

## Employee Wellness Program

This program is designed to improve the health and well-being of each and every employee. Our goal is to assist individuals in creating the lifestyle changes they would like to make in their life.

Each employee has the following tools and programs available to them:



### Confidential On-Site Health Screenings

- On-Site Health Screening (scheduled appointments - 30 minutes per person)
- Health Risk Analysis Questionnaire (with lifestyle behavior change model)
- Blood Sugar (*finger stick*)
- Lipid Profile Cholesterol (*finger stick*)
- Blood Pressure
- Heart Rate
- Low Back and Hamstring Flexibility
- Height, Weight
- Body Composition Analysis
- Immediate Results from Questionnaire, Health Screening and Body Composition
- Immediate Private One-on-One Consultation of all Health Screening Results

### Confidential Targeted Health Management Programs

- Home Based Targeted Intervention Program (for high-risk health conditions)  
*~Approximately 40-50 percent of participants will qualify and participate in this program*
- Cholesterol, Blood Pressure, Blood Sugar, Weight Management
- Risk specific interactive workbook
- Outbound phone calls or e-mails from personal wellness consultant
- 2 page high risk monthly newsletter
- Toll free telephone number, consultant e-mail access

### Counter-Marketing and Education Throughout the Year

#### Directed to home

- *Words of Wellness* Monthly Newsletter
- American Cancer Society Quitline
- *Take Care On-line* Suite

#### Directed to worksite

- *Healthy Bytes* Bi-Weekly Wellness Education
- Quarterly Corporate Health Awareness Campaigns
- Monthly National Observance Newsletter
- On-site Orientations or DVD

### Reporting, Administration and Management

- Group Aggregate Report
- Analysis of Medical Claims Impact
- Take Charge Reporting
- Strategic Management

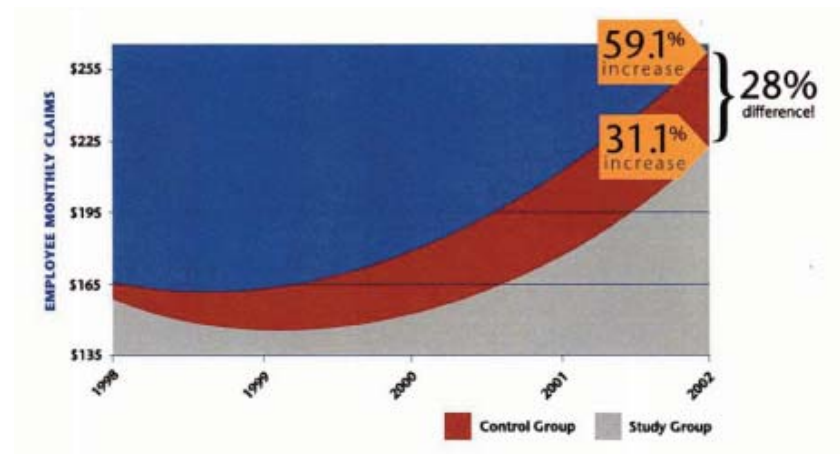
## Can A Wellness Program Impact Claims Costs?

One way or another, the medical claims your employees incur affect your bottom line. If you have a self-funded program, you can see those claims directly. If you have a fully-insured program, increased claims can affect your rates. And either way, claims also hit your employees in the deductible. Principal Wellness Company has shown through extensive analysis of our customer base that well-designed wellness programs can result in lower claims trends - helping to control costs.



### CASE STUDY: EMPLOYEE MONTHLY CLAIMS, 1998-2002

We analyzed data from 10,600 participants in Principal Wellness programs over four years, and the results were definitive: the study group of employees who participated in the wellness program had 28% lower medical claims than employees who did not participate.



### INCREASED IMPACT OVER TIME

The positive results of an effective wellness program generally escalate over time; the longer the program is in the place, the more potential it has to lower your claims trend. Ask Johnston & Matthews for a quote on the Employee Wellness Program today and get better control over your health, your claims and your costs.

