

Three Year Employee Wellness Plan Health Standard Based Program



First year: Know your Numbers

Start with an onsite wellness screening and Health Risk Assessment (HRA) to establish a Health Score. The Health Score is made up of points for BMI, Non Tobacco Use, Blood Pressure, Cholesterol, and Glucose. Eligible employees and spouses must complete the screening to get a Health Score and be able to participate in the wellness program. We recommend a 20% premium differential to incentivize the screening and HRA. If an employer would like to have a tobacco surcharge, we recommend a 15% premium differential for tobacco use and a 30% premium differential for employees who choose not to participate in the wellness screening and HRA regardless of their tobacco use status. Nicotine testing is highly recommended for this program.

Following the wellness screening, we will provide communication materials to notify participants to log into their wellness portal to view their health score. We communicate that they have three ways to qualify for the reduced premium rate



the next year. Participants can receive a Health Score of 75 or better, improve their health score by 10% from the previous year, or complete a company pedometer program or activity program that requires verification. We review your organization's Summary Risk Report based on your employee population's biometric screening, lab results, and HRA and will recommend additional challenges to help participants take steps to improve their health.



Second year: Improve your Numbers

In the second year, we provide onsite wellness screenings and HRA and provide participants with an updated Health Score. Individuals will be notified if they qualify for a reduced premium rate based on their new health score, a 10% improvement in their health score, or their participation in qualifying challenge activities. Premium surcharges collected from those who use tobacco or choose not to participate often covers the cost of the wellness program.

We have found that many who qualify due to participation in challenge activities also improved their health score. During the second year, we increase the steps needed to qualify in the pedometer program and increase the amount the points needed to qualify under the activity programs. As always, we review the Summary Risk Report and add challenges to help participants continue to improve or maintain their health.

Third year: Personalize your Program

The third year will also feature onsite wellness screenings and HRA along with an updated Health Score. We monitor closely the results of the participants' HRAs and wellness screening results to see if participants are engaged, changing behaviors and improving. We continue to evaluate what activity programs work well and what programs need improved or replaced. We also work with upper level management to review culture, policy and procedures to help maintain and eliminate barriers for the employees to get healthy.

Our goal the third year is to personalize the program to help each individual stay engaged and working to improve or maintain their health. We recommend



adding a personalized coaching program for participants with a Health Scores of 55 or below to offer tailored support for individuals working to look, live, and feel better. With an increased awareness of personal health risks and the benefits of leading a healthy lifestyle, employees are more likely to get lasting value from our in-depth lifestyle change programs for weight loss, diabetes prevention, and tobacco recovery available online and onsite at select locations.