
Employee Health Activation: The Business Impact

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T-Mobile

ATMOS
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COMPASS
Healthcare Redefined.

THE CONFERENCE BOARD





PROBLEM #1:

We live in a culture of reactive care.

<30%

of employees get
annual preventive care¹

50% of healthcare costs are
driven by 5% of employees

50% of cancer deaths
are avoidable²

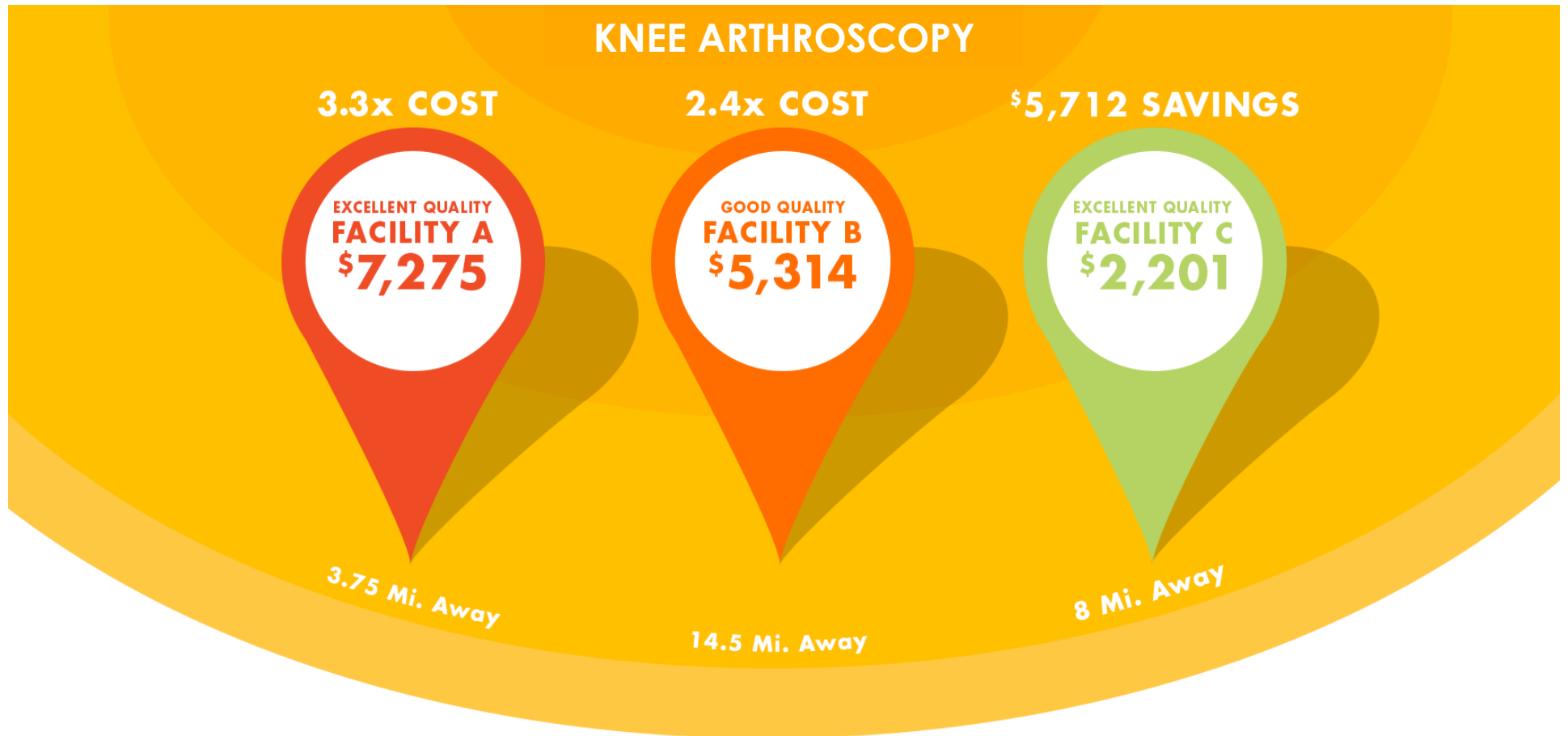
¹ Compass data on file

² American Cancer Society – www.cancer.org/healthy



PROBLEM #2:

Lack of transparency drives waste.



