

An aerial, high-angle photograph of a busy office floor. The floor is made of large, light-colored square tiles. Several people in business attire are visible, including a man in a brown suit shaking hands with a man in a light blue shirt, a woman in a white dress, and a woman in a striped shirt looking at a tablet. A large, vibrant trail of red confetti or streamers winds across the floor, starting from the bottom left and moving towards the center and right. The overall atmosphere is one of professional activity and celebration.

The Force Awakens: Shaping the Multi-Generational Health Experience

DFWBGH Benefits Forum 11.29.17



BAYLOR
UNIVERSITY

AON
Empower Results[®]

Today's Presenters



Randall L. Brown

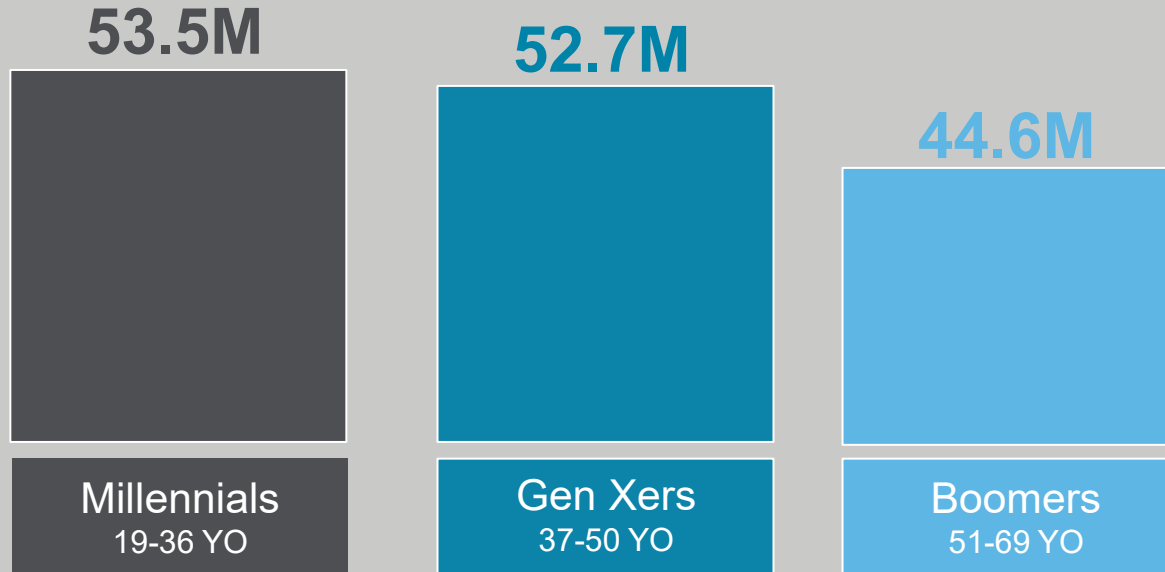
MBA, SPHR, CCP, Manager, Benefits,
Baylor University



Joann Hall Swenson

Health Communication Leader,
Strategic Advisory Communication, Aon

A NEW GENERATIONAL MAJORITY IS EMERGING



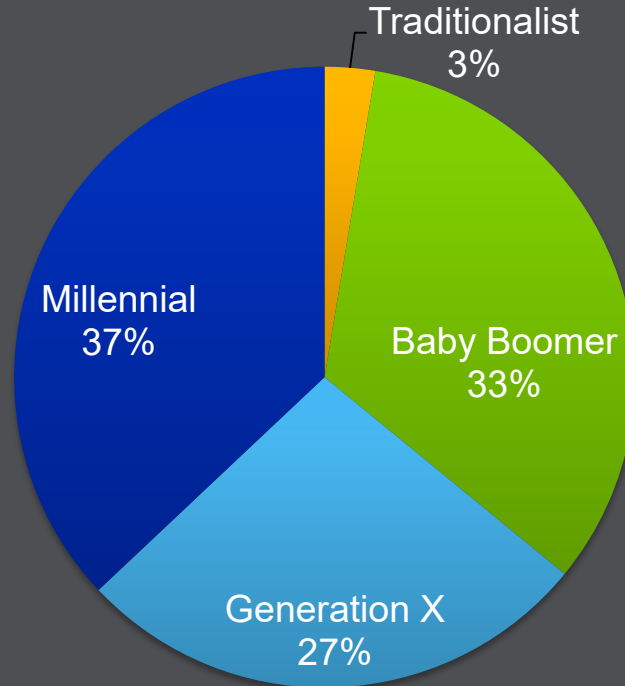
Source: Pew Research Center tabulations of monthly 1995-2015 Current Population Surveys, Integrated Public Use Microdata Series (IPUMS)

