



Sparking *Value*

Bending the Cost Curve



Brian Uhrinek

Group Vice President, West Operating Group



Marathon
Health™



Let's do some magic!

Pick a card, any card

1

Take
a card

2

Do **NOT**
show anyone
your card



3

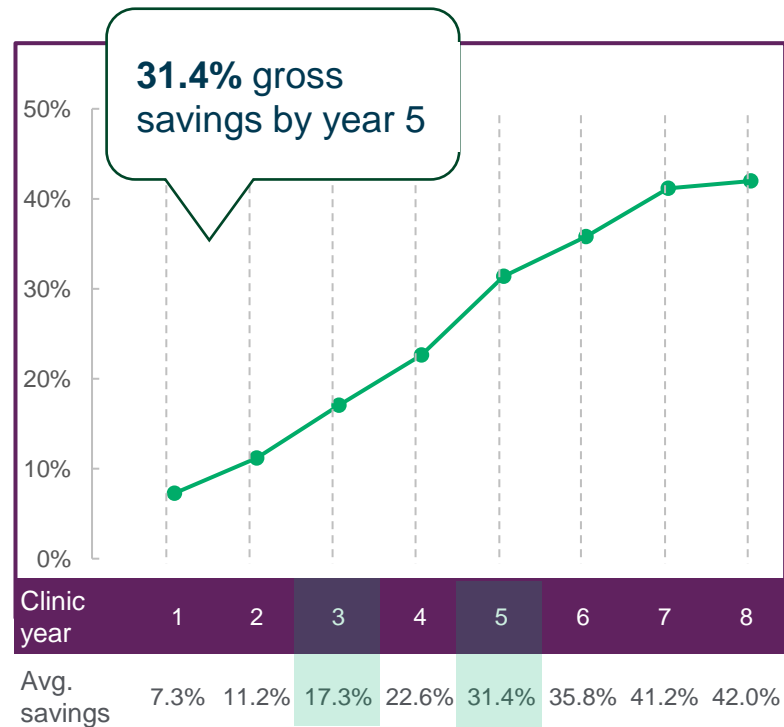
Take a peek
at your card
when
I say “go”

4

Continue
not showing
anyone
your card

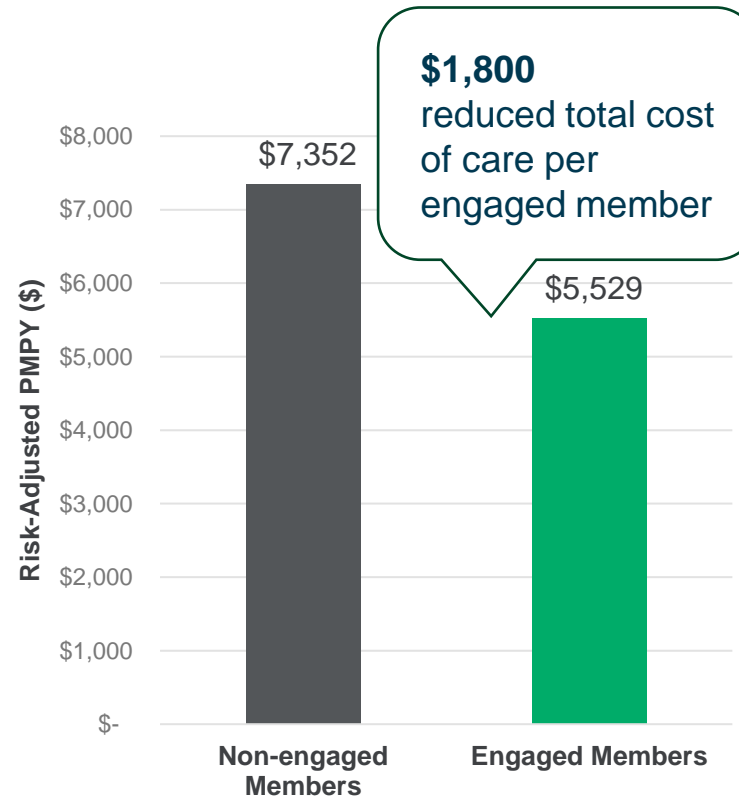
Delivering on ROI

Claims trend analysis



Independent Milliman-approved review and public validation of our two primary methodologies for estimating client savings

