

2023 Leadership Summits

Nashville, TN

Women's Health: Navigating the Life Cycle
Wednesday, June 28 | 3:15 - 4:00 PM



Christina Bell
National Alliance



Kathryn Godburn Schubert
*Society for Women's Health
Research*



Shayna Mancuso, DO, FACOG
Astellas Pharma U.S., Inc.



Shelley Bailey
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Carol McBride
Mr. Cooper Group

#NASummits

This panel discussion is sponsored by Astellas Health and Famlee



Understanding The Women's Health Gap

- Women were not included in clinical research until 1993
- Sex differences were not required to be considered in research until 2016
- Data collection efforts are a challenge
- Women are the majority of caregivers: Chief Medical Officers of the family
- Medical gas lighting
- Diagnostic delays and facing a lengthy diagnosis



DIFFERENCES IN DISEASE

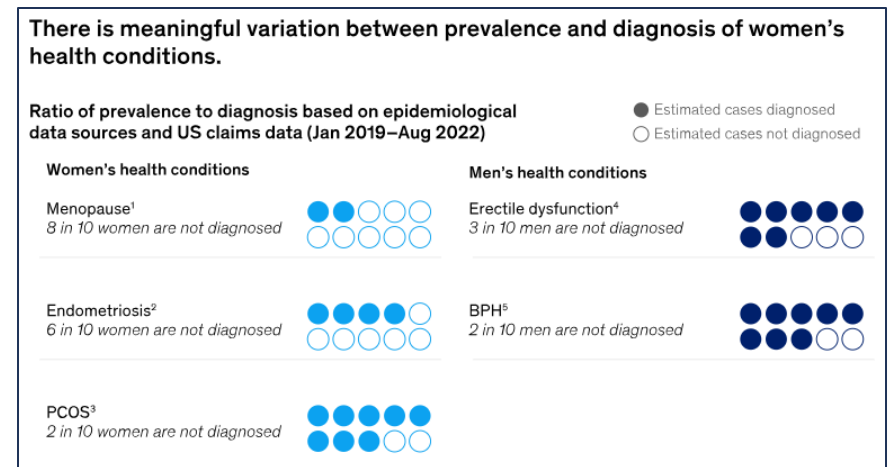
- 78% of the 40 million Americans with autoimmune disease are women
- Anxiety and depression are 2x as common in women than men
- 60% of rheumatoid arthritis patients are women – many leave the workforce early
- 66% of Alzheimer's patients are female, and most Alzheimer's caregivers are female
- Lupus is 9x more common women



WHAM REPORT



- Investing in research targeted to women's health has a higher ROI than general research affecting both sexes.
- Investing \$350M generates \$14B to our economy.
- Investing \$26M in women's health adds back nearly 40,000 years of full-time employment for women and men.



Menopause In The Workplace

- 44% women in the workforce are older than 45
- Data shows 38% adjusted presenteeism at work for women experiencing moderate to severe VMS
- There are \$150 billion in estimated menopause-related productivity losses worldwide

HEALTHY AGING

- 30% of new fibroid cases are diagnosed during the perimenopause years
- Women are 1.5x more likely to develop anxiety during perimenopause (compared to before)
- 50% of women over age 50 will break a bone because of osteoporosis

SWHR IS CHANGING THE CONVERSATION ABOUT MENOPAUSE

Menopause Preparedness Toolkit & Video Series



Menopause in the Workplace Survey: *Releasing June 2023*



Menopause in the Workplace Guide: *Releasing Winter 2023*



Natural Menopause Is a Normal Physiological Event That Results in Symptoms for Most Women

