City of Dallas

Health Benefits Budget Overview and Plan Design Recommendations FY 2023 - 2024

August 17, 2022

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City of Dallas

In the Spirit of Excellence!

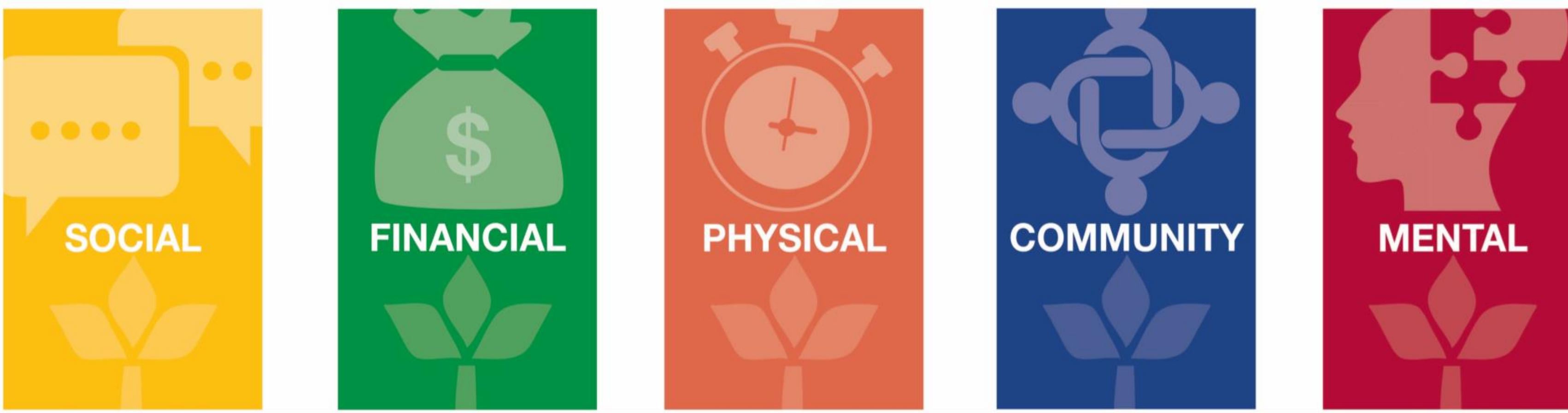
Strategic Overview

Strategic Focus & Well-being Pillars

STRATEGIC FOCUS

IMPROVE HEALTHCARE CONSUMERISM	PROMOTE PREVENTIVE CARE	MANAGE COST LONG-TERM THROUGH TARGETED PROGRAMS AND WELLNESS	GIVE CHOICE AND OPTIONS FOR PERSONAL ACCOUNTABILITY

WELL-BEING PILLARS



SOCIAL	FINANCIAL	PHYSICAL	COMMUNITY	MENTAL
Promoting and sustaining supportive positive relationships	Access to resources that support managing economic life and security	Good health and energy to perform daily life tasks	Liking where one lives and feeling safe in the environment and giving back	Ability to endure daily stress and strengthen resiliency

Benefits Enhancements 2020-22

Moved to BC/BS saved approximately $10M in PY 2021	Offered enhanced dental network with change to Delta Dental	Added compassionate leave	Offered enhanced vision plan option with Davis Optical	Simplified wellness incentive activities 2021 - 3,107 EEs
Added Catapult for virtual biometric option	Enhanced Basic life Benefit from $50,000 to $75,000 in 2020	Offered $2000 childcare subsidy for FT active employees earning less than $66,000 annually	Implemented City paid long term disability plan in 2022	Added mental health leave for uniform and civilian
Preventive Medications Free Reduced Cost Diabetic/HBP Med	Increased enrollment in Kannact diabetes Program by 8% to 1,461	Rolled out Comeback provision for retirees	Implemented 6 weeks Paid Parental Leave policy	Moved to BC/BS Medicare Advantage Plans
Offered narrow and broad network options	Expanded Virtual Health Access in response to COVID-19	2021 Virtual Health Fair and 2022 Health Expo	Critical Incident Onsite Counseling	Procurement of additional voluntary benefits (Pet Insurance)

State of Employee Health for City of Dallas

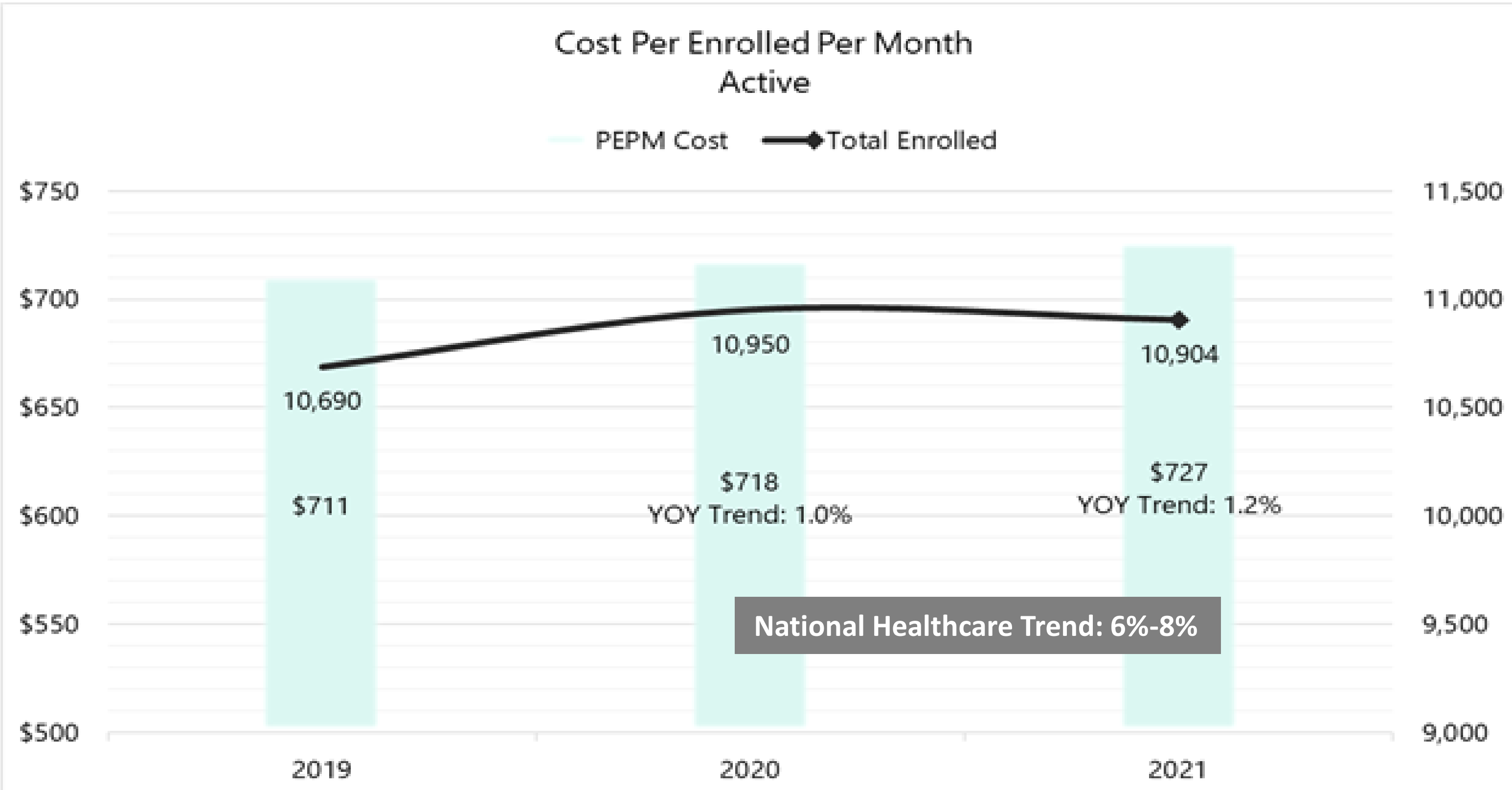
	2019 Prevalence	2019 Direct Cost PPPY	2021 Prevalence	2021 Direct Cost PPPY
Cancer	7%	$9,674	8%	$7,957
Cardiovascular	18%	$3,808	19%	$3,244
Diabetes	7%	$5,822	8%	$5,471
MSK	24%	$2,880	25%	$3,125
Mental Health	8%	$1,543	10%	$1,135

Clinical Improvements

- **Cancer** cost on a Per Patient Per Year (PPPY) has decreased 17% compared from 2019. BCBS cancer case management implemented
- **Cardiovascular** cost on a Per Patient Per Year (PPPY) has decreased 15% from 2019. Cardiovascular management program implemented
- **Diabetes** cost on a Per Patient Per Year (PPPY) has decreased 6% from 2019. Increased participation in diabetes management program by 8%
- **Musculoskeletal (MSK)** cost on a Per Patient Per Year (PPPY) has increased 8.5% from 2019. BCBS Hinge and Airrosti programs
- **Mental Health** cost on a Per Patient Per Year (PPPY) has decreased 26% from 2019. Magellan EAP implemented

Episode Start Date Jan-Dec 2021, Members Age 18+

Active Trend Comparison



Data represents all costs for claims, admin, credits, & rebates.

Note: The City's medical & pharmacy trend is significantly lower than the National trend (Increase in medical cost (per person) - 1% to 1.2% trend over the past two years).

