



## Greater Tompkins County Municipal Health Insurance Consortium

P.O. Box 7 • Ithaca, New York 14851 • (607) 274-5590

Headquarters: 215 N. Tioga Street, Ithaca, NY 14850

[www.healthconsortium.net](http://www.healthconsortium.net) • [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org)

*"Individually and collectively we invest in realizing high quality, affordable, dependable health insurance."*

### AGENDA Joint Committee on Plan Structure and Design October 7, 2021 - 1:30 P.M.

Remote by Zoom - Contact [consortium@tompkins-co.org](mailto:consortium@tompkins-co.org) for Link

1. Welcome (1:30) J. Bower
2. Changes to the Agenda
3. Approval of June 3, 2021 Minutes
4. Committee Chair's Report (1:35) J. Bower
  - a. Labor Director seats
5. Board of Directors and Executive Committee Chair's Report (1:40) J. Drake
6. Committee Poll
7. Executive Director Report (1:45) E. Dowd
  - a. Prescription Benefit Management Contract Update
  - b. Resolution: Addition of Pharmacy Benefit Option – Vaccinations
  - c. 2022 Meeting Schedule
8. Committee Poll
9. Wellness (2:15) K. Rodrigues
  - a. Maintain Don't Gain 2021
  - b. Wellness Program Updates and 2022 Calendar
  - c. Facebook Presentation
10. Financial Update (2:25) R. Spenard
11. Next Meeting Agenda Topics (2:40)
12. Adjournment (2:45)

Next meeting: December 2, 2021



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### MINUTES – DRAFT

#### Greater Tompkins County Municipal Health Insurance Consortium Joint Committee on Plan Structure and Design August 5, 2021 – 1:30 p.m. Zoom Video Conference Call

#### **Present:**

##### ***Municipal Representatives: 17 members***

Alex Patterson, Town of Aurelius; Eric Snow, Town of Virgil; Judy Drake, Town of Ithaca and Board of Directors Chair; Mack Cook, City of Cortland; Schelley Michell-Nunn, City of Ithaca; Ronny Hardaway, Village of Lansing; Bud Shattuck, Village of Union Springs; Laura Shawley, Town of Danby; Charmagne Rungay, Town of Lansing; Stephanie Redmond, Town of Enfield; Jeff Walker, Village of Cayuga Heights; Ed Fairbrother, Town of Big Flats; Betty Conger, Village of Groton; Tanya DiGennaro, Village of Homer; Luann King, Town of Cincinnatus; Michael Murphy, Village of Dryden (arrived at 1:40 p.m.); Carissa Parlato, Town of Ulysses

##### ***Municipal Representatives via Proxy: 1 members***

Ed Wagner, Town of Owasco (Proxy – Jim Bower)

##### ***Union Representatives: 9 members***

James Bower, Bolton Point; Jonathan Walz-Koeppel, TC3 Prof. Admin. Assoc. Unit; Zack Nelson, Ithaca City Admin. Unit; Nancy Webster, Tompkins County Blue Collar Unit - CSEA #855; Ian Tompkins, City of Ithaca DPW Unit; Melissa Schmidt, TC3 Faculty Association; Jon Munson, Town of Ithaca Teamsters; Elizabeth Hujar, TCPL Support Staff; Kate DeVoe, TCPL Professional Staff

##### ***Union Representatives via Proxy: 3 members***

Tim Arnold, Town of Dryden Teamsters (Proxy – Jim Bower); Doug Perine, Tompkins County White Collar Unit (Proxy – Jim Bower); Jeanne Grace, City of Ithaca Executive Unit (Proxy – Ian Tompkins)

##### ***Others in attendance:***

Corey Prashaw, ProAct; Daryl Rutledge, Town of Danby Highway; Sunday Earle, TC3; Elin Dowd, Executive Director; Teri Apalovich, Finance Manager; Michelle Cocco, Clerk of the Board

#### **Call to Order**

Mr. Bower, Chair, called the meeting to order at 1:33 p.m. and welcomed the Committee's newest member, Elizabeth Hujar.

#### **Changes to the Agenda**

There were no changes to the agenda.

### **Approval of Minutes of June 3, 2021**

It was MOVED by Mrs. Shawley, seconded by Mr. Snow, and unanimously adopted by voice vote by members present, to approve the minutes of June 3, 2021 as submitted. MINUTES APPROVED.