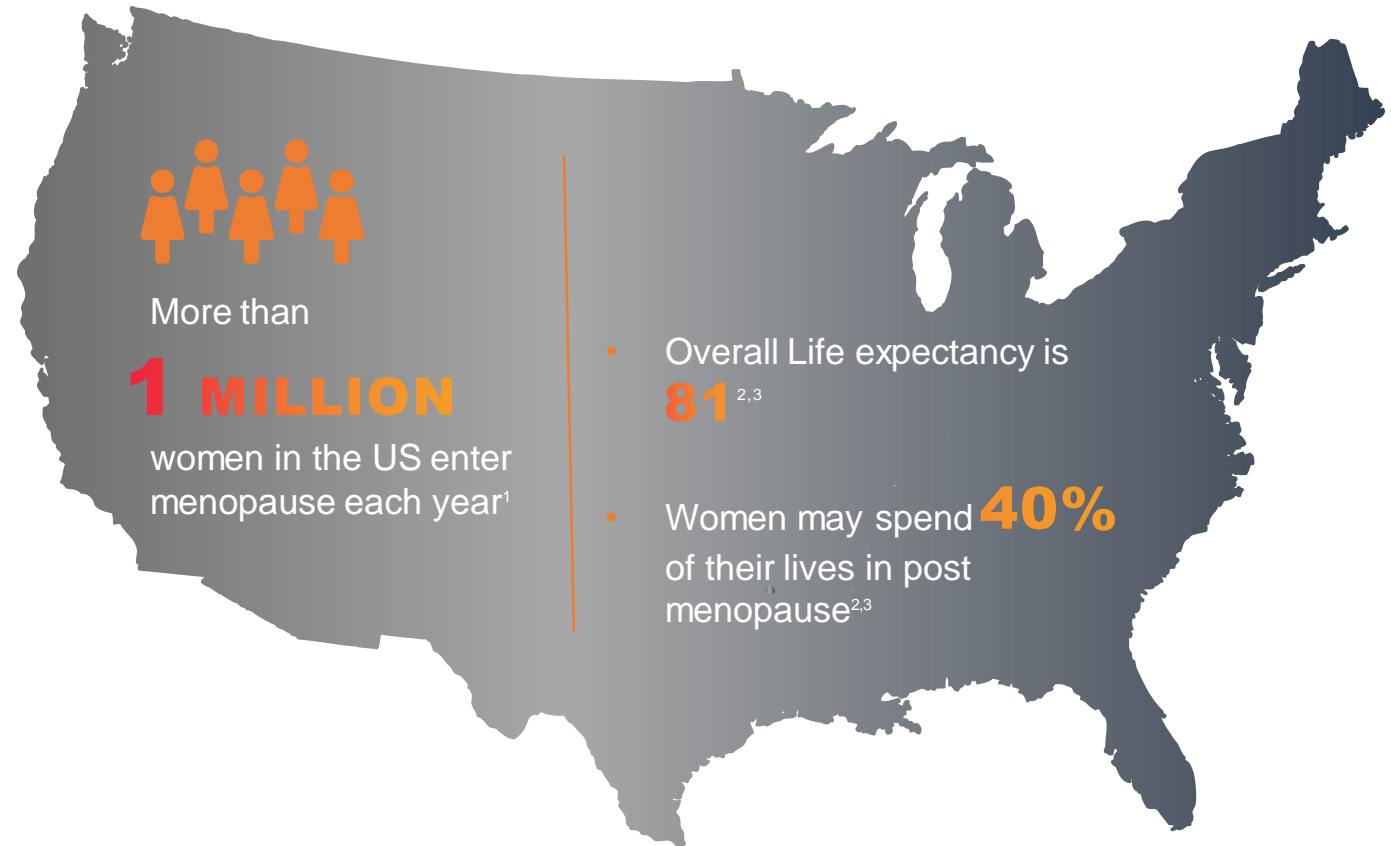
- Menopause is defined as the **PERMANENT CESSATION OF MENSES** due to loss of ovarian follicular activity¹