Current (2022) Active & Pre-65 Plan Design

No Proposed Plan Changes for 2023

Benefits	PCP Plan – Narrow Network/Blue Essentials	Copay Plan – Broad Network/Broad Access	HDHP w/HSA – Broad Network/Broad Access
Annual Deductible	$1,500*	$1,500	$3,000
Preventive Care Visit	$0	$0	$0
City Hall Clinic Visit	$0*	$0	$25
PCP/CVS Minute Clinic Visit	$25 Copay*	$25 Copay	20% after deductible
Specialist Visit	$50 Copay*	$50 Copay	20% after deductible
Urgent Care	$40 Copay*	$40 Copay	20% after deductible
Emergency Room	$300 Copay*	$300 Copay	20% after deductible
Lab & X-ray	$50 copay*	$50 copay	20% after deductible
Generic / Preferred Brand / Non-Preferred Brand	Copay $15 / $40 / $75*	Copay $15 / $40 / $75	20% after deductible
COD Funding	N/A	N/A	$700 to Health Savings Account (HSA) Family- $1,700

Year-Over-Year Enrollment

Actives	2021	2022	YOY
PCP Plan	**Enrollment**		**Migration**
Ee Only	1,199	1,106	▼ (7.7%)
Ee + Spouse	80	64	▼ (19.6%)
Ee + Ch(ren)	433	397	▼ (8.3%)
Ee + Family	184	156	▼ (15.1%)
Copay Plan	**Enrollment**		**Migration**
Ee Only	3,125	3,216	▲ 2.9%
Ee + Spouse	294	308	▲ 4.9%
Ee + Ch(ren)	1,066	1,122	▲ 5.3%
Ee + Family	718	798	▲ 11.2%
H.S.A Plan	**Enrollment**		**Migration**
Ee Only	2,073	2,072	▼ (0.0%)
Ee + Spouse	189	187	▼ (1.0%)
Ee + Ch(ren)	1,072	1,069	▼ (0.2%)
Ee + Family	473	456	▼ (3.7%)
Total Enrollment	**10,904**	**10,951**	▲ 0.4%

Pre-65 Retirees	2021	2022	YOY
PCP Plan	**Enrollment**		**Migration**
Ee Only	26	23	▼ (12.4%)
Ee + Spouse	4	5	▲ 25.0%
Ee + Ch(ren)	2	2	0.0%
Ee + Family	0	0	-
Copay Plan	**Enrollment**		**Migration**
Ee Only	775	727	▼ (6.1%)
Ee + Spouse	122	98	▼ (19.3%)
Ee + Ch(ren)	53	51	▼ (3.9%)
Ee + Family	35	23	▼ (34.6%)
H.S.A Plan	**Enrollment**		**Migration**
Ee Only	275	280	▲ 1.9%
Ee + Spouse	72	59	▼ (17.7%)
Ee + Ch(ren)	27	30	▲ 10.8%
Ee + Family	20	15	▼ (24.7%)
Total Enrollment	**1,409**	**1,313**	▼ (6.8%)

12,607 COD Employees (As of Jan 1, 2022)
10,951 COD Employees Enrolled in the 2022 Health Benefits Plan

86% Participation

Current (2022) Post-65 Retiree Plan Design

No Proposed Plan Changes for 2023

	High Plan		Low Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible*	$0		$0	
OOP Max	$0		$1,500	
Combined OOP Max	$0		$1,500	
Inpatient Hospital – Acute	$0 copay per stay		$250 copay per stay	
Inpatient Mental Health Care	$0 copay per admission		$250 copay per admission	
Skilled Nursing Facility	$0 copay (days 1-20) $0 copay (days 21-100)		$0 copay (days 1-20) $80/day (days 21-100)	
Cardiac Rehab Services	$0 copay		$10 copay	
Pulmonary Rehab Services	$0 copay		$10 copay	
Emergency Care	$0 copay		$120 copay	

Financial Impact 2019 through 2024

STATEMENT OF REVENUES AND EXPENDITURES

Employee Benefits

	FY 2019-20 Actual	FY 2020-21 Actual	FY 2021-22 Forecast	FY 2022-23 Budget	FY 2023-24 Planned
BEGINNING FUND BALANCE	**$24,812,004**	**$30,819,427**	**$30,819,428**	**$24,958,862**	**$15,944,396**
REVENUES:					
Employee Contributions	46,077,307	52,958,970	44,568,798	44,675,798	45,095,798
Retiree Contributions	29,720,260	26,340,563	26,857,732	26,927,732	27,358,732
City Contributions	100,083,775	103,802,414	101,102,867	108,965,789	111,525,716
TOTAL REVENUES	175,881,341	183,101,947	172,529,397	180,569,319	183,980,246
TOTAL RESOURCES AVAILABLE	200,693,345	213,921,374	203,348,825	205,528,181	199,924,642
TOTAL EXPENDITURES	170,495,998	173,614,600	178,389,962	189,583,785	194,517,974
Changes in Encumbrances and other Balance Sheet Accounts	622,080	(9,487,347)	0	0	0
ENDING FUND BALANCE	**$30,819,427**	**$30,819,428**	**$24,958,862**	**$15,944,396**	**$5,406,667**

Fund Financial Control Activities

The following activities are performed on an ongoing basis to manage and maintain control of the City's self-funded benefits and wellness funds 260, 265, 26A:

- Fiscal Year and Plan Year-End Performance Reviews
- Audit of Medical and Pharmacy Claims Paid

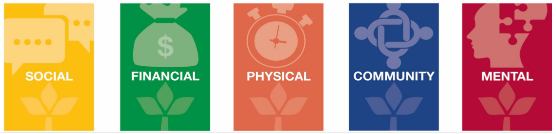
  per Contract Provisions
- Reconciliation of all Baylor and Methodist Enhanced Discounts
- Benefit Vendor Reviews
  - Not-to-Exceed Amounts
  - Performance Guarantees
  - Credits Received
  - Pharmacy Contract Provisions
- OPEB Valuation
  - Retiree Comeback Administration
- Advanced Payment Review Program

  (2023)

2018-2022 Activities and Pillars

Activities/Programs	Wellness Pillars				
	SOCIAL	FINANCIAL	PHYSICAL	COMMUNITY	MENTAL
Access to Healthy Food - Foundations Café	●	●	●	●	
Annual Physical - Tied to Wellness Incentive			●		
Attendance Incentive Leave (AIL)		●			
BCBS Blue Rewards – quality provider			●		
BCBS Blue Rewards – concierge svc			●		
Childcare Subsidy		●			
City match of Retirement Plans Promoted (Fidelity)		●			
City Paid Long-Term Disability Insurance		●			
Compassionate Leave		●			
Covid prevention and management resources			●		
COVID-19 immunization			●		
Critical Incident Support Mgmt. (CISM) via EAP					●
Diabetes/ Hypertension Program			●		
EE Support (online, Racial Inequity/Social Justice)				●	●
Employee Assistance Program (EAP)		●			●
Employee Resource Groups	●			●	
Enhanced Basic life Benefit from $50,000 to $75,000		●			
Enhanced dental network - Delta Dental			●		
Enhanced vision plan option - Davis Optical			●		
Financial Counseling/Planning		●			
Financial Education Series (Fidelity)		●			
Fitness Classes On-site	●		●	●	●
Fitness Newsletter, Microsite (Benefits Website)			●		
Flexible Work Schedules	●	●			●
Flu Shots			●		
Free Reduced Cost Diabetic/HBP Med - Preventative			●		

Activities/Programs	Wellness Pillars				
	SOCIAL	FINANCIAL	PHYSICAL	COMMUNITY	MENTAL
Gym Discounts	●	●	●	●	●
Health Coaching			●		
Health Education/Literacy	●	●	●	●	●
Health Fairs		●	●		●
Health Risk Assessment (HRA)			●		
Holistic/Alternative Care (Airrosti)			●		●
IP and BCBS/ virtual	●		●		●
Men Health Education			●		
Narrow and broad network options		●	●		
On-Site/Near-Site Clinics			●		
Parental Leave		●			●
Retiree Comeback Option		●	●		
Simplified wellness incentive eligibility		●	●		
Telemedicine - Enhanced Services			●		
Tobacco Cessation - Enhanced Services thorugh EAP			●		
Transgender Health Education			●		
Tuition Assistance Program		●			
Virtual Biometric Screening Option - Catapult			●		
Virtual Walk Events	●		●		
Voluntary Benefits, Optional Additional Life Insurance		●	●		
Voluntary employee afinity groups	●				
Weight Management			●		
Wellness Seminars (Monthly)			●		
Wellness Challenges	●		●		
Wellness Employee Committee	●	●	●	●	●
Women Health Education			●		



Proposed Enhancements

City of Dallas

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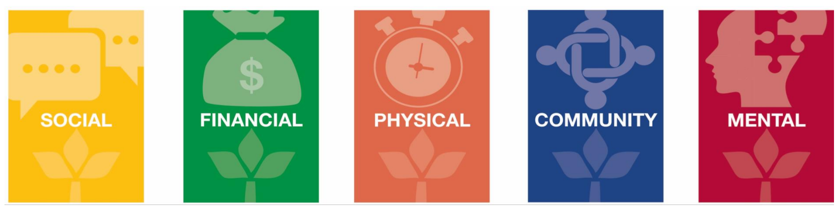
2023 New Activities and Pillars

New Activities/Programs 2023	Wellness Pillars				
Wellness Incentives for Pre-65 Retirees					
Pet Insurance (Employee Paid)					
Wellness Platform					
Retiree Concierge and Advocacy Partner					
City of Dallas Banking Partnership - PNC					
Expanded Educational Reimbursement					



