



North Carolina
State Health Plan
FOR TEACHERS AND STATE EMPLOYEES



Member Experience and Communications Update

Board of Trustees Meeting

May 13, 2016

A Division of the Department of State Treasurer

Comprehensive Communications and Marketing Strategy Update

Buck Consulting

- The first two deliverables outlined in the contract with Buck Consulting included:
 - **Communications Audit**
 - The purpose of the audit was to provide a proactive and strategic analysis of where the State Health Plan's communications are, along with recommendations and action steps for improvement.
 - The assessment was designed to review communication materials for effectiveness, accessibility, readability, clarity and visual appeal.
 - **Comprehensive Communication and Marketing Strategy**
 - The goal of a comprehensive strategy is to improve member health and wellness, improve health literacy and inform and engage leadership, managers, HBRs, members and retirees in this transformation.

Communications Audit

Executive Summary

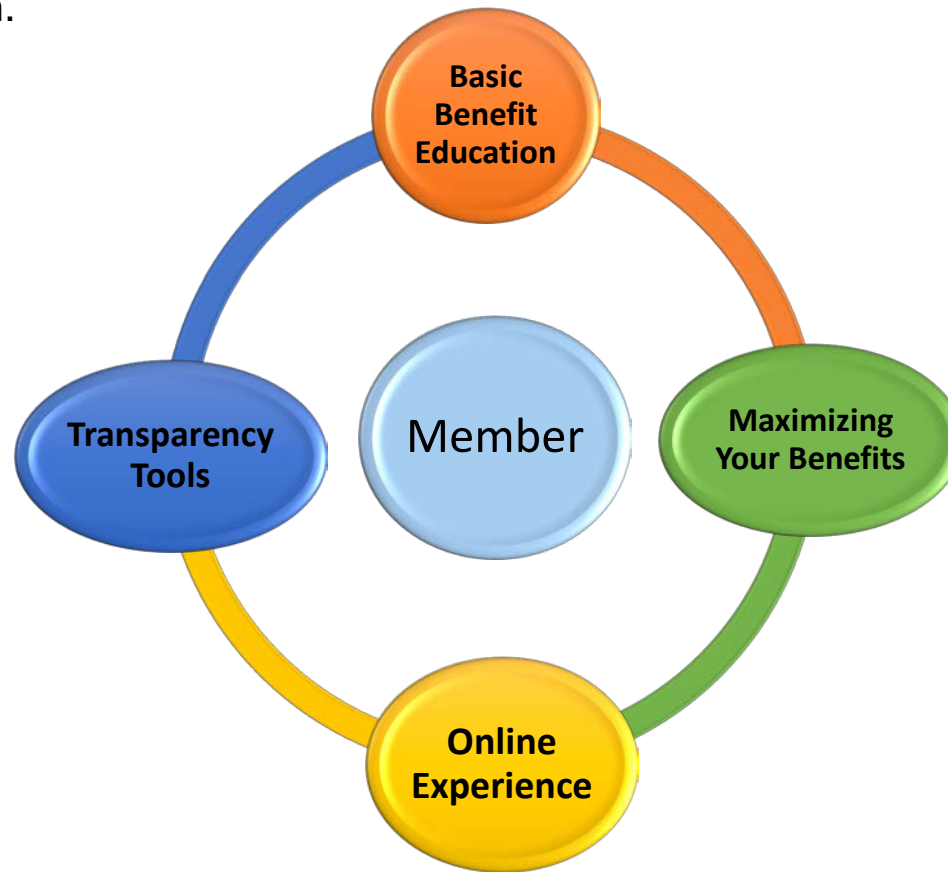
- “The State Health Plan offers its employees generous health and wellness benefits. The State also provides thorough benefit descriptions and information on how each plan works.”
 - Ways to improve and enhance the Plan’s current efforts:
 - Focus on a high-level health plan overview up front and then break down each plan separately
 - Develop a new brand and create a brand guide for all communication materials
 - Turn required communications into an opportunity
 - Educate employees about their plan throughout the year
 - Consolidate communications
 - Work to make communications more inviting

“The Plan is by and large executing an effective communication strategy. The Plan leverages multiple media to help members receive the right information at the right time. For the most part the current strategy contains the components for impactful and successful communications.”

Comprehensive Communication Strategy

Overall Goal

- To develop an integrated participant communication program and strategy that is focused on encouraging members to become engaged with the Plan to maximize their benefits and improve their health.



2016 At a Glance

Initiative	Audience	Timeline	Deliverables	Status
Establish Health Literacy Component in each SHP e-Newsletter	All members	January 2016	Create design element in each newsletter to highlight different monthly literacy topics	Complete
Enhance HBR Engagement Strategy for Training and Outreach	HBRs	January 2016	Establish monthly HBR webinars Establish quarterly HBR onsite training Work to offer online training modules	Complete
Navigating your State Health Plan Benefits and Medicare Meeting Series	Pre-65 members	March- August	Secure 40 locations and promote events to members, stakeholders and HBRs	Complete More than 3,400 members are registered to attend
Health Engagement Program	CDHP members	April	Program launch includes: website, direct mail, HBR and member webinars	Complete
Diabetes Prevention Program	At-risk members	May	Program launch includes: website, direct mail, HBR and member webinars	In progress
SHP 101 Webinar Series	All members	March-December	Develop a series of webinars and telephone town halls aimed at educating members on different literacy topics	In progress
CDHP Lunch-n-Learn Information Session Pilot	CDHP members	March-May	Finalize presentation	Finalize dates with DOT and DOR
2017 Open Enrollment Strategy	All members	August-October	Buck to develop project plan based off of brainstorm session held on 2/25/16	In progress
Wellness Champions (RivalHealth)	Wellness Champions	April-October	Program launch included in Health Engagement Program materials and targeted outreach to school personnel.	In progress
Alternative outreach and education avenues	All members	TBD	Research SHP modules in NCVIP, benefits apps, including financial lit. tools	In progress

Buck Consulting will be responsible for the main deliverables shaded in BLUE.

Quarterly Communication Priorities

- To support our outreach and literacy objectives for 2016, the Plan's Customer Experience and Product Management teams along with Buck will work to increase health literacy among members through various communication methods.
- By increasing health literacy, our goal is to equip our members with the knowledge of how to be better health care consumers by maximizing their State Health Plan benefits.
- People learn and absorb complex information in different ways. This year, we hope to try different communication tactics that appeal to our members.

Quarter 1	Health Engagement Program Diabetes Prevention Program SHP 101 Webinar Series
Quarter 2	Navigating your State Health Plan Benefits and Medicare Meeting Series SHP 101 Webinar Series Wellness Champions/RivalHealth Launch
Quarter 3	Medicare Advantage Outreach Meetings HBR Open Enrollment Outreach Open Enrollment Telephone Town Halls
Quarter 4	Open Enrollment

Diabetes Prevention Program

Launched May 1, 2016

Diabetes Prevention Program

- The Plan is focusing on prevention to help members recognize their risk for developing diabetes and to connect members with the tools they need to prevent or delay the onset of diabetes by offering the Diabetes Prevention Program (DPP).
- DPP is a 12-month class series that covers subjects such as:
 - Nutrition
 - Physical activity
 - Stress
 - Motivation
 - Planning for continued success
- DPP is offered online or onsite, and consists of two phases:
 - Phase I: 16 classes spread out over 6 months
 - Phase II: 6 monthly classes

Diabetes Prevention Program

Eligible Members:

- All CDHP, 80/20, 70/30, and Medicare primary 70/30 members and their covered dependents over the age of 18 can participate in DPP
- Members must have prediabetes to qualify for participation by having:
 - A diagnosis of prediabetes by their physician with an A1c between 5.7% and 6.4% **OR**
 - Scored a 9 or above on the CDC Prediabetes Screening Test

Note: Diabetic members are **NOT** eligible to participate

Enrollment Process:

- Members can visit www.diabetesfreenc.com to enroll in a DPP series
- At the time of enrollment, members can choose the particular class location where they would like to participate
- DPP costs only \$25 for Plan members (a savings of \$400)

Diabetes Prevention Program

Communication:

- All members will receive a mailer that:
 - Provides the CDC Prediabetes Screening Test and encourages members to understand their risk
 - Encourages members who score a 9 or above to visit their Primary Care Provider
 - Promotes those at risk to participate in DPP
- Identified providers will receive:
 - A letter announcing DPP as a covered benefit and encouraging them to provide information to their at-risk patients
 - Posters to hang in their office to promote DPP to patients
- Health Benefit Representatives will receive an announcement of the newly covered benefits and will learn more as part of a monthly webinar
- Information on DPP posted on shpnc.org

DIABETES: ARE YOU AT RISK?

Before a person develops type 2 diabetes, they usually have what's called prediabetes. To find out if you're at risk, answer the questions on the next page and add up your score.



WHAT IS PREDIABETES?

Prediabetes means your blood glucose is higher than normal, but not yet high enough to be considered diabetes.

Here's the good news. With a little exercise and changes to your diet, you can reverse prediabetes and prevent or delay diabetes.

There are many factors that play a part in your risk for diabetes including weight, age and genetics.

According to the Centers for Disease Control and Prevention (CDC), adults with type 2 diabetes have a higher risk of premature death and serious health issues including heart attack, stroke, kidney failure, blindness and amputation of toes, feet or legs.

Diabetes is expensive. People with diabetes spend more on hospitalization, prescription drugs and doctor visits than the general population.

Diabetes Resource Center

To supplement our ongoing efforts to educate members about their risk and how to manage diabetes, the Plan launched the Diabetes Resource Center on the website.