Total cost of care reduction



Key drivers to savings



42%

Lower ER and inpatient costs



40%

Reduction in specialist referrals

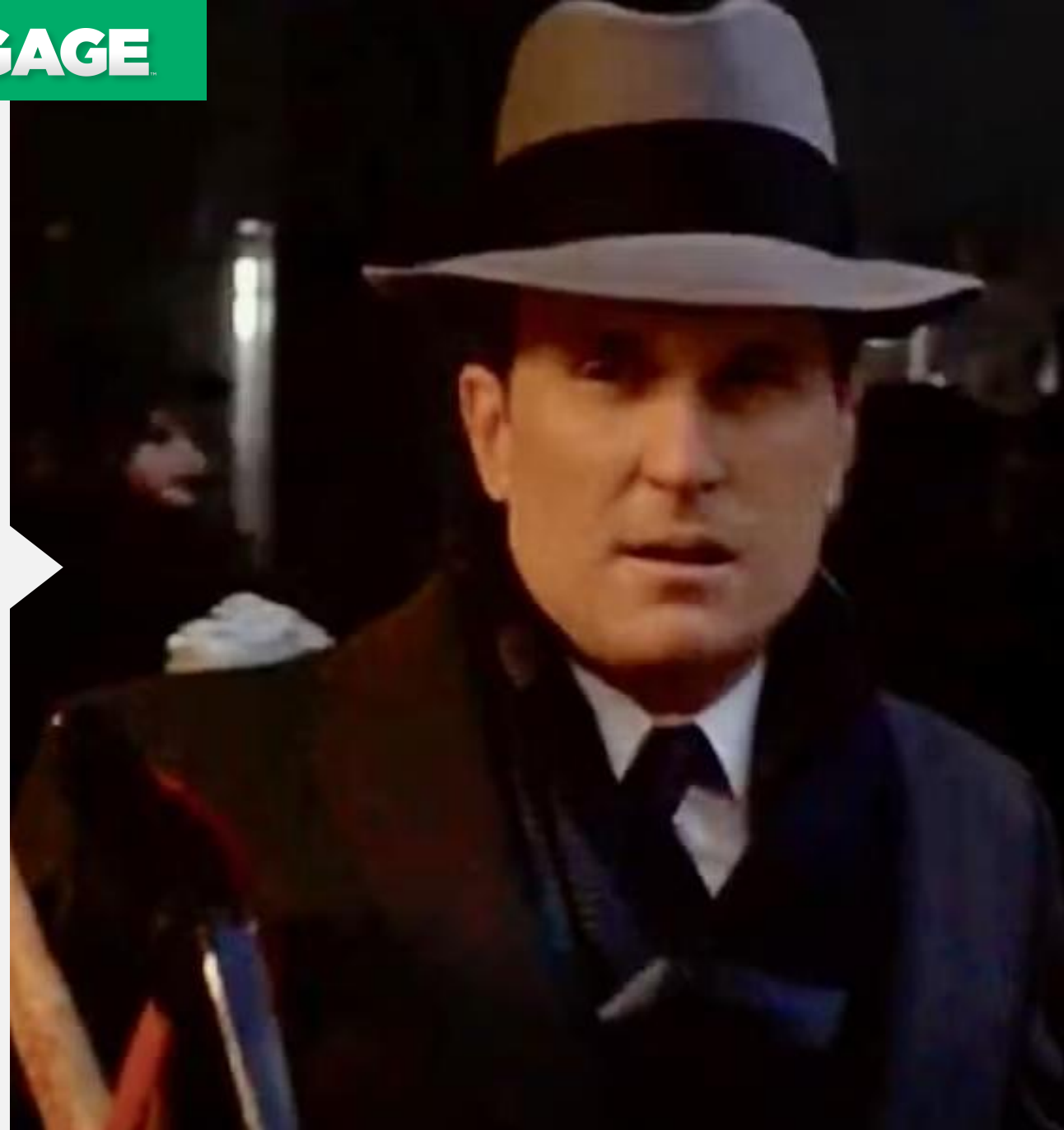


70%

Steering compliance to recommended providers

“
Very
nice.”

