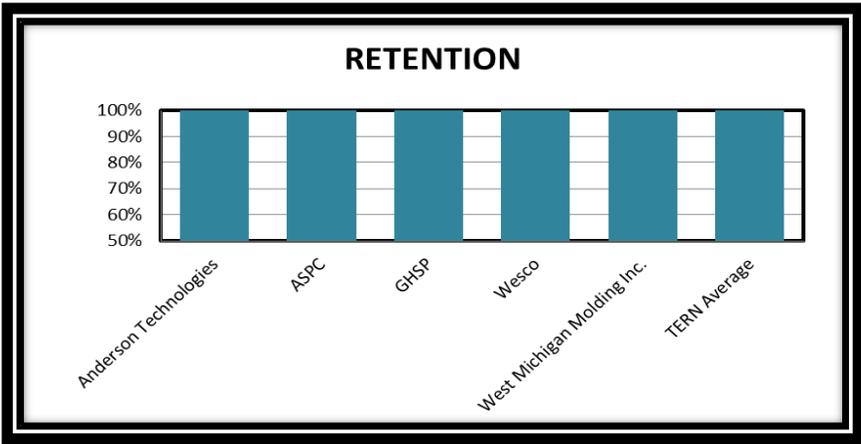




YEAR-END REPORT 2015

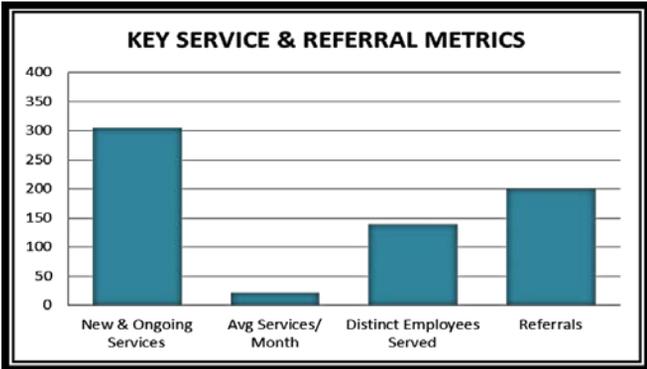
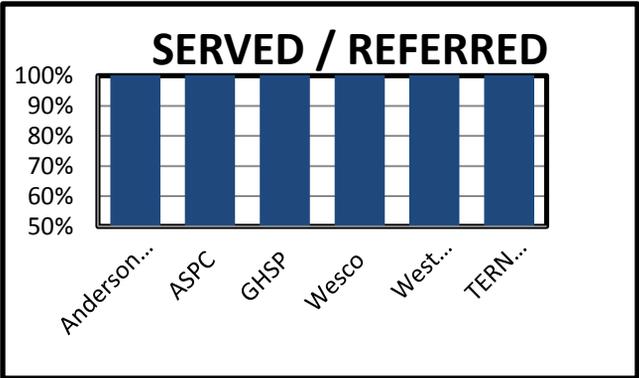


Providing support and guidance for employees to find the **keys** to their own **success** in life...



RETENTION represents the percentage of employees served through KEYS during the FY15 that were still employed at the end of FY15. Based on reporting provided to KEYS, all TERN companies are at 100% for the year.

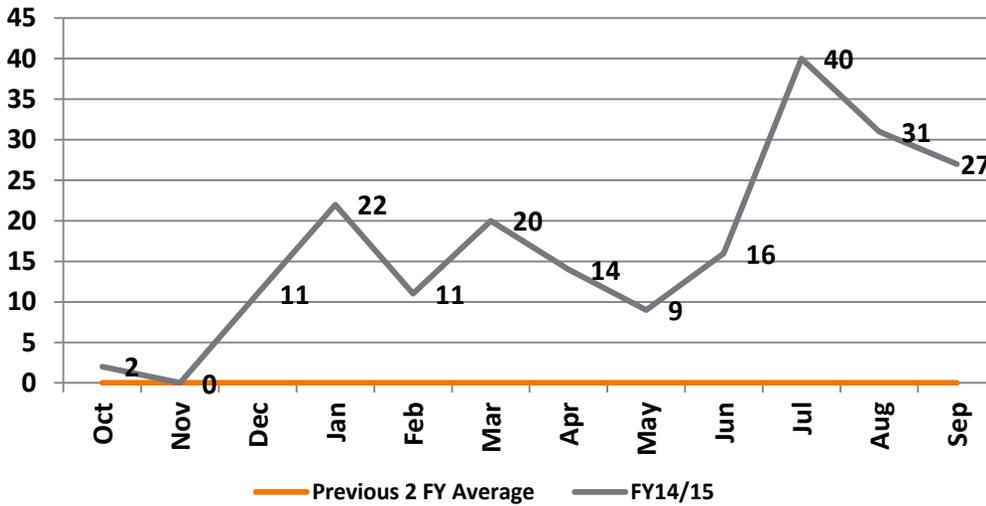
SERVED/REFERRED Represents the percentage of employees served from the total number of referrals made during FY15. The overall program average for the year was 100%.