GENERATIONAL IMPORTANCE OF REWARDS

	Millennials	Gen Xers	Boomers
Base Pay	63%	77%	85%
Medical/Prescription Coverage	49%	63%	71%
PTO Programs	54%	56%	54%
Workplace Flexibility	45%	34%	32%
Work/Life & Wellbeing Programs	40%	24%	20%

Source: 2016 Aon Hewitt Workforce Mindset™ Study

A THIRD OF BAYLOR'S EMPLOYEES ARE IN EACH MAJOR GENERATION



Consumer Health Mindset



The Consumer Health Mindset Study

Frequency

7TH
Annual

Partners

alight

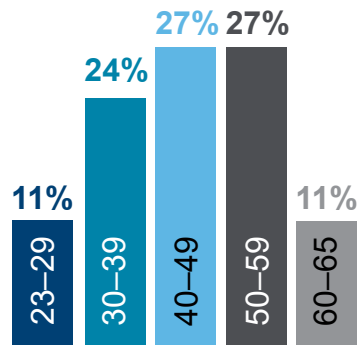
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National
Business
Group on
Health®

KANTAR FUTURES

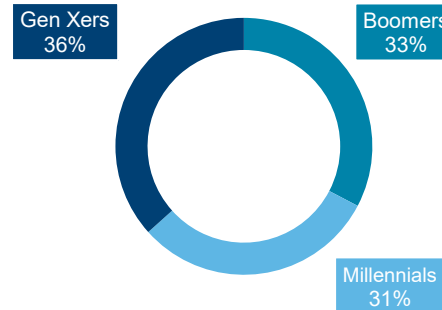
Consumers

Ages



2,503
Consumers

Generations

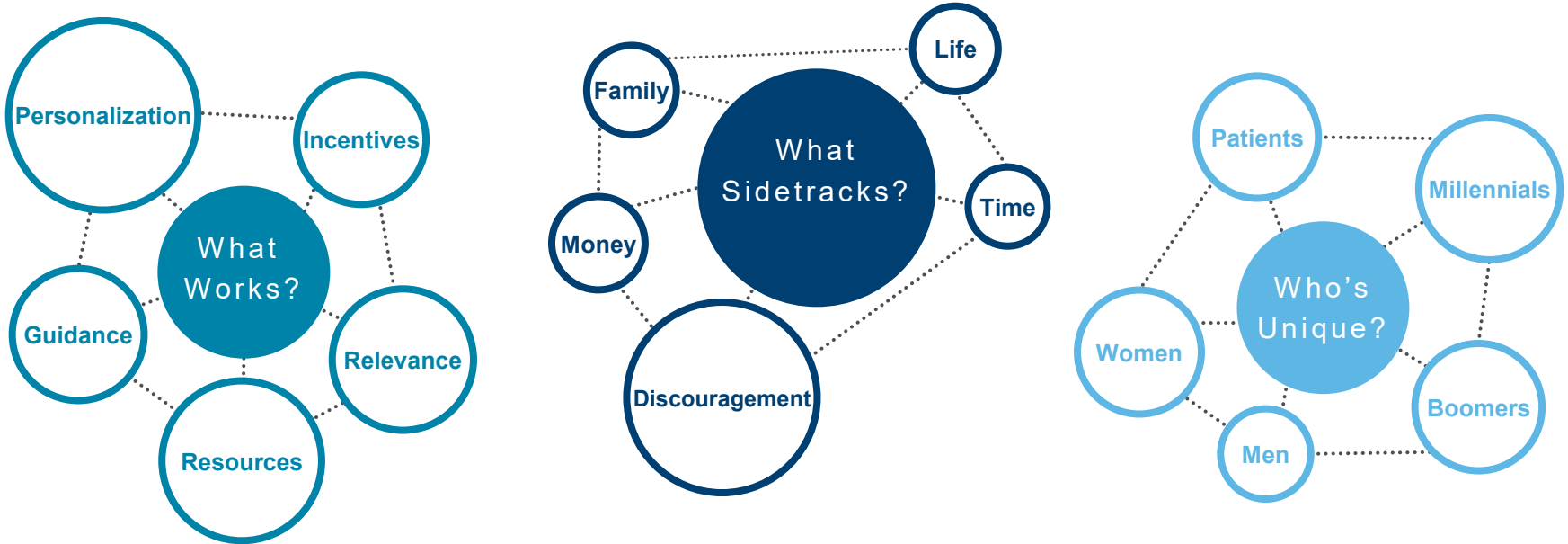


Millennials

Emerging Millennials 10%
Established Millennials 21%

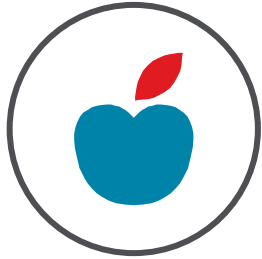
Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Study Questions



Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Top 5 Insights



1

Wellbeing
is Having a
Bigger Impact



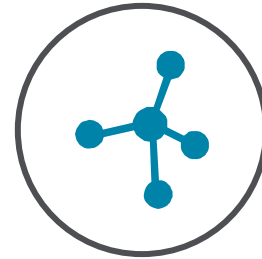
2

Savvy
Consumerism
is Still a Challenge



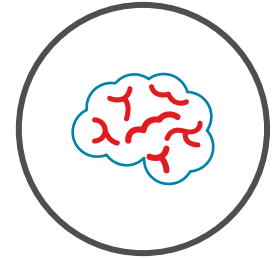
3

Frustration
and **Confusion**
Plague Patients



4

Multi-Channel
Experience is
Vital



5

Mental Health
is in the
Shadows

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures



INSIGHT
1

WELLBEING IS HAVING A
BIGGER IMPACT



Wellbeing is Having a Bigger Impact—Consumer Realities



ALL WELLBEING DIMENSIONS
ARE UP

BUT



Diet
65% | 58%



Exercise
59% | 53%

IMPORTANCE IS DOWN



Consumers

4X

More likely to be engaged
at work if in a strong health
culture

Source: 2017 Aight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Wellbeing Is Having A Bigger Impact—Advice Overall

“ Consider my overall wellbeing and build an environment that holistically supports it. ”

