



“Exercising is important on so many levels.”

I never regret making time to get in extra steps or kick around a soccer ball — especially with my kids! In addition to physical health, it helps to promote lifelong habits for emotional health as well. ”

AMY C. POWELL
resource specialist
University Libraries

In it together:
Employees continue
their path to well-being

CMU FISCAL YEAR 2015
HEALTH CARE & WELLNESS REPORT

Employee health claims increase **\$2.1 million**

Like most employers, the Central Care Plan – CMU’s self-funded medical, prescription and dental plan – has been challenged by rapidly increasing trends in health care costs. During the 2014-15 fiscal year, employee medical and prescription health care claims reached \$19.9 million, an increase of approximately \$2.1 million over the prior fiscal year.

Contributing factors to the increase in health care costs include:

- » Increased utilization;
- » Higher costs of medical care;
- » A rise in the use of specialty medications, such as those used to treat chronic, rare or complex conditions such as hepatitis C, rheumatoid arthritis, multiple sclerosis or cancer;
- » Several high-cost claims; and
- » Health care reform.

Participants help control claim costs

Participants – employees, spouses/other eligible individuals and children – enrolled in the Central Care Plan played a key role in helping to control claim costs by using preventive care and making smart prescription option choices. Key highlights from the 2014-15 fiscal year:

- » **Health maintenance exams** – Nearly 40 percent of participants received health maintenance exams – critical in detecting hypertension, diabetes and other chronic conditions before they become more severe and costly – surpassing the Blue Cross Blue Shield benchmark by more than 5 percent.
- » **Cancer screenings** – Compared to the BCBS benchmark, CMU has a more than 15 percent higher screening rate for breast cancer – 57 percent – and almost three percent for colon cancer – 11.9 percent.
- » **Generic drugs** – The use of generic drugs – which usually cost less than the brand name equivalent – increased by 1.4 percent from the previous plan year.

Adding pieces to the wellness puzzle

CMU’s wellness program – “Your Health – It’s Central” – is designed to support a culture of health and well-being to help employees thrive. The program gives employees multiple opportunities to engage in healthy behaviors with their colleagues, family and friends as they work toward a shared goal of a healthier CMU community.

Recent studies show that integrating employee well-being into an organization’s culture can improve engagement, job satisfaction and morale, as well as positively impact its overall mission and success. Health and wellness are integral parts of – and starting to be recognized as – a key element in CMU’s culture, said Tammy Griffin, CMU’s manager of health and wellness.

Griffin said the launch of Virgin Pulse – CMU’s new wellness rewards program – is just one piece of the puzzle and that several other new initiatives in the last fiscal year supported CMU’s enhanced wellness efforts, including:

- » Making CMU a tobacco-free campus; and
- » Including wellness as part of the CMU strategic plan.

One year, 2 billion steps

VIRGIN PULSE PROGRAM SUPPORTS EMPLOYEES’ COMMITMENT TO HEALTH AND WELLNESS

The Virgin Pulse rewards program launched in July 2014 and has helped CMU employees take their health to the next level. Employees have embraced the program and are earning rewards for being healthy and active.

As part of “Your Health – It’s Central,” Virgin Pulse – along with participating employees and their spouses and other eligible individuals – are strengthening the culture of health at CMU.

SUCCESS HAS A NAME

Learn how the Virgin Pulse program has positively impacted the lives of these CMU employees.

“When starting my journey with Virgin Pulse, I knew this was what I needed to inspire me to make positive changes in all areas of my life. The desire to become healthy became easy and became a part of my everyday life instead of a constant battle. Getting my mind and body in sync was my success!”

– **Sherry Sytek**, *human resources*

“The Virgin Pulse program has been a phenomenal life-changing tool in my journey to live my best life. As a wife and mother of six, it is hard to carve out that time for me, but Virgin Pulse has provided an outlet to track my progress, hold myself accountable and challenge myself to exceed my expectations.”

– **MarQuitte Barlow**, *civil rights and institutional equity*

“Happy and healthy – that is the goal we all want to achieve. I am a happy person, but could not add healthy to that old adage. The Virgin Pulse program was the catalyst I needed to begin to change that.”

– **Deborah Grisdale**, *graduate student services*

Year 1

by the numbers



1,827 people registered



2.2 BILLION steps taken

95% earning Health Miles

63% eligible participants registered

61% attaining recommended amount of activity

64% achieved level 3 or higher

53% of employees earned \$400 by reaching level 5 each quarter



Check up on our health care costs

Learn about the performance of the Central Care Plan – CMU’s self-funded medical and dental health plan —throughout the year with the electronic and easy-to-understand Central Care Checkup. Look for the link to quarterly updates in CMU Today.

CMU’S ANNUAL MEDICAL AND PRESCRIPTION CLAIMS

Plan year	Average # of medical claims per month	Average # of prescription claims per month	Total medical & prescription claims
2011-12	7,319	4,125	\$13.9 million
2012-13	5,124	4,337	\$15.9 million
2013-14	4,989	4,648	\$17.8 million
2014-15	5,408	5,017	\$19.9 million

Using health care dollars wisely

All of us can help keep health care costs down by using our health care dollars wisely. Ways we can help:

USE OUR FREE PREVENTIVE CARE

Prevention is the key to better health and lower health care costs over the long term. Many preventive care screenings – such as preventive lab work and tests, flu shots, vaccines, mammograms, colonoscopies, etc. – are available without out-of-pocket costs, as long as the services are received in-network and the visit is only about preventive care. Learn more at BCBSM.com.

PICK THE RIGHT PROVIDER

Use in-network providers – We save significant dollars by using in-network providers. The savings are a result of participating providers accepting lower fees than they normally charge other insurance carriers. Using network providers ensures you're getting the best services for your insurance dollar. Learn whether or not your provider is in our network at provider.bcbs.com.

Determine where to seek care – Learning to navigate the health care system can save time and unnecessary costs, while ensuring the best possible care.

- » For prompt, nonemergency medical attention, visit an urgent care center or schedule an appointment with your doctor rather than going to the emergency room. Emergency room visits are significantly more expensive.
- » In a true emergency – or if you are unsure of the seriousness of symptoms – visit the nearest emergency room or call 911.
- » For help in deciding where to seek care, call the free 24-hour Blue Cross Blue Shield of Michigan nurse advice line at 800-775-BLUE (2583). Registered nurses answer general medical questions, provide advice for minor illnesses or injuries and give guidance on where to get care.



DO SOME HOMEWORK

Health care and prescription costs vary widely, and doing some research using health care cost comparison tools could save money. The following tools are all free. Some require the creation of an online account:

- » **Healthcare Bluebook** – This site, healthcarebluebook.com, shows fair prices for surgeries, hospital stays, doctor visits and medical tests, based on the average fee local providers accept as payment from insurers. The site also provides money-saving tips for each procedure and a pricing agreement that makes it easier to negotiate with out-of-network providers.
- » **GoodRx** – At GoodRx.com, prices and discounts are provided for thousands of prescription drugs at more than 70,000 U.S. pharmacies. GoodRx also provides information on manufacturer discounts.

Your Health
It's Central