



## City of Cincinnati Retirement System Board of Trustees Meeting

### Agenda

August 4, 2022 / 2:00 P.M.  
City Hall, Council Chambers and via Zoom

#### Members

Tom Gamel	John Juech
Bill Moller	Kathy Rahtz
Don Stiens	Jeff Cramerding
Mark Menkhaus Jr.	

#### Administration

Mike Barnhill  
Ann Schooley

#### Call to Order

#### Approval of Minutes

- ✚ Meeting Minutes – July 14, 2022

#### Report from Investment Committee

#### Informational - Executive Director's Report

- ✚ 2<sup>nd</sup> Qtr. Budget Update
- ✚ 2<sup>nd</sup> Qtr. DROP Report
- ✚ 2<sup>nd</sup> Qtr. Demographic Report
- ✚ Active Election Update
- ✚ Horan Consulting Update
- ✚ CRS Staffing Update
- ✚ Counsel Update
- ✚ CVS Transforming Diabetes Program

#### Unfinished Business

- ✚ Outstanding Opinions (Board Approved Motion, October 3, 2019)
  - Item 1. Explain why City's changes to retiree healthcare are permitted under the CSA without Court approval.
  - Item 2. Explain why the Board cannot retain outside counsel on matters which the Solicitor's Office will not give counsel.
- ✚ Fiduciary Insurance – Excess Layer
- ✚ CY2021 Annual Report

#### New Business

- ✚ TBD

#### Adjournment

**Next Meeting:** Thursday, September 1, 2022, 2:00 P.M. City Hall Council Chambers and via Zoom



**City of Cincinnati Retirement System  
Board of Trustees Meeting  
Minutes  
July 14, 2022/ 2:00 P.M.  
City Hall – Council Chambers and remote**

**Board Members Present**

Bill Moller, Chair  
Tom Gamel  
Mark Menkhaus, Jr.  
Kathy Rahtz  
Don Stiens  
John Juech  
Jeff Cramerding

**Administration**

Mike Barnhill  
Ann Schooley  
Linda Smith

**CALL TO ORDER**

Chair Moller called the meeting to order at 2:02 p.m. and a roll call of attendance was taken. Trustees Moller, Menkhaus, Gamel, Rahtz, Stiens, and Juech, were present. Trustee Cramerding and Winstead were absent.

**APPROVAL OF MINUTES**

Approval of the minutes of the Board meeting of June 9, 2022, was moved by Trustee Rahtz and seconded by Trustee Gamel. Trustee Moller requested a formatting change to a footnote. The minutes were approved by unanimous roll call vote.

**Report from Benefits Committee**

Trustee Gamel provided a summary of the Benefits Committee. The Benefits Committee took under consideration three cases involving the denial of retiree healthcare to disabled adult children of retirees. Director Barnhill presented a summary of the legislative history of the governing code section, CMC 203-48. The Committee then listened to a presentation by attorney Daniel Spraul, attorney for one of retiree parents. The Committee then took a vote to enter into executive session, which passed unanimously. The Committee entered executive session. The Benefits Committee re-convened.. The Committee tasked Director Barnhill with a number of information requests and tasks:

- (1) Was the notice of the enactment of CMC 203-48 provided to both actives and retirees?
- (2) Adopt a practice to send letters to retirees with disabled adult children advising them of the eligibility requirements for retiree healthcare for their children, as well as to provide follow-up letters as needed.
- (3) Establish communication with Risk Management to identify similar situated cases in the active employee population, and provide targeted communication about the eligibility requirements of CMC

203-48 in advance of retirement.

- (4) Research the costs of residential facilities for disabled patients, and whether such costs are covered by insurance and Medicare, as well as by the active and retiree healthcare plans.
- (5) Provide a definition of residential facility.
- (6) Research the various ways that permanent and total disability is determined, including how the Social Security Administration makes this determination. Provide clarification on these definitions.
- (7) Provide information on the different standards in place between the retiree and active health care plans.

Committee passed a motion for Law to provide advice on an eligibility appeals process. The Board passed this motion by unanimous roll call vote.

### **Informational – Executive Director’s Report**

Mr. Barnhill provided the following report:

- Market Update. May 2022 results from Marquette. YTD returns are -6.3%, and June results will be worse. Longer-term results are over 7.5%. Real estate and infrastructure returns are positive. Chair Moller observed that the results support the need for diversification.
- NCPERS Chief Officer Summit. Director Barnhill summarized the conference presentations.
- Active Election Update. A new notice of nominations has been sent. CRS is on course to swear in a new trustee at the October meeting.
- Horan Consulting Update. First meeting with Horan next week. Director Barnhill intends to use Horan to help respond to the questions and tasks from the Benefits Committee today.
- CRS Staffing Update. The status quo persists. CRS is using temps to fill the gaps created by the vacancies.
- Counsel Update. No update.
- Stabilization Fund Update. We are expecting the City to deposit \$2mm into CRS from the stabilization fund in CY2022.

### **UNFINISHED BUSINESS**

#### **Outstanding Opinions:**

Board Approved Motion, October 3, 2019

- Item 1. Explain why City’s changes to retiree healthcare are permitted under the CSA without Court approval.
- Item 2. Explain why the Board cannot retain outside counsel on matters which the Solicitor’s Office will not give counsel.

A. Schooley reported there is no update.

#### **2021 Actuarial Valuations**

Trustee Gamel moved, and Trustee Juech seconded, approval of the 2021 actuarial valuations. Director Barnhill pointed out two correction edits that Cheiron will be making to the versions in the Board packets. Chair Moller observed that the references to the 16.25% employer contribution rate implies that the rate is fixed, and requested that in the future Cheiron amend its language so that this is not implied. Director Barnhill reported that he will ask the actuary to recompute the employer contribution rate for CY2022 after the City deposits the ERIP and stabilization fund payments into the CRS pension fund.

The Board approved the motion with a unanimous roll call vote.

## **NEW BUSINESS**

### **Fiduciary Insurance Renewal**

Director Barnhill reported that CRS has timely renewed the existing levels of fiduciary insurance (\$5mm base, \$2mm excess). Director Barnhill further reported that he requested quotes on additional levels of insurance, as a result of reading the OPERS fiduciary audit, in which the level of fiduciary insurance was called out as an issue for the Board. The broker has provided quotes for (1) an additional \$3mm and (2) an additional \$5mm of excess coverage at a cost of \$18,973 and \$27,125 respectively. Director Barnhill reported that the broker advised that other organizations with assets of similar size to CRS tend to have fiduciary insurance in the range of \$10mm. Director Barnhill observed that his objective was primarily to bring these matters to the Board's attention for discussion.

Trustee Menkhaus requested an explanation of what fiduciary insurance covers. Director Barnhill responded that fiduciary insurance provides coverage for claims of breach of fiduciary duty. For ERISA systems, there have been claims brought against trustees for failure to adequately manage the investment fees of defined contribution investment managers. Fiduciary insurance also covers when claims are made for administrative errors. Fiduciary insurance provides coverage mostly for the costs of legal counsel who provide the defense of trustees in such litigation.

Director Barnhill reported that the Board's budget covered the renewal of existing levels of coverage. Chair Moller requested that at the next meeting, Mr. Barnhill identify a source of funds in the Board's existing budget to pay for any increase in coverage.

### **CY2021 Annual Report**

Chair Moller advised that it was time to start working on the CY2021 report. Director Barnhill referred to the discussion at the previous meeting regarding consolidating the various reporting requirements into one document to the extent possible within the time allotted. Director Barnhill advised that staff believes we can prepare a financial report in the Popular Annual Financial Report format this year. Director Barnhill stated that the timeline to complete the report would be September 30. Chair Moller invited members to consider serving on an ad hoc committee to review and edit the report.

### **Adjournment**

Following a motion to adjourn by Trustee Stiens and seconded by Trustee Gamel, the Board approved the motion by unanimous roll call vote. The meeting adjourned at 2:38 P.M.

Meeting video link: <https://archive.org/details/crs-board-7-14-22>

Next Meeting: August 4, 2022 at 2:00 p.m.

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Secretary

**City of Cincinnati Retirement System  
Cash Flow Budget Analysis - As of June 30, 2022**

	<u>Budget 2022</u>	<u>Actual Q2, 2022</u>	<u>Difference</u>	<u>% of Budget Utilized</u>	<u>50% of Budget</u>	<u>Difference 50% of Budget v Actual</u>
<b>50% Expectation</b>						
Office Staff	\$ 1,806,000	\$ 870,860	\$ 935,140	48%	\$ 903,000	\$ 32,140
Office Expenses	131,000	39,643	91,357	30%	65,500	25,857
Training and Travel	61,500	390	61,110	1%	30,750	30,360
Data Processing	428,800	36,468	392,332	9%	214,400	177,932
Professional Fees	430,650	110,574	320,076	26%	215,325	104,751
Other	7,000	980	6,020	14%	3,500	2,520
Fiduciary Insurance	<u>79,000</u>	<u>0</u>	<u>79,000</u>	<u>0%</u>	<u>39,500</u>	<u>39,500</u>
<b>Operating</b>						
<b>Budget Total</b>	<u>\$ 2,943,950</u>	<u>\$ 1,058,915</u>	<u>\$ 1,885,035</u>	<u>36%</u>	<u>\$ 1,471,975</u>	<u>\$ 413,060</u>
<b>Member</b>						
<b>Cost (50% expectation)</b>	<u>\$ 230,944,000</u>	<u>\$ 105,880,762</u>	<u>\$ 125,063,238</u>	<u>46%</u>	<u>\$ 115,472,000</u>	<u>\$ 9,591,238</u>
<b>Contributions</b>						
(50% Expectation)	<u>\$ 60,661,000</u>	<u>\$ 29,192,772</u>	<u>\$ (31,468,228)</u>	<u>48%</u>	<u>\$ 30,330,500</u>	<u>\$ (1,137,728)</u>
<b>Net Investment</b>						
<b>Returns</b>						
(50% Expectation)	<u>\$ 184,288,654</u>	<u>\$ (253,159,501)</u>	<u>\$ (437,448,155)</u>		<u>\$ 92,144,327</u>	<u>\$ (345,303,828)</u>