Source: 2017 Aight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Wellbeing Is Having A Bigger Impact—Advice From Millennials

“ Make sure there’s a social component. ”

Source: 2017 Aight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Wellbeing is Having a Bigger Impact—Action Ideas

Watch and take action when you have momentum for change from many directions



A woman with long dark hair, wearing a white long-sleeved shirt and white pants, is sitting on a ledge by a body of water. She is looking out at the water with a serene expression. The background is a soft-focus landscape with a blue sky and distant hills.

INSIGHT
2

SAVVY CONSUMERISM IS STILL A CHALLENGE

Savvy Consumerism Is Still A Challenge—Consumer Realities



77%

Of consumers
have regretted a
health care decision!




1 IN 5

Say high costs have led
them to decline other
coverage, stop taking meds,
or avoid care

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures


Savvy Consumerism Is Still A Challenge—Advice Overall

A pair of hands is shown from the top, holding a green apple in the left hand and a pink donut with white sprinkles in the right hand. The background is dark and textured. A semi-transparent white box with a thin black border is centered over the image, containing a quote in bold, italicized black text.

“ Up your game, because it’s as hard as ever to stay healthy and be confident in my health care decisions.”

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Savvy Consumerism Is Still A Challenge—Advice from Millennials

A pair of hands is shown from the top, holding a green apple in the left hand and a pink donut with white sprinkles in the right hand. The background is dark and textured. A semi-transparent white box with a thin black border is centered over the image, containing a quote in bold, italicized black text.

