



Client success story

Making smart investments in workforce health for long-term gains



Massachusetts Bankers Association

Organization supporting 120 member banks and financial institutions

Background

- Represents 72,000 banking employees throughout Massachusetts and New England
- Mission: To be a premier partner and trusted resource for bank members

Streamlined approach for a healthier banking workforce

Since 1905, Massachusetts Bankers Association has provided resources, advocacy and education to members of the banking industry. In addition to professional development opportunities and policy support, Mass Bankers offers eligible member bank employees a comprehensive range of medical and wellness benefits to promote healthy, vibrant banking employees.

Mass Bankers evaluated its member population and wanted to find a solution for members living with a cardiometabolic condition. The benefits team searched for a comprehensive solution that would **improve clinical outcomes**, **prevent downstream healthcare costs and provide members with a seamless user experience.**

Mass Bankers' benefits team recognized that an integrated wellness solution would offer current banking members additional value, encourage prospective members to join the Association and —most importantly —improve well-being for employees.



With tools and support from Teladoc Health, we're able to make healthcare more affordable, effective and accessible for our members.



Tanya Duncan, Executive VP of Revenue and Strategy, Massachusetts Bankers Association

Return on investment¹

3.1X

ROI for supporting people with diabetes

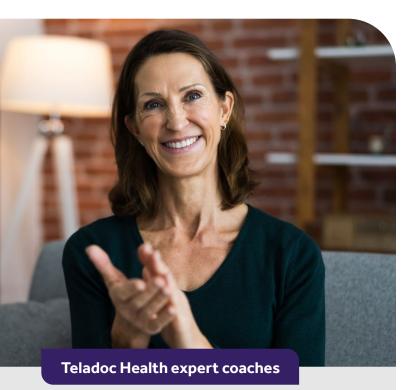
1.5x

ROI for supporting people's overall cardiometabolic health needs

Integrated approach to meet clinical and user experience goals

While improving clinical outcomes was the primary goal for Mass Bankers, a seamless user experience was a close second. Mass Bankers' benefits team prioritized a holistic approach over a variety of point solutions. They also wanted to ensure mental health support was a key component in their healthcare offering.

Mass Bankers partnered with Teladoc Health to implement a comprehensive cardiometabolic program to support members living with chronic conditions like diabetes, prediabetes and hypertension. This allowed members to access health support in one unified app experience with support from a certified health coach.



All coaches are certified — providing members with evidence-based support at no additional cost to them. Working one-on-one with members throughout their health journey, coaches deliver personalized education and resources to help drive positive clinical outcomes and overall improvement in well-being.

For members utilizing Mass Bankers' previous standalone diabetes management solution, Teladoc Health provided communication assistance to easily transition members to the appropriate comprehensive Teladoc Health program. This allowed members to continue their wellness journey while also gaining greater health support.

Expanded wellness offering enables more people to take control of their health

When communicating with its member bank and financial institutions about new program offerings, benefits leaders at Mass Bankers leveraged the full catalog of turnkey materials and resources that Teladoc Health makes available through its Engagement Center. They also leveraged the Teladoc Health Optimal Engagement Plan (OEP) to deliver highly personalized communications via direct mail to encourage program enrollment, and Al-informed dynamic content for enrolled members*

Program participation quickly grew as members saw value in smart devices, expert coaches and easy-to-follow, personalized plans to help improve their health. Members engaged with the Teladoc Health cardiometabolic health program an average of **28x per month,** taking actions like logging their A1c through smart devices, participating in health challenges and meeting one-on-one with their health coach. Members also utilized mental health support to focus on improving sleep, mending relationships and moving through grief or trauma.

Strong engagement for enrolled members:1

94%

activation for people with **diabetes**

92%

activation for people with **hypertension**

90%

activation for people with prediabetes

Strong health returns for Massachusetts Bankers Association members

With high levels of program engagement, Mass Bankers members dramatically improved their cardiometabolic health, particularly those living with diabetes, prediabetes, hypertension and obesity.

