\$376,426	\$0	\$376,426	\$92,327	\$468,753	\$797,373	58.8%	\$978.61
Feb 2022	487	\$360,066	\$0	\$360,066	\$93,869	\$453,935	\$806,003	56.3%	\$932.11
Mar 2022	489	\$688,142	\$0	\$688,142	\$94,255	\$782,397	\$806,160	97.1%	\$1,599.99
Apr 2022	485	\$788,711	(\$55,040)	\$733,671	\$93,484	\$827,155	\$797,373	103.7%	\$1,705.47
May 2022	482	\$422,547	(\$4,510)	\$418,037	\$92,906	\$510,943	\$792,824	64.4%	\$1,060.05
Jun 2022									
Jul 2022									
Aug 2022									
Sep 2022									
Oct 2022									
Nov 2022									
Dec 2022									
Total Thru May	2,422	\$2,635,892	(\$59,550)	\$2,576,342	\$466,841	\$3,043,183	\$3,999,734	76.1%	\$1,256.48
Average / PEPM	484	\$1,088.31	(\$24.59)	\$1,063.73	\$192.75	\$1,256.48	\$1,651.42		
Prior Rolling 12	6,038	\$6,814,417	(\$161,187)	\$6,653,230	\$1,208,194	\$7,861,423	\$9,742,655	80.7%	\$1,301.99
Current Rolling 12	5,891	\$7,280,365	(\$287,538)	\$6,992,827	\$1,143,261	\$8,136,088	\$9,746,669	83.5%	\$1,381.10
Change	(147)	\$465,948	(\$126,350)	\$339,598	(\$64,933)	\$274,665	\$4,014		\$79.11
% Change	-2.4%	6.8%	78.4%	5.1%	-5.4%	3.5%	0.0%	2.8 pts	6.1%

GC – Active Personal Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	501	\$29,940	\$67,750	\$97,690
Feb 2021	501	\$29,940	\$67,750	\$97,690
Mar 2021	501	\$29,940	\$67,750	\$97,690
Apr 2021	507	\$30,298	\$68,562	\$98,860
May 2021	507	\$30,298	\$68,562	\$98,860
Jun 2021	499	\$29,820	\$67,480	\$97,300
Jul 2021	495	\$29,581	\$66,939	\$96,520
Aug 2021	494	\$29,521	\$66,804	\$96,325
Sep 2021	498	\$29,760	\$67,345	\$97,105
Oct 2021	492	\$29,402	\$66,533	\$95,935
Nov 2021	494	\$29,521	\$66,804	\$96,325
Dec 2021	497	\$29,701	\$67,209	\$96,910
Total	5,986	\$357,723	\$809,487	\$1,167,210
Average / PEPM	499	\$59.76	\$135.23	\$194.99
Total Thru May	2,517	\$150,416	\$340,374	\$490,790
Current Period				
Jan 2022	479	\$28,625	\$63,702	\$92,327
Feb 2022	487	\$29,103	\$64,766	\$93,869
Mar 2022	489	\$29,223	\$65,032	\$94,255
Apr 2022	485	\$28,984	\$64,500	\$93,484
May 2022	482	\$28,804	\$64,101	\$92,906
Jun 2022				
Jul 2022				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
Total Thru May	2,422	\$144,739	\$322,102	\$466,841
Average / PEPM	484	\$59.76	\$132.99	\$192.75

GC – Active Open Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2021	342	\$566,398	\$0	\$566,398	\$66,687	\$633,085	\$677,115	93.5%	\$1,851.12
Feb 2021	341	\$710,025	\$0	\$710,025	\$66,492	\$776,517	\$677,962	114.5%	\$2,277.17
Mar 2021	342	\$897,079	\$0	\$897,079	\$66,687	\$963,766	\$678,644	142.0%	\$2,818.03
Apr 2021	340	\$943,724	\$0	\$943,724	\$66,297	\$1,010,021	\$671,170	150.5%	\$2,970.65
May 2021	341	\$599,187	(\$104,718)	\$494,469	\$66,492	\$560,961	\$674,567	83.2%	\$1,645.05
Jun 2021	343	\$724,670	\$10,234	\$734,904	\$66,882	\$801,785	\$674,738	118.8%	\$2,337.57
Jul 2021	340	\$497,560	\$91,130	\$588,690	\$66,297	\$654,986	\$667,775	98.1%	\$1,926.43
Aug 2021	343	\$461,290	(\$993)	\$460,297	\$66,882	\$527,179	\$674,570	78.2%	\$1,536.96
Sep 2021	341	\$1,260,444	(\$664,273)	\$596,171	\$66,492	\$662,662	\$673,718	98.4%	\$1,943.29
Oct 2021	345	\$474,211	(\$20,631)	\$453,580	\$67,272	\$520,851	\$677,800	76.8%	\$1,509.71
Nov 2021	347	\$524,978	(\$79,886)	\$445,092	\$67,662	\$512,754	\$679,334	75.5%	\$1,477.68
Dec 2021	353	\$1,326,358	(\$600,012)	\$726,346	\$68,831	\$795,178	\$689,530	115.3%	\$2,252.63
Total	4,118	\$8,985,924	(\$1,369,150)	\$7,616,774	\$802,969	\$8,419,743	\$8,116,923	103.7%	\$2,044.62
Average / PEPM	343	\$2,182.11	(\$332.48)	\$1,849.63	\$194.99	\$2,044.62	\$1,971.08		
Total Thru May	1,706	\$3,716,413	(\$104,718)	\$3,611,695	\$332,653	\$3,944,348	\$3,379,459	116.7%	\$2,312.04
Current Period									
Jan 2022	377	\$406,770	\$0	\$406,770	\$72,667	\$479,437	\$758,586	63.2%	\$1,271.72
Feb 2022	378	\$333,984	\$0	\$333,984	\$72,860	\$406,844	\$756,862	53.8%	\$1,076.31
Mar 2022	372	\$1,024,499	\$0	\$1,024,499	\$71,703	\$1,096,202	\$744,752	147.2%	\$2,946.78
Apr 2022	367	\$701,763	\$0	\$701,763	\$70,739	\$772,502	\$736,962	104.8%	\$2,104.91
May 2022	367	\$1,792,162	(\$1,235,048)	\$557,114	\$70,739	\$627,854	\$734,891	85.4%	\$1,710.77
Jun 2022									
Jul 2022									
Aug 2022									
Sep 2022									
Oct 2022									
Nov 2022									
Dec 2022									
Total Thru May	1,861	\$4,259,178	(\$1,235,048)	\$3,024,130	\$358,708	\$3,382,838	\$3,732,054	90.6%	\$1,817.75
Average / PEPM	372	\$2,288.65	(\$663.65)	\$1,625.00	\$192.75	\$1,817.75	\$2,005.40		
Prior Rolling 12	4,068	\$8,396,518	(\$987,162)	\$7,409,356	\$813,910	\$8,223,266	\$7,859,832	104.6%	\$2,021.45
Current Rolling 12	4,273	\$9,528,689	(\$2,499,479)	\$7,029,210	\$829,024	\$7,858,234	\$8,469,518	92.8%	\$1,839.04
Change	205	\$1,132,171	(\$1,512,317)	(\$380,146)	\$15,113	(\$365,033)	\$609,686		(\$182.41)
% Change	5.0%	13.5%	153.2%	-5.1%	1.9%	-4.4%	7.8%	-11.8 pts	-9.0%

GC – Active Open Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	342	\$20,438	\$46,249	\$66,687
Feb 2021	341	\$20,378	\$46,113	\$66,492
Mar 2021	342	\$20,438	\$46,249	\$66,687
Apr 2021	340	\$20,318	\$45,978	\$66,297
May 2021	341	\$20,378	\$46,113	\$66,492
Jun 2021	343	\$20,498	\$46,384	\$66,882
Jul 2021	340	\$20,318	\$45,978	\$66,297
Aug 2021	343	\$20,498	\$46,384	\$66,882
Sep 2021	341	\$20,378	\$46,113	\$66,492
Oct 2021	345	\$20,617	\$46,654	\$67,272
Nov 2021	347	\$20,737	\$46,925	\$67,662
Dec 2021	353	\$21,095	\$47,736	\$68,831
Total	4,118	\$246,092	\$556,877	\$802,969
Average / PEPM	343	\$59.76	\$135.23	\$194.99
Total Thru May	1,706	\$101,951	\$230,702	\$332,653
Current Period				
Jan 2022	377	\$22,530	\$50,137	\$72,667
Feb 2022	378	\$22,589	\$50,270	\$72,860
Mar 2022	372	\$22,231	\$49,472	\$71,703
Apr 2022	367	\$21,932	\$48,807	\$70,739
May 2022	367	\$21,932	\$48,807	\$70,739
Jun 2022				
Jul 2022				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
Total Thru May	1,861	\$111,213	\$247,494	\$358,708
Average / PEPM	372	\$59.76	\$132.99	\$192.75

GC - Retiree Personal Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2021	39	\$17,999	\$0	\$17,999	\$7,605	\$25,604	\$43,753	58.5%	\$656.50
Feb 2021	39	\$16,112	\$0	\$16,112	\$7,605	\$23,716	\$43,753	54.2%	\$608.11
Mar 2021	39	\$34,622	\$0	\$34,622	\$7,605	\$42,227	\$42,983	98.2%	\$1,082.73
Apr 2021	39	\$38,164	\$0	\$38,164	\$7,605	\$45,769	\$42,983	106.5%	\$1,173.55
May 2021	39	\$11,098	\$0	\$11,098	\$7,605	\$18,703	\$42,983	43.5%	\$479.55
Jun 2021	37	\$18,851	\$0	\$18,851	\$7,215	\$26,066	\$39,902	65.3%	\$704.48
Jul 2021	38	\$31,339	\$0	\$31,339	\$7,410	\$38,749	\$42,213	91.8%	\$1,019.70
Aug 2021	38	\$60,794	\$0	\$60,794	\$7,410	\$68,204	\$42,213	161.6%	\$1,794.83
Sep 2021	38	\$12,218	\$0	\$12,218	\$7,410	\$19,628	\$42,213	46.5%	\$516.52
Oct 2021	38	\$41,498	\$0	\$41,498	\$7,410	\$48,908	\$42,983	113.8%	\$1,287.04
Nov 2021	39	\$26,288	\$0	\$26,288	\$7,605	\$33,893	\$45,294	74.8%	\$869.04
Dec 2021	37	\$30,966	\$0	\$30,966	\$7,215	\$38,181	\$40,672	93.9%	\$1,031.91
Total	460	\$339,949	\$0	\$339,949	\$89,695	\$429,644	\$511,945	83.9%	\$934.01
Average / PEPM	38	\$739.02	\$0.00	\$739.02	\$194.99	\$934.01	\$1,112.92		
Total Thru May	195	\$117,995	\$0	\$117,995	\$38,023	\$156,018	\$216,455	72.1%	\$800.09
Current Period									
Jan 2022	35	\$17,148	\$0	\$17,148	\$6,746	\$23,894	\$39,854	60.0%	\$682.69
Feb 2022	33	\$12,206	\$0	\$12,206	\$6,361	\$18,567	\$37,500	49.5%	\$562.63
Mar 2022	33	\$40,671	\$0	\$40,671	\$6,361	\$47,032	\$37,500	125.4%	\$1,425.20
Apr 2022	32	\$42,047	\$0	\$42,047	\$6,168	\$48,215	\$36,716	131.3%	\$1,506.72
May 2022	33	\$20,648	\$0	\$20,648	\$6,361	\$27,009	\$37,500	72.0%	\$818.45
Jun 2022									
Jul 2022									
Aug 2022									
Sep 2022									
Oct 2022									
Nov 2022									
Dec 2022									
Total Thru May	166	\$132,720	\$0	\$132,720	\$31,997	\$164,717	\$189,071	87.1%	\$992.27
Average / PEPM	33	\$799.52	\$0.00	\$799.52	\$192.75	\$992.27	\$1,138.98		
Prior Rolling 12	494	\$402,568	\$0	\$402,568	\$98,944	\$501,512	\$532,455	94.2%	\$1,015.21
Current Rolling 12	431	\$354,674	\$0	\$354,674	\$83,669	\$438,343	\$484,561	90.5%	\$1,017.04
Change	(63)	(\$47,894)	\$0	(\$47,894)	(\$15,275)	(\$63,169)	(\$47,895)		\$1.83
% Change	-12.8%	-11.9%	0.0%	-11.9%	-15.4%	-12.6%	-9.0%	-3.7 pts	0.2%

GC - Retiree Personal Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	39	\$2,331	\$5,274	\$7,605
Feb 2021	39	\$2,331	\$5,274	\$7,605
Mar 2021	39	\$2,331	\$5,274	\$7,605
Apr 2021	39	\$2,331	\$5,274	\$7,605
May 2021	39	\$2,331	\$5,274	\$7,605
Jun 2021	37	\$2,211	\$5,004	\$7,215
Jul 2021	38	\$2,271	\$5,139	\$7,410
Aug 2021	38	\$2,271	\$5,139	\$7,410
Sep 2021	38	\$2,271	\$5,139	\$7,410
Oct 2021	38	\$2,271	\$5,139	\$7,410
Nov 2021	39	\$2,331	\$5,274	\$7,605
Dec 2021	37	\$2,211	\$5,004	\$7,215
Total	460	\$27,490	\$62,206	\$89,695
Average / PEPM	38	\$59.76	\$135.23	\$194.99
Total Thru May	195	\$11,653	\$26,370	\$38,023
Current Period				
Jan 2022	35	\$2,092	\$4,655	\$6,746
Feb 2022	33	\$1,972	\$4,389	\$6,361
Mar 2022	33	\$1,972	\$4,389	\$6,361
Apr 2022	32	\$1,912	\$4,256	\$6,168
May 2022	33	\$1,972	\$4,389	\$6,361
Jun 2022				
Jul 2022				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
Total Thru May	166	\$9,920	\$22,076	\$31,997
Average / PEPM	33	\$59.76	\$132.99	\$192.75

GC - Retiree Open Option

Summary (cost vs budget)

Budget Summary									
Period	Enrollment	Claims			Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Stop Loss Reimbrs	Adjusted Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period									
Jan 2021	41	\$39,195	\$0	\$39,195	\$7,995	\$47,190	\$45,564	103.6%	\$1,150.97
Feb 2021	42	\$54,564	\$0	\$54,564	\$8,190	\$62,754	\$47,264	132.8%	\$1,494.14
Mar 2021	42	\$47,686	\$0	\$47,686	\$8,190	\$55,876	\$47,264	118.2%	\$1,330.37
Apr 2021	42	\$31,157	\$0	\$31,157	\$8,190	\$39,347	\$48,113	81.8%	\$936.82
May 2021	40	\$32,219	\$0	\$32,219	\$7,800	\$40,019	\$45,563	87.8%	\$1,000.47
Jun 2021	40	\$50,517	\$0	\$50,517	\$7,800	\$58,317	\$47,261	123.4%	\$1,457.92
Jul 2021	38	\$60,285	\$0	\$60,285	\$7,410	\$67,695	\$46,410	145.9%	\$1,781.44
Aug 2021	37	\$98,043	\$0	\$98,043	\$7,215	\$105,258	\$44,710	235.4%	\$2,844.80
Sep 2021	38	\$98,448	\$0	\$98,448	\$7,410	\$105,858	\$45,560	232.3%	\$2,785.73
Oct 2021	39	\$45,269	\$0	\$45,269	\$7,605	\$52,874	\$48,109	109.9%	\$1,355.73
Nov 2021	39	\$43,057	\$0	\$43,057	\$7,605	\$50,662	\$48,109	105.3%	\$1,299.02
Dec 2021	38	\$55,164	\$0	\$55,164	\$7,410	\$62,574	\$47,258	132.4%	\$1,646.67
Total	476	\$655,604	\$0	\$655,604	\$92,815	\$748,420	\$561,185	133.4%	\$1,572.31
Average / PEPM	40	\$1,377.32	\$0.00	\$1,377.32	\$194.99	\$1,572.31	\$1,178.96		
Total Thru May	207	\$204,821	\$0	\$204,821	\$40,363	\$245,184	\$233,768	104.9%	\$1,184.47
Current Period									
Jan 2022	40	\$31,397	\$0	\$31,397	\$7,710	\$39,107	\$49,876	78.4%	\$977.68
Feb 2022	40	\$57,614	\$0	\$57,614	\$7,710	\$65,324	\$49,876	131.0%	\$1,633.10
Mar 2022	40	\$86,014	\$0	\$86,014	\$7,710	\$93,724	\$49,876	187.9%	\$2,343.10
Apr 2022	40	\$116,707	\$0	\$116,707	\$7,710	\$124,417	\$50,048	248.6%	\$3,110.43
May 2022	36	\$59,615	\$0	\$59,615	\$6,939	\$66,554	\$46,582	142.9%	\$1,848.72
Jun 2022									
Jul 2022									
Aug 2022									
Sep 2022									
Oct 2022									
Nov 2022									
Dec 2022									
Total Thru May	196	\$351,347	\$0	\$351,347	\$37,779	\$389,126	\$246,256	158.0%	\$1,985.34
Average / PEPM	39	\$1,792.59	\$0.00	\$1,792.59	\$192.75	\$1,985.34	\$1,256.41		
Prior Rolling 12	452	\$564,990	\$0	\$564,990	\$90,282	\$655,272	\$496,599	132.0%	\$1,449.72
Current Rolling 12	465	\$802,130	\$0	\$802,130	\$90,231	\$892,361	\$573,673	155.6%	\$1,919.06
Change	13	\$237,140	\$0	\$237,140	(\$50)	\$237,089	\$77,074		\$469.34
% Change	2.9%	42.0%	0.0%	42.0%	-0.1%	36.2%	15.5%	23.6 pts	32.4%