KEY SERVICE & REFERRAL METRICS represents overall program activity. New and Ongoing Services include new and ongoing follow ups from previous months. FY15 was off to a great start with an average of 21.3 services for New and Ongoing referrals per month.

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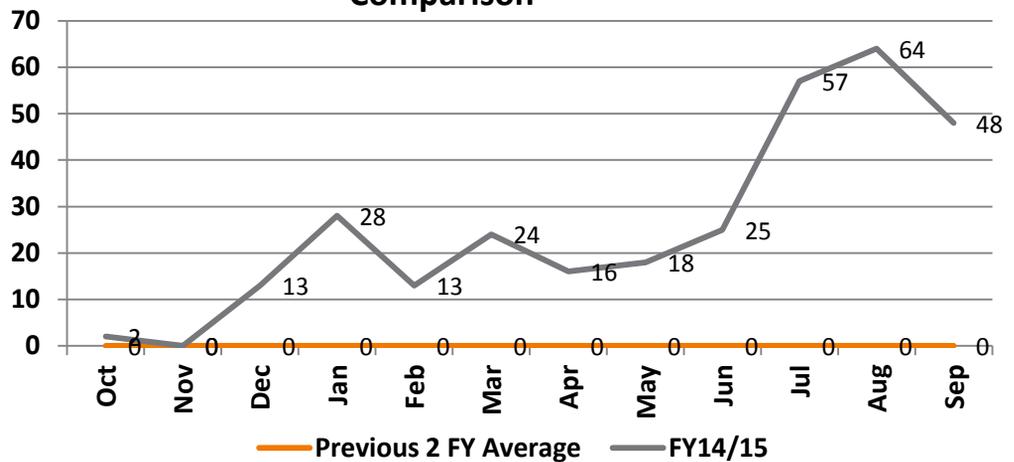
Referrals Per Month | Multi-Year Comparison



FY15 is TERN's first year together. This chart shows the monthly referrals KEYS received. As the year progressed the referrals increased.

FY15 is TERN'S first year together and does not have another FY to compare referrals. As the year progressed services provided by KEYS increased.

Delivered Services Per Month | Multi-Year Comparison



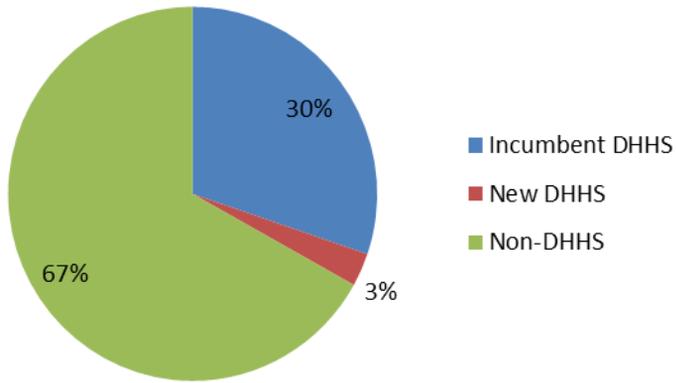
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TERN Members	Dist EEs Served	Referrals	Services	2014/2015	2014/2015 ROI*
Anderson Technologies	23	38	60	17%	492%
ASPC	22	29	38	16%	466%
GHSP	24	38	32	17%	517%
WESCO	37	44	47	27%	852%
West Michigan Molding	33	51	79	24%	1315%
Total	139	200	256	100%	

*ROI based on an average employer Cost of Turnover of \$3500 per employee and one in four employee referrals yielding a job save. These numbers are based upon independent analysis by the Upjohn Institute - 2011.

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DHHS - NON-DHHS EMPLOYEES



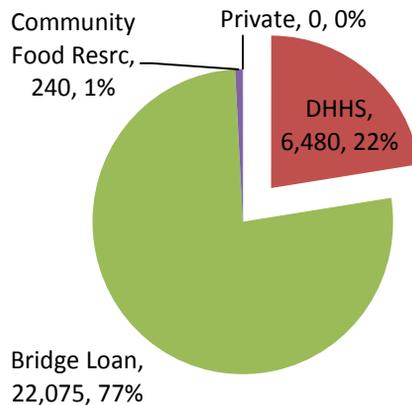
DHHS – NON DHHS EMPLOYEES

KEYS FY 15 reporting has been able to capture that 33% of TERN company employees have utilized the program in the year. 67% of the employees have been provided services are categorized as NON-DHHS which includes never received DHHS assistance or former DHHS recipients.

