

B.

COUNTY OF EL PASO

HUMAN RESOURCES DEPARTMENT



RISK MANAGEMENT DIVISION

2024 RISK POOL BOARD ANNUAL REPORT

RISK POOL BOARD

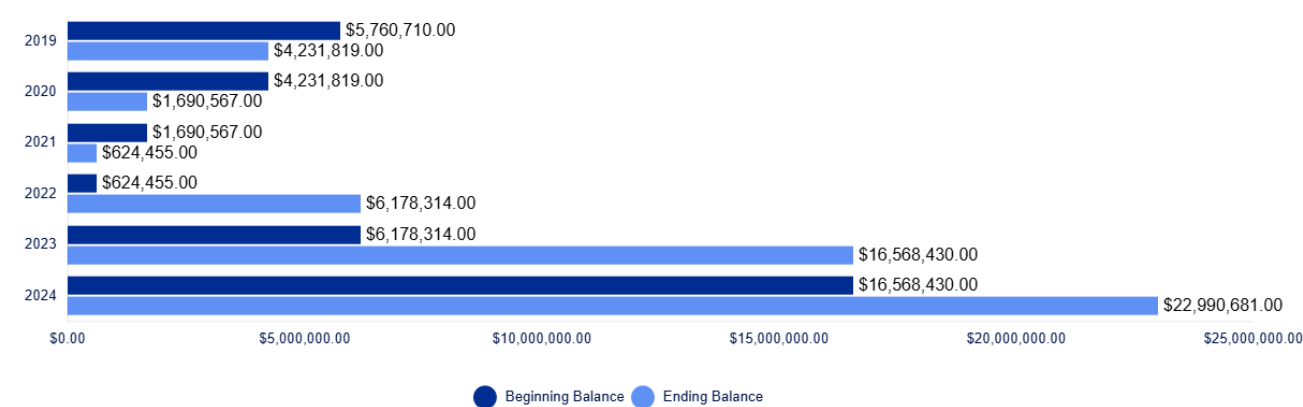
The Board of Trustees ("Board") of the Risk Pool for the El Paso County Health Benefits Program ("Risk Pool"), established by the Commissioners Court of El Paso County pursuant to Chapter 172 of the Texas Local Government Code, and in accordance with its duty to supervise the operations of the Risk Pool.

The Board of Trustees of the Risk Pool continued the in-person Risk Pool Board meetings with the option of Hybrid model.

Highlights:

- APPROVED THE RATIFICATION OF THE ELECTION OF VICE-CHAIR VAN HOOVE FOR BOARD OF TRUSTEES OF THE RISK POOL.
- APPROVE THE STRATEGIC HEALTH AND WELLNESS PLAN UPDATE FOR 2024 AS PRESENTED.
- APPROVED THE AETNA FORMULARY EXCLUSION OF THE HUMIRA PRESCRIPTION.
- APPROVED THE RISK POOL BOARD ANNUAL REPORT FOR 2023.
- APPROVED TO OPT OUT OF THE AETNA INTRAUTERINE INSEMININATION COVERAGE UNDER THE COUNTY MEDICAL PLAN.
- APPROVED THE BENEFITS ONLINE ENROLLMENT SYSTEM AGREEMENT WITH T.E.B. BENEFITS GROUP INC. (CONTRACT NO. 2024-0641).
- APPROVED THE BUDGET FOR THE UMC ONSITE CLINIC.
- ACCEPTED THE SEVENTH AMENDMENT TO THE AETNA MSA (CONTRACT NO. 2024-0587).
- APPROVED THE NOMINATION AND ELECTION OF RAFAEL SALCIDO FOR RISK POOL BOARD CHAIR
- APPROVED THE NOMINATION AND ELECTION OF MARCELLA VAN HOOVE FOR RISK POOL BOARD VICE CHAIR
- APPROVED THE COVERAGE FOR LOST OR STOLEN MEDICATION AND VACATION OVERRIDE ON PHARMACY PRESCRIPTIONS FILLS.
- APPROVED THE PRESCRIPTION OF INSULIN AND DIABETIC TEST STRIPS TO BE COLLECTED AT GENERIC COST TO MEMBER.
- APPROVED 100% COVERAGE OF PREFERRED EMERGENCY MEDICATION.
- APPROVED THE DEFAULT TO OUTPATIENT SITE OF CARE.
- APPROVED THE BLUE CROSS BLUE SHIELD CENTER OF EXCELLENCE PROGRAM FOR TRANSPLANTS.
- APPROVED THE MEXICO NETWORK PLAN OPTION TO BE ADDED TO BOTH CORE AND CDHP MEDICAL PLANS WITH CO-INSURANCE AND DEDUCTIBLE APPLIED.
- ACCEPTED THE WELLNESS PROGRAM MANANGEMENT OPTIONS.

Risk Pool Fund Balance



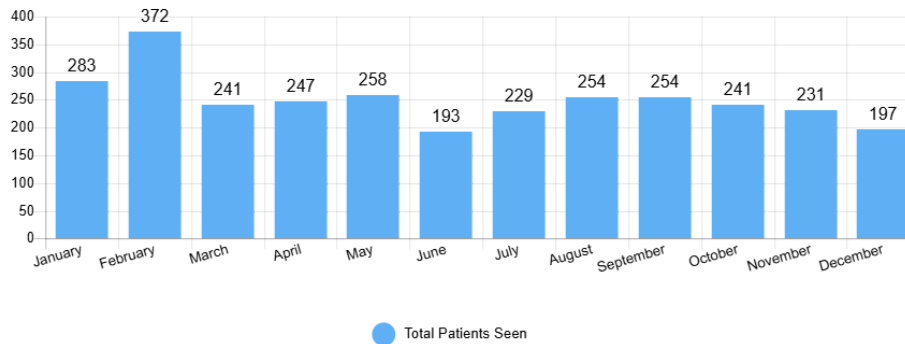
Risk Pool Fund Balance

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-------------------|----------------|----------------|----------------|----------------|-----------------|-----------------|
| Beginning Balance | \$5,760,710.00 | \$4,231,819.00 | \$1,690,567.00 | \$624,455.00 | \$6,178,314.00 | \$16,568,430.00 |
| Ending Balance | \$4,231,819.00 | \$1,690,567.00 | \$624,455.00 | \$6,178,314.00 | \$16,568,430.00 | \$22,990,681.00 |

UMC CLINIC REPORT

A monthly University Medical Center report is provided to the Risk Pool Board. Below you will find the 2024 UMC clinic usage by County employees and their dependents. Effective March 2024, UMC County Employee Clinic copay was adjusted to \$5 for all employees under the health plan and their eligible dependents. Additional costs from the clinic would be absorbed by the County.

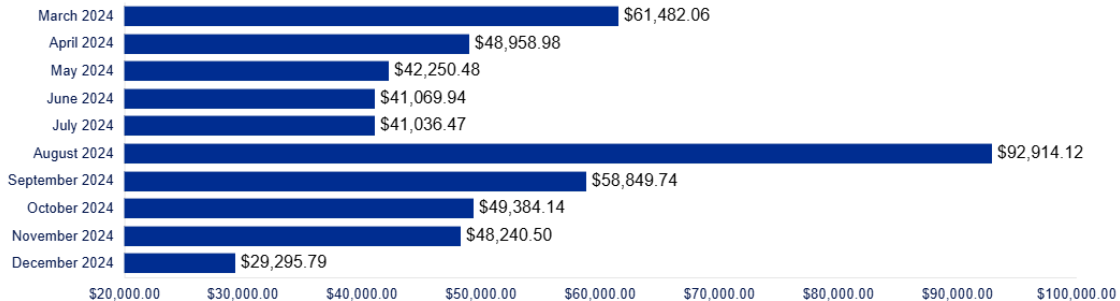
UMC Clinic Usage



● Total Patients Seen

UMC CLINIC MONTHLY INVOICES

Effective March 2024, the County and University Medical Center El Paso (UMC) executed an interlocal agreement which established the services and costs for the County's onsite Employee Health Clinic. As a result, the cost for these services were approved to be paid out of the County's general fund from March - September and from Health and Life fund as of October 2024. The below reflects the amounts billed and paid per month.

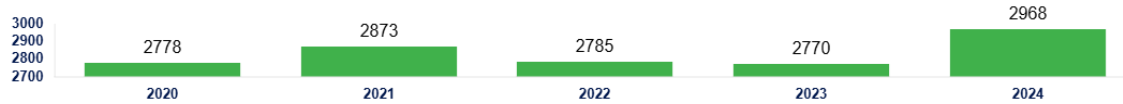


EMPLOYEE BENEFITS

The El Paso County is a self-insured entity that provides a variety of employee benefits including:

- Medical and Dental Health Plan
- FSA, HSA, Dependent Care
- Vision Insurance
- Long Term Disability
- Short Term Disability
- Basic Life & Supplemental Life Insurance
- Prepaid Legal
- 457 Deferred Compensation Plan
- Employee Assistance Programs
- Parking Benefits Plans
- Retirement pension (TCDRS)
- Education Assistance Program

Benefit Eligible Employees By Year



**Part-time Regular Employees became eligible 1/1/2024

Highlights:

- Continued with the International plan (preferred providers in Mexico)
- Continued with extended Dental Network to include Mexico providers
- In 2024, Commissioners Court approved:
 - \$1,200 contribution towards the health savings account, for members who elected the consumer health driven plan for benefit year 2024; and
 - Continuation of an ACO and Narrow network plans.
- Premium Discounts on Wellness initiatives

MEDICAL HEALTH INSURANCE

In plan year 2024, the El Paso County's Third-Party Administrator (TPA) was Aetna Life Insurance Company. Aetna provides certain administrative services under the Aetna medical benefits plan. These benefits are not insured with Aetna or any of its affiliates but are to be paid with County Risk Pool funds, as the County is self-funded.

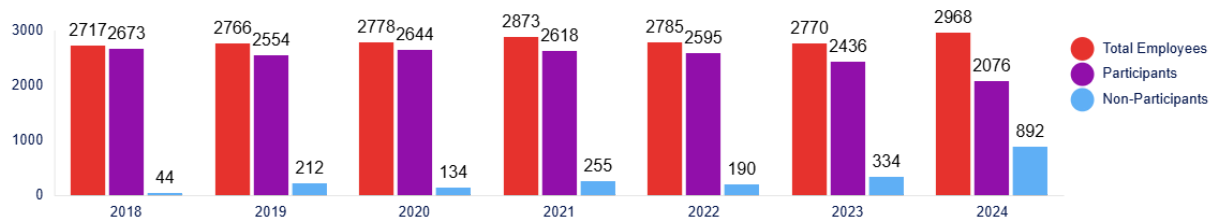
AETNA Administration Fees

| Year | Choice Pos II | PPO Dental | Total |
|------|----------------|-------------|----------------|
| 2019 | \$1,268,750.74 | \$47,879.97 | \$1,316,630.71 |
| 2020 | \$1,341,857.00 | \$50,840.96 | \$1,392,697.96 |
| 2021 | \$1,374,027.57 | \$52,082.49 | \$1,426,110.06 |
| 2022 | \$1,392,039.00 | \$52,665.60 | \$1,444,704.60 |
| 2023 | \$1,457,858.40 | \$56,286.36 | \$1,514,713.76 |
| 2024 | \$1,556,589.62 | \$59,494.30 | \$1,616,083.92 |

AETNA Stop Loss Medical Premium

| Year | Actual Total | AVG Lives/Month | AVG Premium/Month | Rate |
|------|----------------|-----------------|-------------------|----------|
| 2019 | \$1,751,875.44 | 2540 | \$145,989.62 | \$57.48 |
| 2020 | \$2,214,462.50 | 2554 | \$184,538.54 | \$72.25 |
| 2021 | \$2,553,942.13 | 2539 | \$212,828.51 | \$83.81 |
| 2022 | \$2,759,891.93 | 2497 | \$229,990.99 | \$92.11 |
| 2023 | \$3,157,094.16 | 2539 | \$263,091.18 | \$103.62 |
| 2024 | \$3,545,187.97 | 2632 | \$295,432.32 | \$112.21 |

Health Insurance Participants



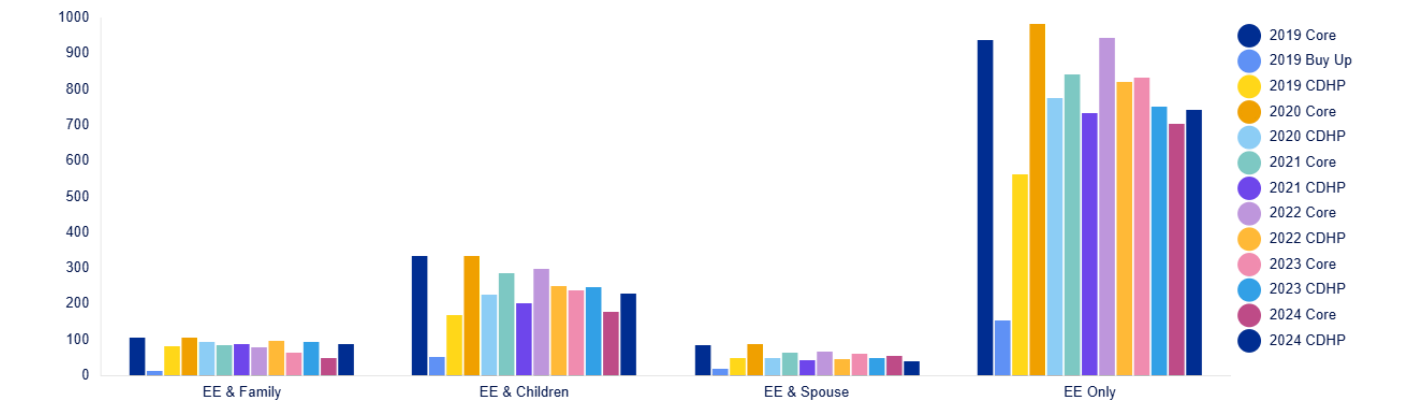
Health Insurance

| | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------------------|--------|--------|--------|--------|--------|--------|--------|
| Total Employees | 2717 | 2766 | 2778 | 2873 | 2785 | 2770 | 2968 |
| Participants | 2673 | 2554 | 2644 | 2618 | 2595 | 2436 | 2076 |
| Non-Participants | 44 | 212 | 134 | 255 | 190 | 334 | 892 |
| % of Participants | 98.38% | 92.34% | 95.18% | 91.12% | 93.18% | 87.94% | 69.94% |
| % of Non-Participants | 1.62% | 7.66% | 4.82% | 8.88% | 6.82% | 12.06% | 30.05% |

MEDICAL PLAN ENROLLMENTS

In plan year 2024, the El Paso County offered 2 medical plan options; Core and CDHP. Employees who participate in the medical plan automatically receive prescription drug coverage through CVS Caremark. Employees have the option to elect the following tiers: **Employee Only, EE & Spouse, EE & Children, and EE & Family.**

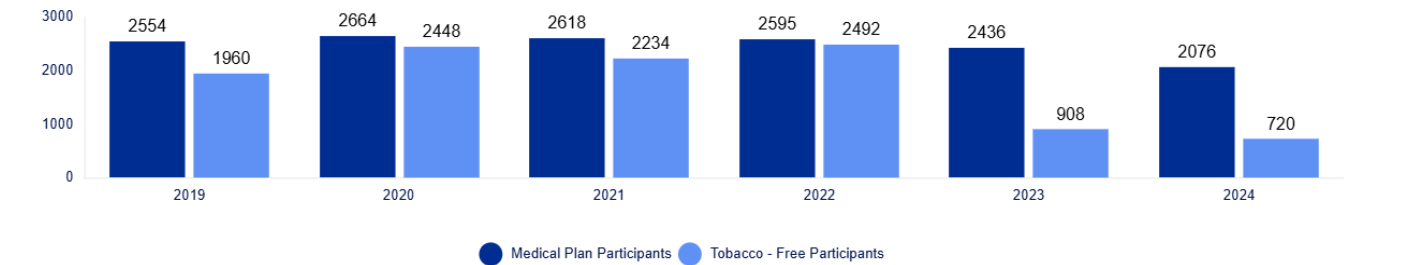
Medical Plan Enrollments



Medical Plan Enrollments

| Tiers | 2019 Buy Up | 2019 CDHP | 2019 Core | 2020 CDHP | 2020 Core | 2021 CDHP | 2021 Core | 2022 CDHP | 2022 Core | 2023 CDHP | 2023 Core | 2024 CDHP | 2024 Core |
|---------------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| EE & Family | 13 | 81 | 106 | 94 | 104 | 88 | 85 | 96 | 77 | 94 | 62 | 87 | 48 |
| EE & Children | 51 | 167 | 334 | 225 | 332 | 201 | 286 | 248 | 296 | 245 | 237 | 227 | 176 |
| EE & Spouse | 18 | 49 | 84 | 47 | 87 | 41 | 63 | 46 | 66 | 47 | 61 | 39 | 54 |
| EE Only | 152 | 562 | 937 | 774 | 981 | 734 | 840 | 821 | 942 | 751 | 833 | 741 | 704 |

Tobacco - Free Participants

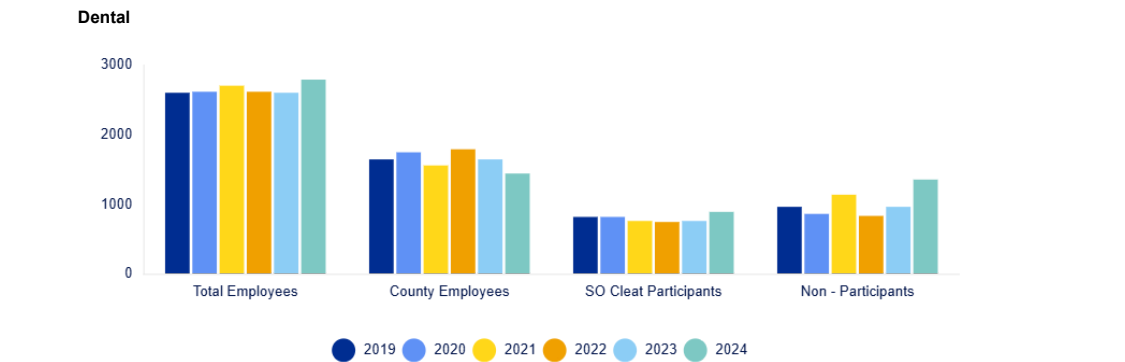


Tobacco - Free Participants

| - | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------------------------|------|------|------|------|------|------|
| Medical Plan Participants | 2554 | 2664 | 2618 | 2595 | 2436 | 2076 |
| Tobacco - Free Participants | 1960 | 2448 | 2234 | 2492 | 908 | 720 |
| Non - Participants | 594 | 216 | 384 | 103 | 1528 | 1356 |
| % of Participants | 77% | 92% | 85% | 96% | 37% | 35% |

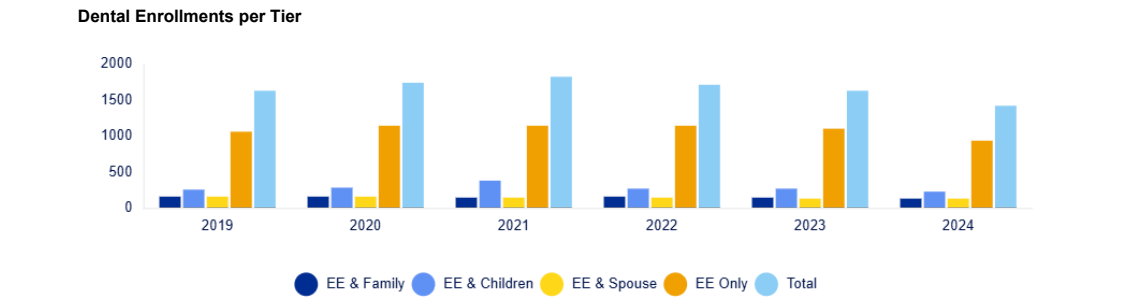
DENTAL PLAN ENROLLMENTS

Dental coverage is offered through Aetna. Dental coverage for employee only is provided at no additional cost when enrolled in the County Medical plan. The Dental Plan has an annual maximum benefit of \$1,500/member. Employees have the option to elect the following tiers: **Employee Only, EE & Spouse, EE & Children, and EE & Family.**



Dental

| - | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------------------|------|------|------|------|------|------|
| Total Employees | 2766 | 2778 | 2873 | 2785 | 2770 | 2968 |
| County Employees | 1742 | 1863 | 1657 | 1898 | 1747 | 1528 |
| SO Cleat Participants | 870 | 871 | 815 | 795 | 806 | 950 |
| Non - Participants | 1024 | 915 | 1216 | 887 | 1023 | 1440 |

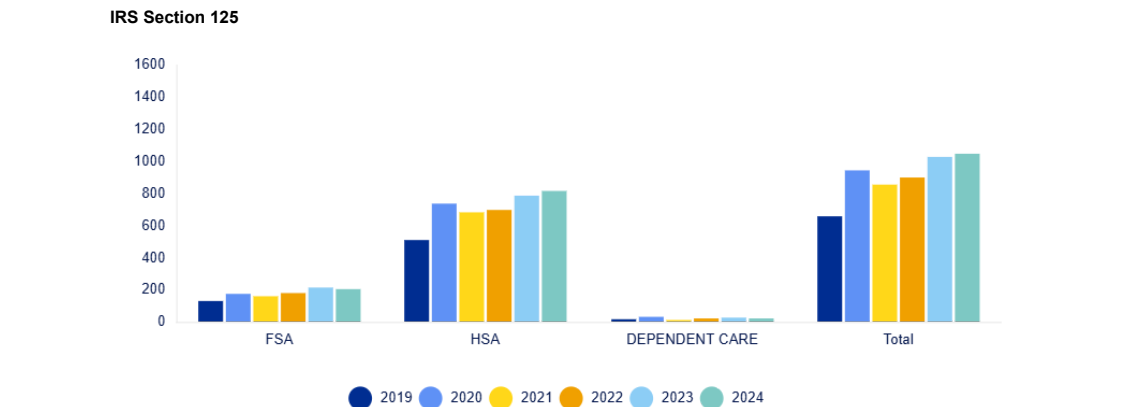


Dental Enrollments per Tier

| Tiers | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|---------------|------|------|------|------|------|------|
| EE & Family | 170 | 174 | 161 | 168 | 152 | 138 |
| EE & Children | 276 | 303 | 414 | 295 | 282 | 248 |
| EE & Spouse | 166 | 164 | 154 | 152 | 135 | 139 |
| EE Only | 1130 | 1221 | 1223 | 1223 | 1178 | 1003 |
| Total | 1742 | 1863 | 1952 | 1838 | 1747 | 1528 |

IRS SECTION 125

The Flexible Spending Account (FSA), Dependent Care (FSA), and the Health Savings Account (HSA) are administered by PayFlex. These products are offered to employees, to pay for eligible health care expenses for them and eligible dependents with pre-tax dollars. Employees who participate in HSA, receive a County contribution dependent on when their benefits become eligible.