– Tom Hagen
Consigliere to the Corleone family
The Godfather, 1972





“How does that happen?”

– Shrek
Shrek the Third, 2007



1

**Better
access**

less ER and
urgent care spend



2

**More time
with a provider**

meaningfully engaged
members and time
to address
SDOH barriers



3

**Quality
preventive care**

reducing or removing
the impact of
chronic conditions



4

**Referral
avoidance/steerage**

contained costs by
accessing the right
care at the right time

How are clients
sparking value
and bending
their cost curve?



Evelyn Carver

Manager, Health &
Welfare Plans



Julia May

Manager of Wellness &
Employee Communications



6 onsite health centers

11

years with
Marathon

8.6k+

eligible
population

35%

of members
engaged

100

Net Promoter
Score

75%

of members
improved
biometrics



Industry: Food

Goal: Decrease health and financial impacts of untreated or undiscovered chronic conditions through preventive healthcare to accelerate already outstanding savings and health outcomes

The opportunity: Many people weren't engaging in preventive care for many reasons: health literacy, institutional wariness, SDOH barriers such as language, literacy, transportation.

10-year results

\$3.3M

in redirected ER/
urgent care costs

44%

continuous
engagement

91+

Net Promoter
Score

\$20M

in claims trend
savings over a
10-year period



The plan

Multi-channel metabolic
health campaign

- Meaningful messaging
- Remove technical terms
- In-person connections
- Multi-lingual approach
- Multi-channel approach



2025 ENGAGE



Quý vị muốn có nhiều năng lượng hơn?

Có thể quý vị sẽ thấy ngạc nhiên nhưng việc tập trung vào hoạt động thể chất có thể sẽ có ích! Đặt lịch khám sức khỏe định kỳ MIỄN PHÍ hàng năm tại phòng khám tại Wayne-Sanderson Farms để bắt đầu.

Quét để tìm hiểu thêm thông tin
Để đặt lịch, hãy gọi cho phòng khám ở Albertville theo số 256-867-1245 hoặc truy cập my.marathon-health.com.

Did you know?

Any physical activity is better than no activity! Ideas include: playing outdoor games with family, taking a quick walk, or even parking farther away to get a few extra steps.









Scan for More Information
To schedule, call your onsite clinic in Albertville at 256-867-1245 or visit my.marathon-health.com.





Kisa OU pral peye pou swen medikal la

Èske w bezwen èd pou w chwazi pi bon opsyon swen pou w ?




	LOKAL	KOU	PRI	
	SANTE AN DIRÈK (LIVEHEALTH) ANLIY - 24 sou 24, 7 jou sou 7 Pou yon maladi ki pa two grav, tankou yon gòt fè mal, yon larim oswa yon enfeksyon sinis. KLINIK SOU SIT WAYNE-SANDERSON FARMS Pou yon maladi ki pa two grav tankou lagrip, alèzi, trèman pou lapò oswa pou jeannen yon korayè medikal.	PI BA	GRATIS/BA PRI!	 Rele 888-548-3422 oswa pran yon randevou sou aplikasyon mobil Sydney Health la.
	FOUNISÈ SWEN PRENSIPAL Pou yon tyeop anyel, kondisyon medikal abòntan ak pif vaksinasyon.	MODERE	\$\$	 Li nesesè pou w pran yon randevou menm pou a oswa demen. Li gen dwa pozis pou w ale konsilte san randevou tou.
	SWEN LIJAN Pou yon maladi oswa blesi ki pa mete lavi moun nan an danje, men ki enpòtan pou trete rapid, tankou yon maladi vant, larim, grip, lafev, enfeksyon sinis, yon zo fraksè ki pa two grav oubyen yon antos.	MODERE	\$\$\$	 Li pa nesesè pou w gen yon randevou davans. Ou gen dwa oblije rete tann ant 20 minit ak inidtan.
	SAL DIJANS (2) Pou yon maladi oswa blesi ki grav anpil oubyen ki mete lavi moun nan danje, tankou yon kriz kadpak, yon sèman ki grav, yon zo kase, yon bri ki grav oubyen pwoblèm pou respire.	PI ELVÈ	\$\$\$\$\$	 Li pa nesesè pou w gen yon randevou davans. Ou gen dwa oblije rete tann jiska 4 èdtan oswa plis, selon nati jans lan.

