

Healthy Merits



How Missoula Federal Credit Union Became One of the Healthiest Companies in America

Missoula Federal Credit Union (MFCU), a company of 106 employees based in Missoula, Montana, is a wellness success story. Since implementing a Healthy Merits Wellness Program, MFCU has reached an 89 percent participation rate among the financial institution's eligible employees and spouses. What's even more impressive is the improved health of program participants—and the credit union's 2017 win as one of Interactive Health's Healthiest Companies in America. So how did this client achieve wellness success?

The challenge MFCU faced

In 2012, MFCU leaders were concerned. The credit union was experiencing higher claims costs due to the poor health of employees. MFCU knew costs would continue to rise and wanted to be proactive. They needed a solution to provide wellness opportunities for positive changes.

The opportunity Meritain Health provided

MFCU turned to its healthcare benefits company, Meritain Health, for help creating a wellness program. Leaders wanted a plan with helpful and fulfilling services and activities for participants—encouraging them to join in and even have fun along the way. Healthy Merits from Meritain Health seemed like a good fit. MFCU leaders could choose from a full menu of program components, and include their own preferred vendors. This flexibility also allowed them to build a wellness program unique to their needs.



About Interactive Health's Healthiest Companies in America

Each year, wellness company Interactive Health reviews the progress of its clients for successful outcomes.

Interactive Health's Healthiest Companies in America have the following in common:

- More than 70% wellness program participation rate
- At least 40% of high-risk members reduced risk
- At least 45% of moderate-risk members reduced risk
- Low health risks across employee population

In 2017, just 156 companies across the country and throughout a variety of industries were awarded this honor.

The plan

Working with their Meritain Health wellness plan strategist, MFCU was able to implement a program that has evolved to include the following components:

- **Biometric screenings**—offered twice per year. Employees and spouses can participate to learn their health numbers, with a follow-up screening midyear to check for improvements.
- **Health assessment**—available online. Participants answer a series of questions to help gauge their health status.
- **HealthFocus courses**—participants choose from various health topics and work with master's-degreed health coaches by phone.
- **Digital coaching**—available online. These self-directed programs let employees make healthy changes at home.
- **Fitness tracking**—employees and spouses track their exercise sessions and participate in the way that works best for them.
- **Preventive care exam**—participants complete a wellness exam at 100 percent coverage under their benefits plan, and can earn points for doing so.
- **Sanctioned events**—these include marathons, triathlons and 5ks.
- **Tobacco cessation**—MFCU provides program options for participants trying to quit tobacco.
- **Health and wellness challenges**—throughout the year, MFCU offers 5–6 challenges open to all employees.

Incentives

Leaders also wanted to include an incentive point structure in their wellness strategy that would reward employees for joining in, rather than penalizing them for passing up chances to participate. With this incentive structure, employees accrue points for joining activities and programs—but have point caps per program component to help ensure they participate in multiple program offerings. When employees earn a certain number of points, they redeem them for gift cards or company-branded clothing.

“Our intranet really helps to boost wellness engagement. People can post photos when they're out and doing things, and seeing their coworkers excites employees to be active.”

—Lisa Lee, NCCO, NCBSO,
MFCU Compliance Specialist

Employee engagement

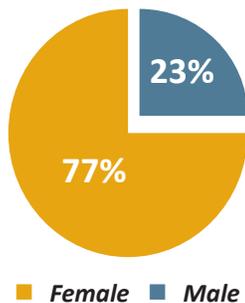
A wellness plan is only as successful as its participation rate. So to encourage employees to join in, MFCU leaders have implemented all of the following:

- **Social information sharing**—information about upcoming wellness events is provided on an internal Facebook-style website. Employees follow the *Need to know* page, and are encouraged to share their wellness activities.
- **Employee support**—a wellness committee of 10 MFCU employees chooses and runs all wellness challenges. Additional support is provided by the Human Resources department, who shares information about wellness programs and activities on the intranet.
- **Wellness for all**—activities and challenges are designed to be inclusive of all participants, making it easier for everyone to join in the fun. Engagement has increased because employees can determine how to participate based on what physical activities they like best.
- **Ease of point tracking**—employees accrue points for completion of wellness plan programs and activities. They're able to track participation online—quickly and easily—and then cash in points for gift cards and logowear.
- **Great partners**—a favorite Interactive Health nurse has many fans among MFCU staff, which helps drive participation in biometric screenings. Plus, MFCU's Healthy Merits wellness plan strategist provides valuable program support to guide success, helping employees understand and use their wellness plan.

Results

Today, the MFCU wellness program is exceptionally successful—boasting an 89 percent participation rate.

