

An aerial photograph of a winding road through a forested valley. The road is highlighted with a teal overlay. The surrounding landscape is covered in dense evergreen trees, and the hillsides are partially covered in snow. The sky is a solid teal color.

ArcBest

More Than Logistics

ArcBest Health History and Path Forward

March 15, 2019

WHO ARE WE?

**A LEADING
LOGISTICS
COMPANY**

With *creative
problem solvers*
who deliver
integrated
solutions.

We'll find a way to deliver:

Knowledge

Expertise

Options

A can-do attitude with
every shipment and supply
chain solution, household
move or vehicle repair



OUR VALUES



CREATIVITY

We create solutions

INTEGRITY

We do the right thing

COLLABORATION

We work together

GROWTH

We grow our people and our business

EXCELLENCE

We exceed expectations

WELLNESS

We embrace total health



The ArcBest “Why” - OUR MISSION

Our mission is to connect and positively impact the world through solving logistics challenges.

Plan Execution

RIGHT CARE

RIGHT PRICE

RIGHT PLACE

RIGHT TIME

RIGHT SUPPORT

Choice
WELLNESS
EMBRACING TOTAL HEALTH
Provided by ArcBest



2018 CONTINUED PROMOTION OF WELLNESS SERVICES



Video Conferencing/ Telemedicine Service

- For acute conditions and behavioral health visits
- \$20 co-pay for acute care and abbreviated behavioral health visits
- \$30 co-pay for initial behavioral health visit and extended visits



Expert Second Opinion Service

- Reach out to patients with certain planned procedures of diagnosis to make them aware of the service/benefit



Benefits Wellness Platform

- Keep track of annual wellness requirements
- See current deductible, out-of-pocket and claims information
- Central location for all benefits services
- Search for providers
- Smart navigation to encourage use of benefits services and activities

2019 – TWO HEALTH PLAN TRACKS

(NO CHANGES IN THIS STRUCTURE)

CHOICE WELLNESS TRACK

- \$75 monthly premium credit for employee and spouse
- In-Net Deductible: \$350/\$700
- Out-Net Deductible: \$650/\$1300
- In-Net OOP Max: \$3000/\$6000

CHOICE BASIC TRACK

- No reduction in Premium
- In-Net Deductible: \$700/\$1400
- Out-Net Deductible: \$1000/\$2000
- In-Net OOP Max: \$3500/\$7000

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ArcBest – BENEFITS PLATFORM

The desktop interface features a dark blue header with the Castlight and ArcBest logos on the left. Navigation links for Home, Find Care, Claims, Plan Details, Benefits, and More are on the right. A search bar is positioned below the navigation. A teal sidebar on the left contains a user greeting 'Hello Molly, It's a great day to take charge of your health!', a 'Points Balance' section showing 36 pts, and expandable sections for 'PLAN STATUS', 'YOUR CLAIMS', and 'CARE TEAM'. The main content area includes 'DAILY ACTIVITIES' with three cards: 'Get Active' (5 pts), 'Sleep Well' (0 pts), and 'Eat Smart' (0 pts). Below this is a 'PERSONALIZED FOR YOU' section with three cards: 'Dental plan Choice Benefits (Dental)', 'Flexible spending account (FSA) Choice Benefits (FSA)', and 'Wellness Choice Benefits (Wellness)'.

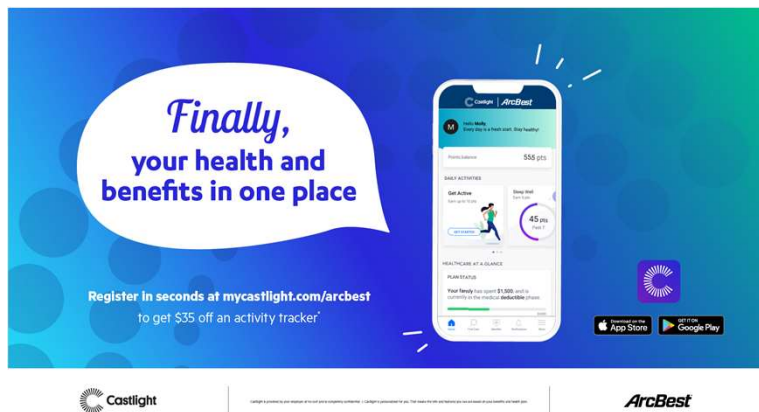
The mobile interface mirrors the desktop version but is optimized for a smaller screen. It features a teal header with the user's initials 'MB' and a greeting 'Hello Molly, Nice to see you!'. The 'Points balance, Oct 01' is prominently displayed as 36 pts. The 'DAILY ACTIVITIES' and 'PERSONALIZED FOR YOU' sections are also present, with the personalized cards partially visible at the bottom. A bottom navigation bar includes icons for Home, Find Care, Benefits, Notifications, and More.