### **Committee Chair's Report**

Mr. Bower reported the Committee continues to struggle with participation and engagement and asked members to speak to labor unit members and encourage participation. He opened nominations for Labor seats on the Board of Directors. It was MOVED by Ms. DeVoe, seconded by Ms. Conger, and unanimously adopted by voice vote by members present, to appoint Kate DeVoe to Labor Director seat #7 on the Board of Directors. MOTION CARRIED.

Mr. Bower asked members to submit any updated contact information for members to himself or Consortium staff.

### **Report from Board/Executive Committee Chair**

Ms. Drake reported the Executive Committee has been discussing the 2022 budget and is trying to figure out remote meetings in order to comply with the NYS Open Meetings Law. At this time this Committee will be able to continue meeting remotely on an ongoing basis.

Mr. Murphy arrived at this time.

### **Executive Director**

At this time Ms. Dowd acknowledged the toll the pandemic has taken on everyone and initiated a poll asking members how they were feeling. She noted the Consortium will keep mental health as part of its wellness focus.

Ms. Dowd announced the hiring of Kylie Rodrigues, Benefits Specialist, and said she has been a great addition to the Consortium's staff. She has taken over resolving problems for members, particularly regarding Medicare, and she is working closely with ProAct and Excellus and has published the Consortium's last two wellness campaigns. Teri Apalovich, Finance Manager, will be increasing her presence at these meetings to provide additional financial updates to the Committee. Ms. Dowd said the Consortium has a full staff in place and looks forward to implementing new initiatives and helping members achieve their goals going forward.

#### **2022 Budget Update**

Ms. Dowd reviewed the 2022 budget and highlighted the following:

- There is no change in where income comes from or where expenses are paid. Income primarily comes from premium and expenses primarily come from claims. The Consortium has stayed at approximately 95% of premium being used to pay claims; the remaining 5% goes towards the payment of all other expenses.
- Claims are trending at 5-6% for medical claims and 7-8% for prescription drug claims.
- Statutory reserves are being funded at the statutory level and the two non-mandated reserves are being funded at established levels in the recommended budget.
- The unencumbered fund balance continues to be reduced to get it closer to the 18% level; currently it is at 27%. The recommended budget will reduce it to 23%.
- The recommended budget includes a 5% premium rate increase for 2022.

There were no questions on the budget information presented. Ms. Dowd encouraged members to contact her or Ms. Apalovich with any questions on the budget.

Ms. Dowd reported on the RFP (Request for Proposals) for a Prescription Benefit Manager and stated that process resulted in eight quotes being received. After receiving additional information, the Subcommittee reduced the number of prospective companies to three that have been interviewed. A recommendation will be made to the Operations Committee at a special meeting the end of this month. The Board of Directors will take action on selection at its meeting in September.

Ms. Dowd reported the educational Board session in August will include items that are unique and specific to Article 47 and requirements under New York State Insurance Law which requires the Consortium to have labor representation. One of the reasons there is a desire to continue allowing this Committee to work remotely is because there has been much better attendance and participation. Ms. Dowd said a topic that will be discussed by the Board is the suggestion to encourage municipalities to support labor participation by providing labor with paid time to attend Joint Committee meetings. She said while there have only been a few members within the Consortium who have indicated they would like to meet in person a majority have expressed that they would like to continue to be able to attend remotely. As a result of that feedback meetings will be held using a hybrid of in-person and remote meetings.

In response to Mr. Bower as to whether this Committee should have an in-person option, Ms. Dowd said that can be looked into; however, the meeting space previously used by this Committee at the Health Department and the TC3 Forum is no longer available for use.

Mr. Bower said he is provided time by the Town of Ithaca and Bolton Point to attend these meetings and thinks it has worked out well and is a benefit to everyone.

### **Wellness**

At this time a poll of members was initiated asking members "Did you receive the August Eat Fresh Wellness Materials and Information on the Eat Fresh Challenge?" A large majority of responders indicated they received the information. Many also indicated they were aware the information had been shared with their workforce; however, there were some who were not aware it had been shared. Ms. Dowd said the Benefits Specialist will be working on ways to ensure information is shared with all employees so they have an opportunity to participate in wellness promotion activities.