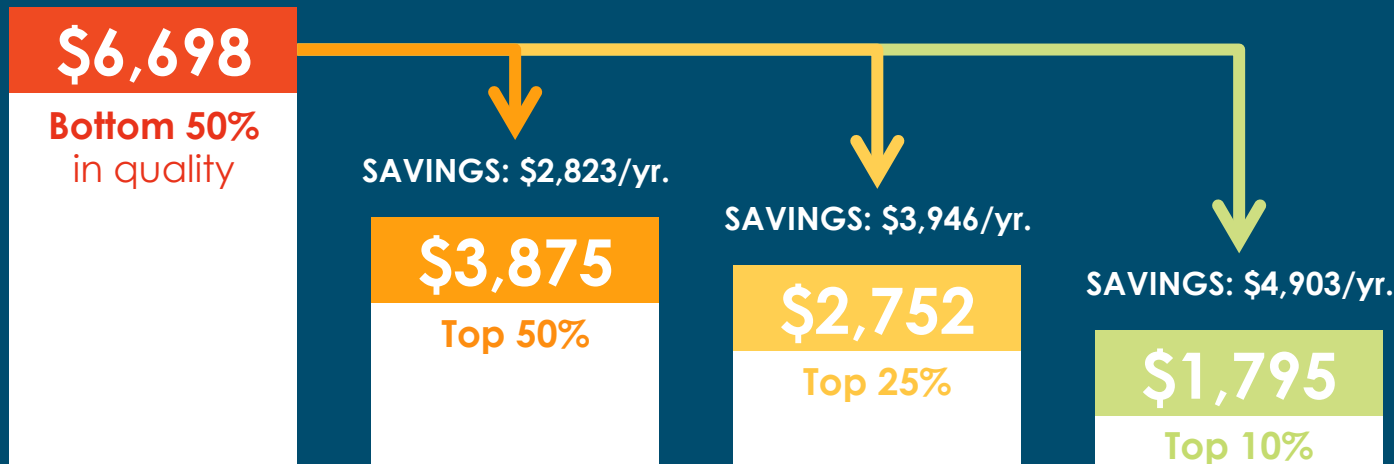
In-network prices can vary by 3X+.



PROBLEM #3:

Lack of coordinated care drives unnecessary waste.

Compass data show that when primary care physicians are scored by Compass quality algorithms, the higher-quality physicians minimize patients' average total healthcare costs over the course of a year.





TRANSPARENCY SOLUTION

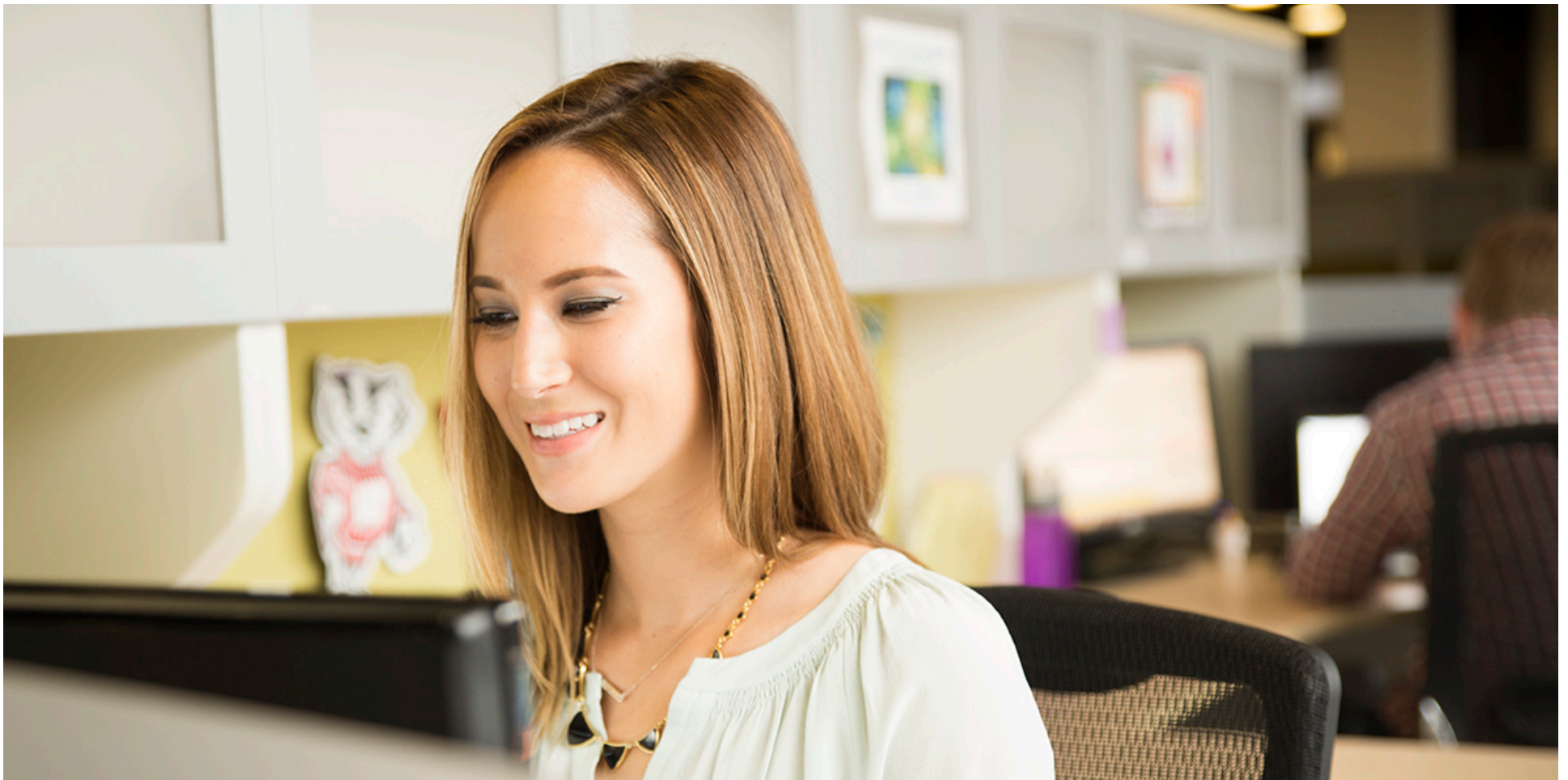
Compass Health Pro™ Decision Support & Member Portal