**2022 CRS CASH FLOW BUDGET**

<b>I. OPERATING EXPENSES</b>	<b>2022 BUDGET</b>	<b>% Cost of Operations</b>	<b>2022 YTD June</b>	<b>Difference Budget v Actual</b>	<b>50% of Budget</b>	<b>Difference 50% v Actual</b>	
<b>A. Office Staff</b>							
1. Salaries & Wages	1,320,000	44.84%	591,637	728,363	660,000	68,363	
2. Fringe (35%)	466,000	15.83%	264,120	201,880	233,000	(31,120)	4th quarter 2021 paid in 2022
3. Temporary Services	20,000	0.68%	15,103	4,897	10,000	(5,103)	
<b>A. Total Office Staff</b>	<b>1,806,000</b>	<b>61.35%</b>	<b>870,860</b>	<b>935,140</b>	<b>903,000</b>	<b>32,140</b>	
<b>B. Office Expenses</b>							
1. Office Improvements	28,000	0.95%	0	28,000	14,000	14,000	
2. Equipment / Purchase and Rent	11,000	0.37%	1,639	9,361	5,500	3,861	
3. Supplies	2,300	0.08%	1,092	1,208	1,150	58	
4. Printing and Postage	89,700	3.05%	36,912	52,788	44,850	7,938	
<b>B. Total Office Expenses</b>	<b>131,000</b>	<b>4.45%</b>	<b>39,643</b>	<b>91,357</b>	<b>65,500</b>	<b>25,857</b>	
<b>C. Training and Travel</b>							
1. Training/Travel Board	32,500	1.10%	0	32,500	16,250	16,250	
2. Training/Travel Staff	29,000	0.99%	390	28,610	14,500	14,110	
<b>C. Total Training and Travel</b>	<b>61,500</b>	<b>2.09%</b>	<b>390</b>	<b>61,110</b>	<b>30,750</b>	<b>30,360</b>	
<b>D. Data Processing Expenses</b>							
1. Pension Gold Hosting and Modifications	186,000	6.32%	0	186,000	93,000	93,000	Programing fees paid in block purchase
2. Pension Gold Annual License Fee	140,000	4.76%	0	140,000	70,000	70,000	Paid once per year
3. Regional Computer Center (ETS)	3,000	0.10%	1,265	1,735	1,500	235	
4. Hardware and Software for PCs	40,000	1.36%	12,515	27,485	20,000	7,485	
5. Other	59,800	2.03%	22,688	37,112	29,900	7,212	
<b>D. Total IT Expenses</b>	<b>428,800</b>	<b>14.57%</b>	<b>36,468</b>	<b>392,332</b>	<b>214,400</b>	<b>177,932</b>	
<b>E. Professional Services</b>							
1. Actuarial Fees	178,000	6.06%	54,474	123,526	89,000	34,526	
2. Consulting Fees	114,650	3.89%	7,048	107,602	57,325	50,277	
3. Legal Services	110,000	3.74%	28,228	81,772	55,000	26,772	
4. Retiree Locator Fees	3,000	0.10%	150	2,850	1,500	1,350	
5. Treasury, Accounts and Audits	25,000	0.86%	20,674	4,326	12,500	(8,174)	FY2022 annual expenses paid in CY2022
<b>E. Total Professional Services</b>	<b>430,650</b>	<b>14.65%</b>	<b>110,574</b>	<b>320,076</b>	<b>215,325</b>	<b>104,751</b>	
<b>F. Other Expenses</b>							
1. Board Meeting Expenses	2,500	0.08%	0	2,500	1,250	1,250	
2. Membership and Subscriptions	4,500	0.15%	980	3,520	2,250	1,270	
<b>F. Total Other</b>	<b>7,000</b>	<b>0.23%</b>	<b>980</b>	<b>6,020</b>	<b>3,500</b>	<b>2,520</b>	
<b>G. Insurance</b>							
Fiduciary Insurance	79,000	2.68%	0	79,000	39,500	39,500	Paid once per year
<b>G. Total Insurance</b>	<b>79,000</b>	<b>2.68%</b>	<b>0</b>	<b>79,000</b>	<b>39,500</b>	<b>39,500</b>	
<b>Total Operating Costs</b>	<b>2,943,950</b>	<b>100.02%</b>	<b>1,058,915</b>	<b>1,885,035</b>	<b>1,471,975</b>	<b>413,060</b>	

<b>2022 CRS CASH FLOW BUDGET</b>						
(Continued)	<b>2022 BUDGET</b>	<b>% Cost of Operations</b>	<b>2022 YTD June</b>	<b>Difference Budget v Actual</b>	<b>50% of Budget</b>	<b>Difference 50% v Actual</b>
<b>II. MEMBER BENEFITS EXPENSES</b>						
A. Pensions	195,800,000	84.78%	91,641,143	104,158,857	97,900,000	6,258,857
B. Return of Contributions	2,874,000	1.25%	2,441,424	432,576	1,437,000	(1,004,424)
C. Death Benefits	670,000	0.29%	255,000	415,000	335,000	80,000
D. Medical	31,600,000	13.68%	11,543,195	20,056,805	15,800,000	4,256,805
<b>Total Benefit Costs</b>	<b>230,944,000</b>	<b>100.00%</b>	<b>105,880,762</b>	<b>125,063,238</b>	<b>115,472,000</b>	<b>9,591,238</b>
	<b>2022 BUDGET</b>	<b>% of Contributions</b>	<b>2022 YTD June</b>	<b>Difference Budget v Actual</b>	<b>50% of Budget</b>	<b>Difference 50% v Actual</b>
<b>III. CONTRIBUTIONS</b>						
A. City Contributions @16.25%	38,100,000	62.81%	17,905,344	(20,194,656)	19,050,000	(1,144,656)
B. Employee Contributions (9.0%)	20,460,000	33.73%	10,187,453	(10,272,547)	10,230,000	(42,547)
C. Retiree Medical Premiums	2,351,000	3.87%	1,127,605	(1,223,395)	1,175,500	(47,895)
D. Transfers In (Out) Reciprocity	(250,000)	-0.41%	(27,630)	222,370	(125,000)	97,370
<b>Total Contributions</b>	<b>60,661,000</b>	<b>100.00%</b>	<b>29,192,772</b>	<b>(31,468,228)</b>	<b>30,330,500</b>	<b>(1,137,728)</b>
<b>IV. NET INVESTMENT RETURNS</b>						
<b>A. Gross Returns</b>	193,580,654		(249,961,398)	(443,542,052)	96,790,327	(346,751,725)
<b>B. Investment Expenses</b>						
1. Custodial Fees	232,000		101,278	130,722	116,000	14,722
2. Investment Consultant	235,000		117,500	117,500	117,500	0
3. Investment Management Fees	8,825,000		2,979,325	5,845,675	4,412,500	1,433,175
<b>Total Investment Expenses</b>	<b>9,292,000</b>	<b>0.36%</b>	<b>3,198,103</b>	<b>6,093,897</b>	<b>4,646,000</b>	<b>1,447,897</b>
<b>Net Investment Returns (Budget 7.5%)</b>	<b>184,288,654</b>		<b>(253,159,501)</b>	<b>(437,448,155)</b>	<b>92,144,327</b>	<b>(345,303,828)</b>
<b>NET CHANGE IN FUND BALANCE</b>	<b>11,061,704</b>		<b>(330,906,406)</b>	<b>(341,968,110)</b>	<b>5,530,852</b>	<b>(336,437,258)</b>
Net Assets Beginning Balance	2,575,518,715	1/1/2022	2,575,518,715			
Net Assets Ending Balance Projected	2,586,580,419	3/31/2022	2,244,612,309			

**Cincinnati Retirement System**  
**DROP Quarterly Report for 2022**

Totals at 12/31/2021	Q1	Q2	Q3	Q4	2022	Life of Plan Participation
<b>Participants</b>						
Beginning	194	190			194	
New Participants	354	6	7		13	367
Withdrawn Participants	-160	-10	-10		-20	-180
<b>Remaining</b>	<b>194</b>	<b>190</b>	<b>187</b>		<b>187</b>	<b>187</b>
<b>DROP Balance</b>						
Opening Balance					\$ 23,780,761	
<b>In-Flows to DROP</b>						
Deferred Pension Payments	\$ 41,401,282	\$ 2,307,248	\$ 2,235,254		\$ 4,542,502	\$ 45,943,784
Member Contributions*	\$ 5,867,528	\$ 366,798	\$ 298,366		\$ 665,164	\$ 6,532,692
Interest Payable	\$ 1,281,844	\$ 93,213	\$ 100,044		\$ 193,257	\$ 1,475,101
<b>Subtotal</b>	<b>\$ 48,550,654</b>	<b>\$ 2,767,259</b>	<b>\$ 2,633,664</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,400,923</b>
<b>Out-Flows from DROP</b>						
Disbursement of Accounts	\$ (23,268,506)	\$ (1,824,701)	\$ (2,005,118)		\$ (3,829,819)	\$ (27,098,325)
<b>Transfers to Pension Trust</b>						
Participant Fees*	\$ (1,465,352)	\$ (91,668)	\$ (74,593)		\$ (166,261)	\$ (1,631,613)
Forfeited Interest	\$ (36,035)	\$ (1,625)	\$ -		\$ (1,625)	\$ (37,660)
<b>Subtotal</b>	<b>\$ (24,769,893)</b>	<b>\$ (1,917,994)</b>	<b>\$ (2,079,711)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (3,997,705)</b>
<b>Change To DROP Quarterly</b>		<b>\$ 849,265</b>	<b>\$ 553,953</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,403,218</b>
<b>Ending DROP Liability</b>	<b>\$ 23,780,761</b>				<b>\$ 25,183,979</b>	<b>\$ 25,183,979</b>

\* Member Contributions equal 9% of pensionable compensation with 25% of collected amount transferred to Pension Trust as fees for participation in the DROP program.



## Demographic Report for the CRS Board

	12/31/2021	1st Quarter (3/31/2022)	2nd Quarter (6/30/2022)	3rd Quarter (9/30/2022)	4th Quarter (12/31/2022)
Total F/T Active Employee Members <i>(Does NOT include DROP participants)</i>	2931	2922	2955		
Total Payees <i>(includes retirees, optionees in pay status, and Survivors - does NOT include DROP participants)</i>	4216	4193	4180		
Number of Retiree & Optionee Deaths YTD <i>(includes Optionees who died and were not in pay status)</i>	213	55	102		

*Total Payees includes payees receiving multiple benefits AND Rehired Retirees. For example, a retiree who is receiving another benefit as an optionee is counted twice. This count does not correlate directly to the number of pensioners depicted in the Annual Actuarial Valuation due to differences in accounting for new retirees, deceased pensioners, DROP participants, and payees receiving multiple benefits.*

*Pensioner count is based on payroll date 1 day after end of quarter*

## Demographic Report for the CRS Board

	12/31/2017	1st Quarter (3/31/2018)	2nd Quarter (6/30/2018)	3rd Quarter (9/30/2018)	4th Quarter (12/31/2018)
Total F/T Active Employee Members <i>(Does NOT include DROP participants)</i>	3029	3079	3030	3005	3016
Total Monthly Benefits Issued <i>(includes retirees, optionees in pay status, and Survivors - does NOT include DROP participants)</i>	4156	4125	4097	4097	4080
Number of Retiree & Optionee Deaths YTD <i>(includes Optionees who died and were not in pay status)</i>	219	68	133	173	227