al, rele 911 oubyen ale nan Sal Dijans lopital ki pi pre w.



Wayne-Sanderson Farms Onsite Clinic - Decatur
14000 N. Ixco St.
Decatur, AL 35601
Pou yon randevou
256-867-1245 | my.marathon.health





FREE TO LOW COST ONSITE HEALTHCARE.

Call us before you go to the emergency room or urgent care, to save you time and money. Same-day appointments may be available.

Albertville Hours:
Mon: 7am - 3:30pm
Tues: 10am - 6pm
Wed: 10am - 6pm
Thur: 8am - 1pm
Fri: closed

256-867-1245 | my.marathon.health
Call or visit our website to schedule an appointment!

Wayne-Sanderson Farms Onsite Clinic

Want to Earn a \$100 Gift Card?
Complete the below activities at your onsite wellness clinic and hand in this card to the clinic to be entered into a raffle for the chance to win a \$100 gift card (two gift cards will be given away each quarter).*

☐ Provider Visit
☐ Biometric Screening

*Participants must be employed at the time of the raffle drawing in order to be prize eligible.



Take advantage of this benefit from Wayne-Sanderson Farms! Schedule your appointment today.



Why preventive engagement is key to maximizing ROI

Members engaging in preventive care for the first time during campaign

351

Metabolic health improvement: Hypertension

152

'high risk' members with hypertension improving to 'not high risk'

\$291k

estimated cost value of improvements at \$1,920 per member

Metabolic health improvement: Weight

48

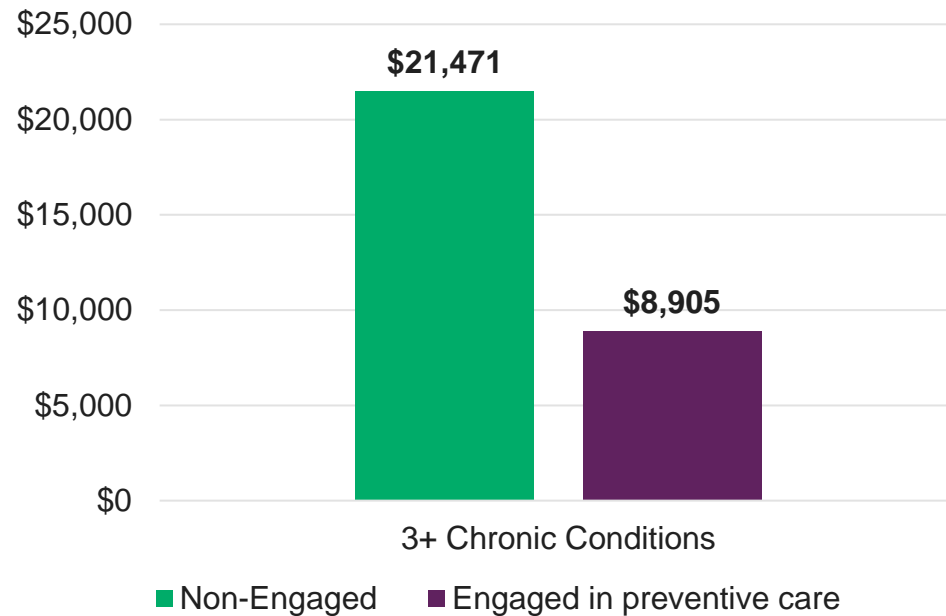
'high risk' members with elevated BMI improving to 'not high risk'