Home » Health and Wellness » Diabetes Resource Center

The State Health Plan website receives an average 50,000 views each month. We are hopeful this new tool creates more awareness around how to prevent, treat and manage diabetes.

Improving the Online Enrollment Experience

Benefitfocus User Experience Research

- **Phase I – User Group Session**
 - Informal group conversation focused on the 2015 enrollment experience
 - Intended to identify attitudes and user behaviors, gather feedback and identify key issues / difficulties
- **Phase 2 – Moderated Usability Study**
 - Task-based, one-on-one usability interviews based on joint review of workflow
 - Intended to assess the intuitiveness and usability regarding:
 - the new Member Role initial enrollment configuration
 - passive enrollment configuration, with a particular focus on premium wellness credits
 - Nine separate sessions held over a two-day period

State Health Plan Website “Enroll Now”

Enroll Now Login Page

https://shp.nctreasurer.com/Pages/Enroll-Now.aspx

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Search this site...

Home > Enroll Now

2016 Plan Information
Enroll Now
Member Login
My Personal Health Portal
Rate Calculator
Find a Doctor
Contact Us

State Health Plan for Teachers and State Employees

Enroll Now

To enroll or make changes to your State Health Plan or NCFlex benefits, members will use the eEnroll system. If your organization utilizes the BEACON system, you will use eEnroll to enroll or make changes to your State Health Plan and NCFlex benefits.

Important Note About Health Assessment Premium Credits

Once you complete your Health Assessment either by telephone or online via the Personal Health Portal, it will take up to 5-7 days for your premium credit to appear in eEnroll.

Enroll Using e-Enroll

Login to e-Enroll

Need help? View Instructions for How to Enroll

For Retirees Using the ORBIT System

Login to e-Enroll through ORBIT

Open Enrollment

2017 Open Enrollment will be held October 1 - October 31, 2016. Please check back for more information. To view your 2016 plan benefit information, [click here](#).

What You Can Do During Open Enrollment

During Open Enrollment, members can:

- Enroll in the State Health Plan
- Switch between plans without a qualifying life event
- Add or remove dependents without a qualifying life event

Please remember that when adding dependents to a benefit plan, you may be asked to provide documentation of dependent eligibility under the State Health Plan.




Eligible Dependents

An eligible dependent of a covered employee includes:

- Legal spouse;
- Children up to age 26, including natural, legally adopted, foster children, children for which the employee has legal guardianship and stepchildren of the employee;
- Children who are physically or mentally incapacitated, to the extent that they are incapable of earning a living, and such handicap developed or began to develop before the dependent's 26th birthday while they were enrolled on the Plan.

- [Dependent Verification Requirements](#)

[Learn more about health plan options](#)



Login




Welcome to the North Carolina State Health Plan's eEnroll system!

If you are part of one of the groups below, please click the appropriate link. If not, please login using your eEnroll username and password to the right.

[State Retirement System \(ORBIT\)](#)
[UNC Chapel Hill and UNC General Administration](#)
[UNC Asheville](#)
[NC State University](#)
[BEACON \(Click here if your agency uses BEACON\)](#)

eEnroll is used to enroll in your State Health Plan and NCFlex benefits.

 **Log in to your account**

Username*

Password*

[Reset your Account >](#)

Technical Questions?

Please call 1.855.859.0966
Monday - Friday, 8:00 AM to 5:00 PM ET

Supported Browsers

[Learn about Officially Supported Browsers](#)

Get Started

North Carolina State Health Plan
FOR TEACHERS AND STATE EMPLOYEES
A Division of the Department of State Treasurer

Home
Dependents
Language Preferences

MANAGE ACCOUNT

Login Information
Medicare
Life Change
Premium Wellness Credits

QUICK LINKS

Learning Center

Important Actions for Completing Open Enrollment

Open Enrollment October 1-31, 2016
All active and Non-Medicare retirees were moved to the Traditional 70/30 Plan. You have until October 31, 2016, to complete your enrollment selection and complete any pending actions.

Open Enrollment takes place October 1-31, 2016. All active and Non-Medicare retirees were moved to the Traditional 70/30 Plan. You must take action! All three Wellness Premium Credit activities must be completed by October 31, 2016. Reminders will be sent to you. If you need assistance with navigating eEnroll you can view the Enrollment video or call the Support Center at 855-855-0966 M-F 8a.m.-10p.m. and on Saturdays 10a.m.-2p.m.

[Get started >](#)

Important Messages for You

You have new benefits being offered to you:

You have 242 days to elect your Open Enrollment benefits.

A change has been made to your benefits. Please review the change

Completing Open Enrollment

\$\$\$\$ custom page To begin Open Enrollment, please click "Get Started". Once you have completed your elections for 2017, please print a copy of the benefit detail report for your records. Medicare retirees were moved to the Traditional 70/30 Plan. You must take action! All three Wellness Premium Credit activities must be completed by October 31, 2016. Reminders will be sent to you. If you need assistance with navigating eEnroll you can view the Enrollment video or call the Support Center at 855-855-0966 M-F 8a.m.-10p.m. and on Saturdays 10a.m.-2p.m.

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Edit Benefits

Profile Shop for benefits Confirm & Finish

Open Enrollment Benefits

Whether you want to change your benefits or keep them the same as last year, it's still important that you carefully complete each step in the enrollment process to make sure all of your benefits are covered for the upcoming plan year.

1/14 Benefits Complete

Current Benefits **Open Enrollment Benefits**

Your benefits

Your 2016 Medical Coverage
You have selected the plan below! You have 242 to make changes to your coverage.

Traditional 70/30 PPO Plan 2017 \$578.86
Per month

Offered by: Blue Cross and Blue Shield of North Carolina
Effective date: 01/01/2017
Persons covered: Tester Five, Spouse Five, Child Tester

[Edit plan](#) [Show plan details](#) [Decline benefit](#)

Please review your enrollments

Verify that you have reviewed the information above by selecting the checkbox.

I have reviewed the information above.

Choose your NCFlex Health FSA Coverage
You have 242 days to choose your coverage.

[Begin enrollment](#) [Decline benefit](#)

[Complete Enrollment](#) [Return home](#)

Checkmark
Removed



Open Enrollment Selection

✔ Profile

✔ Shop for benefits

Confirm & Finish

Medical

Please select a reason for changing your benefit coverage.

You are making a change to benefit elections. Why are you making this change?

- Open Enrollment
- Life or family change (ex. Marriage, birth, death, loss of other coverage, etc.)

You must have a qualifying life or family change to change coverage.

Note: All changes to your benefits must be approved by your Health Benefits Representative before they become effective.

Next

Previous

Cancel

Pop Up Reminder

Customizable
Text

Open Enrollment takes place October 1-31, 2016

All active and Non-Medicare retirees were moved to the Traditional 70/30 Plan. You must take action! All three Wellness Premium Credit activities must be completed by October 31, 2016. Remember to click SAVE when you have completed your enrollment and print your Benefit Detail Report for your records. If you need assistance with navigating eEnroll you can view the Enrollment video or call the Support Center at 855-855-0966 M-F 8a.m.-10p.m and on Saturdays from 8a.m.-3p.m.

- [70/30 Plan Details](#)

Close

Open Enrollment takes place October 1-31, 2016

Covered persons

- TERRY EDWARDS
- Debra Edwards

+ Add Dependent

2017 State Health Plan Comparison

- 2017 State Health Plan Comparison
- Traditional 70/30 PPO Plan
- Consumer-Directed Health Plan (CDHP)
- Enhanced 80/20 PPO Plan

Benefit Year Deductible	\$3,162 Family
Emergency Room Copay	\$329 Copay, then 30% after deductible
Inpatient Hospital Copay	\$329 Copay, then 30% after deductible
Office Visit Copay	\$39 Copay
Preventive Care	\$39 Copay
Specialist Visit Copay	\$92 Copay

Currently Selected Plan details

Enhanced 80/20 PPO Plan 2017

Benefit Year Deductible	\$700 Individual/\$2,100 Family
Emergency Room Copay	\$233 Copay after deductible, then 20% after deductible
Inpatient Hospital Copay	\$233 Copay after deductible, then 20% after deductible
Office Visit Copay	\$30; \$15 if you use PCP on ID card
Preventive Care	\$0 Copay
Specialist Visit Copay	\$70 Copay

Plan Selection

Profile

Shop for benefits

Confirm & Finish

Choose your Medical plan.

Please review your options and choose the plan that best meets your needs.

Open Enrollment takes place October 1-31, 2016

Covered persons

- [Redacted] S
- [Redacted]

+ Add Dependent

2017 State Health Plan Comparison

- 2017 State Health Plan Comparison
- [Traditional 70/30 PPO Plan](#)
- [Consumer-Directed Health Plan \(CDHP\)](#)
- [Enhanced 80/20 PPO Plan](#)

FSA

Traditional 70/30 PPO Plan 2017

\$543.46
Monthly Cost

Benefit Year Deductible	\$1,054 Individual/\$3,162 Family
Emergency Room Copay	\$329 Copay, then 30% after deductible
Inpatient Hospital Copay	\$329 Copay, then 30% after deductible
Office Visit Copay	\$39 Copay
Preventive Care	\$39 Copay
Specialist Visit Copay	\$92 Copay

Currently Selected

Plan details

FSA

Enhanced 80/20 PPO Plan 2017

\$750.52
Monthly Cost

Benefit Year Deductible	\$700 Individual/\$2,100 Family
Emergency Room Copay	\$233 Copay after deductible, then 20% after deductible
Inpatient Hospital Copay	\$233 Copay after deductible, then 20% after deductible
Office Visit Copay	\$30; \$15 if you use PCP on ID card
Preventive Care	\$0 Copay
Specialist Visit Copay	\$70 Copay

Premium Wellness Credits

✓ Profile

✓ Shop for benefits

Confirm & Finish

Premium credits

✓ Tobacco User Attestation

\$0.00 per month

You are NOT a tobacco user or you ARE a tobacco user and attest that you will enroll in QuitLineNC multiple call program before the end of open enrollment or within 30 days of your date of hire. To enroll you must call 800-QUIT-NOW (800-784-8669).