Technology when you want it...

TRANSPARENCY SOLUTION

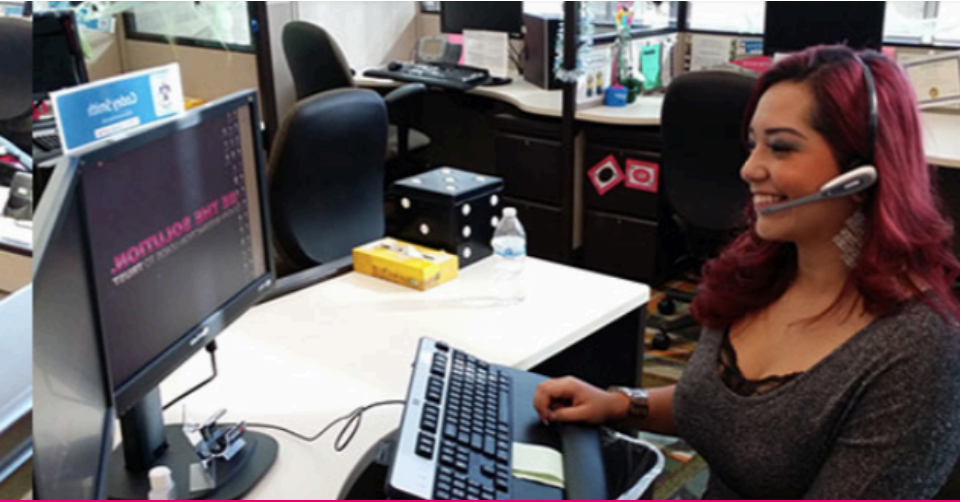
Compass Health Pro™ Decision Support & Member Portal



Expertise when you need it.

Companies Like You?

T-Mobile & Atmos Energy



T-Mobile®





ATMOS energy



Different Companies. Universal Challenges.

Initiatives Over the Past 10 Years



\$260 Premium Reduction for Biometric Screening

INCENTIVES

Early adoption HRA/HSA \$\$
Raffles

Weight Management
Wellness Champions
On-Site Biometrics

WELLNESS PROGRAMS

Health Assessments
Wellness Discounts/Coaching
On-Site Fitness Centers

Expert Medical
Opinion Program

CLINICAL PROGRAMS

Bariatric COE
Healthy Pregnancy

High Deductible Plan
with an HSA

PLAN DESIGN CHANGES

Account-Based Plans

Newsletters,
Intranet, etc.

WELLNESS MESSAGING

Health Fairs,
Targeted reminders,
Intranet, etc. 11



THE RESULT...