GC - Retiree Open Option

Fixed cost detail

Fixed Costs Detail				
Period	Enrollment	Fixed Costs	Stop Loss	Total
Month	EEs	Medical ASO	Specific	Fixed Costs
Prior Period				
Jan 2021	41	\$2,450	\$5,544	\$7,995
Feb 2021	42	\$2,510	\$5,680	\$8,190
Mar 2021	42	\$2,510	\$5,680	\$8,190
Apr 2021	42	\$2,510	\$5,680	\$8,190
May 2021	40	\$2,390	\$5,409	\$7,800
Jun 2021	40	\$2,390	\$5,409	\$7,800
Jul 2021	38	\$2,271	\$5,139	\$7,410
Aug 2021	37	\$2,211	\$5,004	\$7,215
Sep 2021	38	\$2,271	\$5,139	\$7,410
Oct 2021	39	\$2,331	\$5,274	\$7,605
Nov 2021	39	\$2,331	\$5,274	\$7,605
Dec 2021	38	\$2,271	\$5,139	\$7,410
Total	476	\$28,446	\$64,369	\$92,815
Average / PEPM	40	\$59.76	\$135.23	\$194.99
Total Thru May	207	\$12,370	\$27,993	\$40,363
Current Period				
Jan 2022	40	\$2,390	\$5,320	\$7,710
Feb 2022	40	\$2,390	\$5,320	\$7,710
Mar 2022	40	\$2,390	\$5,320	\$7,710
Apr 2022	40	\$2,390	\$5,320	\$7,710
May 2022	36	\$2,151	\$4,788	\$6,939
Jun 2022				
Jul 2022				
Aug 2022				
Sep 2022				
Oct 2022				
Nov 2022				
Dec 2022				
Total Thru May	196	\$11,713	\$26,066	\$37,779
Average / PEPM	39	\$59.76	\$132.99	\$192.75

Medical large claims

Medical large claims

Large Claims Detail through May 2022				
Claimant Information / Diagnosis	Claimant Type	Plan	Claim Amount	Amount > Deductible
Nonrheumatic mitral (valve) insufficiency	Child	Active - Open Option	\$1,435,048	\$1,235,048
Displaced bicondylar fracture of left tibia, initial encounter for open fracture type I or II	Child	Active - Personal Option	\$259,550	\$59,550
Brain cancer	Employee	Active - Open Option	\$189,642	
Rx - Revlimid	Spouse	Active - Open Option	\$114,108	
Breast cancer	Employee	Active - Personal Option	\$96,205	
Rx - Qinlock	Employee	Retiree	\$85,325	
Colon cancer	Spouse	Active - Open Option	\$84,813	
Neoplasm of uncertain behavior of connective and other soft tissue	Child	Active - Open Option	\$80,571	
Hypo-osmolality and hyponatremia	Employee	Active - Open Option	\$76,446	
Stop Loss Reimbursement Earned			Total	\$1,294,597

Total dental

Total dental

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total		Loss Ratio	PEPM Cost	
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2021	998	\$199,130	\$6,607	\$205,737	\$165,347	124.4%	\$206.15
Feb 2021	970	\$133,577	\$6,421	\$139,998	\$160,727	87.1%	\$144.33
Mar 2021	976	\$161,253	\$6,461	\$167,715	\$161,672	103.7%	\$171.84
Apr 2021	974	\$142,378	\$6,448	\$148,826	\$161,221	92.3%	\$152.80
May 2021	970	\$109,349	\$6,421	\$115,770	\$160,302	72.2%	\$119.35
Jun 2021	967	\$136,143	\$6,402	\$142,545	\$159,491	89.4%	\$147.41
Jul 2021	972	\$115,521	\$6,435	\$121,955	\$160,011	76.2%	\$125.47
Aug 2021	976	\$149,757	\$6,461	\$156,218	\$160,748	97.2%	\$160.06
Sep 2021	973	\$55,507	\$6,441	\$61,948	\$160,199	38.7%	\$63.67
Oct 2021	975	\$172,320	\$6,455	\$178,774	\$159,890	111.8%	\$183.36
Nov 2021	975	\$78,473	\$6,455	\$84,928	\$159,704	53.2%	\$87.11
Dec 2021	989	\$148,323	\$6,547	\$154,870	\$162,034	95.6%	\$156.59
Total	11,715	\$1,601,731	\$77,553	\$1,679,284	\$1,931,346	86.9%	\$143.34
Average / PEPM	976	\$136.72	\$6.62	\$143.34	\$164.86		
Total Thru May	4,888	\$745,687	\$32,359	\$778,046	\$809,269	96.1%	\$159.17
Current Period							
Jan 2022	1,001	\$154,313	\$6,697	\$161,010	\$166,335	96.8%	\$160.85
Feb 2022	1,006	\$153,504	\$6,730	\$160,234	\$166,819	96.1%	\$159.28
Mar 2022	994	\$196,497	\$6,650	\$203,147	\$164,820	123.3%	\$204.37
Apr 2022	980	\$144,276	\$6,556	\$150,832	\$162,805	92.6%	\$153.91
May 2022	980	\$152,202	\$6,556	\$158,759	\$162,625	97.6%	\$162.00
Jun 2022							
Jul 2022							
Aug 2022							
Sep 2022							
Oct 2022							
Nov 2022							
Dec 2022							
Total Thru May	4,961	\$800,792	\$33,189	\$833,981	\$823,404	101.3%	\$168.11
Average / PEPM	992	\$161.42	\$6.69	\$168.11	\$165.98		
Prior Rolling 12	11,630	\$1,538,199	\$76,519	\$1,614,718	\$1,859,983	86.8%	\$138.84
Current Rolling 12	11,788	\$1,656,835	\$78,384	\$1,735,219	\$1,945,481	89.2%	\$147.20
Change	158	\$118,636	\$1,865	\$120,501	\$85,498		\$8.36
% Change	1.4%	7.7%	2.4%	7.5%	4.6%	2.4 pts	6.0%

Dental by plan

GC - Incentive Plan

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2021	472	\$98,922	\$3,125	\$102,046	\$85,460	119.4%	\$216.20
Feb 2021	455	\$64,664	\$3,012	\$67,676	\$82,201	82.3%	\$148.74
Mar 2021	457	\$69,242	\$3,025	\$72,267	\$82,530	87.6%	\$158.13
Apr 2021	453	\$71,460	\$2,999	\$74,458	\$81,578	91.3%	\$164.37
May 2021	449	\$51,049	\$2,972	\$54,021	\$80,784	66.9%	\$120.31
Jun 2021	444	\$62,772	\$2,939	\$65,711	\$79,736	82.4%	\$148.00
Jul 2021	443	\$55,108	\$2,933	\$58,041	\$79,640	72.9%	\$131.02
Aug 2021	440	\$76,500	\$2,913	\$79,412	\$79,293	100.2%	\$180.48
Sep 2021	435	\$26,364	\$2,880	\$29,243	\$78,518	37.2%	\$67.23
Oct 2021	434	\$78,206	\$2,873	\$81,079	\$78,208	103.7%	\$186.82
Nov 2021	436	\$35,950	\$2,886	\$38,837	\$78,442	49.5%	\$89.07
Dec 2021	443	\$70,478	\$2,933	\$73,410	\$79,447	92.4%	\$165.71
Total	5,361	\$760,713	\$35,490	\$796,203	\$965,837	82.4%	\$148.52
Average / PEPM	447	\$141.90	\$6.62	\$148.52	\$180.16		
Total Thru May	2,286	\$355,336	\$15,133	\$370,469	\$412,553	89.8%	\$162.06
Current Period							
Jan 2022	449	\$73,376	\$3,004	\$76,380	\$81,647	93.5%	\$170.11
Feb 2022	449	\$81,061	\$3,004	\$84,065	\$81,824	102.7%	\$187.23
Mar 2022	444	\$88,149	\$2,970	\$91,120	\$80,746	112.8%	\$205.22
Apr 2022	439	\$72,406	\$2,937	\$75,343	\$80,083	94.1%	\$171.62
May 2022	439	\$67,677	\$2,937	\$70,614	\$79,712	88.6%	\$160.85
Jun 2022							
Jul 2022							
Aug 2022							
Sep 2022							
Oct 2022							
Nov 2022							
Dec 2022							
Total Thru May	2,220	\$382,670	\$14,852	\$397,521	\$404,012	98.4%	\$179.06
Average / PEPM	444	\$172.37	\$6.69	\$179.06	\$181.99		
Prior Rolling 12	5,490	\$750,556	\$36,120	\$786,675	\$955,660	82.3%	\$143.29
Current Rolling 12	5,295	\$788,047	\$35,208	\$823,255	\$957,296	86.0%	\$155.48
Change	(195)	\$37,491	(\$911)	\$36,579	\$1,636		\$12.19
% Change	-3.6%	5.0%	-2.5%	4.6%	0.2%	3.7 pts	8.5%

GC - Preventive Plan

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total		Loss Ratio	PEPM Cost	
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2021	465	\$96,467	\$3,078	\$99,546	\$76,246	130.6%	\$214.08
Feb 2021	457	\$65,413	\$3,025	\$68,438	\$75,029	91.2%	\$149.75
Mar 2021	460	\$88,387	\$3,045	\$91,433	\$75,612	120.9%	\$198.77
Apr 2021	465	\$66,677	\$3,078	\$69,755	\$76,289	91.4%	\$150.01
May 2021	465	\$53,226	\$3,078	\$56,304	\$76,164	73.9%	\$121.08
Jun 2021	466	\$67,345	\$3,085	\$70,430	\$76,323	92.3%	\$151.14
Jul 2021	470	\$57,274	\$3,111	\$60,385	\$76,829	78.6%	\$128.48
Aug 2021	477	\$72,427	\$3,158	\$75,585	\$77,945	97.0%	\$158.46
Sep 2021	481	\$28,249	\$3,184	\$31,434	\$78,281	40.2%	\$65.35
Oct 2021	482	\$91,352	\$3,191	\$94,543	\$78,204	120.9%	\$196.15
Nov 2021	482	\$41,841	\$3,191	\$45,032	\$77,882	57.8%	\$93.43
Dec 2021	489	\$75,709	\$3,237	\$78,946	\$79,207	99.7%	\$161.44
Total	5,659	\$804,368	\$37,463	\$841,830	\$924,011	91.1%	\$148.76
Average / PEPM	472	\$142.14	\$6.62	\$148.76	\$163.28		
Total Thru May	2,312	\$370,170	\$15,305	\$385,475	\$379,340	101.6%	\$166.73
Current Period							
Jan 2022	498	\$79,499	\$3,332	\$82,831	\$81,460	101.7%	\$166.33
Feb 2022	504	\$68,766	\$3,372	\$72,138	\$81,846	88.1%	\$143.13
Mar 2022	499	\$105,277	\$3,338	\$108,615	\$81,003	134.1%	\$217.67
Apr 2022	489	\$70,973	\$3,271	\$74,245	\$79,572	93.3%	\$151.83
May 2022	491	\$79,341	\$3,285	\$82,626	\$79,875	103.4%	\$168.28
Jun 2022							
Jul 2022							
Aug 2022							
Sep 2022							
Oct 2022							
Nov 2022							
Dec 2022							
Total Thru May	2,481	\$403,856	\$16,598	\$420,454	\$403,756	104.1%	\$169.47
Average / PEPM	496	\$162.78	\$6.69	\$169.47	\$162.74		
Prior Rolling 12	5,411	\$742,208	\$35,604	\$777,812	\$862,983	90.1%	\$143.75
Current Rolling 12	5,828	\$838,054	\$38,755	\$876,809	\$948,427	92.4%	\$150.45
Change	417	\$95,846	\$3,151	\$98,997	\$85,444		\$6.70
% Change	7.7%	12.9%	8.9%	12.7%	9.9%	2.3 pts	4.7%

GC - Constant Plan

Summary (cost vs budget)

Budget Summary							
Period	Enrollment	Claims	Total			Loss Ratio	PEPM Cost
Month	EEs	Gross Paid Claims	Fixed Costs	Gross Plan Cost	Gross Budget	Plan Cost / Budget	Plan Cost / EEs
Prior Period							
Jan 2021	61	\$3,741	\$404	\$4,145	\$3,641	113.8%	\$67.95
Feb 2021	58	\$3,500	\$384	\$3,884	\$3,497	111.1%	\$66.96
Mar 2021	59	\$3,624	\$391	\$4,014	\$3,530	113.7%	\$68.04
Apr 2021	56	\$4,242	\$371	\$4,613	\$3,354	137.5%	\$82.37
May 2021	56	\$5,074	\$371	\$5,445	\$3,354	162.3%	\$97.23
Jun 2021	57	\$6,026	\$377	\$6,403	\$3,432	186.6%	\$112.34
Jul 2021	59	\$3,139	\$391	\$3,530	\$3,542	99.7%	\$59.83
Aug 2021	59	\$830	\$391	\$1,221	\$3,510	34.8%	\$20.69
Sep 2021	57	\$894	\$377	\$1,271	\$3,400	37.4%	\$22.30
Oct 2021	59	\$2,762	\$391	\$3,152	\$3,478	90.6%	\$53.43
Nov 2021	57	\$682	\$377	\$1,059	\$3,380	31.3%	\$18.58
Dec 2021	57	\$2,137	\$377	\$2,514	\$3,380	74.4%	\$44.10
Total	695	\$36,650	\$4,601	\$41,251	\$41,498	99.4%	\$59.35
Average / PEPM	58	\$52.73	\$6.62	\$59.35	\$59.71		
Total Thru May	290	\$20,181	\$1,920	\$22,101	\$17,376	127.2%	\$76.21
Current Period							
Jan 2022	54	\$1,438	\$361	\$1,799	\$3,228	55.7%	\$33.31
Feb 2022	53	\$3,676	\$355	\$4,030	\$3,149	128.0%	\$76.05
Mar 2022	51	\$3,071	\$341	\$3,412	\$3,071	111.1%	\$66.90
Apr 2022	52	\$897	\$348	\$1,245	\$3,150	39.5%	\$23.94
May 2022	50	\$5,185	\$335	\$5,519	\$3,038	181.7%	\$110.38
Jun 2022							
Jul 2022							
Aug 2022							
Sep 2022							
Oct 2022							
Nov 2022							
Dec 2022							
Total Thru May	260	\$14,266	\$1,739	\$16,005	\$15,636	102.4%	\$61.56
Average / PEPM	52	\$54.87	\$6.69	\$61.56	\$60.14		
Prior Rolling 12	729	\$45,436	\$4,795	\$50,231	\$41,340	121.5%	\$68.90
Current Rolling 12	665	\$30,735	\$4,421	\$35,156	\$39,758	88.4%	\$52.87
Change	(64)	(\$14,701)	(\$375)	(\$15,075)	(\$1,582)		(\$16.04)
% Change	-8.8%	-32.4%	-7.8%	-30.0%	-3.8%	-33.1 pts	-23.3%

Total vision

Total vision

Plan summary (claims vs premium)

Experience Summary					
Period	Enrollment	Paid	Paid	Loss Ratio	PEPM
Month	EEs	Claims	Premium	Claims / Premium	Claims / EEs
Prior Period					
Jan 2021	910	\$17,341	\$14,552	119.2%	\$19.06
Feb 2021	919	\$12,436	\$14,574	85.3%	\$13.53
Mar 2021	920	\$12,338	\$14,555	84.8%	\$13.41
Apr 2021	921	\$13,169	\$14,586	90.3%	\$14.30
May 2021	923	\$11,361	\$14,718	77.2%	\$12.31
Jun 2021	922	\$8,806	\$14,545	60.5%	\$9.55
Jul 2021	910	\$10,719	\$14,409	74.4%	\$11.78
Aug 2021	905	\$8,374	\$14,431	58.0%	\$9.25
Sep 2021	910	\$9,330	\$14,481	64.4%	\$10.25
Oct 2021	917	\$10,682	\$14,356	74.4%	\$11.65
Nov 2021	908	\$9,877	\$14,423	68.5%	\$10.88
Dec 2021	917	\$14,805	\$14,630	101.2%	\$16.15
Total	10,982	\$139,238	\$174,260	79.9%	\$12.68
Average / PEPM	915	\$12.68	\$15.87		
Total Thru May	4,593	\$66,645	\$72,985	91.3%	\$14.51
Current Period					
Jan 2022	934	\$14,313	\$16,303	87.8%	\$15.32
Feb 2022	940	\$13,129	\$16,330	80.4%	\$13.97
Mar 2022	925	\$14,768	\$16,205	91.1%	\$15.97
Apr 2022	919	\$13,835	\$16,092	86.0%	\$15.05
May 2022	927	\$14,349	\$16,230	88.4%	\$15.48
Jun 2022					
Jul 2022					
Aug 2022					
Sep 2022					
Oct 2022					
Nov 2022					
Dec 2022					
Total Thru May	4,645	\$70,394	\$81,160	86.7%	\$15.15
Average / PEPM	929	\$15.15	\$17.47		
Thru May Change	52	\$3,749	\$8,175		\$0.64
Thru May % Change	1.1%	5.6%	11.2%		4.4%
Prior Rolling 12	10,979	\$139,116	\$178,163	78.1%	\$12.67
Current Rolling 12	11,034	\$142,987	\$182,435	78.4%	\$12.96
Change	55	\$3,871	\$4,272		\$0.29
% Change	0.5%	2.8%	2.4%		2.3%

Vision by classes

Active/COBRA

Plan summary (claims vs premium)

Experience Summary					
Period	Enrollment	Paid	Paid	Loss Ratio	PEPM
Month	EEs	Claims	Premium	Claims / Premium	Claims / EEs
Prior Period					
Jan 2021	837	\$16,943	\$13,859	122.3%	\$20.24
Feb 2021	845	\$11,456	\$13,868	82.6%	\$13.56
Mar 2021	846	\$11,714	\$13,856	84.5%	\$13.85
Apr 2021	846	\$12,314	\$13,880	88.7%	\$14.56
May 2021	849	\$10,809	\$14,032	77.0%	\$12.73
Jun 2021	852	\$7,952	\$13,892	57.2%	\$9.33
Jul 2021	841	\$10,369	\$13,741	75.5%	\$12.33
Aug 2021	837	\$7,676	\$13,776	55.7%	\$9.17
Sep 2021	842	\$9,046	\$13,819	65.5%	\$10.74
Oct 2021	849	\$9,693	\$13,684	70.8%	\$11.42
Nov 2021	839	\$9,187	\$13,729	66.9%	\$10.95
Dec 2021	849	\$14,031	\$13,936	100.7%	\$16.53
Total	10,132	\$131,190	\$166,072	79.0%	\$12.95
Average / PEPM	844	\$12.95	\$16.39		
Total Thru May	4,223	\$63,236	\$69,495	91.0%	\$14.97
Current Period					
Jan 2022	864	\$12,893	\$15,574	82.8%	\$14.92
Feb 2022	871	\$12,505	\$15,623	80.0%	\$14.36
Mar 2022	858	\$13,542	\$15,490	87.4%	\$15.78
Apr 2022	852	\$11,743	\$15,379	76.4%	\$13.78
May 2022	860	\$13,697	\$15,517	88.3%	\$15.93
Jun 2022					
Jul 2022					
Aug 2022					
Sep 2022					
Oct 2022					
Nov 2022					
Dec 2022					
Total Thru May	4,305	\$64,380	\$77,583	83.0%	\$14.95
Average / PEPM	861	\$14.95	\$18.02		
Thru May Change	82	\$1,144	\$8,088		(\$0.02)
Thru May % Change	1.9%	1.8%	11.6%		-0.1%
Prior Rolling 12	10,102	\$131,495	\$169,901	77.4%	\$13.02
Current Rolling 12	10,214	\$132,334	\$174,160	76.0%	\$12.96
Change	112	\$839	\$4,259		(\$0.06)
% Change	1.1%	0.6%	2.5%		-0.5%