	12/31/2018	1st Quarter (3/31/2019)	2nd Quarter (6/30/2019)	3rd Quarter (9/30/2019)	4th Quarter (12/31/2019)
Total F/T Active Employee Members <i>(Does NOT include DROP participants)</i>	3016	3041	2986	2996	2993
Total Payees <i>(includes retirees, optionees in pay status, and Survivors - does NOT include DROP participants)</i>	4080	4077	4076	4070	4063
Number of Retiree & Optionee Deaths YTD <i>(includes Optionees who died and were not in pay status)</i>	227	50	85	136	174

	12/31/2019	1st Quarter (3/31/2020)	2nd Quarter (6/30/2020)	3rd Quarter (9/30/2020)	4th Quarter (12/31/2020)
Total F/T Active Employee Members <i>(Does NOT include DROP participants)</i>	2993	3004	2943	2861	2839
Total Payees <i>(includes retirees, optionees in pay status, and Survivors - does NOT include DROP participants)</i>	4063	4054	4055	4047	4119
Number of Retiree & Optionee Deaths YTD <i>(includes Optionees who died and were not in pay status)</i>	174	60	122	163	230

	12/31/2020	1st Quarter (3/31/2021)	2nd Quarter (6/30/2021)	3rd Quarter (9/30/2021)	4th Quarter (12/31/2021)
Total F/T Active Employee Members <i>(Does NOT include DROP participants)</i>	2839	2799	2843	2923	2931
Total Payees <i>(includes retirees, optionees in pay status, and Survivors - does NOT include DROP participants)</i>	4119	4231	4229	4233	4216
Number of Retiree & Optionee Deaths YTD <i>(includes Optionees who died and were not in pay status)</i>	230	76	117	164	213

**Demographic Analysis, 6/30/2022**

<b>ACTIVES</b>				
<b>Active</b>	<b>Full Time</b>	<b>Part Time</b>	<b>DROP*</b>	<b>Total</b>
Group C	11	0	6	17
Group E	7	1	3	11
Group F	1,052	64	171	1,287
Group G	1,888	1,090	n/a	2,978
<b>Total</b>	<b>2,958</b>	<b>1,155</b>	<b>180</b>	<b>4,293</b>
<b>Retiree Health Ins. Eligibility</b>				
	<b>Full Time</b>	<b>Part Time</b>	<b>DROP</b>	<b>Total</b>
Select	11	0	9	20
Model 10% Premium Share	195	9	169	373
Model Grid	1,452	157	2	1,611
Will Never Be Eligible	1,300	989	0	2,289
<b>Total</b>	<b>2,958</b>	<b>1,155</b>	<b>180</b>	<b>4,293</b>
<b>Deferred (Vested)</b>				<b>273</b>
<b>Inactive (Not Vested)</b>				
	<b>Full Time</b>	<b>Part Time</b>	<b>Total</b>	
	766	9,165	9,931	
Total Refundable Balances	\$9.4mm			
Average Refundable Balance	\$950			
Highest Refundable Balance	\$64,300			
# of Accounts > \$10,000	172	\$3.26mm		
Accounts Age 60+	533	\$593,624		
<b>DROP Eligibility</b>				
<b>DROP Eligibility (after 30 yrs svc)</b>	<b>Eligible</b>	<b>Not Eligible</b>	<b>Not Eligible</b>	
	CSA Employees C, E, F	CMC Employees E, F	Non CSA G	
	<b>775</b>	<b>360</b>	<b>2,978</b>	
<b>DROP Eligibility Pipeline</b>				
Now	42			
Over Next 5 yrs	170			
6-10 yrs	284			
11 yrs+	279			
<b>Total</b>	<b>775</b>			

**DROP\*:** The 2 Qtr. DROP report has an additional 7 people for a total of 187. Reconciliation:  
7 Retired or Died before 6/30/2022, account not distributed

Demographic Analysis, 6/30/2022

RETIREES + OPTIONEES + SURVIVORS*						
Groups	Svc Retirement	Continuance	Disability	Survivor	Total	
Group A	402	280	73	14	769	
Group B	1,720	211	51	3	1,985	
Group C	231	10	0	0	241	
Group D	166	6	0	0	172	
Group E	72	1	0	0	73	
Group F	839	15	9	7	870	
Group G	13	1	0	4	18	
Not Specified	9	24	1	28	62	
<b>Total</b>	<b>3,452</b>	<b>548</b>	<b>134</b>	<b>56</b>	<b>4,190</b>	
Options	Svc Retirement	Continuance	Disability	Survivor	Total	
Single Life	1,581	548	99	56	2,284	
Option 1 (Jt & 100% Surv)	899	0	14	0	913	
Option 2 (Jt & 50% Surv)	530	0	14	0	544	
Option 3 (66.67% Jt & Surv)	203	0	4	0	207	
Option 4 (80% Jt & Surv)	239	0	3	0	242	
<b>Total</b>	<b>3,452</b>	<b>548</b>	<b>134</b>	<b>56</b>	<b>4,190</b>	
Health Ins.	Secure	Select	Model 10%	Model Grid 5%	Model Grid 25%	Total
Retirees with CRS Ins	66	2877	509	5	52	3,509
	Ineligible	Ineligible but Other Ins	Eligible but Waived			
Retirees Not in CRS Ins	160	194	327			681
						4,190
	Avg Age	Avg Yrs Svc	Avg Ann Benefit			
Group A	84.7	26.0	\$34,443			
Group B	73.6	27.9	\$49,718			
Group C	72.4	25.8	\$41,046			
Group D	67.8	23.8	\$36,524			
Group E	69.3	23.7	\$35,135			
Group F	62.4	25.9	\$39,402			
Group G	68.0	6.4	\$8,063			
Not Specified	78.2	22.3	\$18,798			
	<b>73.0</b>	<b>26.6</b>	<b>\$42,842</b>			

\*2nd Qtr Board Demographic Report uses data 1 day after 6/30/2022

**Transform Diabetes Care Member  
Communications  
CVS Caremark**

# Overview of direct communications that are part of TDC

- PODS team **deploys messages in 4 channels**: Email, Direct Mail (DM), IVR (calls), and SMS
- Outreach to member highly **depends on channel permissions and model value assignment**
  - For example: If a gap is “low priority”, journey of digital touchpoints is prioritized (SMS/Email only), whereas if gap is “high priority,” higher spend channels like direct mail and IVR are enabled
- Utilize **behavioral economics** to experiment which message results in behavior change – **members are randomly split into 2 content cohorts** in Email and Direct Mail channels
- There are 3 main campaign types in production currently
  - **Welcome** campaign
    - Introduce TDC to members, provide **overview of what to expect** as part of the program
  - **Interventions** campaign
    - **Five care gap categories**: Screenings, SMBG (glucometer device), Medication Adherence, Medication Optimization, and Lifestyle
  - **Digital app** “onboarding” campaign

# Schedule of Communications\*

Campaign	Targeted Date to Begin Campaign
<b>Welcome Campaign**</b>	
<b>SMS and Email</b>	Go live Month Week Three
<b>Direct Mail<sup>1</sup></b>	Go Live Month Week Four
<b>Interventions<sup>2</sup> and Digital App Onboarding</b>	
<b>Email, and IVR</b>	Go live Month Week Four
<b>SMS</b>	Month 2 Week One
<b>Direct Mail<sup>1</sup></b>	Month 2 Week Two
<b>Digital App Email</b>	Go live Month Week Four
<b>Digital App Direct Mail<sup>1</sup></b>	Month 2 Week Two

\*Clients launch 1st of the month.

\*\*Welcome member communications are sent 10 days after the file is received on the 10th of the month. The received date is therefore subject to change based on the calendar month.

<sup>1</sup>Date communications are mailed. USPS first class letters take 2 – 3 days to arrive, assuming no postal delays.

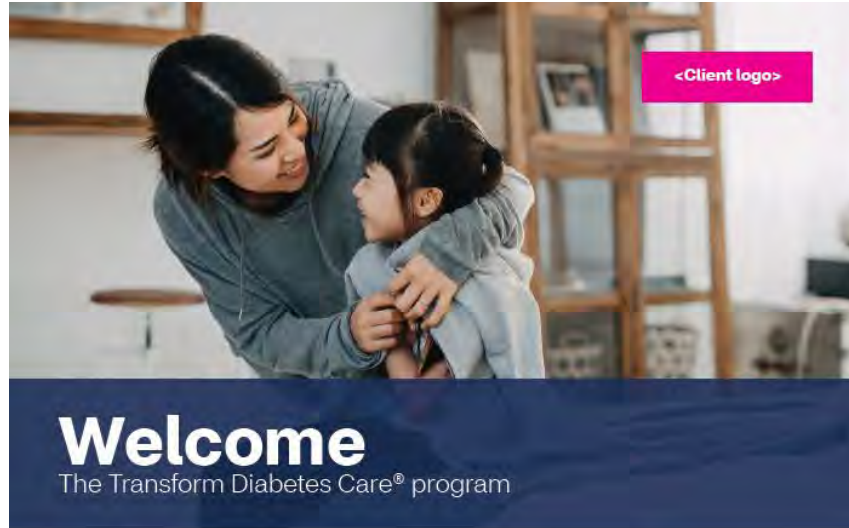
<sup>2</sup>Intervention campaigns are processed approximately 3 weeks after Welcome onboarding.

# **Welcome Letter**



# Welcome Onboarding

## Welcome Letter - Front



### **You're one of a kind. Your diabetes care should be, too.**

Managing diabetes can be complex, and sometimes it's hard to keep up. Transform Diabetes Care is a personalized program, made available by <client name>, that can help make it easier to keep your diabetes and other conditions in check. So you can live well, stay motivated and achieve your best health.

### **Here's how it works**

We'll let you know about things you can do to improve your health. We can send you medication reminders or maybe even let you know about overdue screenings and encourage you to see your doctor. We'll give you the right amount of guidance and coaching based on your specific needs — at no extra cost to you. This is support when and where you need it.



### **Any questions?**

For questions about diabetes, or for more support, just call Transform Diabetes Care team at <1-800-348-5238>.

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## Welcome Letter - Back

This program is voluntary. You can opt out anytime by calling the Transform Diabetes Care team at 1-800-348-5238. By participating in the Transform Diabetes Care Program, you are consenting to sharing your personal information, including health information, with CVS Caremark to help you manage your health.

Information shared with CVS Caremark is protected by HIPAA (Health Insurance Portability and Accountability Act of 1996) and may result in a CVS Caremark pharmacist reaching out to you. CVS Caremark may also coordinate with your health care provider.

Certain benefits, connected devices, the mobile app and health coaching are available based on satisfaction of program eligibility requirements.