Wellness Incentive Expansion

2023 Wellness Incentive

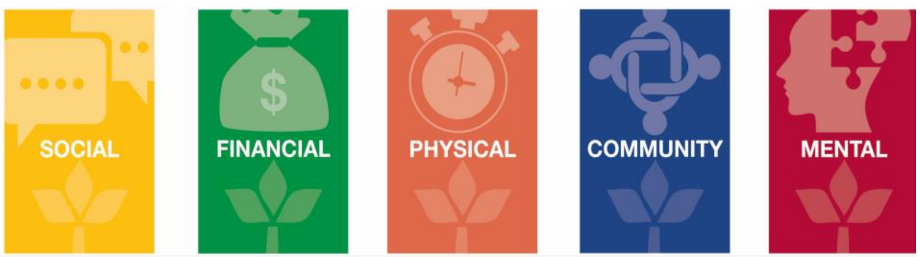
*****

2 Options to Earn Incentive

- ✓ Annual Physical with Labs
- ✓ Biometric Screening (Aug)
- ✓ ***Expanding Eligibility to Pre-65 Retirees***
- ✓ Implementing *Wellness Partner Platform*
- ✓ *Engaging Retiree Concierge and Advocacy Partner*
- ✓ $500 paycheck deposit

2023 - Wellness Platform / Wellness Partner

Service	Cost
Navigate Well-Being Solutions - Single source for well-being resources, with the ability to cross-promote well-being services provided by the City on a customized landing page.	Included with BCBS - Credits

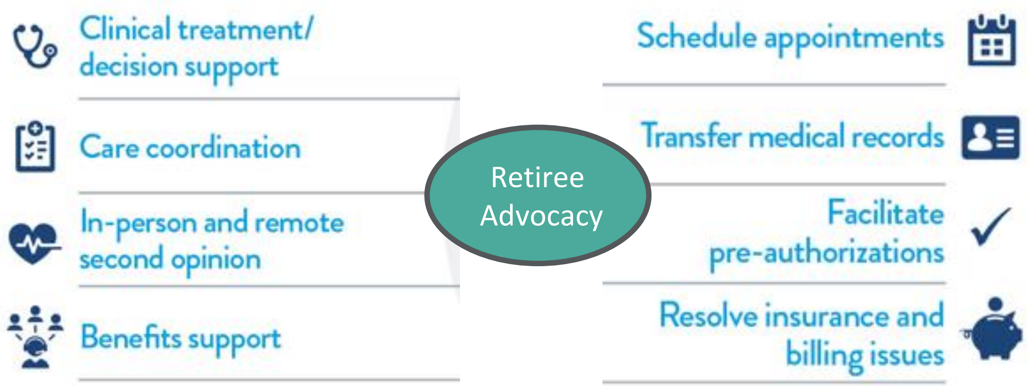


Key Features

- Highly Customizable Platform
- Single Source for well-bring resources focused on the Well-being Pillars
- Links to third party partners
- Portal available 24/7
- Engagement Metrics and utilization in real time
- Available for all employees and retirees
- Part-time Wellness Consultant
- Manage Wellness Incentive programs

2023 - Retiree Concierge and Advocacy Partner

Service	Cost
Market Retiree Health Concierge Provide retirees with a dedicated solution to help navigate benefit plan resources, the importance of wellness maintenance, and alternative retiree benefits	Allocated 2023 Budget Expense



Key Features

- Retiree navigation & education
- Provides information to retirees on City specific benefits as well as independent coverage options
- Resources library
- Staffed call center with licensed Medicare advocates – Parts A, B, D, Supp & Advantage
- Support whole family (retiree, spouse, parents, dependents)
- Wellness engagement & support

2023 - PNC Bank Financial Services

Service	Cost
Offer employees access to the bank's financial wellness programs along with banking products and services	Employee Paid

Virtual Wallet

- A Money Bar to visualize your available and planned spending*
- A calendar to plan your finances
- Options for automatic transfer rules
- The ability to track spending categories and set budgets

Financial Wellness Clinics

Educational Workshops and Seminars

Monthly, quarterly and annual financial reviews

Employee Appointments and Referrals

Top Rated Customer Service

Key Features

- Easily accessible financial wellness tools available 24/7 that assist employees with financial literacy
- Develop custom branding for all City of Dallas materials and communications
- Onsite and virtual education and enrollment
- Top rated customer service experience
- One-on-one financial wellness reviews

Equity in Benefits

City of Dallas

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Equity in Benefits

Tiered Premium Pricing*	Targeted programs for conditions that affect minorities and lower earning employees disproportionally	Enhanced Program Access
• **UNDER $44,000** • Premium Copay - $32.50 • Primary Care Plan - $15.00 • **$44,000 - $66,000** • Premium Copay - $37.50 • Primary Care Plan - $20.00 • $**66,001+** • Premium Copay - $42.50 • Primary Care Plan - $25.00	• Kannact (Diabetes and Heart Care) • Mental Health Resources (Magellan Ascend) • Men/Women/Transgender Health • Financial Wellness Education and Resources	• Telehealth • Catapult virtual wellness assessments • BCBS Access Rewards - Concierge

*Full-Time, Employee Only Bi-Monthly Rate

Benefits – What's Next?

Continuous focus on data and outcomes:

- Continue to evaluate performance and ROI
- Identify additional targeted programs to reduce cost

Continuous focus on healthcare delivered through technology:

- Telehealth
- Mobile health
- Video Conferencing
- Remote Patient Monitoring (RPM)

Prepare for benefits needs of contingent work employees – offer lifestyle benefits:

- Explore & Evaluate Part-Time Employee Benefits
- Coordination of benefits for returning retirees

Focus on benefit programs that are personalized and easy to use for plan members:

- Explore better ways to communicate with the multiple generations of employees
- Continue to evaluate utilization

Timeline

- **August 2022-** Discussion of Benefits plans and budget
- August 25, 2022 – Health Expo
- September 2022

  City Council Approval of Benefit Plans
- September - October 2022

  Health Benefits Virtual Enrollment for Active Employees and Retirees
- January 1, 2023

  Effective Date for Plan Year 2023 Health Benefits

City of Dallas

Health Benefits Budget Overview and Plan Design Recommendations FY 2023 - 2024

August 17, 2022

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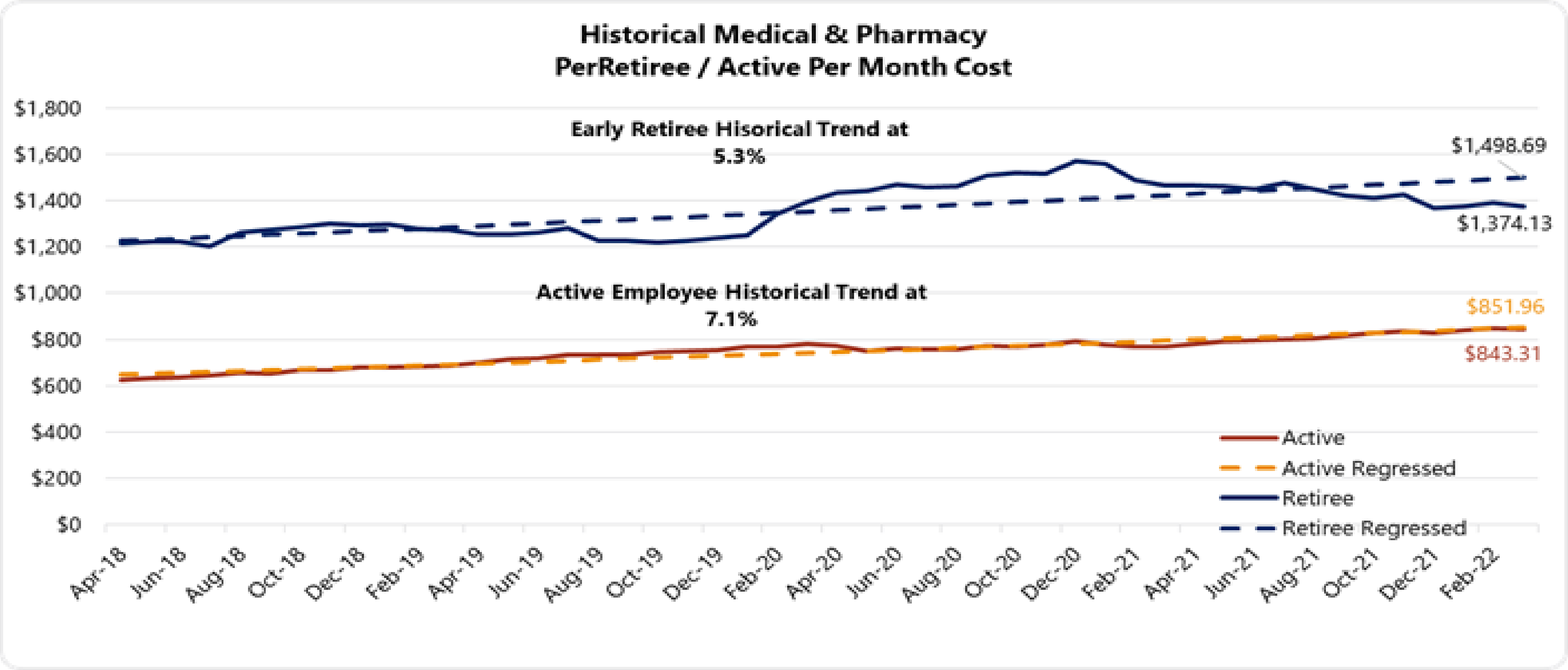
2022 Supporting Appendix

Historical PEPM Cost Comparison



The regressed line represents the best fit between the high and low data points

The regressed line provides the average annual trend from 2018 to 2022

City of Dallas

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APPENDIX

Utilization Summary

Source Information
BCBS - Medical
BCBS – COVID
Prime/BCBS - Pharmacy
Delta Dental
Davis Vision
Magellan – Mental Health
Catapult – Virtual Biometric

