

THE LOCAL PULSE

SUMMER 2026

LGHIB HISTORICAL ANNUAL RATE INCREASES

DAVID HILYER, CEO

For more than 33 years, the Local Government Health Insurance Board (LGHIB) has proudly provided Alabama's local government entities (LGEs) with a comprehensive, high-quality health insurance plan while maintaining affordable coverage for both employers and their employees.

Through careful stewardship and responsible plan management, the LGHIB has consistently kept annual rate increases below the average medical cost trends for group and individual health insurance markets in the United States.

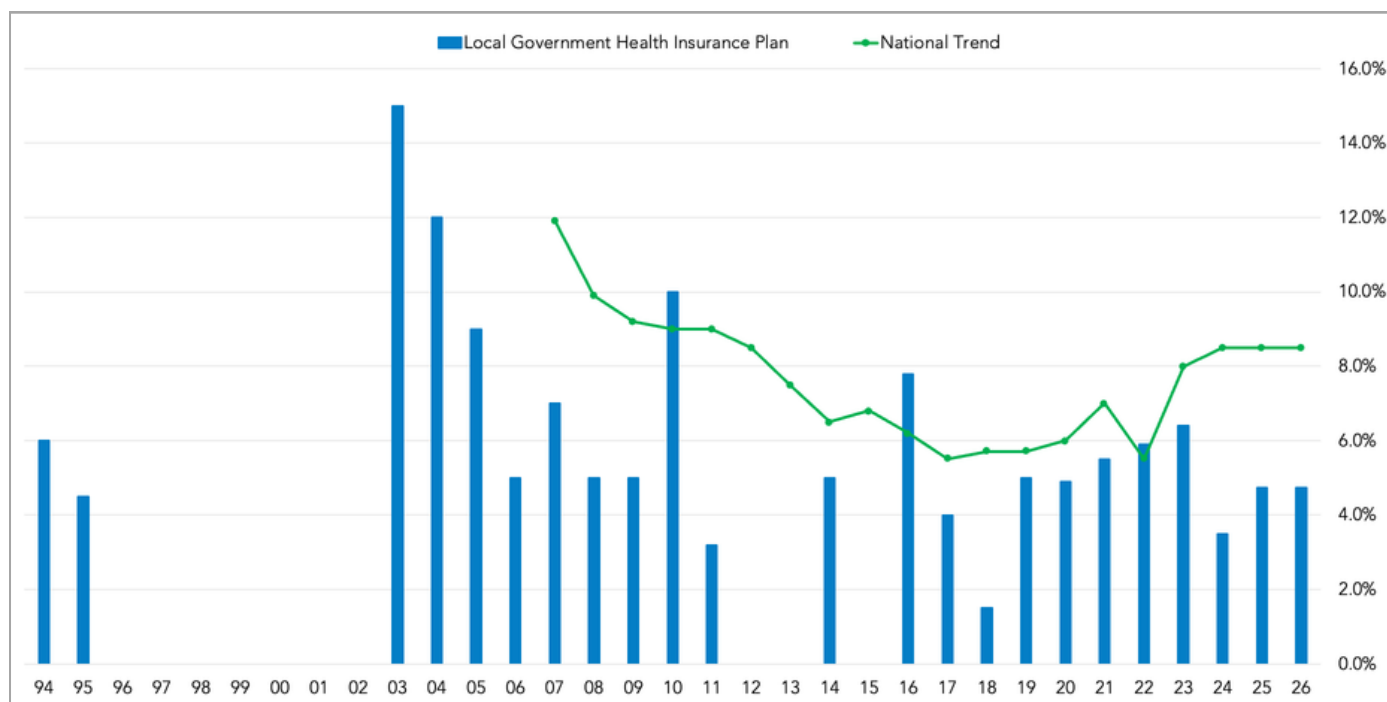
As shown in the chart below, the Plan's rate increases have exceeded the national average only three times over the past 20 years and have averaged just 4.26% throughout the Plan's 33-year history.

The LGHIB remains committed to delivering exceptional value and sustainable benefits, and we sincerely appreciate the opportunity to continue serving your organization and its employees.

Thank you for your continued trust and partnership!

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THE ANNUAL BENEFIT ADMINISTRATORS' CONFERENCE IS JUST AROUND THE CORNER

This September, we'll be gathering at our camp location in Vestavia Hills for a day of learning, collaboration, and connection.

