

Wellness 2021 Annual Report - Narrative Summary
Board of Commissioners - May 12, 2022

- Report includes the 2021 Annual Report and First Quarter 2022 report.
- Annual Report includes:
 1. Wellness Key Performance Indicators report which provides a comprehensive view of significant metrics from all health-related employee benefits. This report includes annual data from 2013 through 2021.
 2. Holtyn & Associates Corporate Report which summarizes data gathered in 2021 through the twice-yearly biometric assessment and health survey (health risk assessment).
 - Health risk assessment measures critical health factors and interprets current health status of our participating employees and spouses.
 - The report summarizes and analyzes health risk assessment results and helps provide direction for future programming tailored to our needs.
- Quarterly Report reflects data through March 31, 2022.
 - Wellness programming was initiated in November 2013, thus we have completed 8 years of programming.
 - 6 Primary Objectives established for the wellness initiative by Allegan County along with the Board of Commissioners (pg. 1).
 - Participation and Health Metrics, or results from wellness programming below related objective (pg. 2).
 - Employee participation-enrolled rate is currently 83%, and it is 76% for participation-core (wellness assessment & coaching). This exceeds the best-practice benchmark goal of 75%. We've maintained or exceeded best-practice goal since 2015, year \$300 Participation Incentive was implemented (exception year 2020 due to COVID-19).
 - Health Risk Factors (pg. 3) – 2.1.1 shows risk stratification, or prevalence of employees in low, medium and high risk groups. The goal is to help bring employees from high risk, to low risk, and keep low risk employees low risk. Currently, 48% of our employees are low risk and 17% are high risk.
 - Medical, prescription drug and wellness initiative expenditures are shown on pg. 3.
 - Wellness strategic focus for 2020 through 2023 established by a focus group in 2019 and extended by the Health Strategy Team in 2021 is to support employees' physical and mental health.



Alleghan County

Corporate Wellness Report

Baseline Date Range: 01/01/2021 To 12/31/2021



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Section I

Executive Summary

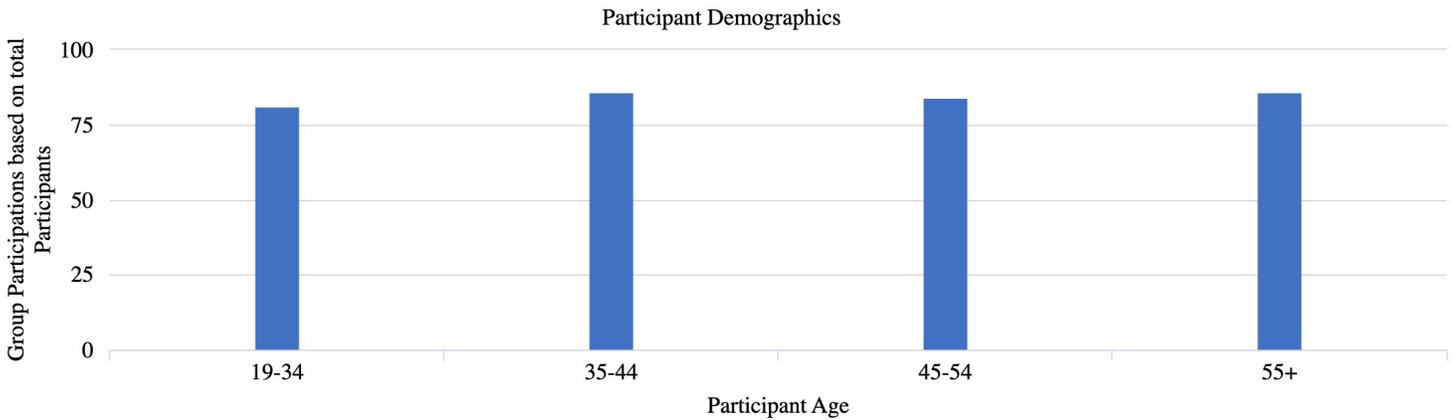
The Health Risk Assessment (HRA) measures critical health factors and interprets current health status at the individual and group levels. This Aggregate Group Report summarizes and analyzes health risk assessment results and can be used to provide direction for future programming tailored to the needs of the population. This detailed analysis is based on the aggregate results of Health Risk Assessment data collected between 01/01/2021 to 12/31/2021

Participant Demographics

Allegan County has 330 registered participants. A summary of the demographics is shown below.

A total of 337 unique individuals completed the Health Risk Assessment during the specified time period. The average age of the participants was 45 years old.

Based on the eligible population of 395 the overall participation rate for Allegan County was 83.54%



Total Health Assessment Participants	337
Average Age	44.93

Employee engagement is vital to the success of the program. High participation is necessary to impact the true health status of the population.

Section I

Wellness Score

Alleghan County's Wellness Score



This graphic represents the overall Wellness Score for all those who completed a Health Risk Assessment within the given period.

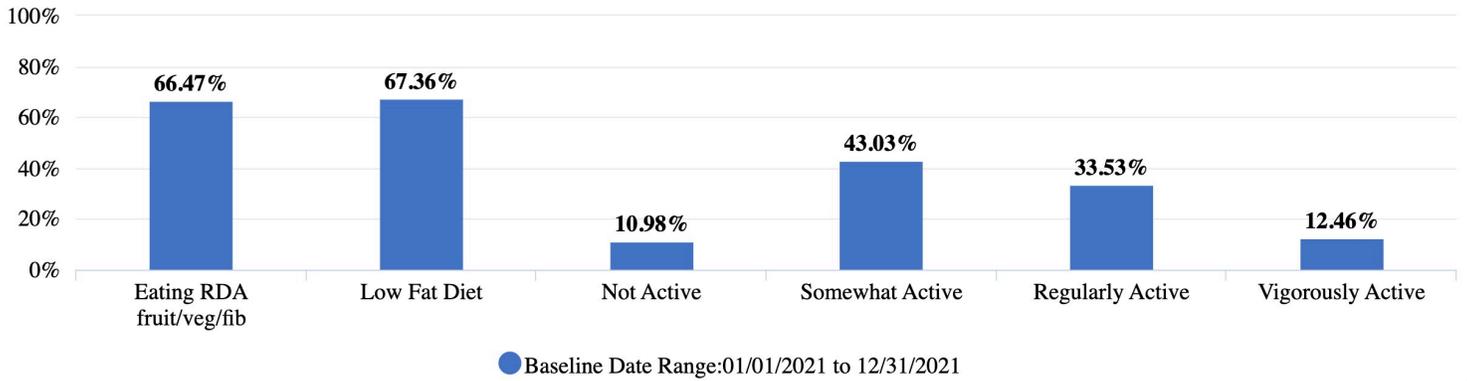
The Wellness Score is reflective of a person's health behaviors. An individual can improve their score by changing their health-related behaviors.