IRS Section 125 Enrollments

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------------------|------|------|------|------|------|------|
| FSA | 179 | 239 | 218 | 240 | 291 | 279 |
| HSA | 694 | 999 | 926 | 948 | 1065 | 1108 |
| DEPENDENT CARE | 20 | 44 | 18 | 28 | 35 | 32 |
| Total | 893 | 1282 | 1162 | 1216 | 1391 | 1419 |
| % | 32% | 46% | 40% | 44% | 44% | 48% |

TELEDOC

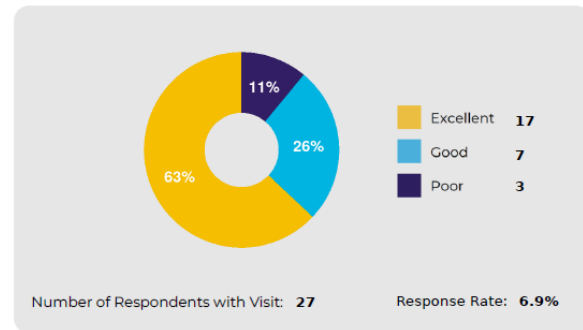
Aetna has partnered up with TELEDOC. TELEDOC is a service that is offered to our county employees and their families, which allows them to have access to a doctor by phone or video 24/7! With TELEDOC, employees and their families will be connected with a doctor in minutes without leaving their homes or offices.

Summary

Teladoc
HEALTH | December 2024

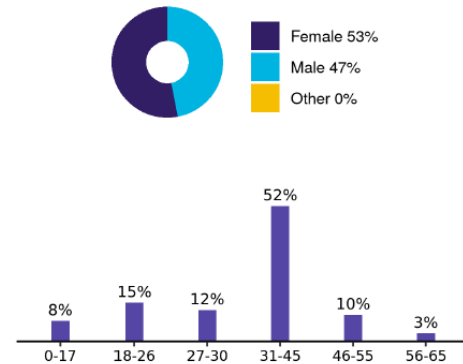
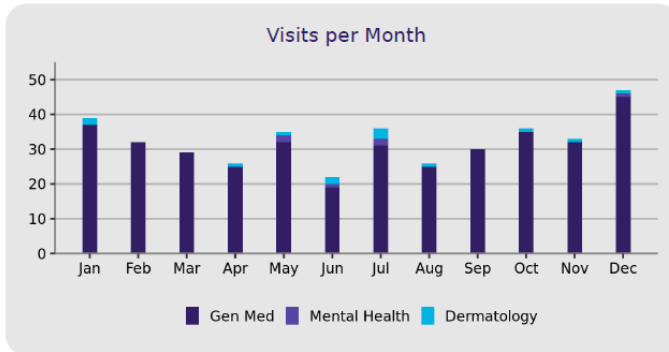
Overall member satisfaction YTD

| | Visits | | Visit Utilization* | Total Net Claim Savings* |
|--------------------|--|-----|--------------------|--------------------------|
| | Report Period | YTD | Annualized | YTD |
| Primary Care | Product not currently included in your plan design | | | |
| General Medical | 45 | 372 | 13.3% | \$172,753 |
| Mental Health | 1 | 6 | 0.2% | \$560 |
| Dermatology | 1 | 13 | 0.5% | \$1,298 |
| Grand Total | | | | \$174,611 |



Age and Gender

* A definition of visit utilization and claims savings can be found within each product section
 ** As literature has shown, primary care savings are derived from longitudinal, effective preventive care. Over time, we will evaluate financial impact and continue to refine our savings projections.



General Medical Claim Savings & Utilization

Annualized Utilization
YTD total consults x (12 / # months accrued YTD)
YTD Average Subscribers

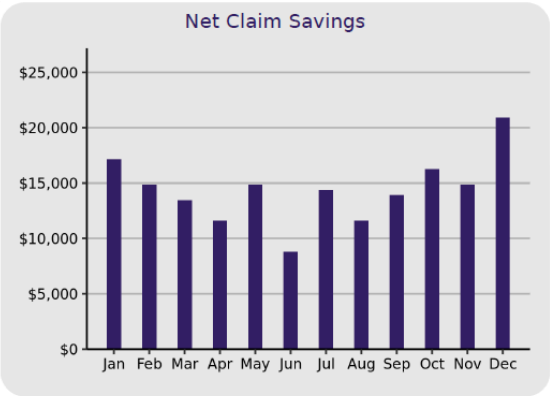
13.3%

Claim Savings Per Episode

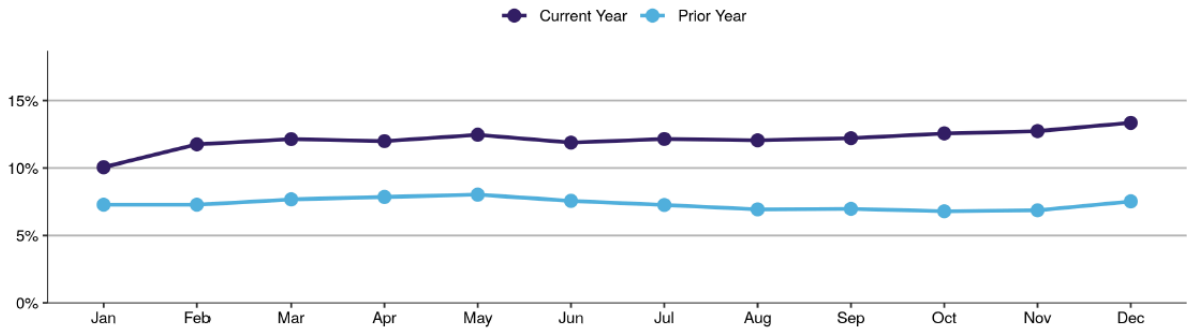
\$464

Total Net Claim Savings YTD
Claim Savings Per Episode X
Number of Visits YTD

\$172,753

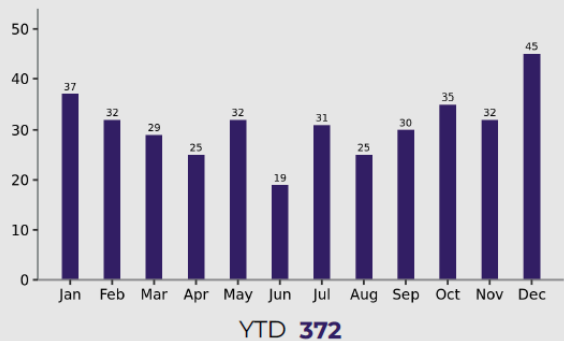


Annualized utilization trend

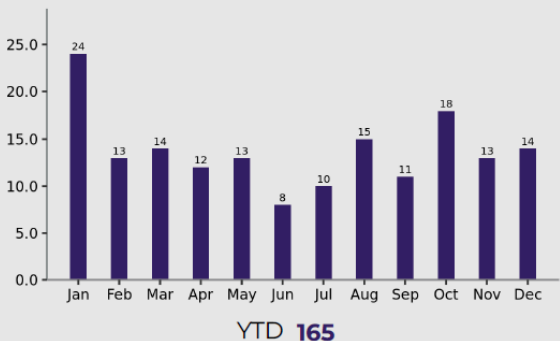


Member Activity

Visits this period **45**
Total Number of Unique Users this period **42**



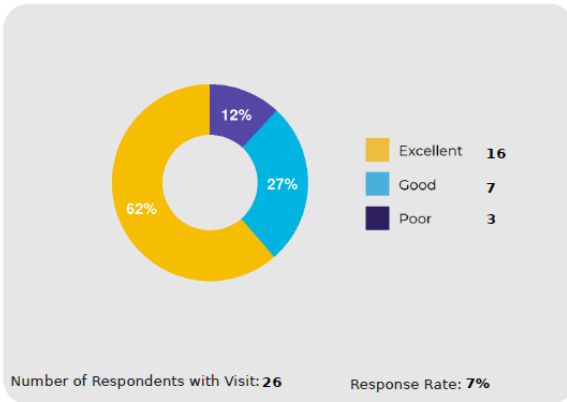
Registrations this period **14**



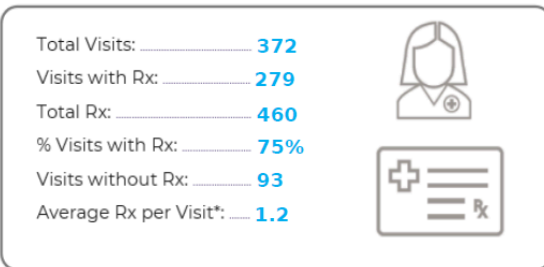
| | VISITS | | MEMBERSHIP | | REGISTRATIONS | | MEDICAL HISTORY COMPLETIONS | |
|----------------|---------------|-----|---------------|---------|---------------|-----------------|-----------------------------|-----------------|
| | Report Period | YTD | Report Period | YTD AVG | Report Period | Since Inception | Report Period | Since Inception |
| Primaries | 35 | 307 | 2,638 | 2,645 | 11 | 1,058 | 10 | 613 |
| Dependents | 10 | 65 | 1,642 | 1,622 | 3 | 310 | 3 | 168 |
| Eligible Lives | 45 | 372 | 4,280 | 4,267 | 14 | 1,368 | 13 | 781 |

Clinical details YTD

Member satisfaction



Prescriptions by visit



Top Diagnoses

| | |
|---|-----|
| ACUTE UPPER RESPIRATORY INFECTION, UNSPECIFIED | 17% |
| DIARRHEA, UNSPECIFIED | 6% |
| INFECTIOUS GASTROENTERITIS AND COLITIS, UNSPECIFIED | 4% |
| ACUTE MAXILLARY SINUSITIS, UNSPECIFIED | 3% |
| ACUTE CYSTITIS WITHOUT HEMATURIA | 3% |
| URINARY TRACT INFECTION, SITE NOT SPECIFIED | 3% |
| LOW BACK PAIN, UNSPECIFIED | 3% |
| VIRAL INFECTION, UNSPECIFIED | 3% |
| ACUTE PHARYNGITIS, UNSPECIFIED | 2% |
| ACUTE SINUSITIS, UNSPECIFIED | 2% |

Top prescriptions written

| | |
|--|----|
| BENZONATATE 200 MG ORAL CAPSULE | 7% |
| ONDANSETRON HYDROCHLORIDE 4 MG ORAL TABLET, DISINTEGRATING | 6% |
| BENZONATATE 100 MG ORAL CAPSULE | 5% |
| AMOXICILLIN-CLAVULANATE 875 MG-125 MG ORAL TABLET | 5% |
| IPRATROPIUM BROMIDE NASAL 21 MCG/INH NASAL SPRAY | 5% |
| TAMIFLU 75 MG ORAL CAPSULE | 4% |
| AZELASTINE HYDROCHLORIDE NASAL 137 MCG/INH NASAL SPRAY | 4% |
| IPRATROPIUM BROMIDE NASAL 42 MCG/INH NASAL SPRAY | 3% |
| MACROBID MACROCRYSTALS-MONOHYDRATE 100 MG ORAL CAPSULE | 3% |
| FLUTICASONE PROPIONATE 50 MCG/INH NASAL SPRAY | 3% |

2024 SURVEYS DISTRIBUTED

Employee Medical Plan Survey

El Paso County currently employs approximately 3,015 employees. 2,968 employees are eligible for County medical benefits, of those employees, 2,076 are currently enrolled in a County medical plan. The Employee Medical Plan survey was launched during Open Enrollment, which took place October 1 through October 31, 2024 and distributed to all eligible employees. The Purpose of the survey is to assess the reason employees elected to waive medical coverage with El Paso County.

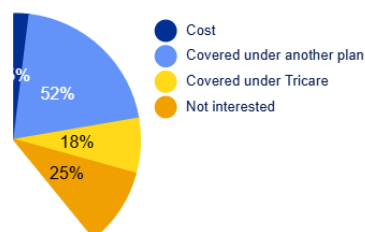
The survey was administered and distributed by the Human Resources Department via the online enrollment system. All eligible employees who received the link to the survey have access to a computer.

Identifying the cause of why employees elect to waive medical coverage is essential to assess and improve the County Medical Plan.

Respondents were prompted with a survey question if coverage was waived and had 6 responses to choose from.

The survey was open during the full month of Open Enrollment, allowing 31 days for employees to respond. A total of 267 responses were received.

Medical



| Reason for Declining Coverage | # of Employees - | Percentage - |
|-------------------------------|------------------|--------------|
| Cost | 13 | 5% |
| Covered under another plan | 141 | 53% |
| Covered under Tricare | 47 | 18% |
| Not interested | 66 | 25% |
| Total Responses | 267 | |

EMPLOYEE MEDICAL PLAN NEW HIRE SURVEY

The Employee Medical Plan New Hire Survey is launched during the new employee orientation when new hires are presented with the benefits the County offers. The New Hire Survey was distributed to a total of 523 employees in 2024.

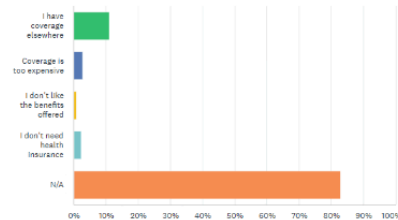
The Purpose of the survey is to assess the reason employees elect to waive medical coverage with El Paso County. The survey was administered and distributed by the Human Resources Department via email and the online enrollment system identifying the cause of why employees elect to waive medical coverage is essential to assess and improve the County Medical Plan.

Respondents were asked to answer ten questions and provided a comments/suggestions section for employees to provide any additional feedback.

A total of 218 responses were received, equaling to a 42% participation rate.

If you are not enrolling in a Health plan, choose why?

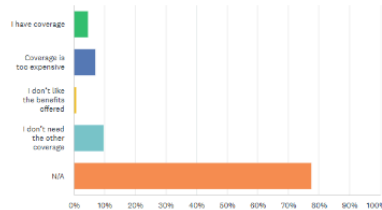
Answered: 217 Skipped: 2



| ANSWER CHOICES | RESPONSES |
|-----------------------------------|------------|
| I have coverage elsewhere | 11.06% 24 |
| Coverage is too expensive | 2.76% 6 |
| I don't like the benefits offered | 0.92% 2 |
| I don't need health insurance | 2.30% 5 |
| N/A | 82.96% 180 |
| TOTAL | 217 |

If you are not enrolling in other benefits besides health insurance, please explain why?

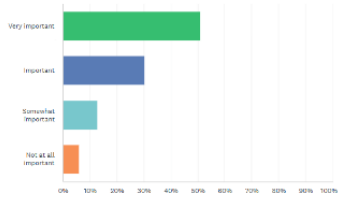
Answered: 215 Skipped: 4



| ANSWER CHOICES | RESPONSES |
|-----------------------------------|------------|
| I have coverage | 4.65% 10 |
| Coverage is too expensive | 6.98% 15 |
| I don't like the benefits offered | 0.93% 2 |
| I don't need the other coverage | 8.77% 21 |
| N/A | 77.67% 167 |
| TOTAL | 215 |

How important was health insurance when accepting employment with the County of El Paso?

Answered: 910 Skipped: 1



| ANSWER CHOICES | RESPONSES | |
|----------------------|-----------|-----|
| Very Important | 50.32% | 111 |
| Important | 35.28% | 86 |
| Somewhat Important | 12.04% | 28 |
| Not at all important | 5.96% | 13 |
| TOTAL | | 910 |



Wellness

Insurance premiums and health care costs continue to rise while employees and their families continue to face risks of developing chronic illnesses. By empowering employees to become healthier through awareness, education, and participation in health programs, health care costs can significantly decrease due to changes in lifestyle habits.

The El Paso County Wellness program focuses on preventative and proactive approaches that address critical health issues.

The mission is to improve the health and wellbeing of El Paso County employees and their families through targeted disease fighting strategies, education, and activities that support healthy lifestyle changes creating a more productive and engaged workforce while achieving healthcare savings.

Ongoing Strategies:

- Health Risk Assessments
- Health Screenings
- Annual Healthy Wellness Visit
- Wellness Educational Courses
- Physical Fitness Classes
- Healthy Lifestyle Program
- Physical Fitness Events
- Tobacco/Smoking Cessation
- Wellness Ambassador Program
- Health/Lifestyle Coaching
- Wellness Incentive Program
- Gym Enrollments
- Onsite Fitness and Wellness Center
- Plan a Lifestyle and Nutrition Transformation Program (PLANT)

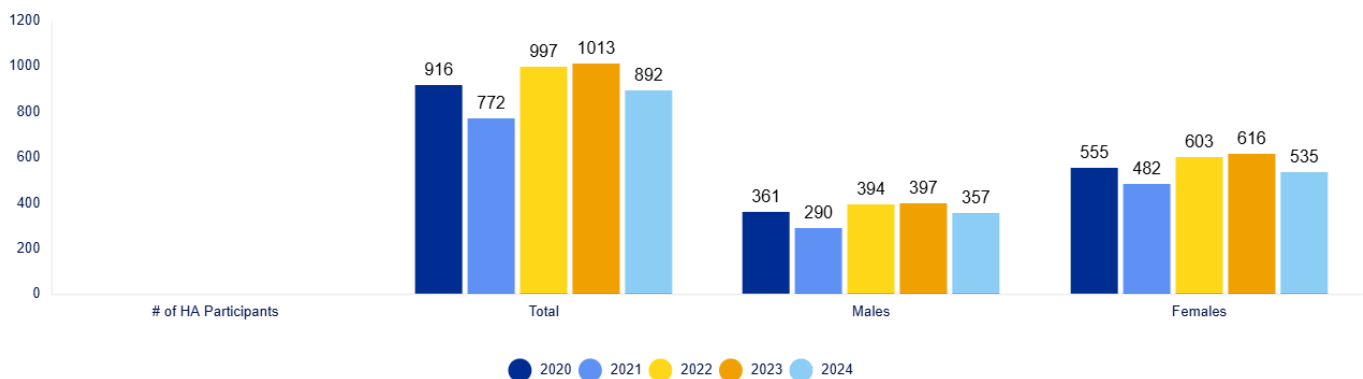
HEALTH RISK ASSESSMENT (HRA)

A health risk assessment (HRA) is one of the most widely used screening tools and is often the first step in multi-component health promotion programs. The HRA's are a series of questions in survey form to help assess current overall health and to determine risk levels for developing certain diseases and medical conditions, such as diabetes, heart disease and asthma.