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ArcBest – BENEFITS PLATFORM

July 2018 – Castlight launch

Activity tracker credit



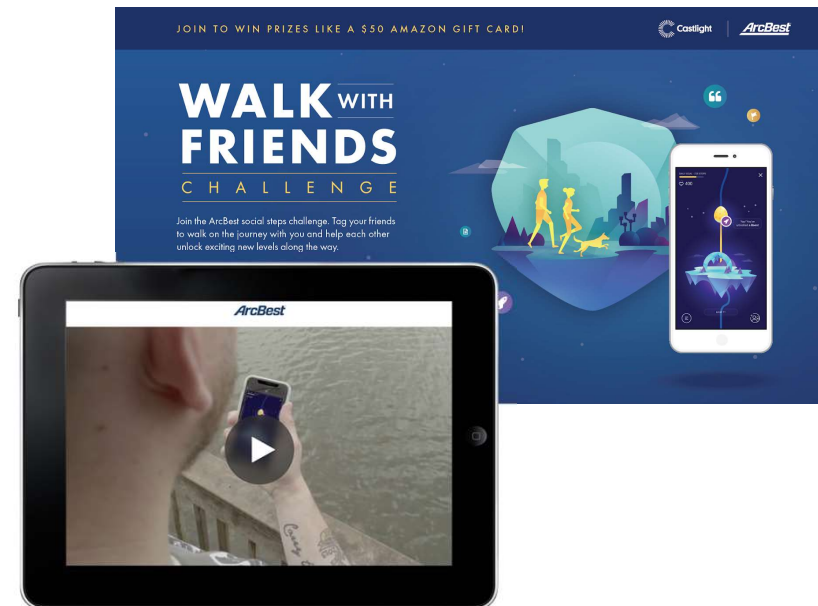
Finally,
your health and
benefits in one place

Register in seconds at mycastlight.com/arcbest
to get \$35 off an activity tracker*

Castlight

ArcBest

Challenge



JOIN TO WIN PRIZES LIKE A \$50 AMAZON GIFT CARD!