Retiree

Plan summary (claims vs premium)

Experience Summary						
Period	Enrollment			Loss Ratio	PEPM	
Month	EEs	Paid Claims	Paid Premium	Claims / Premium	Claims / EEs	
Prior Period						
Jan 2021	73	\$398	\$693	57.4%	\$5.45	
Feb 2021	74	\$980	\$706	138.8%	\$13.24	
Mar 2021	74	\$624	\$699	89.3%	\$8.43	
Apr 2021	75	\$855	\$706	121.1%	\$11.40	
May 2021	74	\$552	\$686	80.5%	\$7.46	
Jun 2021	70	\$854	\$653	130.8%	\$12.20	
Jul 2021	69	\$350	\$668	52.4%	\$5.07	
Aug 2021	68	\$698	\$655	106.6%	\$10.26	
Sep 2021	68	\$284	\$662	42.9%	\$4.18	
Oct 2021	68	\$989	\$672	147.2%	\$14.54	
Nov 2021	69	\$690	\$694	99.4%	\$10.00	
Dec 2021	68	\$774	\$694	111.5%	\$11.38	
Total	850	\$8,048	\$8,188	98.3%	\$9.47	
Average / PEPM	71	\$9.47	\$9.63			
Total Thru May	370	\$3,409	\$3,490	97.7%	\$9.21	
Current Period						
Jan 2022	70	\$1,420	\$729	194.8%	\$20.29	
Feb 2022	69	\$624	\$707	88.3%	\$9.04	
Mar 2022	67	\$1,226	\$715	171.5%	\$18.30	
Apr 2022	67	\$2,092	\$713	293.4%	\$31.22	
May 2022	67	\$652	\$713	91.4%	\$9.73	
Jun 2022						
Jul 2022						
Aug 2022						
Sep 2022						
Oct 2022						
Nov 2022						
Dec 2022						
Total Thru May	340	\$6,014	\$3,577	168.1%	\$17.69	
Average / PEPM	68	\$17.69	\$10.52			
Thru May Change	(30)	\$2,605	\$87		\$8.47	
Thru May % Change	-8.1%	76.4%	2.5%		92.0%	
Prior Rolling 12	877	\$7,621	\$8,262	92.2%	\$8.69	
Current Rolling 12	820	\$10,653	\$8,275	128.7%	\$12.99	
Change	(57)	\$3,032	\$13		\$4.30	
% Change	-6.5%	39.8%	0.2%		49.5%	

Preliminary renewal projections

2

Preliminary medical/Rx projection

	Open Option	Personal Option	Combined
Most Recent 12 Months Ending	May 31, 2022	May 31, 2022	May 31, 2022
Mature Months	12	12	12
Paid Claims for Entire Experience Period	\$10,330,819	\$7,635,039	\$17,965,858
Stop Loss Credit	(2,499,479)	(287,538)	(2,787,017)
Historical Benefit Changes Adjustment	1.001	1.001	1.001
COVID Adjustment	0	0	0
Adjusted Net Paid Claims during This Period	\$7,836,042	\$7,353,575	\$15,187,956
Average Enrollment Setback (1 month)	393	529	922
Adjusted Paid Claims per Employee per Month (PEPM)	\$1,661.59	\$1,158.41	\$1,372.74
Annual Trend (5% Medical, 9% Rx)	6.1%	5.6%	5.8%
Number of Months of Trend	20	20	20
Extended Trend Factor	1.103	1.094	1.099
Projected Claims PEPM	\$1,832.84	\$1,267.56	\$1,508.51
Claims Margin (%)	3.0%	3.0%	3.0%
Future COVID Adjustment	0.0%	0.0%	0.0%
Projected Claims PEPM+Margin	\$1,887.82	\$1,305.58	\$1,553.76
Fixed Expenses			
Providence Administration (0% increase)	\$59.76	\$59.76	\$59.76
Rx Rebates	(73.45)	(73.45)	(73.45)
Specific Stop Loss (estimated 45% increase)	192.84	192.84	192.84
Total Fixed Expenses PEPM	\$179.15	\$179.15	\$179.15
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$2,066.97	\$1,484.73	\$1,732.91
Current Budget, Based on Current Rates	\$1,927.10	\$1,638.34	\$1,761.37
Needed Increase	7.3%	-9.4%	-1.6%

All estimates are based upon the information available at a point in time, and are subject to unforeseen and random events. Therefore, any projection must be interpreted as having a likely range of variability from the estimate. Any estimate or projection may not be used or relied upon by any other party for any other purpose than for which it was issued by Mercer. Mercer is not responsible for the consequences of any unauthorized use.

Preliminary dental projection

	Incentive	Constant	Preventive	Combined
Most Recent 12 Months Ending	May 31, 2022	May 31, 2022	May 31, 2022	May 31, 2022
Mature Months	12	12	12	12
Paid Claims for Entire Experience Period	\$788,047	\$30,735	\$838,054	\$1,656,835
Stop Loss Credit	0	0	0	0
Historical Benefit Changes Adjustment	1.000	1.000	1.000	1.000
COVID Adjustment	0	0	0	0
Adjusted Net Paid Claims during This Period	\$788,047	\$30,735	\$838,054	\$1,656,835
Average Enrollment Setback (1 month)	442	56	484	982
Adjusted Paid Claims per Employee per Month (PEPM)	\$148.58	\$45.74	\$144.29	\$140.60
Annual Trend (4%)	4.0%	4.0%	4.0%	4.0%
Number of Months of Trend	20	20	20	20
Extended Trend Factor	1.068	1.068	1.068	1.068
Projected Claims PEPM	\$158.61	\$48.83	\$154.04	\$150.10
Claims Margin (%)	3.0%	3.0%	3.0%	3.0%
Future COVID Adjustment	0.0%	0.0%	0.0%	0.0%
Projected Claims PEPM+Margin	\$163.37	\$50.29	\$158.66	\$154.60
Fixed Expenses				
Administration Fees (estimated 1.5% increase)	\$6.79	\$6.79	\$6.79	\$6.79
Total Fixed Expenses PEPM	\$6.79	\$6.79	\$6.79	\$6.79
Projected Total Cost (Claims + Margin + Fixed Expenses) PEPM	\$170.16	\$57.08	\$165.45	\$161.39
Current Budget, Based on Current Rates	\$181.75	\$60.19	\$163.91	\$166.04
Needed Increase	-6.4%	-5.2%	0.9%	-2.8%

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Stop loss history

HISTORICAL STOP LOSS EXPERIENCE					
Plan Year	Premium	Claims Paid	Premium Refund	Total Payments	Loss Ratio
2022 YTD (May)	\$844,620	\$1,294,597	\$0	\$1,294,597	153.3%
2021	\$2,044,677	\$2,289,812	\$0	\$2,289,812	112.0%
2020	\$2,184,227	\$2,019,463	\$0	\$2,019,463	92.5%
2019	\$2,053,818	\$555,979	\$173,518	\$729,497	35.5%
2018	\$1,902,459	\$347,796	\$190,972	\$538,768	28.3%
2017	\$1,816,436	\$27,492	\$284,783	\$312,275	17.2%
2016	\$1,808,616	\$883,948	\$47,788	\$931,736	51.5%
2015	\$1,492,300	\$1,298,286	\$0	\$1,298,286	87.0%
Total:	\$14,147,153	\$8,717,373	\$697,061	\$9,414,434	66.5%



VSP Presentation Follow-Up

Diversity, Equity and Inclusion: Attached below our most recent program overview, which provides our most recent work completed in Q4 of 2021.

We also have provider initiatives to build stronger cultural competencies when serving members through our Provider Education Premier 360 and national conferences. Our efforts are to provide existing network of doctors with DE&I training through Academy 360, which has been broken into 3 parts:

- Part 1: Eyes on the Future, Diversity & Inclusion in Optometry
- Part 2: Eyes on the Future, Key Aspects of Cultural Competence
- Part 3: Eyes on the Future, Cross-Cultural Clinical Skills

In addition, we have ongoing work specific to serving our members and doctor network:

- Increase member access across underserved communities.
- Continue to grow support for diverse health needs within member population.
- Support client priorities for vision insurance to serve their workforce needs.
- Focus on provider-oriented initiatives (e.g., increase the diversity of ODs).
- Educate providers around DE&I to gain stronger cultural competency when serving diverse members.
- Increase community engagement via education, participation, and support primarily focused on servicing populations.
- Expand DE&I education, tools, and resources across the enterprise that will be leveraged at all levels to enhance DE&I competency and awareness of our workforce.

Coordination of Care: Attached is a flyer that provides an overview of how we coordinate care with 2 VSP Members. Please ensure they reach out to Deborah Suchoski if there are issues in the future and we can work with our team to reach out and work with the provider to educate them.

EMPOWERING DIVERSITY AT VSP GLOBAL

DE&I COMMITMENT TO OUR WORKFORCE AND STAKEHOLDERS

As a global company serving customers with a spectrum of identities, experiences, abilities, and economic situations, VSP Global® is actively committed to fostering an environment that embraces diversity, equity, and inclusion (DE&I).

This commitment enables us to create solutions that support individual healthcare needs and empower human potential within our workforce and with our stakeholders.



MISSION

We harness the power of diverse perspectives and experiences to create innovative solutions that empower human potential through sight.



VISION

By delivering innovative products and personalized experiences that meet the unique needs of the communities we serve, we create a world where everyone can bring their best vision to life.

DEFINING DE&I

At VSP Global, we define...

- **diversity** as a spectrum of identities, experiences, abilities, skills, and perspectives that are respected and valued.
- **equity** as an environment free of favoritism in which all have equal access to opportunities and are empowered to achieve their full potential.
- **inclusion** as an environment in which all are respected, able to contribute their unique perspectives, and comfortable being authentic.

DE&I OBJECTIVES

- Continue to foster a collaborative, supportive environment in which all employees are engaged and empowered to reach their full potential.
- Identify and act on opportunities to diversify the doctor network.
- Ensure that our members' needs are met with culturally competent products and services and support sales growth in multicultural markets.
- Serve our communities through outreach with underserved populations and support of diverse suppliers.

OUR DE&I FOCUS

Source and Grow Talent



Evolve Our Inclusive Culture



Accelerate Intentionality of DE&I

VSP GLOBAL DE&I PILLARS

Shared/Global Operations

Inclusive of:

- Human Resources
- Finance/Procurement
- Marketing
- Office of General Counsel

Supply Chain

Inclusive of:

- Marchon® Eyewear
- Eyefinity® Eyewear (practice management)
- VSP® Optics (lenses and coatings)
- Technology

Retail/Network

Inclusive of:

- VSP network of doctors
- VSP Ventures
- On-site clinics

Insurance

VSP Vision Care

Visionworks®

Nationwide optical retail chain

Sales

Inclusive of all doctor-facing sales teams and outreach efforts to support future and current providers in the optometric industry

DE&I STRUCTURES IN PLACE

Employee-Driven Business Resource Groups



Diversity Office led by Chief Diversity Officer



DE&I Intertwined in Values and Job Accountabilities

VSP GLOBAL BUSINESS RESOURCE GROUPS (BRGS)

- Abilities Beyond Limited Expectations (ABLE)
- Asian and Pacific Islander (API)
- Black Heritage
- Latino
- Lesbian, Gay, Bisexual, Transgender, and Allies (LGBTA)
- Military, Veterans, and Families (MVF)
- Women's Inclusion Network (WIN)
- Young Professionals

ONGOING WORK SPECIFIC TO SERVING OUR MEMBERS AND DOCTOR NETWORK

- Increase member access across underserved communities.
- Continue to grow support for diverse health needs within member population.
- Support client priorities for vision insurance to serve their workforce needs.
- Focus on provider-oriented initiatives (e.g., increase the diversity of ODs).
- Educate providers around DE&I to gain stronger cultural competency when serving diverse members.
- Increase community engagement via education, participation, and support primarily focused on servicing populations.
- Expand DE&I education, tools, and resources across the enterprise that will be leveraged at all levels to enhance DE&I competency and awareness of our workforce.

RECENT WORK COMPLETED: Q4 2021

- Announced a partnership with Black EyeCare Perspective (BEP) to support the VSP focus on diversifying the vision health provider pipeline. The partnership introduces optometry as a career path to diverse student populations and provides educational and professional development opportunities to current optometric students, while also supporting BEP's Impact HBCU program at Historically Black Colleges and Universities.
- Launched a VSP Diversity, Equity, and Inclusion (DE&I) Marketing and Communications Playbook to ensure communications efforts resonate with our stakeholders in a respectful and consistent manner.
- Updated membership system to enable us to capture genders other than male and female.
- To support the overall wellness of our membership and facilitate access to care, identified a partner to pilot A1C testing to address health concerns and low utilization of vision benefits.
- Announced a partnership between Marchon Eyewear and Black Girls Run! (BGR), featuring two special sun styles that blend performance eyewear, quality eye care, and fashion in support of the BGR mission to encourage Black women to practice a healthy lifestyle.
- Continued to focus on diversifying the optometric space through sponsorships of educational opportunities for future eye care providers, including a conversation on racial bias and its impact on healthcare for the American Academy of Optometry; the State University of New York's (SUNY's) Because Learning Achieves Appreciation and Community Knowledge (BLAACK) Week designed to bring awareness and appreciation of various cultures; and the Association of Schools & Colleges of Optometry (ASCO) Diversity Town Halls, a series of lectures on topics of diversity and cultural competency relevant to patient care.
- To foster an environment that supports diverse experiences and perspectives, worked with external partners to evaluate and identify effective ways to diversify candidate pools and enhance and expand our current DE&I learning opportunities.
- Honored the contributions of VSP Veterans throughout November, including a Value of Veterans forum hosted by the Military, Veterans, and Families Business Resource Group (BRG), featuring the VSP CEO, our Board Chair, and employees who have served in or support the military community. Additionally, Visionworks veterans received a special challenge coin, recognizing their service.

Q3 2021

- Continued the intentional evolution of external marketing and member communications to make them more accessible by the communities we serve through benchmarking DE&I marketing practices, including diverse imagery, ensuring compliance with the Americans with Disabilities Act, and additional language translation of **vsp.com** and major marketing materials.
- In partnership with the National Optometric Association (NOA) and the Dr. Marvin R. Poston Foundation, announced the VSP Visioning the Future Mentorship Program participants, the largest class of HBCU students to date, and Leadership Award scholarship recipients, demonstrating our ongoing commitment to contribute to a more diverse and inclusive optometry profession.
- Eyes on Diversity, a VSP-supported program at the University of Missouri-St. Louis that provides high school students the opportunity to learn more about becoming a Doctor of Optometry through hands-on activities and presentations, selected as a 2021 Inspiring Program in STEM by *Insight into Diversity*, a higher education magazine.
- Within our workforce, launched reverse mentoring program to immerse employees in a culture or experience different than their own, broaden perspectives, and increase exposure to varied dimensions of diversity.
- Facilitated a *Driving DE&I Globally: Insights from our International Business Leaders* panel discussion to educate employees about the critical role diversity, equity, and inclusion plays in our day-to-day international operations.
- Visionworks DE&I Council recognized as Diversity Team Award Winner by *Profiles in Diversity Journal*.
- Celebrated “We See You: Celebrate Diversity, Cultivate Unity,” the first month-long, VSP employee-driven diversity celebration planned in coordination with our eight business resource groups (BRGs).
- In support of our largest employee demographic, launched the eighth VSP Business Resource Group (BRG)—the Women’s Inclusion Network (WIN BRG).
- Conducted reciprocal DE&I benchmarking and learning sessions with two *Fortune* 100 clients.
- Created new opportunity for all levels of the organization to engage in DE&I-related conversations around topical media, attracting 200 participants in the first four sessions.

Q2 2021

- With a focus on building more inclusive interactions, began exploring future enhancements to customer service practices and system capabilities through an all-gender lens.
- Hosted client forums to discuss DE&I, share best practices, and build knowledge to better collaborate and meet the needs of our clients and customers.
- Conducted a two-day All-Gender Forum for VSP leadership to increase awareness and inform how we engage with Vision Care clients, develop consumer/member products, marketing, and consumer/member experiences.
- Developed Diversity Dashboard to provide insights and drive action to increase diversity where underrepresentation exists in leadership across the organization.

- Enhanced multicultural member claim module to gain insights to enable better service to our customers and clients.
- Continued to enhance VSP websites with accessibility statements and links to Essential Accessibility tools to provide more equitable access for our broad spectrum of clients, customers, and employees.
- Sponsored the Improving Diversity of Optometric Careers (I-DOC) residential program at The Ohio State University to share VSP efforts to ensure a pipeline of diverse candidates go into the field and celebrate the program's 15th anniversary. This partnership continues to engage students from Hampton University, a Historically Black College and University (HBCU).
- Launched Eye-CARE Summer Camp at the State University of New York (SUNY) College of Optometry, adding to previous collegiate collaborations—I-DOC at The Ohio State University and Opto-Camp at the University of California, Berkeley. These collaborations between VSP and the schools are designed to introduce ethnically underrepresented undergraduate college students to careers in optometry to help ensure the schools of optometry and the network reflect the diversity of the patient and consumer population.
- Welcomed our largest summer intern group to date—26 students spanning 24 colleges and universities, including one HBCU, across 12 states.