I understand that making a false statement, representation or attestation to the Plan could result in my termination from the Plan and that by attesting to my tobacco status I am also agreeing to cooperate with the Plan in efforts to verify that status.

- I am not a tobacco user
- I am a tobacco user but agree to enroll in QuitLineNC multiple call program before the end of open enrollment or within 30 days of my date of hire
- I am a tobacco user

Next

> Primary Care Provider

✓ \$25.00 per month

> Health Assessment

\$0.00 per month

Next

Previous

Cancel

Medical Summary



Profile

Shop for benefits

Confirm & Finish

2017 SHP Medical Summary

Your 2017 SHP Medical benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.



Medical

\$685.52
per month

Enhanced 80/20 PPO Plan 2017

Offered By: Blue Cross and Blue Shield of North Carolina

Effective Date: 01/01/2017

Persons Covered: TERRY M EDWARDS, Debra Honeycutt Edwards

Medicare [Edit](#)

1 policy on record

[Show details >](#)

Additional Insurance [Edit](#)

No policy on record

No additional insurance policy information on record

[Edit plan](#)

[Plan details](#)

[Save](#)

[Cancel](#)

Cart Summary

This is a summary of your OE benefit elections.

Benefit Elections [i](#)

Monthly Cost

Eligible for Employer Contribution	
Medical	\$750.52
Subtotal	\$750.52
Premium Wellness Credits	(\$65.00)
Monthly Total	\$685.52

You Pay [i](#)

Monthly Total: [i](#) \$685.52

Enrollment Confirmation

North Carolina State Health Plan
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eEnroll Linda For

Home
Profile
Benefits
Dependents
Language Preferences

MANAGE ACCOUNT

Login Information
Medicare
Life Change

✔ Congratulations, TERRY! You have successfully completed your enrollment process.
Your confirmation number is: 172780505-b66f72. Please review and print your Benefit Detail Report for your records.
[Print your enrollment details](#)

A note from your Health Benefits Representative

Customizable Text

Next

*pre confirmation custom page Open Enrollment takes place October 1-31, 2016. All active and Non-Medicare retirees were moved to the Traditional 70/30 Plan. You must take action! All three Wellness Premium Credit activities must be completed by October 31, 2016. Remember to click SAVE when you have completed your enrollment and print your Benefit Detail Report for your records. If you need assistance with navigating eEnroll you can view the Enrollment video on the Support Center at 855-855-0966 M-F 8a.m.-10p.m and on Saturdays from 8a.m.-3p.m.

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Questions? Please call 855-855-0966
Monday through Friday, 8:00 a.m. to 5:00 p.m.

Open Enrollment

- Open Enrollment will be held Oct. 1-31, 2016
- The Eligibility and Enrollment Support Center will offer extended hours during Open Enrollment.
 - Monday-Friday, 8 a.m.-10 p.m.
 - Saturdays, 8 a.m.-3 p.m.
- Open Enrollment for the High Deductible Health Plan (HDHP) will also be held Oct. 1-31, 2016.
 - The Plan will not allow groups to conduct HDHP enrollment outside of this window.

2017 Open Enrollment Communications

Open Enrollment Communications Strategy



HBR Training and Outreach



HBR Outreach	Preview of 2017 Changes
HBR Update articles HBR Alerts Onsite Training Sessions Monthly Webinars	<ul style="list-style-type: none">• Promote Open Enrollment early• How wellness plays a part in 2017 changes• Introduce Wellness Premium Credit changes

HBR Training sessions are currently scheduled for end of July. In order to produce materials for these trainings, benefits need to be finalized by June 6, 2016.

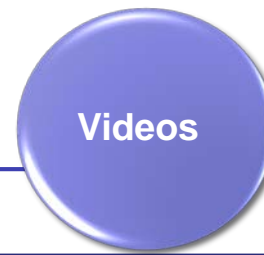
Member Communication Plans



Member Outreach – Phase I	Overview of 2017 Changes
What’s New Mailer What’s New Video	<ul style="list-style-type: none"> Promote Open Enrollment early How wellness plays a part in 2017 changes Introduce Wellness Premium Credit changes
Member Outreach – Phase II	Review 2017 Options and Resource Tools
Online Learning Modules Whiteboard Video Webinars	<ul style="list-style-type: none"> Plan details for each option How to choose and how to enroll Promote informational sessions
Member Outreach – Phase III	Make a Decision That is Right for Your Family
Decision Guide Onsite Meetings Statewide Invite to Telephone Town Halls Testimonial Video Reminder Postcard	<ul style="list-style-type: none"> Enrollment Events Enrollment has started, take action now Option overview Reference website and enrollment kit

In order to develop and produce “What’s New” mailer and video, benefits need to be finalized by June 6, 2016.

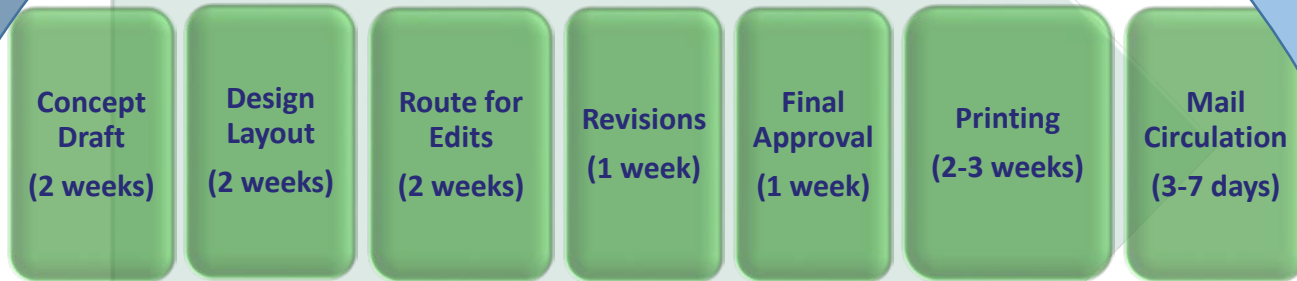
Member Communication-*Medicare Retirees*



Member Outreach – Phase I	Overview of 2017 Changes
<p>What's New Mailer What's New Video Outreach Meeting Invitation Booklet</p>	<ul style="list-style-type: none"> Promote Open Enrollment early How wellness plays a part in 2017 changes
Member Outreach – Phase II	Review 2017 Options and Resource Tools
<p>Outreach Meeting Invitation Booklet Decision Guide</p>	<ul style="list-style-type: none"> Enrollment Events Plan details for each option How to choose and how to enroll Promote informational sessions
Member Outreach – Phase III	Make a Decision That is Right for Your Family
<p>Outreach Meetings Statewide Invite to Telephone Town Halls Reminder Postcard</p>	<ul style="list-style-type: none"> Enrollment Events Enrollment has started, take action now Option overview

In order to develop and produce “What’s New” mailer and video, benefits need to be finalized by June 6, 2016.

Concept to Mail: A Look at Direct Mail Timeline



Approximately 9-10 Weeks



Appendix

1. Communications Audit: Employee Communication Assessment Report
2. 2016 Comprehensive Communication Strategy



North Carolina State Health Plan For Teachers and State Employees

Communications Audit:
Employee Communication Assessment Report

December 22, 2015

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Introduction

Buck Consultants conducted a communication audit for the North Carolina State Health Plan for Teachers and State Employees (“State Health Plan”) to provide a proactive and strategic analysis of where the organization’s communications are, along with recommendations and action steps for improvement.

Our assessment is designed to review employee communication materials for: effectiveness, accessibility, readability, clarity and visual appeal. Our key findings and recommendations are located on the following pages.

Executive Summary

The State Health Plan offers its employees generous health and wellness benefits. The State also provides thorough benefit descriptions and information on how each plan works. In the following pages, we provide more observations of your communications and recommendations for improvement. In summary, we recommend:

- **Focusing on a high-level health plan overview up front and then breaking down each plan separately.** Compare the attributes of each plan side-by-side so that an employee can easily see features, in addition to the cost. From there, link to each plan and give “real life” examples of the plans in action so an employee can visualize the “what’s in it for me” aspect. This will allow employees to see the big picture and select the right plan that meets their needs. Another way to accomplish this goal is to segment populations so that employees only see the information that is pertinent to them.
- **Developing a new brand and creating a brand guide for all communication materials.** Creating a new brand will help build awareness about the State’s benefit offering. The new brand should aid in the overall readability factor, especially when trying to emphasize important points through call-outs, infographics and charts. Consider increasing the amount of white space and selecting photography that has a similar overall feel. Consider creating a brand guideline that includes templates for emails, posters, postcards, etc. to ensure all communications are consistent and seamless regardless of whom creates them.
- **Turning required communications into an opportunity.** Capitalize on required communications, such as Summary Plan Descriptions (SPDs or Benefits Booklets) and Summary of Benefits Coverage (SBCs), to promote benefits and better educate participants on how the plans can work and how they can use them effectively. To accompany the branding aspect, update the current plan documents into brand-compliant and user-friendly reading materials.
- **Educating employees about their plan throughout the year.** Look for opportunities outside of Annual Enrollment, either through wellness initiatives, monthly e-bulletins, webinars, etc. to educate your employees. The State Health Plan offers a wealth of resources and vendor tools. Demonstrate to employees how to use those tools in conjunction with their plans.
- **Consolidating communications.** Today, plan communications are dispersed across a variety of different documents and pages. Consider consolidating main highlights in a brochure to provide employees with an “At a Glance” resource about each plan.
- **Working to make communications more inviting.** In general, the current communications on each page are a list of links to various documents and tools. Aim to include an introduction to the information and then compliment it with more visual elements such as descriptive headers, tables, infographics and callouts to emphasize key features and make documents easily understood.