Ms. Dowd reported on changes that have taken place in the way information is disseminated. For the last three months information has been distributed at the beginning of the month with several different choices of how municipalities can roll-out information with employees. There have also been voluntary challenges. She asked if members like receiving all of the information at once and whether they like the challenges that have come out. The following is a summary of the comments received:

- Liking the new format getting it all at once, Like the challenges.
- Yes, like the challenges and info.
- Nice Challenges!
- Nice Challenges! And I like that the August challenge sheet was less text-heavy
- I like the new distribution and new format.
- I also like the challenges and info all at once.
- Maybe for the future: Mental Health topics.
- I like the info all at once.

- Meditation.
- I think a multi target approach would be great that focuses on mental health, diet and exercise. Playing on Don's three-legged stool metaphor.
- Lots of mindfulness apps available.
- Take your lunch away from your desk to give yourself a break.
- Qigong
- This is the library meditation event: <https://www.tcpl.org/events/virtual-mid-day-mindfulness-meditation-61>
- That sounds interesting and also seems like it would provide some exercise options as well.

Ms. Dowd said a mental health topic and resources will be included each month and some changes will be made to the calendar for the remainder of the year. Mr. Bower suggested a poll be created for the next meeting relating to mental health and asking what members do in general to deal with mindfulness. Ms. Rodrigues will also review the calendar at the next meeting with members.

Ms. Dowd reported the flu shot clinics have been established and information will be shared with Benefit Clerks.

At this time Ms. Dowd initiated a poll asking: "Wellness Promotion information is now regularly being posted to the Consortium's website. Would you prefer to get an e-mail with all of the information attached or be notified of information being posted along with a direct link to the webpage?" There was a split in the response to this question; Ms. Dowd will ask Ms. Rodrigues to look into the best way to communicate information to members.

Ms. Dowd reported on the winners of the Employee Well-Being Challenge and said both winners were from Tompkins County. She said the Consortium is now asking permission to use photos submitted as part of challenges to be used for marketing purposes. Also, Ms. Rodrigues is looking at setting up a Facebook group for wellness and will report on that at the next meeting.

## **Finance Report**

### **June/July Financials**

Ms. Apalovich shared information on financial results through June 30<sup>th</sup>. She said although premium revenue was approximately four percent below budget, a prescription drug rebate was received in July that will bring revenue in line with the budgeted amount. With respect to expenses, they are slightly below budget; however, some annual expenses have not yet been paid. She reported medical claims are running approximately six percent below budget and prescription drug claims are two percent over budget. She spoke of the recovery from Covid and stated claims are starting to move back to a normal range; this will continue to be monitored. Ms. Apalovich said the Consortium is doing well from a financial standpoint and continues using \$.95 of each dollar to pay claims.

### **Actuarial Value Update**

Ms. Dowd said early in the year the Centers for Medicare and Medicaid Services (CMMS) issues a calculator which was put in place to allow measuring actuarial values for the Metal Level Plans. She said in order for a Metal Level Plan to qualify as high deductible health plan it has to meet certain criteria. Each year the Consortium goes through an exercise to make sure it is within the range of the criteria and plan adjustments are made accordingly. Ms. Dowd said to meet the minimum requirement for a high deductible health plan the following actuarial values must be met:

- Bronze – at least 60% of expenses
- Silver – at least 70% of expenses
- Gold – at least 80% of expenses
- Platinum – at least 90% of expenses

The Consortium has established a range of a plus or minus two percent deviation for each of these plans. In 2021 the deductibles for the Bronze, Silver, and Gold was changed to keep plans in line with the established actuarial range. She explained how the Bronze Plan was unique last year and said it continues to be off. Mr. Locey believes this is due to a change in the calculation by CMMS that skewed figures. She and Mr. Locey feel at this time it would be better to not stay within the two percent variance and to let the plan level out. Increases were made to the out-of-pocket maximum and the deductible last year just to bring the plan more in line with the actuarial value. She said there are very few members in the Bronze Plan; therefore, this will not have a major impact.

### **Next Agenda Topics**

The following items were suggested during the meeting for inclusion in the next agenda:

- o Wellness Calendar and Poll; and
- o Overview of Board Education Session

### **Adjournment**

The meeting adjourned at 2:29 p.m.