Castlight ArcBest

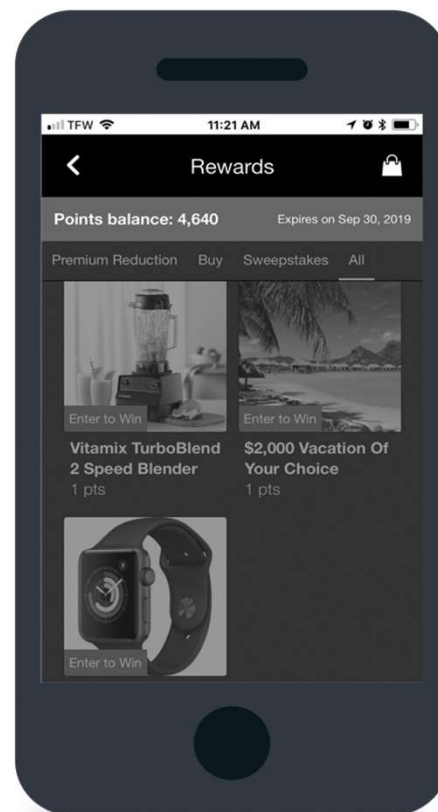
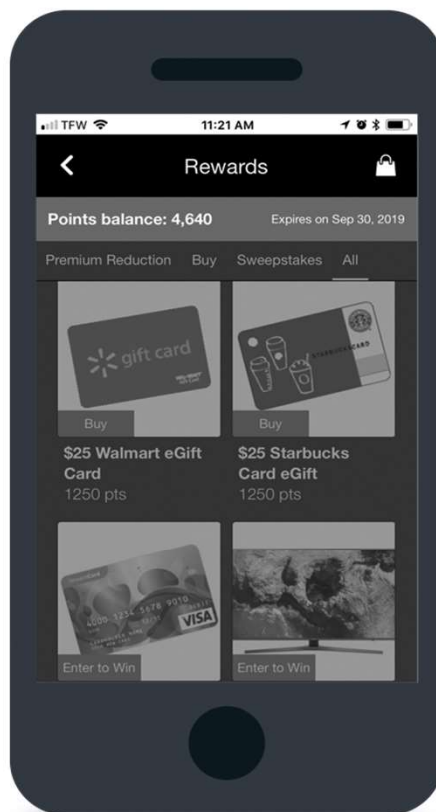
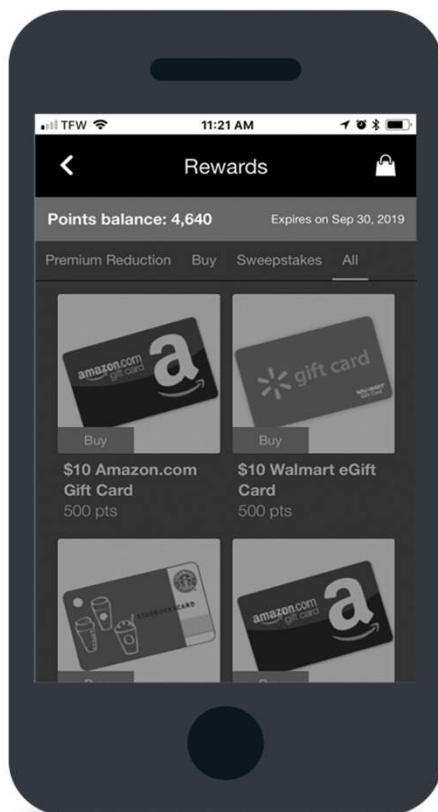
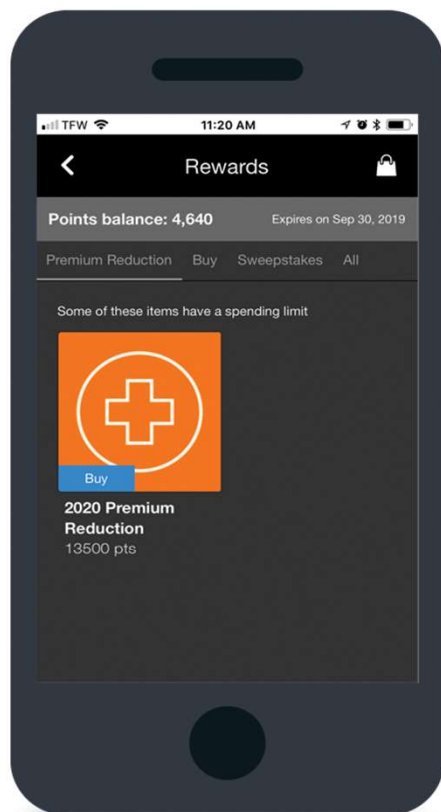
WALK WITH FRIENDS CHALLENGE

Join the ArcBest social steps challenge. Tag your friends to walk on the journey with you and help each other unlock exciting new levels along the way.

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ArcBest- REWARDS



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Measuring Value

Cost Savings

Engagement

Employee Satisfaction

Health Outcomes

2018 YEAR-TO-DATE WELLNESS RESULTS

Wellness Participants

Wellness Participation (as of 10/01/2018)

- Employees – 62%
- Spouses – 58%
- Field – 45%

Chronic Conditions	# of Members	% of Plan Members	% Change from August 2017
Diabetes	401	4.64%	-2.43%
Hypertension	1,180	13.66%	-5.07%
Asthma	497	5.75%	-4.24%
Depression	439	5.08%	-5.18%

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WELLNESS SERVICES RESULTS TO DATE



Video Conferencing/ Telemedicine Service

- Over 800 visits, over 70% registration
- 10% of these visits are for behavioral health services
- Minimum requirement of 500 visits in first year, we are currently 40% over this goal



Expert Second Opinion Service

- 62% Households
- 6% Utilization of Services



Benefits Wellness Platform

- 70% Households
- 89% Return rate
- 10,604 Searches

EMPLOYEE FEEDBACK

Castlight

"I find the ease of use coupled with the amount of information at my fingertips has made this Castlight app my go to concerning anything with my wellness here at ArcBest. I strongly recommend this app."