Key Findings and Recommendations

The following section details findings and recommendations from our review.

Effectiveness

How effectively does communication help individuals understand their benefit offerings?

Key Findings	Recommendations
<ul style="list-style-type: none"> • Online communications provide minimal descriptions of each plan. An overview or comparison of key highlights of each plan is missing. <ul style="list-style-type: none"> – No marketing of the plan — Why this plan may be a good choice for you – Missing the discussion about the differences and similarities between the plans • Materials do not offer “real life” examples of each plan in action. • The State Health Plan website provides both a 2016 Rate Calculator and a Health Benefits Cost Estimator that allows individuals to assess their costs per plan. • Wellness incentives are geared to CDHP or 80/20 plans and aren’t inclusive of all plans. • Communications provide good, comprehensive information about the various wellness programs available to employees. • The content on the 2016 Annual Enrollment page is dense — it displays materials for actives, retirees and COBRA participants. • The website does not solicit employee feedback about the user experience. 	<ul style="list-style-type: none"> • On the first level of the website, communicate a detailed description of each plan. Strengthen the main introductory section by providing context on the plan’s purpose and “what’s in it for me.” This provides all-important context for readers before they encounter plan details. <ul style="list-style-type: none"> – Include a plan summary chart/plan comparison chart on the main introductory page. – Have a video about choosing your benefit plan on the home page. The “2016 Overview of Plans” video is a great start, but it focuses on enrollment (consider having a generic version up front after enrollment). – Provide links for specific information pertaining to each plan. • For each plan option, consider including “real life” examples. This can help employees relate to how the plans work with their own personal situation. • Images and infographics are important to catching a reader’s eye. Consider replacing some of the images on the side with a helpful infographic. Also consider increasing white space. • During benefit meetings and webinars, provide opportunities for action and suggest resources. For example, in a webinar, show participants how to calculate their own health benefit needs. • Provide wellness incentives and activities for all plans. • Consider segmenting populations so that people only see the information that is relevant to them — especially during Annual Enrollment. Users generally only want to see the information that directly applies to them so they can make an informed decision. • The “What’s New” section of the 2016 Annual Enrollment page is useful and effective. However, the entire page is dense, which lessens readability. It would be useful to distill the information into three distinct sections: What’s New, How Do I Decide and Where Do I Enroll. (This is known as the “Learn, Plan, Do” approach to employee communications.) • Conduct surveys or focus groups to gauge how employees view the website experience. Are they content or overwhelmed? Can they find the information they need, when they need it?

Accessibility

How easy is the communication to access, and how diverse are the communication channels?

Key Findings	Recommendations
<ul style="list-style-type: none"> • Users receive information through a variety of channels: <ul style="list-style-type: none"> – “Pull” channels, such as your website, My Personal Health Portal and vendor websites linked on your current website. – “Push” channels, such as flyers, videos, tools (calculators), testimonials, charts, meetings, webinars, brochures and posters. • The My Personal Health Portal is difficult to find from the NC Health<i>Smart</i> home page; it’s buried within the first bullet. <ul style="list-style-type: none"> – Comment on the Personal Health Portal YouTube page: “thanks for sharing the portal site. Not easy to find.” • Users must search for health plan information, as it is not located up front on the website. Users must look for the “Looking for 2016 Plan Information” on the scrolling bar in order to find details about their current plan and the plan they elected for the following year. • There are many different types of communications and documents describing the plans and their features (brochures, videos, tools, etc.). • Contact information is included on the sidebar and at the top of the website for easy access to a variety of resources. 	<ul style="list-style-type: none"> • Confusion about which tab to click on can be prevented if the plans are housed in one area within the website. Right now, you can click on the top tab and only receive some of the information, whereas most of the information for each plan is housed under the “Looking for 2016 Plan Information” on the scrolling bar. • Consider creating a single document that highlights “what’s new” and the features and benefits of each plan. • Treat benefits communication as an ongoing process rather than a single event. Benefits Enrollment is an annual event, but encourage employees to be engaged throughout the year by finding opportunities to communicate about health and wellness regularly. • Consider new avenues to market benefit plans and educate members about the plans, such as social media, interactive videos, etc. • Consider promoting the Personal Health Portal with higher visibility. <ul style="list-style-type: none"> – For example, employ an attractive ad-like banner on the wellness overview page so that users have easy access to the portal.

Clarity

How clearly is the communication presented? What is the hierarchy of information?

Key Findings	Recommendations
<ul style="list-style-type: none"> • Overall, the communications do not feature a consistent use of headlines, subheads and white space. This can hamper a reader's ability to identify and focus on key messages. • Although videos and links are included throughout most pages, the information on the page is hard to follow because of how it is organized. • Naming conventions differ throughout the website. • Summary Plan Descriptions (SPDs) and Summary of Benefits Coverage (SBC) are up front on the website. • Communications are relatively clear, and there is obvious effort to draft content from the user's perspective (such as using leading questions). The copy is generally conversational and employs appropriate marketing techniques to help "sell" wellness programs and benefit materials to the employee. • There are effective use of landing pages (overview pages) • The website includes a variety of engaging headlines. 	<ul style="list-style-type: none"> • For each main section, include a brief introductory description of what an employee will have access to and learn here. • First-, second- and third-level headings should differ in style and size depending on the communication deliverable (e.g., first heading should be largest). For example, a reader should be able to identify what's a second-level header, versus body text. • Some headlines are more descriptive than others; each headline should state or imply the main benefit of its contents. (For example: "Health Coaching" could be "Get One-on-One Health Support.") • Within landing pages, consider promoting each page link with stronger copy (short, strong words and compelling action/value messages). This creates a smoother and more intuitive user experience <ul style="list-style-type: none"> – Consider consistency when links are used as a list on a page. On some current pages, the links are bulleted, but on the same page, they are not. – Call out contact information and actionable information outside of the body copy. (You can also have that information concurrently in body copy.) • Add callouts, sidebars and infographics to highlight important information. Pulling small chunks of information out of longer sections helps users understand key points and action items. • Use a consistent naming convention when talking about specific pieces and ensure it is used within the communication, such as in the title. <ul style="list-style-type: none"> – 2016 CDHP Preventative Medications List <ul style="list-style-type: none"> ▪ Should be "Preventive" – 2015 vs. 2016 versions <ul style="list-style-type: none"> ▪ 2015 Uniform Summary of Coverage ▪ Newly Eligible Uniform Summary of Coverage – HDHP • Use consistent buttons on each page. <ul style="list-style-type: none"> – View the 2016 Rate Calculator (is a button on the Non-Medicare Retiree page), but on the HDHP page, it is a link only • SPDs and SBCs should be located in a legal documents section for further reading. <ul style="list-style-type: none"> – Currently SPDs are named "Benefit Booklet," which can be misleading • Limit the use of asterisks on web pages.

Readability

How engaging is the communication? Is it inviting?

Key Findings	Recommendations
<ul style="list-style-type: none"> • Generally, communications lack an introduction. When reviewing the website, content feels more like a list than a well-constructed communication. (The Health and Wellness NC HealthSmart tab is an exception.) • Summary Plan Descriptions (SPDs or Benefits Booklets) and Summary of Benefits Coverage (SBCs) are written in legalese. These documents fulfill compliance requirements, but may miss an opportunity to promote benefits and educate participants. • While the communications are conversational, many sentences and paragraphs are written above the recommended sixth to eighth grade reading level. <ul style="list-style-type: none"> – Example: The following copy is written at a 12+ grade level: An important goal of the State Health Plan is to help members with a chronic disease or disease risk factors better manage their condition. Through NC HealthSmart, the Plan offers eligible members* comprehensive educational resources and access to one-on-one nurse coaching and specialty care. • The site contains many good communications: <ul style="list-style-type: none"> – Benefits Guide, whiteboard videos, etc. 	<ul style="list-style-type: none"> • Improve readability and retention by ensuring materials are simply and clearly written, friendly and engaging. <ul style="list-style-type: none"> – The 2016 CDHP “Myths or Facts” Information Brochure is a good example of an attractive, clearly written communication. It is vibrant, easy to read, has images, consistency with color and fonts, charts and call-outs. <ul style="list-style-type: none"> ▪ Other pages within the Health and Wellness NC HealthSmart tab contain a lot of copy. Consider using call-outs, charts and infographics to break up some of the paragraphs. – In general when creating communications, consider the following: <ul style="list-style-type: none"> ▪ Have an introduction to the section, but keep it short. Let the reader know the purpose of the communication. ▪ Include lists or bullet points to help break up long paragraphs. ▪ Avoid jargon and benefits-speak. If you need to use benefits-speak, ensure that the word is defined. <ul style="list-style-type: none"> ▪ Focus on benefits, not features. ▪ Use call-outs, charts and infographics ▪ Call out key points, actions and deadlines. • Use SPDs to fulfill compliance obligations not as the main vehicle for benefit communications. • Promote wellness throughout the year, and use it to educate about benefits. • Use more examples and illustrations to simplify complex concepts and help participants understand how the information applies to their own circumstances. When possible, point participants to personalized tools, such as the Rate Calculator and the Health Benefits Estimator. • Improve readability by ensuring that web copy is short, clear and engaging. Some guidelines to consider: <ul style="list-style-type: none"> – Wherever possible, use stronger Germanic words over their Latinate equivalents (e.g., use Germanic “help” instead of Latinate “assistance”). – Shorten sentences wherever possible; aim for 20 words or less. – Focus on “you” – instead of the “employee” or “member.” – For example, the following sentence can be re-written at a 7th grade level: <ul style="list-style-type: none"> ▪ <i>“An important goal of the State Health Plan is to help members with a chronic disease or disease risk factors better manage their condition. Through NC HealthSmart,</i>

Key Findings	Recommendations
	<p><i>the Plan offers eligible members* comprehensive educational resources and access to one-on-one nurse coaching and specialty care.”</i></p> <ul style="list-style-type: none"> ▪ 7th grade level: <i>“One of our key goals is to help you better manage chronic disease or disease risk factors. Through NC HealthSmart, you get many resources to help you learn about your condition. You can even get one-on-one nurse coaching and specialty care.”</i> <p>– Consider trying to capture the tone and language used in the Benefits Guide and whiteboard video.</p>

Visual Appeal

How engaging is the communication? Is it inviting?