2020 - Q1 2021

- Hired Chief Diversity Officer and built Diversity Office.
- Launched the “Authentic Conversations” program for our workforce, designed to drive transparent, respectful conversations about DE&I topics across the enterprise.
- Created a requirement for diverse interview slates for the final round of candidate interviews for all management and executive roles.
- Established DE&I messaging for employees and external networks to understand our value propositions.
- Connected our international colleagues to the diversity, equity, and inclusion work across the company.
- Expanded the enterprise-wide training program around DE&I topics, including unconscious bias training.
- Hired a program manager focused on DE&I.
- Became a Seramount (formerly known as Diversity Best Practices) corporate member.
- Became a corporate partner with Spectrum Knowledge.





Coordination of Benefits

Overview

The purpose of coordination of benefit (COB) is to allow the patient to maximize coverage while preventing duplicate payment for the same benefit.

VSP allows coordination of benefits for patients eligible for coverage by more than one vision plan.

Primary and Secondary Plans

When coordinating benefits, it must be determined which plan is billed first.

- The plan that covers the member as an employee is “primary”.
- The plan that covers the member as a dependent is “secondary”.

If the patient is a dependent child and is covered under both parents’ plans, typically the parent whose birthdate falls first in the calendar year has the primary plan. If the parents are separated or divorced, the parent with custody is primary, unless otherwise ordered by the court.

Primary Plan

The primary plan must pay or provide benefits as if the secondary plan does not exist.

Secondary Plan

When VSP administers the secondary plan, the member will receive a specified allowance for each service (exam, lenses, frame or contacts) that will be used to pay up to, but not more than the billed amount. Only services received on the primary benefit may be used for coordinating like services on the secondary benefit. Secondary allowances are applied first to the same service of the primary plan. Any remaining amount may be used to cover additional expenses on other services.

Services from Non-VSP Providers

VSP will reimburse the patient according to each benefit’s out of network schedule of allowances, not to exceed the actual exam fee and the cost of corrective eyewear.

Note: Coordination of benefits does not guarantee that all out-of-pocket expenses will be covered-in-full. Member is responsible for any remaining expenses.

	Vendor	Date	Question for Vendor	Asked by	Vendor response	Response Date
1	Kaiser	4/28/2022	Health Coaching – I thought I had a flyer come to my house related to health coaching, and it indicated a person had to be overweight, or have an identifiable issue, such as diabetes, to qualify for this benefit. I might be wrong on that. What is the criteria to qualify for this benefit?	BRC - Member	KP Response- Our Wellness Coaching services are available to members with a variety of areas of focus, such as: stress management, improving sleep, smoking cessation, losing weight, improving health. The Wellness Coaches meet by phone and available to members at no additional cost and no diagnosis requirement or prescription needed. Here is a link to learn more on our website: https://healthy.kaiserpermanente.org/washington/health-wellness/wellness-coaching . Please also find a copy of our Healthy Living Catalog attached for reference.	6/3/2022
2	Kaiser	4/22/2022	Is Kaiser working to offering more in person services? Classes, appointments, groups, hospital tours. At least offering the option of in person verse only having the option of virtual? Feedback: Going through pregnancy for the first time I have been very disappointed in Kaisers care. Appointments feel rushed. I do not have one single person to reach out to with questions. If I need to call in with a concern I have to go through a phone tree and it feels difficult and disconnected. I have had to see multiple different providers for care. I have been told someone would follow up with me at least over the phone, then have no one ever call me, at times I will get an email as follow up instead, which again feeds in to the disconnection. I wish Kaiser would work on being patient focused rather than making the environment feel like I am just the next in line, like cattle. I am not sure if there are low staffing issues, policy issues, or issues with just mentality of staff and treatment of patients. I would like to see this improve because I am just flat out disappointed.	Employee through BRC - Member	KP Response- Thank you for providing this feedback. The member’s experience is very important and at the center of all we do. If appropriate, please share the members name and date of birth with us so we can contact the member and ensure they are getting connected to the right care and feel supported during this important time. Our service team is dedicated to researching and connecting back with members who may experience something frustrating so we can find a resolution and ensure the member has a positive experience. We also escalate all member related issues to leadership for review. During the pandemic, the health education classes were moved to a virtual setting to ensure the safety of each individual attending the group session. The health education team is continuing to monitor this and will bring classes back in person as soon as it is safe for all attendees. Please find a list of KP classes offered to our members: https://healthy.kaiserpermanente.org/oregon-washington/health-wellness/maternity/find-hospital/westside/classes-resources Tours are currently offered in person at the following locations: <ul style="list-style-type: none"> • Kaiser Permanente Sunnyside Medical Center • Kaiser Permanente Westside Medical Center • Legacy Salmon Creek Medical Center – register online at legacyhealthevents.org or get information by emailing HavingABaby@lhs.org. • Salem Health Hospital – register online at www.salemhealth.org/checc or by calling 503-814-2438 	6/3/2022
3	Kaiser	5/9/2022	We are requesting to see a 5 year trend on depression. In previous years (pre-pandemic) we recalled that both Providence and KP reported around 20% of members with claims in this category.	Benefits Team	KP Response: The Annual Reporting data indicated around 6% with a depression diagnosis. I was unable to locate a reference to 20%? We will provide a report back to you next week with a 5 year analysis.	Pending – Open Item
4	Kaiser	5/12/2022	I just checked Kaiser's transaction history and apparently my enrollment data entry was rejected due to an employee's DOB and now I have to re-enter it. Why doesn't Kaiser send out a communication to Clackamas County when things like this happen? That would be very useful as a plan administrator.	Benefits Team	KP Response: This is a question relating to the KP employer portal to update changes to enrollment. The system is unable to provide a discrepancy report. While utilizing the manual entry is cumbersome for large groups, we do offer additional options to our employer groups, one option is an enrollment file, EFI. EFI is an 834 file used to transmit enrollment data, any errors from the EFI file would be included in regular discrepancy report.	6/3/2022
5	Kaiser	5/12/2022	Can you provide more information on your gym discount program for members? Please include details like where members can find more information, and how they would go about signing up for the program.	Benefits Team	KP Response- We are pleased to offer members several discount and free resources for fitness, CHP Active and Healthy offers members discounts to recreational, cultural, fitness and wellness classes, access: chpactiveandhealthy.com ; members also have access to the Active and Fit directory through ChooseHealthy with discounts to online and in person classes and more; and members also have access to ClassPass with discounts to online and in person classes. Members can take advantage of these offerings by logging into KP.org. I’m also attaching a flyer for ChooseHealthy and ClassPass which can be provided to members.	6/3/2022
6	Kaiser	5/12/2022	Are continuous glucose monitors covered by the plan? If so, does it require a preauthorization, and what are the preauth criteria? What is the cost share associated with continuous glucose monitors, if covered?	Benefits Team	KP Response: Continuous Glucose Monitors are on the approved list of Outpatient Durable Medical Equipment when medically necessary. Applicable DME cost share applies, on the traditional plan there is a \$0 copay. Covered DME includes, but is not limited to: <ul style="list-style-type: none"> · Diabetic equipment and supplies including external insulin pumps, infusion devices, blood glucose monitors, continuous glucose monitors, lancets, and injection aids A member would work with their physician for the prescription of DME based on medical needs.	6/3/2022
7	Kaiser	5/12/2022	What are the pros and cons associated with continuous glucose monitors for diabetes?	Benefits Team	KP Response: As members work with their physicians to manage their diabetes condition the glucose monitors will be discussed. Our physician ambassador commented that he regularly see’s these used to manage type 1 diabetes and less often in type 2. One barrier to members utilizing this tool is their copay/cost share, however, on the Clackamas County Traditional plan has \$0 cost share. The \$1400 deductible plan has DME coverage at 20% after deductible.	6/3/2022
8	Kaiser	5/12/2022	What specific resources currently available to members would you recommend a member to take advantage of to help manage obesity and/or diabetes?	Benefits Team	KP Response: When a member is seeking support to lose weight their physician will recommend some of our no cost classes and supportive resources. We offer Health Education classes at no cost to members, for example Healthy Weight is a 12 week class for 75 mins each session, members can register through Kp.org/appointments . We offer pre-recorded webinars for parents and caregivers for children age 2-12. For both weight loss and pre-diabetes, we offer Wellness Coaching (discussed above), pre-diabetes webinars and access to self-care apps (Calm, MyStrength, Class Pass, and other fitness discounts referenced above). For managing diabetes our comprehensive chronic condition program integrates with all aspects of care at Kaiser Permanente. Members will have access to ongoing treatment and support of their physician team, health education classes, webinars, training on insulin injections, and condition monitoring by their care team. We also offer a 6 week workshop for Chronic Disease Self-Management each session is 2.5 hours and workshops are offered in English and Spanish.	6/3/2022
9	Kaiser	5/12/2022	What tools and resources are available to help better control the costs and care of multiple sclerosis, Psoriasis and Psoriatic arthritis?	Benefits Team	We understand the ongoing concern over high cost prescriptions in the specialty pharmacy market and the effective treatment to help manage complex conditions. As an integrated care delivery system we operate our own pharmacy program. Our pharmacists and physicians work together to review all medication use and improve health outcomes and medication appropriateness and safety. With ongoing research and clinical trials KP provides our physicians and pharmacists with innovative treatments and best practices. We actively work to contain costs of medications and overall drug spend for our members and employer groups. On average we see around a 91% utilization of generic prescriptions. Having all of our pharmacies linked together increases our purchasing power as one of the nation’s largest health care organizations for negotiated prescription drug supply and pricing. We also maintain a National Specialty Pharmacy program to help provide access to limited or exclusive products to avoid upcharges for our customers. KP is committed to increasing the ease of prescription ordering online, delivery and in person and ensuring our members have access to high-quality and affordable healthcare.	6/3/2022
10	Kaiser	5/12/2022	How do you ensure that patients can continue to see the SAME mental health provider through the entirety of their treatment plan for any one incident/instance?	Benefits Team	KP Response: We offer a full range of clinical and support services for children, teens, families, and adults dealing with emotional and mental health and substance use disorders. All of our clinics are open access and appointments can be made without a referral from the members primary care physician. Members are paneled with a therapist or behavioral health provider for the duration of their care. If for any reason the member chooses to switch or the care provider retires or leaves the practice, the member is able to switch to another provider at any time. We understand that building trust with a mental health provider is vital and it is our best practice to offer continuous care with one provider. In the event that a member begins treatment with an EAP or outside provider and is referred to KP, our clinical care team works together with the EAP provider to ensure a smooth and seamless transition of care.	6/3/2022
11	Providence	4/28/2022	There was talk in the presentation about pre-diabetes showing as an area of concern, but I’m not certain how a person would even know this was something they should talk to their doctors about. How are Providence doctors screening or identifying pre-diabetes in members? Are there signs, symptoms? Is there information Providence could provide that would help members identify that they are within the risk zone?	BRC - Member	Providence Health Plan encourages all members to see their PCP annually and to utilize their preventive healthcare benefits. During the annual well- care visit, the provider will check a patient’s blood sugar or hemoglobin A1C. If fasting blood sugar is 100-125 mg/dL or the hemoglobin A1C is 5.7%- 6.4%, the member is considered pre-diabetic. If a member is unsure if their provider did a diabetes screening or what their results were, they should consult their provider. They may also find their results in MyChart. The American Diabetes Association offers a free, online risk assessment – which is also linked on our health coaching page – to help members know if they are at risk for Type 2 diabetes. Additionally, in January of 2022, the Providence marketing team prepared and distributed a mailer focused on encouraging members who don’t already have a primary care physician to choose one to help them navigate their healthcare appropriately. This was in support of the Get Connected Stay Connected program at Clackamas County and is one strong example of emphasizing the importance of having a relationship with a provider. *mailer attached	5/31/2022

	Vendor	Date	Question for Vendor	Asked by	Vendor response	Response Date
12	Providence	4/28/2022	Health Coaching – I thought I had a flyer come to my house related to health coaching, and it indicated a person had to be overweight, or have an identifiable issue, such as diabetes, to qualify for this benefit. I might be wrong on that. What is the criteria to qualify for this benefit?	BRC - Member	<p>The Providence Health Coaching benefit is available is available to all Clackamas County members age 18 and older. There is no prequalification and members are not required to have identifiable issues in order to use the benefit.</p> <p>Our Health Coaching program consists of two program tracks – standard health coaching and our Healthy Eating and Active Lifestyle (H.E.A.L.) program. Our standard health coaching program offers one-on-one sessions with a health coach for members working towards lifestyle goals such as healthy eating, moving more, improving sleep or managing stress. This program is available to all Clackamas County members, age 18 and older.</p> <p>The HEAL program is designed to prevent type 2 diabetes and promote moderate weight loss, modeled off the CDC diabetes prevention curriculum. For this program, participants must meet the following criteria:</p> <ul style="list-style-type: none"> - age 18 and older BMI of 25 or higher, or 23 or higher for asian americans and at least one of the following: - a fasting blood sugar of 100-125 mg/dL -a hemoglobin A1c of 5.7% - 6.4% a history of gestational diabetes a score of 5 or higher on the American Diabetes Association's diabetes risk assessment 	5/31/2022
13	Providence	4/28/2022	What were the two pharmacies noted that we can get mail order prescriptions from? Costco and Postal Prescription Services (PPS), or was it through someone else?	BRC - Member	<p>Yes, our two mail order pharmacies are Costco and Postal Prescription Services (PPS).</p> <p>More information can be found here: https://www.providencehealthplan.com/members/pharmacy-resources</p>	5/31/2022
14	Providence	5/9/2022	We are requesting to see a 5 year trend on depression. In previous years (pre-pandemic) we recalled that both Providence and KP reported around 20% of members with claims in this category.	Benefits Team	As the attached report shows, over the 5-year period, the number of distinct Clackamas County members presenting with depression has increased. Our presentation to the BRC outlined a number of programs that PHP has implemented in order to get members behavioral health support when it is needed most.	5/31/2022
15	Providence	5/12/2022	Can you provide more information on your gym discount program for members? Please include details like where members can find more information, and how they would go about signing up for the program.	Benefits Team	<p>Members can access gym membership discounts through our partner Active&Fit Direct™. The Active&Fit Direct™ program allows members to choose from more than 11,000 participating fitness centers and YMCAs nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes, 2 month commitment required).</p> <p>Members can find more information on our Member Perks page. To sign up for the program, members should log in or register their myProvidence account. On the left-hand navigation, choose “Health and Wellness” and then “Discount Programs.” From there you’ll be directed to the Active&Fit Direct™ website to learn more and enroll.</p>	5/31/2022
16	Providence	5/12/2022	What are the pros and cons associated with continuous glucose monitors for diabetes?	Benefits Team	<p>The American Diabetes Association (ADA) 2022 Standards of Medical Care in Diabetes guideline have been updated with recommendations on CGM use. Current evidence includes limited use of CGM for non-insulin diabetic therapy (see below):</p> <ul style="list-style-type: none"> - Support the use of CGM in diabetic patients with insulin therapy: § Use of CGM devices should be considered from the outset of the diagnosis of diabetes that requires insulin management. This allows for close tracking of glucose levels with adjustments of insulin dosing and lifestyle modifications and removes the burden of frequent Blood Glucose Monitoring (BGM). In appropriate individuals, early use of automated insulin delivery (AID) systems or continuous subcutaneous insulin infusion (CSII) may be considered. Interruption of access to CGM is associated with a worsening of outcomes; therefore, it is important for individuals on CGM to have consistent access to devices. § BGM is especially important for insulin treated patients to monitor for and prevent hypoglycemia and hyperglycemia. Most patients using intensive insulin regimens (multiple daily injections [MDI] or insulin pump therapy) should be encouraged to assess glucose levels using BGM (and/or CGM) prior to meals and snacks, at bedtime, occasionally postprandially, prior to exercise, when they suspect low blood glucose, after treating low blood glucose until they are normoglycemic, and prior to and while performing critical tasks such as driving. - Limited support for diabetic patients without insulin therapy: § Patients Using Basal Insulin and/or Oral Agents - The evidence is insufficient regarding when to prescribe BGM and how often monitoring is needed for insulin-treated patients who do not use intensive insulin regimens, such as those with type 2 diabetes using basal insulin with or without oral agents. However, for patients using basal insulin, assessing fasting glucose with BGM to inform dose adjustments to achieve blood glucose targets results in lower A1C. § In people with type 2 diabetes not using insulin, routine glucose monitoring may be of limited additional clinical benefit. By itself, even when combined with education, it has showed limited improvement in outcomes. However, for some individuals, glucose monitoring can provide insight into the impact of diet, physical activity, and medication management on glucose levels. Glucose monitoring may also be useful in assessing hypoglycemia, glucose levels during intercurrent illness, or discrepancies between measured A1C and glucose levels when there is concern an A1C result may not be reliable in specific individuals. <p>*A key consideration is that performing BGM alone does not lower blood glucose levels. To be useful, the information must be integrated into clinical and self-management plans</p>	5/31/2022