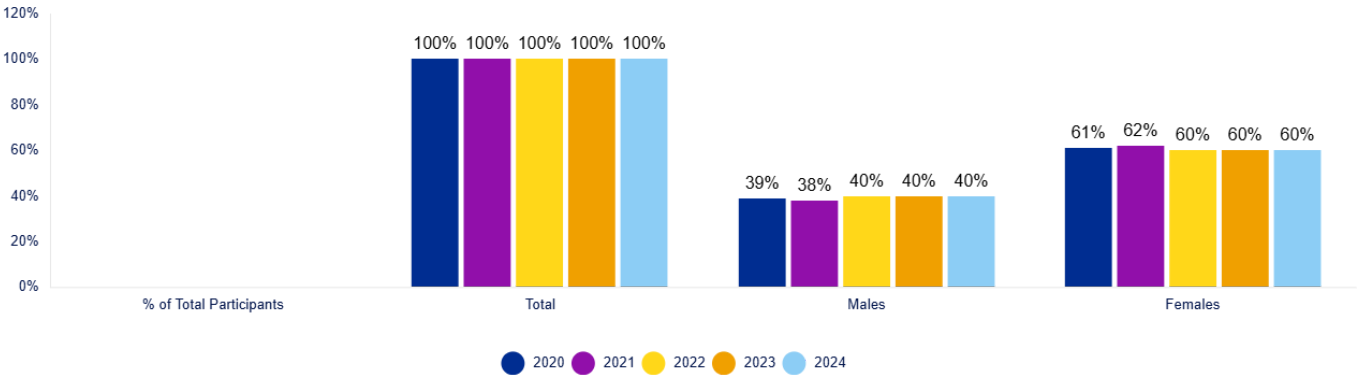
Based on self-reported data, this report identifies current health status, certain risks and areas of opportunity for further intervention and programming.

Demographic Composition

of HA Participants



% of Total Participants



MOST PREVALENT MODIFIABLE RISK FACTORS AND RISK LEVELS

Based on aggregate results of the Health Assessment, modifiable risk factors assessed, most prevalent modifiable risk factors are presented in the following table for the current health assessment period.

| Most Prevalent Modifiable risk factors and risk | | |
|---|------------------------------|----------------------------|
| Health Condition | # of HA Participants at Risk | % of Total HA Participants |
| 2020 | | |
| High Blood Pressure | 128 | 33% |
| Anxiety | 99 | 26% |
| Hyperlipidemia | 83 | 21% |
| Asthma | 79 | 20% |
| Depression | 56 | 15% |
| 2021 | | |
| Anxiety | 17 | 38.6% |
| Hypertension | 13 | 29.5% |
| Asthma | 10 | 22.7% |
| Hyperlipidemia | 9 | 20.5% |
| Depression | 8 | 18.2% |
| 2022 | | |
| Hyperlipidemia | 781 | 25.7% |
| Hypertension | 662 | 21.80% |
| Obesity | 465 | 15.30% |
| Nonspecific Gastritis/I | 309 | 10.20% |
| Diabetes Mellitus | 304 | 10% |
| 2023 | | |
| Blood Glucose | 63 | 6% |
| Glycated Hemoglobin | 57 | 6% |
| Total Cholesterol | 55 | 5.60% |
| Triglycerides | 159 | 16.20% |
| HDL Cholesterol | 15 | 1.50% |
| LDL Cholesterol | 38 | 3.80% |
| Blood Pressure | 474 | 48.80% |
| BMI | 522 | 53.40% |
| 2024 | | |
| Blood Glucose | 53 | 6% |
| Glycated Hemoglobin | 70 | 8% |
| Total Cholesterol | 38 | 4.42% |
| Triglycerides | 125 | 14.5% |
| HDL Cholesterol | 0 | 0% |
| LDL Cholesterol | 26 | 3.03% |
| Blood Pressure | 407 | 47.40% |
| BMI | 476 | 55.40% |

TOP CONDITION ANALYSIS

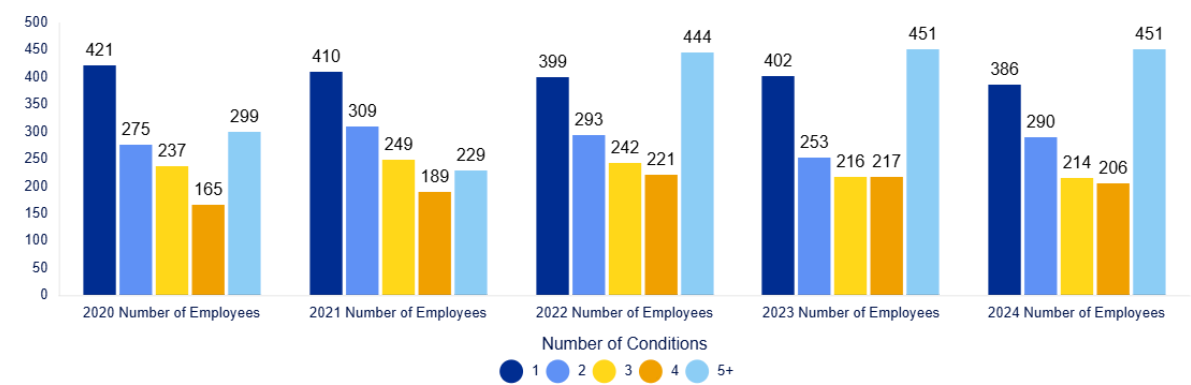
An analysis of the most prevalent conditions was conducted for a total of 2,968 employees. The results of the analysis, tables below, will enable the County to develop wellness strategies that specifically target identified diseases especially preventable (diabetes, obesity, high blood pressure).

Top Condition Analysis

| Condition | # of Employees with Conditions |
|---------------------------------|--------------------------------|
| 2020 | |
| Hyperlipidemia | 591 |
| Hypertension | 535 |
| Obesity | 396 |
| Allergy | 279 |
| Nonspecific Gastritis/Dyspepsia | 248 |
| Metabolic Syndrome | 236 |
| Diabetes Mellitus | 231 |
| Chronic Thyroid Disorder | 205 |
| Low Back Pain | 184 |
| Anxiety | 161 |
| Depression | 147 |
| Migraine and Other Headaches | 128 |
| Asthma | 11282 |
| Periodontal Disease | 82 |
| Menopause | 58 |
| Benign Prostatic Hypertrophy | 55 |
| Osteoporosis | 54 |
| Ischemic Heart Disease | 43 |
| Iron Deficiency Anemia | 34 |
| Peripheral Artery Disease | 30 |
| 2021 | |
| Hyperlipidemia | 764 |
| Hypertension | 655 |
| Obesity | 482 |
| Nonspecific Gastritis/Dyspepsia | 301 |
| Diabetes Mellitus | 288 |
| Metabolic Syndrome | 258 |
| Allergy | 251 |
| Chronic Thyroid Disorder | 243 |
| Low Back Pain | 204 |
| Depression | 200 |
| Anxiety | 189 |
| COVID-19 | 165 |
| Migraine and Other Headaches | 135 |
| Asthma | 117 |
| Periodontal Disease | 108 |
| Benign Prostatic Hypertrophy | 88 |
| Osteoporosis | 85 |
| Cataract | 60 |
| Ischemic Heart Disease | 60 |
| Menopause | 59 |
| 2022 | |
| Hyperlipidemia | 781 |
| Hypertension | 662 |
| Obesity | 465 |
| Nonspecific Gastritis/Dyspepsia | 309 |
| Diabetes Mellitus | 304 |
| Metabolic Syndrome | 300 |
| Allergy | 258 |
| Chronic Thyroid Disorders | 252 |
| Depression | 215 |
| Low Back Pain | 215 |
| Anxiety | 213 |
| COVID-19 | 165 |
| Migraine and Other Headaches | 141 |
| Periodontal Disease | 116 |
| Asthma | 108 |
| Benign Prostatic Hypertrophy | 95 |
| Osteoporosis | 87 |
| Menopause | 69 |
| Chronic Renal Failure | 55 |
| Ischemic Heart Disease | 55 |
| 2023 | |
| Hyperlipidemia | 741 |
| Hypertension | 575 |
| Obesity | 542 |
| Metabolic Syndrome | 332 |
| Diabetes Mellitus | 300 |

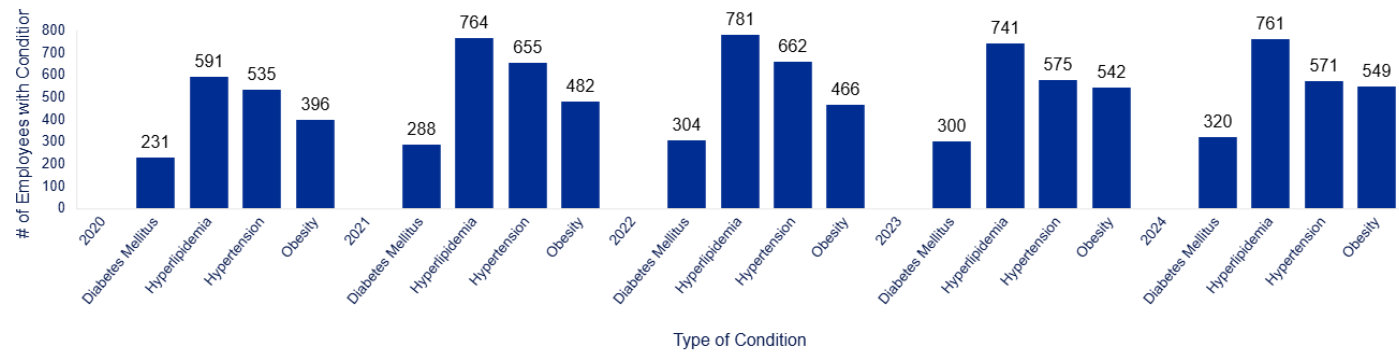
| | |
|---------------------------------|-----|
| COVID-19 | 290 |
| Nonspecific Gastritis/Dyspepsia | 287 |
| Allergy | 259 |
| Anxiety | 233 |
| Chronic Thyroid Disorders | 216 |
| Depression | 195 |
| Low Back Pain | 161 |
| Obstructive Sleep Apnea | 131 |
| Asthma | 112 |
| Periodontal Disease | 104 |
| Migraine and Cluster Headaches | 75 |
| Benign Prostatic Hypertrophy | 65 |
| Menopause | 61 |
| Osteoporosis | 57 |
| Iron Deficiency Anemia | 39 |
| 2024 | |
| Hyperlipidemia | 761 |
| Hypertension | 571 |
| Obesity | 549 |
| Diabetes Mellitus | 320 |
| Metabolic Syndrome | 297 |
| Nonspecific Gastritis/Dyspepsia | 265 |
| COVID-19 | 258 |
| Anxiety | 248 |
| Allergy | 247 |
| Chronic Thyroid Disorders | 218 |
| Depression | 204 |
| Low Back Pain | 166 |
| Obstructive Sleep Apnea | 152 |
| Asthma | 96 |
| Migraine and Cluster Headaches | 81 |
| Menopause | 70 |
| Benign Prostatic Hypertrophy | 63 |
| Osteoporosis | 63 |
| Tobacco and Nicotine Use | 46 |

Number of Conditions per Employee



70 % of employees can be impacted by prevention and education

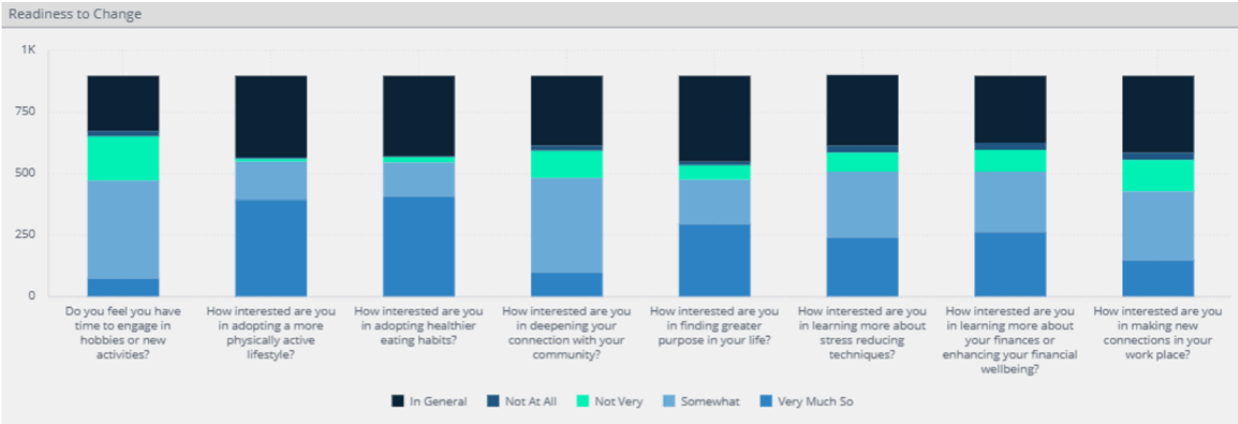
of employees that can be impacted



PERFORMANCE MEASUREMENTS

Readiness to Change

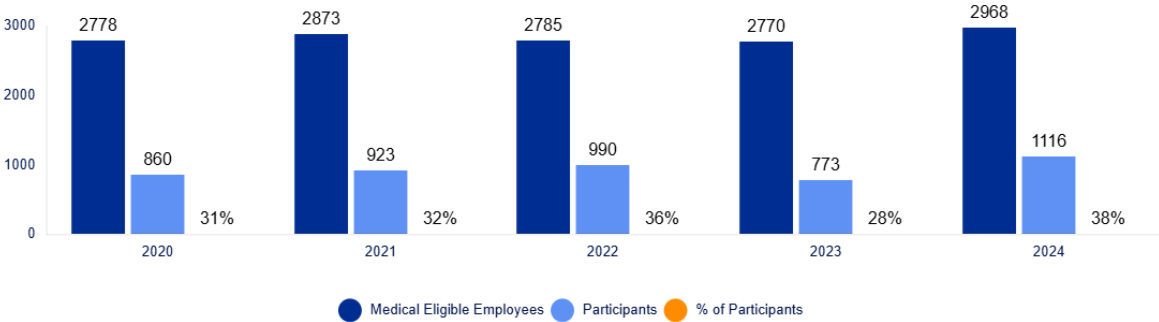
The following table indicates the average of readiness to change among HRA participants as reported by the participant's base health assessment.



ANNUAL HEALTHY WELLNESS VISITS

Annual healthy wellness visit is a more comprehensive visit with the employee's primary care physician which includes annual age and/or gender appropriate preventive care visit such as Well-Woman visit. The visit may include a review of the employee's medical, family, and social history, certain screenings, shots and referrals for other care, if

Annual Wellness Visits Participants



VACCINATIONS

Flu shots are available to all County employees at no cost. In 2024 onsite flu shots were provided at the Enrique Moreno Courthouse and the Sheriff's Training Academy on the following dates and locations:

September 25th - Employee Health Fair Enrique Moreno Courthouse

8am -12pm

October 23rd - Sheriff's Training Academy

7am -12pm

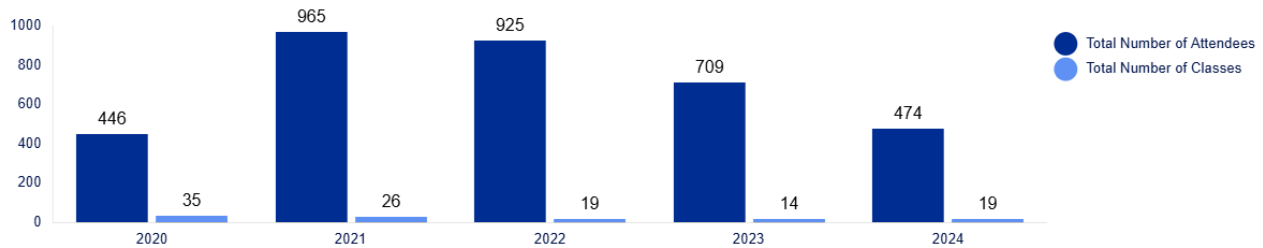
Flu Vaccination & Cost

| - | 2020 | 2021 | 2022 | 2023 | 2024 |
|----------------------|-------|----------|------------------------------------|------------|------------|
| # of Vaccinations | 58 | 13 | 103 (City-No Cost) 26 (UMC @ \$25) | 115 | 116 |
| Cost Per Vaccination | \$5 | \$25 | \$25.00 | \$25.00 | \$25.00 |
| Total Cost | \$290 | \$325.00 | \$650.00 | \$2,875.00 | \$2,900.00 |

EDUCATION

Education is a key component to preventing health care issues. A gamut of educational courses were coordinated and developed in 2024 that emphasized preventive care to include physical activity, and mental well-being.

Wellness Education



Classes:

Heart Health: Hello Heart

Financial Wellness Playbook

Healthy Relationships

Adopting a healthy lifestyle- Getting Support

Adopting a healthy lifestyle- Fitness and Exercise

Adopting a healthy lifestyle- Healthy Eating

Adopting a healthy lifestyle- Sleep and Relaxation

Nutrition Basics

Power Thursdays- HIIT Group Exercise Classes (9 total classes)

Physical Activity and Nutrition Course (Navigate)

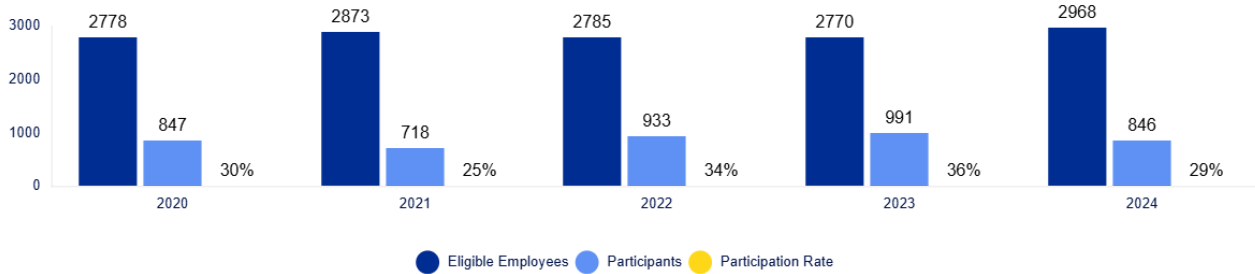
Metabolic Syndrome Course (Navigate)

WELLNESS SCREENINGS

A wellness screening provides several important measures that assist in determining the risk level of a person for certain diseases and medical conditions and helps establish a health baseline. When all the measurements are combined, the risk for heart disease, stroke and diabetes can be assessed.

With a goal of early risk detection and intervention, wellness screening services help evaluate health and are geared toward encouraging healthy lifestyles.

Wellness Screening Participants



The Blueprint for Wellness screening was performed on a total of 846 of 2968 eligible participants at El Paso County in 2024. This is a participation rate of 29%.

Executive Summary Report

A topline summary of your population that includes an overview of wellness screening participation, risk factor scorecard, and population trends.

Participation

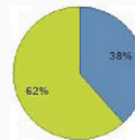
The Health & Wellness screening was performed on a total of 846 of 2,968 eligible participants at El Paso County in 2024. This is a participation rate of 29%.

•100% (846) of participants were tested using a venipuncture modality.

29%
(846 of 2,968)
Participation rate for 2024

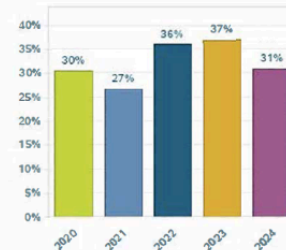
When participation rates climb to between 30% and 50%, the screened individuals exhibit an increase in the risk factors over the average number of risk factors per participant when the screening percentage is under 30%. This would indicate that the screened population is reaching deeper into the segment of poorer health.

Participation in 2024

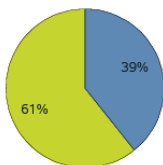


Female Male

Non-Cohort Year Over Year Participation Rate

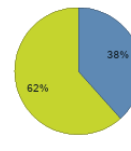


Participation in 2023



Female Male

Participation in 2024



Female Male

WELLNESS REPORT CARD

The Wellness Report Card provides an at-a-glance overview of the health risk factors for El Paso County employees. Top 3 Risk identified for El Paso County Employees include BMI (Body Mass Index), Blood Pressure, and HDL cholesterol

2023

Executive Summary Report

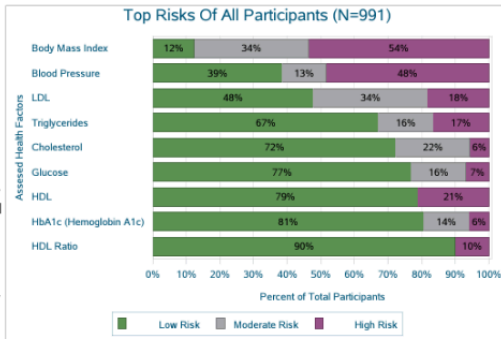
Wellness Report Card

The top 3 Risks identified for the El Paso County population include **Body Mass Index, Blood Pressure, LDL**.

88% of the employee population are at Moderate or High risk for **Body Mass Index**.

61% are at Moderate or High risk for **Blood Pressure**.

52% are at Moderate or High risk for **LDL**.