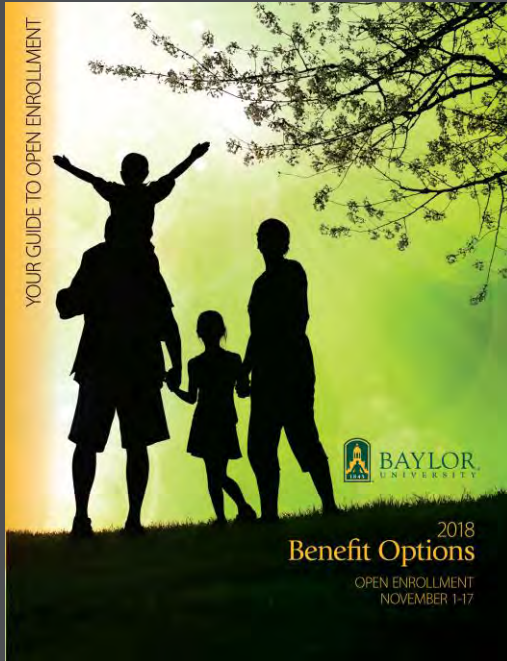
“ Know that I may have head knowledge about my health, but I’m not necessarily acting on it consistently. ”

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

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Savvy Consumerism Is Still A Challenge—Action Ideas

Create foundational building blocks and new paths for consumers to take toward wellbeing



Success Factors

- Developed programs to address financial insecurity to encourage responsible consumerism
- Intentionally involved families in Wellbeing programs
- Obtained funding to support Baylor Wellbeing and communication efforts
- Promoted on-campus wellness check-ups and weight management programs

Savvy Consumerism Is Still A Challenge—Action Ideas

Support the organization's mission, vision and annual goals

STRONG

Building University leadership capacity in support of Baylor's mission and strategic direction

SECURE

Enhancing the University's financial and operational security, as well as overall climate and wellbeing

STRATEGIC

Creating an action plan that positions the University for "Tier One" status in advancing Baylor's *Pro Futuris* vision



A woman with long dark hair, wearing a white long-sleeved shirt and white pants, is sitting on a ledge by a body of water. She is looking out at the water with a serene expression. The background is a soft-focus view of a lake and distant hills under a clear blue sky.

INSIGHT
3

FRUSTRATION AND CONFUSION PLAGUE PATIENTS

Frustration And Confusion Plague Patients—Realities



44%

of Emerging Millennials
give up and hope
for the best

Among higher health care users

Seeking Guidance & Information

INTERNET SEARCH



75%

Emerging
Millennials

37%

Boomers

FAMILY OR FRIENDS



72%

Emerging
Millennials

32%

Boomers

Among higher health care users

Source: 2017 Aight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Frustration And Confusion Plague Patients—Advice Overall

“Coach me in using the health system, because I don’t have time to be an engaged patient.”

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

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Frustration And Confusion Plague Patients—Advice from Millennials

“Use real humans to help me because I’m looking for help & I want it to be personal.”

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

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Frustration And Confusion Plague Patients—Action Ideas

Lead with high-touch human help

well-being (n.)
The state of being healthy, happy and prosperous

Wellbeing is an integral part of our benefit offerings. In 2018, we will continue to bring you opportunities and resources to support you and your family's physical, financial, spiritual, emotional & social, and professional wellbeing. For more information, go to www.baylor.edu/wellbeing.

**The 2018 Benefits Open Enrollment period is here!
November 1–17, 2017**

Between November 1–17, you will be able to make benefit elections for 2018.

- There will not be any plan design changes for our medical insurance and prescription drug program. However, there is a new premium schedule.
- You will be required to re-establish your Health Savings Account (HSA) or Flexible Spending Account (FSA) elections for 2018.
- The MetLife Dental Insurance and DR Dental Reimbursement program will be replaced with Cigna Dental. You will be required to re-enroll into dental coverage.
- The supplemental vision insurance provider—National Vision Administrators (NVA)—is being replaced with EyeMed to provide a greater vision benefit with a broader network of providers.
- Now is a great time to confirm or update your dependents and beneficiaries.

You will make all of your benefit elections through SmartSee™ (www.baylor.edu/smartsee).

Open Enrollment information sessions are available through www.baylor.edu/compas.

We encourage you to thoroughly review the information provided in this brochure with your covered dependents and/or your health care providers to make the best benefit choices for you and your family.

If you have any questions or require assistance during the Open Enrollment period, please email us at askHR@baylor.edu or call us at 1.800.521.2227.

A healthy outside starts from the inside. Treat yourself well.



Save time (and money) with a **BENEFITS VALUE ADVISOR**

One call to 1.800.521.2227 before your next procedure may result in big savings!