Health Insurance

Rx/Mail Order Program

Disease Management

HRA/HSA

Wellness Programs

Employee Assistance Program

Dental Insurance

Biometric Screenings

Health Assessments

Vision Insurance

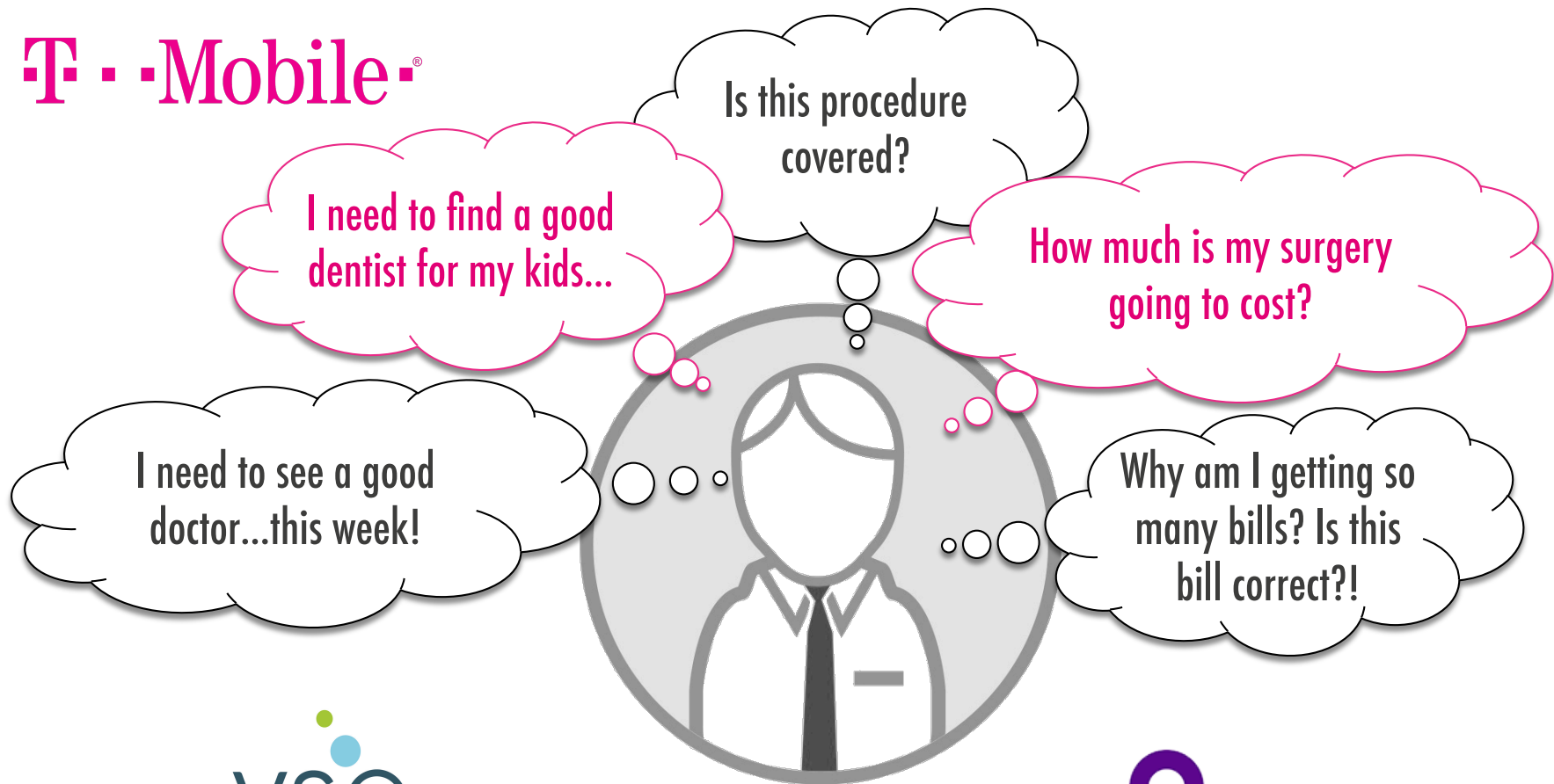
Telemedicine

Employees needed a **simpler plan**

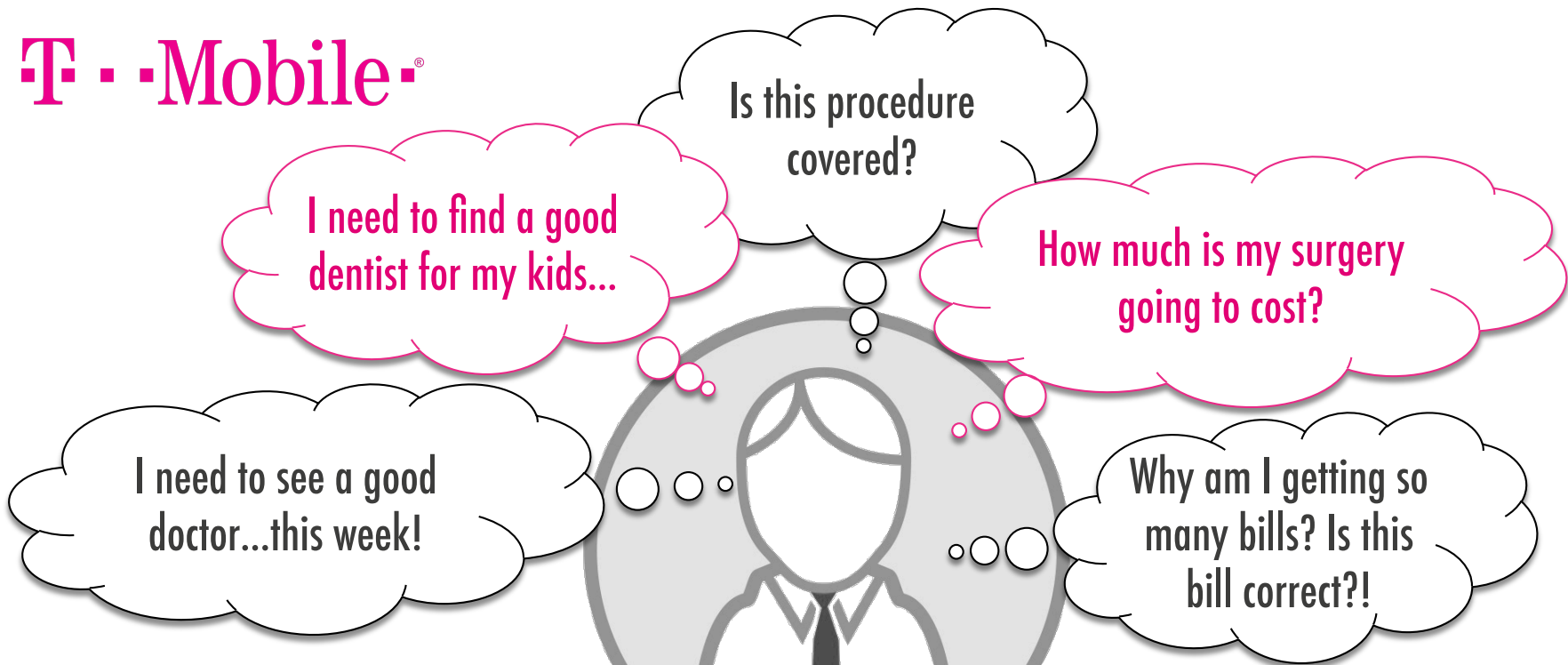
Health Activation

through the Connected Health Plan.

T-Mobile®



T-Mobile®



T-Mobile® DOCTOR REC WITH TELADOC OPTION



**SMARTER HEALTHCARE
STARTS HERE.**

Your Custom Doctor Recommendation is Ready.

T-Mobile also offers a telemedicine service called Teladoc:

HOW IT WORKS

- Teladoc is free with T-Mobile's Plan A and HRA health plans. HAS participants pay a \$40 consult fee.
- Before your first consultation, remember to register online at teladoc.com (leave the "Company Code" box blank) or phone **1-800-835-2362**.
- You can call, video chat or use the app to talk to a U.S. board-certified, state-licensed doctor any time, 24/7/365. It's an easy and cost-effective way to consult with a doctor who can diagnose, recommend treatment and prescribe medication for common illnesses.
- Teladoc may not be available in certain states.

Hawaii Employee? HMSA offers their own telemedicine benefit if you're in HMSA Plan A or B. Call HMSA for details at **1-800-776-4672** or visit www.hmsa.com.

Idaho Employee? State legislation doesn't allow telemedicine services, but Idaho employees can still register and use Teladoc when traveling outside of Idaho.

Provider Contact

Teladoc: teladoc.com / **1-800-835-2362**

As with all visits to health care providers, you should verify that your provider is in-network with your insurance carrier upon arrival for your appointment and request that they verify your benefits prior to your appointment. Compass confirms in-network status by checking insurance web directories and confirming directly with the facility. Compass does not, however, guarantee that your provider is in-network or that benefits will apply.

In order for your physician visit to be considered preventive, ask your physician to bill your visit as preventive. If you and your physician want to address specific problems or conditions during your visit, the visit may not be able to be billed as preventive. In situations where problems or conditions arise, it may be an option to

Health Activation

through Simplifying Employee Healthcare.