The table below describes the reference ranges for each risk factor.

| Risk Factor | Low/Acceptable Risk | Moderate Risk | High Risk |
|------------------------|---------------------|------------------|---------------|
| Body Mass Index | 18.5-24.9 | <18.5 or 25-29.9 | 30.0+ |
| Blood Pressure | <120 over <80 | 120-129 over <80 | ≥130 over ≥80 |
| LDL | <100 | 100-129 | ≥130 |
| Triglycerides | <150 | 150-199 | ≥200 |
| Cholesterol | <199 | 200-239 | ≥240 |
| Glucose | 65-99 | 100-125 | ≥126 |
| HDL | M(≥40)/F(≥46) | | M(<40)/F(<46) |
| HbA1c (Hemoglobin A1c) | <5.7 | 5.7-6.4 | ≥6.4 |
| HDL Ratio | <5.0 | | ≥5.0 |

2024

Executive Summary Report

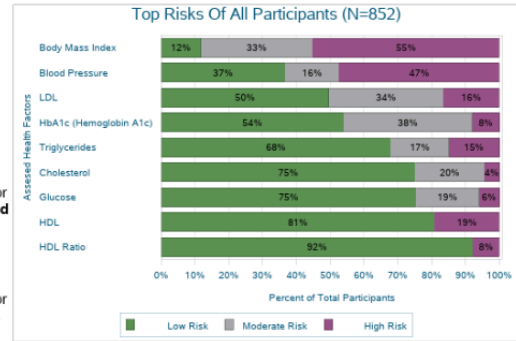
Wellness Report Card

The top 3 Risks identified for the El Paso County population include **Body Mass Index, Blood Pressure, LDL**.

88% of the employee population are at Moderate or High risk for **Body Mass Index**.

63% are at Moderate or High risk for **Blood Pressure**.

50% are at Moderate or High risk for **LDL**.



The table below describes the reference ranges for each risk factor.

| Risk Factor | Low/Acceptable Risk | Moderate Risk | High Risk |
|------------------------|---------------------|------------------|---------------|
| Body Mass Index | 18.5-24.9 | <18.5 or 25-29.9 | 30.0+ |
| Blood Pressure | <120 over <80 | 120-129 over <80 | ≥130 over ≥80 |
| LDL | <100 | 100-129 | ≥130 |
| HbA1c (Hemoglobin A1c) | <5.7 | 5.7-6.4 | ≥6.4 |
| Triglycerides | <150 | 150-199 | ≥200 |
| Cholesterol | <199 | 200-239 | ≥240 |
| Glucose | 65-99 | 100-125 | ≥126 |
| HDL | M(≥40)/F(≥46) | | M(<40)/F(<46) |
| HDL Ratio | <5.0 | | ≥5.0 |

Multiple Risk Factors

Employees with multiple risk factors cost employers more money in health care, absenteeism, and overall productivity. Multiple studies have shown that overall costs increase at a faster rate once an individual reaches and exceeds three risk factors.

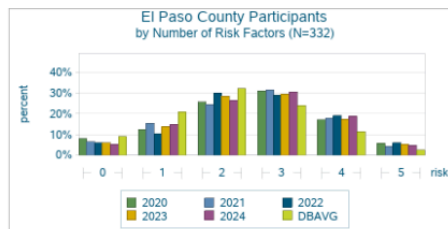
Executive Summary Report

Multiple Risk Factors

Employees with multiple risk factors cost employers more money in health care, absenteeism and overall productivity. Multiple studies have shown that overall costs increase at a faster rate once an individual reaches and exceeds three risk factors.

54% having 3+ risk factors is more than the database average and is the same as **54%** in 2020.

Database Average is an average of all Health & Wellness participants over the past four quarters.



Multi-Year Trends

| All Participants | Initial to Current Year |
|------------------|-------------------------|
| Test | Net Change % IN Range |
| Blood Pressure | 2.2% |
| Body Mass Index | (- 6.7%) |
| Glucose | 2.1% |
| LDL Cholesterol | 1.2% |
| Triglycerides | (- 2.1%) |

Across all screened participants, **Blood Pressure** scores improved the most, while **Body Mass Index** scores decreased the most.

| Cohort Participants | Initial to Current Year Cohort(N=330) | HCUP ^a | Potential Shift in Cost Risk |
|--|---------------------------------------|-------------------|--|
| Test/Risk | Net Change from Highest Risk Level | | Dollars Saved |
| Blood Pressure | 46 | \$5,342* | \$245,732 |
| Glucose | 7 | \$4,311* | \$30,177 |
| LDL Cholesterol | 19 | \$7,966* | \$151,354 |
| Cohort table calculation derived by looking at the high risk participants that moved to a low risk status for LDL Cholesterol, Blood Pressure and Glucose. | | | \$427,263 Net Potential Cost Shift* |

* Based on Healthcare Utilization Project (HCUP) Cost of One Hospitalization for Indicated Clinical Conditions.

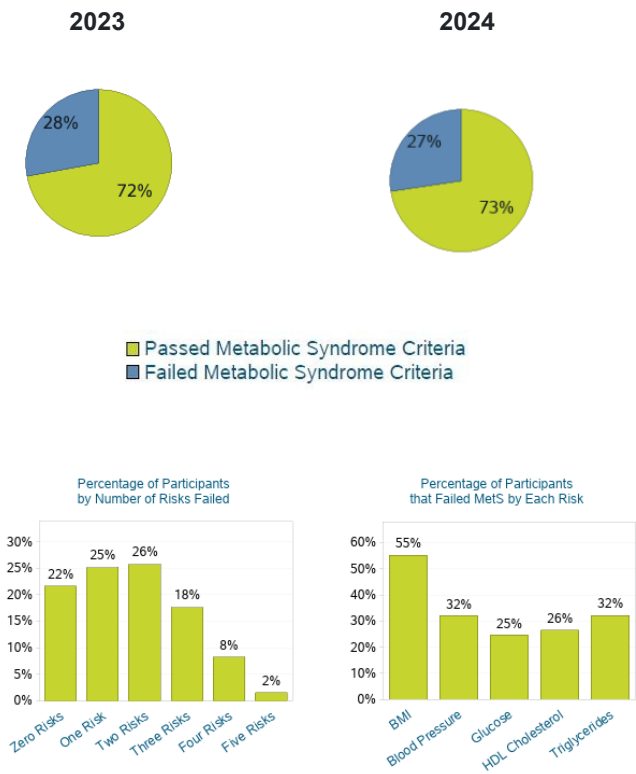
METABOLIC SYNDROME

Metabolic syndrome has emerged as an accurate measurement of the disease risks associated with obesity. According to the CDC, we are facing an epidemic of obesity. The factors reflected by Metabolic Syndrome include blood pressure, glucose, triglycerides, HDL, cholesterol and waist circumference. BMI can be used in place of waist circumference if preferred.

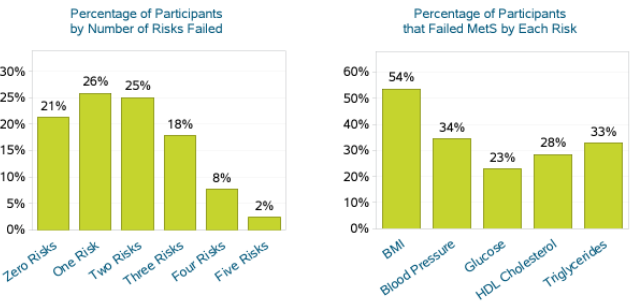
When the values for 3 or more of these measures fall within targets established for Metabolic Syndrome by the American Heart Association, participants receive a green light and are less likely to be at risk for heart disease, diabetes, and stroke. Participants with 2 or fewer target values receive a red light and are at greater risk. In fact, research indicates these individuals are 5 times more likely to become a diabetic and 2 or 3 times more likely to have a cardiovascular event. By understanding their risk profiles, participants can make lifestyle changes to reduce or eliminate their risk of Metabolic Syndrome.

2024

Percentage of Participants With and Without Metabolic Syndrome



2023



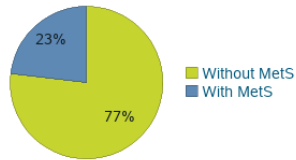
Metabolic Syndrome Report

Metabolic Syndrome Age and Gender Breakouts

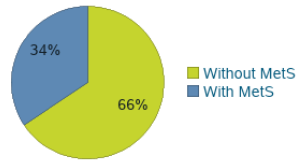
The average age of participants with 3 or more risk factors (Metabolic Syndrome) is **46**.

The average age of participants with 2 or fewer risk factors is **44**.

Percentage of Female
Participants with and without
Metabolic Syndrome

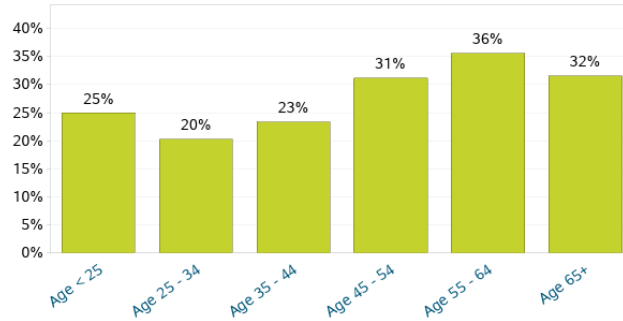


Percentage of Male
Participants with and without
Metabolic Syndrome



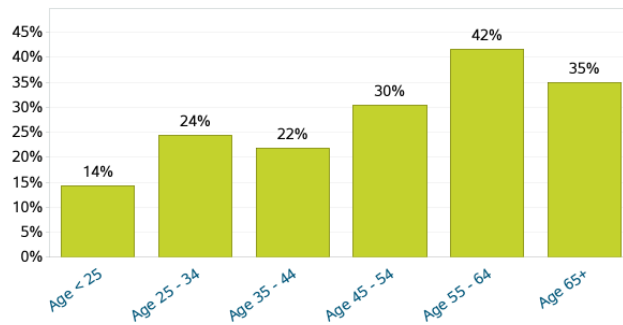
2024

Metabolic Syndrome by Age Group



2023

Metabolic Syndrome by Age Group



Metabolic Syndrome Report

| Summary Data | * Number in 2024 (n) | ** % At Risk MetS | Systolic BP>=130 Diastolic BP>=85 | Glucose >=100 | HDL <40 M <50 F | Triglycerides >=150 | BMI >=30 |
|--------------|----------------------|-------------------|-----------------------------------|---------------|-----------------|---------------------|----------|
| All | 850 | 27.41% | 31.88% | 24.59% | 26.47% | 32.12% | 55.18% |
| Female | 524 | 23.09% | 24.24% | 19.85% | 29.39% | 27.10% | 55.15% |
| Male | 326 | 34.36% | 44.17% | 32.21% | 21.78% | 40.18% | 55.21% |
| Age < 25 | 12 | 25.00% | 33.33% | 8.33% | 33.33% | 25.00% | 66.67% |
| Age 25 - 34 | 148 | 20.27% | 16.22% | 10.81% | 31.76% | 31.76% | 55.41% |
| Age 35 - 44 | 278 | 23.38% | 27.34% | 15.83% | 25.54% | 32.37% | 55.04% |
| Age 45 - 54 | 247 | 31.17% | 38.06% | 29.96% | 25.10% | 31.17% | 55.87% |
| Age 55 - 64 | 146 | 35.62% | 45.21% | 45.89% | 25.34% | 33.56% | 54.11% |
| Age 65+ | 19 | 31.58% | 36.84% | 36.84% | 21.05% | 36.84% | 47.37% |

| Summary Data | * Number in 2024 (n) | Zero Risk Factors | One Risk Factor | Two Risk Factors | Three Risk Factors | Four Risk Factors | Five Risk Factors |
|--------------|----------------------|-------------------|-----------------|------------------|--------------------|-------------------|-------------------|
| All | 850 | 21.65% | 25.18% | 25.76% | 17.65% | 8.24% | 1.53% |
| Female | 524 | 25.00% | 27.10% | 24.81% | 14.69% | 7.06% | 1.34% |
| Male | 326 | 16.26% | 22.09% | 27.30% | 22.39% | 10.12% | 1.84% |
| Age < 25 | 12 | 16.67% | 33.33% | 25.00% | 16.67% | 8.33% | 0.00% |
| Age 25 - 34 | 148 | 23.65% | 32.43% | 23.65% | 14.86% | 5.41% | 0.00% |
| Age 35 - 44 | 278 | 26.62% | 23.74% | 26.26% | 15.11% | 6.83% | 1.44% |
| Age 45 - 54 | 247 | 20.65% | 21.46% | 26.72% | 21.86% | 6.88% | 2.43% |
| Age 55 - 64 | 146 | 12.33% | 25.34% | 26.71% | 19.18% | 14.38% | 2.05% |
| Age 65+ | 19 | 21.05% | 31.58% | 15.79% | 10.53% | 21.05% | 0.00% |

* In order to be included in the Metabolic Syndrome analysis the participant had to have results for all 5 factors.
** The "At Risk" percentage represents participants who have 3 or more factors that fall outside the target ranges.

Metabolic Syndrome Report

Database Average

| Summary Data | * (%) | ** % At Risk MetS | Blood Pressure (At Risk) | Glucose (At Risk) | HDL (At Risk) | Triglycerides (At Risk) | BMI (At Risk) |
|--------------|---------|-------------------|--------------------------|-------------------|--------------------|-------------------------|-------------------|
| All | 100.00% | 21.61% | 33.27% | 26.29% | 23.67% | 24.49% | 27.07% |
| Female | 51.59% | 18.48% | 26.53% | 20.98% | 25.09% | 19.37% | 26.48% |
| Male | 48.41% | 24.94% | 40.45% | 31.96% | 22.16% | 29.95% | 27.70% |
| Summary Data | * (%) | Zero Risk Factors | One Risk Factor | Two Risk Factors | Three Risk Factors | Four Risk Factors | Five Risk Factors |
| All | 100.00% | 28.94% | 27.57% | 21.88% | 13.65% | 6.25% | 1.71% |
| Female | 51.59% | 33.14% | 27.78% | 20.59% | 11.95% | 5.18% | 1.35% |
| Male | 48.41% | 24.46% | 27.35% | 23.25% | 15.46% | 7.39% | 2.09% |

* In order to be included in the Metabolic Syndrome analysis the participant had to have results for all 5 factors.
** The "At Risk" percentage represents participants who have 3 or more factors that fall outside the target ranges.

Metabolic Syndrome Report

Metabolic Syndrome Cohort Report Introduction

This report represents your participants Metabolic Syndrome status over multiple screening periods. Within this report you will first see an overview of your overall trend for your entire population for each screening period represented, followed by a deeper focus on the population cohort, meaning those that participated in every screening analyzed within this report.

Cohort: Those participants that took part in the screenings in 2020 and 2024 and had results for all 5 factors.

Total Participant Summary

The table below represents participants in each year of the program and the overall percent at risk for Metabolic Syndrome for all participants as well as the cohort participants in both screening periods, by their number of risk factors for each screening period. The change in percentage from 2020 to 2024 at each risk level is also displayed.

| | All Participants | | Cohort Participants | | |
|------------------------|------------------|--------|---------------------|--------|---------------|
| | 2020 | 2024 | 2020 | 2024 | Change |
| Number of Participants | 822 | 850 | 437 | 437 | |
| % at Risk for MetS | 31.51% | 27.41% | 31.81% | 28.83% | -2.97% |
| Zero Risk Factors | 24.09% | 21.65% | 22.88% | 22.43% | -0.46% |
| One Risk Factors | 21.65% | 25.18% | 20.59% | 23.11% | +2.52% |
| Two Risk Factors | 22.75% | 25.76% | 24.71% | 25.63% | +0.92% |
| Three Risk Factors | 17.64% | 17.65% | 18.08% | 17.39% | -0.69% |
| Four Risk Factors | 11.44% | 8.24% | 10.76% | 8.70% | -2.06% |
| Five Risk Factors | 2.43% | 1.53% | 2.97% | 2.75% | -0.23% |

Overall Cohort Participant Summary

In El Paso County there were 437 participants that took part in both screening periods represented in this report. In 2020 32% of those were at risk for Metabolic Syndrome and in 2024, 29% were at risk which is a reduction of -3% at risk and is considered positive movement.

HEALTHY LIFESTYLE REIMBURSEMENT PROGRAM

The Healthy Lifestyle Program offers eligible employees an additional incentive to adopt and maintain an active lifestyle. Employees must attend and participate in activities at eligible fitness facilities at least 8 times per calendar month for a total of 48 times during a consecutive 6-month period or 96 times for a 12-month period.

The basis of the plan aims to contribute to improving the employee's health by enrolling and participating in regular physical activity using large muscle groups, such as walking, running, or swimming, produces cardiovascular adaptations that increase exercise capacity, endurance, and skeletal muscle strength.

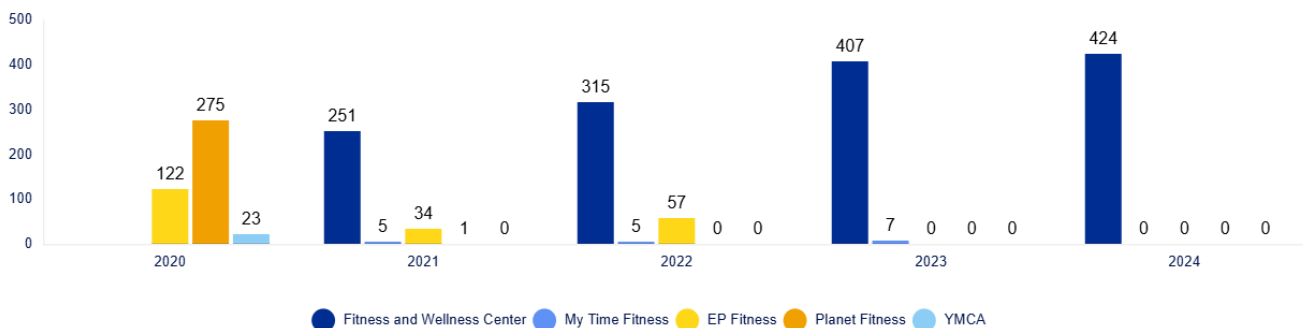
Healthy Lifestyle

| -- | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---------|------------|------------|------------|------------|
| Total Number of Applications Received for Reimbursement | 51 | 19 | 42 | 38 | 40 |
| Total Reimbursed for 12-months Eligibility | \$2,322 | \$1,192.34 | \$1,894.72 | \$1,925.98 | \$1,883.30 |
| Total Reimbursed for 6-months Eligibility | \$3,381 | \$991.80 | \$2,642.82 | \$2,320.87 | \$2,294.58 |
| Total Amount Reimbursed | \$5,703 | \$2,184.14 | \$4,537.54 | \$4,246.85 | \$4,177.88 |

GYM ENROLLMENTS

In accordance with our El Paso County strategic health and wellness plan, employees are given the opportunity to enroll in a contracted gym facility with a monthly payroll deduction. The contracted gym in 2024 was My Time Fitness. My Time Fitness was contracted from January 2024- March 2024.

Gym Memberships



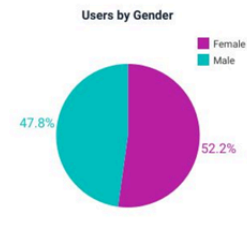
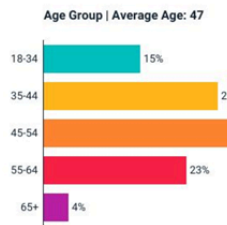
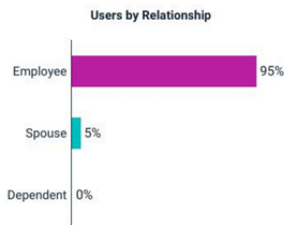
Hello Heart Program

The Hello Heart program through the County's Medical TPA (Aetna) was implemented and took effective on May 2023.

Starting Cardiovascular Health

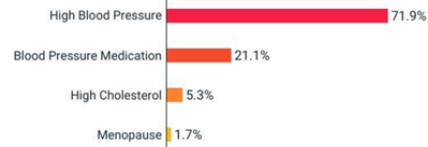


Your users are embracing the importance of heart health and taking an active role in their wellness. This report examines cardiovascular risks for users at the start of their journey.

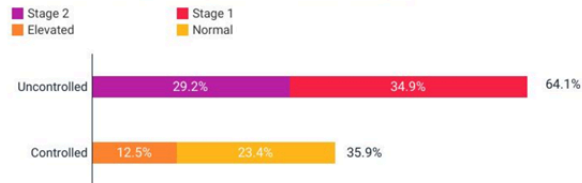


Clinical Enrollment Criteria

50.7% of users self-reported more than one condition when enrolling.