- 1 Call a Benefits Value Advisor
- 2 Find a doctor or other provider
- 3 Estimate your costs
- 4 Schedule an appointment
- 5 Get the care you need

How can I save money on medical procedures, or find an in-network provider?

Call a Benefits Value Advisor at
1.800.521.2227





MULTI-CHANNEL EXPERIENCE IS VITAL



Multi-channel Experience Is Vital—Consumer Realities



“IN-THE-MOMENT
INFORMATION” (IMI)

Most Likely to Opt In

68%
Managers
& Supervisors

VS.

61%
Other Employee
Groups

76%
High Health
Care Users

VS.

49%
Low Health
Care Users

PREFERRED IMI CHANNELS



64%
Personal Email



44%
Text Message

NOT AS MUCH



20%
Work Email



13%
Postal Mail



11%
Mobile Phone



6%
Land Line

Source: 2017 Aight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Multi-channel Experience Is Vital—Advice Overall

***“ Capture my attention and prompt me
to act through an array
of communication channels. ”***

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Aon | Strategic Advisory | Communication
Proprietary & Confidential | November 29, 2017

Multi-channel Experience Is Vital—Advice from Millennials

***“ Find any way you can to give me
‘in the moment’ information. ”***

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

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Multi-channel Experience Is Vital—Action Ideas

Rearrange front-door website around what matters most to the population

BEFORE

BAYLOR Human Resources

aboutHR

EMPLOYMENT

BENEFITS

Wellbeing
303k Open Enrollment
SmartScan
Life Events
Insurance
Affordable Care Act (ACA)
Flexible Spending Accounts
Health Savings Account
Retirement Income Plan
Leave and Time Off
Adoption Assistance
Tuition Benefits
Moving Expense Guidelines
Relatives Resources
Perks

MEDICAL INSURANCE

Baylor University offers two medical insurance plans for faculty and staff.

Preferred Provider Organization
The PPO offers:

- Higher premiums
- Lower deductibles (Co-pays vary by service)
- Potential for lower out-of-pocket costs
- ACA preventative care prescriptions covered at 100%
- Opportunity to use a Flexible Spending Account (savings cannot be carried forward - use it or lose it!)

The PPO may be advantageous for anyone who has a history of spending more on their out-of-pocket medical expenses.

High Deductible Health Plan + Health Savings Account
The HDHP + HSA offers:

- Lower premiums (45% lower than PPO premiums!)
- Higher deductibles
- Higher out-of-pocket costs
- ACA preventative care prescriptions covered at 100%
- Specific generic preventative care prescriptions covered at 100%**
- Opportunity to build wealth with a Health Savings Account (savings can be carried forward indefinitely)
- Baylor contributes to your HSA in January of each year

The HDHP + HSA may be advantageous for anyone who has a history of spending less on their out-of-pocket medical expenses. Informed consumerism is key to effectively managing medical expenses.

Compare plans and premium cost to make the best decision for you and your family:

- Medical Benefit Comparison
- 2017 Medical Cost Comparison
- 2018 Medical Cost Comparison
- 2018 Medical Cost Comparison
- 2017 PPO summary of benefits
- 2018 PPO summary of benefits
- 2017 HDHP + HSA summary of benefits
- 2018 HDHP + HSA summary of benefits
- 2017 PPO Plan Book
- 2017 HDHP + HSA Plan Book

BOTH PLANS OFFER:

AFTER

BAYLOR Wellbeing
Human Resources

About Us | 2017 Wellbeing Conference | Physical | Financial | Spiritual | Emotional & Social | Professional | Events

well•be•ing (n.)

The state of being healthy, happy and prosperous

The Baylor Wellbeing Initiative is designed to support your total wellbeing by promoting five interrelated areas: physical, financial, spiritual, emotional/social and professional.