In addition to its value to the individual, the Wellness Score can be used as a general company-wide indicator of wellness.

Section I

Activity And Diet Behaviors

Lifestyle Health Behavior



Date	01/01/2021 to 12/31/2021
No of Employee:	337

Activity

All adults should avoid inactivity. Some physical activity is better than none. Adults who participate in any amount of physical activity gain some health benefits.

For substantial health benefits, adults should do at least 150 minutes (2 hours and 30 minutes) a week of moderate-intensity, or 75 minutes (1 hour and 15 minutes) a week of vigorous-intensity aerobic physical activity, or an equivalent combination of moderate and vigorous intensity aerobic activity. Aerobic activity should be performed in episodes of at least 10 minutes, and preferably, it should be spread throughout the week.

Scientists have confirmed, with overwhelming evidence, that people who engage in an active lifestyle are likely to live longer and experience less chronic illness. In a population with a generally low level of physical activity, studies have shown that even moderate increases in physical activity can have significant health benefits as well as, reduce health care expenditures. Increased levels of physical activity have been associated with reduced blood pressure levels, weight loss, improved weight maintenance and increased muscle tone. Physical activity is also associated with a reduced risk for developing diseases such as high blood pressure, heart disease, diabetes, osteoporosis, and even some kinds of cancer. It has also been shown to help reduce feelings of stress and depression. Many people find that when they become more active, they begin making other positive changes in their life, such as eating more healthful foods.

Physical activity can also have a significant impact on total mortality. Adherence to the guidelines for moderate physical activity has been associated with half the risk of mortality seen in sedentary people after 10 years of follow up.

Diet

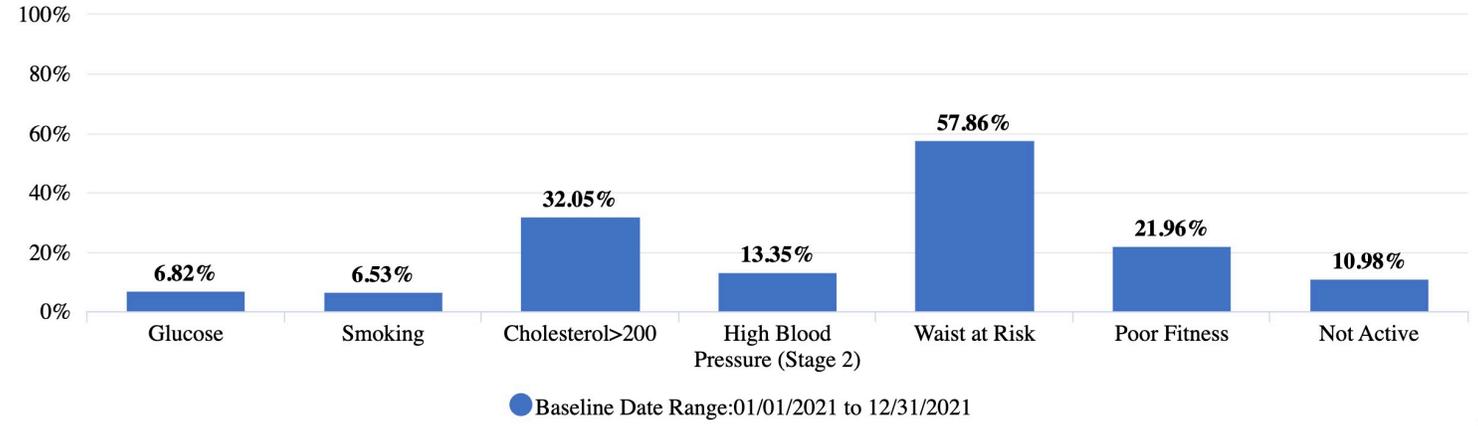
According to 2005 Behavioral Risk Factor Surveillance System (BRFSS) data, 75% of adults surveyed reported that they do not eat fruits and vegetables five or more times each day. 37% said they were overweight, and 17% said they were obese. The Centers for Disease Control and Prevention reports only one in four Americans eats 5 or more servings of fruits or vegetables per day. Americans are four times more likely to pick a processed snack, than a fruit or vegetable.

According to the American Institute for Cancer Research people who eat 5 or more servings of fruits and vegetables each day have half the risk of developing cancer as those who only eat one or two servings per day.

Consuming the recommended number of vegetables each day can increase your daily intake of fiber, cancer fighting antioxidants and phytochemicals, and reduce the risk of chronic diseases. Different vegetables are rich in different nutrients, so it is recommended to include a variety several times a week, including dark green, orange, yellow, red, as well as, legumes and starchy vegetables.

Section I

Heart Disease Risk Factors



Date	01/01/2021 to 12/31/2021
No of Employee:	337

The chart represents the percentage of employees at risk for heart disease. About half of all Americans (47%) have at least one of the three key risk factors for heart disease: high blood pressure, high cholesterol, or smoking.

Modifiable heart risk disease risk factors include:

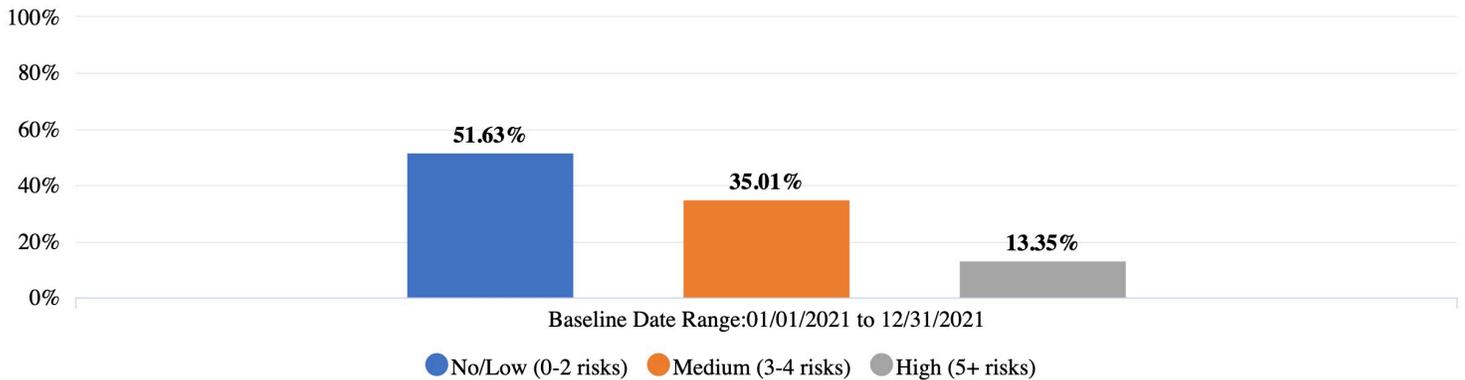
- High blood cholesterol
- High blood pressure (stage 2)
- Diabetes
- Waist
- Smoking
- Poor fitness
- No physical activity
- Unhealthy diet