Join us around the campfire to hear the latest updates on benefits, rules and regulations, and gain valuable insights from Local Gov team members and our health partners, including Blue Cross Blue Shield of Alabama, Prime Therapeutics, UnitedHealthcare, Virta, Hinge Health, and more.

We look forward to sharing great local food, exchanging ideas, discussing all things health insurance, and connecting with our unit administrators along the trail.

SPACE IS LIMITED. REGISTER TODAY!

2026 CONFERENCE DETAILS:

September 29th or 30th

Vestavia Hills Civic Center

1090 Montgomery Hwy,

Vestavia Hills, AL 35216



WELLNESS PERIOD ENDING SOON

The deadline to complete your wellness screening is quickly approaching! Be sure to complete all wellness screenings by July 31 to receive credit for the current wellness period.

Reminder: The wellness screening is an important tool to help your employees stay on top of their health. If they are deemed at risk for any of the screening areas, they will receive a referral to see their primary care provider. The provider's office copay will be waived if they receive a referral.

By participating in the wellness screening, your employees also help to ensure your unit receives the lowest premium available on our Plan!

Questions about your unit's wellness screening? Visit our website or give us a call. We're here to help!



lghip.org/wellness-program



334-851-6802 or 1-866-836-9137



HELP US PROCESS ENROLLMENTS FASTER

Accurate enrollment information is essential to ensuring members receive timely access to their benefits. We've recently seen an increase in paper enrollment forms with handwriting that is difficult to read, which can create challenges during the processing and verification process.

When enrollment forms contain unclear or illegible information, additional follow-up may be required to confirm member details. This can lead to processing delays and increase the risk of information being entered incorrectly.

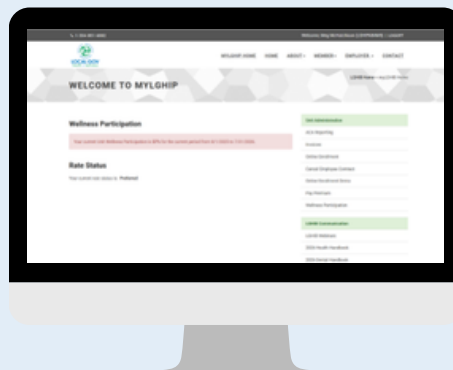
To help us serve your employees more efficiently, we encourage unit administrators to:

- Review paper enrollment forms for completeness and legibility before submitting them.
- Ask employees to print clearly when completing forms by hand.
- Verify that all required fields are completed accurately.
- Utilize online enrollment whenever possible.



Online Enrollments

Online enrollment helps eliminate handwriting issues, reduces the need for follow-up, and allows enrollment information to be submitted more accurately and efficiently. By taking a few extra moments to ensure enrollment information is clear and complete, you can help minimize delays and support a smoother experience for everyone involved.



HOW TO USE ONLINE ENROLLMENT

WONDR ENROLLMENT OPENS AUGUST 17

Looking for a new way to improve your health and build lasting habits? Wondr may be the perfect fit!

Wondr is a free digital lifestyle program designed to help participants develop healthier eating habits, increase physical activity, and achieve sustainable weight loss through simple, science-based behavior changes. The program focuses on long-term success by helping members create habits that fit their everyday lives.

The next Wondr enrollment period is open **August 17, 2026 through August 31, 2026**. Eligible participants who enroll during this window will begin the program on **September 7, 2026**.

If you've been thinking about taking the next step toward better health, now is a great time to get started. Be sure to enroll during the enrollment period so you can join the upcoming class and begin your journey toward healthier living.

ENROLL TODAY!

**"GOOD HEALTH STARTS WITH
SMALL, INTENTIONAL CHOICES."**



VIRTA HEALTH IS SAVING LIVES

Virta Health is a free type 2 diabetes and prediabetes reversal program with no medication, no surgery, and no calorie counting! By tackling the root cause, the Virta program redefines the trajectory of chronic disease.

This program is available at no cost to our eligible subscribers and their covered spouses.