\$98k

estimated cost value of improvements at \$2,058 per member

Why preventive engagement is key to maximizing ROI

Chronic condition comparison



Diabetes

\$3,327
savings per
engaged member

\$4,736
savings per
engaged member with
a preventive visit

Hypertension

\$2,839
savings per
engaged member

\$4,037
savings per
engaged member with
a preventive visit

Outcomes & best practices

What was required to achieve success

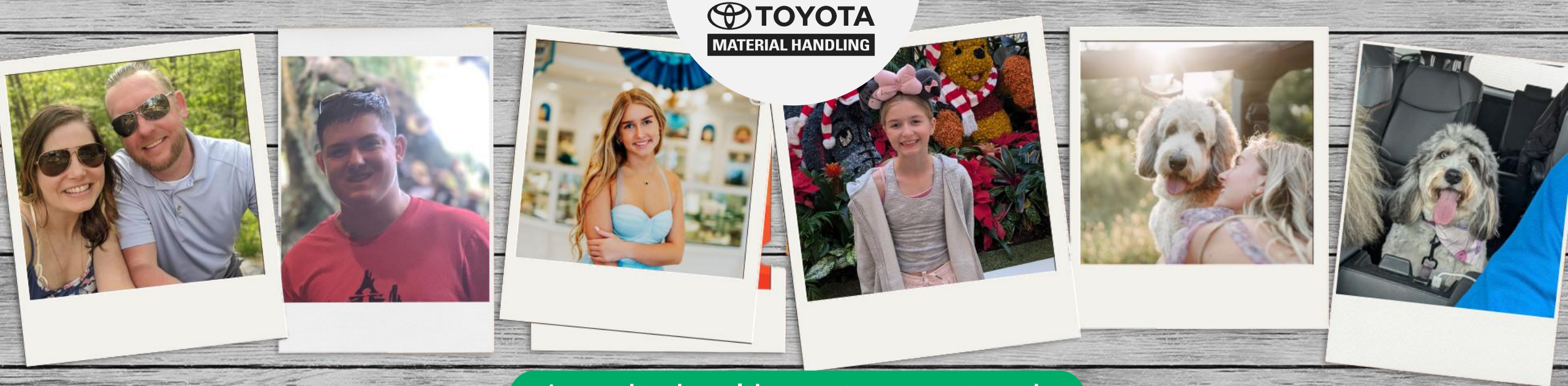
- **Collaboration:** WSF benefits team, Marathon Health, broker
- **Willingness** to try something new
- **Robust** promotional plan
- **Knowledge of population:** understanding their needs and communication preferences



- **Keeping it simple**
- **Over communication**
- **Local leadership alignment** and influence
- **Data sharing** at the plant leader level

Monica Combs

Corporate Services Manager



1 onsite health center + network

4
years with
Marathon

4.7k+
eligible
population

60%
of members
engaged

86
Net Promoter
Score

75%
of members
improved
biometrics



Industry: Manufacturing

Goal: Engage associates with onsite benefits by meeting them where they are based on principles of Kaizen, improving 1% each day

The opportunity: Take a successful Wellness@TMH program to the next level with a re-imagined approach to wellness strategy and an increased focus on mental health and wellness

Prior year annual results

\$7M

saved in claims
spend for engaged
members vs. non-
engaged

68%

employee
engagement

88+

Net Promoter
Score

+35%

increase in
preventive visits,
January 2023 to
January 2025



Wellness Kaizen

8 dimensions of wellness:
physical, emotional,
social, intellectual,
occupational, environmental,
spiritual, financial

- Shift from traditional wellness program
- Collaborative approach with all health vendors
- Extensive health programming
- Focused population health approach