Medical Executive Summary

Medical Paid PMPM

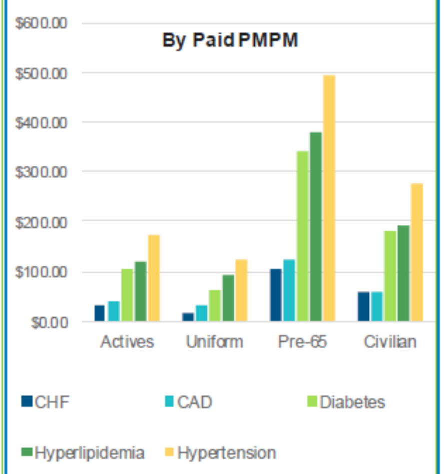
$337.42
Medical Paid PMPM for Active population (PEPM $647.45)

$297.25
Medical Paid PMPM for Uniform population (PEPM $621.16)

$697.04
Medical Paid PMPM for Pre-65 Retiree population (PEPM $930.35)

$433.07
Medical Paid PMPM for Civilian Population (PEPM $725.33)

Chronic Conditions



	Active Population	Uniform Population	Pre-65 Population	Civilian Population
Total Spend	$105.2M	$49.1M	$22.4M	$78.9M
Average Membership	20,897	10,960	1,872	11,839

Spend by Service Category

Inpatient Facility
Average paid per Admission (for all populations) was $29,139, slightly above benchmarks ($24,163)

Outpatient Facility
Average paid per Visit (for all populations) was $1,203, slightly above benchmarks ($1,076)

Professional
Average paid per Service (for all populations) $78, in-line with benchmarks ($77)

Top Diagnostic Categories

Health Status
Was the leading diagnostic category for the Active and Uniform populations

Circulatory
Was the leading diagnostic category for the Pre-65 Retiree and Civilian populations

Neoplasm
Was the costliest diagnostic category for the HCSC Benchmark

High-Cost Claimants >$100K top Diagnostic Categories

Actives:	Neoplasms	w/$6.9M paid
Uniform:	Neoplasms	w/$2.1M paid
Pre-65:	Neoplasms	w/$2.2M paid
Civilian:	Neoplasms	w/$7.1M paid

Emergency Room

Utilization is highest amongst the Civilian population. Driven mostly by Spouses on the plan

Behavioral Health

Common Behavioral Health Diagnosis like Mood Disorder and Anxiety Disorders were below benchmark

2021 COVID Related Utilization

Executive Dashboard

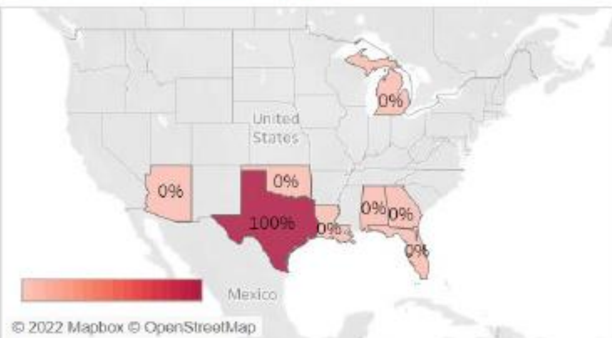
Reporting Period | 2021 YTD

Account
CITY OF DALLAS

BlueCross BlueShield

	CITY OF DALLAS			Benchmark	National
	2021 Cases	Account Total Population	Prevalence	Prevalence	Prevalence
2021	1,691	20,343	8.31%	4.97%	9.10%
Pandemic Total	1,691	20,343	8.31%	8.56%	15.20%

Cases



	Subscriber	Spouse	Dependent
2021 Cases	1,007	190	494
% of 2021 Cases	60%	11%	29%

Testing

Members Tested
2021 YTD
6,902

Percent Positive
2021 YTD
19.1%*

Treatment

Total Paid
2021 YTD
$8,148,080

Paid per Case Treated
2021 YTD
$14,146

Vaccinations

Partially Vaccinated
5,615
% Members: **27.60%**

Total Paid
Partially Vaccinated

Cost per Vax	$36.80
Total Paid	$206,375

Fully Vaccinated
4,121
% Members: **20.3%**

Total Paid
Fully Vaccinated

Cost per Vax	$40.71
Total Paid	$168,825

Additional Dose
566
% Members: **2.8%**

Total Paid
Additional Dose

Cost per Vax	$39.96
Total Paid	$22,897

*The percentage shown for members with a positive test result is based solely on the results data BCBS receives from participating labs; the percentage of members with a positive test result could be higher.
Vaccination metrics include data from 12/01/2020 thru 2021 YTD

Pharmacy Performance Overview

PHARMACY

$99.17
Total Paid PMPM
$108.67 BoB

$29.60
Specialty Paid PMPM
$46.49 BoB

Current Benefit Design
Drug List: **Balanced**
Pharmacy Network:
Advantage Choice

COST DRIVERS

Autoimmune, Cancer, Cystic Fibrosis, Multiple Sclerosis & Pulmonary Hypertension in the Specialty Category

Diabetes, Anti-infectives, Dermatologics, & Asthma in the Non-Specialty Category

TOTAL SAVINGS

$7,084,326

Utilization Management (PA, ST, QL)
$4,520,584

Balanced Formulary
$2,216,604

MPTD
$78,619

Exclusive Specialty
$ 72,576

Accumulator
$195,943

POTENTIAL SAVINGS

$1,789,560

PLAN MANAGEMENT RECOMMENDATIONS

Performance Select Formulary

Selectively removes high-cost drugs with minimal value.
(Est. savings: $1,143,743)

Coupon Copay Assistance

Can provide savings on specialty medications via Copay Max Program.
(Est. savings: $645,095)

Multicategory Split Fill

Provides partial fill or "split" fill of a member's monthly prescription for select drugs
(Est. savings an average of $722 per claim impacted)

Magellan Employee Assistance Program

Counseling

Coaching

Work-Life Services

Online Resources

Workplace Support

Catapult

Driving City of Dallas employees to under utilized resources and benefits

Catapult Referrals to Health Improvement Programs -
Catapult Nurse Practitioners direct City of Dallas employees to appropriate health resources (Kannact, Member Rewards, etc.) and programs based on identified risk factors

Integration with BCBSTX Care Management -
High risk patients will be educated on and connected to the appropriate Care Management resources during the VirtualCheckup™. Data collected by Catapult is securely transmitted to BCBSTX and pre-populates in each member's HA.

Kannact

Convenient Access

Easy Online Enrollment

- Customized landing page
- Enroll in under 5 minutes
- Support staff available on email and phone
- Engaging content, videos and emails to introduce the program

Supplies Shipped Directly to Home

- Tracked and delivered automatically as needed
- Unlimited supply

Communicate on your schedule

- Multiple different methods (secure text, phone, email)
- Access all program data on smartphone

Hinge Health

End-to-End Digital MSK Clinic™

Offering the right program & care for different MSK needs

Prevention	Acute	Chronic	Surgery
At-risk	Recent Injury	High-risk	Pre & Post rehab

Free Expert Medical Opinion available across all care programs

AIRROSTI

Medical History

Orthopedic Examination

Accurate Diagnosis

Patient Education

Medical Necessity

Effective Treatment
Hands-on Manual Therapy and active Rehab

Patient – Reported outcome

Care Coordination

AIRROSTI REMOTE RECOVERY

Medical History

Visual Orthopedic Examination

Accurate Diagnosis

Patient Education

Medical Necessity

Effective Treatment
Remote Recovery Kit
Provider Directed Mobility & Stability Rehab

Patient – Reported outcome

Care Coordination

7 Reasons to Wondr:

Wondr is proven to be the most cost-effective way to reduce chronic disease risk and has the biggest impact on the clinical, cultural, and financial health of your organization:

1. **A behavior change weight management program** delivered 100% digitally that treats the root cause of chronic disease and obesity.
2. **Science-based and data-backed,** our clients expect **clinically-proven results,** and we deliver.
3. Our highly personalized program means that **better health is for anyone and everyone – all cultures and backgrounds.**
4. **Stress free implementation.** We do all of the heavy lifting including custom communications.
5. **Future claims cost reduction and ROI.** We deliver 2.1x financial return on your investment, backed by third party studies.
6. **No contract and claims billing is seamless.** Billed as preventive care through BCBSTX.
7. **Employee connectivity.** Wondr creates a sense of community and belonging while driving engagement throughout your entire benefits spectrum.

PREVIOUSLY PRESENTED SLIDES

2022 Retiree Plans & Contributions

Pre65 Retirees have access to coverage through the City of Dallas Self-Funded Plan

Post65 Retirees may access Fully Insured Medicare Advantage plans

Over the last 2 years the City has been moving the Retiree Plan options and contributions to align with its governing documents:

Retiree Groups

- Under age 65 Retiree who were hired before 2010. Eligible for City contribution.
- Under age 65 Retiree who were hired in 2010 or after. Not Eligible for City contribution.
- Over age 65 Retiree regardless of hire date. These Retirees pay the full cost of their medical coverage.