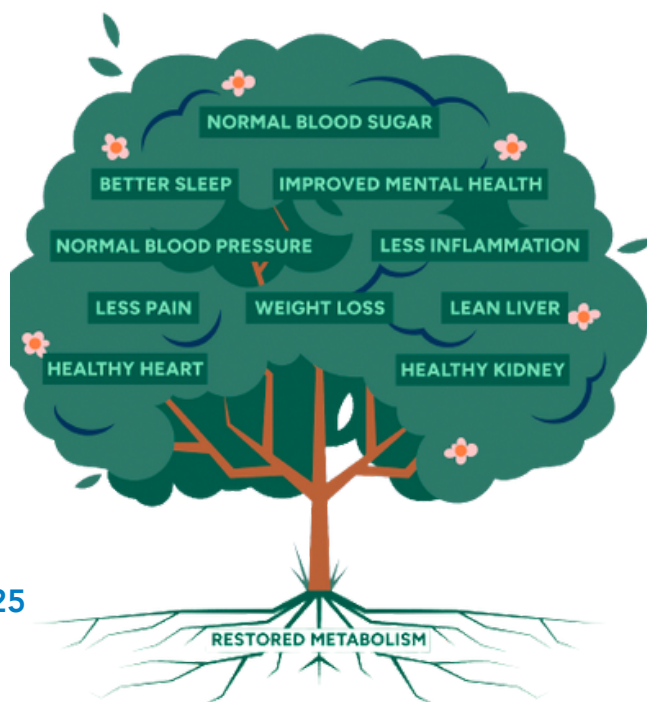
56% Reduction in Heart Attacks, Stroke, and Deaths

45% Reduction in the new onset of stage 3 chronic kidney disease

62% Reduction in advanced liver disease (including MASH)

LGHIP members saw sustained improvements in 2025

LGHIP members participating in Virta's Type 2 Diabetes Reversal Program continued to see meaningful health improvements in 2025 when compared to usual care.



AVERAGE A1C CHANGE

-1.0%

Reduced from 7.7% to 6.7%

MEDICATION CHANGE

-45%

140 of 314 diabetes-related prescriptions were eliminated

WEIGHT CHANGE

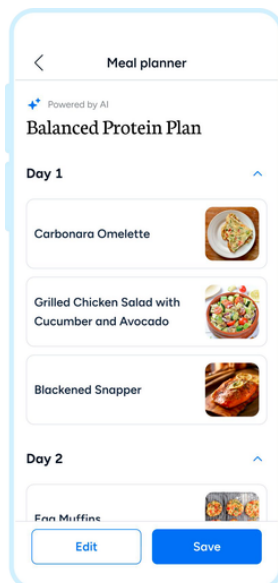
-8.2%

Reduced from 227.3 lbs to 208.6 lbs

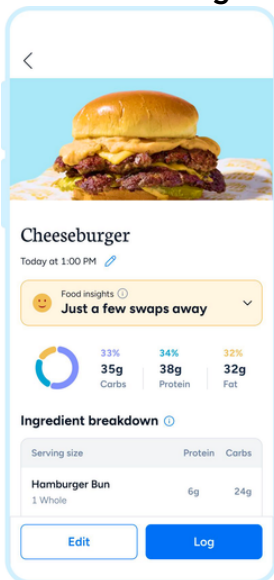
Virta Metabolic Intelligence shows how the body responds to nutrition, empowering smarter decisions to create valuable outcomes through:

"I'm thankful you offer this program to employees and their families. The Virta plan has helped me get my glucose down to a fasting average of 118. I've also lost about 20 lbs."
- LGHIP Member who is enrolled in Virta

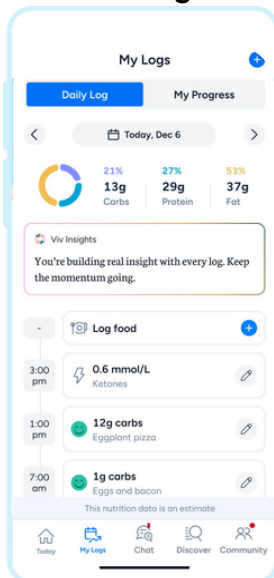
Practical Nutrition Tools



Actionable Insights



Track Progress



Considering Virta?

Attend a monthly seminar to learn more about the program.

August 26 12pm CT

"Virta Explained"

ENROLL IN A MONTHLY SEMINAR TODAY!

Ready to take the next step?

Enroll today using the attached link.

ENROLL TODAY!