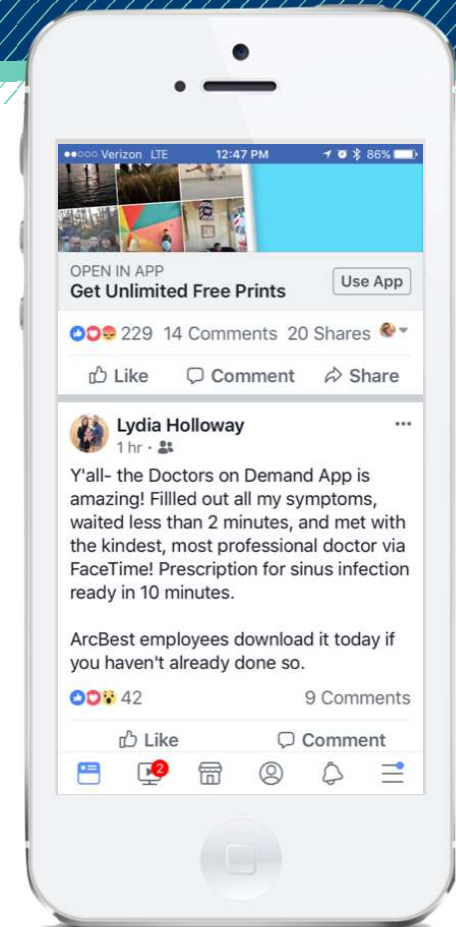
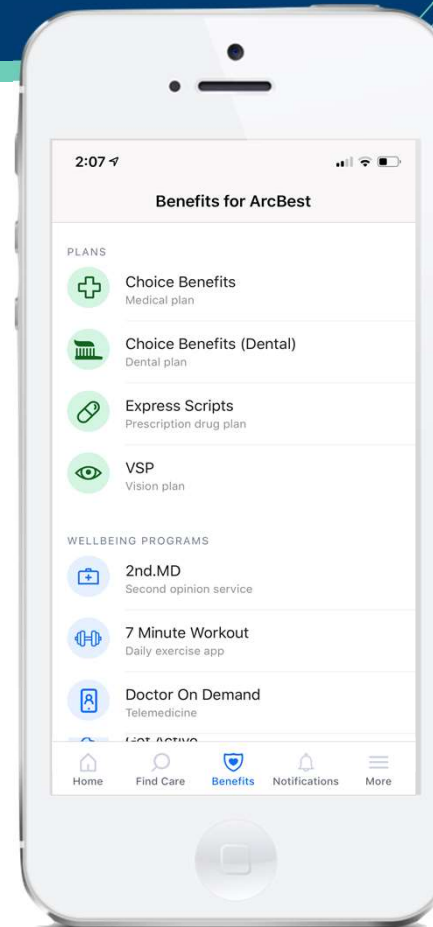
– ArcBest user, January 2019

- Simple
- Easy to Use
- Everything all in one place
- Best engagement for wellness challenge