Program availability is subject to change. This program is not a substitute for medical care provided by your doctor and is not a replacement for the advice or treatment you may be receiving from your doctor for conditions like high cholesterol. In the event of a medical emergency, contact 911.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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# Welcome Onboarding

Page 1 - Front

## Simplify your health journey



### Introducing the Health Optimizer™ app

Diabetes management can be complex. So, we're offering you a simpler way to manage your condition with the **Health Optimizer app**. It's a digital assistant that can enhance your diabetes care by tracking your numbers and giving you customized feedback in real-time. All at no extra cost to you. Scan the code below or search "Health Optimizer" to download the app. Enter the access code **"cvshealth"** to quickly set up an account. Register with your first and last name as they appear on your CVS Caremark pharmacy benefits card.\*

\*The access code should only be used by the addressed recipient. Access may be terminated if used by another party.



\*Apple® and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google LLC.



Scan. Download. Explore.

Page 1 - Back

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Page 2 - Front

## Transform Diabetes Care® program What's next



We'll let you know about things you can do to help improve your health. Like getting an overdue screening, taking your medication or seeing your doctor.



You may get individualized engagement and coaching in the coming months. This could mean developing a care plan, getting help with meal planning, testing your blood glucose or managing your medications.



You'll get helpful alerts, like emails, texts and mailings. You may even get phone calls from a registered nurse. They can walk you through important steps you may need to take and the resources available to help you get there. As you reach your health goals, you'll get fewer alerts from us.



See other side for other helpful resources

Page 2 - Back

## Transform Diabetes Care® program Great Resources for you

### Everything you need to know

Learn to take care of your diabetes and feel more in control. Visit Health Resources at **Caremark.com** to see tips on managing diabetes, healthy living and plan perks.



Or visit:  
[Caremark.com/wps/portal/health\\_info\\_center](https://caremark.com/wps/portal/health_info_center)

### Virtual visits

#### Looking for a telehealth option?

MinuteClinic® Virtual Care\* has you covered. Use your voucher for a personalized virtual session where you'll get help managing chronic conditions, lifestyle coaching and more. A clinician may even recommend other services and screenings to help you stay on track with your health goals.



Sign up:  
[CVS.com/minuteclinic/virtual-care/e-clinic](https://CVS.com/minuteclinic/virtual-care/e-clinic)

\*Available in select locations.

This program is voluntary. You can opt out anytime by calling the Transform Diabetes Care team at 1-800-348-5238. By participating in the Transform Diabetes Care Program, you are consenting to sharing your personal information, including health information, with CVS Caremark to help you manage your health. Information shared with CVS Caremark is protected by Health Insurance Portability and Accountability Act of 1996 (HIPAA) and may result in a CVS Caremark pharmacist reaching out to you. CVS Caremark may also coordinate with your health care provider. Certain benefits, connected devices, the mobile app and health coaching are available based on satisfaction of program eligibility requirements. Program availability is subject to change. This program is not a substitute for medical care provided by your doctor and is not a replacement for the advice or treatment you may be receiving from your doctor for conditions like high cholesterol. In the event of a medical emergency, contact 911. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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# Welcome Onboarding

Page 3 - Front

Transform Diabetes Care® program

## Health visits at no extra cost to you

We've included TWO vouchers for preventive diabetes monitoring visits at MinuteClinic® locations—the medical clinics inside CVS Pharmacy® stores. Or for a no-cost virtual visit.



### MinuteClinic® diabetes monitoring voucher

Show this voucher for one no-cost preventive diabetes monitoring visit. Or for a no-cost virtual visit.

7937-53487A-120821

Preventive diabetes monitoring visits are available daily. Schedule online or walk in. You'll get results on the spot. And we'll share them with your providers, if you like. **1**


**A1C testing**                      **Blood pressure check**  
**Diabetic retinopathy exam\***    **Personalized diabetes treatment plan**  
**Cholesterol testing**            **Comprehensive foot exam**

#### What you need to know:

- The voucher must be presented to receive services, and photo identification is needed.
- An appointment is required. This voucher expires one year from when you receive it.
- When scheduling online, select: "Wellness Screening and Monitoring" as the reason for visiting.
- For virtual visit, go to [CVS.com/minuteclinic/virtual-care/e-clinic](https://CVS.com/minuteclinic/virtual-care/e-clinic)

#### Signature:

By signing this voucher, I certify that I am the original and intended recipient.

To find a MinuteClinic location near you and to make an appointment, visit [MinuteClinic.com](https://MinuteClinic.com) or call **1-866-389-ASAP (1-866-389-2727) (TTY: 711)**. 

\*Only available when clinically required at a HealthHub location; to find a location nearest you, visit [CVS.com/health-hub](https://CVS.com/health-hub)



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7937-53487A-120821

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**A1C testing**                      **Blood pressure check**  
**Diabetic retinopathy exam\***    **Personalized diabetes treatment plan**  
**Cholesterol testing**            **Comprehensive foot exam**

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\*Only available when clinically required at a HealthHub location; to find a location nearest you, visit [CVS.com/health-hub](https://CVS.com/health-hub)

Page 3 - Back

#### Registration kiosk instructions

1. At the kiosk, scan the barcode.
2. Continue with registration and select "Wellness Screening and Monitoring" as the reason for visit.
3. Enter your information.
4. Select "No" for using medical insurance.
5. Answer the acknowledgment and consents. When you've completed these, you'll be signed in.
6. Show this voucher to the provider when you go into the clinic for your visit.

#### Provider instructions

To confirm the patient's registration, go to "Encounter Information" and "Visit Info" to confirm the following fields are correct: **1**

- **Chief Complaint:** Transform Care: Diabetes Monitoring
- **Special Offer:** Transform Care: Diabetes Monitoring



62-652-554927-77

Important notes: MinuteClinic® locations will not accept offers printed from unauthorized internet postings or reproductions, copies or facsimiles of this voucher/offer. Age restrictions may apply. Original voucher must be surrendered at time of service. Voucher is void where prohibited by law. Limit two vouchers per customer per year. No cash back. A MinuteClinic provider will perform exams and tests based on your individual needs when medically necessary.

#### Registration kiosk instructions

1. At the kiosk, scan the barcode.
2. Continue with registration and select "Wellness Screening and Monitoring" as the reason for visit.
3. Enter your information.
4. Select "No" for using medical insurance.
5. Answer the acknowledgment and consents. When you've completed these, you'll be signed in.
6. Show this voucher to the provider when you go into the clinic for your visit. **2**

#### Provider instructions

To confirm the patient's registration, go to "Encounter Information" and "Visit Info" to confirm the following fields are correct:

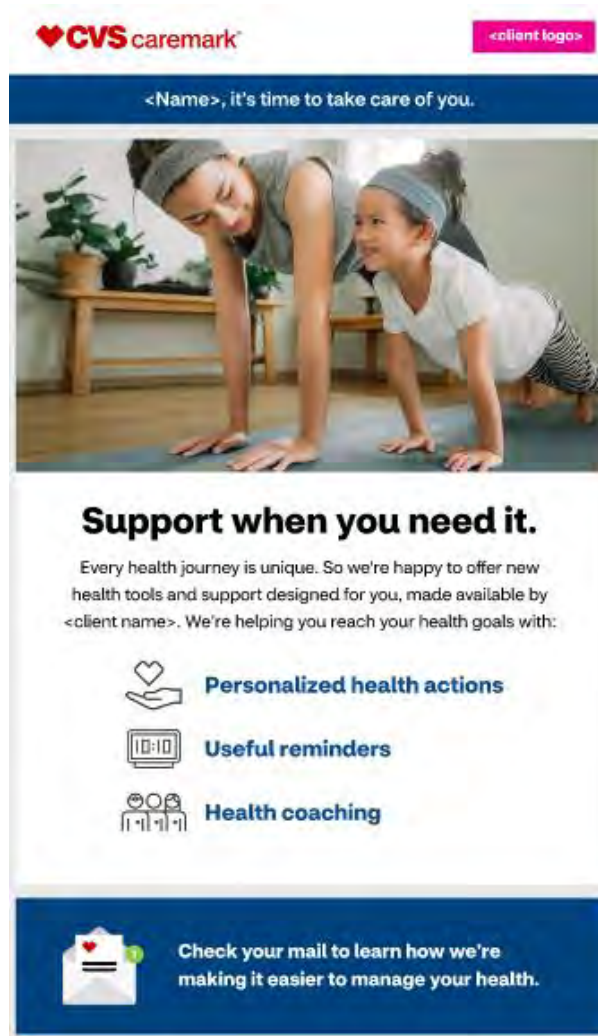
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# Welcome Email



CVS Caremark alerts: We sent you mail saying we'd reach out with helpful tips on how to stay healthy. It has information on plan benefits you may find helpful.


**Self-monitoring of blood glucose  
and blood pressure  
(SMBG & SMBP)**

**Healthy actions make a difference.**

That's why your doctor should be your first stop when considering the best ways to manage your diabetes.




**Want to talk to someone?**  
Have questions or want to learn more? Call the CVS Health Transform Diabetes Program support line at **800-348-5238**.



<Client Logo>

**Here's what the research says.**



**These tools can help you be healthier.**

## Bio TelCare

According to the American Diabetes Association, these are ways you can help manage your diabetes.



**Simplify your meals**

Remove the guesswork — plan ahead with easy to make, healthy recipes.<sup>1</sup>



**Stay organized**

Keep all your medical information like blood sugar numbers and lab test results in one place.<sup>1</sup>



**Start the day walking**

Create an exercise routine and get moving in the mornings.<sup>1</sup>

**Did you know you're eligible for a glucometer at no extra cost?\***

You have several options, but consider choosing the BioTel Care® Blood Glucose Monitoring System at no extra cost. Features include:\*\*

- Near real-time data transmission
- Responsive color touchscreen
- Clinician and family member access via member and provider portals
- 24/7 monitoring




Visit [TransformDiabetesCare.MyTelcare.com](http://TransformDiabetesCare.MyTelcare.com) to get started.



Scan the code with your phone's camera or call your dedicated Telcare Team at **1-888-342-1160**. Please have your Caremark™ Member ID ready.




\*While your meter is offered at no cost to you, your supplies may be subject to a copay as required by your plan. \*\*Includes unlimited test strips and lancets delivered to your door. Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan. This document contains references to brand-name medical products that are trademarks or registered trademarks of companies not affiliated with CVS Caremark.

**Custom support — in the palm of your hand**



**Scan. Download. Explore.**

Scan the code with your phone's camera. Or search "Health Optimizer" to download the app.


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## No link

**Did your provider prescribe a glucometer?**

You have options when choosing a glucometer. While discussing which ones are best for you, consider selecting for features like:

- Bluetooth® enabled
- Digital interface
- Compact design



You'll need to make sure your doctor gives you a prescription for more supplies.

**Talk to your doctor today about what glucometer option makes sense for you.**

## One Touch Verio Reflect®

**Did you know you're eligible for a glucometer at no extra cost?\***

You have several options, but consider choosing the One Touch Verio Reflect® at no extra cost. Features include:

- Bluetooth® enabled
- Digital interface
- Compact design

And ask your doctor for a prescription for extra test strips and lancets.