Nearly 800,000 Americans die each year from heart disease, stroke and other cardiovascular diseases, accounting for one in every three deaths. Annually, about one in every six US health-care dollars is spent on cardiovascular disease. By 2030, annual direct medical costs associated with cardiovascular diseases are projected to rise to more than \$818 billion dollars, while lost productivity costs could exceed \$275 billion dollars.

Section I

Trend In Lifestyle Health

Trend in Lifestyle Health



Date	01/01/2021 to 12/31/2021
No of Employee:	337

This chart shows the percentages of employees in the low, medium or high risk categories. Measured risks in this chart include fitness, blood pressure, total cholesterol, glucose and waist. Self reported risks in this chart include stress, coping, depression, alcohol intake, fat consumption, fruit/vegetables/fiber consumption and smoking.

This information is important to guide population-based programs toward reaching the target goal of 70% low risk.

- Number of risks tends to increase as the potential for poor health tends to increase.
- Frequently, risk accumulation happens prior to a medical event.
- Decreasing the number of risks is important, but so is the maintenance of good health and low risk. Keeping the healthy people healthy, while preventing them from accumulating additional risks.
- Good wellness programs prevent the accumulation of additional risks.
- The low risk population represents a key portion of the population to be maintained through a preventive-oriented wellness program.

Low Risk Status

The Low Risk population is the key target group for the preservation plan to "Keep Healthy People Healthy."

- The low risk population is typically the low-cost population. However, this population will not remain low risk or low cost if proper preventive interventions are not in place.
- The natural flow of health risk is toward higher risk and cost as participants age.
- Many wellness programs ignore this low risk population. A good wellness program encourages participants to maintain a low risk lifestyle.
- Programs that sustain the low risk population can reduce the rate of increasing risks and costs.

Section I

Total High Risks

January 2021 To December 2021

Risk Factors	Percentage Participants at risk	No. of Employees at risk
BMI	83.98%	283
Waist	57.86%	195
Sleep	42.43%	143
Fruit/Veg/Fiber	33.53%	113
Fat Intake	32.64%	110
Stress	32.34%	109
Cholesterol	32.05%	108
Fitness	21.96%	74
HDL-C	20.47%	69
Blood Pressure	13.35%	45
Excessive Alcohol	13.06%	44
Depression	11.28%	38
Physical Activity	10.98%	37
Cope	6.82%	23
Glucose	6.53%	22
Smoking	6.53%	22
Health Perception	1.78%	6

Date	Total number of risks	Number of people at risk	Average number of risks per participant
January 2021 to December 2021	1441	329	4.28

Section I

Quality Of Life

Is the general well-being of individuals, outlining negative and positive features of life. It observes life satisfaction, including everything from physical health, family, education, employment, wealth, religious beliefs, finance and the environment. Employees with high life satisfaction(well-being), are highly productive, less absent and have lower health-care costs.

Activity

January 2021 To December 2021

	Number	Percentage of Total
I do vigorous aerobic exercise (jogging, cycling, swimming, rowing, stair stepping etc.) 3 or more times/week for 20 minutes or more.	42	12.46%
I am regularly active and I usually get 30 min. 5 times/wk of moderate physical activity.	113	33.53%
I am somewhat active, but less than 30 minutes 5 times/wk.	145	43.03%
I am not active and have no regular leisure time physical activity.	37	10.98%

Quality Of Life Indicators

In General, How Satisfied Are You With Your Life? (Include Personal And Professional Aspects)

January 2021 To December 2021

	Number	Percentage of Total
Completely Satisfied	75	22.26%
Mostly Satisfied	235	69.73%
Partly Satisfied	25	7.42%
Not Satisfied	2	0.59%

How Stressful Is Your Life?

January 2021 To December 2021

	Number	Percentage of Total
Not at All	41	12.17%
Sometimes	187	55.49%
Fairly Often	78	23.15%
Very Often	31	9.2%

How Often Have You Found That You Could Not Cope With All The Things That You Had To Do?

January 2021 To December 2021

	Number	Percentage of Total
Not at All	229	67.95%
Sometimes	85	25.22%
Fairly Often	17	5.04%
Very Often	6	1.78%

Over The Past 2 Weeks, Have You Felt Down, Depressed, Or Hopeless?

January 2021 To December 2021

	Number	Percentage of Total
Yes	36	10.68%
No	301	89.32%

Over The Past 2 Weeks, Have You Felt Little Interest Or Pleasure In Doing Things?

January 2021 To December 2021

	Number	Percentage of Total
Yes	26	7.72%
No	311	92.28%

Considering Your Age, How Would You Describe Your Overall Physical Health?

January 2021 To December 2021

	Number	Percentage of Total
Excellent	29	8.61%
Very Good	112	33.23%
Good	140	41.54%
Fair	50	14.84%
Poor	6	1.78%

In The Past Year, How Many Days Of Work Have You Missed Due To Personal Illness?

January 2021 To December 2021

	Number	Percentage of Total
0	223	66.17%
1 - 2 days	74	21.96%
3 - 5 days	20	5.93%
6 - 10 days	10	2.97%
11 - 15 days	4	1.19%
16 days or more	6	1.78%

During The Past 4 Weeks How Much Did Your Health Problems Affect Your Productivity While You Were Working?