Percent of Users by Starting Blood Pressure Category



COUNTY OF EL PASO

HUMAN RESOURCES DEPARTMENT



RISK MANAGEMENT DIVISION

2024 RISK POOL BOARD ANNUAL REPORT

RISK POOL BOARD

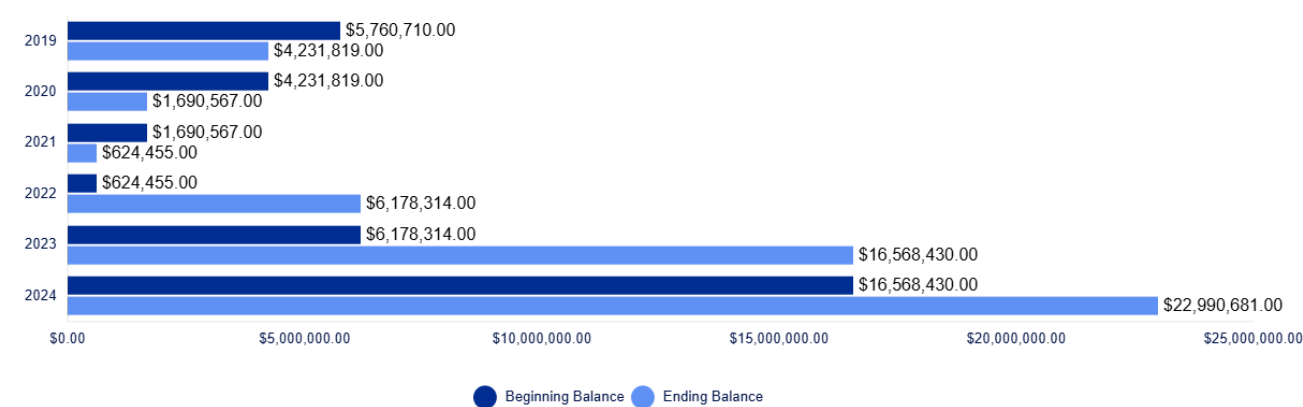
The Board of Trustees ("Board") of the Risk Pool for the El Paso County Health Benefits Program ("Risk Pool"), established by the Commissioners Court of El Paso County pursuant to Chapter 172 of the Texas Local Government Code, and in accordance with its duty to supervise the operations of the Risk Pool.

The Board of Trustees of the Risk Pool continued the in-person Risk Pool Board meetings with the option of Hybrid model.

Highlights:

- APPROVED THE RATIFICATION OF THE ELECTION OF VICE-CHAIR VAN HOOVE FOR BOARD OF TRUSTEES OF THE RISK POOL.
- APPROVE THE STRATEGIC HEALTH AND WELLNESS PLAN UPDATE FOR 2024 AS PRESENTED.
- APPROVED THE AETNA FORMULARY EXCLUSION OF THE HUMIRA PRESCRIPTION.
- APPROVED THE RISK POOL BOARD ANNUAL REPORT FOR 2023.
- APPROVED TO OPT OUT OF THE AETNA INTRAUTERINE INSEMININATION COVERAGE UNDER THE COUNTY MEDICAL PLAN.
- APPROVED THE BENEFITS ONLINE ENROLLMENT SYSTEM AGREEMENT WITH T.E.B. BENEFITS GROUP INC. (CONTRACT NO. 2024-0641).
- APPROVED THE BUDGET FOR THE UMC ONSITE CLINIC.
- ACCEPTED THE SEVENTH AMENDMENT TO THE AETNA MSA (CONTRACT NO. 2024-0587).
- APPROVED THE NOMINATION AND ELECTION OF RAFAEL SALCIDO FOR RISK POOL BOARD CHAIR
- APPROVED THE NOMINATION AND ELECTION OF MARCELLA VAN HOOVE FOR RISK POOL BOARD VICE CHAIR
- APPROVED THE COVERAGE FOR LOST OR STOLEN MEDICATION AND VACATION OVERRIDE ON PHARMACY PRESCRIPTIONS FILLS.
- APPROVED THE PRESCRIPTION OF INSULIN AND DIABETIC TEST STRIPS TO BE COLLECTED AT GENERIC COST TO MEMBER.
- APPROVED 100% COVERAGE OF PREFERRED EMERGENCY MEDICATION.
- APPROVED THE DEFAULT TO OUTPATIENT SITE OF CARE.
- APPROVED THE BLUE CROSS BLUE SHIELD CENTER OF EXCELLENCE PROGRAM FOR TRANSPLANTS.
- APPROVED THE MEXICO NETWORK PLAN OPTION TO BE ADDED TO BOTH CORE AND CDHP MEDICAL PLANS WITH CO-INSURANCE AND DEDUCTIBLE APPLIED.
- ACCEPTED THE WELLNESS PROGRAM MANANGEMENT OPTIONS.

Risk Pool Fund Balance



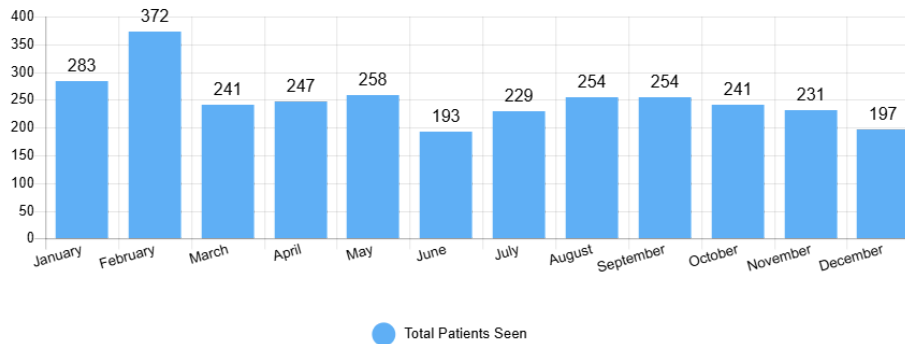
Risk Pool Fund Balance

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-------------------|----------------|----------------|----------------|----------------|-----------------|-----------------|
| Beginning Balance | \$5,760,710.00 | \$4,231,819.00 | \$1,690,567.00 | \$624,455.00 | \$6,178,314.00 | \$16,568,430.00 |
| Ending Balance | \$4,231,819.00 | \$1,690,567.00 | \$624,455.00 | \$6,178,314.00 | \$16,568,430.00 | \$22,990,681.00 |

UMC CLINIC REPORT

A monthly University Medical Center report is provided to the Risk Pool Board. Below you will find the 2024 UMC clinic usage by County employees and their dependents. Effective March 2024, UMC County Employee Clinic copay was adjusted to \$5 for all employees under the health plan and their eligible dependents. Additional costs from the clinic would be absorbed by the County.

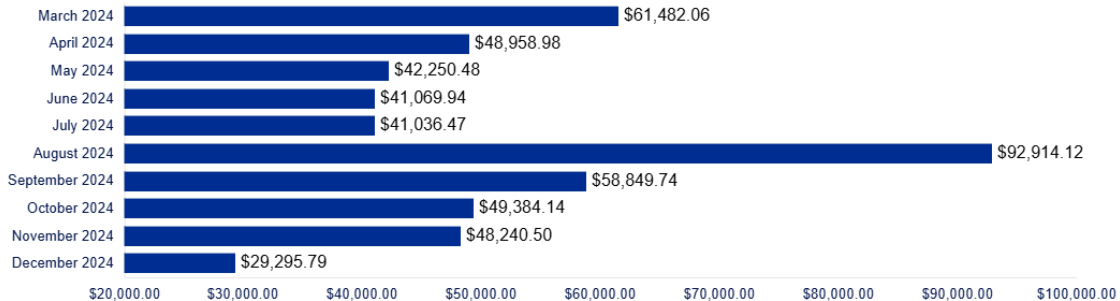
UMC Clinic Usage



● Total Patients Seen

UMC CLINIC MONTHLY INVOICES

Effective March 2024, the County and University Medical Center El Paso (UMC) executed an interlocal agreement which established the services and costs for the County's onsite Employee Health Clinic. As a result, the cost for these services were approved to be paid out of the County's general fund from March - September and from Health and Life fund as of October 2024. The below reflects the amounts billed and paid per month.

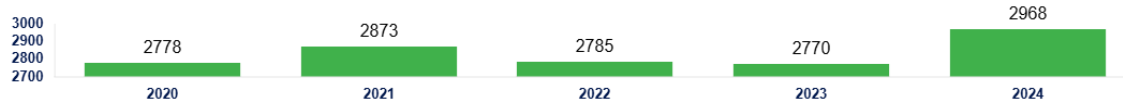


EMPLOYEE BENEFITS

The El Paso County is a self-insured entity that provides a variety of employee benefits including:

- Medical and Dental Health Plan
- FSA, HSA, Dependent Care
- Vision Insurance
- Long Term Disability
- Short Term Disability
- Basic Life & Supplemental Life Insurance
- Prepaid Legal
- 457 Deferred Compensation Plan
- Employee Assistance Programs
- Parking Benefits Plans
- Retirement pension (TCDRS)
- Education Assistance Program

Benefit Eligible Employees By Year



**Part-time Regular Employees became eligible 1/1/2024

Highlights:

- Continued with the International plan (preferred providers in Mexico)
- Continued with extended Dental Network to include Mexico providers
- In 2024, Commissioners Court approved:
 - \$1,200 contribution towards the health savings account, for members who elected the consumer health driven plan for benefit year 2024; and
 - Continuation of an ACO and Narrow network plans.
- Premium Discounts on Wellness initiatives

MEDICAL HEALTH INSURANCE

In plan year 2024, the El Paso County's Third-Party Administrator (TPA) was Aetna Life Insurance Company. Aetna provides certain administrative services under the Aetna medical benefits plan. These benefits are not insured with Aetna or any of its affiliates but are to be paid with County Risk Pool funds, as the County is self-funded.

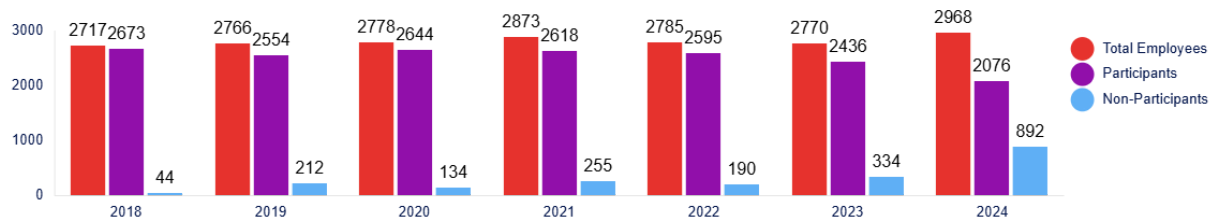
AETNA Administration Fees

| Year | Choice Pos II | PPO Dental | Total |
|------|----------------|-------------|----------------|
| 2019 | \$1,268,750.74 | \$47,879.97 | \$1,316,630.71 |
| 2020 | \$1,341,857.00 | \$50,840.96 | \$1,392,697.96 |
| 2021 | \$1,374,027.57 | \$52,082.49 | \$1,426,110.06 |
| 2022 | \$1,392,039.00 | \$52,665.60 | \$1,444,704.60 |
| 2023 | \$1,457,858.40 | \$56,286.36 | \$1,514,713.76 |
| 2024 | \$1,556,589.62 | \$59,494.30 | \$1,616,083.92 |

AETNA Stop Loss Medical Premium

| Year | Actual Total | AVG Lives/Month | AVG Premium/Month | Rate |
|------|----------------|-----------------|-------------------|----------|
| 2019 | \$1,751,875.44 | 2540 | \$145,989.62 | \$57.48 |
| 2020 | \$2,214,462.50 | 2554 | \$184,538.54 | \$72.25 |
| 2021 | \$2,553,942.13 | 2539 | \$212,828.51 | \$83.81 |
| 2022 | \$2,759,891.93 | 2497 | \$229,990.99 | \$92.11 |
| 2023 | \$3,157,094.16 | 2539 | \$263,091.18 | \$103.62 |
| 2024 | \$3,545,187.97 | 2632 | \$295,432.32 | \$112.21 |

Health Insurance Participants



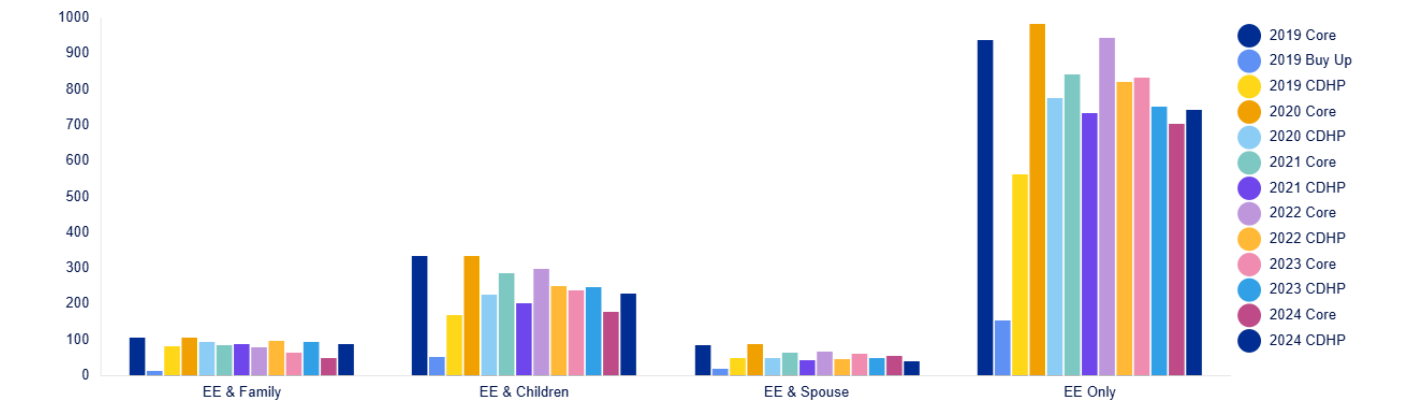
Health Insurance

| | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------------------|--------|--------|--------|--------|--------|--------|--------|
| Total Employees | 2717 | 2766 | 2778 | 2873 | 2785 | 2770 | 2968 |
| Participants | 2673 | 2554 | 2644 | 2618 | 2595 | 2436 | 2076 |
| Non-Participants | 44 | 212 | 134 | 255 | 190 | 334 | 892 |
| % of Participants | 98.38% | 92.34% | 95.18% | 91.12% | 93.18% | 87.94% | 69.94% |
| % of Non-Participants | 1.62% | 7.66% | 4.82% | 8.88% | 6.82% | 12.06% | 30.05% |

MEDICAL PLAN ENROLLMENTS

In plan year 2024, the El Paso County offered 2 medical plan options; Core and CDHP. Employees who participate in the medical plan automatically receive prescription drug coverage through CVS Caremark. Employees have the option to elect the following tiers: **Employee Only, EE & Spouse, EE & Children, and EE & Family.**

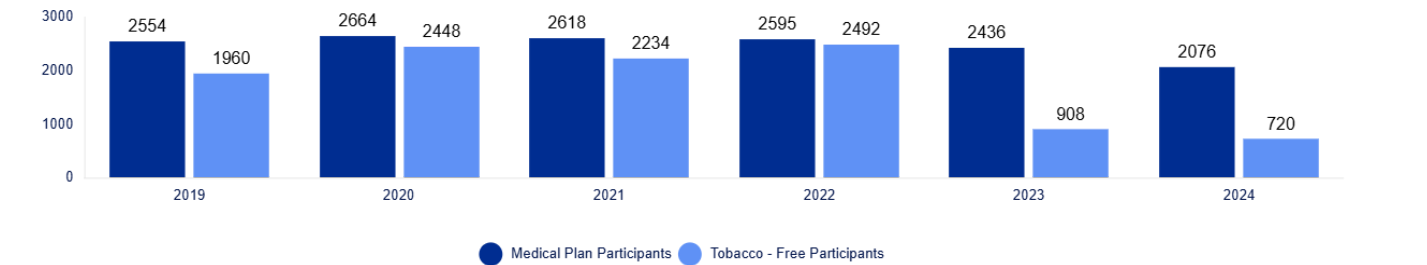
Medical Plan Enrollments



Medical Plan Enrollments

| Tiers | 2019 Buy Up | 2019 CDHP | 2019 Core | 2020 CDHP | 2020 Core | 2021 CDHP | 2021 Core | 2022 CDHP | 2022 Core | 2023 CDHP | 2023 Core | 2024 CDHP | 2024 Core |
|---------------|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| EE & Family | 13 | 81 | 106 | 94 | 104 | 88 | 85 | 96 | 77 | 94 | 62 | 87 | 48 |
| EE & Children | 51 | 167 | 334 | 225 | 332 | 201 | 286 | 248 | 296 | 245 | 237 | 227 | 176 |
| EE & Spouse | 18 | 49 | 84 | 47 | 87 | 41 | 63 | 46 | 66 | 47 | 61 | 39 | 54 |
| EE Only | 152 | 562 | 937 | 774 | 981 | 734 | 840 | 821 | 942 | 751 | 833 | 741 | 704 |

Tobacco - Free Participants

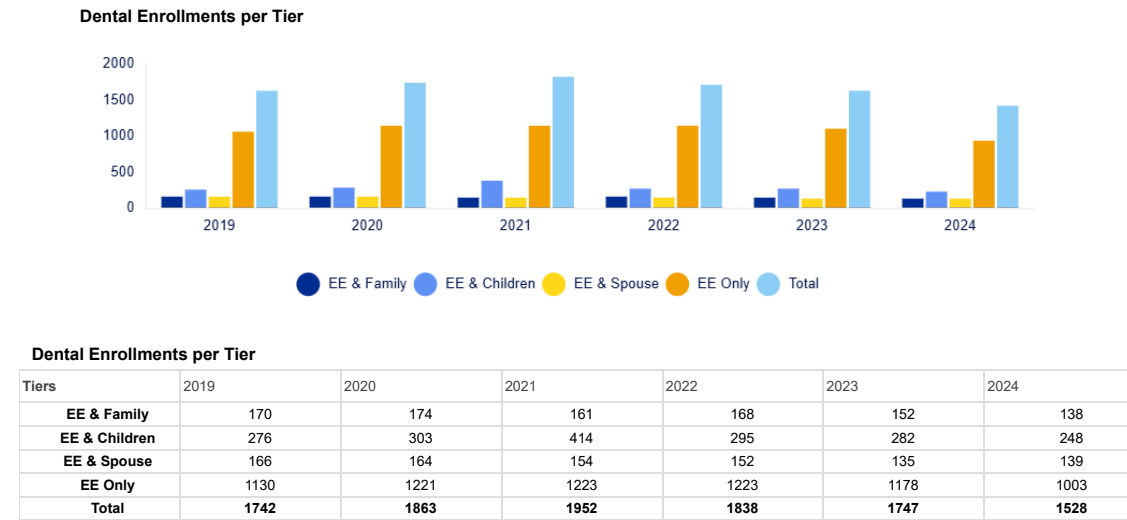
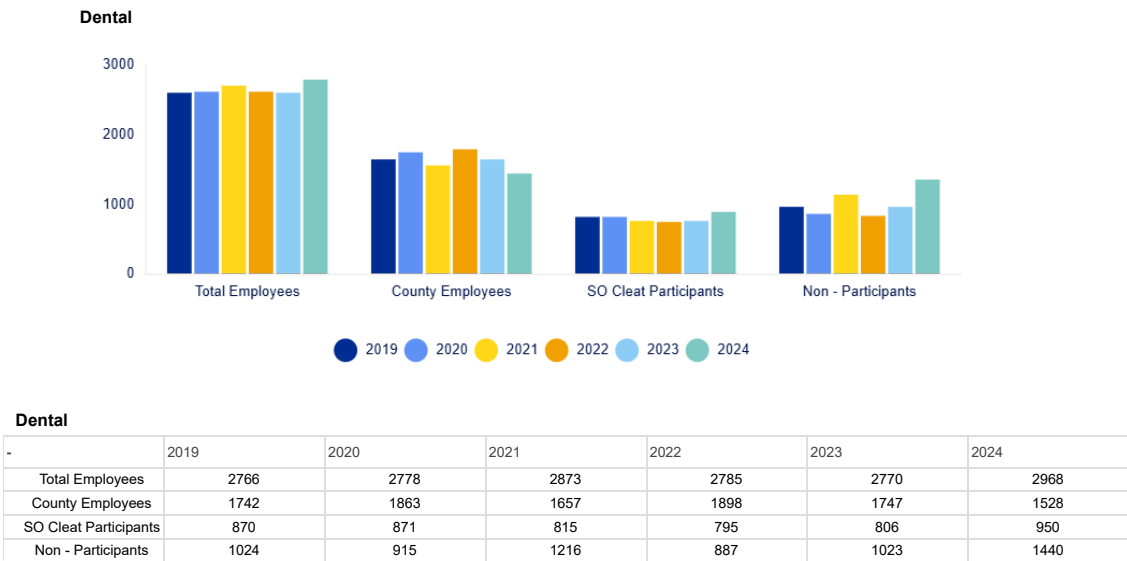


Tobacco - Free Participants

| - | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------------------------|------|------|------|------|------|------|
| Medical Plan Participants | 2554 | 2664 | 2618 | 2595 | 2436 | 2076 |
| Tobacco - Free Participants | 1960 | 2448 | 2234 | 2492 | 908 | 720 |
| Non - Participants | 594 | 216 | 384 | 103 | 1528 | 1356 |
| % of Participants | 77% | 92% | 85% | 96% | 37% | 35% |

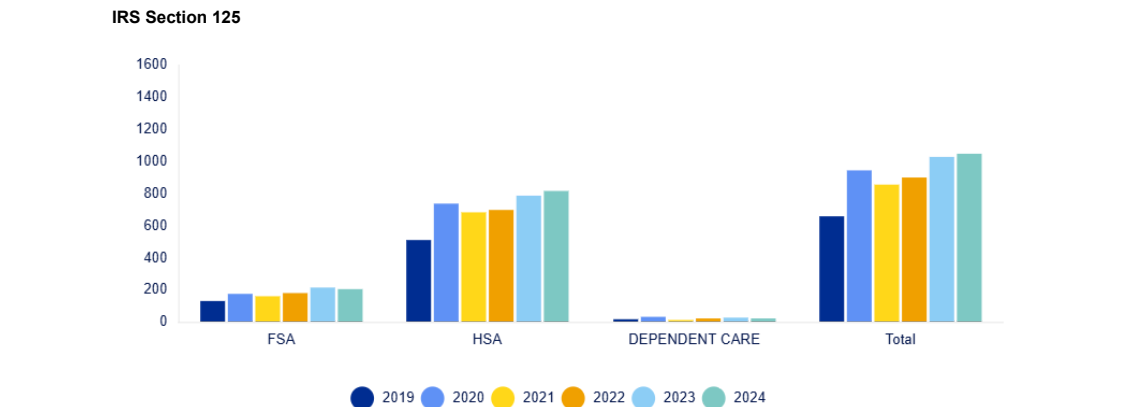
DENTAL PLAN ENROLLMENTS

Dental coverage is offered through Aetna. Dental coverage for employee only is provided at no additional cost when enrolled in the County Medical plan. The Dental Plan has an annual maximum benefit of \$1,500/member. Employees have the option to elect the following tiers: **Employee Only, EE & Spouse, EE & Children, and EE & Family.**



IRS SECTION 125

The Flexible Spending Account (FSA), Dependent Care (FSA), and the Health Savings Account (HSA) are administered by PayFlex. These products are offered to employees, to pay for eligible health care expenses for them and eligible dependents with pre-tax dollars. Employees who participate in HSA, receive a County contribution dependent on when their benefits become eligible.



