

Three Year Employee Wellness Plan Tobacco Free Focused Program



First year: Know your Numbers

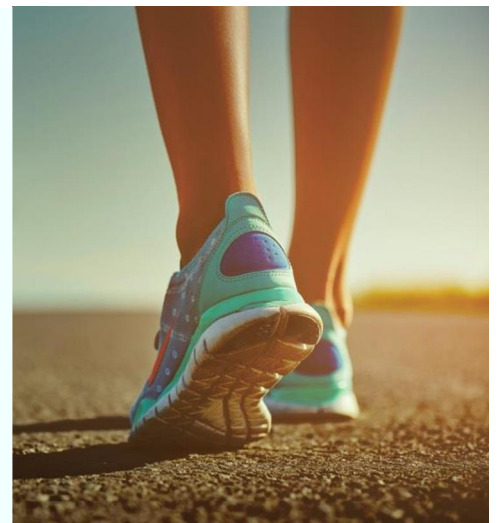
Start with an onsite wellness screening and Health Risk Assessment (HRA). We recommend testing for nicotine at the screening. If the employer does not want to test for the nicotine, they can offer an affidavit for eligible employees and spouses to complete when they are completing the HRA. For the first year, we recommend a 15% premium differential for tobacco use paired with a 30% premium differential if they do not participate in the wellness screening and HRA regardless of tobacco use status. Premium surcharges collected from those who use tobacco or choose not to participate often covers the cost of the wellness program.



Our company keeps you compliant by providing a reasonable alternative standard that allows program participants to qualify in the case of nicotine addiction. If the employee or spouse completes the four week four session online tobacco cessation program, he or she is eligible for the non-tobacco rates. We also partner with the Quit Now hotline in select states, providing access to 24/7 online and telephonic coaching to help participants work toward a tobacco free lifestyle. Following the screening, we review the Summary Risk Report showing risk factors identified in biometric screenings, lab results and HRA and recommend added challenges to help increase awareness and motivate participants to improve their health.

Second year: Improve your Numbers

The second year, we provide HRA and onsite wellness screening with testing for nicotine. We recommend changing the incentive to reward participation in the wellness screening and wellness challenges such as our Healthy Habit, Healthy You series. Individuals who participate in the challenge and are tobacco free will receive no increase in their premium, participants who participate in the challenge and use tobacco, will receive a different premium rate and participants who do not participate in the wellness challenge or screening will pay the highest rate. During the second year, we review the Summary Risk Report and add challenges to help all participants continue to improve or maintain their health. We increase the amount of activities required to qualify for the incentive and employees and spouses have the ability to pick the challenges that fit their individual needs.



Third year: Personalize your Program

The third year we provide onsite wellness screenings and HRA along with the tobacco screening. We monitor closely the results of the participants' HRAs and health screening results to see if participants are engaged, changing behaviors and improving. During the third year we want to provide opportunities for tailored support to help each individual enhance their health and wellbeing. We recommend adding a personalized coaching program for participants who use tobacco or have two or more health risk factors. We also offer in depth lifestyle change programs for weight loss, diabetes prevention, and tobacco recovery both online and onsite at

select locations. By the third year, participants are likely more engaged and aware of their health risks and more individuals are ready to take action to reduce their risk and improve their numbers. We will continue to evaluate what strategies work and make changes to improve program outcomes. We work with upper level management to review culture, policy and procedures to help maintain and eliminate barriers for employees to get healthy.