



Wellness 1st Client

Since 2005

WELLNESS CLAIMS TREND REPORT

PRESENTED BY WELLNESS 1ST

Claims Comparison Method

The Goal of this report is to show Claims savings created by the Company Wellness Program over a five year period.

Method of Comparison: The claims of Wellness Participants are compared to the claims of the Non-Participants over a 5 year period.

- Wellness Participants - Referred to as **Screening Population** represents 290 participants who attended Health Screenings at least 3 consecutive years. This group represents 24% of the claimants.
- Non-Participants - Referred to as **Non-Screening Population** represents 922 claimants who did not attend Health Screenings at least 3 consecutive years. This group represents 76% of the claimants.
- Ratio Adjusted Claims - For claims comparison purposes, the populations of both the Participant and Non-Participant were adjusted to be equal.

Specific Targeted Wellness Claims Savings

DIABETES - Non-Participants cost WDT *three times as much* as Wellness Participants

\$121 per Non-Participant

\$24 per Wellness Participant

HYPERTENSION - Non-Participants cost WDT *over twice as much* as Wellness Participants

\$57 per Non-Participant

\$24 per Wellness Participant

MI (HEART ATTACK) – Non-Participants cost WDT *44% more* than Wellness Participants

\$44 per Non-Participant

\$0 per Wellness Participant

STROKE – Non-Participants cost WDT *8 times more* in claims than Wellness Participants

\$8 per Non-Participant

\$0 per Wellness Participant

*Data supported by the following graphs

Overall Claims Savings

Claims savings for Wellness Participants
versus Non-Participants

\$828,996.14

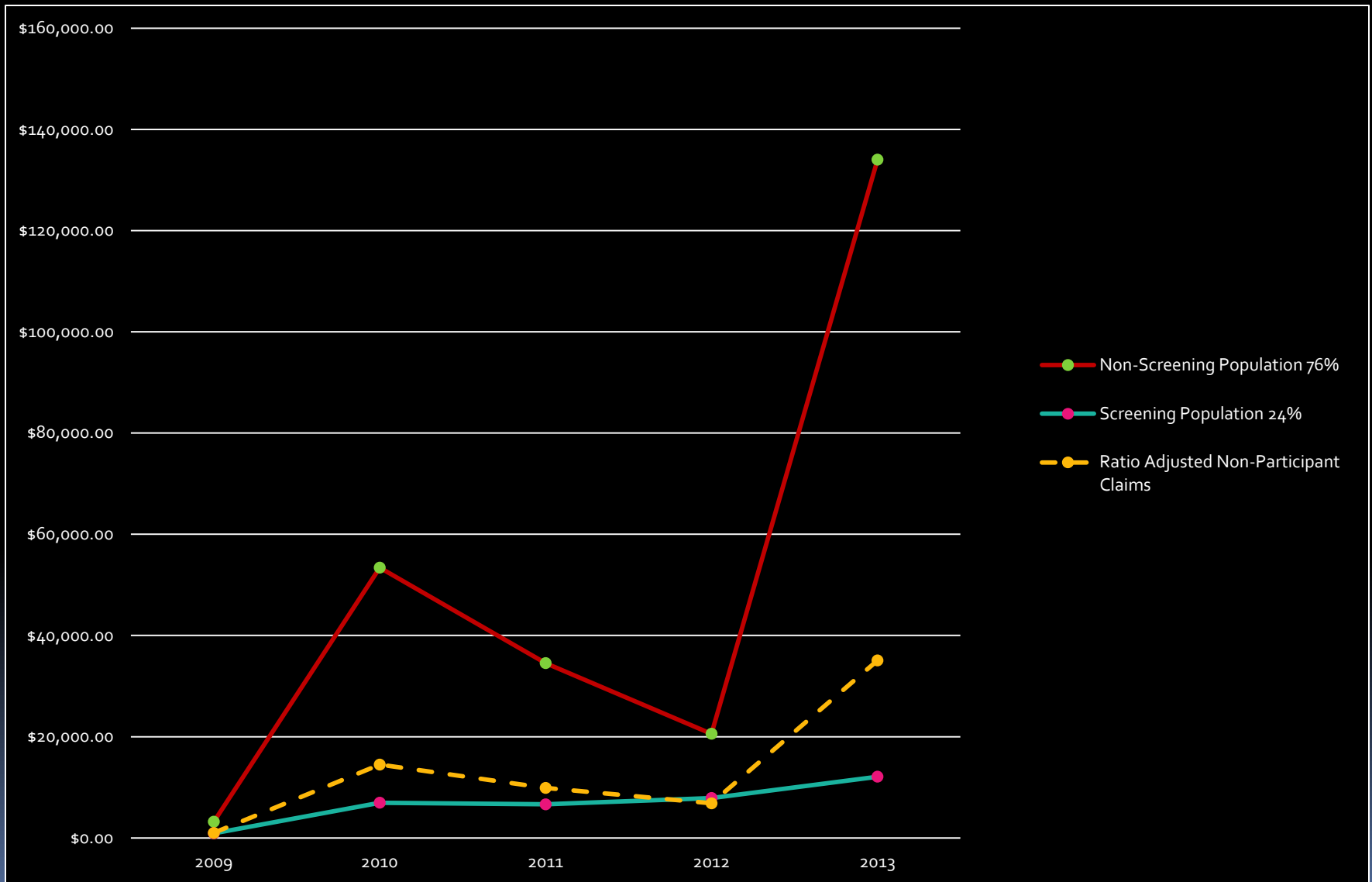
Even when diluting the Targeted Wellness Claims Savings by including all claims, you still see significant savings for those who participate in Wellness.