**NOTICE:** If you're a Medicare member, you must contact your provider to get a prescription for a glucometer, test strips and lancets. You can fill the prescription at any Medicare-verified pharmacy or supplier. To find one, visit [Medicare.gov/verifypharm](http://Medicare.gov/verifypharm). Or call 1-800-MEDICARE (1-800-633-4557). TTY users can call 1-877-486-2048.



Scan the code with your phone's camera. Or visit [Caremark.com/GlucoMonitor](http://Caremark.com/GlucoMonitor) to order your starter kit.\*\*

\*Available at pharmacies and through in-network durable medical equipment (DME) providers. \*\*Includes 10 lancets and test strips. This document contains references to brand-name medical products that are trademarks or registered trademarks of companies not affiliated with CVS Caremark.

## One Touch Verio-65



Scan the code with your phone's camera. Or visit [Caremark.com/GlucoMonitor](http://Caremark.com/GlucoMonitor) to order your starter kit.\*\*

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## One Touch Verio+65

For questions about ordering a glucometer, call the Transform Diabetes Customer Care team at **<1-800-348-5238>**.

This document contains references to brand-name medical products that are trademarks or registered trademarks of companies not affiliated with CVS Caremark.

## Continuous glucose monitoring

**Talk to your doctor about the best continuous glucose monitor (CGM) for you.**

**A personal CGM can help you and your provider:**

- Track your blood sugar levels day and night through a patch worn on the skin.
- Detect low and high blood sugar events.
- See how various lifestyle factors affect your blood sugar levels.

A personal CGM can be used along with a glucometer, based on the direction of your provider.



You have options when choosing a CGM.\* Call your health plan or pharmacy benefits provider to learn more about the devices they offer and the type of coverage.

\*CGM devices may be covered by the health plan provider, but typically they are covered under the member's pharmacy benefit. A prior authorization may be required for Medicare members. The member is responsible for the pharmacy copayment. Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

## Personal glucose profile

**Ask your doctor if getting a personal glucose profile is right for you.**

If you test your blood sugar on a regular basis and still can't control your blood glucose levels, your doctor can help you decide if you should take this diagnostic test.

**What you should know:**

- Your health care provider will schedule several in-person visits with you. During the first visit, they'll apply a patch that lies just below the skin. It records your blood sugar levels over time.\*
- You'll return to the office at least one time between 3 – 14 days later, so they can read the information from the patch.
- The results will help your provider make a treatment plan that's right for you — including medication, diet, exercise, sleep and other stress factors.

\*This is typically covered as a diagnostic test under your medical insurance coverage. The member will be responsible for customary copayment for the provider visit and the diagnostic test. Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.




**Healthy actions make a difference.**

That's why your doctor should be your first stop when considering the best ways to manage your diabetes.

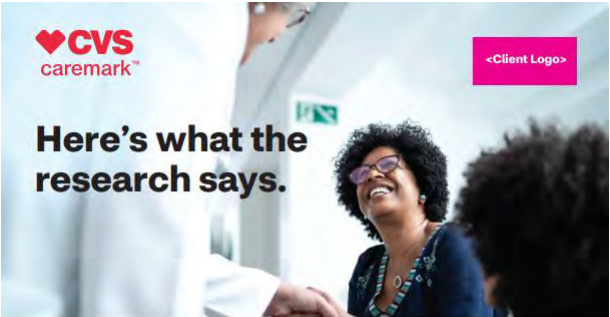


**Want to talk to someone?**  
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<Client Logo>

**Here's what the research says.**



**These tools can help you be healthier.**

**Tools that can help take the stress out of managing your diabetes**



**Simplify your meals**  
Remove the guesswork — plan ahead with easy to make, healthy recipes!



**Stay organized**  
Keep all your medical information like blood sugar numbers and lab test results in one place!



**Start the day walking**  
Create an exercise routine and get moving in the mornings!

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**Track your numbers at home with a new no-cost blood pressure monitor**



You're eligible to order a new at home blood pressure monitor from Welch Allyn®.

**Features include:**

- Get readings in about 30 seconds
- Pair with your phone using Bluetooth®
- Share results with your provider



Scan the code with your phone's camera. Then tap the banner to download the **Health Optimizer™** app and order your **Welch Allyn® Blood Pressure Monitor** today.

**Custom support — in the palm of your hand**



- ✓ Personalized real time feedback and coaching
- ✓ Nutrition guidance, insight and tracking
- ✓ Pair health trackers and medical devices
- ✓ Seamless connection to your care team



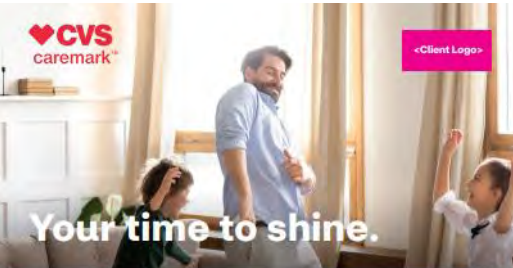
Apple® and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. (Google Play) and the Google Play logo are trademarks of Google, LLC.

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**CVS caremark** «Client Logo»

**Your time to shine.**

**These tools can help you be healthier.**

Rio TelCare

**Tools that can help take the stress out of managing your diabetes**



**Simplify your meals**  
Remove the guesswork — plan ahead with easy to make, healthy recipes.\*



**Stay organized**  
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
Scan the code with your phone's camera or call your dedicated Telcare Team at **1-888-342-1160**. Please have your Caremark™ Member ID ready.

\*While your meter is offered at no cost to you, your supplies may be subject to a copay as required by your plan. \*\*Includes unlimited test strips and lancets, delivered to your door. †Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan. ‡This document contains references to brand-name medical products that are trademarks or registered trademarks of companies not affiliated with CVS Caremark.

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No link

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- Compact design

You'll need to make sure your doctor gives you a prescription for more supplies.

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And ask your doctor for a prescription for extra test strips and lancets.



**NOTICE:** If you're a Medicare member, you must contact your provider to get a prescription for a glucometer, test strips and lancets. You can fill the prescription at any Medicare-enrolled pharmacy or supplier. To find one, visit [Medicare.gov/supplier](http://Medicare.gov/supplier). Or call **1-800-MEDICARE (1-800-633-4227)**. TTY users can dial **1-877-486-2048**.



Scan the code with your phone's camera. Or visit **Caremark.com/GlucoseMonitor** to order your starter kit.†

\*Available at pharmacies and through in-network durable medical equipment (DME) providers. †Includes 10 lancets and test strips. ‡This document contains references to brand-name medical products that are trademarks or registered trademarks of companies not affiliated with CVS Caremark.

**One Touch Verio-65**



Scan the code with your phone's camera. Or visit **Caremark.com/GlucoseMonitor** to order your starter kit.†

\*Available at pharmacies and through in-network durable medical equipment (DME) providers. †Includes 10 lancets and test strips. ‡This document contains references to brand-name medical products that are trademarks or registered trademarks of companies not affiliated with CVS Caremark.

**One Touch Verio+65**

For questions about ordering a glucometer, call the Transform Diabetes Customer Care team at **<1-800-348-5238>**.

**Continuous glucose monitoring**

**Talk to your doctor about the best continuous glucose monitor (CGM) for you.**

**A personal CGM can help you and your provider:**

- Track your blood sugar levels day and night through a patch worn on the skin.
- Detect low and high blood sugar events.
- See how various lifestyle factors affect your blood sugar levels.

A personal CGM can be used along with a glucometer, based on the direction of your provider.

You have options when choosing a CGM.† Call your health plan or pharmacy benefits provider to learn more about the devices they offer and the type of coverage.

\*CGM devices may be covered by the health plan provider, but typically they are covered under the member's pharmacy benefit. A prior authorization may be required for Medicare members. The member is responsible for the pharmacy copayment. †Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

**Personal glucose profile**

**Ask your doctor if getting a personal glucose profile is right for you.**

If you test your blood sugar on a regular basis and still can't control your blood glucose levels, your doctor can help you decide if you should take this diagnostic test.

**What you should know:**

- Your health care provider will schedule several in-person visits with you. During the first visit, they'll apply a patch that lies just below the skin. It records your blood sugar levels over time.\*
- You'll return to the office at least one time between 3 – 14 days later, so they can read the information from the patch.
- The results will help your provider make a treatment plan that's right for you — including medication, diet, exercise, sleep and other stress factors.

\*This is typically covered as a diagnostic test under your medical insurance coverage. The member will be responsible for customary copayment for the provider visit and the diagnostic test. †Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.



**Healthy actions make a difference.**

That's why your doctor should be your first stop when considering the best ways to manage your diabetes.



**Want to talk to someone?**  
Have questions or want to learn more? Call the CVS Health Transform Diabetes Program support line at **800-348-5238**.

### Tools that can help take the stress out of managing your diabetes



**Simplify your meals**

Remove the guesswork — plan ahead with easy to make, healthy recipes.\*



**Stay organized**


Keep all your medical information like blood sugar numbers and lab test results in one place.\*



**Start the day walking**

Create an exercise routine and get moving in the mornings.\*

\*American Diabetes Association. Blood Sugar From Diabetes. Available at: <https://www.diabetes.org/food-and-nutrition/recipes>. Accessed September 29, 2021.



**CVS caremark**

<Client Logo>

**Your time to shine.**

**These tools can help you be healthier.**

### Track your numbers at home with a new no-cost blood pressure monitor

You're eligible to order a new at home blood pressure monitor from Welch Allyn®. The brand is trusted by doctors and hospitals around the world and features include:


- Get readings in about 30 seconds
- Pair with your phone using Bluetooth®
- Share results with your provider







Scan the code with your phone's camera. Then tap the banner to download the Health Optimizer app™ and order your Welch Allyn® Blood Pressure Monitor today.

### Custom support — in the palm of your hand



- ✓ Personalized real time feedback and coaching
- ✓ Nutrition guidance, insight and tracking
- ✓ Bluetooth® device pairing
- ✓ Seamless connection to your care team

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CVS caremark <obent logo>

<Name>, you can be healthier with these simple steps.

**Healthy actions make a difference.**

That's why your doctor should be your first step when considering the best ways to stay on top of your health. Whether for lifestyle advice or help monitoring a condition, your doctor has your back.

**Ask your doctor about healthy actions that are right for you.**

## Formulary and BioTel Care

**Tools that can help you stay on track**

**Simplify your meals**

Remove the guesswork — plan ahead with easy to make, healthy recipes.

**Stay organized**

Keep all your medical information, like blood sugar readings, cholesterol and other lab results in one place.

**Start the day walking**

Create an exercise routine and get moving in the mornings.

**Custom support — in the palm of your hand**

You have access to a new app designed to help you get healthy and stay healthy. Get exercise and nutrition tips, track your progress, and stay connected. Tap below to download the **Health Optimizer™** app and get started today.