**Executive Director Report  
Annual Board Meeting  
September 2021**

Executive Director Update

As the first day of fall approaches the Consortium Team finds themselves preparing for our Annual Board of Directors Meeting. In addition, it is also the season to welcome new members and conduct our open enrollment activities. Be sure and let us know if you are planning on making any plan changes for next year by October 15<sup>th</sup>.

By now most of you are aware that our Excellus Account Representative Beth Miller has retired. Beth has been with the Consortium since day one and the notice of her retirement came as a shock. Excellus is working on finding us a suitable replacement. We will issue a proclamation at the September 23<sup>rd</sup> meeting to express the Consortium's gratitude to Beth.

Immediately after the Board meeting individual statements will be sent to all members with the 2022 premium rates for each of your plans. On October 18<sup>th</sup> and 19<sup>th</sup> the Consortium, along with our administrative partners, will be hosting mandatory Benefit Clerk meetings. New information pertaining to our plans will be discussed at this annual training event. Please make sure you have a representative from your location attend at the appropriate time.

A communication will be coming out shortly regarding COVID related coverage changes returning to previous levels. Costs related to healthcare for diagnosed COVID patients will go back to regular co-pay levels and telehealth for non-COVID related visits will also be subject to co-insurance or co-pays.

Audit and Finance Committee

The first draft of the 2022 Budget was presented at the Educational Board meeting in August with a recommended 5% premium increase. Just prior to the September Board meeting the Committee will review year-to-date financials to make sure the resolution recommended by the Committee last month is still prudent.

In addition to reviewing new member applications for financial solvency, the Committee is also spending time discussing the Committee's future roles and responsibilities. Audit and Finance has always been a very active committee extremely involved in the operations of the organization and even more involved in working on financial scenarios and creating spreadsheets to ensure the ongoing financial viability of the organization. With staff now in place, the day-to-day operations are managed in-house and the role of the Committee is looking to change its involvement and move more to a position of oversight while finding ways to contribute to the strategic initiatives of our long-term business planning.

Operations Committee

After a very long review process the Operations Committee is recommending that we renew our Pharmacy Benefit Manager contract with ProAct. Although the final three candidates' proposals were all competitive, the decision came down to competitive pricing, access to providers, ability to offer improved customer service, and willingness to make improvements to our plan with minimal disruption to our group. ProAct has already and will be making more customer service improvements to better help our subscribers access care more readily. In addition, new contracts on ProAct's part will allow us to see better rebates going forward.

Executive Director Report  
September 2021

The Operations Committee expressed their frustration to Excellus regarding recent customer service issues. As a result, the Excellus leadership team acted quickly in providing the Consortium the help we needed with a dedicated customer care line. Effective October 1, 2021, all subscribers and Benefit Clerks will be able to call a new customer care number and reach a customer care representative that is better skilled to handle the nuances of our plan, especially those specific to Article 47 rules and regulations. Postcards and other announcements will be sent out directly to subscribers during September. New ID cards with this new phone number will not be issued until late December/January.

Nominations and Engagement Committee

The recommendation coming from the Nominations and Engagement Committee for Board term limits has gained support at the Executive Committee level and will be put before the Board for approval at the September meeting. In addition, a full slate of candidates for Officer and Committee membership is now complete and ready for consent.

Claims and Appeals Committee

The Claims and Appeals Committee has just finalized the contract to commence the 2019 and 2020 pharmacy benefit manager audit. In addition, new flow charts will be posted shortly on our website on how to start the appeal process. The flow charts should help the subscriber better understand where to send the necessary paperwork to start the process.

The Joint Committee on Plan Structure and Design

The Committee has not met since the publishing of our last report. However, efforts are still being made to have labor involvement at the Board level, with new representatives attending their first meeting last month. Continued efforts are being made to invite local labor leadership to Consortium meetings.

Thanks to the support of the Committee, we had another successful Wellness Challenge in August. Click [here](#) to see who won.

Strategic Planning

The Consortium is exploring the best way to have conversations about setting a long-term business plan that will ensure we continue to act as prudent fiscal stewards and set a roadmap for how we operate in terms of growth and governance going forward. The Executive Committee will continue to explore the best way to lead the Consortium in conversations regarding setting our strategic initiatives.