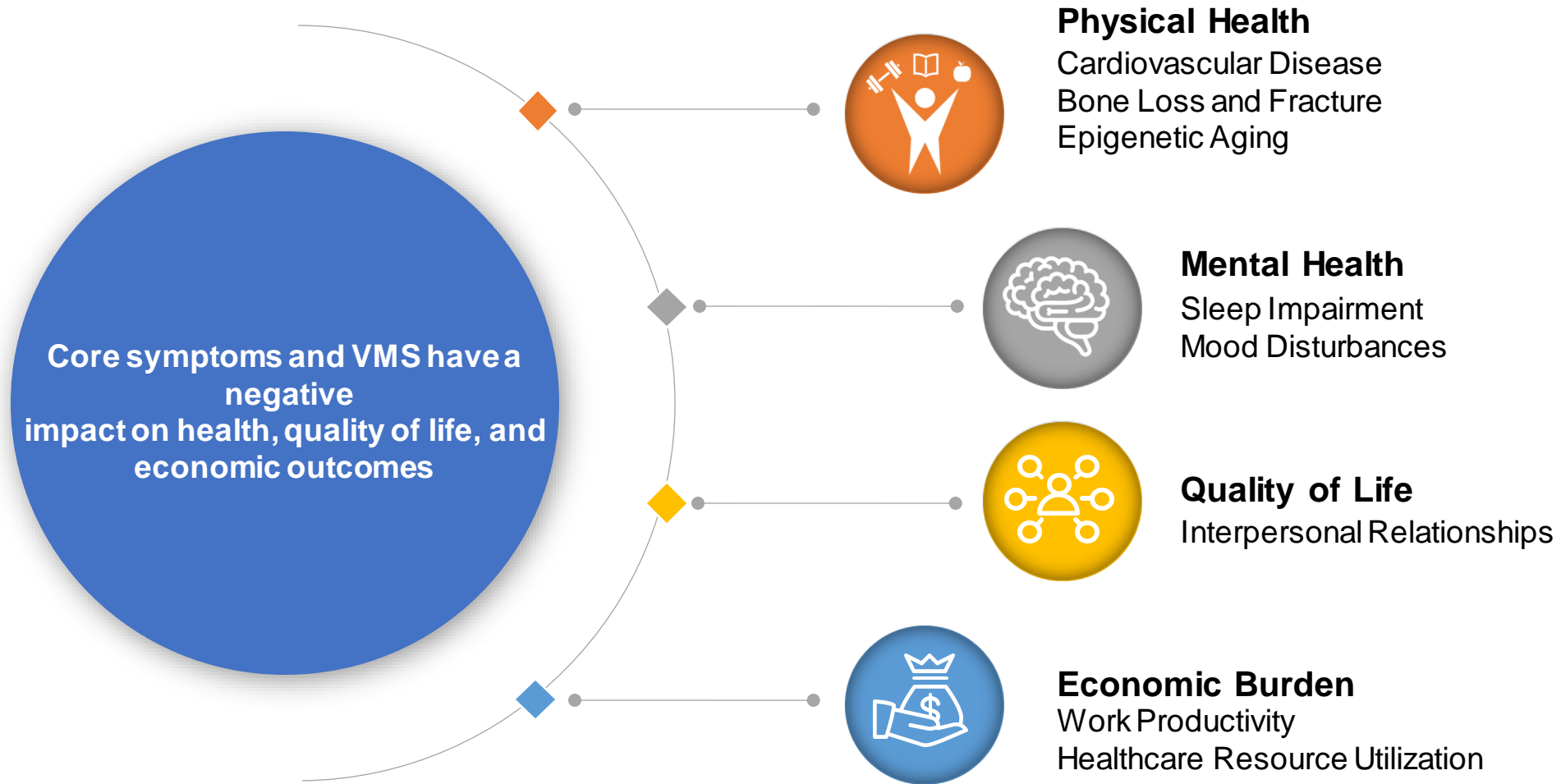
Average age of onset:

51 YEARS

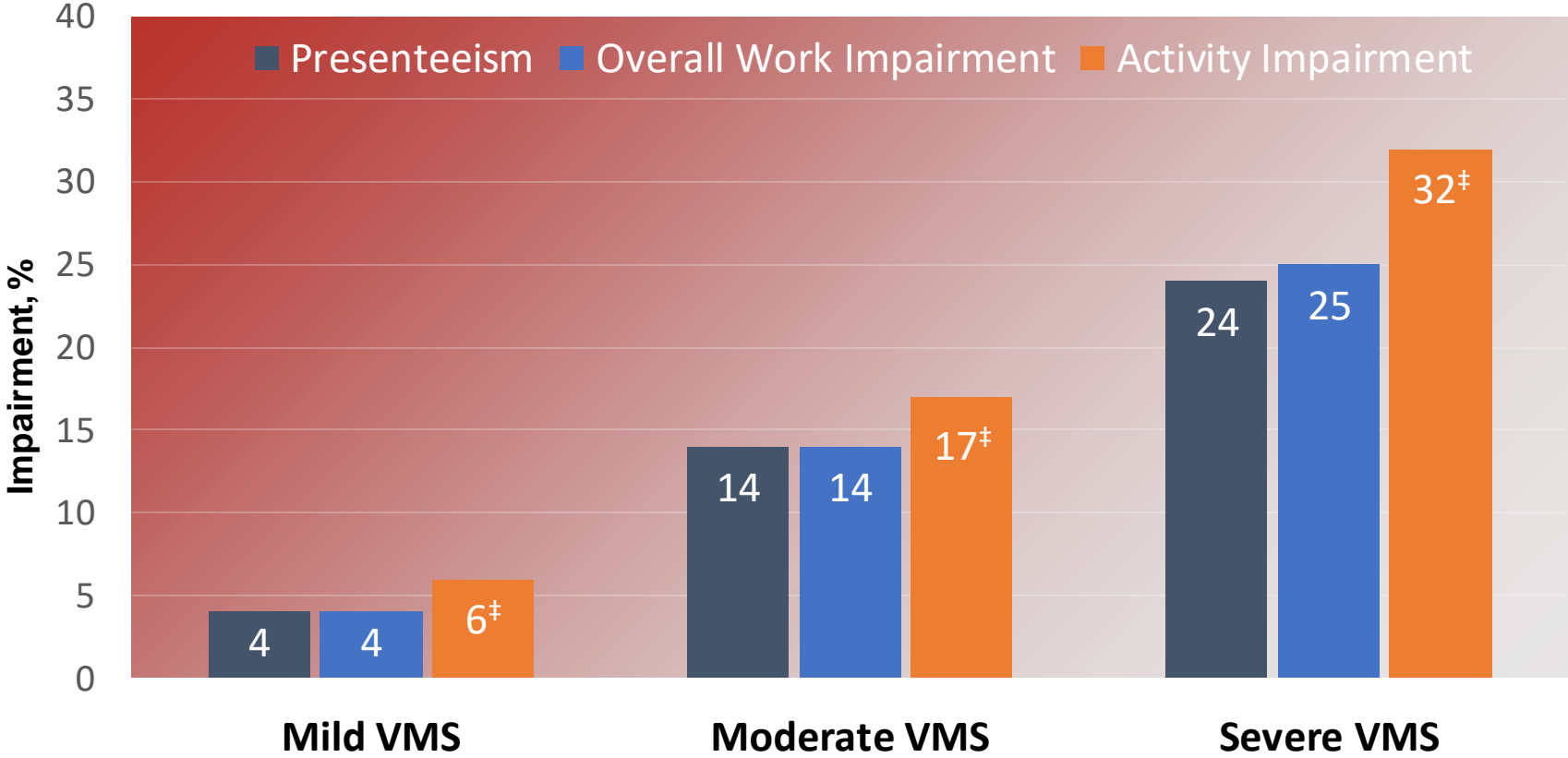
Ranging from 40 to 58 years in the United States^{1,2}