2nd.MD

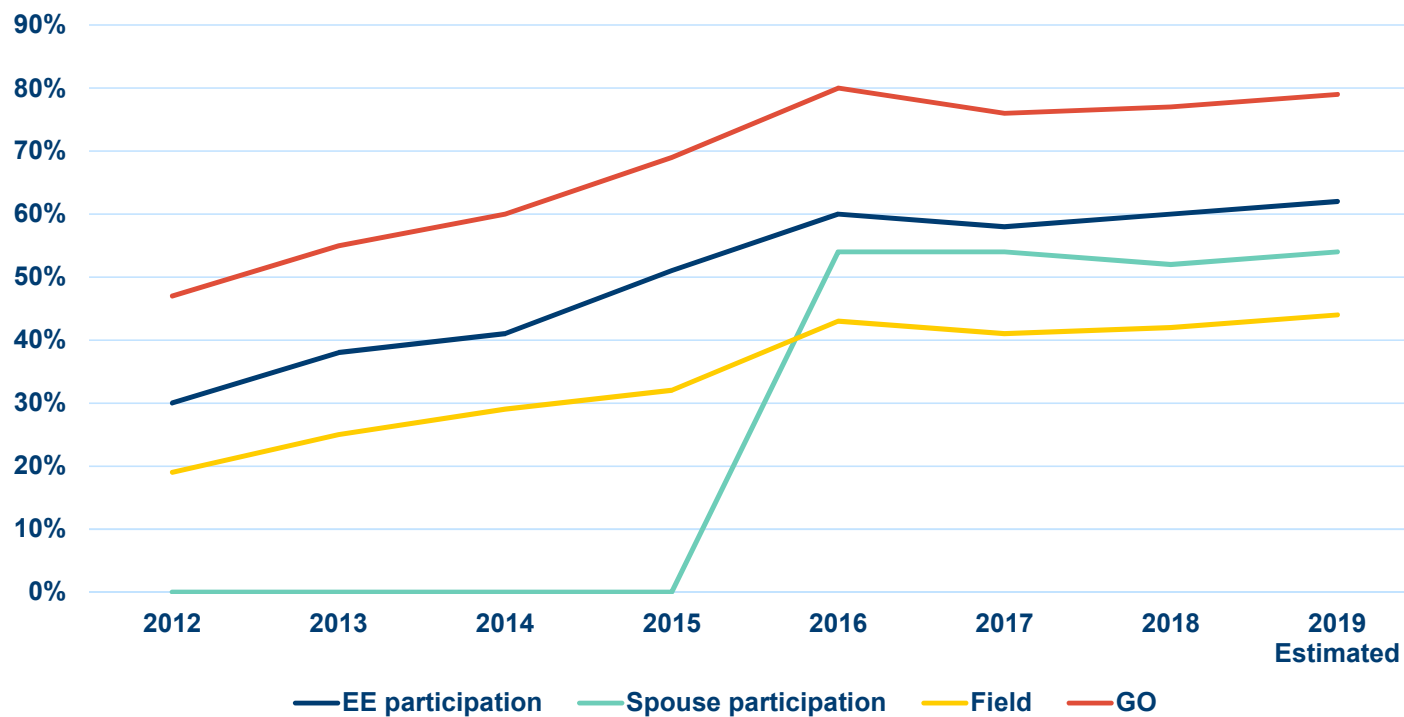
"2ndMD forwarded all of these records to a rheumatologist in NY, who diagnosed patient with Lupus and recommended they start on a Lupus medication immediately. He also suggested that I have all of my red spots removed. So far I have had 12 removed and several have been abnormal but the last one was Melanoma. They are not the typical melanoma looking spots. The dermatologist said they would have never removed these due to thinking they were abnormal spots. So the 2nd MD consultation resulted in me finding melanoma at the early stages because if it weren't for him they would not have removed these spots and it would have eventually spread and the result would have been much different."