Wellness savings also show up in other areas that we cannot measure, i.e. absenteeism, disability and worker's compensation claims.

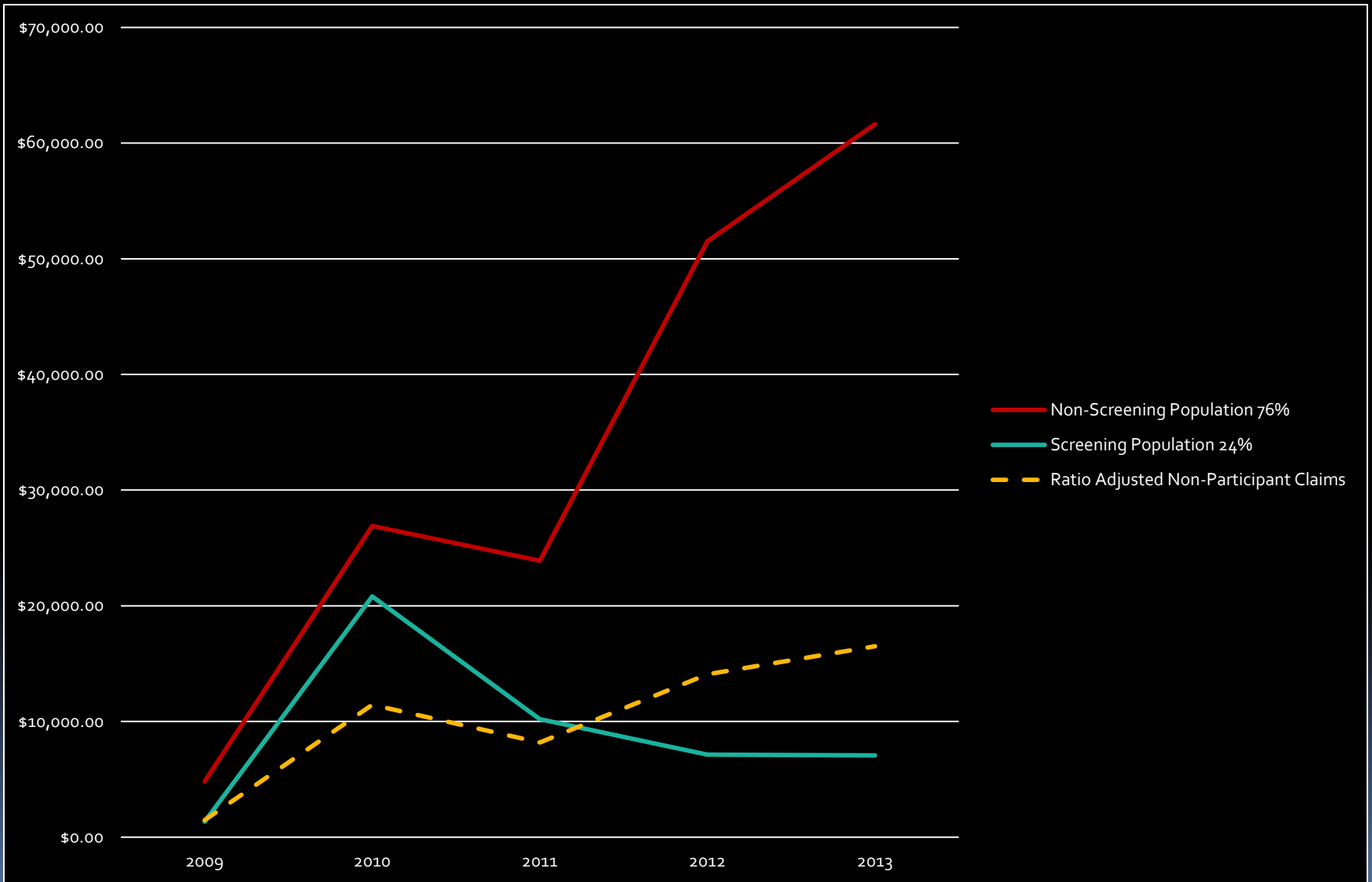
From an overall claims basis, and when looking at targeted wellness programs -