Key Findings	Recommendations
<ul style="list-style-type: none"> • Benefits communications use a variety of colors, fonts and styles, without a specific style guide and consistency. • Images on each website page are about the same size and placed off to either side. (Video icons are the exception.) <ul style="list-style-type: none"> – The HDHP page does not include visual elements. • Most pages on the website seem to be text-heavy; increased use of photos, infographics and charts/tables would enhance readability and effectiveness. • Communications combine straightforward text, stock images and graphical buttons throughout. • The rotating banners and megamenu are an effective way to organize the user's experience through the site. 	<ul style="list-style-type: none"> • To strengthen the branding for the State Health Plan, a comprehensive style guide should be created and followed in all communications. This would supplement the current branding guidelines document. The brand guidelines should include: <ul style="list-style-type: none"> – Overview – an overview of the brand's history, personality and key values. – Brand message or mission statement – including examples of 'tone of voice – Logo – size of the logo and where to obtain the approved logo – Fonts – which fonts can be used and for what purpose – Colors – which colors are approved to be used, how to use multiple colors in one communication piece and when to use color versus black and white – Font Styles – when to use bold, <i>italics</i>, <u>underline</u>, ALL CAPS, etc. – Headings – How each heading should appear — on the website and within each communication piece — Level 1, Level 2, Level 3, etc. – Bulleting/Numbering – what bullet/numbering styles should be used – Photography and Illustrations – examples of image style and photographs that work with the brand • The State Health Plan can improve their overall visual appeal of its communications. On pages with a lot of written information, find ways to incorporate infographics, charts, graphs and imagery. • Develop templates for charts, posters, postcards, emails and Microsoft Word communications. These templates would ensure consistency and provide more graphic appeal. • Use interactive PDFs for Enrollment guides. This allows a reader to go to each page without having to read the sections that aren't applicable to them. • The bulk of the images on the website appear to be stock photos of people. Consider varying the design with attractive icons, images of objects, video thumbnails, etc. • Some sections are heavily bulleted; we recommend cutting down bullets to only the essentials.

Examples of Visually Appealing Communications

Don't chase a comfortable retirement – boost your Future Fund savings with catch-up contributions!

At age 50, you can elect to make catch-up contributions to Future Fund – up to \$5,500 in addition to the \$16,500 in regular pre-tax deferrals you can contribute in 2011. To begin making catch-up contributions, log onto Future Fund Online today at www.benefitsweb.com/cvs.html.

CVS CAREMARK FUTURE FUND
One CVS Drive
Woonsocket, RI 02895

JANE DOE
123 MAIN ST.
CITY, STATE 01234

To “catch up” is rooted in the Old French verb meaning “to chase.”

VALUE & DISTINCTION
THE REWARDS OF WORKING FOR TIFFANY & CO.

This guide is intended to provide an overview of the total value of working for Tiffany. It is just one source of information for employees about the rewards that Tiffany offers. Tiffany provides regular communication and resources in a variety of media to help employees learn more about their benefits and how they can gain the most value from them. Each year, employees receive a personalized Total Value Statement that quantifies the value of working at Tiffany. In addition, employees can learn more about their benefits by visiting the HR-Benefits page on the intranet at <http://tcocentral/sites/benefits> or from any computer at selfservices.tiffany.com.

To navigate this guide, simply click on the appropriate topic in the blocks shown above.

TIFFANY & CO.

OUR CULTURE

Tiffany is a company with a distinctive culture. We conduct our business in a way that demonstrates our commitment to our craft, to our customers and employees, and to the environment and the communities in which we work. We are proud of our extraordinary culture, which exemplifies:

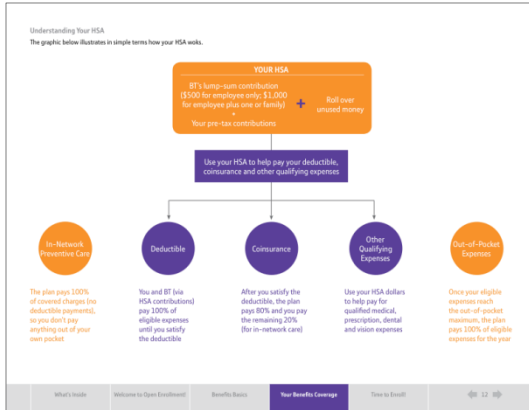
- **HIGH ETHICAL STANDARDS.** We emphasize personal and professional integrity in everything we do. As a founding member of the Council for Responsible Jewelry Practices, we promote responsible business practices in our industry. We also publicly and actively oppose inappropriate mine development and human rights violations.
- **COMMITMENT TO DIVERSITY.** We recognize that a diverse workforce is an important source of organizational capability and a competitive advantage, and we welcome diversity in all forms.
- **COMMUNITY SUPPORT.** We help diamond-producing countries develop and sustain their economies, choosing facilities for their commitment to our social and environmental standards and enriching them through our corporate philanthropic efforts. Through The Tiffany & Co. Foundation, we broaden the scope of our corporate giving efforts with grants to non-profit organizations dedicated to the education and preservation of the arts and environmental conservation.

WE CARE ABOUT WHAT EMPLOYEES THINK.

Tiffany regularly surveys employees to get feedback on topics such as management, communication and work processes. In addition, while an open door policy is encouraged in the workplace, if regular channels of communication through the employer's manager or human resource generalist are not effective, an employee can contact the Helpline by calling 1-877-866-7464 or visiting www.compliance.helpline.com/tiffany at any time to discuss concerns anonymously. Employees are encouraged to take advantage of these resources to share their opinions and voice their concerns.

- **ENVIRONMENTAL CONCERN.** Tiffany is committed to the environment. We obtain precious metals and gemstones and craft jewelry in ways that are socially and environmentally responsible.





BT&ME
benefits

Benefits for a Healthier You
Your 2012 Enrollment Guide

Open Enrollment is February 21 – March 5

BT

PHC & Me

Create a Unique Experience

Part of delivering real value for our Piedmont Healthcare (PHC) employees and their families is providing total rewards — the comprehensive, cohesive suite of benefits, compensation, development opportunities, recognition and other programs — that are consistent across the system.

Our one-of-a-kind total rewards program — which we now call **PHC & Me** — touches every aspect of your life. It can help you create a unique experience and a rewarding career that you won't find anywhere else.

Why is Total Rewards Important?

A total rewards program like **PHC & Me** is competitive and market-leading because it:

- Helps attract and retain the talent we need to be successful.
- Drives employee engagement, and
- Helps employee recognize and value the investment made in exchange for their hard work and contributions toward PHC's success.

On a broader level, it also helps us achieve our vision of being nationally recognized as a top community health care system and an employer of choice by 2020. We want to be a place where patients want to go for a superior healthcare experience, dedicated professionals want to work, and the best professionals want to practice.

The bottom line is that providing a superior healthcare experience begins with having the best, most dedicated staff at every level of our organization. And, we recognize how important it is to provide total rewards that reflect how deeply we value our people and everything they do to help us achieve our vision. **PHC & Me** brings it all together in a program we can be proud of presenting to our employees and candidates.

PHC & Me is a competitive and market-leading program that we will continue to deliver valuable programs to our employees through **PHC & Me**. And, we will continue to evolve the program as that's what's a key differentiator for us as a healthcare employer of choice — we want you to stay with PHC because of the unique career experience you find here, and we want talented employees to join for the same reason.

— Dawn Kinross, Chief Human Resources Officer and Executive Vice President, Integration

PHC & Me

PHC & Me

create a unique experience

PHC & Me what I need

PHC & Me what I earn

PHC & Me what I achieve

PHC & Me what I choose

IT'S YOUR MONEY.
How Will You Spend It?

DESIGNER RX \$220

GENERIC RX \$4

\$95
\$25
\$25

Get more. Go generic

IT'S YOUR MONEY.
How Will You Spend It?