IRS Section 125 Enrollments

| | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|-----------------------|------|------|------|------|------|------|
| FSA | 179 | 239 | 218 | 240 | 291 | 279 |
| HSA | 694 | 999 | 926 | 948 | 1065 | 1108 |
| DEPENDENT CARE | 20 | 44 | 18 | 28 | 35 | 32 |
| Total | 893 | 1282 | 1162 | 1216 | 1391 | 1419 |
| % | 32% | 46% | 40% | 44% | 44% | 48% |

TELEDOC

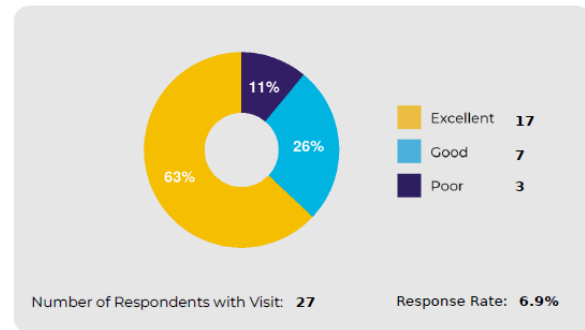
Aetna has partnered up with TELEDOK. TELEDOK is a service that is offered to our county employees and their families, which allows them to have access to a doctor by phone or video 24/7! With TELEDOK, employees and their families will be connected with a doctor in minutes without leaving their homes or offices.

Summary

Teladoc
HEALTH | December 2024

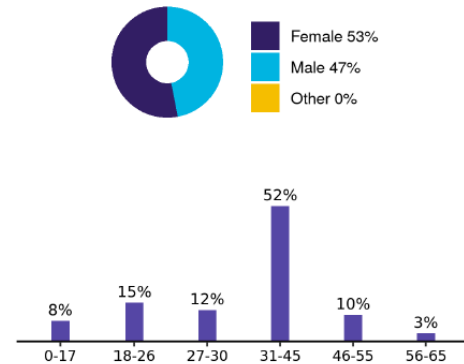
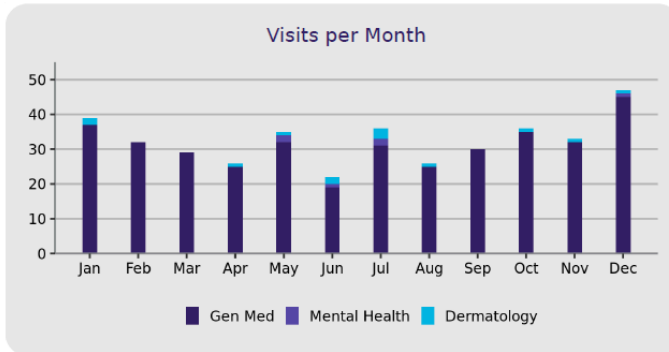
Overall member satisfaction YTD

| | Visits | | Visit Utilization* | Total Net Claim Savings* |
|--------------------|--|-----|--------------------|--------------------------|
| | Report Period | YTD | Annualized | YTD |
| Primary Care | Product not currently included in your plan design | | | |
| General Medical | 45 | 372 | 13.3% | \$172,753 |
| Mental Health | 1 | 6 | 0.2% | \$560 |
| Dermatology | 1 | 13 | 0.5% | \$1,298 |
| Grand Total | | | | \$174,611 |



Age and Gender

* A definition of visit utilization and claims savings can be found within each product section
 ** As literature has shown, primary care savings are derived from longitudinal, effective preventive care. Over time, we will evaluate financial impact and continue to refine our savings projections.



General Medical Claim Savings & Utilization

Annualized Utilization

YTD total consults x (12 / # months accrued YTD)

YTD Average Subscribers

13.3%

Claim Savings Per Episode

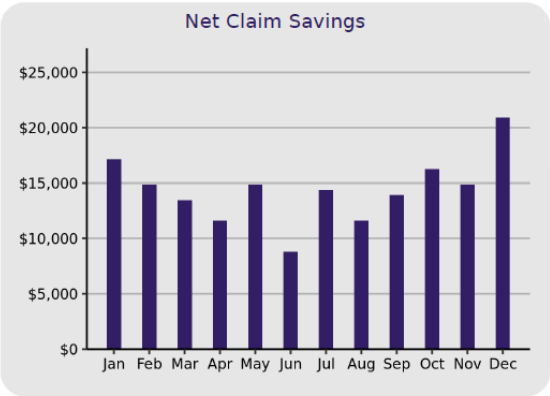
\$464

Total Net Claim Savings YTD

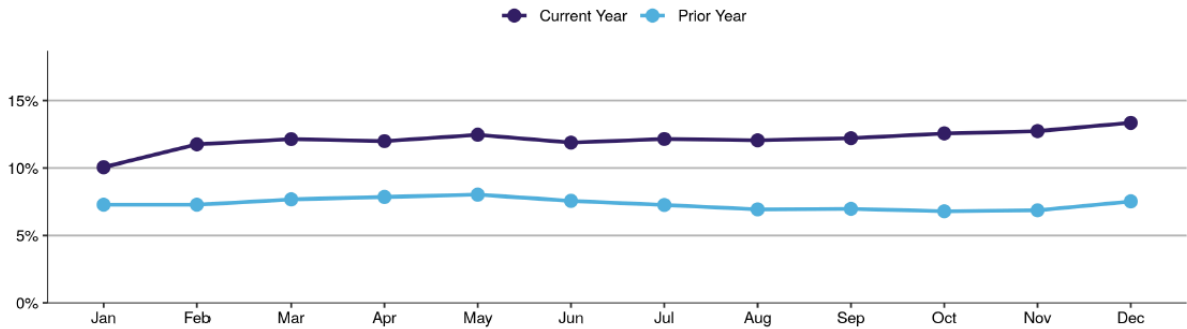
Claim Savings Per Episode X

Number of Visits YTD

\$172,753

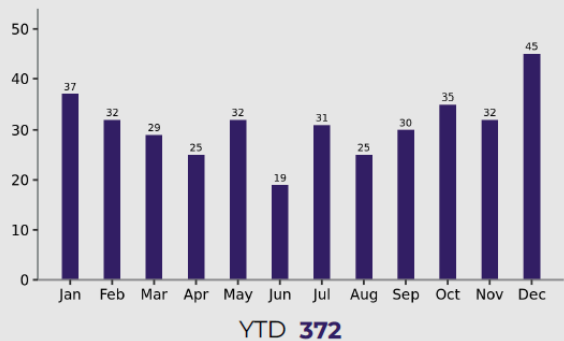


Annualized utilization trend

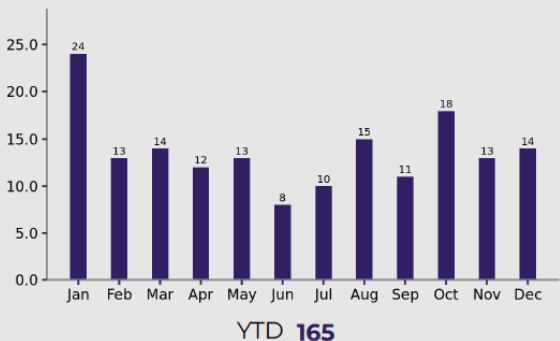


Member Activity

Visits this period **45**
Total Number of Unique Users this period **42**



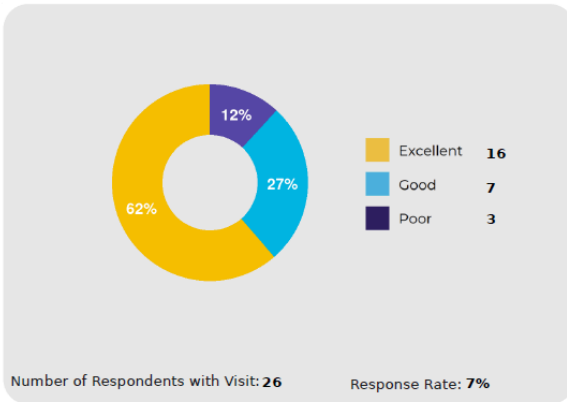
Registrations this period **14**



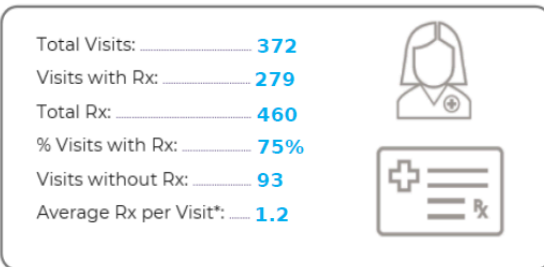
| | VISITS | | MEMBERSHIP | | REGISTRATIONS | | MEDICAL HISTORY COMPLETIONS | |
|----------------|---------------|-----|---------------|---------|---------------|-----------------|-----------------------------|-----------------|
| | Report Period | YTD | Report Period | YTD AVG | Report Period | Since Inception | Report Period | Since Inception |
| Primaries | 35 | 307 | 2,638 | 2,645 | 11 | 1,058 | 10 | 613 |
| Dependents | 10 | 65 | 1,642 | 1,622 | 3 | 310 | 3 | 168 |
| Eligible Lives | 45 | 372 | 4,280 | 4,267 | 14 | 1,368 | 13 | 781 |

Clinical details YTD

Member satisfaction



Prescriptions by visit



Top Diagnoses

| | |
|---|-----|
| ACUTE UPPER RESPIRATORY INFECTION, UNSPECIFIED | 17% |
| DIARRHEA, UNSPECIFIED | 6% |
| INFECTIOUS GASTROENTERITIS AND COLITIS, UNSPECIFIED | 4% |
| ACUTE MAXILLARY SINUSITIS, UNSPECIFIED | 3% |
| ACUTE CYSTITIS WITHOUT HEMATURIA | 3% |
| URINARY TRACT INFECTION, SITE NOT SPECIFIED | 3% |
| LOW BACK PAIN, UNSPECIFIED | 3% |
| VIRAL INFECTION, UNSPECIFIED | 3% |
| ACUTE PHARYNGITIS, UNSPECIFIED | 2% |
| ACUTE SINUSITIS, UNSPECIFIED | 2% |

Top prescriptions written

| | |
|--|----|
| BENZONATATE 200 MG ORAL CAPSULE | 7% |
| ONDANSETRON HYDROCHLORIDE 4 MG ORAL TABLET, DISINTEGRATING | 6% |
| BENZONATATE 100 MG ORAL CAPSULE | 5% |
| AMOXICILLIN-CLAVULANATE 875 MG-125 MG ORAL TABLET | 5% |
| IPRATROPIUM BROMIDE NASAL 21 MCG/INH NASAL SPRAY | 5% |
| TAMIFLU 75 MG ORAL CAPSULE | 4% |
| AZELASTINE HYDROCHLORIDE NASAL 137 MCG/INH NASAL SPRAY | 4% |
| IPRATROPIUM BROMIDE NASAL 42 MCG/INH NASAL SPRAY | 3% |
| MACROBID MACROCRYSTALS-MONOHYDRATE 100 MG ORAL CAPSULE | 3% |
| FLUTICASONE PROPIONATE 50 MCG/INH NASAL SPRAY | 3% |

2024 SURVEYS DISTRIBUTED

Employee Medical Plan Survey

El Paso County currently employs approximately 3,015 employees. 2,968 employees are eligible for County medical benefits, of those employees, 2,076 are currently enrolled in a County medical plan. The Employee Medical Plan survey was launched during Open Enrollment, which took place October 1 through October 31, 2024 and distributed to all eligible employees. The Purpose of the survey is to assess the reason employees elected to waive medical coverage with El Paso County.

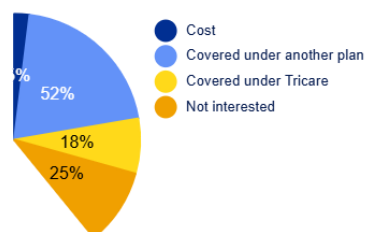
The survey was administered and distributed by the Human Resources Department via the online enrollment system. All eligible employees who received the link to the survey have access to a computer.

Identifying the cause of why employees elect to waive medical coverage is essential to assess and improve the County Medical Plan.

Respondents were prompted with a survey question if coverage was waived and had 6 responses to choose from.

The survey was open during the full month of Open Enrollment, allowing 31 days for employees to respond. A total of 267 responses were received.

Medical



| Reason for Declining Coverage | # of Employees - | Percentage - |
|-------------------------------|------------------|--------------|
| Cost | 13 | 5% |
| Covered under another plan | 141 | 53% |
| Covered under Tricare | 47 | 18% |
| Not interested | 66 | 25% |
| Total Responses | 267 | |

EMPLOYEE MEDICAL PLAN NEW HIRE SURVEY

The Employee Medical Plan New Hire Survey is launched during the new employee orientation when new hires are presented with the benefits the County offers. The New Hire Survey was distributed to a total of 523 employees in 2024.

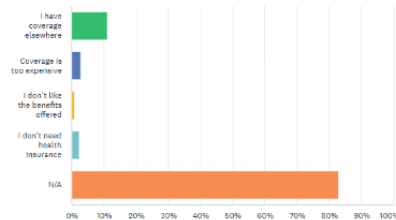
The Purpose of the survey is to assess the reason employees elect to waive medical coverage with El Paso County. The survey was administered and distributed by the Human Resources Department via email and the online enrollment system identifying the cause of why employees elect to waive medical coverage is essential to assess and improve the County Medical Plan.

Respondents were asked to answer ten questions and provided a comments/suggestions section for employees to provide any additional feedback.

A total of 218 responses were received, equaling to a 42% participation rate.

If you are not enrolling in a Health plan, choose why?

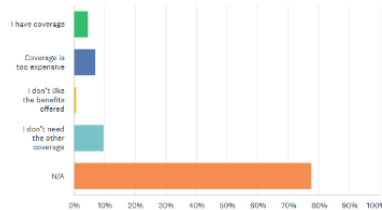
Answered: 217 Skipped: 2



| ANSWER CHOICES | RESPONSES |
|-----------------------------------|------------|
| I have coverage elsewhere | 11.06% 24 |
| Coverage is too expensive | 2.76% 6 |
| I don't like the benefits offered | 0.92% 2 |
| I don't need health insurance | 2.30% 5 |
| N/A | 82.96% 180 |
| TOTAL | 217 |

If you are not enrolling in other benefits besides health insurance, please explain why?

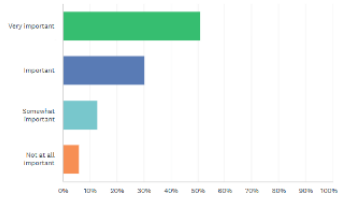
Answered: 215 Skipped: 4



| ANSWER CHOICES | RESPONSES |
|-----------------------------------|------------|
| I have coverage | 4.65% 10 |
| Coverage is too expensive | 6.98% 15 |
| I don't like the benefits offered | 0.93% 2 |
| I don't need the other coverage | 8.77% 21 |
| N/A | 77.67% 167 |
| TOTAL | 215 |

How important was health insurance when accepting employment with the County of El Paso?

Answered: 910 Skipped: 1



| ANSWER CHOICES | RESPONSES | |
|----------------------|-----------|-----|
| Very Important | 50.32% | 111 |
| Important | 35.28% | 86 |
| Somewhat Important | 12.04% | 28 |
| Not at all important | 5.96% | 13 |
| TOTAL | | 910 |



Wellness

Insurance premiums and health care costs continue to rise while employees and their families continue to face risks of developing chronic illnesses. By empowering employees to become healthier through awareness, education, and participation in health programs, health care costs can significantly decrease due to changes in lifestyle habits.

The El Paso County Wellness program focuses on preventative and proactive approaches that address critical health issues.

The mission is to improve the health and wellbeing of El Paso County employees and their families through targeted disease fighting strategies, education, and activities that support healthy lifestyle changes creating a more productive and engaged workforce while achieving healthcare savings.

Ongoing Strategies:

- Health Risk Assessments
- Health Screenings
- Annual Healthy Wellness Visit
- Wellness Educational Courses
- Physical Fitness Classes
- Healthy Lifestyle Program
- Physical Fitness Events
- Tobacco/Smoking Cessation
- Wellness Ambassador Program
- Health/Lifestyle Coaching
- Wellness Incentive Program
- Gym Enrollments
- Onsite Fitness and Wellness Center
- Plan a Lifestyle and Nutrition Transformation Program (PLANT)

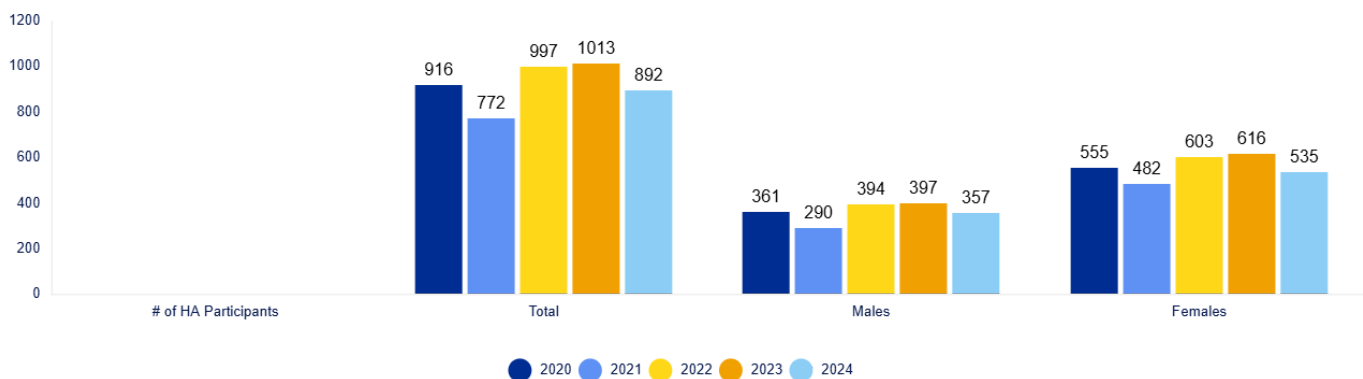
HEALTH RISK ASSESSMENT (HRA)

A health risk assessment (HRA) is one of the most widely used screening tools and is often the first step in multi-component health promotion programs. The HRA's are a series of questions in survey form to help assess current overall health and to determine risk levels for developing certain diseases and medical conditions, such as diabetes, heart disease and asthma.