Vendor	Date	Question for Vendor	Asked by	Vendor response	Response Date
17 Providence	5/12/2022	What specific resources currently available to members would you recommend a member to take advantage of to help manage obesity and/or diabetes?	Benefits Team	<p>Nutritional Counseling – Clinical dietitians at Providence are dedicated to teaching patients how to make nutritionally-sound food choices no matter their disease or condition. Whether to speed up your recovery process, help you prevent disease, or just maintain a healthy lifestyle, our registered dietitians can put you on the path to optimal health. *Availability of services is limited to any plan design limitations and exclusions that may apply.</p> <ul style="list-style-type: none"> • Providence Center for Weight Management - Providence Center for Weight Management offers both surgical and non-surgical solutions. These medically supervised weight loss programs are customized based on the member's goals, health history and eating habits. *Availability of services is limited to any plan design limitations and exclusions that may apply. • Community Teaching Kitchen - Providence Milwaukie Hospital supports good health through good food. That's why we offer services to help you get the nutrition your body needs. Our Community Teaching Kitchen helps you put a healthy meal on your table. And our nutrition experts can assist with creating personalized goals for improving your health. • Oregon Diabetes and Health Education Services - Clinical dietitians at Providence are dedicated to teaching patients how to make nutritionally-sound food choices no matter their disease or condition. Whether to speed up your recovery process, help you prevent disease, or just maintain a healthy lifestyle, our registered dietitians can put you on the path to optimal health. • Diabetes Care Management Program - Registered Nurses, Social Workers, Clinical Support Coordinators, and Technicians help members navigate their health care plan in many ways. They provide personalized support that flexes over time, based on the member's needs, behaviors and motivations. • Health Coaching (Standard or H.E.A.L.) - Professional health coaches use evidence-based behavior change techniques to foster self-efficacy, empowering members to lose weight and improve diet and exercise habits. • Virta (Available as an option for Clackamas County) - Virta is a provider-led, research-backed treatment that can help reverse type 2 diabetes, meaning that members can lower their blood sugar and A1c, all while reducing diabetes medications and losing weight. • Omada (Available as an option for Clackamas County) - Omada is a virtual care program that empowers members to achieve their health goals through sustainable lifestyle change. Combining data-powered human coaching, connected devices, and curriculum tailored to your specific circumstances, the program is designed to help members build healthy patterns for life. The program surrounds members with a variety of tools and support tailored to what they need to succeed. If a member is living with prediabetes, type 2 diabetes, and/or hypertension, they can look forward to: A professional health coach for ongoing one-on-one guidance. Coaches are proactive and compassionate, with expertise to help with conditions in ways that work for the member (for example, Certified Diabetes Educators, or CDEs, for those in the type 2 diabetes program). Connected devices (like a scale, blood pressure monitor, and/or glucose meter) automatically synced to a private account. Weekly interactive lessons to help the member explore physical, social, and psychological components of healthy living, including the essential knowledge and skills to self-manage conditions like diabetes and hypertension. An online community of peers with similar health conditions and challenges for real-time encouragement, sharing, and support. 	5/31/2022
18 Providence	5/12/2022	What tools and resources are available to help better control the costs and care of multiple sclerosis, Psoriasis and Psoriatic arthritis?	Benefits Team	<p>For MS, Psoriasis, and Psoriatic arthritis, Prior Authorization (PA) and maximizing use of generic options are the best tools to help control costs.</p> <ul style="list-style-type: none"> • Multiple sclerosis: <ul style="list-style-type: none"> ☐ MS is a debilitating disease and initiation of disease modifying therapy (DMT) should be as early as possible. The choice of therapy is individualized based upon disease activity, adherence, AE profiles, and mechanism of action. o Most Infused/injectable (healthcare administered) medications including Tysabri, Lemtrada, Rituximab, and interferons require PA. o PHP has had no major change in cost across all lines of business from 2018-2020 with steady utilization o Maximize/require use of generic specialties Examples: <ul style="list-style-type: none"> • Use of the Tecfidera generic (Dimethyl fumarate) results in substantial cost reduction • Use of the Copaxone generic (Glatiramer acetate) has reduced costs • Aubagio and Gilenya will have generics to market soon. • Psoriasis and psoriatic arthritis: <ul style="list-style-type: none"> ☐ Cost-effective Tier 1 and 2 options available for less advanced disease. ☐ PA is required for initiation of biologics. 	5/31/2022

HEALTHY LIVING

HEALTH AND WELLNESS CLASSES AND RESOURCES



Thinking about a healthier lifestyle?

Talk with a health coach

Wellness Coaching by Phone offers support through one-on-one phone or video calls with a coach as you discuss:

- Your health goals.
- The process of change.
- Ideas to jump-start your motivation and tools to overcome common obstacles.
- Options for new resources and next steps.

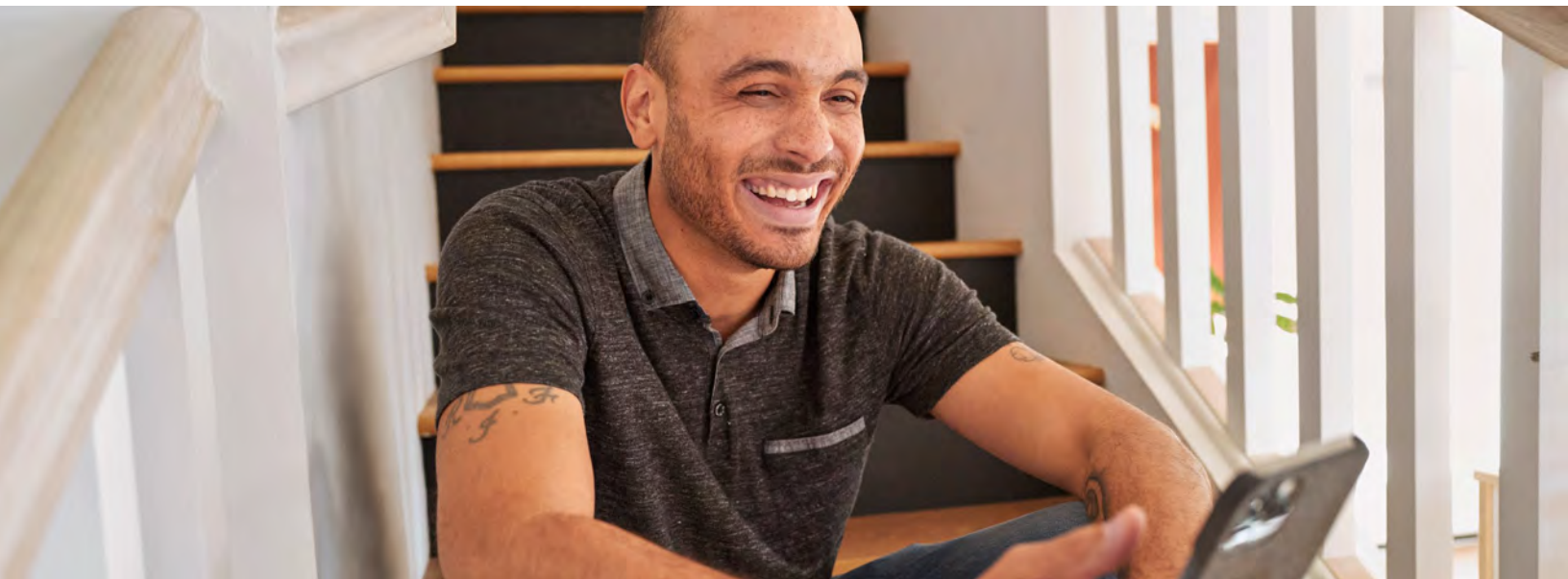
Group Health Coaching offers the benefits of one-on-one coaching in a 4-week online group. This program may be right for you if you:

- Enjoy the energy and accountability of a group environment.
- Appreciate the dynamic of sharing ideas with others.
- Are interested in expanding your social network and building community.

Call **503-286-6816** or **1-866-301-3866**, option 2, to learn more and enroll.

You also can register by signing on at **kp.org/appointments**. Click "Schedule appointment," then select Health and Wellness Education. Follow the prompts to select the offering, date, and time you want.

This service is for Kaiser Permanente members at no additional cost. It is available Monday through Friday.



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A photograph of a person sitting on the ground in a garden. The person is wearing a green long-sleeved shirt and grey pants. They are positioned next to a wooden building with a window. The garden is filled with various green plants, including leafy greens and tall grasses. The scene is outdoors and appears to be a well-maintained garden area.

Health Engagement and Wellness Services

Taking an active role in your health can help you feel better – physically, mentally, and emotionally.

Health Engagement and Wellness Services is part of the Kaiser Permanente family of health care. The department is dedicated to helping you discover your total health. We serve both our members and the communities where we live, work, and play in Northwest Oregon and Southwest Washington.

We are a team of educators, health coaches, and specialists. We can help provide you with engaging information, activities, and support so you can take steps to improve your health.

You can explore topics and tools as you take a journey towards managing your best health with:

- Online and in-person classes
- Health coaching by phone or video
- kp.org/healthengagement

Taking charge of your health can begin right at your fingertips. Turn the page and start now!



Pregnancy, childbirth, and newborn care

Healthy Beginnings

Find support and gain confidence every step of the way – from pregnancy to the birth experience to parenting. Join others in spirited group sessions to share ideas and navigate the choices facing new families.

Preparation for Birth – webinar

For Kaiser Permanente members who are expecting a baby

Increase your knowledge, skills, and confidence about the birth process and early postpartum (after the birth) period.

What is a birth plan? How do you manage labor pain? What are your plans for feeding baby? Learning more about the labor and birth process, acquiring skills, and understanding your options will help you to more confidently make decisions in this experience. Register in your 5th month to join a supportive group to prepare yourself and share ideas and resources with other expecting parents.

5 sessions, 2 hours each

No fee for Kaiser Permanente members

A support person is welcome to attend with you.

To register, sign on at kp.org/appointments. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

Note: Please register for only the first session of a class. When you schedule online, kp.org will register you for all sessions, but will show only the date of the first session. Within a few days, you can log on to kp.org and see all the dates and times of your upcoming sessions.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

Preparation for Birth – online self-study

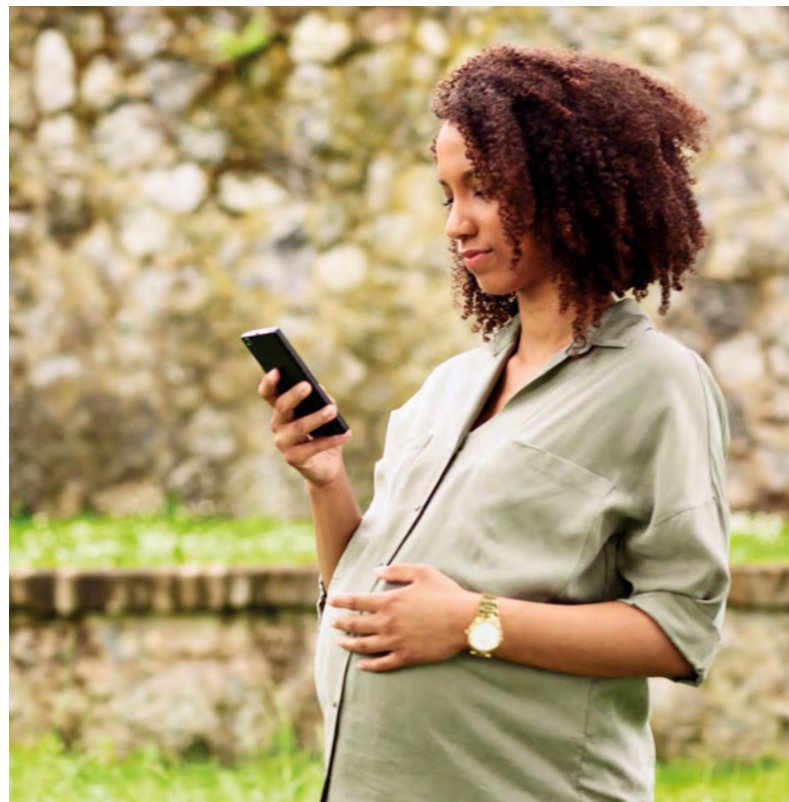
For Kaiser Permanente members who are expecting a baby

Increase your knowledge, skills, and confidence about the birth process and early postpartum (after the birth) period.

Learning more about the birth process, new parenting issues, and your options helps you to more confidently make decisions about your experience. You'll receive a password you can use anytime to access the online program. It includes audio, videos, information you can download and print, and links to other sites.

No fee for Kaiser Permanente members

To register, please call **503-286-6816** or **1-866-301-3866** and select option 1.



CenteringPregnancy Group Prenatal Care

For Kaiser Permanente members who are expecting a baby

Become a part of a community that helps empower you to be actively involved in your own care and equips you to make healthy choices throughout pregnancy and beyond.

CenteringPregnancy is prenatal care in a group setting. At each visit, you'll have one-on-one time with your Centering clinician for a check-up and to discuss any private concerns. The remaining time is for the group to talk about pregnancy issues. These include exercise, nutrition, reducing stress, signs of labor, breastfeeding, new baby care, and after-delivery issues.

10 sessions, 2 hours each

Fee: Varies, depending on your prenatal coverage. Contact Member Services for information, **1-800-813-2000**.

For more information or to register, please call **1-855-285-4246**.

Kaiser Permanente Hospital Birth Tour – webinar

For Kaiser Permanente members who plan to give birth at Kaiser Permanente Sunnyside Medical Center or Westside Medical Center

Learn what to expect from admission to discharge and become more familiar with the space.

A hospital birth tour provides information about your hospital experience. You will have the chance to see your hospital's labor, birthing, and family rooms. Register early (in your 5th month) and attend this session during your 7th or 8th month of pregnancy.

1 session, 1 hour

No fee for Kaiser Permanente members

A support person is welcome to attend with you.

Locations:

- Kaiser Permanente Sunnyside Medical Center
- Kaiser Permanente Westside Medical Center

To register, sign on at **kp.org/appointments**. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

Legacy Salmon Creek Family Birth Center Q&A – webinar

For Kaiser Permanente members who plan to give birth at Legacy Salmon Creek Medical Center

Families can join an info session of the Family Birth Center anytime during the pregnancy. Registration is required.

No fee for Kaiser Permanente members

Register online at legacyhealthevents.org or get information by emailing HavingABaby@lhs.org.

Salem Hospital Birth Tour – video

For Kaiser Permanente members who plan to give birth at Salem Hospital

Families can watch a video tour of the Family Birth Center anytime during the pregnancy.

No fee for Kaiser Permanente members

Go to salemhealth.org/fbc and click on "Learn about the FBC."



Kaiser Permanente members receive a packet that includes the Healthy Beginnings prenatal newsletter during their first obstetric visit. This newsletter contains information about the importance of prenatal care during early pregnancy.

NEW!

Prenatal Breastfeeding Support Group – virtual group

For Kaiser Permanente members who are getting ready to breastfeed

Prepare for your successful breastfeeding experience and learn tips and tricks to get through the first weeks after delivery.

Virtually meet other soon-to-be parents who plan on breastfeeding. You'll learn from one another and become prepared for what to expect. This group is led by an International Board Certified Lactation Consultant.

Ongoing sessions, 1 hour each

No fee for Kaiser Permanente members

To register, please call **1-855-206-0302**.



Tool Kit for New Parents – webinar

For Kaiser Permanente members who are expecting a baby

Learn skills and increase your confidence to effectively care for your baby.

Being a parent is fun but it's not easy! Discover what life is like from the newborn's perspective, and how they communicate. You'll learn baby care skills such as holding, diapering, bathing, swaddling, massage, and methods of soothing. You can also explore what to expect as you become a family, plus strategies for making this transition smoother. Join a supportive group setting with other parents-to-be.

1 session, 3 hours

No fee for Kaiser Permanente members

A support person is welcome to attend with you.

To register, sign on at kp.org/appointments. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

Postpartum Breastfeeding Support Group – virtual group

For Kaiser Permanente members who are breastfeeding

Get ongoing education and support for breastfeeding.

Do you have questions about breastfeeding your baby? Get help at our group visits held twice a month. Meet other parents and discuss topics related to breastfeeding and the care of your newborn. The group is led by a lactation consultant.

Ongoing sessions, 1 hour each

No fee for Kaiser Permanente members

For more information and to schedule a group visit, please call **1-855-206-0302**.

My Body After Baby – virtual visit

For Kaiser Permanente members after giving birth

Learn strategies to help you return to your normal physical activity after delivery.

Get information to help you thrive after delivery. Class topics include returning to normal bowel and bladder function, managing your postpartum pelvic pain, caring for your abdominal and pelvic floor muscles, and strategies to return to exercise.

1 session, 1.5 hours

No fee for Kaiser Permanente members

To register, please call **1-844-394-3972**.

1-Month Pediatric Group Visit – virtual group

For Kaiser Permanente members who are first-time parents and their newborns

Get information about caring for your new baby.

If you're a first-time parent, new questions come up every day about caring for your baby. Join other new parents for a group visit led by a Kaiser Permanente Pediatric team – including a pediatric clinician and a lactation nurse – to get answers you're looking for.

1 session, 1 hour

No fee for Kaiser Permanente members

For more information or to register, please call **1-855-206-0302**.




Food fights?

Concerned about your family's health and eating habits? Learn more in a recorded webinar (no additional cost). See page 13 for details.

Want to know more?

- Visit kp.org/healthengagement/pregnancy.
- Visit kp.org/healthengagement/kidsandfamily.
- For vasectomy information or to make an appointment, please call **503-571-1245**. You also can schedule by signing on at kp.org/appointments. Select Urology Services then follow the prompts to make an appointment.
- Find programs and services near you at kp.org/communityresources. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.
- Check out the online wellness programs at kp.org/healthylifestyles. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Use the apps at kp.org/selfcareapps*. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. Topics include pregnancy and early parenting. *Calm* is for relaxation, sleep, and dealing with emotions – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.

A group of people are gathered around a dinner table at night. The table is set with various dishes, including corn cobs, a salad, and a bowl of fruit. There are also lit candles and glasses of water. The background shows a stone wall and some hanging lanterns. The overall atmosphere is warm and social.

Weight management

Eat healthy. Feel more healthy.

Do you want to lose weight? Are you trying to manage heart disease, high blood pressure, or diabetes? Choose a weight management option that helps fit your learning style – and discover how to create lasting behavior changes.

Healthy Weight – webinar

For adult Kaiser Permanente members who are struggling to lose or maintain their weight

Explore solutions for success in weight management and increase confidence in your ability to manage your weight and health, long term.

Become a healthier version of yourself by focusing on the root causes of your weight management struggles. Registered dietitians help you explore effective and practical ways to achieve long-term weight management and overall health.

12 sessions, 75 minutes each

No fee for Kaiser Permanente members

Only registered members can attend; please do not bring children or support people to class.

To register, sign on at kp.org/appointments. Click “Schedule appointment,” then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make our selections to finish registering.

Note: Please register for only the first session of a class. When you schedule online, kp.org will register you for all sessions, but will show only the date of the first session. Within a few days, you can log on to kp.org and see all the dates and times of your upcoming sessions.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

Healthy Futures – prerecorded webinar

For parents and caregivers of children 2-12

Learn proven strategies for coping with difficult eaters.

Take conflict off the menu with Ellyn Satter’s Division of Responsibility. In this 10-minute presentation, you can get tips for making mealtime more pleasant and rewarding for the whole family.

Watch the recording on kp.org/healthengagement/kidsandfamily.

No fee for Kaiser Permanente members

After viewing the presentation, you can talk with a health coach to get ongoing support. To register, sign on at kp.org/appointments. Click “Schedule appointment,” then select Health and Wellness Education as the reason for the appointment. Select “Health coach” then follow the prompts to set up your appointment for a phone or video call.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 2.