DESIGNER RX \$220

GENERIC RX \$4

+\$55
+\$65

Get more. Go generic

Materials Inventory

North Carolina State Health Plan for Teachers and State Employees website

Enrollment Guides

- 2016 Enrollment Guide for Non-Medicare Retirees
- 2016 Enrollment Guide for Medicare Retirees
- 2016 Enrollment Guide for HDHP Participants
- 2015 Enrollment Guide for HDHP Participants
- 2016 Enrollment Guide for Active Members
- 2016 Enrollment Guide for COBRA Participants
- 2016 Enrollment Guide for Active Members (Spanish Version)

Health Plan Comparison Chart

- 2016 Plan Summary Chart (Non-Medicare Retirees)
- Plan Comparison Chart for Medicare Primary Retiree Members

Wellness

- Wellness Activities and How to Earn Wellness Credits

Benefits Booklets

- 2016 CDHP Benefits Booklet
- 2016 Enhanced 80/20 Benefits Booklet
- 2016 Traditional 70/30 Benefits Booklet
- 2016 Benefits Booklet for HDHP Participants
- 2015 HDHP Benefit Booklet

Summary of Coverages

- 2016 Uniform Summary of Coverage – CDHP
- 2016 Uniform Summary of Coverage – Enhanced 80/20 Plan
- 2016 Uniform Summary of Coverage – Traditional 70/30 Plan
- Newly Eligible Uniform Summary of Coverage – HDHP
- HDHP Plan Summary
- 2015 HDHP Uniform Summary of Coverage

Preventive Medications and Services

- 2016 CDHP Preventative Medications List
- 2016 Affordable Care Act (ACA) Preventative Medications List
- ACA Preventive Services
- 2015 ACA Preventive Medication List

Brochures

- 2016 CDHP “Myths or Facts” Information Brochure

Rate Sheets and Calculator

- CDHP
 - Actives/Non-Medicare Retirees
 - Actives/Non-Medicare Retirees, 50% Contributory
 - Actives/Non-Medicare Retirees, 100% Contributory
 - Active Members
 - Active Members, 50% Contributory
 - Active Members and COBRA Participants, 100% Contributory
- Enhanced 80/20 Plan
 - Actives/Non-Medicare Retirees
 - Actives/Non-Medicare Retirees, 50% Contributory
 - Actives/Non-Medicare Retirees, 100% Contributory
 - Active Members
 - Active Members, 50% Contributory
 - Active Members and COBRA Participants, 100% Contributory
- Traditional 70/30 Plan
 - Actives/Non-Medicare Retirees
 - Actives/Non-Medicare Retirees, 50% Contributory
 - Actives/Non-Medicare Retirees, 100% Contributory
 - Active Members
 - Active Members, 50% Contributory
 - Active Members and COBRA Participants, 100% Contributory
- Medicare
 - Medicare Primary Members
 - Medicare Primary Members, 50% Contributory
 - Medicare Primary Members, 100% Contributory
- 2016 HDHP Monthly Premium Rates
- 2015 HDHP Rates
- 2016 Rate Calculator
- Health Benefits Cost Estimator

Prescription

- 2016 HDHP Standard Formulary
- 2015 Express Scripts' National Preferred Formulary

Videos

- 2016 Overview of Plans
- The Consumer-Directed Health Plan
- 2016 Annual Enrollment
- Choosing a 2016 Medical Plan
- 2015 NC HealthSmart Overview Video
- NC HealthSmart Testimonial Video
- NC HealthSmart Personal Health Portal Video

Meetings and Presentations

- Medicare Outreach Meetings
- Medicare Outreach Meeting Presentation

Health and Wellness: NC HealthSmart

- About NC HealthSmart
 - Health Resources Available to You
- Wellness Programs and Benefits
 - Find a nutritionist near you
 - Preferred Prescription List
 - Health Resources Available to you
 - Health Coach Frequently Asked Questions
- Disease and Case Management
- Tobacco Cessation Resources
 - QuitlineNC
 - Printable Flyer
- Maternity Resources
 - Maternity Coaching
 - Stork Rewards Program
 - Free Tobacco Cessation Support for Moms to Be
 - Alcohol and Drug Abstinence Support
 - Adding Newborns to Your Health Plan
 - Journey through Pregnancy Checklist

- Worksite Wellness
 - Making the Case for Worksite Wellness
 - NC Health Smart Worksite Wellness Toolkit
 - NC Health Smart School Worksite Wellness Toolkit
 - Turnkey Programs for Worksite Wellness Toolkit
 - Strategies for Increasing Employee Participation
 - Guidelines for Selecting a Worksite Wellness Committee Chair
 - State of North Carolina Employees Wellness Program
 - Office of State Personnel Worksite Wellness Policy
 - CDC Healthier Worksite Initiative
 - Prevention Partners
 - Eat Smart Move More...NC
 - CDC: Nutrition for Everyone
 - Healthy Living: NCSU Plants for Human Health Institute
 - Nutrition.Gov
 - US Department of Agriculture
 - QuitlineNC
 - State Health Plan Tobacco Cessation Benefits for Members
 - Tobacco Prevention & Control Branch, NC Division of Public Health
 - Stress Management Posters/Fliers
 - Achieve Solutions Web Resource Flier
 - The President's Challenge
- Promote NC Health *Smart* at your Worksite!
 - NC Health *Smart* Training Script for Presenters
 - NC Health Smart Onsite Session Promotional Poster
 - NC Health Smart Webinar Promotional Poster
 - NC Health Smart Resources Guide
 - Tobacco Cessation Resources Guide
 - Stress Management Posters/Fliers
 - Eat Smart Move More Weigh Less Website
 - Member Focus E-Newsletter Sign-Up
- Wellness Champions
 - About the Program
 - Activities and Points
 - Awards and Recognition
- Find a Doctor

North Carolina State Health Plan 2016 Comprehensive Communication Strategy

Revised April 8, 2016

Current Situation

The State Health Plan wishes to:

- Improve participant engagement
- Maximize the participant experience
- Improve health and benefit literacy

Goal

- Have a health plan design that is economically sustainable for both employees and the State
- Improve participant health and wellness
- Improve health literacy
- Inform and engage leadership, managers, HBRs, participants, retirees and family participants in this transformation

Assessment of Current State

Our review of current SHP communications revealed that the Plan was by and large executing an effective communication strategy. The SHP leverages multiple media to help members receive the right information at the right time. This is especially important because SHP members represent multiple generations — from boomers to millennials — each with their own communication preferences. SHP also consistently engages with HBRs who assist with communicating to the larger population.

While most state health plans have similar content, the overall look and feel varies. When comparing the SHP website to other state websites, the SHP website is more engaging than those of other state sites such as Georgia, Virginia and Tennessee whose sites are more functional than attractive. The SHP does a good job at keeping the website relevant which is critical when reaching such a large audience. Website and banner ads are updated on a regular basis for open enrollment and other initiatives. The rotating banners and megamenu are effective in the organization of the user's experience through the site. Almost all the State websites rely too heavily on navigation lists which can make it difficult to find what you are looking for.

Home mailings are a proven, effective method for communicating to members, though at a population of 700,000 can be cost-prohibitive. The current strategy is mindful of cost and allows for the most critical information to be mailed - specifically deadline-oriented or legally-required communications.

For the most part the current strategy contains the components for impactful and successful communications. However, our audit revealed some areas that could be improved. Specifically we recommend:

- ***The addition of a high-level health plan overview on the website with a link to a deeper dive.*** Compare the attributes of each plan side-by-side so that members can easily see features, in addition to the cost. From there, link to each plan and give “real life” examples of the plans in action so a member can visualize the, “what’s in it for me” aspect. This will allow members to see the big picture and select the right plan that meets their needs. Another way to accomplish this goal is to segment populations so that employees only see the information that is pertinent to them.
- ***Developing a new look and feel and creating a brand guide for all communication materials.*** Creating a new look will help build awareness about the

State's benefit offering and will aid in the overall readability factor, especially when trying to emphasize important points through call-outs, infographics and charts. Consider increasing the amount of white space and selecting photography that has a similar overall feel. Decreasing the amount of copy would aid in readability. Consider creating guidelines that includes templates for emails, posters, postcards, etc. to ensure all communications are consistent and seamless regardless of whom creates them.

- **Turning required communications into an opportunity.** Capitalize on required communications, such as Summary Plan Descriptions (SPDs or Benefits Booklets) and Summary of Benefits Coverage (SBCs), to promote benefits and better educate participants on how the plans can work and how they can use them effectively. To accompany the branding aspect, update the current plan documents into brand-compliant and user-friendly reading materials.
- **Educating members about their plan throughout the year.** Look for opportunities outside of Annual Enrollment, either through wellness initiatives, monthly e-bulletins, webinars, etc. to educate your employees. The State Health Plan offers a wealth of resources and vendor tools. Demonstrate to members how to use those tools in conjunction with their plans.
- **Consolidating communications.** Today, plan communications are dispersed across a variety of different documents and pages. Consider consolidating main highlights in a brochure to provide employees with an "At a Glance" resource about each plan.
- **Working to make online communications more inviting.** In general, communications on each page are a list of links to various documents and tools. Aim to include an introduction to the information and then compliment it with more visual elements such as descriptive headers, tables, infographics and callouts to emphasize key features and make documents easily digested. Consider shifting the orientation of online PDFs to landscape, instead of portrait to improve readability while still maintaining the ability to print on standard letter size paper. Leverage technology to engage viewers with voice over and sound effects similar to an emagazine.
- **Developing/promoting mobile tools and resources.** We recommend looking at additional ways to reach members via technology (i.e., through a SHP-specific benefits app or adapting current resources to be mobile-friendly).

In summary, the current strategy contains many of the right elements. With some reorganization and rebranding we can help you achieve your strategic goals.

2016 Communication Program and Strategy

The Plan seeks an integrated participant communication program and strategy that is focused on encouraging participants to become engaged with the Plan to maximize their benefits and improve their health.