January 2021 To December 2021

	Number	Percentage of Total
No health problems	218	64.69%
None of the time	82	24.33%
Some of the time	31	9.2%
Most of the time	3	0.89%
All of the time	3	0.89%

Hours Of Sleep

January 2021 To December 2021

	Number	Percentage of Total
Less than 7 hours	143	42.43%
7-9 hours	194	57.57%
More than 9 hours	0	0%

In The Next 6 Months, Which If Any Of These Lifestyle Changes Are You Planning To Make To Keep Yourself Healthy Or Improve Your Health?

January 2021 To December 2021

In the next 6 months, which if any of these lifestyle changes are you planning to keep yourself healthy or improve your health?			
58.75%	Increase Exercise	42.43%	Maintain exercise
60.24%	Lose Weight	20.47%	Maintain Weight
2.97%	Quit or cut down tobacco use	48.07%	Eat healthier
2.97%	Decrease alcohol consumption	17.8%	Handle stress better
12.76%	Lower Blood Pressure	9.5%	Lower Cholesterol
1.48%	None	26.11%	Sleep Better

Section I

Culture Of Wellness/Support

Culture Touch Point Questions:

Survey Item	January 2021 to December 2021	
My company leaders are models for a healthy lifestyle.	Number	Percentage of total
Strongly Disagree	7	2.08%
Disagree	29	8.61%
Undecided/Don't Know	112	33.23%
Agree	171	50.74%
Strongly Agree	18	5.34%

Survey Item	January 2021 to December 2021	
This company demonstrates its commitment to supporting healthy lifestyles through its use of resources such as time, space and money.	Number	Percentage of total
Strongly Disagree	3	0.89%
Disagree	20	5.93%
Undecided/Don't Know	69	20.47%
Agree	215	63.8%
Strongly Agree	30	8.9%

Survey Item	January 2021 to December 2021	
People at this company are taught skills needed to achieve a healthy lifestyle.	Number	Percentage of total
Strongly Disagree	2	0.59%
Disagree	15	4.45%
Undecided/Don't Know	90	26.71%
Agree	206	61.13%
Strongly Agree	24	7.12%

Survey Item	January 2021 to December 2021	
New employees at our workplace are made aware of the organization's support for healthy lifestyles.	Number	Percentage of total
Strongly Disagree	0	
Disagree	14	4.15%
Undecided/Don't Know	101	29.97%
Agree	189	56.08%
Strongly Agree	33	9.79%

Survey Item	January 2021 to December 2021	
People are rewarded and recognized for efforts to live a healthy lifestyle.	Number	Percentage of total
Strongly Disagree	4	1.19%
Disagree	32	9.5%
Undecided/Don't Know	92	27.3%
Agree	174	51.63%
Strongly Agree	35	10.39%

Survey Item	January 2021 to December 2021	
My immediate supervisor supports my efforts to adopt healthier lifestyle practices.	Number	Percentage of total
Strongly Disagree	1	0.3%
Disagree	10	2.97%
Undecided/Don't Know	74	21.96%
Agree	193	57.27%
Strongly Agree	59	17.51%

Survey Item	January 2021 to December 2021	
Coworkers support one another in efforts to adopt healthier lifestyle practices.	Number	Percentage of total
Strongly Disagree	0	
Disagree	9	2.67%
Undecided/Don't Know	58	17.21%
Agree	216	64.09%
Strongly Agree	54	16.02%

Survey Item	January 2021 to December 2021	
My friends support one another in efforts to adopt healthier lifestyle practices.	Number	Percentage of total
Strongly Disagree	0	
Disagree	6	1.78%
Undecided/Don't Know	36	10.68%
Agree	234	69.44%
Strongly Agree	61	18.1%

Survey Item	January 2021 to December 2021	
	Number	Percentage of total
My family members and/or housemates support one another in efforts to adopt healthier lifestyle practices.		
Strongly Disagree	0	
Disagree	9	2.67%
Undecided/Don't Know	35	10.39%
Agree	212	62.91%
Strongly Agree	81	24.04%

The above indicators are measures that are used to assess the development of your company's wellness culture. The workplace has a significant impact on employees' health, and likewise, employees' health has a great impact on the workplace culture. Employers are increasingly realizing that their actions in the workplace can positively impact the health and well-being of their employees, they are finding that improving the wellness culture is good business strategy.

Many employers implement wellness programs, but neglect to create a culture of wellness in their workplace. As a result, they face many challenges in improving health and well-being in their workforce. Participation may not be robust, employees may oppose changes in their lifestyle behavior, and leadership may not be supportive.

Best practice wellness programs have been shown to positively improve employees' health and lifestyle behaviors, which in turn, positively impacts their organizations. Organizations that invest in creating a culture of wellness are able to build and sustain better health and well-being over time and achieve even greater benefits in terms of increased productivity and performance and happier, healthier employees.

Section I

Preventive

Have you had any preventive care services performed by your primary care provider such as routine health care check-ups, screenings, and immunizations intended to prevent or avoid illness or other health problems?

	January 2021 to December 2021	
Yes	Number of Participants	Percentage
	278	82.49%
No	Number of Participants	Percentage
	59	17.51%

Section II

Here Are The Aggregated Responses From The Health Surveys For Allegan County

January 2021 To December 2021

Age	Number	Percentage of Total
18-29	45	13.35%
30-39	72	21.36%
40-49	97	28.78%
50-59	76	22.55%
60 plus	47	13.95%
Average Age	44.93	

January 2021 To December 2021

Sex	Number	Percentage of Total
Female	205	60.83%
Male	132	39.17%

Health Related Behaviors:

How Would You Describe Your Cigarette Smoking Habits?

January 2021 To December 2021

	Number	Percentage of Total
Still smoke	22	6.53%
Used to smoke	84	24.93%
Never Smoked	231	68.55%

Still Smoke

January 2021 To December 2021

Cigarettes per day	Number	Percentage of Total
1 to 10	15	4.45%
11 to 20	4	1.19%
21 to 30	1	0.3%
31 to 40	0	0%
40+	0	0%

How Many Years Has It Been Since You Smoked Cigarettes On A Regular Basis ?

January 2021 To December 2021

Year	Number	Percentage of Total
0 to 1	6	1.78%
1 to 4	14	4.15%
5 to 9	19	5.64%
10 to 14	12	3.56%
15+	33	9.79%

Do You Smoke Or Use:

January 2021 To December 2021

	Number	Percentage of Total
Cigarettes	20	5.93%
Pipe	0	0%
Cigars	1	0.3%
Smokeless	1	0.3%
Other	1	0.3%

How Often Do You Use Drugs Or Medication (Including Prescription Drugs) Which Affect Your Mood Or Help You To Relax?