Plant-based Eating Program – webinar

For Kaiser Permanente members interested in following a whole food, plant-based diet or in finding ways to add more whole plant-based foods to their lives

Discover ways to incorporate more plant-based foods and decrease processed foods from your eating plan.

From the comfort of your home or office, get an introduction to whole food, plant-based eating. You'll learn about the benefits, resources, and ways to incorporate more of these foods into your life.

3 sessions, 1.5 hours each

No fee for Kaiser Permanente members

To register, sign on at **kp.org/appointments**. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

Note: *Please register for only the first session of a class.* When you schedule online, **kp.org** will register you for all sessions, but will show only the date of the first session. Within a few days, you can log on to **kp.org** and see all the dates and times of your upcoming sessions.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

Wellness Coaching by Phone Program

What is health coaching?

Health coaches are guides. You decide the destination, and the coach supports you along the way.

Improving your health behaviors can be a difficult journey. A coach provides support as you strengthen your health routines.

Coaching is also helpful for families! There's no reason to go it alone.

Having a coach can help if:

- You know what you want to do to improve your health, but you haven't done it.
- You're working on your health and struggling to stay on track.
- You used to do more for your health and want to again.
- You're feeling stuck!

No fee for Kaiser Permanente members

You can have a phone or video call, at a time convenient to your schedule. To register, call **503-286-6816** or **1-866-301-3866**, option 2.

You also can register by signing on at **kp.org/appointments**. Click "Schedule appointments," then select Health and Wellness Education as the reason for the appointment. Select "Health Coach" then follow the prompts to set up your appointment for a phone or video call.

Want to know more?

- Visit **kp.org/healthengagement/weight**.
- Visit **kp.org/healthengagement/exercise**.
- Visit **kp.org/healthengagement/nutrition**.
- Go to **kp.org/video** to see the "The Benefits of Exercise."
- Check out the online wellness programs at **kp.org/healthylifestyles**. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Find programs and services near you at **kp.org/communityresources**. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.
- Use the apps at **kp.org/selfcareapps***. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. Topics include pregnancy and early parenting. *Calm* is for relaxation, sleep, and dealing with emotions – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.



Preventing diabetes

Be proactive

Having prediabetes means you are at risk for getting type 2 diabetes. Lifestyle changes can reduce your risk by almost half.

Understanding Prediabetes – webinar

For adult Kaiser Permanente members with prediabetes

Learn about lifestyle changes that can help prevent diabetes.

This group webinar is led by a registered dietitian. It's your opportunity to learn more about what exactly prediabetes is. You'll discuss some lifestyle changes that can help prevent diabetes. Make a difference to your health and find out about resources that can benefit you.

1 session, 1 hour

No fee for Kaiser Permanente members

Materials and resources will be shared with you after you attend the webinar.

To register, sign on at kp.org/appointments. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

Preventing Diabetes Program – webinar

For Kaiser Permanente members with prediabetes (HbA1c 5.7-6.4%) and a BMI (body mass index) of 25 or more

Learn about healthy eating, increasing activity, meal planning, and finding healthy ways to deal with stress.

This program can help you lose weight, improve your HbA1c, and stay active. It is based on the Centers for Disease Control Diabetes Prevention Program. Our program is taught by a registered dietitian in a supportive group setting. Get help to successfully reduce your risk of developing diabetes.

Weekly group sessions for 6 months, 75 minutes each, then monthly sessions with a health coach for 6 months

No fee for Kaiser Permanente members

Note: Offerings are limited.

To register, please call **503-286-6816** or **1-866-301-3866** and select option 2.

Community Diabetes Prevention Programs

For people at high risk of developing type 2 diabetes

Reduce your risk by following a healthy lifestyle.

In these programs, a trained lifestyle coach will guide discussions about healthier eating, starting physical activity, overcoming stress, staying motivated, and more.

For more information about community programs, please go to:

- ymca.net/diabetes-prevention/
- cdc.gov/diabetes/prevention



Want to know more?

- Visit kp.org/healthengagement/prediabetes.
- Find programs and services near you at kp.org/communityresources. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.
- Check out the online wellness programs at kp.org/healthylifestyles. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Use the apps at kp.org/selfcareapps*. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. Topics include pregnancy and early parenting. *Calm* is for relaxation, sleep, and dealing with emotions – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.



Managing diabetes

Take control

Managing your diabetes can help you feel healthier, have more energy, and decrease your risk of diabetes complications.

Diabetes Basics – by phone or video* visit

For Kaiser Permanente members who are newly diagnosed with diabetes or who have had it a while but want to manage their condition more effectively

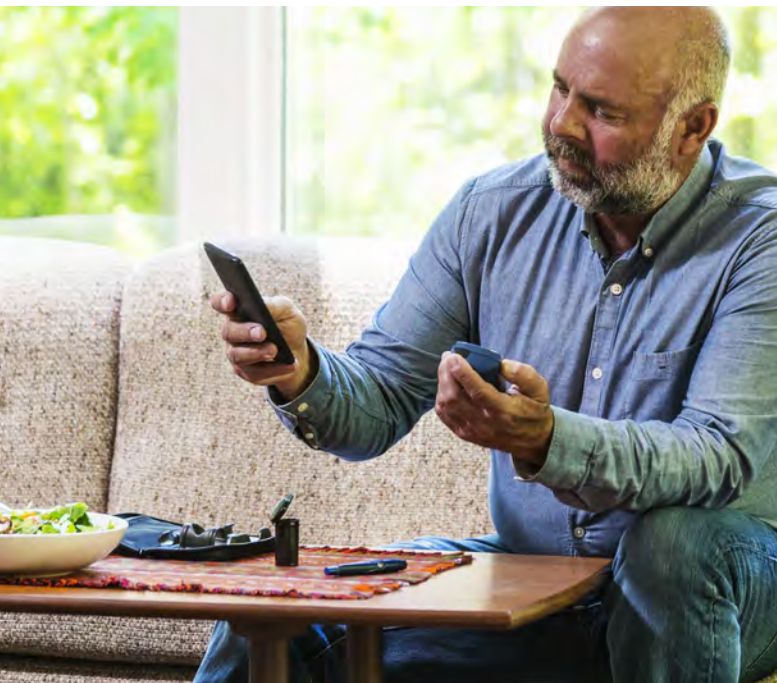
Learn how diabetes affects your body and what you can do to manage it.

Work individually with a certified diabetes educator to explore healthy eating, blood glucose monitoring, physical activity, and avoiding complications.

1 session, 2 hours

No fee for Kaiser Permanente members

To register, please call **503-286-6816** or **1-866-301-3866**, option 1.



Diabetes Basics – webinar

For Kaiser Permanente members who are newly diagnosed with diabetes or who have had it a while but want to manage their condition more effectively

Learn how diabetes affects your body and what you can do to manage it.

From the comfort of your home or office, learn about healthy eating, blood glucose monitoring, physical activity, and avoiding complications. The group sessions are led by a certified diabetes educator.

3 sessions, 1.5 hours each

No fee for Kaiser Permanente members

To register, sign on at **kp.org/appointments**. Click “Schedule appointment,” then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

Note: Please register for only the first session of a class. When you schedule online, **kp.org** will register you for all sessions, but will show only the date of the first session. Within a few days, you can log on to **kp.org** and see all the dates and times of your upcoming sessions.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

*When appropriate, available, and legally permissible.

*These features are available when you get care at Kaiser Permanente facilities.

*If you travel out of state, phone appointments and video visits may not be available due to state laws that prevent doctors from providing care across state lines. Laws differ by state.

*To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device.



Insulin Information – by phone or video* visit

For Kaiser Permanente members who need to start insulin or have been taking insulin for a while and need a refresher

Work individually with a certified diabetes educator to learn about insulin, injection techniques, and how to time insulin with meals and activity. Proper disposal of insulin syringes also will be covered.

1 session, 2 hours

No fee for Kaiser Permanente members

To register, please call **503-286-6816** or **1-866-301-3866**, option 1.



Household medical waste

Most states have laws that require all sharps (syringes and lancets) be placed in a medical waste container for disposal. Kaiser Permanente pharmacies carry sharps containers you can buy to use at home.

*When appropriate, available, and legally permissible.

*These features are available when you get care at Kaiser Permanente facilities.

*If you travel out of state, phone appointments and video visits may not be available due to state laws that prevent doctors from providing care across state lines. Laws differ by state.

*To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device.

Pediatric Diabetes Program

For pediatric Kaiser Permanente members who have been diagnosed with diabetes, and their families

Get information and support. The program offers several classes:

- Insulin pump class – families can learn the information they need before entering the world of technology and diabetes management.
- Advanced diabetes class – build on your type 1 diabetes knowledge and discuss the myths and realities of raising a child with diabetes.
- Transition class – preparing high school seniors with type 1 diabetes for the next step in their lives.
- Pediatric diabetes support groups.

No fee for Kaiser Permanente members

Virtual and in-person classes are offered at different times through the year. For more information, please call **503-331-6260**.



Want to know more?

- Go to kp.org/healthengagement/diabetes.
- Find programs and services near you at kp.org/communityresources. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.
- Check out the online wellness programs at kp.org/healthylifestyles. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Use the apps at kp.org/selfcareapps*. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. Topics include pregnancy and early parenting. *Calm* is for relaxation, sleep, and dealing with emotions – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.



Ongoing conditions

Improving your well-being

Living with a chronic condition doesn't mean you have to be ruled by it. Taking an active role in your health can help you become more equipped to deal with life's ups and downs.

Adult Cancer Support Group

For people 21 and older who have been diagnosed with cancer

Support group provides an opportunity for patients to support each other through the cancer experience.

The Cancer Support Groups are facilitated by cancer counselors (licensed clinicians). Adults with all types of cancers and stages of treatment are welcome to attend. A support person is also welcome to attend, with or without the patient.

Ongoing weekly and bi-weekly groups, 1.5 hours each

No fee

Locations:

- Cascade Park Medical Office
- Interstate Medical Office Central
- Longview-Kelso Medical Office
- Skyline Medical Office

For more information, please call **503-331-6550**.

NEW CLINICAL OFFERING!

Lifestyle Medicine to Prevent, Treat, and Reverse Chronic Disease

For Kaiser Permanente members interested in healthy lifestyle changes to improve health

Learn about healthy lifestyle practices that can help you take control of your health and reach your goals.

Lifestyle medicine is using personalized lifestyle changes to prevent, treat, and often reverse chronic disease. These changes include a whole-food, plant-predominant eating plan, regular physical activity, restorative sleep, stress management, avoidance of risky substances, and positive social connection. This program is delivered by clinicians trained and certified in the specialty of Lifestyle Medicine.

1 introductory session with option of 2-hour follow-up groups or 30-minute one-on-one appointments

Fee: Office copay

Locations: Virtual sessions and Interstate and Rockwood medical offices

A referral from your doctor is required through the Integrative Medicine Department.

For more information, please call **503-335-2671** or **1-888-813-2000**, ext. 162671.



NEW!
COVID-19: Recovery and Rehab

For Kaiser Permanente members recovering from COVID-19

Get information and tips on dealing with some of the most common symptoms that people recovering from COVID-19 have.

This class covers strategies that can play a key role in your recovery. Learn how to reduce fatigue, improve your sleep and concentration, enhance your breathing, have a safe and gradual return to exercise and activity, and pace your daily activities.

1 session, 1.5 hours

No fee for Kaiser Permanente members

To register, please call **1-844-394-3972**.

Cancer Rehab Class

For Kaiser Permanente members with a current or prior history of cancer

Gain an understanding of and learn to help manage the side effects or symptoms related to your cancer treatment.

Learn how exercise can impact your overall well-being, both during and after cancer treatment. You'll also learn about scar tissue management, American Cancer Society nutritional guidelines, and how to manage fatigue and conserve energy. The session includes education about the signs of lymphedema development, as well as risk reduction and treatment guidelines for this condition.

1 session, 1.5 hours

No fee for Kaiser Permanente members

To register, please call **1-844-394-3972**.



Pain Coping and Skills Services

For Kaiser Permanente members 18 and older who have chronic pain

Explore and practice effective ways to help reduce pain and improve function.

Group video* appointments:

- Foundation in pain education and guidance to develop your pain management plan.
- 7 sessions – 1-6 are 2-hour sessions for education and skill practice and session 7 is a 60-minute individual care plan appointment.
- Facilitated by a team of pharmacists, clinical social workers, and a physical therapy assistant. All team members have training in pain management.
- An adult support person may attend with you at no additional charge.

Individual appointments:

- A pain assessment and a series of follow-up appointments to help you develop your pain management plan. It focuses on your specific strengths and goals as well as specific challenges you may be experiencing in your pain management. Consider completing the pain group series first – it can enhance the benefit of individual services.
- Follow-up appointments include counseling to work with the relationship between pain, nervous system function, thoughts, and emotions. Biofeedback and/or clinical hypnosis may be offered as treatment approaches to help you retrain your nervous system.
- Services provided by psychologist or clinical social worker. All team members have training in pain management.
- Video* and in-person appointments available. In-person are at Central Interstate, Orchards, and Skyline medical offices.

Fees vary

A referral is required to attend Pain Coping and Skills Services. For more information, please call **503-331-6131**.

*When appropriate, available, and legally permissible.

*These features are available when you get care at Kaiser Permanente facilities.

*You must be located in Oregon or Washington during the video or phone appointment.

*For an individual video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. For the group video visits, we use Microsoft Teams, which does not require kp.org registration but does require a camera-equipped computer or mobile device.

Living Well with Chronic Conditions

For adults who have an ongoing condition, including diabetes, arthritis, asthma, and heart disease

Get tools for living a healthy life while managing an ongoing condition.

The Chronic Disease Self-Management Program is a 6-week workshop. You'll get information and support for continuing your normal daily activities and dealing with the emotions that chronic conditions may bring. All workshops are offered in English and Spanish.

6 sessions, 2.5 hours each

Fees vary

Offered by a community partner. For information:

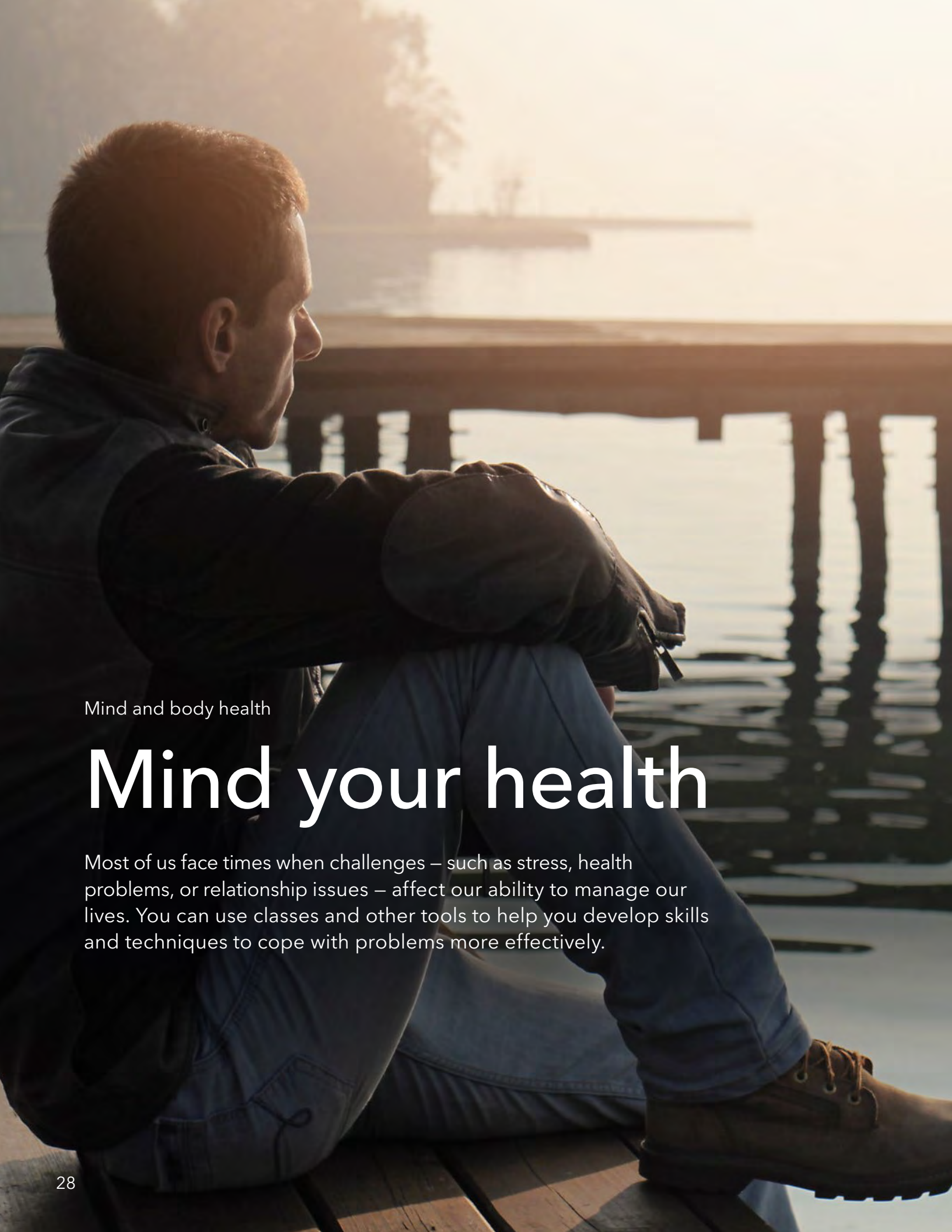
- In Oregon, go to healthoregon.org/livingwell.
- In Washington, go to livingwell.doh.wa.gov.



Want to know more?

- Visit kp.org/healthengagement for information on pain, ADHD, and more.
- Check out the online wellness programs at kp.org/healthylifestyles. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Watch videos on diabetes, high blood pressure, and COPD at kp.org/video.
- Go to kp.org/listen for free audio programs on headaches, fibromyalgia, and more.
- See pages 17-18 for diabetes prevention information.
- Visit kp.org/cancercare.
- Use the apps at kp.org/selfcareapps*. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. *Calm* is for meditation and sleep – designed to help lower stress, reduce anxiety, and more.
- Find programs and services near you at kp.org/communityresources. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.