To accomplish this goal, we followed the process outlined below in developing the strategy:

- Define the project scope and objectives to ensure that the campaign achieves measurable results and meets the Plan's goals and expectations
- Conduct a communication review to familiarize ourselves with the Plan's communication style and assess the effectiveness and environmental impact of these communications
- Review any past research and relevant data that provides insight into the behaviors and communication preferences of Plan participants and their dependents
- Engage in stakeholder facilitation, working with Plan's stakeholder workgroup to ensure understanding and agreement—this facilitation will take the form of both group meetings and conference calls, but could also include “break-out” sessions –
- Assess senior management (and other “influencer”) support and readiness, through interviews or discussion groups, if desired, or alternative, more informal means

Our strategic communication plan includes the following:

- **Communication Audit** — documenting the compelling need underlying the communication effort and the barriers to change and acceptance.
- **Goals and objectives** — summarizing the goals and objectives established through the work group
- **Audience/stakeholder analysis and mapping** — identifying the various communication stakeholders and mapping each group's particular information needs to the elements that will be used to address those needs
- **Key messages** — detailing the key messages, including the compelling message (tagline) that will be used throughout all materials developed
- **Campaign elements** — describing each of the elements to be deployed during the campaign, including production specifications; also providing an outline of the content to appear within each element
- **Work plan** — detailing each step in the process of producing the various elements and assigning both responsibility and deadlines for each of those steps.

Communication Objectives

- **Improve participant engagement**
 - Participants will understand the resources available to assist them
 - Messaging and user experience will be consistent
 - Prepare leadership and HBRs to be champions of change
- **Maximize the participant experience**
 - Communications will be engaging
 - Tools will be easy to use
 - Participants will understand the resources available to assist them
- **Improve health and benefit literacy**
 - Understand what the State offers to support their well being
 - Provide education about benefit basics
 - Participants will understand how to be a smart health care consumer

Stakeholders/Audiences

- Executive leadership
- Managers/Front-line supervisors
- HBR
- Active employees
- Retirees – non-Medicare
- Retirees – Medicare
- LOA
- Dependents
- COBRA
- Surviving spouse
- New hires

Tactics

Refresh North Carolina State Health Plan to strengthen the connection between the State and participants and to:

- **Unify** – help attract and retain employees, provide a link between the State's values and perceptions, create a single voice for the Plan
- **Motivate** – ensure participants are focused on delivering the desired behaviors within a Total Well Being framework
- **Influence performance and results** – adapt to the evolving needs of the State while linking its vision, strategy, culture, people, leadership and systems to positively inspire and influence development

Key Messages By Stakeholder

Executive leadership, Managers/Front-line supervisors, HBR

- You are a critical partner in the success of this engagement. Your responsibility as leaders is to be a champion of change. To that end, we encourage you to engage in understanding this change and its impacts. To help you, we have developed a comprehensive communication plan to cascade information to you before it is shared with participants. We will share the elements of that campaign with you so you have a heads up on the timing.
- The State has worked to develop a plan design that will be affordable for participants today and in the future. We care about our participants and want them to be healthy. The consumer-directed health plan design is one way that participants have some “skin in the game” to take care of their health. They pay less when they are healthy. Wellness Premium Credits encourage employees to not use tobacco, have a relationship with their primary care physician (PCP) and complete the health assessment.

Employees, LOA, COBRA, Retirees (non-Medicare and Medicare), Dependents

- What's new
- Timing
- Why the change/improvement was made
- Available resources provided by the State
- What's not changing
- Decision support

HBRs

- What's my role
- The importance of your role
- What's new
- Timing
- Why the change/improvement was made

Employing Units (hospitals, state agencies, community colleges, charter schools, school districts)

- What's new
- Timing
- Why the change/improvement was made
- Available resources provided by the State
- What's not changing
- Decision support

Stakeholder/Association Partners (retiree associations)

- What's new
- Timing
- Why the change/improvement was made
- Available resources provided by the State
- What's not changing
- Decision support

New Hires

- How to enroll
- Benefit information
- Available resources provided by the State
- Decision support

Barriers To Success

- Large and varied audience (more than 700,000 employees and their dependents)
- Differences in:
 - Age/generation
 - Education level
 - Native language
 - Culture
 - Accessibility to email/internet
- Employees and dependents fundamentally do not understand health care
- Employees don't care an active role in their health
- Mail is preferred method of communication by retirees, however postage can be cost prohibitive

Keys To Success

- **Branding:** a consistent brand promise
- **Leader endorsed:** for credibility and role modeling
- **Multi-channel:** repetition, and because one size doesn't fit all
- **Personalized:** leveraging technology to make it real for ME and just-in-time
- **Behavioral economics:** to tap into human motivation; nudge
- **Social:** use social networking and support systems

Tactics (Media/Timing) November 2015 – December 2016

Workstreams

- Education and Outreach
- Health Plan Literacy

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
Strategy							
	Benefits Design Changes 2017/2018		SHP: Improve member experience	All members			
Education and Outreach							
	Comprehensive Communications Strategy	<ul style="list-style-type: none"> • Develop a member communication program and strategy that is focused on encouraging members to become engaged with the Plan in order to maximize their benefits and improve their health 	SHP: Enhance member experience DST: Innovate and Modernize Operations	All members	In process	In process	On going in 2016
	Pre-65 Outreach Meetings	<ul style="list-style-type: none"> • Educate members turning 65 on their SHP options once they become Medicare primary 	SHP: Improve member experience	Members turning 65 in the next year and those who are 65 and still actively working	Meeting in progress	Meetings scheduled and invites mailed	March - August

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
	Health Engagement Program	<ul style="list-style-type: none"> To encourage all members to engage in healthy behaviors Encourage members with chronic disease to obtain clinically recommended high value care appropriate to their health condition Incentivize members who enroll and complete defined activities 	<p>SHP: Improve member health</p> <p>DST: Innovate and Modernize Operations</p>	All members enrolled in the CDHP	<ul style="list-style-type: none"> Established weekly meetings with IHM and Comm to work through the communication deliverables Brochure mailed to CDHP members in early April Letters mailed for chronic condition programs in April 		March-April 2016
	Diabetes Prevention Program <ul style="list-style-type: none"> Direct mailer Poster 	<ul style="list-style-type: none"> Educate all members about diabetes prevention and encourage them to take a test to determine if they are at risk of having prediabetes 	<p>SHP: Improve member health</p> <p>DST: Provide Public Leadership in Finance, Fiscal and Health Policy</p>	All SHP membership including Medicare Primary members who do not have diabetes but meet one of the following criteria: Score high enough on CDC paper test as being at risk for prediabetes, have A1C lab result indicating diabetes, diagnosed with diabetes	<ul style="list-style-type: none"> Established weekly meetings with IHM and Comm to work through the communication deliverables Poster and mailer under review 		April 2016

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
	Diabetes Education Campaign	<ul style="list-style-type: none"> Encourage members diagnosed with diabetes the importance of managing their condition 	<p>SHP: Improve member health</p> <p>DST: Provide Public Leadership in Finance, Fiscal and Health Policy</p>	Any active/non-Medicare retiree with a diagnosis of diabetes can call and engage with an AHM Nurse Coach to obtain the Diabetes Education	<ul style="list-style-type: none"> Established weekly meetings with IHM and Comm to work through the communication deliverables NEXT: Work to include in upcoming newsletters and SHP website. Launch Diabetes Resource Center on SHP website 		January-April 2016
	HBR Outreach	<ul style="list-style-type: none"> Establish tools and resources for existing and new HBRs to provide them the tools to be successful in their role. 	<p>SHP: Improve member experience</p> <p>DST: Innovate and Modernize Operations</p>	HBRs (existing and new)	<ul style="list-style-type: none"> Established a preliminary schedule of monthly HBR webinars and quarterly onsite training opportunities NEXT: Rita working with BF and BCBSNC on tools, developing content for quarterly onsite meetings 		Ongoing in 2016
	IHM Outreach Presentations	<ul style="list-style-type: none"> Promote NCHS resources to members 	<p>SHP: Improve member experience</p> <p>DST: Innovate and Modernize Operations</p>	All members (active/non-Medicare retirees)	<ul style="list-style-type: none"> Ongoing NEXT: Work to include health literacy topics into standard presentation. 		Ongoing in 2016

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
	eEnroll Education	<ul style="list-style-type: none"> Provide tools and guides to assist members with their online enrollment experience 	<p>SHP: Improve member experience</p> <p>DST: Innovate and Modernize Operations</p>	All members	<ul style="list-style-type: none"> TBD NEXT: Develop channel and message. 		Sept. 2016
	Wellness Wins	<ul style="list-style-type: none"> Educate members with mailers and onsite presentations about certain conditions 	<p>SHP: Improve member health</p> <p>DST: Provide Public Leadership in Finance, Fiscal and Health Policy</p>	SHP members residing in the Wellness Wins pilot region with one of the diagnosed chronic conditions: asthma, diabetes, heart disease	<p>TBD</p> <p>NEXT: IHM working with ActiveHealth</p>		April-September 2016
	Wellness Champions	<ul style="list-style-type: none"> Provide support to worksite champions to promote healthier habits at home and work 	<p>SHP: Improve member health</p> <p>DST: Provide Public Leadership in Finance, Fiscal and Health Policy</p>	Champions that have been nominated or registered to participate	Researching ways to provide group a way to connect online and re-evaluating the survey tool used quarterly		Ongoing in 2016
	Retirement Readiness Tour Participation	<ul style="list-style-type: none"> Participate in DST's tour to provide onsite assistance regarding SHP benefits 	<p>SHP: Improve member experience</p>	Active members	Initial meeting with SRD and Marquita on new approach for tour. Tour will be year-round not just in Oct.	Work with Marquita on schedule	Ongoing in 2016
	New Rx PBM Communication	<ul style="list-style-type: none"> Educate members on new portals/etc. regarding new vendor 	<p>SHP: Improve member health</p> <p>DST: Provide Public Leadership in Finance, Fiscal and Health Policy</p>	All active/Non-Medicare members	<ul style="list-style-type: none"> TBD NEXT: Develop channel and message 		Sept-Dec. 2016