[Learn More](#)

PHYSICAL **FINANCIAL** **SPIRITUAL** **EMOTIONAL & SOCIAL** **PROFESSIONAL**



MENTAL HEALTH IS IN THE SHADOWS



Mental Health Is In The Shadows—Consumer Realities



STRESS IS ON THE RISE

54%

Report high stress

UP 5 POINTS

37%

Report stress increase
over past year

UP 4 POINTS



1 IN 5

Sought mental health
counseling or related
services in the past year

74%

Had 1+ obstacles
in getting treatment

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Aon | Strategic Advisory | Communication
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Mental Health Is In The Shadows—Advice Overall

***“ Reduce the social stigma around
mental and emotional health
so I’m more open to seeking help. ”***

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Mental Health Is In The Shadows—Advice from Millennials

“Acknowledge that what’s going on in the world is taking more of a toll on me, but I’m also more open to getting help.”

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

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Mental Health Is In the Shadows—Action Ideas

Reimagine traditional benefits fair to establish cultural wellbeing



BAYLOR WELLBEING INITIATIVE

2017 WELLBEING CONFERENCE SCHEDULE

9:00 am - 2:00 pm
Foster 250 Welcome and Attendee Check-in

10:00 am - 10:45 am

Foster 141 Demystifying the High Deductible Health Plan and Health Savings Account

Foster 144 Talking about Tough Subjects with Your Elderly Parents

Foster 143 Self-Awareness: A Christian Perspective

Foster 122 2018 Benefits! What's New?

12:00 pm - 1:00 pm
Foster 250 Lunch and Panel Discussion: Regulatory changes and the impact on your retirement planning

1:30pm - 2:15pm

Foster 250 Demystifying the High Deductible Health Plan and Health Savings Account

Foster 143 Crucial Conversations: A Preview

Elliston Chapel Friendship as a Spiritual Practice

Foster 144 Mental Health Awareness

2:30 pm - 3:15 pm

Foster 143 HR as Your Resource

Foster 144 Thinking Vocationally

Foster 402 Eating Healthy at Work

Foster 403 2018 Benefits! What's New?

3:30pm
Foster 250 Door Prizes



BAYLOR UNIVERSITY
HUMAN RESOURCES Wellbeing initiative

DIMENSIONS OF WELLBEING
 PHYSICAL • FINANCIAL • SPIRITUAL
 EMOTIONAL & SOCIAL • PROFESSIONAL



Post to Social Media #BeWellBU	Attend a Spiritual Wellbeing Seminar	Suggest a Wellbeing Program
Attend a Financial Wellbeing Seminar	Attend the Noon Panel Discussion	Attend an Emotional & Social Wellbeing Seminar
Attend a Physical Wellbeing Seminar	Attend a Professional Wellbeing Seminar	Circle the Wellbeing dimension most important to you

Rules of the game:
Cover 3 Squares in a vertical, horizontal, or diagonal row.
For each task that you complete, meet a new person and ask them to sign that square.
Your card will be used as your entry for door prizes only.
Turn in your card at the registration desk before 5:00pm.

Circle the Wellbeing dimension that is most important to you:
Physical Financial Spiritual Emotional & Social Professional

What program(s) would help support your Wellbeing?

Name: _____ BU ID: _____
Email: _____

Mental Health Awareness

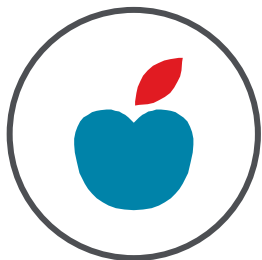
At one time or another, everyone experiences symptoms of mental illness. Too frequently the response to such symptoms in the workplace is confusion, fear, judgement, avoidance and outright rejection. This leads to a worsening of symptoms and a deterioration of performance. This seminar is designed to reduce the stigma associated with mental illness and to promote ways of supporting one another in the workplace. This seminar will address signs and symptoms of distress and effective ways of providing support for coworkers.

Mental Illness In Real Life



Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures

Turning Struggle Into Savvy



1

Wellbeing
is Having a
Bigger Impact



2

Savvy
Consumerism
is Still a Challenge



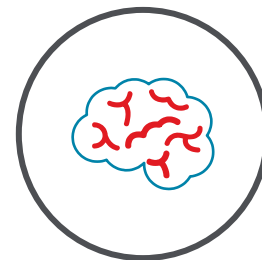
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Frustration
and **Confusion**
Plague Patients



4

Multi-Channel
Experience is
Vital



5

Mental Health
is in the
Shadows

aon.com/consumerhealthmindset2017

Source: 2017 Alight Consumer Health Mindset® Study conducted with Aon, the National Business Group on Health, and Kantar Futures