

PROGRAM REVIEW / SELF-FUNDED EMPLOYER

Evidence for a decision. Not a promise of savings.

A fictional employer reviews a metabolic-health program before changing its funding commitment. This brief separates measured BMI evidence, entered program spend and what remains unknown.

Fictional illustration. Unsigned. No customer outcome, personal identity, vendor evaluation or actuarial signoff is represented. The decision on page 2 is employer-recorded and illustrative—not a Metra recommendation.

The employer demo is also fictional; choose a funding scenario there. No readiness-check answers or contact details are passed into the demo.

01 Annualized BMI-associated exposure shift

ENGINE-DERIVED FICTIONAL RESULT

\$1,488

Annualized association-based estimate · USD

Bootstrap 95% interval

\$744-\$2,418

10,000 resamples · statistical uncertainty
Not a guarantee or workforce coverage measure

Qualifying BMI improvement is credited; deterioration is not charged or offset against improvement. This is **not claims savings, a premium estimate, total liability or a vendor effect**. A lower value is not automatically a better outcome.

02 Population, dates & source

Illustrative observation window	Source
January 15-July 15, 2026	Fictional participant-reported BMI observations
Enrolled / measured	Measured participant assumptions
30 enrolled / 24 with paired measurements	24 adults, each age 40; ESI assumed
Economically qualified / improvement credited	Missing observations / coverage
24 qualified / 8 credited	6 without paired readings; insurance not verified

ESI means employer-sponsored insurance. Enrollment is not independent proof of coverage. The estimate describes the qualified measured population, not all 30 enrolled or a verified workforce. Annualization is not a 12-month observation or prediction period.

03 Measured movement in both directions

All 24 measured participants begin at BMI 33. These are paired BMI movements, not risk-tier transitions.

Paired BMI	Observed direction	Economic treatment	Participants
33 → 31	Improvement	Qualifying improvement credited	8
33 → 34	Deterioration	Not charged; remains visible	8
33 → 33	Stable	No improvement credited	8

EMPLOYER-RECORDED ILLUSTRATIVE DECISION

Defer a program funding change pending additional evidence.

Maintain the current review position while the Benefits Director and Finance partner obtain the missing evidence. This is a fictional employer decision—not Metra advice or an endorsement of the program.

04 Separate economic inputs. Do not net them.

EMPLOYER-ENTERED SPEND \$12,000 Illustrative program invoice · fictional vendor Source: fictional employer invoice record Not engine-derived. Invoice period and program population are not matched to the BMI evidence window. No ROI or net benefit is calculated.	Missing evidence <table><tr><td>Sourced claims experience</td><td>Unavailable</td></tr><tr><td>Stop-loss terms / reimbursements</td><td>Unavailable</td></tr><tr><td>Verified insurance coverage</td><td>Unavailable</td></tr><tr><td>Matched program-window data</td><td>Unavailable</td></tr></table> Unavailable means missing—not zero. No actual claims cost, avoided claims or funding-settlement balance is inferred.	Sourced claims experience	Unavailable	Stop-loss terms / reimbursements	Unavailable	Verified insurance coverage	Unavailable	Matched program-window data	Unavailable
Sourced claims experience	Unavailable								
Stop-loss terms / reimbursements	Unavailable								
Verified insurance coverage	Unavailable								
Matched program-window data	Unavailable								

05 Rationale, accountability & follow-up

Recorded rationale: BMI movement is mixed: 8 improve, 8 deteriorate and 8 are stable. The bounded estimate credits improvement only; it cannot establish overall cost change or a program effect. The \$12,000 spend cannot be compared as a return against unmatched BMI evidence. Six enrolled participants have no paired readings.	
Accountable role Benefits Director	Review partner Finance partner
Follow-up due November 15, 2026 · illustrative	Decision status Deferred · evidence requested
Benefits Director: Confirm program dates, participation and coverage; request missing paired observations without treating missingness as no change. Finance partner: Obtain sourced claims and stop-loss disclosures; validate the invoice period and program population before any comparison. Joint follow-up: Revisit the funding commitment only after reviewing matched evidence and documented uncertainties.	

06 Method & reproducibility record

Methodology version: 1.1-draft · Register: 2026-08-refresh Coefficient: BMI_ESI_2426_64_THORPE2024_LB93 Uncertainty: Bootstrap 95% interval, 10,000 resamples. The interval does not resolve selection, missingness, unverified coverage or attribution. Snapshot digest: b681d9e57795a04d4d259a61d9e394fd25bb35d0d06a1be879dd5f4e68b4c8d0 Date context: January 15–July 15, 2026 are illustrative observation dates. Register refresh, observation dates and calculation time are distinct; a calculation timestamp is not supplied in this sample.

Unsigned—not actuarial signoff. Draft methodology and a reproducibility digest are not attestation. All employer, vendor, invoice, program and decision details are fictional. No causal vendor effect, claims savings, premium or total liability is established.