FINANCIAL SUPPORT-KEYS

KEYS has been off to a good start in supporting TERN companies and their employees with providing resources that assist with financial support. The partnership with AAC Credit Union has been very successful among employees that have connected with KEYS and trying to help meet their needs. Employees have also found support through DHHS and Community Food Resources.

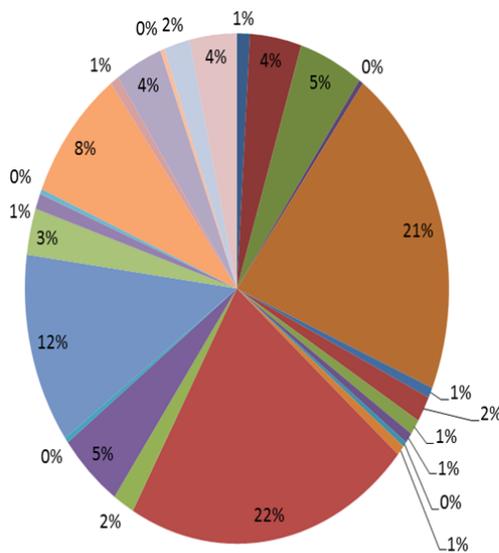
FINANCIAL SUPPORT



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SERVICES BY CATEGORY- KEYS is available to offer support in various areas that are listed below. In FY 2015, the top categories of services requested and provided to employees include Coaching, Financial, Gov't Agency Navigation, Housing and Child Care.

SERVICES BY CATEGORY



- Auto Repair
- Career Counseling
- Child Care
- Child Support
- Clothing
- Coaching
- Community Food Resr
- Counseling Referral
- Domestic Violence
- Education
- Elder Care
- Emergency
- Employment
- Financial
- Financial Literacy
- Food Assistance
- Homeless Prev.
- Furniture
- Govt Agency Navigation
- Hard Training
- Health/Insurance
- Home Repair
- Homeless Shelter
- Housing
- Immigration
- Legal Assistance
- Literacy
- Other
- Soft Training
- Substance/Other Adct.
- Transportation
- Utilities

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SUCCESS STORIES.....

These are generalized to all companies and have been presented so as to protect identities as much as possible.

Finally getting answers- *An employee was having a difficult time connecting with her DHS caseworker in Muskegon County and was unsure on the status of her eligibility. I was able to show her that she had been approved Medicaid, food assistance and daycare assistance, but the daycare provider for her children needed to complete a few things before receiving payment. We had also discovered that her address was never updated even though the change had been reports months ago. "I feel like you just completed so much for me in these few minutes that my caseworker was not able to do for me in the last few months."*

Father knows best- *An employee was requesting some guidance for his son who is possibly facing a divorce and custody issues. He wanted to be able to have some direction to give his son if he ever came to him to ask for help. Resources were provided that he wasn't aware of and he was given comfort in knowing there are resources out there for his son to seek when the time arises.*

On-site/On the spot- *An employee had their food assistance close out in the month of February for not returning redetermination paperwork. She contacted the success coach and inquired about her DHS application as her family was on the verge of little food in the home. She had applied on 3/2/15 and still had not heard anything 3 weeks later. We were able to verify what was still needed to process the application. DHS was contacted to see if the employee's case could be transferred to the success coach to process the application. Within a couple of hours, the case was transferred, the application processed, approved and available for the employee to use the next day. A local food pantry was also connected with the employee to provide her with food for the night.*

Bye-Bye Sister- *An employee, who is also a single Mom, contacted TERN/KEYS about the Bridge loan application process that she had heard about from her supervisor. She was living with her sister and had to find a place to move quickly as her sister was moving to a new place without her. She had found a place for her family and had some money saved, but not enough for the whole deposit and first month's rent. She also had concerns about her credit but was assured that as long as she had not filed bankruptcy she was probably okay. We were able to get her the application, processed and check in her hand within a week from her contacting us. She was very thankful for this program and the quick response.*

Admitting when you are wrong isn't easy- *An employee was referred to KEYS due to Anger Management after a verbal altercation with another co-worker. During our meeting he did admit to handling the situation poorly and understands his fault in the matter. We discussed some of the frustrations that lead to the breaking point. He even gave his own suggestions of what he could do differently in the future. Different options were discussed and at the end of our meeting there was a sense of relief and appreciation of being able to talk this out to a neutral party. At our last meeting, he said things were a little better and thanked the Success Coach for listening.*

The Spiral down is faster than the climb back up-An employee was referred to KEYS after she contacted her HR department that she is struggling with some personal issues and she sees it affecting her at work. This employee started to have things fall apart in her personal life in the November 2014 with back bills, shut off of utilities, car problems, losing her home, and health concerns. She is finally reaching out and asking for help. We talked about where she is at in her life and where does she want to be in the next few months. A couple of different resources were provided to her to contact that she was very excited about. We agreed to have her set attainable goals for her to reach in the next month and will meet as needed.