Have you seen the latest Consortium Newsletter? If not, click here for more updates  
[September 2021 Newsletter](#)

*Respectfully submitted by Elin R. Dowd, Executive Director, September 17, 2021.*



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### **RESOLUTION NO. - 2021 – ADDITION OF PHARMACY BENEFIT OPTION – VACCINATIONS**

WHEREAS, the Consortium wishes to add an option for eligible members to have all medically appropriate immunizations and/or vaccinations, as defined by the medical policies covered when said vaccinations are administered by a pharmacist at an in-network pharmacy and billed to the Consortium's Prescription Benefit Manager, and

WHEREAS, this benefit will provide a more cost-effective option for members and the Consortium as a whole, and

WHEREAS, this additional benefit would provide members with additional access to vaccines while continuing to have the option to obtain a vaccine through an office visit, now therefore be it

RESOLVED, on recommendation of the Joint Committee on Plan Structure and Design, That the Executive Committee hereby approves the addition of a benefit option for members to have all medically appropriate immunizations and/or vaccinations administered through an in-network pharmacy and billed to the Prescription Benefit Manager.

\* \* \* \* \*



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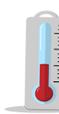
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## Excellus BlueCross BlueShield 2022 Wellness Strategy Calendar

Timeframe	Topic	Suggested Initiatives	Resources
 <b>January</b>	New Year, New Resolutions Glaucoma Screening Month Cervical Cancer Screening Month	<ol style="list-style-type: none"> <li>Promote Excellus BCBS Online Account &amp; Mobile App</li> <li>Promote Blue365</li> <li>Provide a list of get healthy screenings and tools</li> </ol>	Excellus BCBS: - Provide "Try Something New" toolkit - Provide Blue365/Fitness Your Way resources - Provide info sheets on Glaucoma and Cervical Cancer- tie to Vision Benefits in the Newsletter Group: - Host Online Account Creation Challenge or simply promote- have a mini quiz to show you created an account - Promote Blue365 resources - Provide preventative screenings list (goals for 2022)
 <b>February</b>	National Heart Month	<ol style="list-style-type: none"> <li>Host a "Know Your Numbers" Health Education Program</li> <li><b>Blue4U Clinics</b></li> </ol>	Excellus BCBS: - Provide resources on hypertension, cholesterol, metabolic syndrome - Provide a "Know Your Numbers" video link Group: - Email information about heart disease/prevention - <b>Promote Wear Red Day February 4, 2022-</b> send us a picture to win?
 <b>March</b>	National Nutrition Month	<ol style="list-style-type: none"> <li>Host a "Label Me Healthy" Health Education Program</li> <li>Recipe Challenge using My Plate- or photo challenge of My Plate images; complete My Plate Quiz</li> <li>Conduct the <b>10-Day Real Food Challenge</b></li> </ol>	Excellus BCBS: - Provide 10-Day Real Food Challenge toolkit - Provide a "Label Me Healthy"/nutrition Excellus BCBS YouTube video link - Provide healthy eating booklet - Provide "Bored, Stressed, or Hungry" animation Group: - Host <b>"10-Day Real Food" Challenge</b> to employees - Promote nutritional resources- Snap- Ed classes, recipes,
 <b>April</b>	National Health Care Decisions Day Minority Health Month	<ol style="list-style-type: none"> <li>Launch Advance Care Planning Campaign</li> </ol> <p>Discuss Populations at higher risk for chronic diseases, promote preventative screenings</p>	Excellus BCBS: - Provide Advance Care Planning booklets that include Living Will and Health Care Proxy - Provide Advance Care Planning Poster - Provide Advance Care Planning Excellus BCBS YouTube video link - Flyers/ Info on Minority Health Group: Promote Advance Care Planning, Coordinate with Levine Legal Group or Tompkins County Lawyer to do an <b>evening presentation</b> (virtual) to review (all who attend are entered into a drawing) Invite Tompkins OFA- (website videos), Ithaca College Gerontology, others.