2022 Retiree Plans & Contributions

Retirees have access to coverage through the Self-Funded Plan (Under age 65), and Fully Insured Medicare Advantage plans (Over age 65). Over the last 2 years the City has been moving the Retiree contributions to align with its governing documents:

Retiree Groups

1. *Under age 65 Retiree who were hired before 2010. Eligible for City contribution 50% for Retiree Only coverage. Spouses currently receive a 25% contribution which will be moving to 10% as a transition to a 0% contribution which is aligned with the City's governing document.*

1. Under age 65 Retiree who were hired in 2010 or after. Not Eligible for City contribution.

1. Over age 65 Retiree regardless of hire date. These Retirees pay the full cost of their medical coverage.

Retiree Healthcare – Current State

- The City's plan for pre-65 retired employees is currently self-funded with Blue Cross/Blue Shield

Fully Insured	Self Insured
Plans purchased from insurance company	Plan is designed by the employer
Claims paid by insurance company	Claims paid with money set aside by employer
Plan managed by insurance company	Plan managed by Third Party Administrator (TPA)
More expensive	Less expensive

- The City provides subsidies for pre-65 retirees hired prior to 2010
- For a retiree to receive the post-65 benefits, they must enroll and maintain subscription in the City's pre-65 retiree medical insurance at the time of separation from employment

Comeback Option

- A one-time option that can be used within 90 days of Medicare eligibility at age 65 that will allow retirees to come back to a City-sponsored Medicare Advantage plan
- This allows pre-65 retirees to opt-out of the City's pre-65 plans at any time before age 65 and elect coverage outside of the City
- Must show proof of 3 years of continuous coverage right before age 65

Current Pre-65 Blue Choice Copay Retiree Only Monthly Premium	Current Medicare Advantage Retiree Only Monthly Premium
$613 (pre-2010) / $1,115 (post-2010)	$267 (low) - $329 (high)

Comeback Option

- Retiree options:
  - Enroll in the City's pre-65 plan at time of separation until age 65
  - Enroll in the City's pre-65 plan at time of separation, opt-out at any time before age 65, and rejoin the City's post-65 plan (with 3 years of continuous coverage prior to 65)
  - Opt-out of the City's pre-65 plan at time of separation and reenroll in the City's post-65 plan (with 3 years of continuous coverage prior to 65)

Governing Policy Document

City Council Resolution:

- Establish a governing document for retiree medical that clarifies and provides transparency to existing eligibilities, subsidies, opt-in, and opt-out features
- Introduce comeback option that allows pre-65 retiree to return at age 65
- Add requirements for annual and five-year independent actuarial review
  - Ensure consistency of application and provisional integrity of the City Council Resolution
  - Human Resources, City Controller's Office, and Budget and Management Services to sign-off on retiree subsidies each year, including retiree premium rates

Retiree Medical Plan Design

	Pre-65 Plan	Post-65 Plan
Eligibility	• Retiree eligible to receive benefits immediately from ERF or DPFP at separation of employment • Retiree has continuous coverage from City's active medical plans at time of separation of employment	• Same as pre-65 except retiree can separate at or over age 65 or can have continuous coverage from pre-65 plan
Opt-In/Opt-Out	• Before comeback option, retiree can only opt-in at separation of employment	• **Comeback option – retiree can come back at age 65 and opt out at separation of employment or before age 65** • Once opted-out, retiree cannot return to the plan
Subsidy	• 50% subsidy provided for retirees hired prior to **1/1/2010** only; does not include spouse or dependents	• The City does not subsidize regardless of hire date at any future date, unless certain Medicare Part A members

2023 - Focus on Engagement

- Engage Retiree resource for health care navigation and support

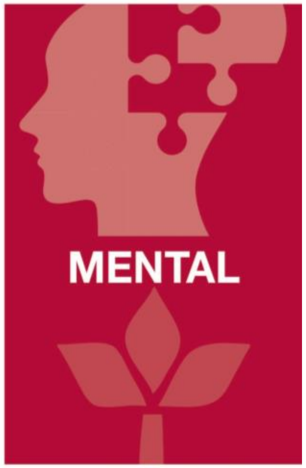
Wellness Pillars

Promoting and sustaining supportive positive relationships

Access to resources that support managing economic life and security

Good health and energy to perform daily life tasks

Liking where one lives and feeling safe in the environment and giving back



Ability to endure daily stress and strengthen resiliency

Our goal is to create awareness and inspire action that leads our employees towards the tools and resources in place to help them achieve their total health and well-being goals.

Refined Wellness Incentive & Participation

2020 Wellness Incentive

*****

- ✓ 3 Goals: Annual Physical, Health Assessment and Biometric Screening (Aug)
- ✓ $500 paycheck deposit (Dec)
- ✓ New! Incentive paid in the **same year** earned to encourage and motivate members to complete activity annually
- ✓ **Wellness Participation Increased from 1,094 in 2019 to 3,942 in 2020**

2021 Wellness Incentive

*****

- ✓ 3 Goals: Annual Physical, Health Assessment and Biometric Screening (Aug)
- ✓ $500 paycheck deposit (Dec)
- ✓ Clinical program options (i.e. Diabetes & HBP medications) for those with elevated risk factors & maintenance programs for those not at risk
- ✓ **To date, 3,107* employees earned the incentive**

***Number may increase**

2022 Wellness Incentive

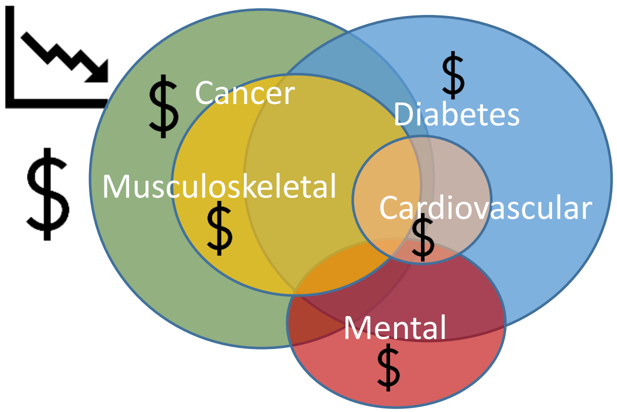
*****

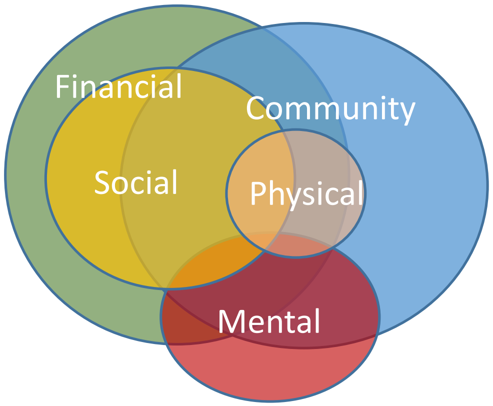
New Simplified Activity

- ✓ **2 Options to earn incentive:**
  - Annual Physical with PCP
  - Catapult Biometric Exam
- ✓ $500 paycheck deposit (Dec)
- ✓ Clinical program options (i.e. Diabetes & HBP medications) for those with elevated risk factors & maintenance programs for those not at risk.

2022 Program Progression

- Holistic approach to targeting the cost drivers identified by CLUE through the activities and resources of the new plans
- Continue to build out Total Well-Being Pillars Strategy
- Onboard the new on-site wellness coordinator
- Design communication campaign and calendar plan to implement.





City of Dallas Wellness Initiatives (Dallas HR Update)
January – June 2022 National Observances

January	February	March	April	May	June
Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics
• Healthy Weight Awareness • National Birth Defects Prevention Month • Thyroid Awareness • Cervical Health Awareness	• Eating Disorders Awareness • American Heart Month • National Wear Red Day • International Prenatal Infection Prevention • Children's Dental Health	• National Drug and Alcohol • Self-Injury Awareness • World Bipolar Day • Sleep Awareness • Developmental Disabilities Awareness • National Colorectal Cancer Awareness • Save Your Vision Month • Brain Awareness • American Diabetes Alert	• Alcohol Awareness • Stress Awareness • National Child Abuse Prevention • Sexual Assault Awareness and Prevention • National Autism, Irritable Bowel Syndrome (IBS), STD, Oral Cancer, Autism Awareness • Counseling Awareness • Financial Literacy • National Volunteer	• Mental Health Awareness – Anxiety and Depression • Disease Awareness - Asthma and Allergy, Stroke, Arthritis, Cystic Fibrosis, HIV, Hepatitis , High Blood Pressure • Melanoma/ Skin Cancer Detection and Prevention • World No Tobacco Day	• National PTSD Awareness • Employee Wellbeing • Alzheimer's and Brain Awareness • Men's Health Month

*Not all on list are actively observed

City of Dallas Proposed Wellness (Dallas HR Update)
July – December 2022 National Observances

July	August	September	October	November	December
Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics	Awareness Topics
• BIPOC Mental Health • Social Wellness • Make a Difference to Children • 4th of July Drunk Driving Prevention	• National Back to School • National Relaxation Day (Aug. 15) • International Overdose Awareness • National Immunization Awareness	• Suicide Prevention • National Recovery • Pain Awareness • World Suicide Prevention Day • National Cholesterol Education • National Childhood Obesity • National Sickle Cell • Family Health and Fitness • Malnutrition Awareness • International Literacy Day	**COD Active Open Enrollment** • National Depression and Mental Health Screening and Awareness • Bullying Prevention • Domestic Violence, ADHD, OCD Awareness • National Sudden Infant Death Syndrome Awareness • National Dental Hygiene • Breast Cancer Awareness	**COD Retiree Open Enrollment** • National Family Caregivers • Adoption Awareness • International Stress Awareness • World Kindness Day • International Survivors of Suicide Loss Day • Great American Smokeout • American Diabetes Awareness	• National Stress-Free Family Holiday’s National Drunk and Drugged Driving • National Influenza Vaccination • National Handwashing Awareness • World AIDS Day • International Day of Persons with Disabilities Day

*Not all on list are actively observed

Post-65 Retiree

Eligible for Medicare

Post 65 Retiree: Plan & Rate History

	2018	2019	2020	2021	2022
Post Retiree Coverage	**7 Medicare Supp – Individual** **2 PDP Plans - Individual** **2 Medicare Adv. Plans - Group** Medicare Supp plans e policies Eliminated Individual plan options Combined medical & Rx coverage	**7 Medicare Supp – Individual** **2 PDP Plans - Individual** **2 Medicare Adv. Plans - Group**	**2 Medicare Group** **PPO Advantage Plans** Eliminated multiple retiree policies Eliminated Individual plan options Combined medical & Rx coverage	**2 Medicare Group** **PPO Advantage Plans** Changed Carrier – BCBS Medical & Rx coverage Specialized Wellness Programs	**2 Medicare Group** **PPO Advantage Plans** Changed Carrier – BCBS Medical & Rx coverage Specialized Wellness Programs
Fully Insured Premium	Medicare Supplement + PDP Varying Rates $363 – Averaged rates based on age and geographic	Medicare Supplement + PDP Varying Rates $365 – Averaged rates based on age and geographic	Medicare Advantage High Plan - $389 Low Plan – $351	Medicare Advantage High Plan - $329 Low Plan – $267	Medicare Advantage High Plan - $329 Low Plan – $267

