

THE LOCAL PULSE

TOP GOALS FOR 2024

DAVID HILYER, CEO

Each year, Local Gov identifies what we refer to as our “Top Goals” for the coming year. These goals are specific areas of focus that further our mission of providing “a best-in-class, affordable health care program that is effectively communicated to our member units and the members we serve, offering excellent benefits, financial soundness, and innovative approaches to improving the health and well-being of our members.” **Our Top Goals for 2024 are Innovation, Communication, Education, and Motivation.**

At the core of our commitment to providing a best-in-class health care program is offering **innovative** programs that improve the health and well-being of our members. Local Gov was one of the first programs in the country to incorporate a wellness program into its health insurance benefit package. The Local Gov Wellness Program has helped many members identify risk factors that improved, and in some cases, saved their lives. Now, most plans around the country include wellness programs. Teladoc, Virta, and Wondr are existing programs that enhance the benefits we offer our members. We are excited to roll out two new programs this year: TruHearing and Hinge Health! More information on these exciting programs will be coming soon.

Communication is key to fulfilling our mission. We must be able to communicate and educate members and units on the innovative programs we offer, and on the medical and pharmacy benefit in general. Our employer units and members must know about our benefits for them to be utilized. To achieve this goal, we are placing a heavy focus in 2024 on adding more communication and **education** channels that best serve our units and members.



Finally, it is our goal to **motivate** our members to utilize the programs and benefits provided to them. By taking advantage of these programs, we are able to impact the health and lives of our members. Be on the lookout for more programs and increased communication efforts in 2024 as we work to achieve our Top Goals.

I wish you, your family, and your unit a safe and blessed New Year! Thank you for the privilege to serve your unit and employees!

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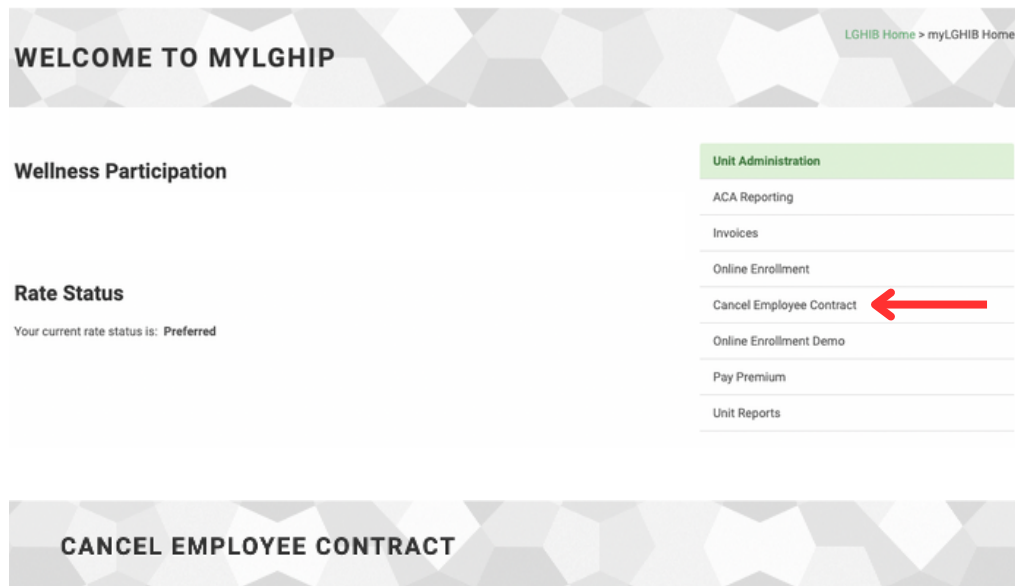
ONLINE CANCELLATION MADE EASY

ROB ROBISON, COO

Making benefit administration easier and quicker has been at the forefront of our minds lately at Local Gov Health and Wellness. While we strive to provide top-notch customer service and the personal touch our units have come to love, we know that being able to make changes online is vitally important for you. That is why we added the online cancellation function to my.lghip.org. This feature allows our benefit administrators to enter a cancellation quickly and efficiently. The employee will still have coverage until the end of the month of the last day of their employment, so no need to worry about disrupting coverage too soon.

This new, more efficient way to cancel an employee's contract allows you to notify us immediately when an employee leaves. This saves the plan money and helps keep rates affordable for all of our units and members.

Over 50% of units are already utilizing the online cancellation feature, but we want all of our units to take advantage of this tool! The next time you need to cancel an employee, whether it's for termination, death, or because they are no longer eligible, be sure to use the online cancellation process.



How to cancel an employee contract online:

1. Login to your my.lghip.org account.
2. Click on "Cancel Employee Contract" in the right sidebar under "Unit Administration".
3. Enter the employee's information.
4. Fill out the "Cancel Reason" with the appropriate cancellation reason.
5. Click "Submit Cancel Request".

That's it! In just a few minutes, your employee cancellation will be submitted and our team will handle the rest!

For questions regarding online cancellation, please call **334-851-6802, ext. 1** or email enrollments@lghip.org.