Impact of VMS and Other Symptoms of Menopause on Quality of Life



Impact of VMS Due to Menopause on Work Productivity



2010 US National Health and Wellness Survey: Increasing severity of VMS was associated with a decrease in work productivity as measured by presenteeism, work impairment, and activity impairment^{1*†}

*Work productivity was assessed using the Work Productivity and Activity Impairment (WPAI) questionnaire. Presenteeism was defined as the percentage of impairment while at work due to VMS in the past 7 days, overall work loss was defined as the total percentage of missed time due to absenteeism and presenteeism in the past 7 days, and activity impairment was defined as the percentage of impairment in daily activities due to VMS in the past 7 days. The model for absenteeism did not converge and was excluded from the results.²
[†]Each metric is rated on a scale of 0% to 100%, with higher scores indicating greater impairment.²

1. Whiteley J, Wagner JS, Bushmakina A, Kopenhafer L, DiBonaventura M, Racketta J. Impact of the severity of vasomotor symptoms on health status, resource use, and productivity. Menopause 2013;20(5):518-24.



How Fertility Impacts Employees

HOW ARE EMPLOYEES IMPACTED?

Understanding the Prevalence and Impact of Fertility:

- 1 in 6 couples struggle with infertility
- Black women are two times more likely to be affected with infertility
- The average birth age has increased to 30 (from 27)
- 63% of LGBTQ millennials are considering having children and may need Assisted Reproductive Technology to have a family.
- 90% of those experiencing infertility are willing to change jobs for fertility treatment.

Creating an environment where employees feel empowered to make decisions about their family planning options, fostering increased awareness of preservation options, and supporting LGBTQ+ families can increase retention, boost employee satisfaction, promote a culture of inclusivity, enhance overall productivity, and contribute to a stronger sense of loyalty within the organization.

Fertility benefits are no longer a “Nice to Have”

AS OF MAY 2023, 21 STATES HAVE PASSED FERTILITY INSURANCE COVERAGE LAWS.

What this means for benefit providers

- Need to provide value add benefits which take multiple paths considerations.
- Must decrease risk of multiple births and NICU stays as these result in significantly higher costs.
- 46% of employers will offer one or more of these benefits in 2024, up from 37% in 2023:
 - high risk pregnancy, lactation, preconception family planning, post-partum, pregnancy loss, and menopause.

What this does NOT mean for benefit providers

- Providing a "dollar cap" benefit that does not take racial, LGBTQ, and/or medical issues into consideration.
- Offering benefits which “push” to a single solution such as assisted reproductive technologies.
- Fertility coverage benefits will increase health care costs.