All Rates Are Retiree Only

Post 65 Retiree: Plan & Rate History

	2018	2019	2020	2021 & 2022
Post Retiree Coverage	**7 Medicare Supp – Individual** **2 PDP Plans - Individual** **2 Medicare Adv. Plans - Group**	**7 Medicare Supp – Individual** **2 PDP Plans - Indivi** **2 Medicare Adv. Plans - Group**	**2 Medicare Group** **PPO Advantage Plans** Eliminated multiple retiree policies Eliminated Individual plan options Combined medical & Rx coverage	**2 Medicare Group** **PPO Advantage Plans** Changed Carrier – BCBS Medical & Rx coverage Specialized Wellness Programs
Fully Insured Premium	Medicare Supplement + PDP Varying Rates $495 – Averaged rates based on age and geographic/AARP	Medicare Supplement + PDP Varying Rates $520 – Averaged rates based on age and geographic	Medicare Advantage High Plan – $389 Low Plan - $351	Medicare Advantage High Plan - $329 Low Plan – $267
Retiree Only Rate *Most common election **City Subsidy %** **Before 2010 Only**	**Before 2010 / After 2010** Plan F + PDP* - $365[1]/ $495 **City Retiree Only Subsidy** 26% (All Plans)	**Before 2010 / After 2010** Plan F + PDP* - $365 / $520 **City Retiree Only Subsidy** 30% (All Plans)	**Before 2010 / After 2010** High Plan - $291 / $389 Low Plan - $263 / $351 **City Retiree Only Subsidy** 25% (All Plans)	**Before 2010 / After 2010** High Plan - $329 / $329 Low Plan - $267 / $267 **City Retiree Only Subsidy** 0% (All Plans)
Retiree & Spouse Rate *Most common election **City Subsidy %** **Before 2010 Only**	**Before 2010 / After 2010** Plan F + PDP* - $819[2]/ $990 **City Retiree +SP Subsidy** 17% (All Plans)	**Before 2010 / After 2010** Plan F + PDP* - $814 / $1,040 **City Retiree + SP Subsidy** 22% (All Plans)	**Before 2010 / After 2010** High Plan - $680 / $777 Low Plan - $614 / $702 **City Retiree + SP Subsidy** 13% (All Plans)	**Before 2010 / After 2010** High Plan - $658 / $658 Low Plan - $534/ $534 **City Retiree + SP Subsidy** 0% (All Plans)

2018/2019 – not increasing Retiree rates generated unintentional subsidies
2020/2021 - City Subsidy diminished due to decreasing competitive MAPD rates

Subsidies <u>Not</u> Covered – No Change

The City does not currently and <u>will not pay</u> subsidies for the following:

1. **Medicare Part A** premiums unless hired generally prior to April 1, 1986
2. **Medicare Part B premiums**
3. Certain **Post-65** retirees can enroll in **Pre-65 Plans** and will not be subsidized for any benefits
4. Retirees who return under **Comeback Option** unless entitled to grandfathered life insurance
5. **Dental** and **Vision** benefits

Pre65 – Recent Retiree Improvements to Lower Costs

1. **Moved to Blue Cross/Blue Shield** which provides enhanced benefits, improved network access/discounts, and lower administration and premium costs. This contract improvement will save the City and its members $20M over 3 years.
2. **Improved the plan designs** by lowering Deductibles, Copays, and Pharmacy benefits to improve access to care when they use the plan. Lowering barriers to care, which the City has done, will encourage access to care which will benefit Retirees and the City.
3. **Simplified Annual Wellness** requirement from past years to encourage Retirees to take advantage of Wellness programs to improve their health. The City has seen a 368% increase in wellness participation from 2019 to 2020.
4. **Introduced Kannact Diabetes and Hypertension program** and provides coaching and supplies and equipment to at-risk members. Participation in this program has increased from 300 members in the past to over 1,500 in 2021. Approximately 150 Pre65 Retirees are enrolled in this program.
5. **Negotiated an enhanced network discount with Baylor and Methodist** for certain In-patient and Out-patient procedures above what is normally available through a normal network discount. When members utilize Baylor or Methodist for these services, they will have their coinsurance reduced from 20% to 10% which saves Retirees and Active money when seeking care.
6. Introduced additional benefits to retirees through Blue Cross like reduced costs and **waived initiation fees for Gym memberships** to local Gyms through the Blue Cross agreement.

Pre-65 Retiree Medical Plan Improvements

	2019	2020	2021	2022
Plan Design	\$2,500 Ded. 75/25 HRA Plan \$2,000 Ded. 80/20 Copay Plan \$3,000 Ded. 80/20 HDHP w/HSA Added HDHP & HSA Added Copay Plan	\$2,500 Ded. 75/25 HRA Plan \$1,500 Ded. 80/20 Copay Plan \$3,000 Ded. 80/20 HDHP w/HSA Enhanced Copay Plan Increased the HSA Contribution	\$1,500 Ded. 80/20 Copay Plan - Blue Choice Network - Blue Essentials Network (PCP) \$3,000 Ded. 80/20 HDHP w/HSA Eliminated the HRA Choice of network	\$1,500 Ded. 80/20 Copay Plan - Blue Choice Network - Blue Essentials Network (PCP) \$3,000 Ded. 80/20 HDHP w/HSA Eliminated the HRA Choice of network
Network Access & Complexity Reduction	Broad Network Enhanced Tier Steerage LocalPlus Network	Broad Network Enhanced Tier Steerage LocalPlus Network Copay Plan Enhancements Increased HSA Funding	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Mgmt. Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Mgmt. Tax Shelter for Future Medical Expenses
Preventive Care Coverage (100% Covered)	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services
Pre-65 Retiree Only Rate	**Before 2010 / After 2010** HRA - \$654 / \$968 Copay - \$604 / \$908 HDHP - \$554 / \$900	**Before 2010 / After 2010** HRA - \$590 / \$1,073 Copay - \$569 / \$1,034 HDHP - \$558 / \$1,014	**Before 2010 / After 2010** Blue Choice Copay - \$613 / \$1,115 Blue Ess. Copay - \$636 / \$1,156 HDHP - \$601 / \$1,093	**Before 2010 / After 2010** Blue Choice Copay - \$672 / \$1,345 Blue Ess. Copay - \$695 / \$1,389 HDHP - \$650 / \$1,300

Health Insurance Cost Factors

- Medical Trend Rate – percentage of change in the cost of health care
- Historic/Projected Utilization (Claims Data)
- Pool Composition - Group Demographics
- Legislative Requirements/Framework
- Healthcare System Issues - Pre-65 Health Insurance Gap
- Local Cost of Health

Offering Competitive Benefits - Medical

	2019	2020	2021	2022
Plan Design	$2,500 Ded 75/25 HRA Plan $2,000 Ded 80/20 Copay Plan $2,800 Ded 80/20 HDHP w/HSA	$2,500 Ded 75/25 HRA Plan $2,000 Ded 80/20 Copay Plan $2,800 Ded 80/20 HDHP w/HSA	$1,500 Ded 80/20 PCP Plan $1,500 Ded 80/20 Copay Plan $2,800 Ded 80/20 HDHP w/HSA	$1,500 Ded 80/20 PCP Plan $1,500 Ded 80/20 Copay Plan $2,800 Ded 80/20 HDHP w/HSA
Network Access and Complexity Reduction	Broad Network Enhanced Tier Steerage LocalPlus Network	Broad Network Enhanced Tier Steerage LocalPlus Network Copay Plan Enhancements Increased HSA Funding	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses	Broad Network & Narrow Network Options PCP Designation Specialist Utilization Management Tax Shelter for Future Medical Expenses
Preventive Care Coverage (100% Covered)	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med Expanded Preventive Services	Annual Wellness Exam Preventive Medications Free Reduced Cost Diabetic/HBP Med
Wellness - Incentive	$300 HRS/HSA Contribution $10 per paycheck premium credit ($240 value)	3 Clearly Defined Goals $500 Incentive (December) (Incentive well pay in year earned)	3 Clearly Defined Goals $500 Incentive (December) (Incentive well pay in year earned)	2 Clearly Defined Goals $500 Incentive (December) (Incentive will pay in year earned)
Post Retiree Coverage	7 Medicare Supp. Plans 2 DPD Plans 2 Medicare Advantage Plans	2 Medicare Group PPO Advantage Plans (Combined medical & Rx coverage, Specialized Wellness Programs, Eliminated multiple retiree policies)	2 Medicare Group PPO Advantage Plans	2 Medicare Group PPO Advantage Plans

2023 - Focus on Engagement

- Promote importance of age appropriate and preventive care as it relates to overall health status
- Promote clinical programs within medical plan to reduce cost and disease prevalence
- Engage Retiree resource for health care navigation and support