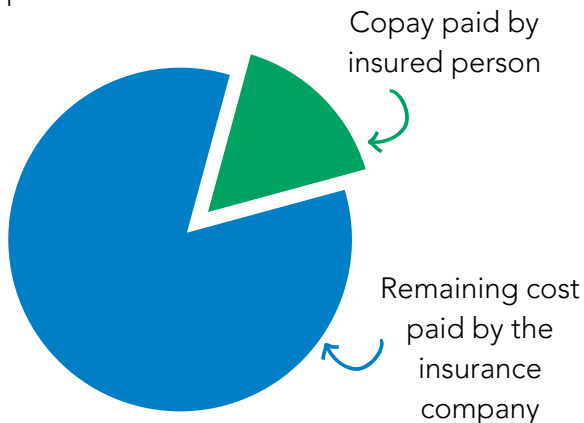
NEW YEAR, NEW DEDUCTIBLE

A new year means a fresh start for deductibles. The Major Medical health and prescription drug deductible of \$200 renews on January 1 every year. Although the deductible will renew, many services are paid for by a simple copay instead of paying toward the deductible. Services such as a visit to your family doctor or refilling your daily, generic medication are made less expensive with a copay instead of paying the deductible.

To view your deductible status, create an account and login to Blue Cross and Blue Shield of Alabama by visiting www.BCBSal.org.

What is a copay?

Copay: A small, fixed amount outlined in the policy that you pay each time a covered service is provided.



What is a deductible?

Deductible: The amount you must pay out of pocket for covered expenses before insurance will cover the remaining costs.



Calendar Year Deductible

\$200 per person each calendar year;
maximum of three deductibles per family

PRACTICING OPTIMISM & GRATITUDE

Optimism is the ability to be aware of and focused on the positive traits and experiences we have with others and in our surroundings. An optimist recognizes setbacks in life but doesn't dwell on them, choosing instead to think positively, feel hopeful and confident, and practice goal-driven behaviors. Adopting a more optimistic outlook may help improve your mental and physical health.

Benefits of experiencing greater optimism may include:

- Living healthier for longer, more likely to be physically active, eat a healthier diet and less likely to smoke
- Reduction in risk for developing chronic diseases such as cardiovascular disease
- Lower risk of obesity



Ways to build more optimism into your daily routine:

- 1. Focus on what you can control:** This relates to the belief that you have the power to make the future better than the present by focusing on those things you may be able to control that have a positive impact on you and others.
- 2. Look for the silver lining:** Focus on good news and limit your consumption of negative news when you feel vulnerable, sad or anxious.
- 3. Practice gratitude:** Write down or think about what you are grateful for each day.
- 4. Leave it to luck:** Blame negative events on bad luck and treat them as temporary setbacks.
- 5. Good times are ahead:** Plan ahead and give yourself something to look forward to that brings you joy.

Article from Let's Move by UnitedHealthcare, December 2023 Newsletter

START HEALTHY HABITS IN 2024 WITH VIRT A AND WOND R

Part of your benefits with Local Gov Health and Wellness include many free programs (**yes, FREE!**) to help you live a happier and healthier life. As we transition into the new year, health will be at the forefront of many people's minds as new year's resolutions are made. Did you know that the average resolutions lasts just three months? Most of those resolutions have something to do with losing weight, eating healthier, living a more active lifestyle, or some combination of the three. While three months isn't a very long time to stay on track, we have programs available to members to keep them committed throughout 2024 and the rest of their lives.

Virta: Type 2 Diabetes Reversal Program

Virta is a research-backed treatment that safely and sustainably reverses type 2 diabetes without the risks, costs, or side effects of medications or surgery.

What results can members see when participating in Virta?

In as little as 10 weeks, individuals with type 2 diabetes can improve glycemic control, decrease medication use, and achieve clinically relevant weight loss.

56%

Diabetes Reversal

HbA1c below 6.5% at follow-up

1.1%

Average HbA1c Reduction

20%

Average Reduction in Triglycerides

91%

Patient Retention

Who is Virta for?

Virta is available to subscribers and spouses between the ages of 18 and 79 who are enrolled in the LGHIP (BCBS Group 30000). This benefit is currently being offered to those with type 2 diabetes. There are some serious medical conditions that would exclude patients from the Virta treatment. Start the application process now to find out if you qualify.

To see if you qualify or register online, visit:

virtahealth.com/join/lghip

What does the Virta treatment include?

- Dedicated health coach
- Free diabetes testing supplies
- Medical care from a physician-led team
- Resources like recipes, grocery lists, etc.
- Patient community support
- + more!

Wondr: Digital Weight Loss Program

Wondr is a digital weight loss program that teaches the science of health and nutrition so you can enjoy the foods you love and lose weight at the same time. The Wondr program doesn't include calorie counting, points, or restrictions.

The Wondr program provides access to health coaches, weekly lessons, workouts, cooking demos, recipe cards, and more to help guide you toward your weight loss goals.

 **84%** Lost weight

 **62%** Feel more confident

 **61%** Have more energy

 **85%** Feel more in control of their weight

 **68%** Are more physically active

 **57%** Feel their mood has improved

The application period for the next class is January 8-22, 2024. The class will begin on January 29, 2024.

To join the waitlist, visit:

wondrhealth.com/LGHIP