January 2021 To December 2021

	Number	Percentage of Total
Almost everyday	59	17.51%
Sometimes	13	3.86%
Rarely	22	6.53%
Never	243	72.11%

How Many Drinks Of Alcoholic Beverages Do You Have In A Typical Week?

(1 drink = 1 beer 12oz, glass of wine 4oz, shot of liquor or mixed drink 1.5oz)

January 2021 To December 2021

Male	Number	Percentage of Total
None(0)	46	34.85%
1 to 14	86	65.15%
15 to 20	0	0%
21 to 28	0	0%
28+	0	0%

January 2021 To December 2021

Female	Number	Percentage of Total
None(0)	89	43.41%
1 to 7	116	56.59%
8 to 16	0	0%
17 to 24	0	0%
25+	0	0%

Within The Past 6 Months:

January 2021 To December 2021

	Number	Percentage of Total
Have you felt you should cut down on your drinking?	10	2.97%
Have you been annoyed when others say you have had too much to drink?	1	0.3%
Have you felt bad or guilty about your drinking?	4	1.19%
Have you taken a drink first thing in the morning to steady your nerves or to get rid of a hangover (eye opener)?	2	0.59%

Alcohol Binge

Men On Any Day In Past Month Did You Have More Than 5 Drinks At The Same

	January 2021 to December 2021	
Yes	Number of Participants	Percentage
	17	12.88%
No	Number of Participants	Percentage
	115	87.12%

Women On Any Day In Past Month Did You Have More Than 4 Drinks At Same Time

	January 2021 to December 2021	
Yes	Number of Participants	Percentage
	27	13.17%
No	Number of Participants	Percentage
	178	86.83%

Diet

How Many Servings Of Foods Do You Eat That Are High In Fiber, Such As Whole Grain Bread, High Fiber Cereal, Fresh Fruits Or Vegetables?

(serving size: 1 slice bread, 1/2 cup or 110 ml vegetables, 1 medium fruit, 3/4 cup or 170 ml cereal)

January 2021 To December 2021

Servings per day	Number	Percentage of Total
1 to 2	104	30.86%
3 to 4	161	47.77%
5 to 6	63	18.69%
Rarely or Never	9	2.67%

How Many Servings Of Food Do You Eat That Are High In Fat Such As Fatty Meat, Cheese, Or Fried Foods?

(serving size: 3 1/2 oz or 100 g meat, 1 oz/slice or 28 g cheese)

January 2021 To December 2021

Servings per day	Number	Percentage of Total
1 to 2	178	52.82%
3 to 4	96	28.49%
5 to 6	14	4.15%
Rarely or Never	49	14.54%

Biometric Assessment Results

Oxygen Uptake Fitness

January 2021 To December 2021

	Number	Percentage of Total
Superior	103	30.56%
Excellent	43	12.76%
Good	68	20.18%
Fair	49	14.54%
Poor	74	21.96%

BMI

January 2021 To December 2021

	Number	Percentage of Total
Under 18.5 Underweight	2	0.59%
18.5 to 24.9 Normal	54	16.02%
25 to 29.9 Over-weight	120	35.61%
30 to 39.9 Obese	129	38.28%
40+ Extreme Obese	32	9.5%

Waist

January 2021 To December 2021

	Number	Percentage of Total
Male [>40 inches]	65	49.24%
Female [>35 inches]	130	63.41%

Blood Pressure

January 2021 To December 2021

	Systolic mm Hg(Upper Number)		Diastolic mm Hg(Lower Number)	Number	Percentage of Total
Normal	Less Than 120	And	Less Than 80	104	30.86%
Elevated	120-129	And	Less Than 80	33	9.79%
High Stage 1	130-139	Or	80-89	155	45.99%
High Stage 2	140 or Higher	Or	90 or Higher	45	13.35%
Hypertensive Crisis	Higher Than 180	And/Or	Higher Than 120	0	0%

Cholesterol

January 2021 To December 2021

	Number	Percentage of Total
Desirable [199 or lower]	229	67.95%
Borderline [200 - 239]	81	24.04%
High [240+]	27	8.01%

HDL-Cholesterol

January 2021 To December 2021

	Number	Percentage of Total
Optimal [60 or greater]	84	24.93%
Desirable [between 40 and 60]	184	54.6%
Less than 40	69	20.47%

Glucose

January 2021 To December 2021

	Number	Percentage of Total
High 200+ non-fasting	2	0.59%
Borderline High 140 - 199	21	6.23%
Normal Less 140	314	93.18%

Allegan County Comprehensive Worksite Wellness Program - Key Performance Indicators