Offering Competitive Benefits – All Other

	2019	2020	2021	2022
Dental Vision	Two dental plans One vision plan offered	Two dental plans One vision plan offered	Two dental plans, enhanced PPO offered Two vision plan offered	Two dental plans Two vision plan offered
Life	$50,000 basic life coverage Voluntary life coverage offered	$50,000 basic life coverage Mid-year Increased to $75,000 Voluntary life coverage offered	$75,000 basic life coverage Voluntary life coverage offered	$75,000 Basic Life coverage Voluntary life coverage offered
Disability	Individual plans offered	Group voluntary short and long term disability offered	Group voluntary short and long term disability offered	Group voluntary short term disability Group employer paid long term disability offered at 1-year of service
Worksite Benefits	Individual accident, critical illness, and legal plans offered	Group accident, critical illness, hospital indemnity plans offered	Same group plans offered with enhanced health screening benefit for critical illness and hospital indemnity plans	Group accident, critical illness, hospital indemnity plans offered Procuring pet insurance and group legal/ID theft coverage
Employee Assistance Program (EAP)	Standard EAP program offered to all employees	Standard EAP program offered to all employees	Engaged stand alone EAP resource Employee webinars offered by EAP vendor	Stand alone EAP resource Employee webinars offered by EAP vendor
Clinical Programs	Kannact Diabetes Program offered. Clinical resources, testing supplies and equipment.	Obtained CLUE* data Kannact Diabetes Program *(Clinical Learning and Understanding Engine)	Obtained updated CLUE data Kannact Diabetes Program with employee engagement campaign	Obtained CLUE data Kannact Diabetes and Cardiovascular Program
Wellbeing	Wellness Incentive	Wellbeing plan development including phased approach to disease states	Wellbeing pillars developed (social, financial, physical, community, mental)	Development of wellbeing logo Introduction of wellbeing newsletter
Systems	Enrollment through Lawson	Engaged EBC for active and pre-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment	Engaged EBC for active, pre and post-65 retiree enrollment

2023 - Focus on Engagement

- Promote importance annual dental & vision screenings and the connection to undiagnosed medical conditions
- Partner with a wellness vendor to promote wellness and wellbeing health improvement and maintenance

Value-added Blue Cross/Blue Shield benefits

	Blue365	Member Rewards Program	Enhanced Provider Discounts
How this Helps our Employees/Retirees/Dependents	Health & Wellness discounts for: Apparel & Footwear, Fitness Equipment, Hearing & Vision products, Nutritional Goods, and Personal Care items	Cash rewards when a member chooses a higher quality, lower cost provider for a procedure. Member must call Blue Cross Benefits Value Adviser to start this process. Member reward is typically mailed within 4 to 6 weeks after procedure is completed.	Lowers cost the cost of care for our members through an enhanced Network Discount off allowed charges that In-Network Providers agree to through the Blue Cross contract with the City.
Cost to Members	None. Included with enrollment	None. Included with enrollment	None. Included with enrollment

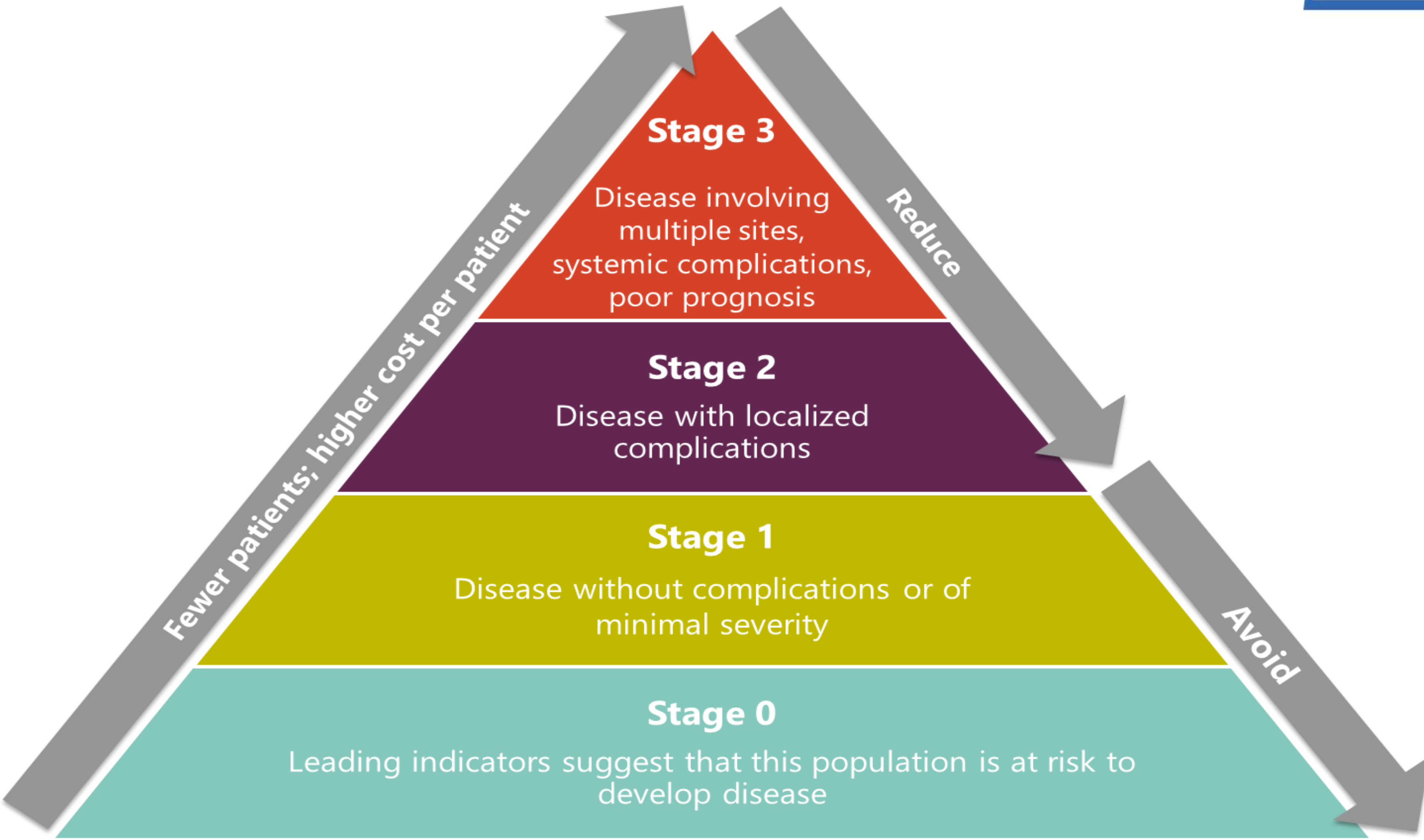
Fantastic Year 1 Member Rewards Engagement

- 1,800 member accessed Member Rewards
- 507 members received a cash back Member Reward

Phased Approach to Wellness by Disease State

	Musculoskeletal, Cardiovascular 22% Prevalence in 2020	**Diabetes, Weight, Hypertension** 26% Prevalence in 2020	**Cancer** 6% Prevalence in 2020	**Mental Health** 8% Prevalence in 2020
Baseline (Require biometric screenings and age-appropriate exams)	Annual wellness exam (Establish medical home)	Annual wellness exam (Establish medical home)	Annual wellness exam (Establish medical home)	Annual wellness exam (Establish medical home)
Phase 1 (2020)	• Physical Therapy • Rx Solution* compliance	• Rx Solutions* • Clinical Coach • Fitness Center • Nutrition Center	• Cancer Specific Screenings	• EAP • Telehealth • COD Resources
Phase 2 (2021 - 2022)	• Airrosti • Disease Management Programs • Medical plan Condition Mgmt Coaching • Rx Management Programs • CareATC Referrals	• Weighty Loss Programs • Medical plan Lifestyle Coaching / • Disease Management Programs • Baylor & Methodist Programs • CareATC	• Non-surgical treatment • Medical plan Condition Mgmt Coaching • Baylor & Methodist Programs	• Expanded EAP offering • Improved access- Behavioral telehealth • Baylor & Methodist Programs
Phase 3 (2022 – 2023)	• Regenexx • Centers of Excellence • 2nd Opinion • Care Management	• Centers of Excellence • 2nd Opinion • Care Management	• Centers of Excellence • 2nd Opinion • Care Management	• Centers of Excellence • Care Management
Incentives	Lower copays/out-of-pocket costs; preventing surgery	Lower copays/out-of-pocket costs; better outcomes resulting from steerage	Early detection improves outcomes and lowers costs	Work/Life balance; addressing entire employee