## Incentive Examples for Employers



Client Type	Participation	Incentive Description
Manufacturing	99%	\$600/year Family; \$300/year Single
White-collar	98%	\$504/year single, \$872/year ee+spouse, \$832/year ee+child, \$936/year family
White-collar	98%	\$260/year
Municipal Government	96%	Over \$600/month - Employer pays total premium (used to but now it's used as incentive)
White-collar	96%	\$742.56/year ee; \$1,002.56/year ee/child; \$1,383.98/year ee/spouse; \$1,724.06/year ee/dep
Manufacturing	95%	\$520/year
Manufacturing	95%	\$240/year
White-collar	95%	\$180/year
White-collar	94%	\$120-\$130/year
Manufacturing	94%	\$600/year discount
Manufacturing	92%	\$364/year
White-collar	90%	\$130/year
White-collar	89%	Managers: \$180/year single, \$240/year family. Executives: \$180 and \$300.
White-collar	89%	\$1,800/year
Manufacturing	87%	40-50% discount weekly (depending on coverage level)
Automotive	87%	\$520/year
Manufacturing	87%	\$260/year single, \$520/year family
Manufacturing	87%	No premium increase if participates.
Manufacturing	87%	\$720/year
White-collar	85%	\$600/year
White-collar	83%	15% savings on medical premium
White-collar	83%	\$500/year
Manufacturing	76%	5% prem adjustment + 5% decrease for non-smokers (about \$200 total)
Manufacturing	73%	\$120/year
Blue-collar	73%	\$168/year Single; \$408/year Family (5% premium disc - both ee+spouse must participate if on family plan); must participate in 2002 for 2003 discount, etc.
Healthcare	69%	\$480/year - must do well points program to receive incentive
Manufacturing	67%	\$260/year
White-collar	67%	\$260/year
Manufacturing	66%	\$120/year single, \$180/year family
Trucking	66%	\$520/year
Technology	65%	Varies per plan
Manufacturing	60%	\$150 wellness account for employee; \$250 if employee and insured spouse participated (wellness account is similar to a Flex account, the difference is the amount not spent rolls over into the next year)
White-collar	58%	Used the screening as qualifying factor as part of their Wellness Incentive Program "Reaching New Heights in Health". If a screening participant had 6000 minutes of exercise from Oct 1, 2004 to June 30, 2005 they could receive \$20.00/month reduction in premiums for 2005/2006 season
Manufacturing	52%	\$120/year
Blue-collar	48%	\$10 cash incentive
Municipal Government	48%	\$50 gift end of year
Manufacturing	48%	Premium incentive + \$100 bonus for participants at time of screening
Blue-collar	46%	\$20 one-time gift (health fair type screening)
Blue & White collar	36%	Mayo self-care book
AVERAGE	71%	

## Testimonials from Wellness Program Clients

Does Wellness really work?  
You decide!



### Pella Corporation

Pella Corporation recently completed the health screening process for 2006, and I want to thank those of you who participated. This is a great benefit offered to all team members and reinforces the importance of a healthy lifestyle while also identifying potential risks. I thought I would share a success story (with his permission) from this year's health screening process as it saved the life of a Lumber Plant team member. Danny Van Brogen is a first shift finger jointer operator who didn't realize he was on the verge of a heart attack due to three different blockages in the valves leading to his heart. He used the results of his health screening to challenge his doctor, which eventually led to an appointment at the Iowa Heart Center in Des Moines. Following his exam at the Iowa Heart Center, Danny was immediately admitted to the hospital where he went through preventative procedures to treat his condition. Following these procedures, the doctor at the heart center told Danny "You are lucky to be alive." During my conversation with Danny he stated, "If it hadn't been for the Pella health screening process, I may not be here right now. My doctor at the heart center told me that I was dealing with a "silent killer" and I am thankful that the Pella health screenings pointed me in the right direction."

-Tim Tousey, PlantManager

### Katz, Sapper and Miller

"Two and a half years ago I had my first screening. Your staff told me I had borderline high cholesterol. I have a family history of this, and I didn't think much about it. I took no action. The next year I had another screening and my cholesterol was even higher, so I entered into the Take Charge program. My counselor was friendly and patient, yet gently encouraged me to make a plan and do something about it. I slowly tried to eat a little better and also started jogging just a bit. After continuous (but NOT bothersome) follow-up, I ended up losing 22 pounds, winning the Chicago marathon and dropping my cholesterol 42 points!!! Thanks you Principal Wellness!" – Jo Dee Curtis, HR Director