*Only available to Kaiser Permanente members with medical coverage.

A man in a dark jacket and blue jeans sits on a wooden pier, looking out over a body of water at sunset. The sun is low on the horizon, creating a warm, golden glow. The water reflects the light, and the pier's railing is visible in the foreground.

Mind and body health

Mind your health

Most of us face times when challenges – such as stress, health problems, or relationship issues – affect our ability to manage our lives. You can use classes and other tools to help you develop skills and techniques to cope with problems more effectively.

Stress Less and Thrive – online group coaching

For Kaiser Permanente members 18 and older

Move from coping with stress to developing greater resilience and the ability to thrive in the face of life's many challenges.

In this program, you will develop a stress management plan that is realistic and doable, that helps fit your lifestyle and supports your core values. Group coaching draws on inner knowledge and brings with it the wisdom of the group to increase success for all.

4 sessions, 1 hour each

No fee for Kaiser Permanente members

To register, sign on at kp.org/appointments. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

Note: Please register for only the first session of a class. When you schedule online, kp.org will register you for all sessions, but will show only the date of the first session. Within a few days, you can log on to kp.org and see all the dates and times of your upcoming sessions.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

NEW!

Find Your Motivation – online group coaching

For Kaiser Permanente members 18 and older

Get help to start healthy habits or stop unhealthy ones.

Are your intentions for healthier habits not quite in line with your actions? This 4-week series may be just what you need. Group coaching combines the inner knowledge of each participant with the wisdom of the group to increase success for all. The activities in this series are designed to help you create enjoyable health routines and improve your quality of life.

4 sessions, 1 hour each

No fee for Kaiser Permanente members

To register, sign on at kp.org/appointments. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

Note: Please register for only the first session of a class. When you schedule online, kp.org will register you for all sessions, but will show only the date of the first session. With a few days, you can log on to kp.org and see all the dates and times of your upcoming sessions.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.



Alzheimer's/Dementia Caregiver Support Group

For anyone caring for a loved one with dementia

Receive support and learn how other caregivers in situations like yours are managing.

This is a drop-in support group for people who are caring for a loved one with dementia at any stage. The small group is led by a facilitator.

This program is co-sponsored by the Alzheimer's Association. You can learn about Alzheimer's and dementia and their impact on the brain and general population. Community resources and the latest Alzheimer's research are reviewed.

Ongoing sessions

No fee

For more information or to register, please call **1-800-272-3900**. You also can find online options at **alz.org/orswwa/helping_you/support_groups**.

Understanding Alzheimer's and Dementia

For anyone who has concerns about memory – either for themselves or loved ones

Learn about what is normal aging and what is dementia.

This program is co-sponsored by the Alzheimer's Association. You can learn about Alzheimer's and dementia and their impact on the brain and general population. Community resources and the latest Alzheimer's research are reviewed.

1 session

No fee

For more information or to register, please call **1-800-272-3900**. You also can find online options at **alz.org/orswwa/helping_you/support_groups**.

Autism Spectrum Disorder: Caregiver Orientation

For Kaiser Permanente members who are parents and caregivers of children recently diagnosed with Autism Spectrum Disorder

Learn about your child's diagnosis and how to help support their development.

This class can help you understand your child's autism diagnosis, as well as how to access supports and services through Kaiser Permanente, the school system, and the community. It is led by a licensed marriage and family therapist and a board-certified behavior analyst.

Virtual classes are held monthly. Both day and evening times are available. When in-person classes resume, they will be held at various Kaiser Permanente locations throughout the year.

1 session, 2 hours

No fee for Kaiser Permanente members

To register, please call **971-255-9152**. For questions about class content, please call **503-249-6799**.

Complementary and Integrative Medicine

For Kaiser Permanente members with or without chronic health conditions, who are interested in prevention and want to add a holistic dimension to their care

Discover how integrative medicine (also referred to as "natural medicine") treats the whole you.

Learn about holistic health care and how to help take control of your health and create more balance in your life. After attending this session, you will be invited to an individual follow-up appointment for specific recommendations.

1 session, 2 hours

Fee: Office visit copay

Location:

Interstate Medical Office East

A referral from your doctor is required for this class.

To register, please call **503-335-2671** or **1-888-813-2100**, ext. 162671.



Cognitive Behavioral Therapy for Insomnia (CBT-I)

For Kaiser Permanente members struggling with insomnia

Learn about the factors that regulate sleep, with an emphasis on developing healthy sleep behaviors and thoughts to improve insomnia.

You'll meet with a Sleep Medicine Department clinician for evaluation. Therapy focuses on making the most of things you can do to promote sleeping well regularly. This includes sleep hygiene, stimulus control, making sure you spend appropriate lengths of time in bed, and identifying thoughts that contribute to insomnia. You'll be screened and offered treatment for other sleep disorders if needed, as the treatment can improve insomnia or CBT-I success.

One 45-minute screening appointment, available as a video visit*, followed by referral for online resources or one-on-one or virtual follow-up. One-on-one therapy is offered in 30-minute appointments.

An adult support person is welcome to attend with you.

Sleep Medicine services are offered at:

- Cascade Park Medical Office
- Kaiser Permanente Sunnyside Medical Center
- Kaiser Permanente Westside Medical Center
- Longview-Kelso Medical Office
- North Lancaster Medical Office
- Tualatin Medical Office

A referral from your doctor or another Kaiser Permanente clinician is required for Sleep Medicine services.

*When appropriate, available, and legally permissible.

*These features are available when you get care at Kaiser Permanente facilities.

*If you travel out of state, phone appointments and video visits may not be available due to state laws that prevent doctors from providing care across state lines. Laws differ by state.

*To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device.

Drop-In Grief Support Groups

For people who have lost a loved one

A support group offers a chance to understand and express the difficult feelings that are part of grief in a safe and confidential environment. Regular participation can increase your base of support, decrease feelings of isolation, and help you develop coping skills.

We are here to share. Talking with others helps to ease the pain, but you are not required to talk unless you want to. These groups are led by a Kaiser Permanente bereavement counselor from the Hospice and Palliative Care Bereavement Support Program.

Ongoing support groups, 1.5 hours each meeting

No fee

For more information, please call **503-499-5307**.

Note: In-person grief support groups may be temporarily suspended due to COVID-19. Virtual options are available.

NEW! Coping with Grief during the Holidays

For adults (18 and older) who have lost a loved one

Get support and resources as you deal during the holiday season with the loss of a loved one.

This program is led by a bereavement counselor with the Kaiser Permanente Hospice and Palliative Care Bereavement Support Program.

1 session, 1 hour

No fee

For more information, please call **503-499-5307**.

Living After Loss

For people who have lost a loved one

Learn to understand and express the difficult feelings that are often a part of grief.

This online bereavement-support class follows a prepared course of topics. You will learn about the grieving process and develop strategies for coping. Participation may increase your base of support and decrease feelings of isolation. The series is led by Kaiser Permanente bereavement counselors from the Hospice and Palliative Care Bereavement Support Program.

8 sessions, 1.5 hours each

No fee

For more information or to register, please call **503-499-5307**.

Mental Health and Addiction Medicine Services

For Kaiser Permanente members who need support

Find the right support at the right time.

Emotional issues and life changes affect everyone. The Mental Health and Addiction Medicine departments offer classes, individual therapy, and group services. There are also behavior health consultants, who are licensed therapists working alongside your primary care clinician. All services are designed to help you begin to improve your well-being, with more confidence, and ready to manage whatever life sends your way.

For more information, talk with your doctor or call us at **1-855-632-8280**.



Hospice Volunteer Training Class

For Kaiser Permanente and community members

Hospice volunteers play an important role on our hospice team. Volunteers are community members devoting their service to improving the quality of life for our patients and families near the end of life. You may provide a break for a family caregiver or offer to do light housekeeping, prepare a meal, or help with a project. For patients living in supportive housing, volunteers focus on companionship, such as reading, holding a hand, or simply being a compassionate presence.

Volunteers pass a criminal background check and drug screen test before attending a hospice volunteer training. To start the process, go to kpnwvolunteer.org or call **503-499-5168**.

5 sessions, 3 hours each

No fee

Offered in the Winter, Spring, and Fall. For more information on dates and times, please call **503-499-5168**.

Want to know more?

- Visit kp.org/healthengagement/stress.
- Find free audio meditations you can listen to or download at kp.org/listen. Topics include panic attacks, building self-confidence, and anger and forgiveness.
- Visit kp.org/healthengagement/depression.
- Find programs and services near you at kp.org/communityresources. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.
- Visit kp.org/healthengagement/anxiety.
- Check out the online wellness programs at kp.org/healthylifestyles. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Use the apps at kp.org/selfcareapps*. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. Topics include sleep, anxiety, stress, and depression. *Calm* is for meditation and sleep – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.

What is Mindfulness?

Mindfulness is a way to calm your mind and body to help you cope with illness, pain, and stress.



Studies show that it can help some people sleep better, feel less anxious, and bring their blood pressure down.

When you're mindful, you pay attention to and accept the thoughts and experiences you're having right now, in the present moment.

Some people call it a time for quiet reflection, prayer, or meditation. Whatever name you use is fine, because this is your experience, no one else's.

To be mindful is to pay attention, to be present, and to be accepting.

When you're mindful, you do just one thing and you pay close attention to that one thing. For example, you may sit quietly and notice your emotions or how your food tastes and smells.

When you're present, you focus on the things that are happening right now. You let go of your thoughts about the past and the future.

When you dwell on the past or the future, you miss moments that can heal and strengthen you, moments like feeling the wind blow through your hair, hearing a child laugh, or seeing a friendly face when you think you're all alone.

And to be accepting? Well, that means not to judge the present moment, but to just accept your thoughts and feelings as they come, without getting caught up in them.

We live in a fast-paced world full of demands and changes, but it is possible to find a sense of calmness and peace in the midst of it all.

Mindfulness may just be the thing you never knew you needed.

Want to know more?

- kp.org/mindfulness for guided exercises and activities
- kp.org/listen for audio meditations
- kp.org/healthengagement/stress for tips and resources to help you take charge of your health



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Freedom from tobacco

Kick the habit

Thinking about quitting tobacco use? Success in quitting can depend on addressing your physical and emotional addiction. A class, phone counseling, or an online program can help. Coverage for medication therapy may be available, depending on your benefit plan.

Freedom from Tobacco – webinar

For Kaiser Permanente members who are interested in quitting tobacco

Get an overview of strategies and resources to help you harness your power to quit tobacco.

1 session, 1 hour

No fee for Kaiser Permanente members

To register, sign on at kp.org/appointments. Click “Schedule appointment,” then select Health and Wellness Education as the reason for the appointment. Follow the prompts to select the class, location, and date you want.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

Quitting Tobacco and Vaping – online group coaching

For Kaiser Permanente members 18 and older

Develop a plan to quit and stay quit.

Join this online program on quitting tobacco and vaping, led by a certified health coach. In this group, you will develop a plan based on your unique lifestyle to help support what’s most important to you and increase your likelihood to maintain long-term success. Group coaching draws on inner knowledge and brings with it the wisdom of the group to increase success for all.

4 sessions, 1 hour each

No fee for Kaiser Permanente members

To register, sign on at kp.org/appointments. Click “Schedule appointment,” then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

Note: *Please register for only the first session of a class.* When you schedule online, kp.org will register you for all sessions, but will show only the date of the first session. Within a few days, you can log on to kp.org and see all the dates and times of your upcoming sessions.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.



Follow [@QuitandStayQuit](https://twitter.com/QuitandStayQuit) on Twitter

Get tips and support as you declare your freedom from tobacco!

Telephone Coaching

For Kaiser Permanente members who are thinking about quitting tobacco

Whether you're ready to quit or just thinking about it, health coaches are available for support. We help with tobacco cessation medications, answer questions, and listen respectfully. When you are ready, we will help you create a plan and support you through the rough spots.

No fee for Kaiser Permanente members

To register, sign on at kp.org/appointments. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Select "Health Coach" then follow the prompts to set up your appointment for a phone or video call.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.



Talk with a health coach about your options for quitting tobacco

Please call and select option 2

- From Portland 503-286-6816
- From all other areas 1-866-301-3866

Want to know more?

- Visit kp.org/healthengagement/quittingtobacco.
- Check out the online wellness programs at kp.org/healthylifestyles. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Find programs and services near you at kp.org/communityresources. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.
- Use the apps at kp.org/selfcareapps*. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. Topics include quitting tobacco. *Calm* is for relaxation, sleep, and dealing with emotions – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.



Women's health

Live life to the fullest

With the many roles you play, it's not always easy to find the time and energy to take care of yourself. Staying informed, getting recommended health screenings, and living a healthy lifestyle can help keep you feeling and looking your best at every age.

Taking Control of Your Bladder

For Kaiser Permanente members who have bladder control problems

Learn about bladder control problems, treatment options, and strategies to manage urine leakage.

Do you have problems with urine leakage or getting to the bathroom quickly enough? Most incontinence can be improved with lifestyle changes alone. In this class, you'll get information to help yourself and find possible treatment options, so you can decide to seek further assistance from a specialist in the future. A female support person is welcome to attend with you.

1 session, 1-1.5 hours

No fee for Kaiser Permanente members

For more information or to register, please call **503-571-4910** or **503-571-2946**.

Menopause Class

For members experiencing symptoms or wanting information about menopause

This virtual class includes a discussion of physical changes during perimenopause/ menopause and associated symptoms. We'll also review hormone and alternative treatment management and preventive health strategies. The class is led by clinicians from the Obstetrics and Gynecology Department.

1 session, 1.5 hours

Fee: May require a copay. Please check with Member Services at **503-813-2000**, option 5.

To register, please log on to **kp.org/appointments** or call **503-813-2000**, option 1.

Want to know more?

- Visit **kp.org/womenshealth**.
- Find programs and services near you at **kp.org/communityresources**. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.
- Check out the online wellness programs at **kp.org/healthylifestyles**. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Use the apps at **kp.org/selfcareapps***. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. *Calm* is for relaxation, sleep, and dealing with emotions – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.



Active living

Be active. Improve your well-being.

No matter what your activity goal is – boost your confidence, participate in sports, reduce or prevent health problems – we've got the information and tools to help you succeed.

Fall Prevention and Balance Screening

For Kaiser Permanente members interested in learning about balance, fall prevention, and how to maintain mobility as you age

Learn the internal systems we use for balance, exercises designed to help improve balance, and different ways to prevent falls.

Did you know you can improve your balance and prevent falls? Falls are the leading cause of loss of independence over the age of 65, according to the U.S. Centers for Disease Control and Prevention. In this class, you will learn the foundations and skills needed to help get your balance back on track. An optional balance screening is also offered.

1 session, 2 hours

No fee for Kaiser Permanente members

To register, please call **1-844-394-3972**.

NEW!

Healthy Hands Class

For Kaiser Permanente members who have hand and wrist arthritis

Learn strategies that may prolong your hand function.

This session covers symptom management, adaptive equipment, task modification, alternative treatments, bracing/splinting, and gentle exercises.

1 session, 1.5 hours

No fee for Kaiser Permanente members

To register, please call **1-844-394-3972**.

Healthy Hips and Knees

For Kaiser Permanente members who have pain or arthritis

Learn how to stay active when you have symptoms of pain or arthritis.

Learn how to manage your pain and heal and strengthen your body. Proper body mechanics and activities to help keep yourself strong and moving will be covered.

1 session, 1 hour

No fee for Kaiser Permanente members

To register, please call **1-844-394-3972**.

Healthy Spine Class

For Kaiser Permanente members with acute or low back pain

Learn strategies to manage your low back pain symptoms.

Learn about proper body mechanics to help prevent injury, and how to help manage the pain of flare-ups. The session will also cover important exercises for the spine and suggestions for when to seek care.

1 session, 1.5 hours

No fee for Kaiser Permanente members

To register, please call **1-844-394-3972**.

Parkinson's Disease: Exercise as Medicine

For Kaiser Permanente members with Parkinson's disease

Improve your understanding of Parkinson's disease and the benefits of exercise.

This class is taught by a physical therapist. You'll learn more about Parkinson's and why exercise is essential in managing your symptoms. We'll share and discuss both community and Kaiser Permanente resources.

1 session, 1.5 hours

No fee for Kaiser Permanente members

Family members are welcome and encouraged to attend with you.

To register, please call **1-844-394-3972**.

Silver&Fit®

For Kaiser Permanente Senior Advantage (HMO) plan members

Stay or become more active.


Silver&Fit gives you access to selected fitness facilities, exercise programs, and home fitness kits (options include yoga, tai chi, strength and stamina, diabetes workout, barre fitness, and chair dancing). You'll also have access to online tools, newsletters, and invitations to social activities. Tools at **SilverandFit.com** include Silver&Fit Signature Series exercise videos, Facebook Live exercise classes, and Healthy Aging coaching.

To find a participating facility near you, please call **1-877-221-8221** (TTY 711).

Want to know more?

- Visit kp.org/healthengagement/preventingfalls.
- Visit kp.org/healthengagement/exercise.
- Find programs and services near you at kp.org/communityresources. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.
- Check out the online wellness programs at kp.org/healthylifestyles. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Use the apps at kp.org/selfcareapps*. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. *Calm* is for relaxation, sleep, and dealing with emotions – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.



Life care planning

Prepare for life's "what ifs"

Consider your personal values and how they shape the choices you make about health care.

Life Care Planning My Values: First Steps – webinar

For all adults 18 and older

Learn about advance directives and sharing your wishes for future health care decisions.

Life Care Planning begins with choosing someone to speak for you if you are unable to speak for yourself. This person is called a health care representative. Learn about what to consider when choosing your representative and completing your advance directive forms. You'll gain peace of mind from knowing that your values and wishes are honored in health care decisions.

1 session, 2 hours

No fee for Kaiser Permanente members

We strongly encourage an adult support person to attend with you.

To register, sign on at kp.org/appointments. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

You also can register by calling **503-286-6816** or **1-866-301-3866**, option 1.

Want to know more?