 <b>May</b>	National Mental Health Month Older American's Month	<ol style="list-style-type: none"> <li>Promote Behavioral Health Telemedicine with MDLIVE</li> <li>Promote your EAP as a resource for employees</li> <li>Older American's Month- focus on Senior Health- balance, nutrition, staying engaged-OFA</li> </ol>	Excellus BCBS: - Direct Employer to Excellus For Business website for the Behavioral Health Toolkit - Provide a "Be Stressed Less" and Mindfulness Excellus BCBS YouTube video links - Provide MDLIVE Behavioral Health resources - Provide Grounding Exercise, Mental Health and Telemedicine animations Group: - Promote Behavioral Health resources - Promote MDLIVE Behavioral Health program - Promote Headspace
 <b>June</b>	Men's Health Month	<ol style="list-style-type: none"> <li>Promote Men's Health Screenings</li> </ol>	Excellus BCBS: - Direct Employer to Excellus For Business website for the Preventive Care Toolkit - Provide a "Men's Wellness" video links - Provide Preventive Newsletter and Preventive Screening Flyer - Provide Prostate Cancer, Colon Cancer and Well Child Visit animations Group: - Promote Preventive Health resources June 19th Wear Blue for Men's Health Month ProAct has info on their website as well
 <b>July</b>	UV Safety Month and Hydration	<ol style="list-style-type: none"> <li>Promote Sun Safety and Sun Screen use</li> </ol>	Excellus BCBS: - Provide sunscreen tip and hydration resources - Provide Excellus BCBS YouTube video links on UV Safety and hydration - Provide skin cancer and staying hydrated animations Group: - Promote UV Safety and Hydration resources - Host a hydration challenge - Provide sunscreen samples (if budget allows)
 <b>August</b>	Eat Fresh/ My Plate	<ol style="list-style-type: none"> <li>Promote Local Farmer's Markets and Fresh Produce</li> <li><b>"Eat Fresh" Challenge</b></li> </ol>	Excellus BCBS: - Provide different materials then were used in March - Healthy Snacks/ Healthy Substitutions Group: - <b>Host Eat Fresh Challenge with employees</b> - Promote SNAP Ed classes/resources - Promote My Plate Quiz - Promote creating a Blue365 Account
 <b>September</b>	Flu Prevention Fall Prevention Month	<ol style="list-style-type: none"> <li><b>Host an onsite flu shot clinic</b></li> <li>Promote Clean up your work space to prevent falls</li> <li><b>World Suicide Prevention Day Sept 10th</b></li> </ol>	Excellus BCBS: - Direct Employer to Excellus For Business website for the Flu Toolkit Group: - Promote the resources on the importance of sleep and flu prevention - <b>Host an onsite flu shot clinic for employees</b> - Provide handouts in things to look out for in a workplace environment to prevent falls 9/10/22- on Saturday- wear turquoise and purple 9/9/22?
 <b>October</b>	Breast Cancer Awareness	<ol style="list-style-type: none"> <li>Host a "Breast Cancer Awareness" Health Education Program</li> <li><b>Host onsite flu shot clinics</b></li> </ol>	Excellus BCBS: - Direct Employer to Excellus For Business website for the Breast Cancer Toolkit - Provide breast cancer infographic - Provide breast cancer screening animation/ Provide Breast Cancer Screening YouTube link Group: - Promote Breast Cancer Awareness Campaign - <b>Host a "Wear Pink" day- send us photos and we will make a donation to the Cancer Resource Center in Ithaca, NY or other suggestions</b>
 <b>November</b>	National Diabetes Awareness Month	<ol style="list-style-type: none"> <li>Host a "Diabetes Management" Health Education Program</li> <li>Conduct a <b>"Maintain, Don't Gain" Challenge</b></li> </ol>	Excellus BCBS: - Direct Employer to Excellus For Business website for the Diabetes Management Toolkit - Provide diabetes and prediabetes infographics - Provide Take Charge of Diabetes animation - Provide a "Diabetes Management" YouTube video link - Provide "Maintain, Don't Gain" tool kit- starts Nov. 1st Group: - Promote Diabetes Management resources - Run <b>"Maintain, Don't Gain" Challenge-</b> Take the Diabetes Risk Test on T.C.H.D. website - World Diabetes Day November 14, 2022- wear blue? or red?
 <b>December</b>	Beating the Winter Blues	<ol style="list-style-type: none"> <li>Host a Beating the Winter Blues Campaign</li> <li><b>Continue Maintain, Don't Gain Challenge</b></li> </ol>	Excellus BCBS: - Focus seasonal depression/ vitamin D - Provide resources on holiday stress/blues - Provide holiday stress/blues & how to thrive inside this winter animations Group: - Promote Beating the Winter blues resources - End Maintain, Don't Gain Challenge Jan. 2nd (carries through Dec.) - <b>Continue Maintain, Don't Gain Challenge</b>

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