- **Healthy recipes, meal plans, tips and more**
- **Sync with fitness trackers, meters, scales and other Bluetooth® devices**
- **Easily connect with your care team**

## Continuous glucose monitoring

**Ask your doctor if healthy actions like continuous glucose monitoring is right for you.**

**Tools that can help you stay on track**

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## Professional glucose profile

**Ask your doctor if healthy actions like blood sugar diagnostic testing is right for you.**

**Tools that can help you stay on track**

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**Stay organized**


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CVS caremark <client logo>

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Download on the **App Store** | GET IT ON **Google Play**

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- Stay organized**  
Keep all your medical information, like blood sugar readings, cholesterol and other lab results in one place.
- Start the day walking**  
Create an exercise routine and get moving in the mornings.

# SMBG – IVR and SMS



We know for some, living with diabetes can be a challenge. The Centers for Disease Control and Prevention says monitoring blood glucose is an important way to manage diabetes because it measures the effects diet, exercise, and medicine have on your blood sugar.

If your provider has prescribed a glucometer, you can order [[BioTel Care Glucose Monitoring System](#)] <[One Touch Verio Reflect](#)>] at no extra cost. Go to [[TransformDiabetesCare.Mytelcare.com](#)] to order your starter kit today. Again that's [[TransformDiabetesCare.Mytelcare.com](#)]. And if you need additional supplies, ask your provider for a prescription.

If you have questions about your plan or need help finding a provider, call your health plan provider on your ID Card.

## *Variations based on other SMBG recommendations*

[If your provider has prescribed continuous glucose monitoring (CGM), you have options when choosing a Continuous Glucose Monitor. To learn more about the devices and types of coverage, call the member services number on your ID card.]

[If you test your blood sugar on a regular basis and still can't control your blood glucose levels, ask your doctor if getting a personal glucose profile is right for you.]

If you have questions about your plan, call the number on your ID card.

### **SMBG device type**



### **Continuous Glucose Monitoring Version**



### **Personal Glucose Profile Version**




CVS Caremark alerts: Knowing your blood sugar, cholesterol and blood pressure levels are helpful to staying healthy. Ask your doctor how to track these numbers at home. For more information about at home health screening benefits, call your health plan.

**Lifestyle**

# Lifestyle – Direct Mail


1 **Autonomy (DM)**

No matter where you are in your health journey, there's help to get you further.



**Want to talk to someone?**  
Have questions or want to learn more? Call the CVS Health Transform Diabetes Program support line at 800-348-5238.

CVS caremark



**Your time is now.**

<First Name>, you have the power to live healthier, one day at a time.

## Healthy habits can help to keep you in control

Having diabetes could put you at a higher risk of developing other health conditions over time.<sup>1</sup> That's why it's so important to do everything you can to stay healthy. Making small changes to your lifestyle can have a big impact on your overall well-being.



Make healthy food choices



Maintain a healthy weight



Exercise regularly

John's Hopkins Medicine. Diabetes and High Blood Pressure. Available at: Hopkinsmedicine.org/health/conditions-and-diseases/diabetes/diabetes-and-high-blood-pressure. Accessed August 24, 2021.

## Great resources to get you started

Scan the code with your phone's camera. Then tap the banner to download the **Health Optimizer™** app.

- ✓ Healthy recipes, meal plans, tips and more
- ✓ Sync with fitness trackers, medical devices, scales and meters that are Bluetooth® connected
- ✓ Easily connect with your care team



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## Trouble quitting tobacco? You're not alone.

Smoking increases your risk of diabetes complications.<sup>2</sup>  
For helpful tips on how to quit, visit


[www.cvs.com/minuteclinic/resources/smoking-cessation](http://www.cvs.com/minuteclinic/resources/smoking-cessation)

\*Centers for Disease Control and Prevention. Smoking and diabetes. March 23, 2020. Available at: CDC.gov/tobacco/campaign/tips/diseases/diabetes.html. Accessed November 25, 2020.

# Lifestyle – Direct Mail

## 2 Loss Aversion (DM)


No matter where you are in your health journey, there's help to get you further.



**Want to talk to someone?**  
Have questions or want to learn more? Call the CVS Health Transform Diabetes Program support line at 800-348-5238.

**CVS caremark™**

**Don't miss out on life.**



<Client Logo>

**<First Name>, it's never too late to live healthier, one day at a time.**

### Healthy habits can help to keep you in control

Having diabetes could put you at a higher risk of developing other health conditions over time.<sup>1</sup> That's why it's so important to do everything you can to stay healthy. Making small changes to your lifestyle can have a big impact on your overall well-being.



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CVS caremark <client logo>

<First Name>, you have the power to live healthier, one day at a time.






**Tips for healthier living.**

Having a healthy lifestyle is key to living a longer life.  
No matter where you are in your health journey, there's help.

[Health Resources](#)


**Making small changes to your lifestyle can have a big impact on your overall health.**

 Make healthy food choices	 Maintain a healthy weight	 Exercise regularly
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**Great resources to get you started**

As a member you now have access to a new app designed to help you get healthy and stay on track. Tap below to download the **Health Optimizer™** app.

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- Easily connect with your care team



[Download on the App Store](#) [GET IT ON Google Play](#)

**Trouble quitting tobacco? You're not alone.**

[Tips to help you quit](#)



CVS caremark <client logo>




<First Name>, don't miss out on your future. It's never too late to be healthier.

**Tips for healthier living.**

Having a healthy lifestyle is key to living a longer life.  
No matter where you are in your health journey, there's help.

[Health Resources](#)



**Making small changes to your lifestyle can have a big impact on your overall health.**

 Make healthy food choices	 Maintain a healthy weight	 Exercise regularly
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 Download on the App Store  GET IT ON Google Play

**Trouble quitting tobacco? You're not alone.**

[Tips to help you quit](#)

# Lifestyle IVR and SMS



People with a healthy lifestyle can live up to 12 years longer than those who don't. When it comes to managing diabetes and controlling blood sugar levels, being active and eating right can help.

If you have questions about your health plan, need help finding a provider or tobacco cessation resources, call the number listed on your ID card.

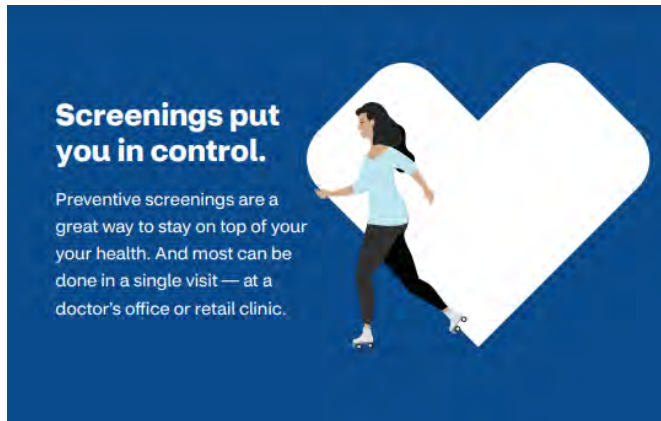


CVS Caremark alerts: Knowing your blood sugar, cholesterol and blood pressure levels are helpful to staying healthy. Ask your doctor how to track these numbers at home. For more information about at home health screening benefits, call your health plan.

# Screenings

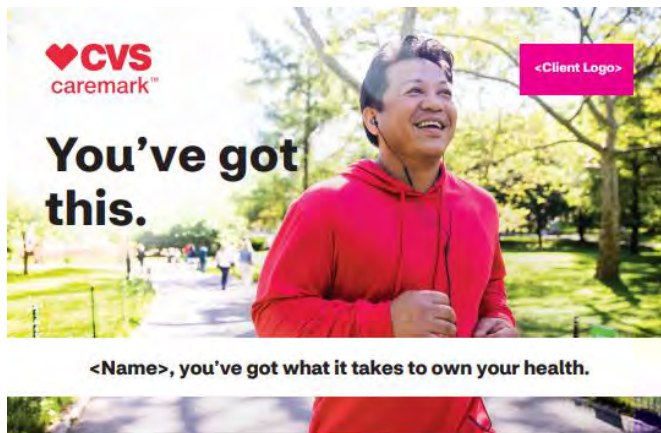
# Screenings – Direct Mail

1 **Autonomy (DM)**



**Screenings put you in control.**

Preventive screenings are a great way to stay on top of your health. And most can be done in a single visit — at a doctor's office or retail clinic.



**CVS caremark™**

**You've got this.**


**<Name>, you've got what it takes to own your health.**

**<Client Logo>**

**Ask your doctor if these screening tests are recommended for you:**




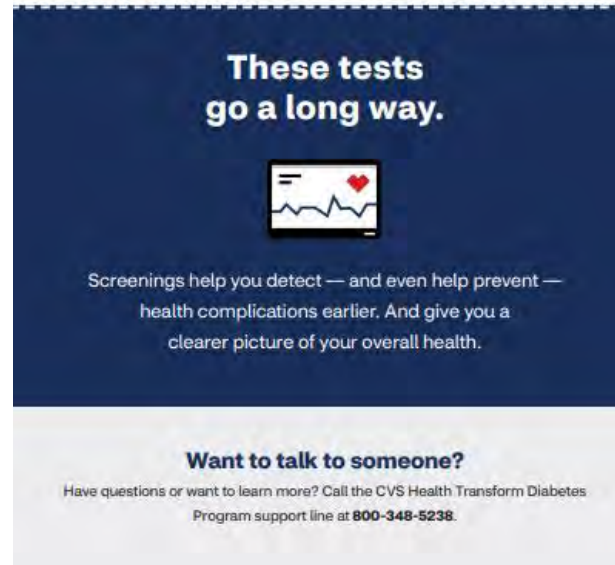
- Kidney functioning tests**  
These blood or urine tests show how well your kidneys are working. They can detect if there may be any organ damage or abnormalities.
- Vitamin B12 test**  
Vitamin B12 is important for blood cell production and nerve function. Abnormal levels of B12 could mean you have an underlying health condition.
- Eye exam**  
This annual exam looks for changes in the blood vessels of the retina and measures overall eye health.




Remember, you may be able to use the vouchers from your welcome letter at a MinuteClinic® location to complete this test.\* Visit [CVS.com/minuteclinic](https://www.cvs.com/minuteclinic) to check if the test is offered at a location near you.

\*Certain screening tests may be subject to a copay. Copay means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan.

 **Bring this to your doctor appointment.**



**These tests go a long way.**



Screenings help you detect — and even help prevent — health complications earlier. And give you a clearer picture of your overall health.


**Want to talk to someone?**

Have questions or want to learn more? Call the CVS Health Transform Diabetes Program support line at **800-348-5238**.

# Screenings – Direct Mail

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Preventive screenings are a great way to stay on top of your health. And most can be done in a single visit — at a doctor's office or retail clinic.



**CVS caremark™**

<Client Logo>

**Don't miss out.**

Getting the most out of life starts with taking care of yourself.



## Ask your doctor if these screening tests are recommended for you:



### Kidney functioning tests

These blood or urine tests show how well your kidneys are working. They can detect if there may be any organ damage or abnormalities.