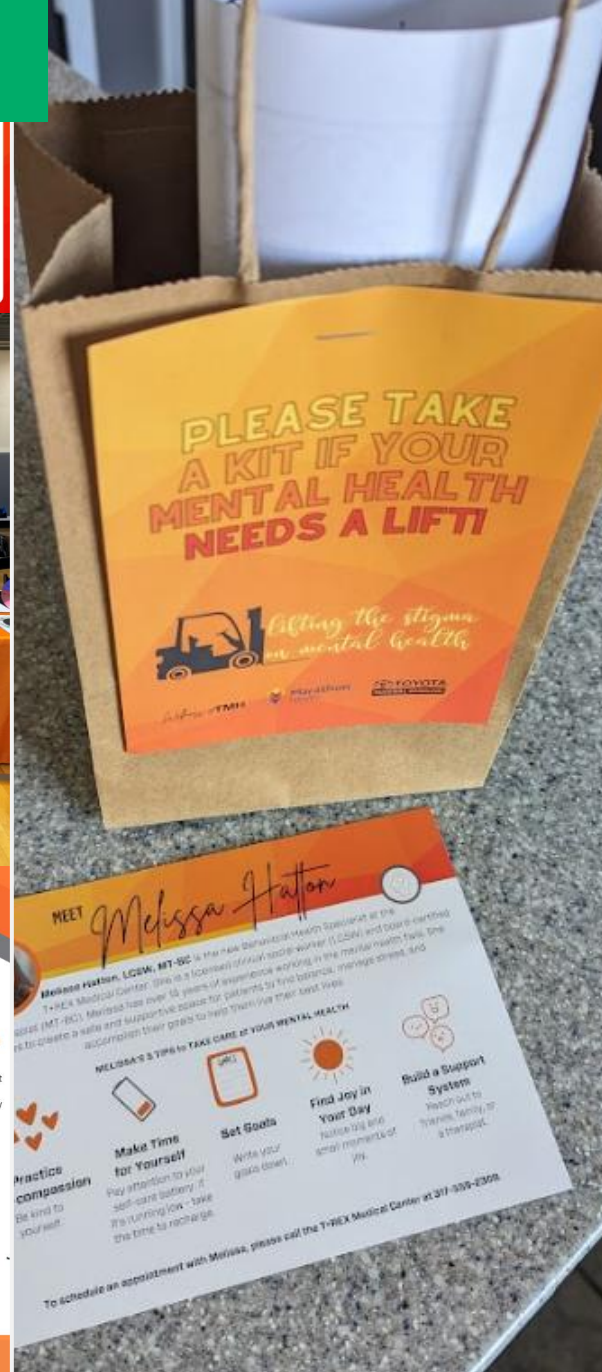


ANNUAL Wellness Visit

No matter your age or health status, having an annual wellness visit is important preventive care and it's **100% free** with our insurance!

Associates and spouses completing their physical (labs and provider visit) with Marathon Health at the T-REX Medical Clinic in the same month as their birthday receive a **\$25 gift card**!

Schedule your physical here



Wellness @TMH
Continuously improving your well-being.

**GET YOUR PHYSICAL!
& get \$25 from TMH**

Associates and spouses that complete their physical in the same month as their birthday will receive a \$25 gift card.

This year, gift cards will be sent via email - so make sure Marathon Health has your correct email on file!

MAY IS FOR MENTAL HEALTH WITH MARATHON HEALTH

Lifting the stigma on mental health

Wellness @TMH
Continuously improving your well-being.

JOSH SHEHAN
Material Handling

"I started smoking when I was around 10 years old. I was homeschooled and worked on a farm where everyone around me was smoking. It's been almost **31 years** since I've been smoking 20-30 cigarettes a day. I've tried to quit several times, none of them successfully. I joined the Tobacco Cessation program hosted by Wellness@TMH and let by Frankie. The program explained to me what to expect, how my body will react to not having nicotine and the tobacco testing has kept me honest! I had been getting my body and mind healthier but was still smoking. It didn't make sense to keep putting poison in my body so I signed up for the program.