CLUE Disease Stages



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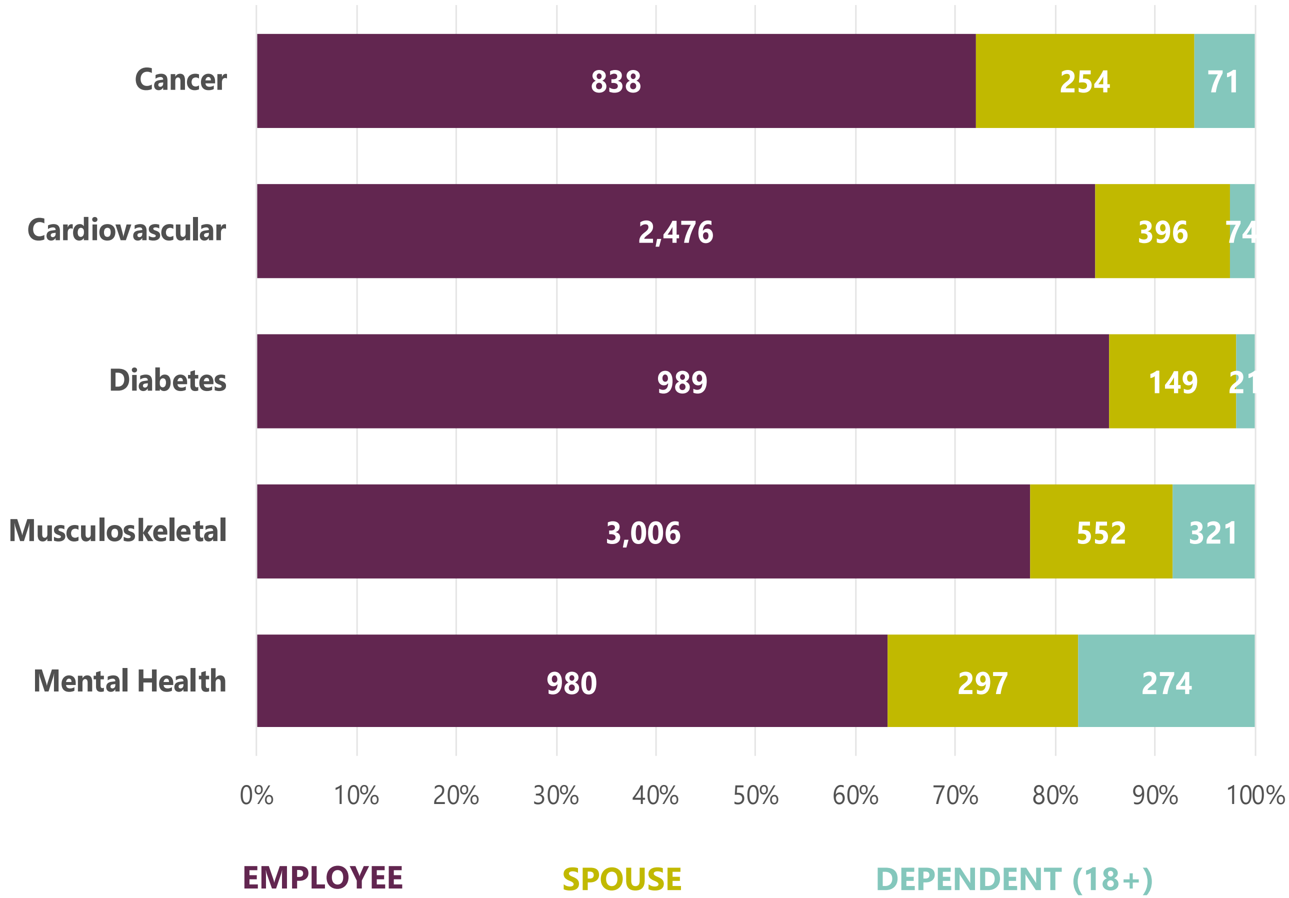
2021 Disease State Data By Member



Episode Start Date Jan-Dec 2021, Members Age 18+

2021 Wellness Incentive

*****

- ✓ 3 Goals: Annual Physical, Health Assessment and Biometric Screening (Aug)
- ✓ $500 paycheck deposit (Dec of 2021)
- ✓ Clinical program options (i.e. Diabetes & HBP medications) for those with elevated risk factors & maintenance programs for those not at risk

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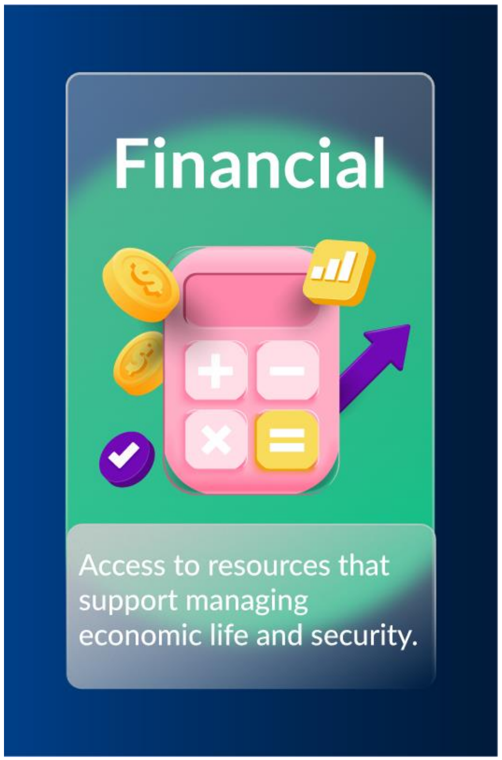
Well-Being Pillars

Social Pillar Programs

Promoting and sustaining supportive and positive relationships

- City of Dallas Hiring Events
- Diversity Dashboard
- Educational Partnerships
- Employee Engagement Survey
- Employee Recognition (Service Pins)
- Internship Programs
- Magellan EAP Resources
- Recruitment Guide
- Upskilling Workforce
- Virtual/On-site Health Expos

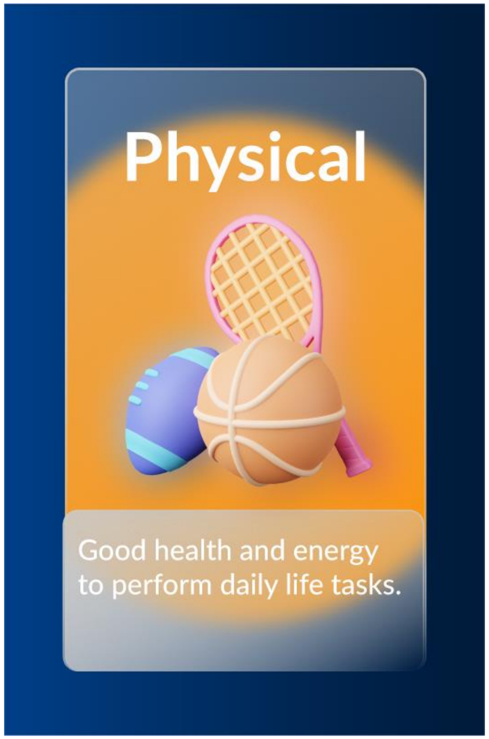
Financial Pillar Programs



Access to resources that support managing economic life and security

- Childcare Subsidy
- DART Passes
- Employee Perks Portal by Abenity
- Financial Wellness Resources
- Legal Shield
- MetLife Pet Insurance
- Magellan EAP Resources
- PNC Bank Partnership
- Tuition Assistance Program

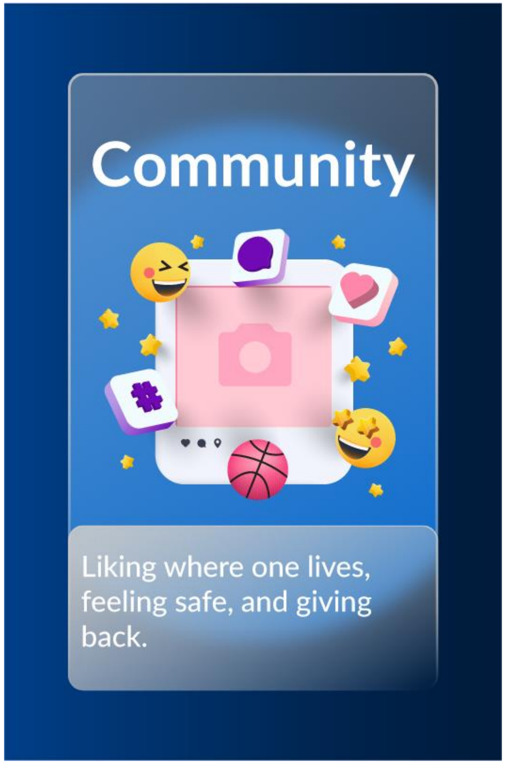
Physical Pillar Programs



Good health and energy to perform daily life tasks

- Alternative Care (Airrosti, Chiropractor)
- Annual Physical/Wellness Assessment
- Biometric Screenings
- COVID-19 Support and Resources
- Diabetes Hypertension Program
- Fitness Centers
- Flu Shots
- Foundations Café
- Gym Discounts
- Health Coaching (BCBS)
- Health Education Literacy
- Health Risk Assessments
- Holistic Health (Acupuncture, Meditation)
- Long-term and Short-term Disability
- Magellan EAP Resources
- Mobile Mammograms
- Online Fitness Classes
- Onsite/Near Site Clinics
- Telemedicine
- Tobacco Cessation
- Virtual/Onsite Health Expos
- Weight Management
- Wellness Challenges (IP and BCBS)
- Wellness Portal (Coming Soon)

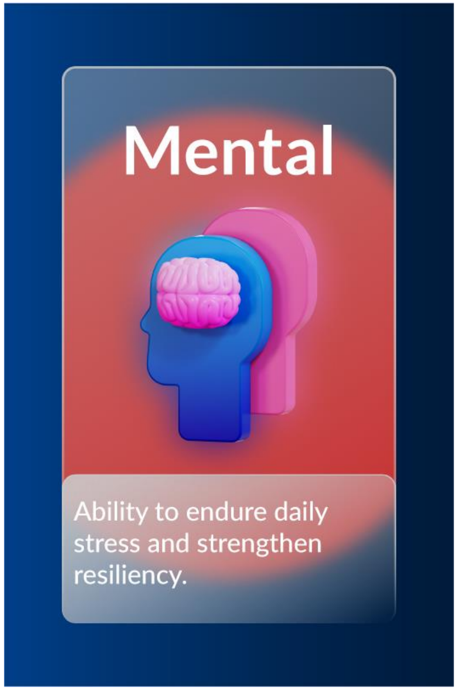
Community Pillar Programs



Liking where one lives and feeling safe in the environment and giving back

- City of Dallas Future of Work Program
- Community Service Event during Customer Service Week
- Dallas Charitable Giving Campaign
- Dallas Heart Walk
- Diversity Dashboard
- Employee Cares Committee (ECC)
- Employee Focus Groups
- Employee Relations Portal
- Employee Resource Groups (ERGs)
- Hybrid Work Opportunities
- Internship Programs
- Personnel Rules and Administrative Directives
- Recruitment Guide

Mental Pillar Programs



Ability to endure daily stress and strengthen resiliency

- COVID-19 Support and Resources
- Critical Incident Support Management via EAP
- Fit For Duty Assessments
- FMLA Leave
- Magellan EAP Resources
- Mental Health Leave
- Paid Parental Leave

Additional Employee Benefits Not Funded Through Benefits Fund

Upskilling

Workday Benefits Recruitment Modules

Expanded Educational Reimbursement

Employee Discounts