– ArcBest user, 2018



WELLNESS ENGAGEMENT BY YEAR

Wellness Enrollment 2012 - 2019



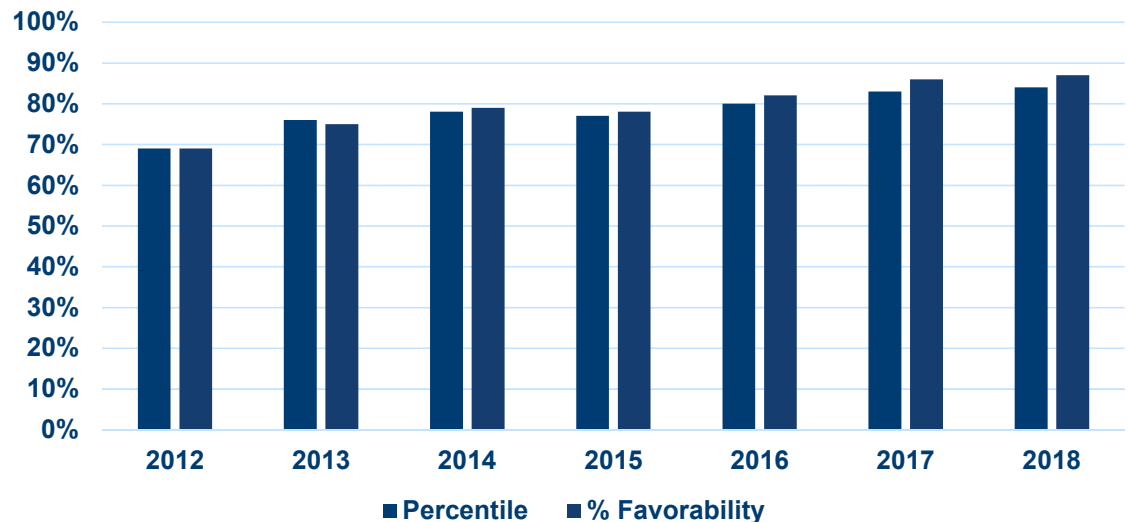
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ANNUAL ENGAGEMENT SURVEY RESULTS

Ranked Questions:

- The Company Promotes physical well-being
- I am satisfied with the Company's employee benefits

Engagement Survey Results on Benefits and Wellbeing and benefits



LONG TERM RESULTS

Notable Utilization Changes from 2016-2018 for Participants continuously meeting wellness requirements for 3 year period

Inpatient admissions have **decreased** for Wellness Track members by **34%**

ER utilization has **decreased 9%**.

Preventive medicine visits have **increased 14%**.

EVIDENCE BASED MEDICINE COMPLIANCE

(CARE GAP ANALYSIS)

Key Findings

Overall compliance for all measured care gap rules increased 12 percentage points (32% trend increase)

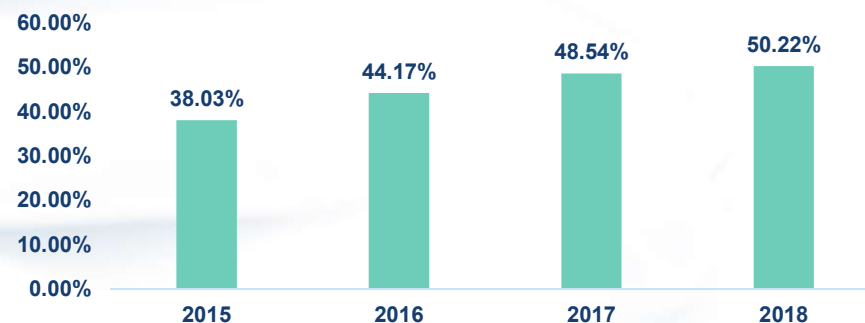
Colorectal Cancer Screening compliance increased 46 percentage points (146% trend increase)

Prostate Cancer Screening compliance increased 15 percentage points (37% trend increase)

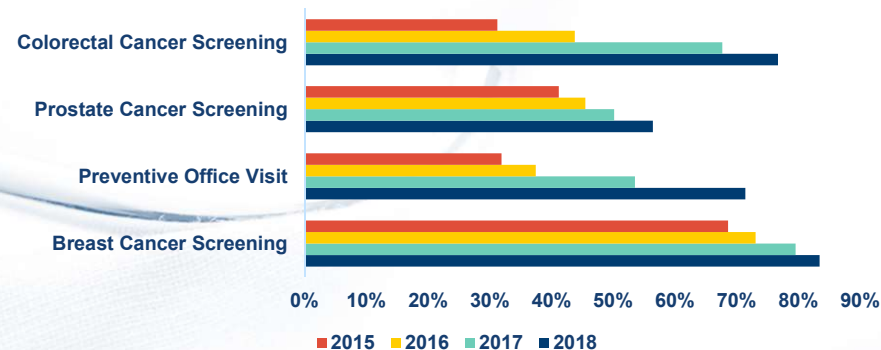
Preventive Office Visits compliance increased 36 percentage points (124% trend increase)

Breast Cancer Screening compliance increased 14 percentage points (22% trend increase)

Total Chronic and Preventive Compliance



Preventive Medicine Compliance





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