Giving support and hope through the crisis of a house fire-An employee of a company in the LERN group suffered a house fire and lost almost everything. The LERN success coach was out of the office during this time, so the TERN success coach made initial connection with the family. Quickly we were able to assist with getting some clothes and toiletries for the family, contacted Red Cross and connected the family with Love Inc. in Grand Haven. This was a step in the right direction for this family who had no idea where to begin rebuilding what they had lost. Being able to collaborate with the LERN group deterred any delay of services provided to this family.

Sometimes all they need is just someone to listen- An employee met with the success coach as they are having issues in their relationship with their fiancé and inquired about counseling services. We discussed the options they have available through their company and will be following through to get this started. During the conversation the employee started talking about other things that are overwhelming him and admitted to breaking down emotionally and realizing it was starting to affect him at work. He admitted that some of the issues he talked about he never talked to anyone about.

No waiting to get an answer-It is Open Enrollment season that's for sure. The Success Coach happened to walk by when HR was talking to an employee that needed to provide information about his wife's Medicaid/Medicare information. He did not know what she had or how to find this out. The Success Coach stepped in and offered assistance and told him the information could be provided in a matter of minutes. The employee agreed to meet with Success Coach and was provided the necessary information to complete his Open enrollment paperwork right away.

So glad you were here-In the month of June, an ERN company and the Success Coach arranged to be on-site at a different location for the day for a meet and greet with employees working there. After the meeting, an employee quickly came to the Success Coach with his personal concerns. The Success Coach was able to answer his questions immediately and also provided resources available to him and his family. He was very happy with the quick response and a solution to his concerns. This employee stated he would certainly come back to see the Success Coach with any future issues.

Sometimes we need to be reminded-An employee was referred to the Success Coach as she was feeling overwhelmed and felt that things at home were falling apart and it was affecting her at work. This is a person that takes on more than she should and is always trying to help others out even if this leaves her in a bind. She was reminded that before she can take care of other people she needed to be sure to take care of herself. The following week she thanked the Success Coach for reminding her that she can say no and that it's okay to do so. She said over the weekend she told someone no and didn't feel guilty about it. This employee wants to work hard on reaching her own goals of success. She appreciated having someone to talk to her the support.

OHHH Baby-An employee came to the Success Coach for guidance for her upcoming maternity leave in a couple months. She is already concerned about paying her bills while she is on maternity leave and is still in need of baby items. During our meeting, we talked out a plan and also made calls to local agencies that can assist with things like, cribs, pack and plays, car seats, baby clothes etc. This employee was surprised to what resources are available and was thankful for help looking for this. She stated it's hard to try and contact these different agencies during working hours. She became well connected and has a plan in place for when she is on maternity leave for her finances.

How can I help? -An employee met with the Success Coach looking for guidance in trying to figure out how to help his grown son who has Muscular Dystrophy and has been in the hospital and they are unsure if he will live. He inquired about seeking medical power of attorney and or guardianship to help his son make the best decisions for his care. We talked about the process and some other resources in the community that he was not aware of. At the end of the meeting, he said he felt a little better with at least gathering this information. He admits that he just feels helpless and talking things out gave him some relief.

If it's not one thing, it's another- An employee met with the success coach to talk about help with budgeting and as the conversation went on she was able to open up about other things she has been struggling with personally. She admitted that even though she did all the talking she felt better getting this off her chest. We talked about her seeing a counselor and she might in the future but she was just happy to have someone to vent to. We worked on a goal sheet and agreed about which ones would be obtainable within the next year for her and her family. We also talked about how important baby steps towards improvement at this time are for her.

Wake-up call by suspension- An employee was suspended from work for a couple of days after an incident with "bullying" of another co-worker. This employee was not mandated to meet with the Success Coach but asked to meet in person at work. This employee admitted things could have been handled differently with the co-worker and agreed to be more conscience of how to treat co-workers in a respectful manner. We agreed that we didn't have to like everyone we work with but it's also wrong to make other people scared or insecure when they come to work. This employee asked to meet again the following week for a follow-up.

I can do better- An employee met with the success coach to see about getting a Bridge loan to get caught up on her car payments. She had met with the Success Coach in the past and was stuck in a bad relationship. She was with him out of convenience but after she talked things out with the Success Coach she realized that she was carrying all the weight and spending her money on his bad habits which left her behind on her own bills. She decided to move out and live with her daughter temporarily and get caught up on her car payments to get back on track. She knows she can do better and is now working to make herself better.