WELLNESS IS EFFECTIVE IN SAVING YOU MONEY !

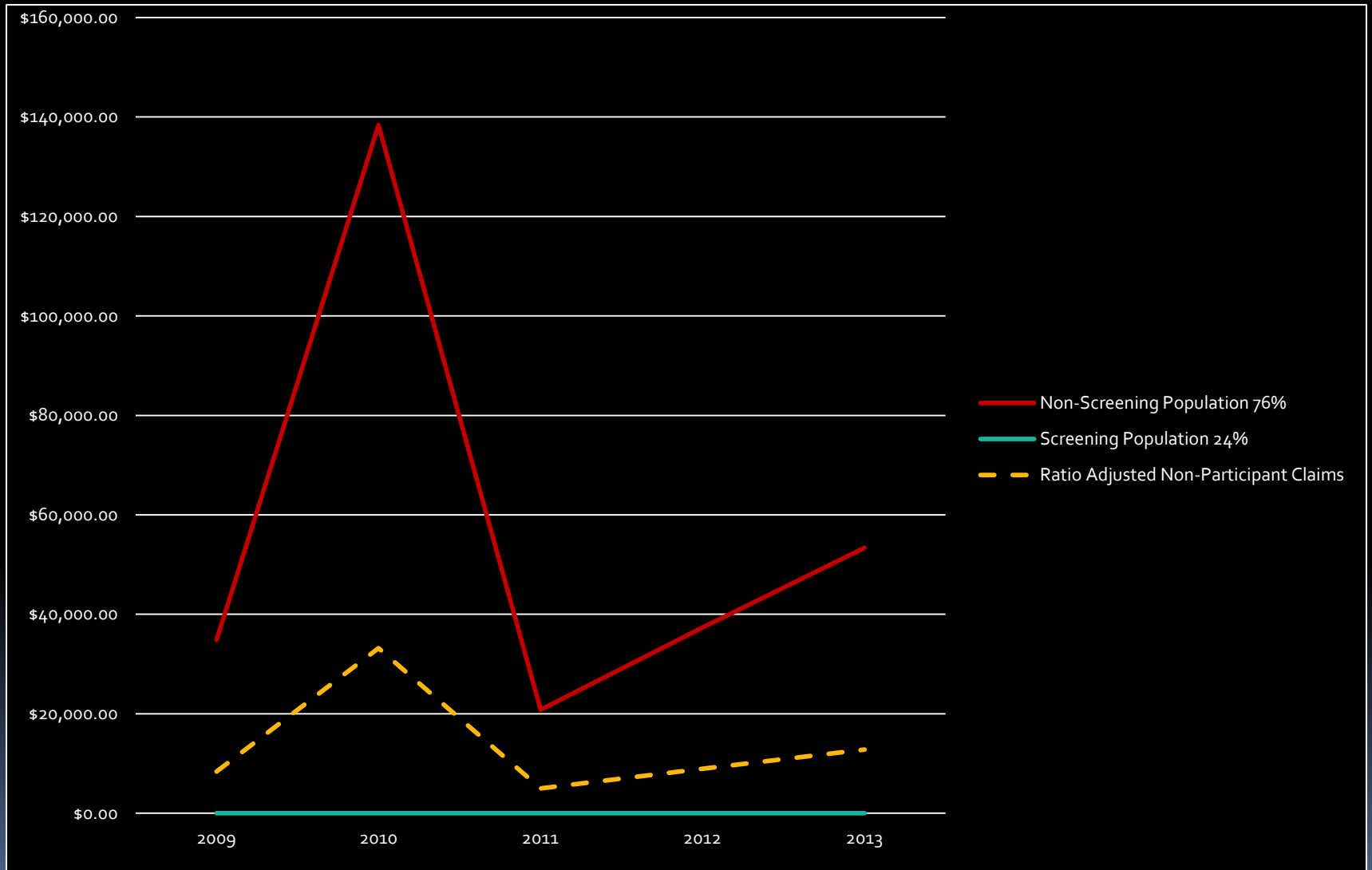
Paid Claims Comparison - Diabetes



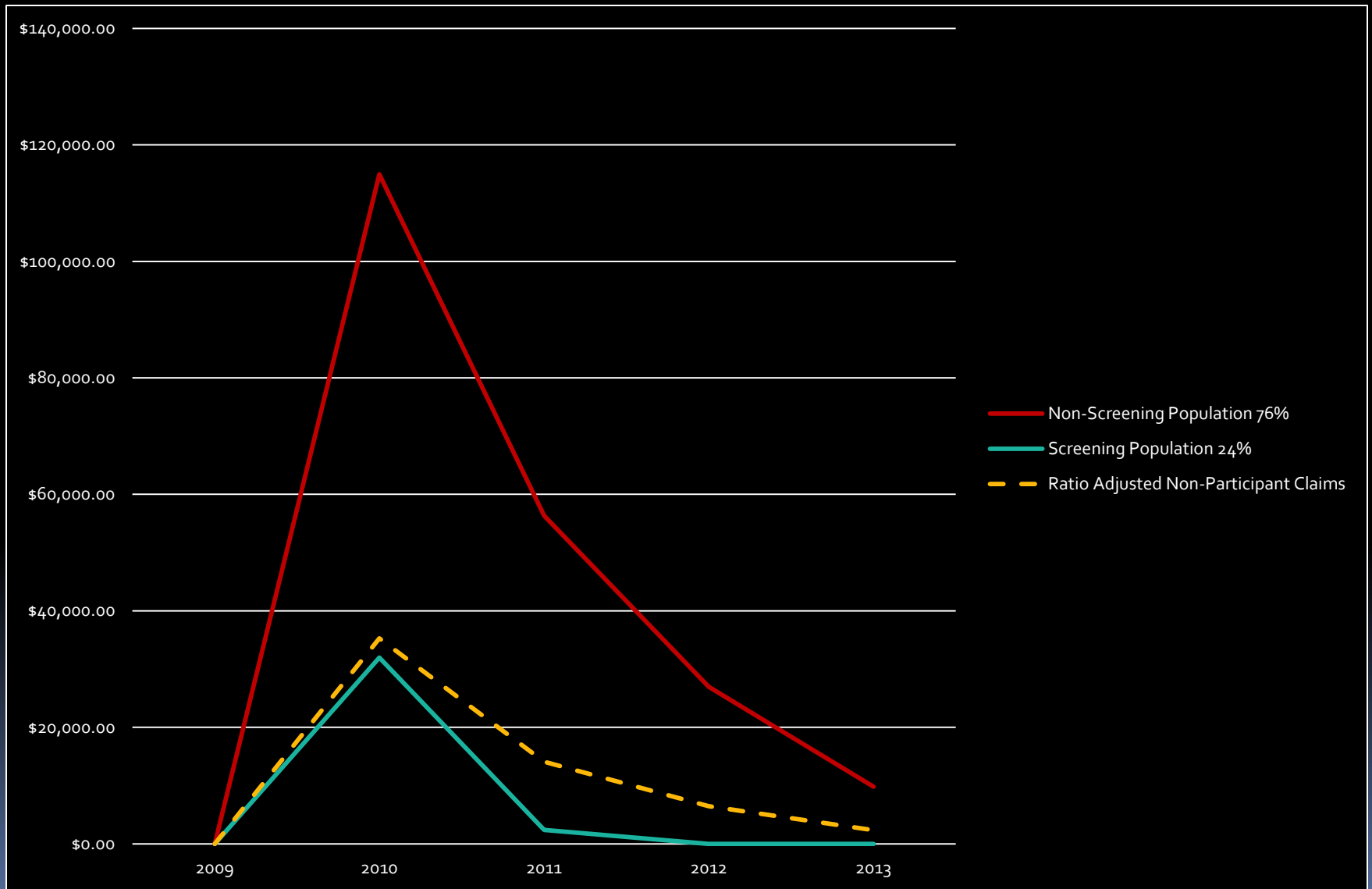
Paid Claims Comparison - Hypertension



Paid Claims Comparison – Myocardial Infarction