July 29, 2024 was my quit day. I haven't had tobacco since then. The best part of quitting has been how much more I can taste and smell now! On October 28th it will be 100 days smoke free!"

MEET Melissa Hatton

MEET Melissa Hatton
Melissa Hatton, LCSW, MT-BC is the new Behavioral Health Specialist at the T-REX Medical Center. She is a licensed clinical social worker (LCSW) and board-certified music therapist (MT-BC). Melissa has over 15 years of experience working in the mental health field. She strives to create a safe and supportive space for patients to find balance, manage stress, and accomplish their goals to help them live their best lives.

MELISSA'S TIPS TO TAKE CARE OF YOUR MENTAL HEALTH

Practice Self-compassion
Be kind to yourself.

Make Time for Yourself
Pay attention to your self-care battery. If it's running low - take the time to recharge.

Set Goals
Write your goals down.

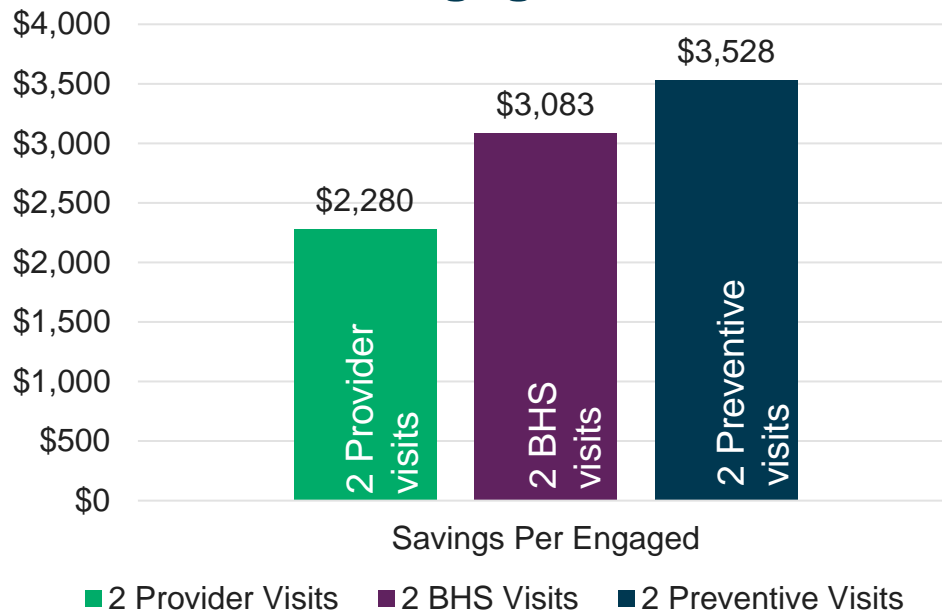
Find Joy in Your Day
Notice big and small moments of joy.

Build a Support System
Reach out to friends, family, or a therapist.

To schedule an appointment with Melissa, please call the T-REX Medical Center at 317-559-2309.