Members with uncontrolled diabetes (A1c greater than 7%) achieved a **1.8% decrease in A1c** after six months of program engagement. Prior to support from Teladoc Health, less than half of Mass Bankers members living with diabetes had their condition under control. Today, nearly three-fourths of enrolled members have their diabetes under control. Additionally, **50% of members achieved diabetes remission-level A1c** (less than or equal to 6.5%) after just six months. I



Not only do these outcomes improve overall health and reduce risk for downstream complications, but they also generate large cost savings for Mass Bankers.² After members living with diabetes enrolled in the program to support their condition and other chronic condition needs, Mass Bankers saw a **savings of \$164 per participant per month (PPPM).**¹

Teladoc Health resources help members with prediabetes take action to improve their health to help prevent a diabetes diagnosis. This includes a focus on weight loss, which is linked to a reduction in risk of diabetes. Within nine months of participating in the Teladoc Health program, members reduced their weight by 4%.¹

For enrolled members living with hypertension, 86% improved or maintained blood pressure control after six months. This included an **8.5 mmHg reduction in systolic blood pressure.** Lowering systolic blood pressure by at least 5 mmHg has been shown to reduce cardiovascular risks including stroke and heart attack.

Clinical outcomes¹

Diabetes support

1.8%

decrease in A1c

50%

of members achieved diabetes remissionlevel A1c **Hypertension support**

86%

of members improved or maintained blood pressure control Weight management support

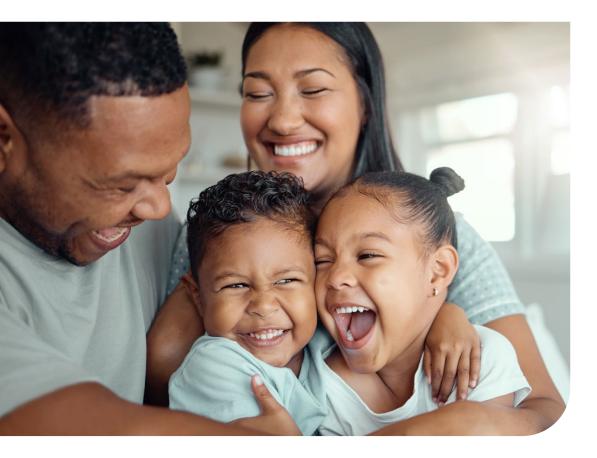
78.8%

of members lost weight

With detailed reporting options from Teladoc Health, Mass Bankers' benefits leaders can easily analyze clinical data and outcomes to demonstrate a return on the program's investment. Clinical outcomes resulted in a 1.5x ROI for the Association when supporting people living with various cardiometabolic conditions.¹

By partnering with Teladoc Health, Massachusetts Bankers Association can provide its members with a robust, integrated solution that not only addresses the clinical needs of their members but also helps enhance well-being.

See how Teladoc Health can help your employees.





Customizable resources from the Teladoc Health Engagement Center allows me to provide our banks and members valuable information and encourage engagement, all while saving me a lot of time and effort.



Chad Pook, VP of Administration, Massachusetts Bankers Association

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¹Teladoc Health internal data.

 ${}^2\text{Health and Economic Benefits of Diabetes Interventions,}" Centers for Disease Control and Prevention, May 15, 2024, \\ \text{https://www.cdc.gov/nccdphp/priorities/diabetes-interventions.html}$

³National Institutes of Health, https://pmc.ncbi.nlm.nih.gov/articles/PMC9288358/

*AI-informed dynamic content for enrolled members is for general wellness education and does not diagnose, treat, prevent or cure disease or other health conditions; it does not replace a healthcare provider.

The testimonials, opinions and statements reflect one client's experience with Teladoc Health. Results and experiences may vary from client to client. The testimonials are voluntarily provided and are not paid.

About Teladoc Health: Teladoc Health is empowering all people everywhere to live healthier lives by transforming the healthcare experience. Recognized as the world leader in whole-person virtual care, Teladoc Health leverages clinical expertise, advanced technology and actionable data insights to meet the evolving needs of consumers and healthcare professionals.