### Vitamin B12 test

Vitamin B12 is important for blood cell production and nerve function. Abnormal levels of B12 could mean you have an underlying health condition.



### Eye exam

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Bring this to your doctor appointment.

## These tests go a long way.





Screenings help you detect — and even help prevent — health complications earlier. And give you a clearer picture of your overall health.

### Want to talk to someone?


Have questions or want to learn more? Call the CVS Health Transform Diabetes Program support line at **800-348-5238**.

# Screenings – Email

## 1 Autonomy (EM)

<Name>, you've got what it takes to own your health.



**Screenings put you in control.**

Preventive screenings are a great way to stay on top of your health. And most can be done in a single visit — at a doctor's office or retail clinic.

**Ask your doctor if there are any health screening tests that may be right for you.**

**Taking care of yourself goes a long way**





Screenings can help you detect — and can even help prevent — health complications earlier. And they can give you a clearer picture of your overall health. Consider talking to your doctor about how these tests could help:

- <Variable>
- Blood pressure
- <Variable>
- <Variable>
- Mental health check


**You have options**

You may be able to use the vouchers from your welcome letter at a MinuteClinic® location to complete these tests. Just bring one to any location — no appointment needed.



Getting the most out of life starts with taking care of yourself.




**Don't miss the special moments.**

Preventive screenings are a great way to stay on top of your health. And most can be done in a single visit — at a doctor's office or retail clinic.

**Ask your doctor if there are any health screening tests that may be right for you.**

**Taking care of yourself goes a long way**



Screenings can help you detect — and can even help prevent — health complications earlier. And they can give you a clearer picture of your overall health. Consider talking to your doctor about how these tests could help:

- <Variable>
- Blood pressure
- <Variable>
- <Variable>
- Mental health check

**You have options**

You may be able to use the vouchers from your welcome letter at a MinuteClinic® location to complete these tests. Just bring one to any location — no appointment needed.



# Screenings IVR and SMS



Staying up to date with certain health screenings or tests can keep you healthy and help you better manage your diabetes. It looks like you may be due for [Screening Type].

Please call your doctor today to make an appointment for the screenings you may need. If you have questions about your health plan or need help finding a doctor, call the number listed on your ID card.



CVS Caremark alerts: Remember to talk to your doctor about regular health checkups & screenings to help you stay in control. Need a doctor? Call your health plan.




# Medication Optimization

# Med Optimization – Direct Mail

1 **Autonomy (DM)**

**Your doctor has your back.**

Whether it's advice on a new diet or adjusting medications within your current treatment plan, your doctor is your trusted ally.



<Client Logo>

Managing your diabetes isn't always easy. But with a little help, you got this.

## How medication can help you.

It's possible to manage your blood sugar with diet and exercise alone. But sometimes your doctor may prescribe medication to help you control your blood sugar, as well as other conditions.



Regulate your blood sugar



Control your blood pressure and cholesterol



Lower your risk of diabetes complications



Going to the doctor? Bring this with you.



Ask your doctor about <drug class> and if it's right for you.

Your doctor can explain when to take it and how it may interact with other medications you may be taking.




Your pharmacist is also part of your care team. Visit [Caremark.com](https://www.caremark.com) to learn how they can help on your path to better health.

### Want to talk to someone?

Have questions or want to learn more? Call the Transform Diabetes Care® program support line at 1-800-348-5238.

**Your doctor has your back.**

Whether it's advice on a new diet or adjusting medications within your current treatment plan, your doctor is your trusted ally.





<Client Logo>

Managing your diabetes isn't always easy, but it helps to learn what works for others.



**Carol's path to managing her diabetes\***

When I was diagnosed in 2015, I felt numb. My best advice is, make sure you visit your provider regularly. That's how I started to educate myself.

Since then, I found there's not just one approach to managing my diabetes. It's a little of this and a little of that. Now I understand the role diet and exercise has on managing my "levels."

I talked to my provider and she recommended I start medication. It's helped me feel better and more in control of my overall health.

\* Carol is a fictional character and her story is inspired by people who have overcome diabetes. This story is used for illustrative purposes only.

**How medication can help you.**

It's possible to manage your blood sugar with diet and exercise alone. But sometimes your doctor may prescribe medication to help you control your blood sugar, as well as other conditions.



Regulate your blood sugar



Control your blood pressure and cholesterol



Lower your risk of diabetes complications

✂ Going to the doctor? Bring this with you.




**Ask your doctor about <drug class> and if it's right for you.**


Your doctor can explain when to take it and how it may interact with other medications. Your pharmacist can also help answer your questions. Visit [Caremark.com](https://www.caremark.com) to learn more.

**Want to talk to someone?**

Have questions or want to learn more? Call the Transform Diabetes Care® program support line at 1-800-348-5238.

 <client logo>

Managing your health isn't always easy. But with a little help, you got this.



**Your doctor has your back.**

Whether it's advice on a new diet or adding new medication to your treatment plan, your doctor is your trusted ally.

**Questions? Your doctor has answers.**

**How medication can help you.**

-   
**Regulate your blood sugar**
-   
**Control your blood pressure and cholesterol**
-   
**Lower your risk of health complications**

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Ask your doctor if taking medication is right for you.

### How medication can help you.

 <p>Regulate your blood sugar</p>	 <p>Control your blood pressure and cholesterol</p>	 <p>Lower your risk of health complications</p>
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**Carol's path to managing her diagnosis\***

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I talked to my provider and she recommended I start medication. It's helped me feel better and more in control of my overall health.

“

# Med Optimization – IVR and SMS




Living with diabetes is personal, and everyone's journey is different. With help from your doctor, it's possible to manage your blood sugar through diet and exercise. But sometimes you may need medicine to help better manage diabetes. So ask your doctor if taking [drug class] is right for you.

If you have questions about your prescription plan benefits, or need help finding a pharmacy, visit [Caremark.com](https://www.caremark.com).




CVS Caremark alerts: Your healthcare journey is unique. You may need certain kinds of medications to help you manage your health. Talk to your doctor about what might be best for you. Visit [Caremark.com](https://www.caremark.com) if you have questions about your prescription benefits.

# Medication Adherence

 **CVS caremark**  
2211 Sanders Road  
Northbrook, IL 60062

**Transform Diabetes Care**

**Taking your medication reduces the risk of health complications.**





Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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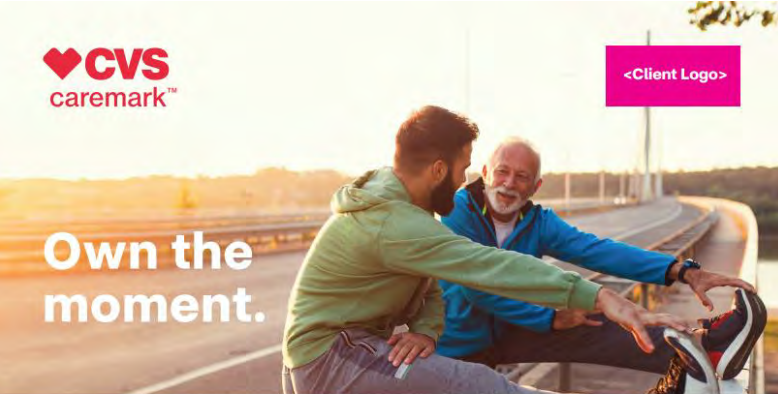
**Your health is everything.**

That's why taking your medication to help control your condition is so important. Talk to your pharmacist about refill reminders and ways to stay on track.



 **CVS caremark**<sup>™</sup>

<Client Logo>



**Own the moment.**

**These tips can help you stay on top of your health.**

### Remember to take your medication by:

- Always taking it when you brush your teeth
- Keeping it next to things you use every day, like your keys or cell phone
- Setting an alarm on your smartphone to remind you

### Want to talk to someone?


Have questions or want to learn more? Call the CVS Health Transform Diabetes Program support line at **800-348-5238**.



**CVS caremark**  
2211 Sanders Road  
Northbrook, IL 60062

**Transform Diabetes Care**

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**Your health is everything.**

That's why taking your medication to help control your condition is so important. Talk to your pharmacist about refill reminders and ways to stay on track.

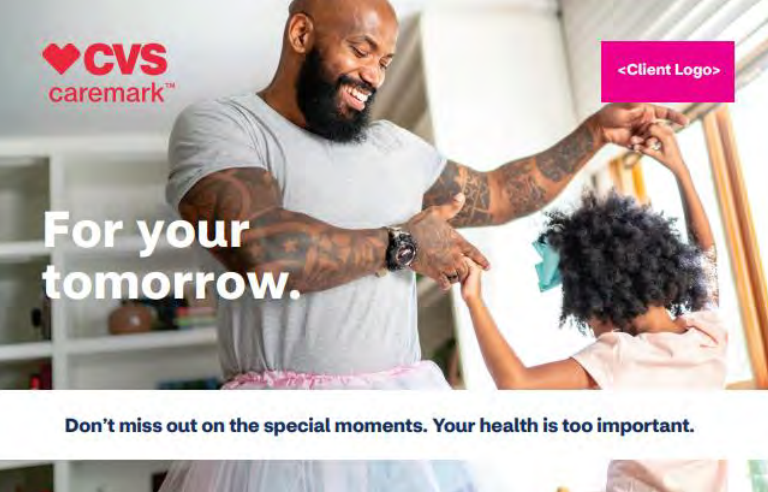


**CVS caremark™**

**<Client Logo>**

**For your tomorrow.**

**Don't miss out on the special moments. Your health is too important.**



### Remember to take your medication by:

- Always taking it when you brush your teeth
- Keeping it next to things you use every day, like your keys or cell phone
- Setting an alarm on your smartphone to remind you

### Want to talk to someone?

Have questions or want to learn more? Call the CVS Health Transform Diabetes Program support line at **800-348-5238**.

# Medication Adherence – Email

1 **Autonomy (EM)**

 <client logo>

These helpful tools empower you to stay on top of your health.



**Your health is everything.**

That's why taking your medication to stay in control of your health is so important. Talk to your pharmacist about refill reminders and ways to stay on track.

[Click to request refill](#)

Did you know you can get automatic prescription refills?




**Taking your medication helps reduce the risk of health complications.**

**Visit Caremark.com to:**

-  Request auto delivery to your home
-  Check drug cost and coverage
-  Find a nearby pharmacy

**CVS caremark** <client logo>

Don't miss out on the special moments. Your health is too important.



**Protect what matters.**

That's why taking your medication to stay in control of your health is so important. Talk to your pharmacist about refill reminders and ways to stay on track.

[Click to request refill](#)

Did you know you can get automatic prescription refills?



**Taking your medication helps reduce the risk of health complications.**

**Visit Caremark.com to:**

-  Request auto delivery to your home
-  Check drug cost and coverage
-  Find a nearby pharmacy

# Medication Adherence – IVR and SMS



Taking care of your health is so important-- and so is taking your medicine the way you and your doctor talked about. This will help keep your diabetes in control, regulate your blood sugar, and lower the risk of diabetes complications, so you can stay active and feel your best.