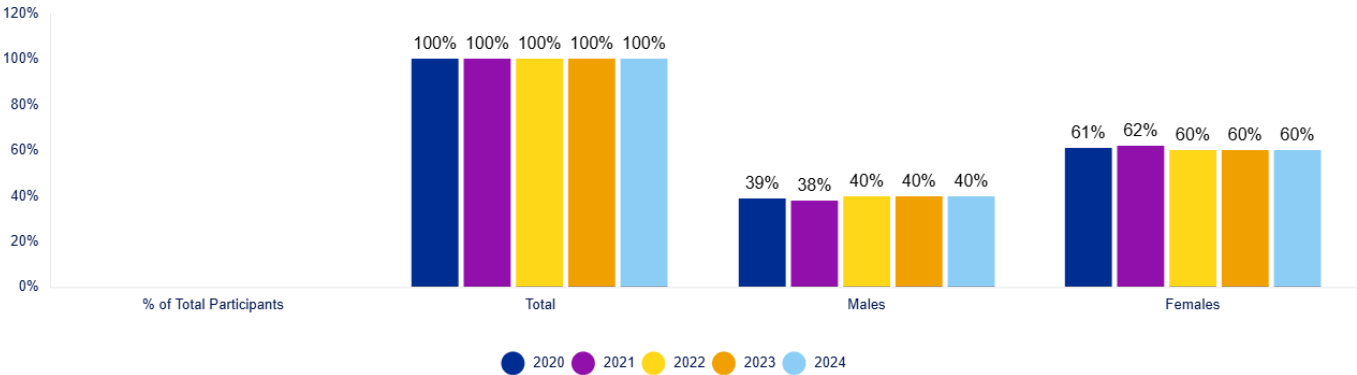
Based on self-reported data, this report identifies current health status, certain risks and areas of opportunity for further intervention and programming.

Demographic Composition

of HA Participants



% of Total Participants



MOST PREVALENT MODIFIABLE RISK FACTORS AND RISK LEVELS

Based on aggregate results of the Health Assessment, modifiable risk factors assessed, most prevalent modifiable risk factors are presented in the following table for the current health assessment period.

| Most Prevalent Modifiable risk factors and risk | | |
|---|------------------------------|----------------------------|
| Health Condition | # of HA Participants at Risk | % of Total HA Participants |
| 2020 | | |
| High Blood Pressure | 128 | 33% |
| Anxiety | 99 | 26% |
| Hyperlipidemia | 83 | 21% |
| Asthma | 79 | 20% |
| Depression | 56 | 15% |
| 2021 | | |
| Anxiety | 17 | 38.6% |
| Hypertension | 13 | 29.5% |
| Asthma | 10 | 22.7% |
| Hyperlipidemia | 9 | 20.5% |
| Depression | 8 | 18.2% |
| 2022 | | |
| Hyperlipidemia | 781 | 25.7% |
| Hypertension | 662 | 21.80% |
| Obesity | 465 | 15.30% |
| Nonspecific Gastritis/I | 309 | 10.20% |
| Diabetes Mellitus | 304 | 10% |
| 2023 | | |
| Blood Glucose | 63 | 6% |
| Glycated Hemoglobin | 57 | 6% |
| Total Cholesterol | 55 | 5.60% |
| Triglycerides | 159 | 16.20% |
| HDL Cholesterol | 15 | 1.50% |
| LDL Cholesterol | 38 | 3.80% |
| Blood Pressure | 474 | 48.80% |
| BMI | 522 | 53.40% |
| 2024 | | |
| Blood Glucose | 53 | 6% |
| Glycated Hemoglobin | 70 | 8% |
| Total Cholesterol | 38 | 4.42% |
| Triglycerides | 125 | 14.5% |
| HDL Cholesterol | 0 | 0% |
| LDL Cholesterol | 26 | 3.03% |
| Blood Pressure | 407 | 47.40% |
| BMI | 476 | 55.40% |

TOP CONDITION ANALYSIS

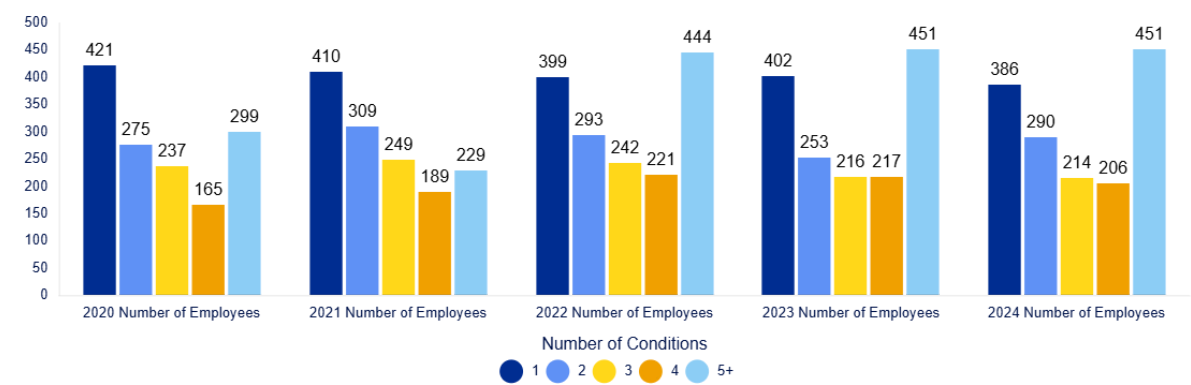
An analysis of the most prevalent conditions was conducted for a total of 2,968 employees. The results of the analysis, tables below, will enable the County to develop wellness strategies that specifically target identified diseases especially preventable (diabetes, obesity, high blood pressure).

Top Condition Analysis

| Condition | # of Employees with Conditions |
|---------------------------------|--------------------------------|
| 2020 | |
| Hyperlipidemia | 591 |
| Hypertension | 535 |
| Obesity | 396 |
| Allergy | 279 |
| Nonspecific Gastritis/Dyspepsia | 248 |
| Metabolic Syndrome | 236 |
| Diabetes Mellitus | 231 |
| Chronic Thyroid Disorder | 205 |
| Low Back Pain | 184 |
| Anxiety | 161 |
| Depression | 147 |
| Migraine and Other Headaches | 128 |
| Asthma | 11282 |
| Periodontal Disease | 82 |
| Menopause | 58 |
| Benign Prostatic Hypertrophy | 55 |
| Osteoporosis | 54 |
| Ischemic Heart Disease | 43 |
| Iron Deficiency Anemia | 34 |
| Peripheral Artery Disease | 30 |
| 2021 | |
| Hyperlipidemia | 764 |
| Hypertension | 655 |
| Obesity | 482 |
| Nonspecific Gastritis/Dyspepsia | 301 |
| Diabetes Mellitus | 288 |
| Metabolic Syndrome | 258 |
| Allergy | 251 |
| Chronic Thyroid Disorder | 243 |
| Low Back Pain | 204 |
| Depression | 200 |
| Anxiety | 189 |
| COVID-19 | 165 |
| Migraine and Other Headaches | 135 |
| Asthma | 117 |
| Periodontal Disease | 108 |
| Benign Prostatic Hypertrophy | 88 |
| Osteoporosis | 85 |
| Cataract | 60 |
| Ischemic Heart Disease | 60 |
| Menopause | 59 |
| 2022 | |
| Hyperlipidemia | 781 |
| Hypertension | 662 |
| Obesity | 465 |
| Nonspecific Gastritis/Dyspepsia | 309 |
| Diabetes Mellitus | 304 |
| Metabolic Syndrome | 300 |
| Allergy | 258 |
| Chronic Thyroid Disorders | 252 |
| Depression | 215 |
| Low Back Pain | 215 |
| Anxiety | 213 |
| COVID-19 | 165 |
| Migraine and Other Headaches | 141 |
| Periodontal Disease | 116 |
| Asthma | 108 |
| Benign Prostatic Hypertrophy | 95 |
| Osteoporosis | 87 |
| Menopause | 69 |
| Chronic Renal Failure | 55 |
| Ischemic Heart Disease | 55 |
| 2023 | |
| Hyperlipidemia | 741 |
| Hypertension | 575 |
| Obesity | 542 |
| Metabolic Syndrome | 332 |
| Diabetes Mellitus | 300 |

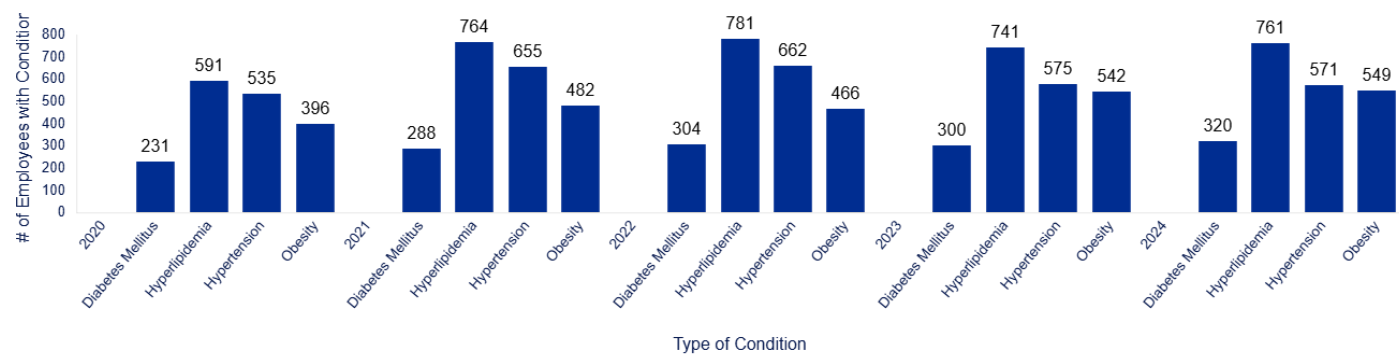
| | |
|---------------------------------|-----|
| COVID-19 | 290 |
| Nonspecific Gastritis/Dyspepsia | 287 |
| Allergy | 259 |
| Anxiety | 233 |
| Chronic Thyroid Disorders | 216 |
| Depression | 195 |
| Low Back Pain | 161 |
| Obstructive Sleep Apnea | 131 |
| Asthma | 112 |
| Periodontal Disease | 104 |
| Migraine and Cluster Headaches | 75 |
| Benign Prostatic Hypertrophy | 65 |
| Menopause | 61 |
| Osteoporosis | 57 |
| Iron Deficiency Anemia | 39 |
| 2024 | |
| Hyperlipidemia | 761 |
| Hypertension | 571 |
| Obesity | 549 |
| Diabetes Mellitus | 320 |
| Metabolic Syndrome | 297 |
| Nonspecific Gastritis/Dyspepsia | 265 |
| COVID-19 | 258 |
| Anxiety | 248 |
| Allergy | 247 |
| Chronic Thyroid Disorders | 218 |
| Depression | 204 |
| Low Back Pain | 166 |
| Obstructive Sleep Apnea | 152 |
| Asthma | 96 |
| Migraine and Cluster Headaches | 81 |
| Menopause | 70 |
| Benign Prostatic Hypertrophy | 63 |
| Osteoporosis | 63 |
| Tobacco and Nicotine Use | 46 |

Number of Conditions per Employee



70 % of employees can be impacted by prevention and education

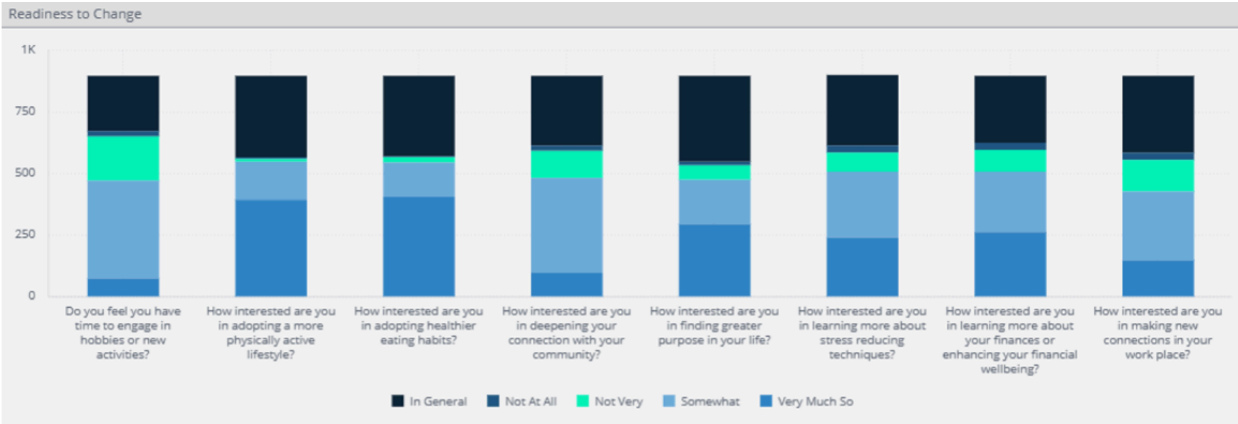
of employees that can be impacted



PERFORMANCE MEASUREMENTS

Readiness to Change

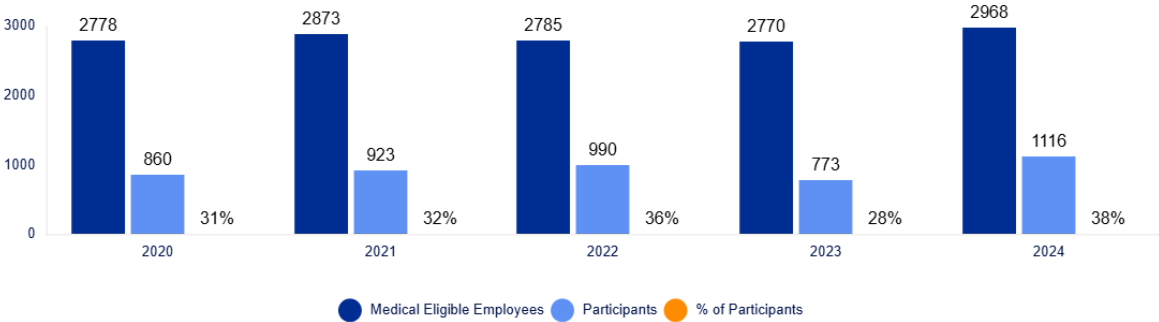
The following table indicates the average of readiness to change among HRA participants as reported by the participant's base health assessment.



ANNUAL HEALTHY WELLNESS VISITS

Annual healthy wellness visit is a more comprehensive visit with the employee's primary care physician which includes annual age and/or gender appropriate preventive care visit such as Well-Woman visit. The visit may include a review of the employee's medical, family, and social history, certain screenings, shots and referrals for other care, if

Annual Wellness Visits Participants



VACCINATIONS

Flu shots are available to all County employees at no cost. In 2024 onsite flu shots were provided at the Enrique Moreno Courthouse and the Sheriff's Training Academy on the following dates and locations:

September 25th - Employee Health Fair Enrique Moreno Courthouse

8am -12pm

October 23rd - Sheriff's Training Academy

7am -12pm

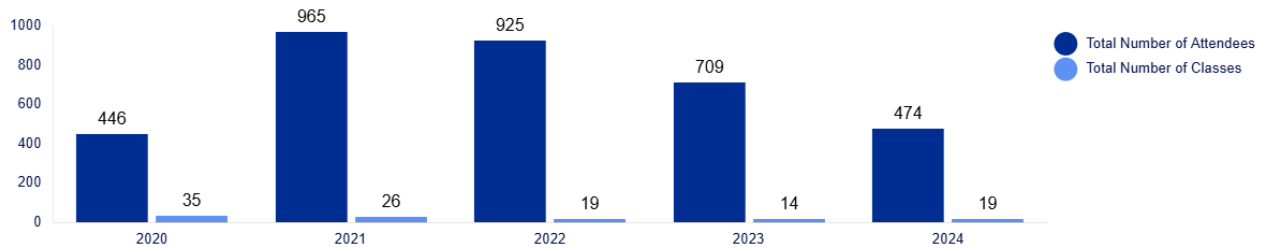
Flu Vaccination & Cost

| - | 2020 | 2021 | 2022 | 2023 | 2024 |
|----------------------|-------|----------|------------------------------------|------------|------------|
| # of Vaccinations | 58 | 13 | 103 (City-No Cost) 26 (UMC @ \$25) | 115 | 116 |
| Cost Per Vaccination | \$5 | \$25 | \$25.00 | \$25.00 | \$25.00 |
| Total Cost | \$290 | \$325.00 | \$650.00 | \$2,875.00 | \$2,900.00 |

EDUCATION

Education is a key component to preventing health care issues. A gamut of educational courses were coordinated and developed in 2024 that emphasized preventive care to include physical activity, and mental well-being.

Wellness Education



Classes:

Heart Health: Hello Heart

Financial Wellness Playbook

Healthy Relationships

Adopting a healthy lifestyle- Getting Support

Adopting a healthy lifestyle- Fitness and Exercise

Adopting a healthy lifestyle- Healthy Eating

Adopting a healthy lifestyle- Sleep and Relaxation

Nutrition Basics

Power Thursdays- HIIT Group Exercise Classes (9 total classes)

Physical Activity and Nutrition Course (Navigate)

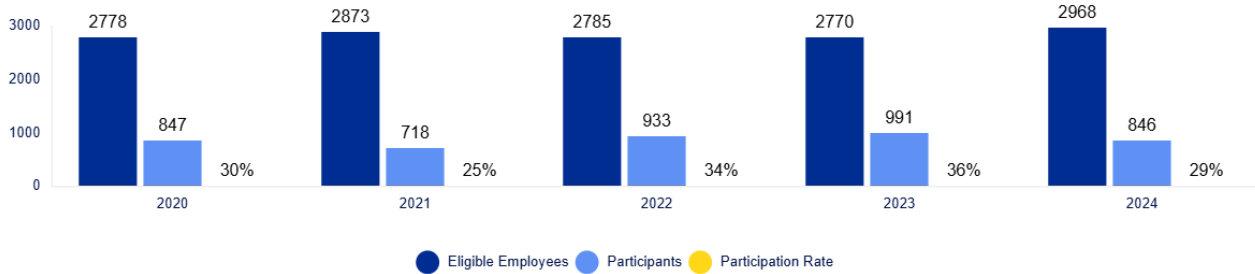
Metabolic Syndrome Course (Navigate)

WELLNESS SCREENINGS

A wellness screening provides several important measures that assist in determining the risk level of a person for certain diseases and medical conditions and helps establish a health baseline. When all the measurements are combined, the risk for heart disease, stroke and diabetes can be assessed.

With a goal of early risk detection and intervention, wellness screening services help evaluate health and are geared toward encouraging healthy lifestyles.

Wellness Screening Participants



The Blueprint for Wellness screening was performed on a total of 846 of 2968 eligible participants at El Paso County in 2024. This is a participation rate of 29%.

Executive Summary Report

A topline summary of your population that includes an overview of wellness screening participation, risk factor scorecard, and population trends.

Participation

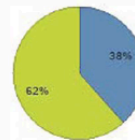
The Health & Wellness screening was performed on a total of 846 of 2,968 eligible participants at El Paso County in 2024. This is a participation rate of 29%.

•100% (846) of participants were tested using a venipuncture modality.

29%
(846 of 2,968)
Participation rate for 2024

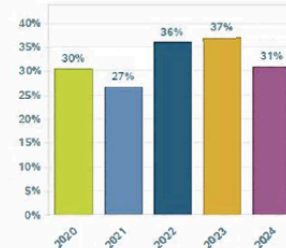
When participation rates climb to between 30% and 50%, the screened individuals exhibit an increase in the risk factors over the average number of risk factors per participant when the screening percentage is under 30%. This would indicate that the screened population is reaching deeper into the segment of poorer health.

Participation in 2024

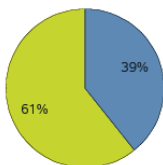


Female Male

Non-Cohort Year Over Year Participation Rate

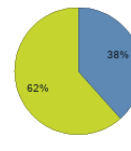


Participation in 2023



Female Male

Participation in 2024



Female Male

WELLNESS REPORT CARD

The Wellness Report Card provides an at-a-glance overview of the health risk factors for El Paso County employees. Top 3 Risk identified for El Paso County Employees include BMI (Body Mass Index), Blood Pressure, and HDL cholesterol

2023

Executive Summary Report

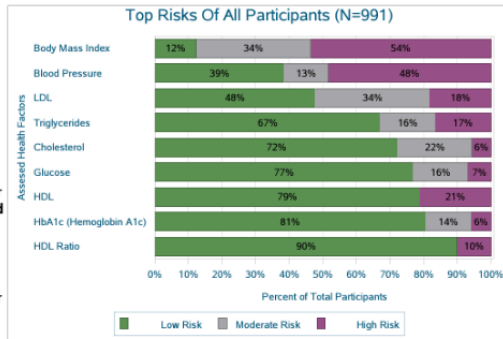
Wellness Report Card

The top 3 Risks identified for the El Paso County population include **Body Mass Index, Blood Pressure, LDL**.