Taking the Burden of Healthcare Off Employees



Understand Health Plan Benefits



Find A Great Doctor



Comparative Shop For Medical Care



Pay Less For Prescriptions

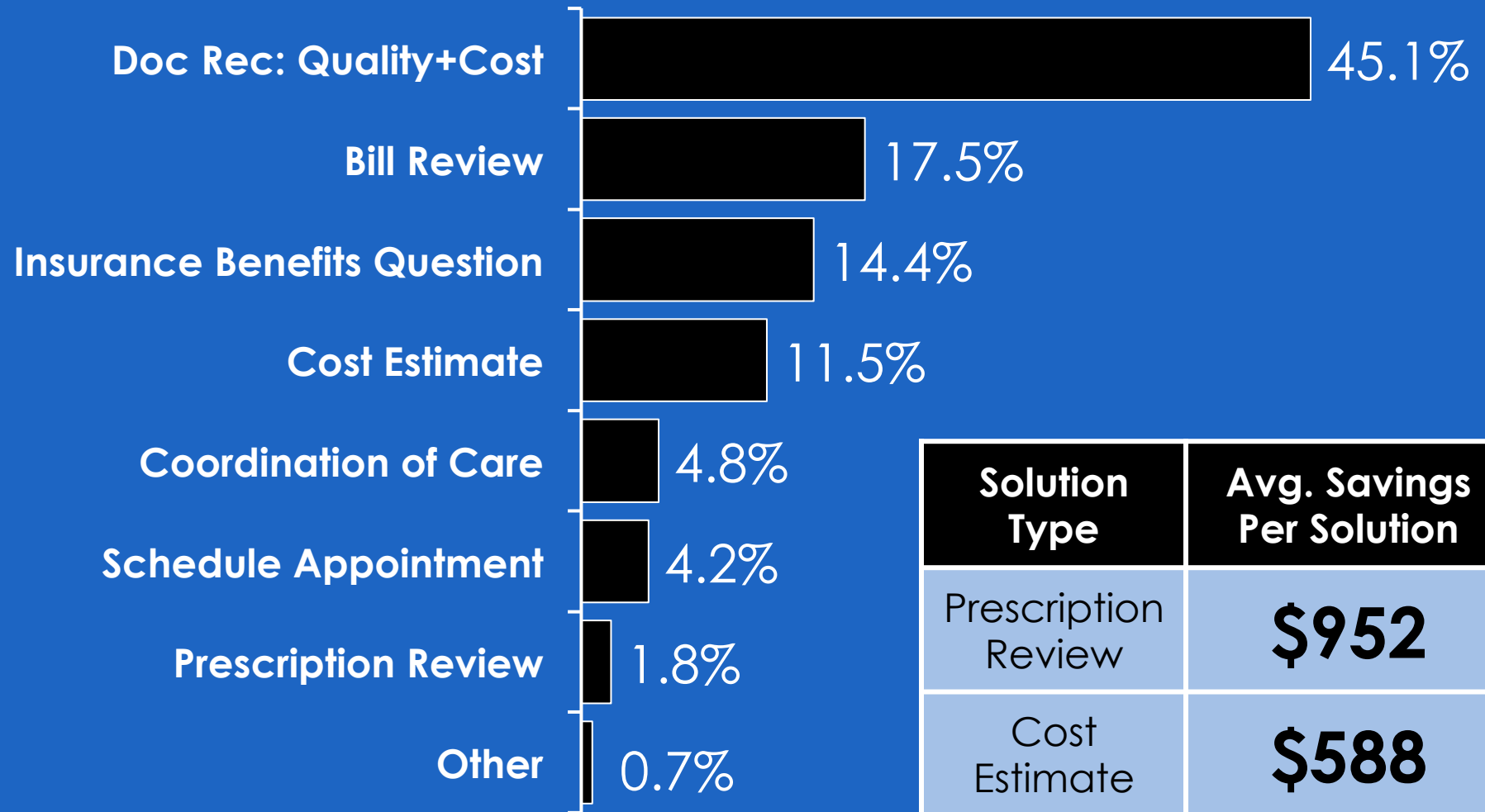


Get Help With Medical Bills



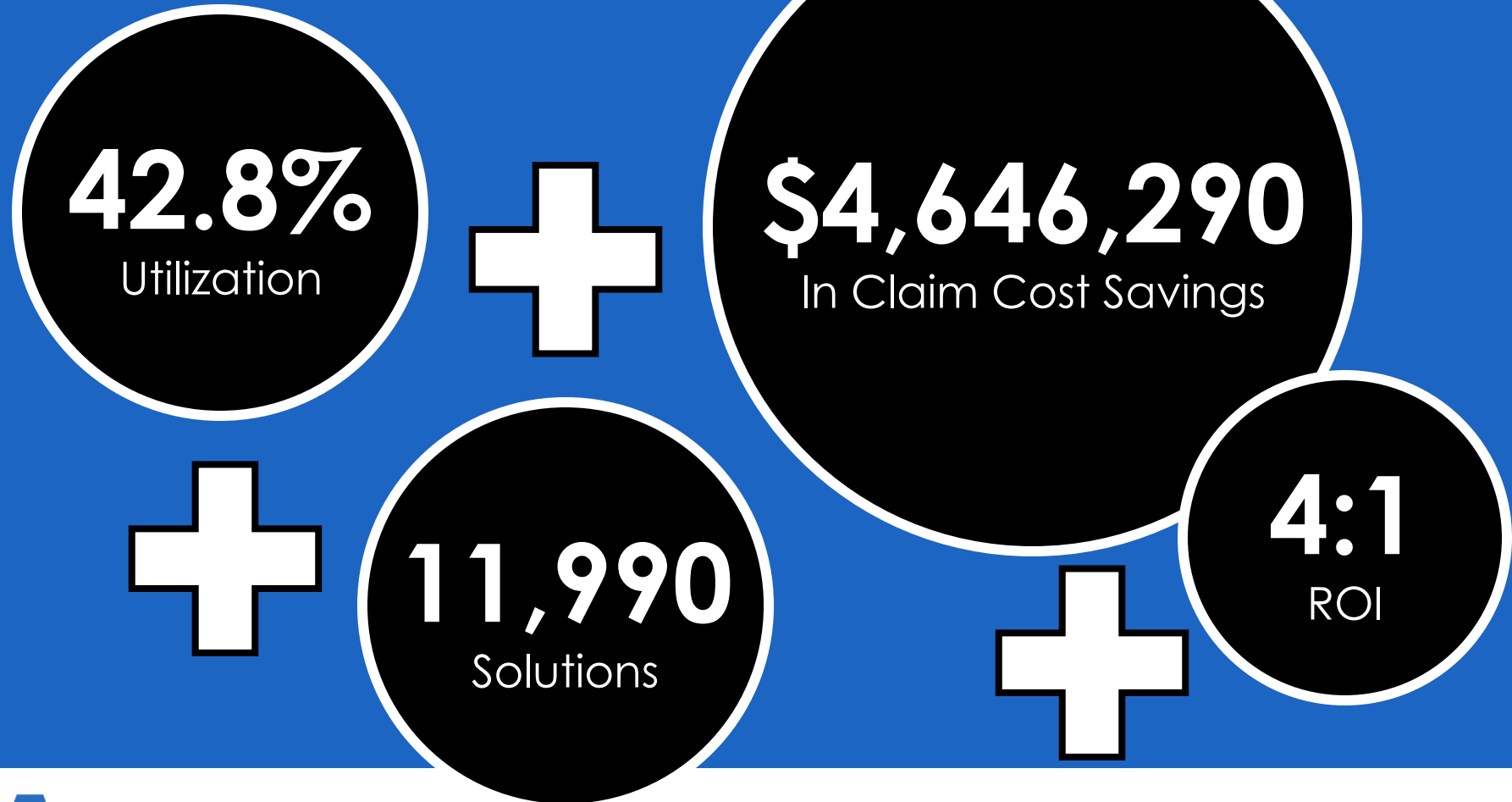
Are We Moving the Needle?

2014 Breakdown by Solution Type



Solution Type	Avg. Savings Per Solution
Prescription Review	\$952
Cost Estimate	\$588

Results since program inception in February 2011

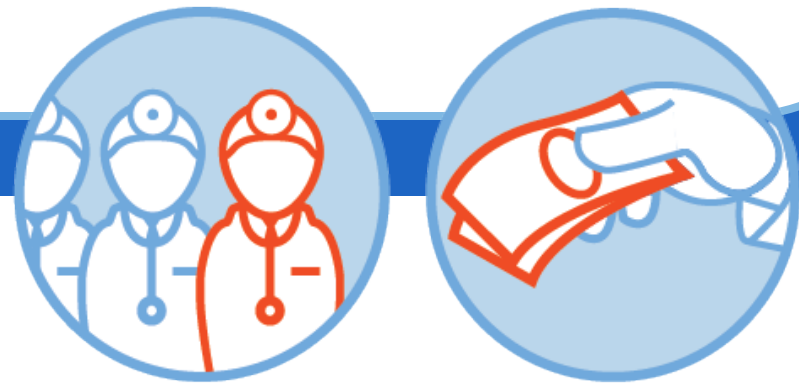


"I contacted Kaylie with Compass to help me find a Pulmonologist to quickly evaluate my condition. My doctor had previously referred me to a Specialist that was not taking any new appointments until three months later. I could not wait that long since I was having a hard time breathing. I tried calling [OUR CARRIER] and got a list of a few Specialists. The ones on their list also were not taking any new patients or had closed their practices. I finally asked around, and my coworkers told me to get in contact with Kaylie. Kaylie gathered my contact info and had Ayala email me with what was needed to help me the fastest. I received a list with options of Pulmonologists that were taking new patients. Once I selected my choice, Ayala scheduled my appointment for me and got me prepared for my first visit. Compass does great work!"



“Kaylie - More than anything, I was pleased with the information you gave to the chiropractor that I was planning to see. If not for you, I may have agreed to the treatment plan he suggested, only to find out later that I would be liable for an additional \$1,400 out of pocket. Thanks to you, I was able to avoid that shock.

I was also pleased with the amount of detail you gave me on alternative practitioners in the area. Thanks much!”



“Following the death of my father after a long illness, as the only surviving family member, it was my responsibility to take care of his final medical expenses. I was soon overwhelmed by the number of bills from the hospital, medical specialists, rehab centers, ambulance services and other healthcare providers associated with my father’s illness. Some bills were rejected by his insurance provider, others seemed to be for duplicate services and still others were so confusing that I could not determine what was to be paid. Compass stepped in and offered to assist me through this process and was able to take away a lot my stress during this very difficult time. Thank you, Compass!”



