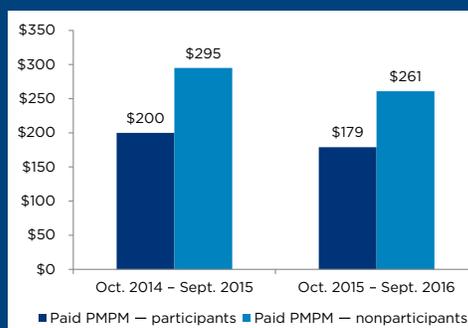




# Enterprise Bank & Trust reduces plan spending by prioritizing employee health

June 2018

Enterprise Bank & Trust was founded nearly 30 years ago on the idea of serving the lifetime financial needs of privately held businesses, their owner families and other success-minded individuals. It offers a comprehensive array of banking, trust and financial advisory services.



Values exclude high cost claimants (threshold of \$50,000), and include members continuously enrolled.

Per member per month (PMPM) costs for continuously enrolled participants were much lower than costs for nonparticipants.

When it comes to the health of its employees, Enterprise Bank & Trust knows that creating a culture of wellness isn't just good for the employees; it's good for the whole company. About five years ago, Enterprise Bank & Trust, headquartered in the St. Louis area, made a financial investment in a formalized wellness program and began tracking results year over year.

Lockton's Health Risk Solutions team worked with Enterprise Bank & Trust and a specialized third-party vendor partner to employ Infolock® to improve the health of their insured population. Infolock helped take the company's wellness program to the next level by targeting the specific health needs of employees and ultimately saving on plan costs.

Infolock is Lockton's proprietary data warehouse. This tool can help clients cut costs and improve employee health and well-being by providing action through insight. By harnessing data from medical claims, biometric screenings, health assessments and more, Infolock identifies employees' unique cost drivers. Then, based on data, the client's team at Lockton recommends innovative solutions that specifically target those cost drivers and health risks for the client's member population.



## Creating a customized wellness program

In 2016, Enterprise Bank & Trust switched to a program that encouraged employees to set and achieve personal health goals to lower their health risk scores. The program also placed added emphasis on being tobacco free. In addition to restructuring the program in this way, a tiered system was adopted for premium incentives.

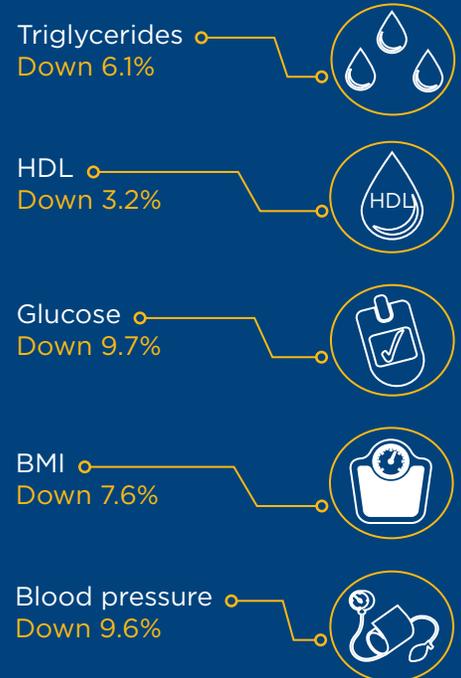
“We wanted our wellness program to bring more focus to improving individual health metrics as a way to foster a better quality of life for all of our employees,” said Lorie White, senior vice president of human resources for Enterprise Bank & Trust. “To reward participation, we decided to offer multiple tiers in our program with greater financial incentives for those who reach the highest tier.”

Its efforts to engage employees have paid off. After implementing the changes to the plan, the company saw a 4 percent increase in program participation the following year. Overall, 92 percent of employees participated in the program and 94 percent of participants achieved the highest point tier.

The results don't stop at increased participation. Year over year, the health of Enterprise Bank & Trust employees improved.

- Preventive office visits increased among program participants at the highest points tier.
- The glucose risk factor dropped substantially for program participants.
- The BMI risk factor dropped for program participants.

### DECREASE IN THE PERCENT OF INDIVIDUALS WITH EACH RISK FACTOR<sup>1</sup>



<sup>1</sup>The year-over-year decrease represented here occurred among continuously enrolled individuals who achieved the higher tier incentive.



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—Lorie White, senior vice president of human resources for Enterprise Bank & Trust.

## Looking ahead to a future of health

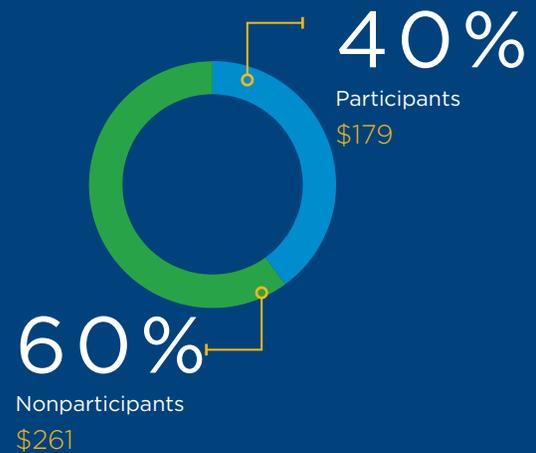
Enterprise Bank & Trust wants to continue to evolve the program to meet employee needs. Using Infolock, the company can target specific aspects of health to make program improvements. For example, recognizing that employees are more likely to be successful with support at home as well as the office, the company will add monetary incentives for spouses who participate in the coming year.

Creating a culture of health with this wellness program has been good for employees, but it has also been good for the company. **The per member per year costs for participants were almost half of what the costs were for nonparticipants, and Enterprise Bank & Trust is now one of the third-party vendor partner's healthiest clients in the country.**

Enterprise Bank & Trust has demonstrated that with the right data and Lockton's team of experts making strategic recommendations based on that data, investing in employee wellness means investing in the company's success.

### PMPM COSTS<sup>1</sup>

OCT. 2015 - SEPT. 2016



<sup>1</sup>High-cost claimants (threshold of \$50,000) excluded from values. Numbers derived from members continuously enrolled over a 24-month period.