88% of the employee population are at Moderate or High risk for **Body Mass Index**.

61% are at Moderate or High risk for **Blood Pressure**.

52% are at Moderate or High risk for **LDL**.



The table below describes the reference ranges for each risk factor.

| Risk Factor | Low/Acceptable Risk | Moderate Risk | High Risk |
|------------------------|---------------------|------------------|---------------|
| Body Mass Index | 18.5-24.9 | <18.5 or 25-29.9 | 30.0+ |
| Blood Pressure | <120 over <80 | 120-129 over <80 | ≥130 over ≥80 |
| LDL | <100 | 100-129 | ≥130 |
| Triglycerides | <150 | 150-199 | ≥200 |
| Cholesterol | <199 | 200-239 | ≥240 |
| Glucose | 65-99 | 100-125 | ≥126 |
| HDL | M(≥40)/F(≥46) | | M(<40)/F(<46) |
| HbA1c (Hemoglobin A1c) | <5.7 | 5.7-6.4 | ≥6.4 |
| HDL Ratio | <5.0 | | ≥5.0 |

2024

Executive Summary Report

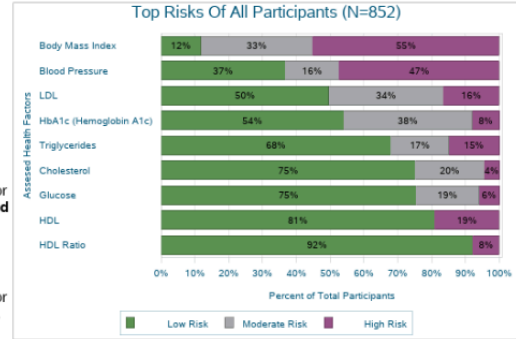
Wellness Report Card

The top 3 Risks identified for the El Paso County population include **Body Mass Index, Blood Pressure, LDL**.

88% of the employee population are at Moderate or High risk for **Body Mass Index**.

63% are at Moderate or High risk for **Blood Pressure**.

50% are at Moderate or High risk for **LDL**.



The table below describes the reference ranges for each risk factor.

| Risk Factor | Low/Acceptable Risk | Moderate Risk | High Risk |
|------------------------|---------------------|------------------|---------------|
| Body Mass Index | 18.5-24.9 | <18.5 or 25-29.9 | 30.0+ |
| Blood Pressure | <120 over <80 | 120-129 over <80 | ≥130 over ≥80 |
| LDL | <100 | 100-129 | ≥130 |
| HbA1c (Hemoglobin A1c) | <5.7 | 5.7-6.4 | ≥6.4 |
| Triglycerides | <150 | 150-199 | ≥200 |
| Cholesterol | <199 | 200-239 | ≥240 |
| Glucose | 65-99 | 100-125 | ≥126 |
| HDL | M(≥40)/F(≥46) | | M(<40)/F(<46) |
| HDL Ratio | <5.0 | | ≥5.0 |

Multiple Risk Factors

Employees with multiple risk factors cost employers more money in health care, absenteeism, and overall productivity. Multiple studies have shown that overall costs increase at a faster rate once an individual reaches and exceeds three risk factors.

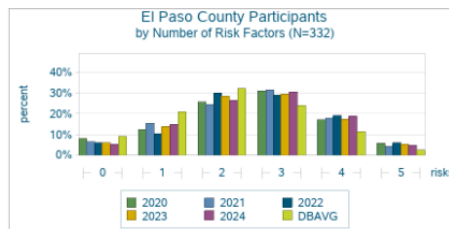
Executive Summary Report

Multiple Risk Factors

Employees with multiple risk factors cost employers more money in health care, absenteeism and overall productivity. Multiple studies have shown that overall costs increase at a faster rate once an individual reaches and exceeds three risk factors.

54% having 3+ risk factors is more than the database average and is the same as **54%** in 2020.

Database Average is an average of all Health & Wellness participants over the past four quarters.



Multi-Year Trends

| All Participants | Initial to Current Year |
|------------------|-------------------------|
| Test | Net Change % IN Range |
| Blood Pressure | 2.2% |
| Body Mass Index | (- 6.7%) |
| Glucose | 2.1% |
| LDL Cholesterol | 1.2% |
| Triglycerides | (- 2.1%) |

Across all screened participants, **Blood Pressure** scores improved the most, while **Body Mass Index** scores decreased the most.

| Cohort Participants | Initial to Current Year Cohort(N=330) | HCUP ^a | Potential Shift in Cost Risk |
|--|---------------------------------------|-------------------|--|
| Test/Risk | Net Change from Highest Risk Level | | Dollars Saved |
| Blood Pressure | 46 | \$5,342* | \$245,732 |
| Glucose | 7 | \$4,311* | \$30,177 |
| LDL Cholesterol | 19 | \$7,966* | \$151,354 |
| Cohort table calculation derived by looking at the high risk participants that moved to a low risk status for LDL Cholesterol, Blood Pressure and Glucose. | | | \$427,263 Net Potential Cost Shift* |

* Based on Healthcare Utilization Project (HCUP) Cost of One Hospitalization for Indicated Clinical Conditions.

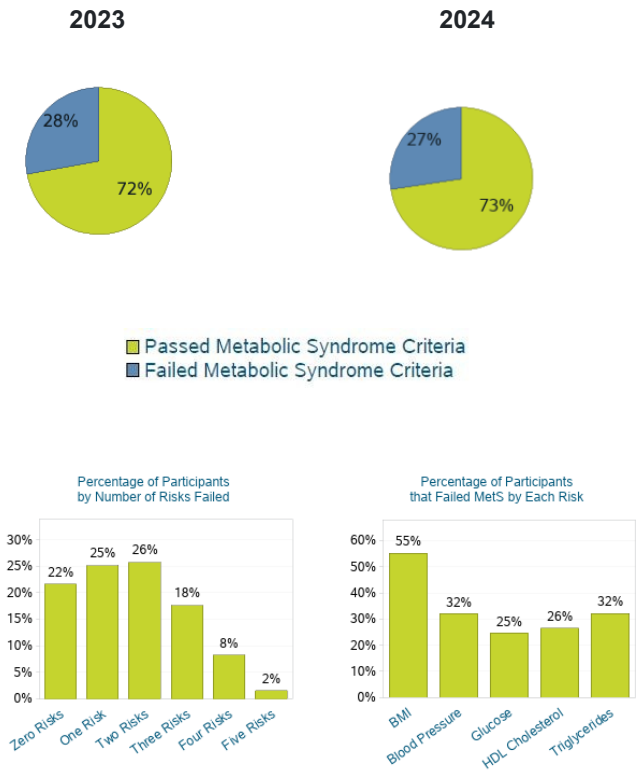
METABOLIC SYNDROME

Metabolic syndrome has emerged as an accurate measurement of the disease risks associated with obesity. According to the CDC, we are facing an epidemic of obesity. The factors reflected by Metabolic Syndrome include blood pressure, glucose, triglycerides, HDL, cholesterol and waist circumference. BMI can be used in place of waist circumference if preferred.

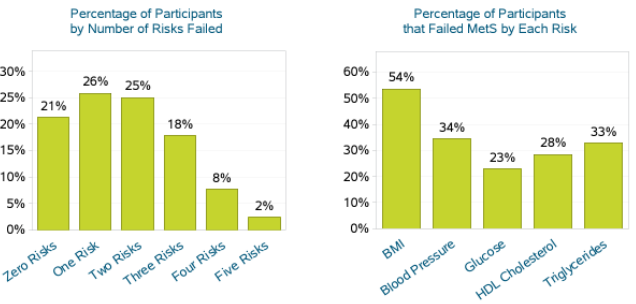
When the values for 3 or more of these measures fall within targets established for Metabolic Syndrome by the American Heart Association, participants receive a green light and are less likely to be at risk for heart disease, diabetes, and stroke. Participants with 2 or fewer target values receive a red light and are at greater risk. In fact, research indicates these individuals are 5 times more likely to become a diabetic and 2 or 3 times more likely to have a cardiovascular event. By understanding their risk profiles, participants can make lifestyle changes to reduce or eliminate their risk of Metabolic Syndrome.

2024

Percentage of Participants With and Without Metabolic Syndrome



2023



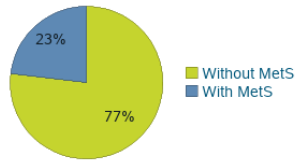
Metabolic Syndrome Report

Metabolic Syndrome Age and Gender Breakouts

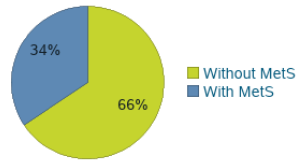
The average age of participants with 3 or more risk factors (Metabolic Syndrome) is **46**.

The average age of participants with 2 or fewer risk factors is **44**.

Percentage of Female
Participants with and without
Metabolic Syndrome

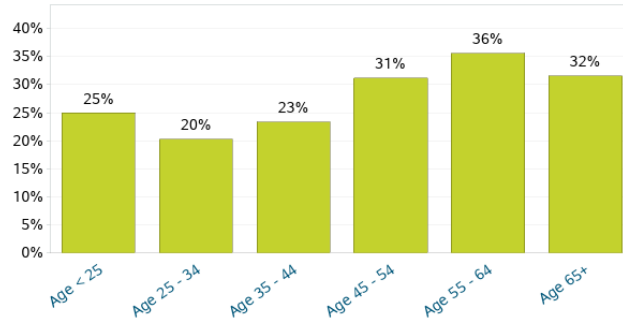


Percentage of Male
Participants with and without
Metabolic Syndrome



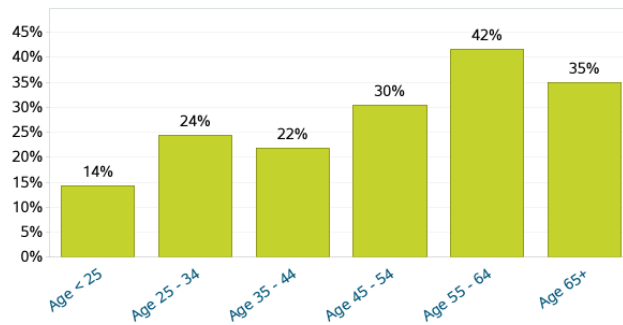
2024

Metabolic Syndrome by Age Group



2023

Metabolic Syndrome by Age Group



Metabolic Syndrome Report

| Summary Data | * Number in 2024 (n) | ** % At Risk MetS | Systolic BP>=130 Diastolic BP>=85 | Glucose >=100 | HDL <40 M <50 F | Triglycerides >=150 | BMI >=30 |
|--------------|----------------------|-------------------|-----------------------------------|---------------|-----------------|---------------------|----------|
| All | 850 | 27.41% | 31.88% | 24.59% | 26.47% | 32.12% | 55.18% |
| Female | 524 | 23.09% | 24.24% | 19.85% | 29.39% | 27.10% | 55.15% |
| Male | 326 | 34.36% | 44.17% | 32.21% | 21.78% | 40.18% | 55.21% |
| Age < 25 | 12 | 25.00% | 33.33% | 8.33% | 33.33% | 25.00% | 66.67% |
| Age 25 - 34 | 148 | 20.27% | 16.22% | 10.81% | 31.76% | 31.76% | 55.41% |
| Age 35 - 44 | 278 | 23.38% | 27.34% | 15.83% | 25.54% | 32.37% | 55.04% |
| Age 45 - 54 | 247 | 31.17% | 38.06% | 29.96% | 25.10% | 31.17% | 55.87% |
| Age 55 - 64 | 146 | 35.62% | 45.21% | 45.89% | 25.34% | 33.56% | 54.11% |
| Age 65+ | 19 | 31.58% | 36.84% | 36.84% | 21.05% | 36.84% | 47.37% |

| Summary Data | * Number in 2024 (n) | Zero Risk Factors | One Risk Factor | Two Risk Factors | Three Risk Factors | Four Risk Factors | Five Risk Factors |
|--------------|----------------------|-------------------|-----------------|------------------|--------------------|-------------------|-------------------|
| All | 850 | 21.65% | 25.18% | 25.76% | 17.65% | 8.24% | 1.53% |
| Female | 524 | 25.00% | 27.10% | 24.81% | 14.69% | 7.06% | 1.34% |
| Male | 326 | 16.26% | 22.09% | 27.30% | 22.39% | 10.12% | 1.84% |
| Age < 25 | 12 | 16.67% | 33.33% | 25.00% | 16.67% | 8.33% | 0.00% |
| Age 25 - 34 | 148 | 23.65% | 32.43% | 23.65% | 14.86% | 5.41% | 0.00% |
| Age 35 - 44 | 278 | 26.62% | 23.74% | 26.26% | 15.11% | 6.83% | 1.44% |
| Age 45 - 54 | 247 | 20.65% | 21.46% | 26.72% | 21.86% | 6.88% | 2.43% |
| Age 55 - 64 | 146 | 12.33% | 25.34% | 26.71% | 19.18% | 14.38% | 2.05% |
| Age 65+ | 19 | 21.05% | 31.58% | 15.79% | 10.53% | 21.05% | 0.00% |

* In order to be included in the Metabolic Syndrome analysis the participant had to have results for all 5 factors.
** The "At Risk" percentage represents participants who have 3 or more factors that fall outside the target ranges.

Metabolic Syndrome Report

Database Average

| Summary Data | * (%) | ** % At Risk MetS | Blood Pressure (At Risk) | Glucose (At Risk) | HDL (At Risk) | Triglycerides (At Risk) | BMI (At Risk) |
|--------------|---------|-------------------|--------------------------|-------------------|--------------------|-------------------------|-------------------|
| All | 100.00% | 21.61% | 33.27% | 26.29% | 23.67% | 24.49% | 27.07% |
| Female | 51.59% | 18.48% | 26.53% | 20.98% | 25.09% | 19.37% | 26.48% |
| Male | 48.41% | 24.94% | 40.45% | 31.96% | 22.16% | 29.95% | 27.70% |
| Summary Data | * (%) | Zero Risk Factors | One Risk Factor | Two Risk Factors | Three Risk Factors | Four Risk Factors | Five Risk Factors |
| All | 100.00% | 28.94% | 27.57% | 21.88% | 13.65% | 6.25% | 1.71% |
| Female | 51.59% | 33.14% | 27.78% | 20.59% | 11.95% | 5.18% | 1.35% |
| Male | 48.41% | 24.46% | 27.35% | 23.25% | 15.46% | 7.39% | 2.09% |

* In order to be included in the Metabolic Syndrome analysis the participant had to have results for all 5 factors.
** The "At Risk" percentage represents participants who have 3 or more factors that fall outside the target ranges.

Metabolic Syndrome Report

Metabolic Syndrome Cohort Report Introduction

This report represents your participants Metabolic Syndrome status over multiple screening periods. Within this report you will first see an overview of your overall trend for your entire population for each screening period represented, followed by a deeper focus on the population cohort, meaning those that participated in every screening analyzed within this report.

Cohort: Those participants that took part in the screenings in 2020 and 2024 and had results for all 5 factors.

Total Participant Summary

The table below represents participants in each year of the program and the overall percent at risk for Metabolic Syndrome for all participants as well as the cohort participants in both screening periods, by their number of risk factors for each screening period. The change in percentage from 2020 to 2024 at each risk level is also displayed.

| | All Participants | | Cohort Participants | | |
|------------------------|------------------|--------|---------------------|--------|---------------|
| | 2020 | 2024 | 2020 | 2024 | Change |
| Number of Participants | 822 | 850 | 437 | 437 | |
| % at Risk for MetS | 31.51% | 27.41% | 31.81% | 28.83% | -2.97% |
| Zero Risk Factors | 24.09% | 21.65% | 22.88% | 22.43% | -0.46% |
| One Risk Factors | 21.65% | 25.18% | 20.59% | 23.11% | +2.52% |
| Two Risk Factors | 22.75% | 25.76% | 24.71% | 25.63% | +0.92% |
| Three Risk Factors | 17.64% | 17.65% | 18.08% | 17.39% | -0.69% |
| Four Risk Factors | 11.44% | 8.24% | 10.76% | 8.70% | -2.06% |
| Five Risk Factors | 2.43% | 1.53% | 2.97% | 2.75% | -0.23% |

Overall Cohort Participant Summary

In El Paso County there were 437 participants that took part in both screening periods represented in this report. In 2020 32% of those were at risk for Metabolic Syndrome and in 2024, 29% were at risk which is a reduction of -3% at risk and is considered positive movement.

HEALTHY LIFESTYLE REIMBURSEMENT PROGRAM

The Healthy Lifestyle Program offers eligible employees an additional incentive to adopt and maintain an active lifestyle. Employees must attend and participate in activities at eligible fitness facilities at least 8 times per calendar month for a total of 48 times during a consecutive 6-month period or 96 times for a 12-month period.

The basis of the plan aims to contribute to improving the employee's health by enrolling and participating in regular physical activity using large muscle groups, such as walking, running, or swimming, produces cardiovascular adaptations that increase exercise capacity, endurance, and skeletal muscle strength.

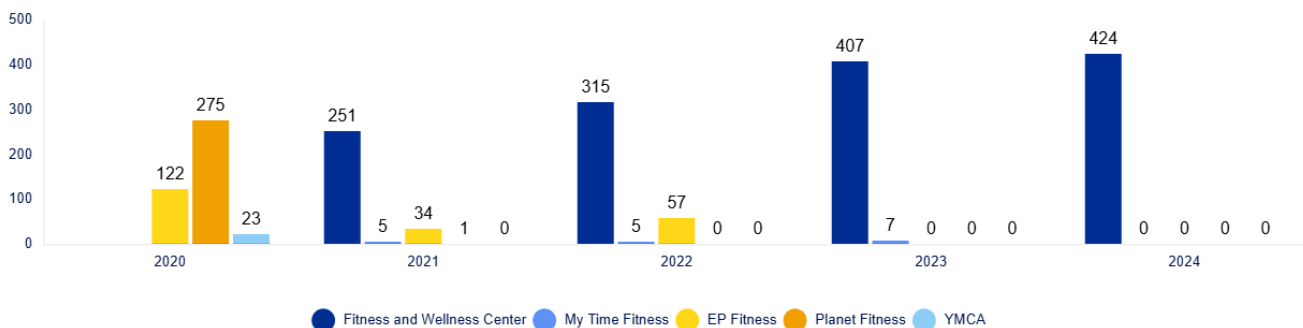
Healthy Lifestyle

| -- | 2020 | 2021 | 2022 | 2023 | 2024 |
|---|---------|------------|------------|------------|------------|
| Total Number of Applications Received for Reimbursement | 51 | 19 | 42 | 38 | 40 |
| Total Reimbursed for 12-months Eligibility | \$2,322 | \$1,192.34 | \$1,894.72 | \$1,925.98 | \$1,883.30 |
| Total Reimbursed for 6-months Eligibility | \$3,381 | \$991.80 | \$2,642.82 | \$2,320.87 | \$2,294.58 |
| Total Amount Reimbursed | \$5,703 | \$2,184.14 | \$4,537.54 | \$4,246.85 | \$4,177.88 |

GYM ENROLLMENTS

In accordance with our El Paso County strategic health and wellness plan, employees are given the opportunity to enroll in a contracted gym facility with a monthly payroll deduction. The contracted gym in 2024 was My Time Fitness. My Time Fitness was contracted from January 2024- March 2024.

Gym Memberships



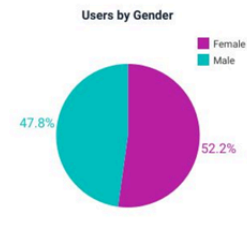
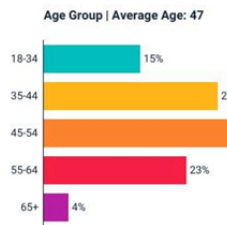
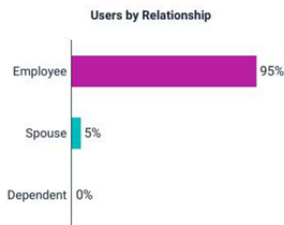
Hello Heart Program

The Hello Heart program through the County's Medical TPA (Aetna) was implemented and took effective on May 2023.

Starting Cardiovascular Health

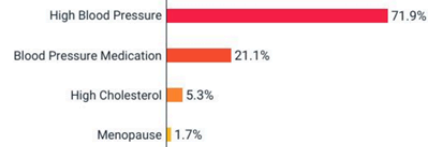


Your users are embracing the importance of heart health and taking an active role in their wellness. This report examines cardiovascular risks for users at the start of their journey.



Clinical Enrollment Criteria

50.7% of users self-reported more than one condition when enrolling.



Percent of Users by Starting Blood Pressure Category

