



CUSTOMER STORY



- Opened first store in 1977
- 144 stores in 9 states today
- 5,600+ associates
- 2,855 eligible members
- One of America's Best Employers

Retailer elevates its benefits experience with personalized advocacy

Ocean State Job Lot delivers extraordinary value to customers
by valuing associates above all else.

ABOUT OCEAN STATE JOB LOT

Ocean State Job Lot, the largest closeout retailer in the Northeast, takes great pride in listening to its associates and giving them the benefits they need to thrive. The company began as a humble trio selling goods at flea markets, establishing a tradition of high-touch service for both customers and associates. Today, the company employs more than 5,600 associates across nine states throughout the Northeast.

CHALLENGE

As the company grew to become the recognized discount retail “home of adventure shopping,” their number of stores and team members continued to grow every year. During this time of growth, Ocean State Job Lot sought to preserve their culture of going the extra mile for their associates. They added numerous new benefits, including life insurance, vision and dental coverage for part-time associates, and they offered personalized support for those looking to meet a variety of different health goals—to lose weight, to manage diabetes, and to quit smoking.

In addition to introducing many more benefits, the nature of healthcare has become much more complex over the past decade. They found that associates were confused by their healthcare coverage and did not know about all their available benefits. As the company continued to grow, its Human Resources (HR) team struggled to answer associate questions in the same individualized way as they had in the past. This felt disheartening, since their aim was to give their people the same personalized service they give customers.

Ocean State Job Lot needed a solution to provide concierge service to their associates to guide them through their benefit options. They also wanted to:

- Improve associate engagement
- Drive utilization of specific providers and programs
- Help control healthcare costs to reduce trend
- Free up HR time to focus on new initiatives as the company grew

One of the company’s core values is “adapt, innovate, and take calculated risks to stay relevant.” Taking this to heart, leaders knew they were ready to shake up the status quo.

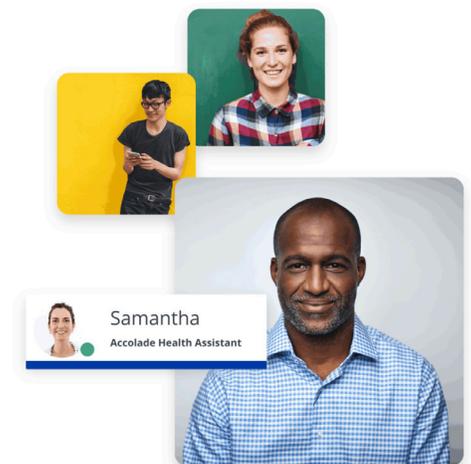
SOLUTION: PERSONALIZED ADVOCACY

Ocean State Job Lot began their transformation by starting to think about health and well-being differently. Their team crafted a new mission that embraced the holistic purpose of well-being at Ocean State Job Lot through their Choose Well program: **We invest in the health of our associates’ minds and bodies. We do this so they can live life as their best selves, both inside and outside of Ocean State Job Lot.**

Collectively they decided that the purpose of their human capital initiatives was to engage and care for the **whole person**, encompassing both physical and mental health, caring for associates’ well-being while they’re at work and while they’re at home.

“Accolade was the perfect fit for Ocean State Job Lot’s culture, and we knew a personalized advocacy solution like theirs could help guide associates through a simplified healthcare experience, improving care quality while also helping to control costs.”

—JOHN THORBAHN, MANAGING DIRECTOR, NFP





In concert with this aim, their advisers at NFP recommended they reinvent the benefits experience by implementing an innovative personalized advocacy experience. With a new strategy, they could support associates and their families in a truly personalized way to deliver real, measurable outcomes. NFP believed Accolade Total Health and Benefits was the only comprehensive advocacy solution that could address their concerns.

Accolade puts the member first in everything it does, aligning perfectly with Ocean State Job Lot's customer service philosophy. Since April 2019, Accolade engages the eligible population, helps members navigate the complex healthcare system and make smart decisions about providers and services, and offers trusted guidance to drive people to the right care at the right time.

Almost immediately, Ocean State Job Lot received positive results with Accolade, both in cost-saving measures and in associate satisfaction. The new solution was such a hit that associates began sharing their personal experiences with one another, which accelerated new member registration and reduced the need for HR to send an abundance of program communications. This unofficial word-of-mouth campaign continues to build momentum and delight associates.

By the end of the first year with Accolade Total Health and Benefits, Ocean State Job Lot has achieved a positive return on investment, exceeding its 2:1 expectation. Nearly half of the eligible population has engaged with the advocacy solution, including 93 percent of the families with the highest healthcare expenses (\$50,000 or higher).

FIRST-YEAR SUCCESS

- Total engagement: 49%
- Clinical engagement with nurses: 21%
- High-cost families engaged: 93%
- Member satisfaction: 97%

Ocean State Job Lot is sensitive to the toll the COVID-19 pandemic has taken on associates' physical and emotional health. The company has used data to track mental health needs and has responded with virtual workshops on managing isolation during the pandemic, mindfulness, breathing techniques, and activities for parents to engage children during this time of remote work and virtual learning.

"We really wanted to show our associates we care about them by giving them a dedicated resource that could support them throughout their entire healthcare experience. But we weren't going to settle for an outside solution unless we knew it would meet the same high customer service standard we hold ourselves to. Accolade was the only option and has exceeded our expectations."

—BOB SELLE, CHIEF HUMAN RESOURCES OFFICER,
OCEAN STATE JOB LOT

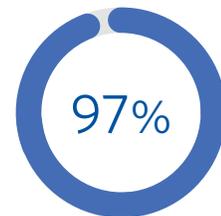
RETURN ON INVESTMENT

Accolade Total Health and Benefits

2:1

MEMBER SATISFACTION

May 2019 - April 2020



* Data reflects Ocean State Job Lot's results with Accolade Total Health and Benefits (May 2019 through April 2020)