Focusing on mental health and prevention is key to maximizing ROI

Savings Per Engaged Member
vs. Non-Engaged Member



Depression

\$4,110

less in claims for members
with depression who had
two BHS visits

\$4,712

less in claims for members
with depression who had
two preventive visits

Diabetes

\$7,604

less in claims for members
with diabetes who had
two BHS visits

\$1,199

less in claims for members
with diabetes who had
two preventive visits

Outcomes & best practices

What was required to achieve success

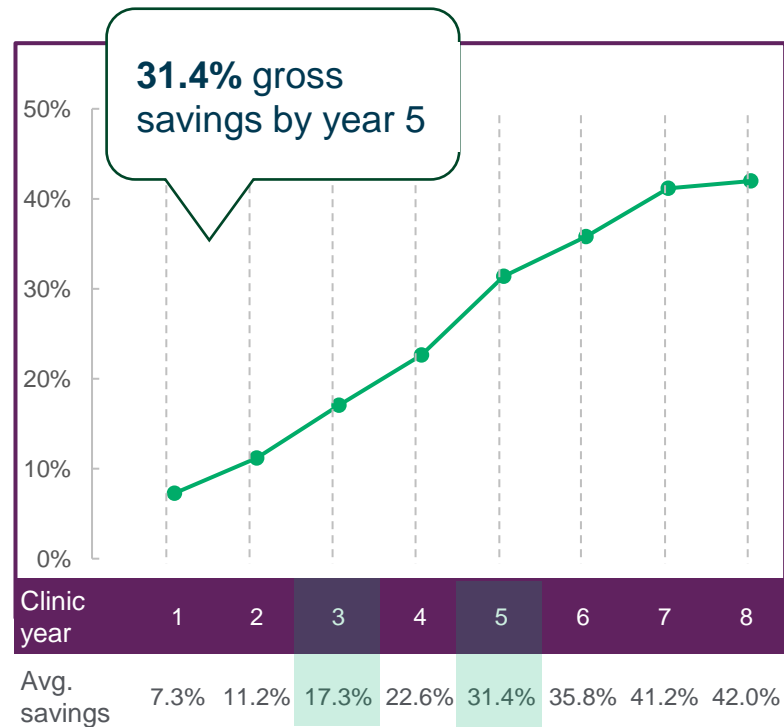
- **Collaboration:**
Quarterly meetings with all wellness@TMH partners
- **Know** your population and what their needs are using the quantitative and qualitative data at your fingertips
- **In-person is powerful**
plan for live events to drive face-to-face connections



- **Focus:** Know what you want to accomplish
- **Try something new** if you are plateauing
- **More is more** when it comes to health promotion.
Consider: clinical outreach, tabling, stickers, magnets, healthy snacks, activities for theme months, etc.

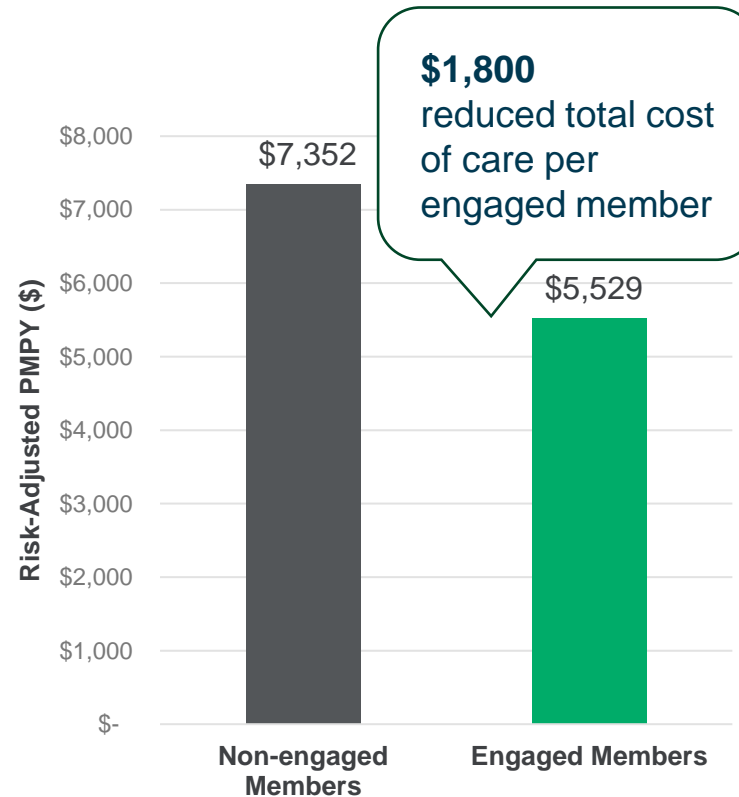
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40%

Reduction in specialist referrals



70%

Steered compliance to recommended providers

Ask an actuary



Marcus Such,
FSA, MAAA, CERA
Chief Actuary

2025  **ENGAGE**™

Sparking *Transformation*