



Building Health & Wellness Into Employee Benefits

Why The Standard: A Case Study

THE CHALLENGE



Will Peterson, AVP of Human Resources,
Phoebe Putney Health System

“A vision is only as good as how well you can design it, how well you can construct it, and how well you can deliver it... Architects can render great blueprints, but someone’s got to build it. That’s where The Standard came in.”

A New Vision for Employee Benefits

Phoebe Putney Health System has 3,500+ employees — from physicians and nurses to professional and custodial staff.

The employer wanted to move away from traditional employer-provided insurance to a program of benefits that would work together and support wellness for its employees.

Phoebe Putney faced the same problems with its workforce as many other employers.

- ▲ The costs of benefits kept rising.
- ▲ Many employees had multiple health conditions.

The HR team wanted to do more than just address health problems once they arose. They wanted to focus further upstream where they could encourage healthier behaviors and cost-conscious decisions.

The vision: Put their theory of unified benefits into practice. Employee benefits at Phoebe Putney would work together with wellness incentives built into every plan to improve health and engagement.

But who would build it?



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“How do we offer benefits in a way that will help employees with co-morbidities and other problems reach a better state of life? Or help healthy employees maintain their well-being?”

THE SOLUTION

The Partnership

To collaborate on its innovative benefits program, Phoebe Putney turned to The Standard and two trusted benefits consulting firms, OneDigital and Hodges-Mace.

Phoebe Putney's medical plan already had incentives for wellness. To unify the whole benefits program:

- ▲ OneDigital designed a program with flexible, incentivized benefits.
- ▲ The Standard built customized group insurance products to drive healthier behavior.
- ▲ Hodges-Mace created and carried out an enhanced enrollment strategy.

Wellness Built Into Every Benefit^{1,2}

The Standard made accountability a part of every plan. A separate wellness-compliant rate structure rewards employees who participate in Phoebe Putney's wellness program with lower costs and richer benefits.



Wellness Program Participant
60% income replacement



Non-Participant
50% income replacement

Hospital Indemnity+

We created Hospital Indemnity Plus to meet Phoebe Putney's goal of encouraging employees to seek care within its system. The incentive? A bonus benefit payout built right into the new insurance product.

A Better Enrollment Experience

The final step in this endeavor? Delivery. But delivering a new vision for benefits demanded a new vision for enrollment.

- ▲ Simplified, ongoing communications for employees replaced an overwhelming blast of information.
- ▲ A refined Decision Support Tool tailored to fit different types of employees' needs.
- ▲ Enrollment centers provided digital and face-to-face support.

Workplace PossibilitiesSM Comes to Phoebe Putney

How did we help Phoebe Putney focus on preventing claims?

In early 2018, we "embedded" a Workplace Possibilities consultant at Phoebe Putney's worksite. This disability expert provides proactive, onsite support to help employees stay at work or return sooner.

THE RESULTS

Higher enrollment, greater retention — and employees with more awareness of how benefits work together to make life better.

Overall Benefits Enrollment

90%

of employees enroll in the benefits plan.³

6pts

increase in retention rates.³

Hospital Indemnity+

Average HI Enrollment for Industry⁴ and Phoebe Putney³:

9%

HI+ Increased Phoebe Putney's HI Enrollment From:

9% to **22%**⁵

That's **2X**

more than its original number.⁵

The Partners

Phoebe Putney Health System

A not-for-profit medical network that serves 500,000+ residents in Atlanta, Georgia and the surrounding area, Phoebe Putney's 4,500+ doctors, nurses, professional staff and volunteers offer a better way to health and wellness for people across the 35-county region.

OneDigital Health and Benefits

The nation's largest company providing employee benefits for employers of all sizes, OneDigital delivers market-leading benefits solutions, including strategic advisory services, analytics, compliance support, technical innovations and HR capital management tools.

The Standard

A leading national insurance carrier headquartered in Portland, Oregon, The Standard provides benefits to more than 6.6 million employees. A holistic approach sets us apart, including our innovative Workplace PossibilitiesSM program.

Hodges-Mace, LLC

A leading provider of employee benefits communication and custom enrollment services to large U.S. employers. The company's headquarters are located in Atlanta, Georgia.

Partner With The Standard

Contact your sales representative to talk about tailoring a solution for you and your employees.

You can learn more about this case study at standard.com/case-study/partnership

1 Up to \$5,000 weekly benefits, or as specified in the policy.

2 This example is for a Short Term Disability policy. Please note that a wellness component is part of all benefits that Phoebe Putney offers.

3 Phoebe Putney Health System internal data, 2017.

4 Voluntary Participation Rates: Spotlight Report, Eastbridge Consulting Group, November 2017.

5 The Standard Insurance company internal data for Phoebe Putney 2017 mid-year rollout.

Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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