Types of Fertility Benefits

THE WORKFORCE THROUGH COMPREHENSIVE FERTILITY PROGRAMS

Fertility Diagnostic Treatment Coverage

- *Example: Step-therapy solutions with at home solutions with Labs, Fertility Telehealth and Rx Delivery*

ART Fertility Treatment Coverage

- *Example: Coverage for a range of fertility treatments such as IVF and relevant medications*

Fertility Preservation Assistance

- *Example: Coverage for egg and/or sperm freezing*

Adoption and Surrogacy Support

- *Example: Financial assistance and resources to facilitate the adoption or surrogacy process*

Reproductive Health and Wellness Programs

- *Example: wellness initiatives focused on fertility awareness education*

Flexible Time Off and Work Arrangements

- *Example: Establish flexible policies for time off to accommodate fertility treatments*

Smarter and Innovative Fertility Benefits

THE WORKFORCE THROUGH COMPREHENSIVE FERTILITY PROGRAMS

| | ART Point Solution Benefits | Step-Therapy Only | ART Point Solution Benefits + Step Therapy |
|------------------------------|-----------------------------|-------------------|--|
| Number of Employees | 5000 | 5000 | 5000 |
| Average Usage | 1% | 1% | 1% |
| Step-Therapy Tx Cost | N/A | \$997 | \$997 |
| Avg Success Rate | 38%* | 35% | 35% |
| Traditional Coverage) | \$30K lifetime cap | N/A | \$30K cap |
| Total Cost | \$1,500,000 | \$49,850 | \$975,000 |

*IVF success rate for persons under 38 year old

OVERVIEW

Mr. Cooper Group is an industry-leading mortgage company serving customers through our servicing, originations and digital real estate solutions

4.1 MILLION CUSTOMERS⁽¹⁾

6,000+ TEAM MEMBERS

| | | | |
|--|--|---|---|
| <p>LARGEST NON-BANK SERVICER IN THE U.S. ⁽²⁾</p> | <p>3rd LARGEST SERVICER IN THE U.S. ⁽²⁾</p> | <p>TOP 20 LOAN ORIGINATOR IN THE U.S. ⁽²⁾</p> | <p>TOP 15 CORRESPONDENT LENDER IN THE U.S. ⁽²⁾</p> |
| <p>SERVICING PORTFOLIO \$853 BILLION IN UNPAID PRINCIPAL BALANCE ⁽¹⁾</p> | <p>ORIGINATED \$2.7 BILLION IN LOANS ⁽³⁾</p> | <p>TOTAL HOME SALES \$18.5 BILLION THROUGH XOME AUCTION ⁽¹⁾</p> | <p>HOMES SOLD 112,000+ THROUGH XOME AUCTION ⁽¹⁾</p> |



1) As of March 31, 2023
 2) According to Inside Mortgage Finance as of December 31, 2022
 3) Reflects a 3-month period ended March 31, 2023

Building a Trust Environment

- Certified as a Great Place To Work in 2019, 2020, 2021 & 2022
- 88% of team members say Mr. Cooper Group is a great place to work
- Core Values & DEI are key components of performance management
- Filled approximately 20% of all open positions with internal candidates and promoted more than 1,600 team members
- Improved communications including: Hanging With Jay, Yammer, Weekly Leader Calls
- Launched So You Think You Want to Be A Leader, Cooper Climbers and Know 2 Grow programs
- Office Of Diversity, Equity & Inclusion hosted 75+ hours of programming and 20+ connection events
- Based on team member feedback, became a Home-Centric organization focusing in-office gathering primarily for learning, collaboration and celebrations with individual work done at home
- Attracting and retaining talent through benefits like Mortgage Loan Program, Down Payment Assistance, Student Debt Program and Team Member Relief Fund



Our Approach

WHY THIS IS IMPORTANT



Our Approach

WHAT EMPLOYERS CAN DO

Vendor Relations

- Identify the right partner
 - Culture
 - DEI
 - Health plan utilization
- Vendor Procurement Strategy
 - Women-owned
 - Regional partner
 - Results oriented
 - Data driven

Data, Data, Data

- Plan Utilization
 - Health
 - Welfare
 - Retirement
- Vendor Reporting
 - Customization
 - Cadence
- Feedback
 - Surveys
 - Focus Groups

Diversity, Equity & Inclusion (DEI)

- Cross-sectional Data
 - Succession
 - Job Title
 - Tenure
- Employer Resource Teams (ERGs)
 - Cascade Messages
 - Advocates & Champions
 - Safe Spaces

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