Participation		% of Total
Total eligible	106	
Participating	94	89%



The results of MFCU's hard work on its wellness plan are also evident in the health of employees. MFCU experiences lower healthcare costs due to employee health improvements.

In fact, from 2014-2017, MFCU employees had risk reductions in conditions that place them at high risk for heart disease, strokes and cancer. In 2017, MFCU was voted one of the Healthiest Companies in America by wellness vendor Interactive Health.

MFCU Health Trends	2014	2015	2016	2017
Blood pressure*	N/A	N/A	N/A	N/A
LDL Cholesterol	73%	73%	67%	50%
Diabetes		3.3%	7.4%	6.9%
BMI		66.3%	64.9%	54.5%

*No clinical indication of high blood pressure

Note: all percentages represent the total identified as a percentage out of the total participation

High percentage of healthy employees

Eighty percent of MFCU's employees who participate in the wellness program are among the healthiest plan members. On average, they account for fewer annual healthcare costs.

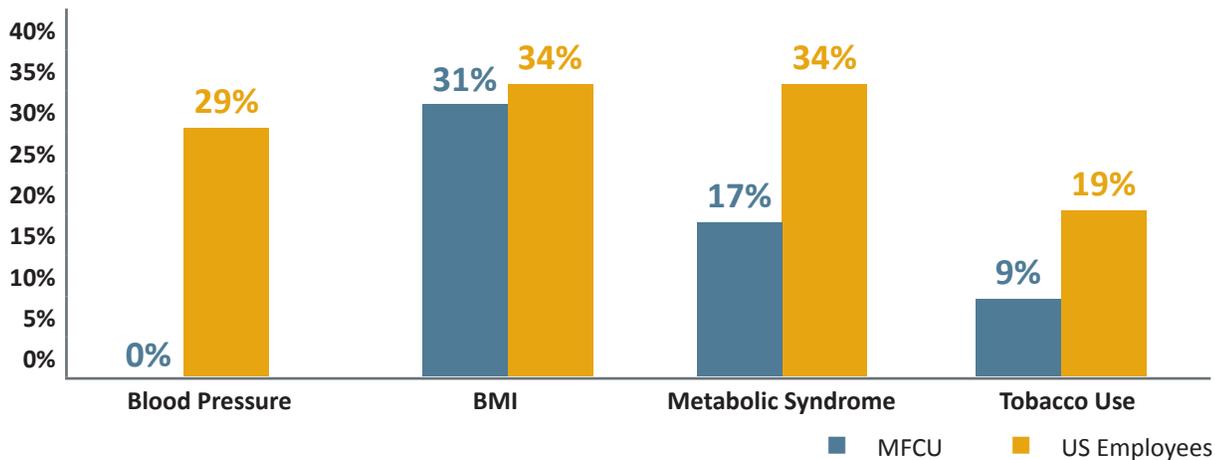


"The biggest thing for me is just keeping active. Being the wife of a physical therapist, I know it's important to get out there and move. Whether it's taking my baby for a walk, playing a game of spikeball, going for an evening jog or bike ride, or simply taking some time to stretch, I try to keep my body healthy. Doing these small things does make a difference. That is why I love the wellness challenges Healthy Merits gives us. I get rewarded for just doing the things I love. And I'm challenged to try new things. I am also reminded to make conscious health decisions like what I eat, and how much sleep to get. I really appreciate these reminders and incentives to take care of myself."

—Shayla Neibaur, MFCU employee

Healthier than other U.S. companies

MFCU employees are at lower risk for major health issues than other employees, on average, in the U.S.



Source:
<https://www.cdc.gov/nchs/fastats/hypertension.htm>
<https://www.cdc.gov/obesity/data/adult.html>
https://www.cdc.gov/pcd/issues/2017/16_0287.htm
<https://www.cdc.gov/tobacco/campaign/tips/resources/data/cigarette-smoking-in-united-states.html>

Looking forward

MFCU leaders are pleased their plan has been a success so far. They continue to work with Meritain Health for a nimble plan with room for program adjustments. This will allow the MFCU wellness program to be just as successful in the future as it is right now.

Ready to begin your success story?

Meritain Health is an Advocate for Healthier Living. We work with plan sponsors every day to understand their unique population health needs and what's driving up plan costs. We help our clients build efficient health plan strategies, including wellness programs to help improve employee health. Plus, we offer easy-to-use healthcare and ancillary benefits your employees can use to lead healthy, productive lives.

To learn more, just contact your Meritain Health representative or Healthy Merits wellness plan strategist.