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
	New Hire Resources	<ul style="list-style-type: none"> Develop resources for new hires to assist them with their decision in selecting a health plan. 	<p>SHP: Improve member experience</p> <p>DST: Innovate and Modernize Operations</p>	New hires	<ul style="list-style-type: none"> Redesigned kit/working on Brainshark NEXT: Kit is completed and posted to website Brainshark completed and posted to website 		Complete
Open Enrollment Strategy							
	OE website update	<ul style="list-style-type: none"> Under “Plans for Active Employees” and “Plans for Retiree” reorganize information and change hierarchy of information Develop a comprehensive guide that compares plans side-by-side Provide real-life examples of how members are using the plans 	SHP: Enhance member experience	All participants	Planning	Develop schedule	August
	OE website banner	<ul style="list-style-type: none"> Design graphic to announce “OE is here” 	SHP: Enhance member experience	All participants	Planning	Develop schedule	1st day of OE
	Vendor tools promotion	<ul style="list-style-type: none"> Work with vendors understand any new tools and promote them on the website Post all OE documents on website 	SHP: Enhance member experience	All participants	Planning	Develop schedule	1st day of OE

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
	OE announcement postcard	<ul style="list-style-type: none"> Announce OE dates Announce tele-townhall sessions List where to find information 	SHP: Enhance member experience	Actives, Retirees, COBRA, LOA	Planning	Develop schedule	Mails one week before OE
	Videos	<ul style="list-style-type: none"> Overview of Plans and Member scenarios CDHP – Myth or Fact Walk through of BenefitFocus enrollment 	SHP: Enhance member experience	Actives, Retirees, COBRA, LOA	Planning	Develop schedule	Posted on website first day of OE
	OE What's New Mailed to homes	<ul style="list-style-type: none"> Explain key changes Provide timetable of communications Promote website resources First-time log-in instructions OE dates Emphasize what is NOT changing 	SHP: Enhance member experience	Actives, Retirees, COBRA, LOA	Planning	Develop schedule	Mails one week before OE
	Benefit Guides Available online – clickable PDF OR E-magazine for active version only	<ul style="list-style-type: none"> Align to new brand elements Overview of all the plans Include info to earn Wellness Incentives in 2017, where applicable Draft to be evergreen for all of 2017 (not OE-specific) Medical comparison charts for the plans Rate information for each plan 	SHP: Enhance member experience	3 versions: Actives/COBRA/ New Hires Pre-Medicare Retirees Medicare-eligible Retirees	Planning	Develop schedule	Available 1st day of OE

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
	SBCs • Mail or post as required	• Summary of Benefits and Coverage	Legally required notices	Employees/ COBRA	Planning	Develop schedule	1st week of October 2016
	Reminder Postcard • Mail or post as required	• Postcard reminder of critical enrollment deadline and deadline to earn wellness credits • Description of wellness credits	SHP: Enhance member experience	All audiences not yet enrolled by date X	Planning	Develop schedule	Last week of October 2016
	Posters/Table Tents • Distributed at sites	• Distributed to sites • Also provide landscaped JPEG for flat panel monitors • Provide to employing units and stakeholder/ association partners	SHP: Enhance member experience	Employees	Planning	Develop schedule	Last week of September 2016
	OE Roadshows In person	• OE face-to-face presentations at key locations • Describe plan changes • Answer EE questions in real time	SHP: Enhance member experience	Participants	Planning	Develop schedule	September/ October
	HBR Training In person	• Face-to-face meetings and webinars • Describe plan changes • Answer HBR questions in real time	SHP: Enhance member experience by improving HBR education and training	HBRs	Planning	Develop schedule	September

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
	HBR Alert	<ul style="list-style-type: none"> Describe plan changes Describe role of HBR during OE 	SHP: Enhance member experience by improving HBR education and training	HBRs	Planning	Develop schedule	1st week of October
	HBR Update	<ul style="list-style-type: none"> Describe plan changes Describe role of HBR during OE 	SHP: Enhance member experience by improving HBR education and training	HBRs	Planning	Develop schedule	1st week of October
Health Plan Literacy							
Enrollment General Education							
	Online Benefits Calculator	<ul style="list-style-type: none"> Provide members with online tool to estimate the cost of their health plan expenses 	SHP: Improve member experience	All members	Lucy leading the research phases for possible vendors	Participate in demos from various vendors.	Q1 2016
	Benefits App	<ul style="list-style-type: none"> Provide members with app to allow members to access information about the plan on their mobile device 		Pilot to active members			
	CDHP education	<ul style="list-style-type: none"> To educate and assist CDHP members with the understanding of the plan. 	SHP: Improve member experience	CDHP Members	Brochures created and mailed	Completed	Feb. 2016
	ACA Preventive Health Services	<ul style="list-style-type: none"> To educate members on what services and medications are considered preventative and covered at 100%. 	SHP: Improve member experience				
	HDHP		SHP: Improve member experience	HDHP members			

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
Customer Experience							
	Health Literacy Corner in Newsletters	<ul style="list-style-type: none"> Provide members with small doses of information regarding their benefits to assist them with their health plan literacy. 	SHP: Improve member experience	All members	<p>Lucy developing schedule of articles/topics to include: PCMH, PCP, BCBSNC Designation, Knee Bundle Payments, How to use Blue Connect</p> <p>Place a survey in Jan. MF to determine what topics members would like to learn more about to gauge what topics we should concentrate on in 2016.</p>		Ongoing in 2016
	Online Health Literacy Resource Center	<ul style="list-style-type: none"> An area of the website that would provide members with a library of information including, recorded webinars, videos, a how to section. 	SHP: Improve member experience	All members			Ongoing in 2016
	State Health Plan 101 Webinar Series	<ul style="list-style-type: none"> Establish a monthly webinar series to educate members on their benefits and how best to maximize them. 	SHP: Improve member experience	Active and Non-Medicare Retirees	Topics so far include: "A Q&A Conversation, Understanding your EOB, All about Preventative Services	Develop schedule.	Ongoing in 2016
	Telephone Town Halls	<ul style="list-style-type: none"> Offer a town hall event per PPO Plan to assist members in learning more about how to understand and utilize their benefit. 	SHP: Improve member experience	Actives/Non-Medicare Retirees	Not yet started	Work with Buck on their technology	Spring/Summer 2016

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
Integrated Health Management							
	Importance of having a PC Provider/PCMH/Low Cost Quality Providers		SHP: Improve member experience				
	Communicating with your Provider		SHP: Improve member experience				
	Designated Hospitals		SHP: Improve member experience				
	Blue Connect		SHP: Improve member experience				
	Provider Search Tools		SHP: Improve member experience				
	Know your Numbers/Health Assessment <ul style="list-style-type: none"> • Self-Mailer • Video, 3-2-1 FastDraw or similar (2.5 to 3 minutes long) 	<ul style="list-style-type: none"> • Overview of wellness program, including deadlines and process • How to earn premium credits • Drive participants to video • Covers highlights and business case for wellness program • How to reduce premiums with wellness credits: • Health Assessment Wellness Premium Credit • Tobacco-Free Attestation Wellness Premium Credit 	SHP: Improve member experience	All participants	Planning	Develop schedule	Mails August 2016

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
		<ul style="list-style-type: none"> • Primary Care Provider (PCP) and Patient-Centered Medical Home Video • Stresses privacy • Points participants to online to FAQs for more info (may even insert link to FAQs at end of video) 					
	Wellness Champions						
	Choosing Wisely Campaign	<ul style="list-style-type: none"> • Promote various topics such as: questions to ask your Dr, appropriate antibiotic use, pap testing among women 					
	Chronic condition letter (diabetes, COPD, asthma, hypertension, hyperlipidemia, CHF, and CAD)	<ul style="list-style-type: none"> • To encourage participants to enroll and complete activities to earn incentives • Educate participants about the program 	SHP: Improve member experience	Eligible participants who have one more of the following chronic conditions: diabetes, COPD, asthma, hypertension, hyperlipidemia, CHF, and CAD.	Letter completed and mailed in April		In process
	Participant outreach	<ul style="list-style-type: none"> • Description of program and outline incentive tasks, call to action to enroll in program by calling AH 	SHP: Improve member experience	Participant enrolled in CDHP with one of the identified conditions	Ongoing	Active Health	In process

Initiative	Tactic	Objective	Strategic Coordination	Audience	Progress and Next Steps	Status	Timeline
Pharmacy							
	CDHP Prescription Debit Card	<ul style="list-style-type: none"> To educate CDHP members on how to use their new debit card 	SHP: Improve member experience	CDHP Members			
	Medication Adherence		SHP: Improve member experience	All active/Non-Medicare members			
Post Enrollment Communication							
	Financial Wellness Assessment Tool	<ul style="list-style-type: none"> On-line assessment that provides a heat map of employee financial health, provides suggestions for improvements and links to additional resources Provide an incentive to view assessment 	SHP: Improve member experience	Active participants	TBD	State to make determination	

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