

Open Enrollment for 2018 Communication Project

9/27/17

Management Committee



Objective

- Educate employees about medical plan design and premium costs so they ultimately choose the plan that is best for them
- Incorporate plain language into all Open Enrollment communications

Background

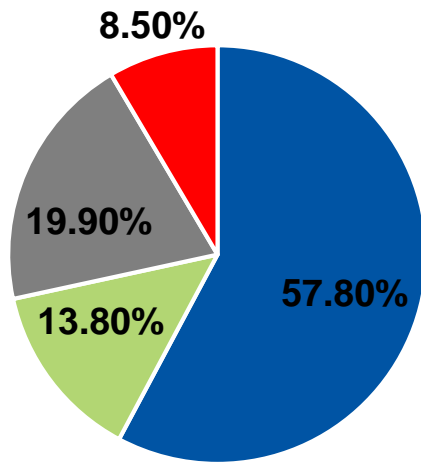
- Three medical plan choices for ATU
 - Open Access
 - Distinctions III
 - Empower HRA
- Two medical plan choices for all other groups
 - Distinctions III
 - Empower HRA

Medical Plans

	Open Access	Distinctions III	Empower HRA
Deductible	None	Yes	Yes – but funded by employer HRA
Co-pays	Yes	Tiered	No, coinsurance instead
Premiums	Highest of three plans	Middle of three plans	Lowest of three plans

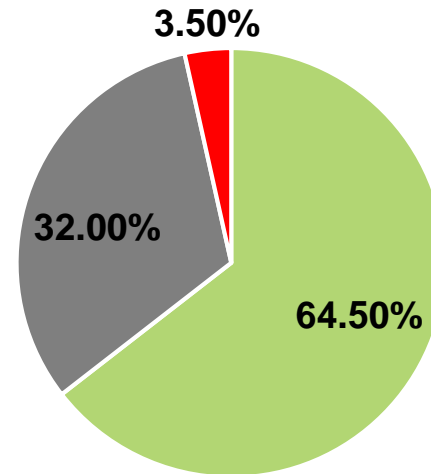
2017 Enrollment

ATU



- Open Access
- Distinctions III
- Empower HRA
- Waived

All Other Groups



- Distinctions III
- Empower HRA
- Waived

HealthPartners Letter Campaign 2016 – ATU Only

- Number who likely would have benefited from plan change:
 - 1,030 from Open Access to Empower HRA
 - 85 from Open Access to Distinctions
 - 197 from Distinctions to Empower HRA
- Potential savings to employees if everyone in most cost effective plan for them = \$3.7 million
- 141 ATU members were best staying in Open Access

Communication Timeline

Dates	Communications
First week of October	Postcard mailed home, E-Newsletter articles, LMBAC email members
Second week of October	HP savings letters mailed, OE packets mailed, Email to employees
Third week of October	Posters in garages, more emails, E-Newsletter articles
Fourth week of October	Online enrollment instructions mailed, more emails
October 30 – November 17	OE starts, meetings held, ongoing reminders