“Good morning, Kaylie!

I just wanted to thank you for the information you provided me. I want you to know that with this information you will save me \$254.76 per year on my prescriptions!

I am grateful for having Compass available in assisting me with so many different choices to help me make better informed decisions!

Thanks again!”

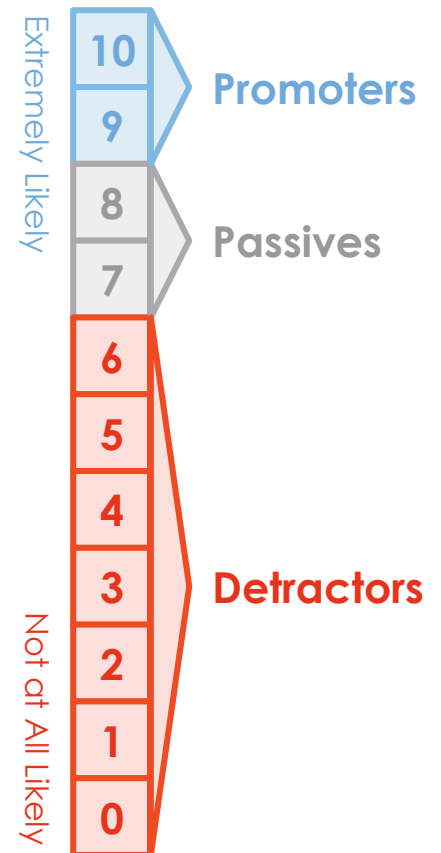



THE PREMIER SERVICE EXPERIENCE.

It's in Our DNA.

How likely are you to recommend us to a friend or colleague?

NPS = % Promoters - % Detractors



BENCHMARK COMPANIES/INDUSTRIES	NET PROMOTER SCORE (NPS)
 COMPASS	+85¹
USAA Auto Insurance ²	+81
Apple Laptops ²	+72
Southwest Airlines ²	+66
Amazon.com ²	+64
Zappos.com ²	+60
Health Insurance Industry Average³	+12

¹ Compass data from January 2015

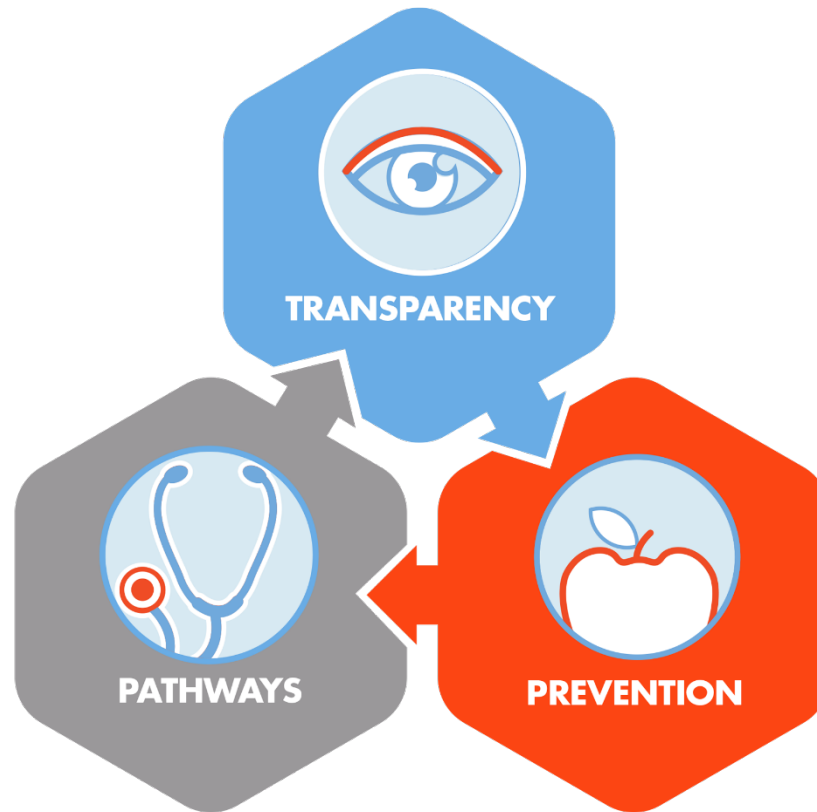
² <http://customergauge.com/news/2014-net-promoter-benchmarks/>

³ http://cdn2.hubspot.net/hub/268441/file-219639422-pdf/Satmetrix_US_2013_Consumer_Charts.pdf

What's Next?

COMPASS INTEGRATED SOLUTION

The Key to Delivering Sustainable Cost Savings



COMPASS HEALTH ACTIVATION PLATFORM

Enabling Total Employee Activation



COMPASS

Healthcare Redefined.