- Check out lifecareplan.kp.org.
- Visit kp.org/healthengagement/aging.
- If you're a Medicare member and need more information on the program, please call **1-877-221-8221** or **711** (TTY for the hearing/speech impaired). Help is available 8 a.m. to 8 p.m., seven days a week.
- Kaiser Permanente members who are permanent residents of the Northwest Region can receive a discount on medical alert services from LifeStation. Call **1-855-212-6236** or go to lifestationadvantage.com.
- Find programs and services near you at kp.org/communityresources. Explore this directory of resources in your area – including programs for food, housing, childcare, utilities, employment, and more.
- Check out the online wellness programs at kp.org/healthylifestyles. They are for Kaiser Permanente members at no additional cost. More info is on page 50.
- Use the apps at kp.org/selfcareapps*. They are digital personalized programs. *myStrength* includes interactive activities, in-the-moment coping tools, inspirational resources, and community support. *Calm* is for relaxation, sleep, and dealing with emotions – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.



We help make it easier to register for a class

Online

Sign on at kp.org/appointments. Click "Schedule appointment," then select Health and Wellness Education as the reason for the appointment. Follow the prompts and make your selections to finish registering.

By phone

Call us at **503-286-6816** or **1-866-301-3866**, Monday through Friday, and select option 1. Please have your health record number available.

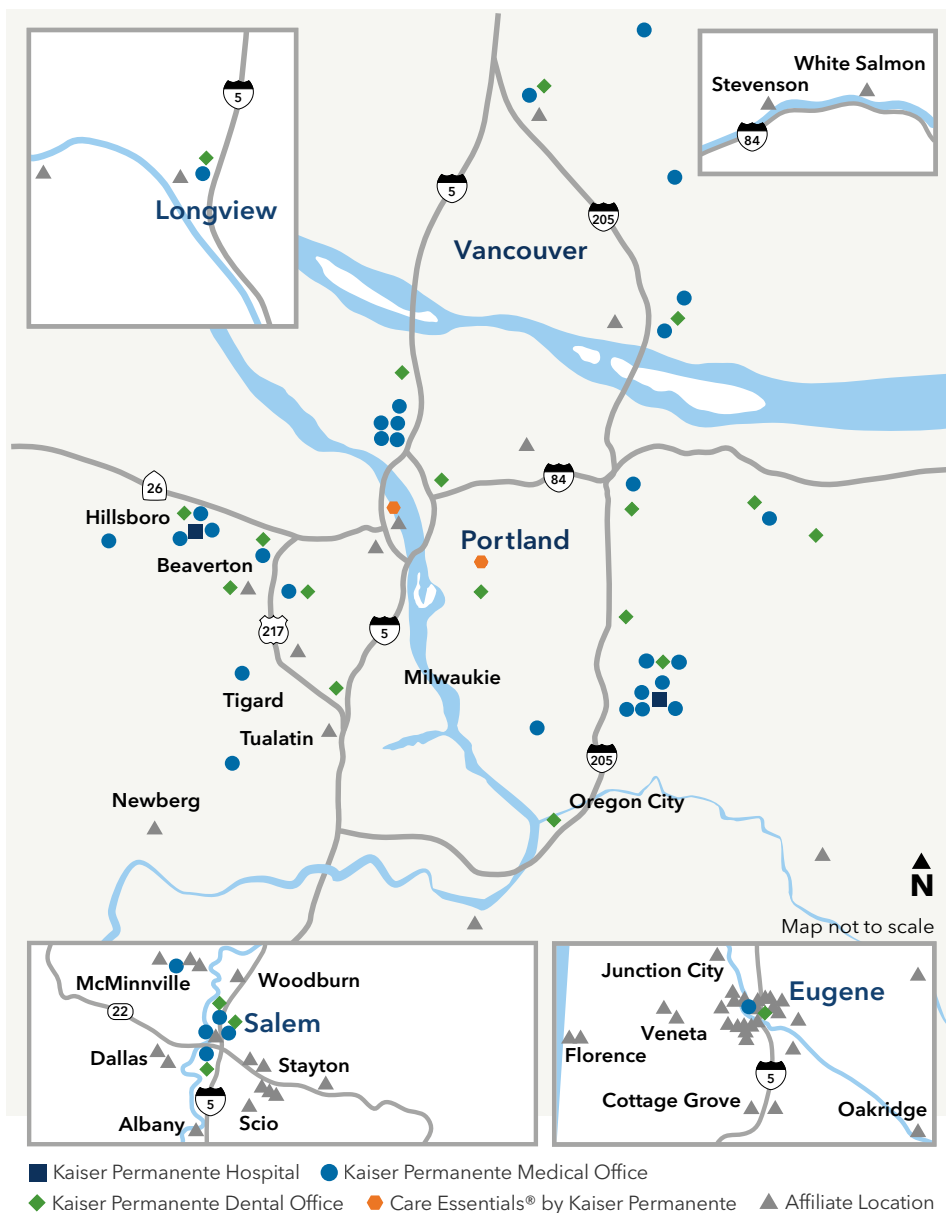
Helpful information – Classes

One week's notice is needed to cancel registration or transfer to another class.

Health Engagement and Wellness Services may, on rare occasions, cancel a class. This may be due to low enrollment, bad weather, or other circumstances beyond our control.

Oregon and SW Washington

We provide quality care to more than 600,000 members in Oregon and Southwest Washington. Our service area extends from Eugene, Oregon, to Longview, Washington, and includes medical offices, dental offices, Vision Essentials by Kaiser Permanente optical retail locations, urgent care clinics, hospitals, and Care Essentials clinics. We also have a network of affiliated providers for routine, urgent, or emergency care.



For quicker and easier care, including prescriptions, try a scheduled phone or video visit or an e-visit.* Learn more at kp.org/telehealth/nw.



Facility information current as of August 2021.

Go to kp.org/locations to see all our current locations and to find the facility closest to you. Or call Member Services at **1-800-813-2000 (TTY 711)**.

*When appropriate and available. These features are available when you get care at Kaiser Permanente facilities. For high deductible health plan members, phone and video appointments are subject to your plan's annual deductible. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. Applicable cost shares will apply for services or items ordered during an e-visit.

Oregon and SW Washington

Dental

With Kaiser Permanente's coordinated medical and dental care and coverage, it can be simpler to take care of your total health. Our skilled dentists, convenient dental locations, and quality services will make you smile. Learn more at kp.org/dental/nw.

Pharmacy

Most of our Kaiser Permanente medical offices include pharmacy services. You also have the option of using our mail-order pharmacy service to fill and refill most prescriptions.

visionessentials by KAISER PERMANENTE.

Our optometrists, ophthalmologists, and opticians work together within our integrated care delivery system and are able to connect to our larger team of medical professionals and services.

Learn more at kp2020.org/pacnw.

careessentials[®] by KAISER PERMANENTE.

Care Essentials by Kaiser Permanente are convenient care clinics that provide nonemergency and preventive health services to both Kaiser Permanente members and nonmembers.

- Treatment for minor illnesses and injuries
- Preventive services, including checkups, vaccinations, and some lab and diagnostic testing

Learn more at careessentials.org.

Affiliate Providers

Kaiser Permanente health plans include access to affiliate providers for primary and specialty care, including The Portland Clinic.*

*Not available as an in-network provider to members on Medicaid, receiving full Medical Financial Assistance from Kaiser Permanente, or visiting from another Kaiser Permanente region.

Leading your life with a balanced sense of wellness – in body, mind, and spirit – contributes to a healthier lifestyle.

kp.org

When you're registered on **kp.org** or the KP app, you get access to some of your personal health information.

Confidential online services available at no additional cost to members include:

- Sending secure, nonurgent email messages to your doctor.
- Viewing information about your ongoing medical conditions, allergies, past office visits, and more.
- Seeing results of some lab tests.
- Filling most prescriptions.
- Making or canceling appointments.

To get started, sign up at **kp.org/register**. Once you are registered, you can use the website or the KP app. To use the Kaiser Permanente app, you must be a member registered on **kp.org**. If you need help with the website, please call **1-800-556-7677**.

kp.org also has a wealth of information, including health calculators, videos, and health and drug encyclopedias.

kp.org/healthengagement

Get tips, information, and resources you can use to help take charge of your health. This website covers wellness topics, health coaching, and class offerings from Health Engagement and Wellness Services. You'll also find videos and links from **kp.org** and other credible, outside resources. **kp.org/healthengagement** can be accessed from a desktop computer, smartphone, or tablet.



Healthy lifestyle programs

With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. These digital programs are far more than just information. They are designed to help you assess where you are, and then provide tailored tips, tools, and messages that meet your specific goals.

Start with a Total Health Assessment, a simple online survey about you, your habits, and your choices. Your answers result in a personal Health Profile created just for you by health professionals. It will help you set goals to improve your well-being.

These programs can help you with:

- Eating healthy
- Losing weight
- Moving more
- Sleeping better
- Reducing stress
- Quitting smoking
- Managing health conditions

Learn more at kp.org/healthylifestyles.

ChooseHealthy

Kaiser Permanente members can get reduced rates on a variety of fitness, health, and wellness products through the ChooseHealthy program. This includes activity trackers, workout apparel, and exercise equipment. You also have access to contracted fitness centers in the Active&Fit Direct network – more than 11,000 participating centers nationwide. The ChooseHealthy program is not available at this time to Medicaid members. For more information, log on to kp.org/choosehealthy.

Active and Healthy

Complementary Healthcare Plans offers discounts on fitness, wellness, and entertainment activities. To take advantage of these deals, go to CHPActiveandHealthy.com.

After you create an account, you can search among thousands of offers. You'll need your Kaiser Permanente health record number to sign up.

Mental health apps

Find digital personalized programs at kp.org/selfcareapps*

- myStrength includes interactive activities, coping tools, inspirational resources, and community support.
- Calm is for meditation and sleep – designed to help lower stress, reduce anxiety, and more.

*Only available to Kaiser Permanente members with medical coverage.

Lifestyle changes can help you get to a healthy weight

Most people think that being at a healthy weight means being "thin." Actually, a healthy weight is a weight that lowers your risk for health problems. It's more about healthy living than what you weigh.

A healthy lifestyle means:

- Eating healthy foods. This includes fruits, vegetables, and whole grains. If you eat meat and dairy foods, choose lean meats and low-fat dairy foods most of the time. Healthy eating also means not eating too much sugar, fat, or fast foods. You can still have dessert and treats now and then. The goal is moderation.
- Making some kind of physical activity part of your daily routine. "Physical activity" doesn't have to mean regular visits to the gym or running marathons. There are lots of other ways to fit activity into your life.
- Not smoking. Weight gain is a big concern for many people who want to quit smoking. But many people don't gain weight. And it's more of a health risk to keep smoking than it is to gain a few extra pounds when you quit.
- Drinking only moderate amounts of alcohol. That's up to 2 drinks a day for men, 1 drink a day for women.
- Managing stress. Many people find that eating is their way of managing stress. If you have a lot of stress in your life, it can be hard to focus on making healthy changes to your lifestyle.

Becoming more active and improving your eating habits are the two main ways to reach a healthy weight.



Want to know more?

- Check pages 12-15 for class offerings.
- Go to kp.org/healthengagement/weight for tips and resources to help you take charge of your health.
- Talk with a health coach for support and suggestions, 503-286-6816 or 1-866-301-3866, option 2.
- Explore the online programs at kp.org/healthylifestyles for tools and messages that meet your specific goals.
- Find a topic overview at kp.org/weight.



kp.org/healthengagement

Find info, tips, and resources you can use to help you take charge of your health.

The website can be accessed from a desktop computer, smartphone, or tablet.

kp.org/healthengagement



Save More. Live Better.

With the ChooseHealthy® program, offered by your health plan, you can save more on wellness products and services—and discover new ways to live better every day.

The program allows you to:

- Get discounts up to 55% or more on popular health and fitness brands
- Enroll in the Active&Fit Direct™ program and find a fitness center or exercise studio, stay active at home with digital workouts, and more for as low as **\$25 a month*** (see reverse for details)
- Save 25% or more on services from specialty health care practitioners
- Learn from evidence-based, online health classes and articles offered at no extra cost





Available Through  ChooseHealthy™

The Active&Fit Direct program gives you access to **16,000+ fitness centers and exercise studios**, **4,000+ digital workout videos**, the option to enroll your spouse/domestic partner,** and more, so you can get fit at the gym or at home. No long-term contract!

Learn more: kp.org/choosehealthy.

*Plus an enrollment fee and applicable taxes. Fees will vary based on fitness center selection.

**Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees will vary based on fitness center selection.

Please note that the ChooseHealthy program is not insurance. You should check any insurance benefits you have before using this discount program, as those benefits may result in lower costs to you than using this discount program. The ChooseHealthy program provides for discounts from participating specialty health care providers. You are obligated to pay for all services from those providers, but will receive a discount from those participating providers for services included in the program. The ChooseHealthy program also provides access to the Active&Fit Direct program, which provides discounted access to fitness centers and YMCAs. The ChooseHealthy program does not make any payments directly to those participating providers or to the Active&Fit Direct program. The ChooseHealthy program has no liability for providing or guaranteeing services and assumes no liability for the quality of services rendered. Discounts on products and services available through the ChooseHealthy program are subject to change; please consult the website for current availability.

The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health. The ChooseHealthy program is provided by American Specialty Health Group, Inc. and ASH Technologies, Inc. (dba ASH Technologies of Delaware, Inc. in the state of Pennsylvania); all are subsidiaries of American Specialty Health Incorporated (ASH), a national provider of fitness, health education, musculoskeletal provider networks, and health management programs. Not all services may be available in all areas, and the program may be changed (including monthly and enrollment fees and/or the introductory period) or discontinued at any time.

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Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-878-4445 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-878-4445 (телетайп: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-878-4445 (TTY: 711).

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Health and wellness or prevention information

PHP21-196 11/21



Your first stop for medical care

Administered by
 **PROVIDENCE**
Health Plan





Clackamas County

Depression Trend based on Utilization - Breakdown by Dx Codes

Prepared 05/27/2022 by PHP Informatics - EGR\Rr. Peer reviewed by EGR/Jj.

Incurred Dates : 01/01/2017 - 04/30/2022, no IBNR

Group: 100112

Members Diagnosed with Depression (DiagnosisCodes between 'F320' and 'F339')

Year	Distinct Member Count	Diagnosis Group	Diagnosis Group Code	Total Plan Paid Amount
2017	103	Depressive episode	F32	\$60,069.17
2017	105	Major depressive disorder, recurrent	F33	\$87,118.17
2018	106	Depressive episode	F32	\$62,016.07
2018	124	Major depressive disorder, recurrent	F33	\$192,253.23
2019	99	Depressive episode	F32	\$84,131.38
2019	146	Major depressive disorder, recurrent	F33	\$144,868.44
2020	102	Depressive episode	F32	\$59,815.82
2020	158	Major depressive disorder, recurrent	F33	\$109,486.52
2021	98	Depressive episode	F32	\$55,454.78
2021	161	Major depressive disorder, recurrent	F33	\$224,611.10
2022	41	Depressive episode	F32	\$13,746.30
2022	75	Major depressive disorder, recurrent	F33	\$71,914.72

Total Plan Paid Amount	\$1,165,485.70
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Benefits Review Committee Renewal Priorities

March 2022

Draft 2023 Plan Year Renewal Priorities:

- Diabetes and Obesity:
 - Work with Mercer and the medical plan carriers to understand the practicality associated with plan changes to improve access to continuous glucose monitors for diabetic plan members.
 - Controlling diabetes as a chronic condition.
 - Identify carrier resources for supporting obesity and diabetes.
- Education:
 - Develop and initiate an education campaign in collaboration with plan carriers targeting specific area(s) for improvement.
 - Advertise health coaching and alternative care resources
- High Claims:
 - Controlling Multiple Sclerosis (MS) as a chronic condition.
 - Monitor claims and explore cost containment options for psoriasis and psoriatic arthritis.
- Mental Health:
 - Identify Providence and Kaiser plans to address the growing need for mental health services, including care for children.
- Providence Out-of-Area Coverage:
 - Determine if it is appropriate to continue to offer a separate out-of-area dependent benefit, since Providence already provides a national network of providers through Cigna.
- Review Life and Disability Insurance plans, and determine authority of BRC around dependent eligibility and agency of changes to those plans. Treat these items similar to how the BRC checks in on medical and dental throughout the year.

Monitor Previous Plan Changes to determine how well they are functioning:

- 2022 plan year changes:
 - General County Providence Medical/Vision Plans:
 - Vision Benefits: Added vision therapy coverage and increase frame and contact lenses allowance from \$130 to \$175 per covered individual.
 - Alternative Care Benefits: Removed annual dollar maximum for alternative care benefits (current annual maximum of \$2,000). Implemented the following annual visit limit for alternative care:
 - Naturopath: No visit limit, billed as primary care visit
 - Chiropractic: 30 visits
 - Acupuncture: 30 visits
 - Massage: 30 visits
 - General County Kaiser Medical/Vision Plan:
 - Individual Annual Deductible: Increased from \$250 to \$350
 - Individual Annual Out of Pocket Maximum: Increased from \$1,000 to \$1,500
 - Alternative Care Benefits: Removed annual dollar maximum for alternative care benefits (current annual maximum of \$1,500). Implemented the following annual visit limit for alternative care:
 - Naturopath: No visit limit, billed as primary care visit
 - Chiropractic: 20 visits
 - Acupuncture: 12 visits
 - Massage: 12 visits
- 2021 Plan year changes: No significant plan design changes
- 2020 Plan year changes:
 - General County Providence Personal Option:
 - Change all office visit co-pays from \$25 to \$20
 - Change lab and x-ray co-insurance from 10% to covered in full
- 2019 Plan year changes:
 - Providence Open Option Plan:

- Change outpatient rehabilitative services from co-insurance of 10% after \$750.00 deductible to \$20 co-pay (not subject to deductible)

Final 2022 Plan Year Renewal Priorities:

- Explore utilization, costs and options associated with the contact lenses and/or eyeglass benefits.
- Work with Mercer and the medical plan carriers to understand the practicality associated with plan changes to improve access to continuous glucose monitors for diabetic plan members.
- Controlling diabetes as a chronic condition.
- Identify carrier resources for supporting obesity and diabetes.
- Develop and initiate an education campaign in collaboration with plan carriers targeting specific area(s) for improvement.
- Explore vision therapy benefit options.
- Identify Providence and Kaiser plans to address the growing need for mental health services, including care for children.
- Ensure all alternative care benefits are available and accessible among all medical plans, with consideration of a balance of affordability between the plan, provider and member.