Many pharmacies offer automatic prescription refills, so work with your local pharmacist on a plan that will keep you on track with your medication routine. If there's a medical reason you're not taking your prescription, talk to your doctor about your treatment plan.

Talk to your pharmacist about refill reminders and ways to stay on track. If you have questions about your prescription plan benefits or need help finding a pharmacy, visit [Caremark.com](https://www.caremark.com).

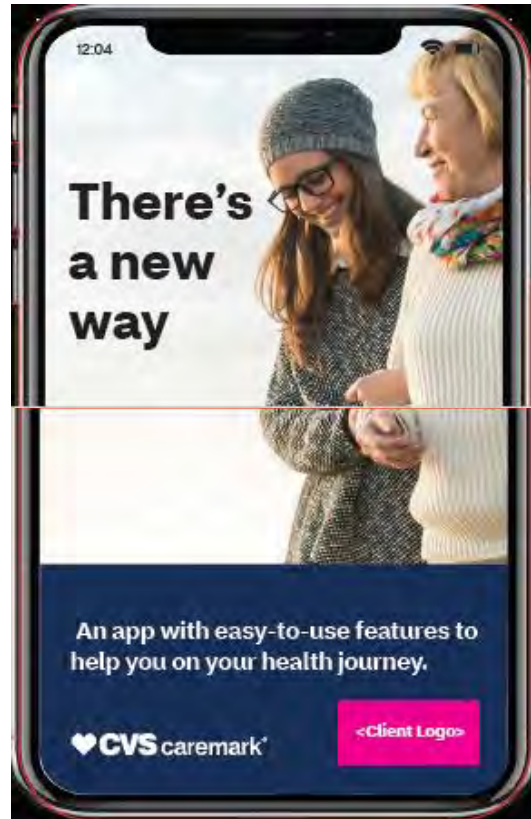


CVS Caremark alerts: Taking medications as prescribed by your doctor may help you stay in control. Auto refills through your pharmacy can be a good way to create a routine. Talk to your local pharmacist to see how they can help.

# **Digital App Onboarding Campaign**

# Digital App Onboarding – Mailer #1

Shaped like a phone cutout



**Get the Health Optimizer™ app now**

You now have access to the Health Optimizer app. A digital assistant that provides 24/7 coaching to help manage chronic conditions.

**<Name>, imagine an easier way.**

Managing diabetes on your own can be difficult. The **Health Optimizer app** makes things easier by helping you track your medications and focusing on your diet while getting customized feedback in real time. So you know what's working and what's not.

- ✓ Pair your glucometer and 400+ smart devices to monitor your blood glucose and so much more
- ✓ Find healthy recipes from various cultural cuisines and maintain a food diary
- ✓ Add your medications and set refill reminders so you never miss a dose
- ✓ Track your progress with personalized reports



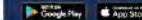
**Want to talk to someone?**

Have questions or want to learn more?  
Call the Transform Diabetes Care® program support line at 1-800-348-5238.

**Scan. Download. Explore.**



Scan the QR code with your phone's camera to download the **Health Optimizer app**.



Apple® and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google, LLC.


# Digital App Onboarding – Mailer #2

**CVS caremark**  
2100 E. Lake Cook Road  
Buffalo Grove, IL 60089

**Transform Diabetes Care®**

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

©2022 CVS Caremark. All rights reserved.  
7337-54100H 040121




**CVS caremark™** <Client Logo>

**The tools you need are just a click away.**

**Blood sugar tracking, educational articles and recipes — all in one place.**

**Research shows that using an app can help you manage your diabetes.<sup>1</sup>**


You now have access to the **Health Optimizer™** app. A digital assistant that provides 24/7 coaching to help manage chronic conditions.





- ✓ Pair your glucometer and 400+ smart devices to monitor your blood glucose and so much more
- ✓ Find healthy recipes from various cultural cuisines and maintain a food diary
- ✓ Add your medications and set refill reminders so you never miss a dose
- ✓ Track your progress with personalized reports

<sup>1</sup>American Diabetes Association Diabetes Spectrum. Evaluation and Evolution of Diabetes Mobile Applications: Key Factors for Health Care Professionals Seeking to Guide Patients. Available at: <https://doi.org/10.2337/abstract.26.4.211>. Accessed February 10, 2021

**Scan. Download. Explore.**




Scan the QR code with your phone's camera to download the **Health Optimizer** app.



Apple® and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google, LLC.

**Not near your phone?**

Place this sticker where you normally log your numbers as a reminder.



# Digital App – Email

CVS caremark® <client logo>

## A healthier you is just a click away

You now have access to the **Health Optimizer™** app. A digital assistant with great features designed to help you get healthy and stay connected with your care team.

Download on the App Store | GET IT ON Google Play

### Great resources just for you

<b>Personalized care</b> <ul style="list-style-type: none"><li>• Chat with Care Team</li><li>• Pair a health device</li><li>• Get 24/7 coaching</li></ul>	<b>Wellness tools</b> <ul style="list-style-type: none"><li>• Health tracking</li><li>• Medication reminders</li><li>• Nutritious recipes</li></ul>
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**Want to talk to someone?**  
Have questions about the app or want to learn more? Call the Transform Diabetes Care® program support line at **1-800-348-5238**.

CVS caremark® <client logo>

## Helping you connect the dots

Start → Improve your diet → Track your numbers → Connect with your care team

Click below to download the app

Download on the App Store | GET IT ON Google Play

### Support along your journey to better health

The **Health Optimizer™** app helps you to stay connected with your care team. And helps you build on your progress.

**Personalized care**  
You'll get access to personalized care that's tailored to your needs. You can chat with a care team, pair a health device and get 24/7 coaching.

**Wellness tools**  
Stay on top of your numbers with the tracking features. Also, learn more about how to improve your overall health with medication reminders and nutritious recipes.

**Want to talk to someone?**  
Have questions about the app or want to learn more? Call the Transform Diabetes Care® program support line at **1-800-348-5238**.



# Appendix

# TDC Provider Fax – Sample Communication

 **CONFIDENTIAL**

<b>F A X</b>		
<b>From</b> CVS Caremark		<b>Fax Number (Include Area Code)</b> 201-888-8888
<b>To</b> Don Smith		
<b>Date</b> 12/9/2021	<b>Fax Number (Include Area Code)</b> 201-888-8888	<b>Number of Pages (Include Cover Sheet)</b> 2

**Subject**  
Notification: Important patient health alert/action



**Report incorrect fax number:**

If you received this fax in error, visit [Caremark.com/fax](https://www.caremark.com/fax) then enter your unique PIN (personal rec. unique id). Select a reason from the drop-down menu and click submit to resolve.

**NOTICE TO RECIPIENT(S) OF INFORMATION:**

Information disclosed to you pertaining to certain conditions, such as treatment for alcohol or drug abuse, HIV/AIDS and other sexually transmitted diseases, behavioral health and genetic marker information is protected by various federal laws which prohibit any further disclosure of this information by you without the express written consent of the person to whom it pertains or as otherwise permitted by such laws. Any unauthorized further disclosure in violation of state or federal law may result in a fine or jail sentence or both. A general authorization for the release of medical or other information is NOT sufficient consent for release of these types of information. The federal rule at 42 CFR Part 2 restricts use of the information disclosed to criminally investigate or prosecute any alcohol or drug-abuse patient.

**CONFIDENTIALITY NOTICE:**

This communication and any attachments may contain privileged information for the use of the designated recipients named above. If you are not the intended recipient, you are hereby notified that you have received this communication in error and that any review, dissemination, distribution, or copying of it or its contents is prohibited. If you have received this communication in error, please notify the sender immediately by telephone and destroy all copies of this communication and any attachments.

The recipient of this fax may make a request to opt out of receiving telemarketing fax transmissions from CVS Caremark. The recipient may call the toll-free number at 877-265-2711 and/or fax the opt-out request to 401-652-0893, at any time, 24 hours a day/7 days a week. The recipient may also send an opt-out request via email to [Do\\_Not\\_Call@cvscaremark.com](mailto:Do_Not_Call@cvscaremark.com). An opt-out request is only valid if (1) it identifies the number to which the request relates and (2) the person/entity making the request does not, subsequent to the request, provide express invitation or permission to CVS Caremark to send facsimile advertisements to such person/entity at that particular number. CVS Caremark is required by law to honor an opt-out request within thirty days of receipt. An opt-out request will not opt you out of purely informational non-advertisements, such as prior authorization requests and notices.

Plan member privacy is important to us. Our employees are trained regarding the appropriate way to handle members' private health information.

 <Date>

<b>Patient:</b> Don Smith	<b>DOB:</b> 12/9/2021	<b>Physician:</b> Dr. Don Smith
<b>Date:</b> 12/9/2021	<b>Unique PIN:</b> 1582000	

Care Gap Number: 65001  
Your patient has evidence for type 2 diabetes, an HbA1c greater than 7% and less than 11% and has no evidence for an anti-diabetes medication. If your patient fits this clinical profile, and if not already done or contraindicated, consider adding metformin.

# What decides which version of Welcome DM members receive?

Member's geographic proximity to a HealthHUB and CVS Pharmacy, will determine the variable content they receive in their welcome package.

For example, if a member fills their prescription at their local CVS but does not have access to a HealthHUB they will get variable content labeled "Pharmacist".

## Generic

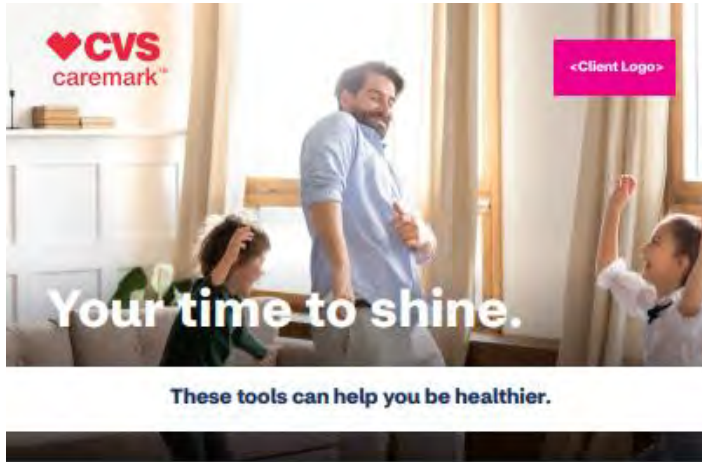
## Health Hub

## Pharmacist

## Health Hub No Pharmacist

# Behavior Economic Principles – examples and definitions

**Autonomy** – we have a deep-seated need to control our situations.



**Loss Aversion** – we feel more negative when losing something than positive when we gain it.



**Social Proof** – we copy the behavior of others, especially in unfamiliar situations.



**Authority** – we have a strong tendency to comply with those in charge.