Report Date 5/13/2021

		2013	2014	2015	2016	2017	2018	2019*	2020*	2021*
Objective	Metric									
1. Maintain sustainable healthcare costs and expenditures										
1.1. Total Program Benefit										
	1.4. Medical Claims ¹	\$2,473,498	\$1,998,642	\$2,707,325	\$3,354,773	\$2,941,887	\$3,134,439	\$1,983,582	\$2,820,132	\$3,241,454
	1.5. Pharmacy Claims ¹	\$429,267	\$594,253	\$673,774	\$828,302	\$773,655	\$766,795	\$726,350	\$844,421	\$806,316
	1.6. Dental, Vision and Hearing Costs ²	\$308,621	\$325,864	\$335,693	\$329,094	\$303,255	\$326,524	\$297,570	\$274,479	\$293,092
	1.7. Medical Insurance Fixed Fees/Premiums	\$638,541	\$665,667	\$719,848	\$719,928	\$785,818	\$874,552	\$3,941,852	\$3,901,015	\$4,085,225
	1.8. Benefit Broker Fees	\$23,818	\$33,128	\$34,021	\$32,720	\$42,646	\$35,788	\$24,050	\$53,960	\$59,535
	1.9. HSA Contributions by Employer	\$266,630	\$232,345	\$225,066	\$376,280	\$481,516	\$479,777	\$393,516	\$491,237	\$451,329
	1.10. Less Medical Stop Loss Reimbursements	\$0	(\$54,233)	\$0	(\$274,587)	(\$236,281)	(\$623,622)	n/a	n/a	n/a
	1.11. Medical Insurance Opt Out Payments	\$153,625	\$141,125	\$127,375	\$124,125	\$130,875	\$150,125	\$169,875	\$191,375	\$181,875
	1.12. Disability Insurance Fees	\$118,943	\$125,353	\$127,304	\$125,049	\$116,596	\$122,989	\$127,968	\$133,957	\$124,532
	1.13. Worker's Compensation	\$115,838	\$319,207	\$149,871	\$207,851	\$93,064	\$111,006	\$92,897	\$38,219	\$71,864
	1.14. Employee Assistance Program Fees	\$8,867	\$9,617	\$9,606	\$8,867	\$8,867	\$8,561	\$8,561	\$9,886	\$10,175
	1.16. Wellness Vendor Fees	\$10,000	\$29,236	\$75,355	\$82,320	\$83,317	\$81,069	\$88,392	\$70,072	\$89,192
	1.17. Wellness Administration - Internal	\$37,302	\$35,329	\$38,322	\$35,524	\$38,624	\$39,568	\$41,156	\$41,356	\$46,481
	1.18. Wellness Incentive Payments ³	\$0	\$0	\$71,700	\$81,300	\$87,000	\$83,145	\$87,210	\$91,110	\$88,410
	1.1. Total Program Benefit	\$4,584,950	\$4,455,532	\$5,295,260	\$6,031,546	\$5,650,839	\$5,590,715	\$5,273,047	\$5,296,666	\$5,501,710
	# of Employees ⁴	457	466	471	459	476	552	545	536	505
	Total Program Benefit per Employee per Year	\$10,033	\$9,561	\$11,243	\$13,141	\$11,872	\$10,128	\$9,675	\$9,882	\$10,894.48
1.2. Healthcare Costs										
	1.4. Medical Claims ¹	\$2,473,498	\$1,998,642	\$2,707,325	\$3,354,773	\$2,941,887	\$3,134,439	\$1,983,582	\$2,820,132	\$3,241,454
	1.5. Pharmacy Claims ¹	\$429,267	\$594,253	\$673,774	\$828,302	\$773,655	\$766,795	\$726,350	\$844,421	\$806,316
	1.7. Medical Insurance Fixed Fees/Premiums	\$665,667	\$638,541	\$719,848	\$719,928	\$785,818	\$874,552	\$3,941,852	\$3,901,015	\$4,085,225
	1.8. Benefit Broker Fees	\$23,818	\$33,128	\$34,021	\$32,720	\$42,646	\$35,788	\$24,050	\$53,960	\$59,535
	1.9. HSA Contributions by Employer	\$266,630	\$232,345	\$225,066	\$376,280	\$481,516	\$479,777	\$393,516	\$491,237	\$451,329
	1.10. Less Medical Stop Loss Reimbursements	0	(\$54,233)	\$0	(\$274,587)	(\$236,281)	(\$623,622)	n/a	n/a	n/a
	1.11. Medical Insurance Opt Out Payments	\$153,625	\$141,125	\$127,375	\$124,125	\$130,875	\$150,125	\$169,875	\$191,375	\$181,875
	1.16. Wellness Vendor Fees	\$10,000	\$29,236	\$75,355	\$82,320	\$83,317	\$81,069	\$88,392	\$70,072	\$89,192
	1.17. Wellness Administration - Internal	\$37,302	\$35,329	\$38,322	\$35,524	\$38,624	\$39,568	\$41,156	\$41,356	\$46,481
	1.18. Wellness Incentive Payments ³	\$0	\$0	\$71,700	\$81,300	\$87,000	\$83,145	\$87,210	\$95,700	\$88,410
	1.19. Less Medical Insurance Premiums - Employee Cost	(\$446,385)	(\$543,066)	(\$126,959)	(\$72,486)	(\$121,279)	(\$170,607)	(\$144,301)	(\$148,622)	(\$165,381)
	1.2. Healthcare Costs	\$3,613,422	\$3,105,300	\$4,545,827	\$5,288,199	\$5,007,778	\$4,851,029	\$4,601,750	\$4,696,093	\$4,836,666
	# of Employees ⁴	457	466	471	459	476	552	545	536	505
	Healthcare Costs per Employee per Year	\$7,907	\$6,664	\$9,651	\$11,521	\$10,521	\$8,788	\$8,444	\$8,761	\$9,578

Objective	Metric	2013	2014	2015	2016	2017	2018	2019*	2020*	2021*
1. Maintain sustainable healthcare costs and expenditures										
	1.3. Employee Medical Costs									
	1.19. Medical Insurance Premiums - Employee	\$446,385	\$543,066	\$126,959	\$72,486	\$121,279	\$170,607	\$144,301	\$148,622	\$165,381
	1.20. Healthcare Costs - Employee	\$411,364	\$516,841	\$593,077	\$667,621	\$873,593	\$972,527	\$974,678	\$1,009,250	\$1,137,192
	1.9. Less HSA Contributions - Employer	(\$266,630)	(\$232,345)	(\$225,066)	(\$376,280)	(\$481,516)	(\$479,777)	(\$393,516)	(\$491,237)	(\$451,329)
	1.3. Employee Medical Costs	\$591,119	\$827,562	\$494,970	\$363,827	\$513,356	\$663,357	\$725,463	\$666,635	\$851,244
2. Increase health and wellness										
	2.1. Reduce lifestyle health risk factors									
	2.1.1. % Low Risk Lifestyle - Employees ⁵	62%	60%	61%	64%	63%	61%	60%	60%	48%
3. Increase productivity										
	3.1. Reduce absenteeism									
	3.1.1. Short Term Disability Days Paid	664	1,338	1,769	1,606	1,234	557	1,353	874	1,049
	3.1.2. Short Term Disability Payments	\$49,043	\$93,480	\$122,822	\$99,595	\$109,806	\$51,539	\$115,066	\$89,385	\$74,605
4. Increase healthy workplace culture										
	4.1. % Wellness participants who agree or strongly agree that the organization demonstrates its commitment to supporting healthy lifestyles through its use of resources	43%	58%	75%	81%	81%	82%	79%	74%	73%
	4.2. % Wellness participants who agree or strongly agree that people in the organization are taught skills needed to achieve a healthy lifestyle	25%	54%	66%	76%	81%	81%	81%	76%	68%
	4.3. % Wellness participants who agree or strongly agree that people in the organization are rewarded and recognized for efforts to live a healthy lifestyle	15%	47%	63%	76%	75%	75%	79%	71%	62%
5. Increase engagement										
	5.1. Increase Wellness participation									
	5.1.1 % Employee Participation in Core Wellness (Assessment and Coaching) ⁵									
	# Employees Participation Core Wellness	80	133	275	289	308	304	326	312	301
	# Employees Eligible Core Wellness	329	346	351	345	361	368	382	384	395
	5.1.1. % Employee Participation Core Wellness	24%	39%	78%	84%	85%	83%	85%	81%	76%

*AC fully insured in 2019. 2020 and later part of West Michigan Health Ins. Pool for Medical.

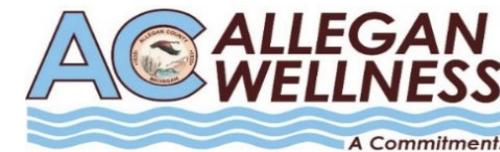
¹2018 includes BCBS runout Jan.- Feb. 2019. 2019 and later, Claims not direct cost, direct cost in Premiums 1.7.

²Prior to 2019: Claims; 2019 and later: Premiums.

³2018 decrease due to adjust./state funding FOC salary & wages.

⁴Data from Wellness Quarterly Report, 4th Quarter. Includes Comprehensive and Select Eligible.

⁵2019: Data from 4th Quarter due to COVID-19 interruption. Other years: Data from subsequent year 1st Quarter.



PRIMARY OBJECTIVES

See *Allegan County Comprehensive Worksite Wellness—Objectives and Metrics* for detailed objectives and metrics.

1. Maintain sustainable healthcare costs and expenditures

A fundamental principle is that preventing costly diseases and keeping healthy employees healthy may result in healthcare cost savings. See page 3 of this report for related data. Additional data will be provided in annual Wellness Key Performance Indicators report.

2. Increase health and wellness

Reducing and eliminating risk factors is a process that occurs over time and we expect to see positive health trends after 3 to 5 years of wellness programming. Programming began in November 2013 and benchmark participation occurred in September 2015. See page 2 of this report for related data. Annual wellness report will better indicate health trends.

3. Increase productivity

Increased productivity results from reduced absenteeism and reduced presenteeism. Presenteeism occurs when health problems affect productivity of at-work employees. Data on self-reported absenteeism and self-reported presenteeism is currently available.

4. Increase healthy workplace culture

A healthy workplace culture is essential to successful wellness program outcomes as it provides support for individuals beginning or maintaining healthy lifestyle behaviors. Related data can be found on the annual Wellness Key Performance Indicators report.

5. Increase engagement

See page 2 of this report for related data. Plan is to continue our efforts to raise awareness of the wellness benefit and to make wellness activities accessible to increase wellness engagement.

6. Increase integration across County programs

Quarterly Health Strategy meetings with all health-related vendors occur to ensure optimum program utilization, data-sharing and cooperation, and support for organizational wellness objectives. Vendors include: insurance broker, medical insurance, wellness, worker's compensation, disability and employee assistance program. Additional examples of integration are occurring:

- Wellness coaches make medical referrals for routine preventive care and follow-up care for at-risk individuals.
- Wellness coaches make employee assistance program referrals for employees with emotional health and/or addiction concerns.
- Wellness and Employee Engagement Teams collaborate to plan and conduct events to meet joint objectives.
- Fitness Center 2016, 2017, 2018 & 2019 fee was waived for wellness-eligible Allegan County employees (all Allegan County employees). Fitness Center Policy update on October 1, 2019 established zero fees for all AC employees and their spouse/adult dependents with AC medical insurance coverage.
- New Fitness Center members receive a welcome email promoting exercise and physical fitness-related wellness benefits.
- See Allegan County Comprehensive Worksite Wellness — Objectives and Metrics for a complete list on integrations solutions implemented.

COMPREHENSIVE WORKSITE WELLNESS—PARTICIPATION

Objective 5. Increase engagement

5.1. Increase Wellness participation

Employees—Comprehensive ¹	Mar '18	Mar '19	Mar '20 ²	Mar '21 ²	Mar '22	Bnchmrk ³
5.1.1. # Enrolled	312	312	328	322	329	
5.1.1. % Enrolled	86%	85%	85%	84%	83%	
5.1.1. # Core Participation ⁴	308	304	242	312	301	
5.1.1. % Core Participation ⁴	85%	83%	63%	81%	76%	75%

Spouses—Comprehensive

5.1.2. # Enrolled	24	26	24	25	12	
5.1.2. # Core Participation	14	17	3	2	1	

Employees—Select⁵

5.1.3. # Enrolled	8	13	14	14	15	
5.1.3. % Enrolled	4%	7%	9%	9%	14%	

Spouses—Select

5.1.4. # Enrolled	3	3	3	3	3	
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Group Programs	Date	# Participation
5.1.5 Healthy Breakfast Webinar	1/25/22	5 registered, 3 partic.
5.1.5 Healthy Breakfast Challenge	1/31/22—2/4/22	6 participants
5.1.5 Untethering (Emotional Intelligence)	3/8/22	7 registered, 5 partic.
5.1.5 Zumba Video*	11/2020—present	132 Views as of 4/21/22

Participation Incentive implemented January, '15. Benchmark participation initially met Sept., '15.

¹Comprehensive Program # of employees eligible (Full-time, Regular Part-time, Elected Salaried, Job Share): Mar. '18=361, Mar. '19=368, Mar. '20=385, Mar. '21=385, Mar. '22=395.

²Mar '20: Data skewed due to service interruption w/COVID-19 (partial telephonic assessments/missing biometrics; 3rd Qtr. '20, 1st Qtr. '21: telephonic assessments/missing biometrics.

³Holtyn & Associate best practice benchmark participation indicator at 12 to 24 months. AC Wellness and Holtyn services implemented November, 2013.

⁴Core components: Biometric Screening, Health Survey and Coaching.

⁵Select Program # of employees eligible (Irregular Part-time, Seasonal, Temporary, Per Diem): Mar. '18=191, Mar. '19=191, Mar. 20=155, Mar. '21=156; Mar. '22=109. Per Diem eligible as of 1/1/18. Key: EE=employee, L&L=Lunch and Learn, G&G=Grab and Go, BP=blood pressure.

*Cumulative, since Sep. '21.

COMPREHENSIVE WORKSITE WELLNESS—HEALTH METRICS

Comprehensive Employee data from Assessment (biometric screening), Healthy Survey & Coaching

Objective 2: Increase health and wellness

2.1 Reduce lifestyle health risk factors

	Mar '18	Mar '19	Mar '20 ²	Mar '21 ²	Mar '22	Bnchmrk ⁶
2.1.1. Lifestyle Health Risk Factors ^{7, 10}						
Low risk (0-2 risks)	63%	61%	56%	60%	48%	70%
Medium risk (3-4 risks)	29%	29%	34%	30%	35%	—
High risk (5+ risks)	8%	10%	10%	10%	17%	—
2.1.2. Zero Cardiovascular Disease Risk Factors ⁸	38%	n/a	n/a	n/a	n/a	—

Measured Health Risk Factors (low % desired):

2.1.3. Body Mass Index Overweight/Obese	81%	82%	82%	82%	82%	66%
2.1.4. % Body Fat Below Average/Poor ⁹	63%	n/a	n/a	n/a	n/a	n/a
2.1.5. Waist at risk	48%	53%	60%	51%	61%	42%
2.1.6. High Blood Pressure Stage 1 ¹⁰	n/a	41%	n/a	53%	52%	—
High Blood Pressure Stage 2 (140+/90+) ¹⁰	15%	16%	17%	6%	16%	13%
2.1.7. High Cholesterol (≥200)	33%	35%	33%	33%	44%	32%
2.1.8. Glucose at risk ¹⁰	0%	3%	6%	5%	5%	1%
2.1.9. Poor Fitness ¹⁰	14%	29%	18%	—	26%	13%

Self-reported Health Risk Factors (low % desired):

2.1.10. No Exercise/Leisure-time Activity	13%	14%	11%	13%	18%	12%
2.1.11. Smoking	8%	8%	7%	6%	6%	12%
2.1.12. High Stress	26%	31%	27%	30%	31%	32%
2.1.13. Low Coping	3%	2%	2%	5%	7%	5%
2.1.14. Depression	9%	13%	14%	13%	16%	12%
2.1.15. Alcohol at risk	3%	3%	11%	12%	13%	4%
2.1.16. High Fat Consumption	22%	29%	29%	25%	35%	20%
2.1.17. Low Fiber Consumption	32%	26%	27%	34%	34%	30%
2.1.18. Sleep (<7 hours per night) ¹¹	n/a	45%	40%	39%	44%	—
2.1.19. Binge Drinking ¹¹	n/a	n/a	n/a	—	—	—

⁶Holtyn & Associates benchmark best practice goals for AC at 5 yrs. Blue font indicates that benchmark goal was met.

⁷Lifestyle Health Risk Factors include 2.1.5. — 2.1.19. except 2.1.10.

⁸Cardiovascular Disease Risk Factors include 2.1.3. — 2.1.9. & 2.1.11. As of 1/1/19, Holtyn looks at total cardiovascular disease risk factors in the population and no longer per person.

⁹No longer a Holtyn standard metric or measured risk factor as of 1/1/19.

¹⁰Updated national norms for Blood Pressure, Glucose & Fitness as of 1/1/19.

¹¹New health risk factors: Sleep as of 1/1/19; Binge drinking as of 12/2020.

N/a=data not available.



HEALTH CARE EXPENDITURES

Objective 1: Maintain sustainable health care costs and expenditures

1.4. Medical (paid claims) - Actives and Retirees

Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount
1/2022—3/2022	422,759	1/2021—3/2021	529,663	1/2020—3/2020	356,467	1/2019—3/2019	508,096	1/2018—3/2018	766,770	1/2017—3/2017	656,106
		4/2021—6/2021	632,477	4/2020—6/2020	266,258	4/2019—6/2019	413,077	4/2018—6/2018	659,309	4/2017—6/2017	724,646
		7/2021—9/2021	736,754	7/2020—9/2020	1,346,893	7/2019—9/2019	552,596	7/2018—9/2018	764,044	7/2017—9/2017	665,137
		10/2021—12/2021	1,342,560	10/2020—12/2020	850,514	10/2019—12/2019	555,078	10/2018—12/2018	606,659	10/2017—12/2017	895,999

1.5. Prescription Drugs (paid claims) - Actives and Retirees

Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount	Date	Amount
1/2022—3/2022	235,180	1/2021—3/2021	165,349	1/2020—3/2020	183,100	1/2019—3/2019	133,399	1/2018—3/2018	117,485	1/2017—3/2017	127,713
		4/2021—6/2021	193,960	4/2020—6/2020	202,950	4/2019—6/2019	200,861	4/2018—6/2018	208,314	4/2017—6/2017	196,157
		7/2021—9/2021	227,108	7/2020—9/2020	225,924	7/2019—9/2019	216,140	7/2018—9/2018	192,355	7/2017—9/2017	213,390
		10/2021—12/2021	219,899	10/2020—12/2020	232,447	10/2019—12/2019	215,927	10/2018—12/2018	242,884	10/2017—12/2017	236,395

1.15. Comprehensive Worksite Wellness

Jan—Mar 2022		Oct—Dec 2021		Jul—Sep 2021		Apr—Jun 2021	
1.16. Wellness Vendor	0	1.16. Wellness Vendor	45,660.40	1.16. Wellness Vendor	4,601.00	1.16. Wellness Vendor	32,631.00
1.17. Wellness Administration	17,605.85	1.17. Wellness Administration	11,540.89	1.17. Wellness Administration	11,950.75	1.17. Wellness Administration	11,536.04
1.18. Incentive	900.00	1.18. Incentive	86,910.00	1.18. Incentive	600.00	1.18. Incentive	900.00
1.15. Total	18,505.85	1.15. Total	144,111.29	1.15. Total	17,151.75	1.15. Total	45,067.04

Period	Vendor	Administration	Miscellaneous	Incentive	Total	Period	Vendor	Administration	Miscellaneous	Incentive	Total
2013—To Date	608,954.06	368,063.90	3,549.42	590,775.00	1,571,042.38	2020	70,072.30	41,355.98	0	91,110.00	202,538.28
2021	89,192.40	46,480.70	0	88,410.10	224,083.10	2019	88,391.93	41,155.77	0	87,210.00	216,757.70
						2018	81,069.48	39,567.97	45.39	83,145.00	203,827.84
						2017	83,316.85	38,624.33	0	87,000.00	208,941.18
						2016	82,319.91	35,524.10	0	81,300.00	199,144.01
						2015	75,355.19	38,322.35	0	71,700.00	185,377.54
						2014	29,236.00	35,278.76	49.99	NA	64,564.75
						2013	10,000.00	33,848.09	3,454.04	NA	47,302.13