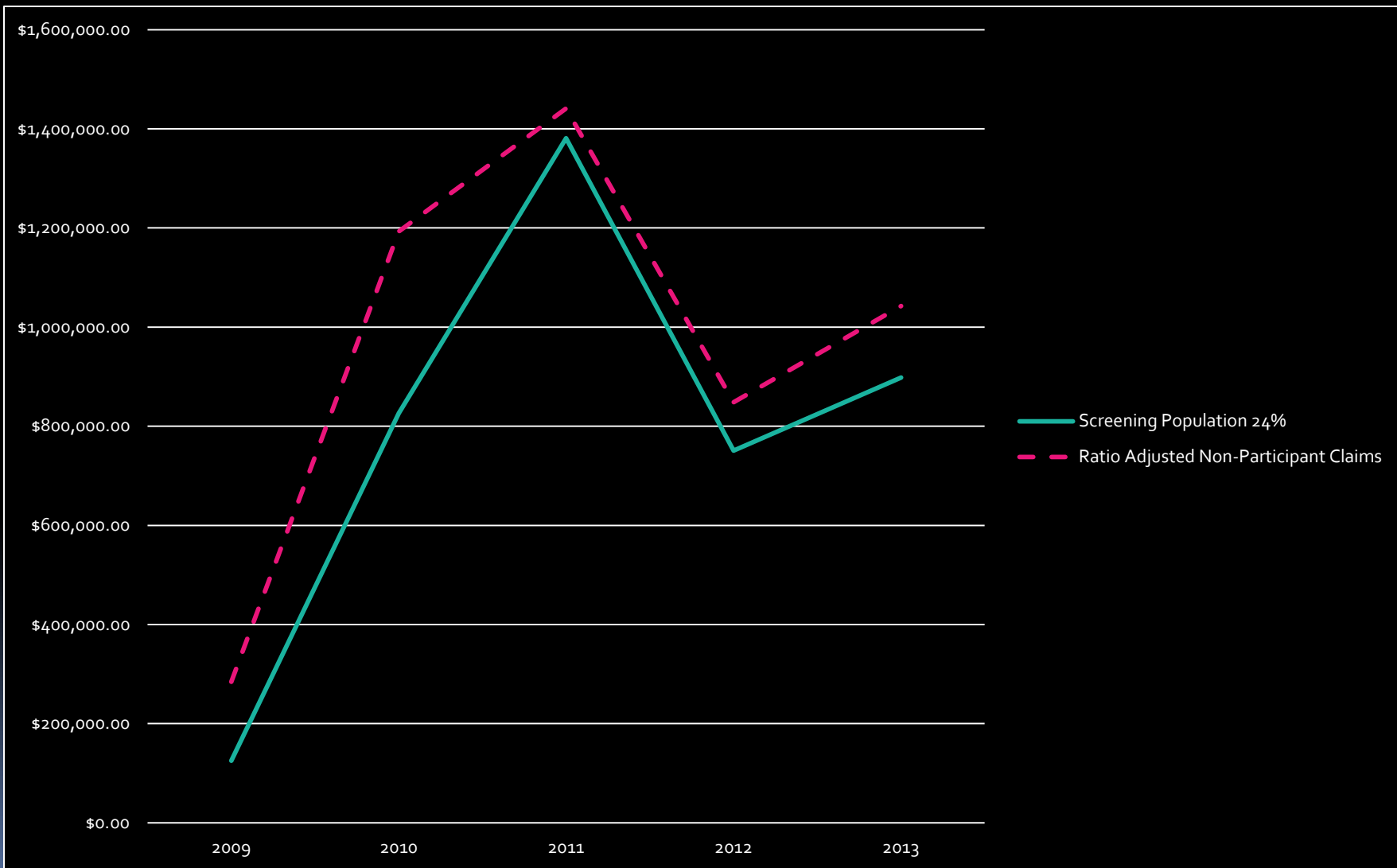
Paid Claims Comparison - Stroke



Total Paid Claims Comparison



All Claims Paid for Screeners versus 24% of All Paid Claims



All Claims Paid Comparison

Service Year	Total Claims	Non-Screeners 76% of Claimants	3 Year Screeners 24% of Claimants	Ratio Adjusted to 24% Non-Participant Claims	Savings of 3 Year Screeners
2009	\$1,185,427.44	\$1,060,467.58	\$124,959.86	\$284,502.59	\$159,542.73
2010	\$4,969,896.47	\$4,143,743.54	\$826,152.93	\$1,192,775.15	\$366,622.22
2011	\$6,005,556.26	\$4,624,533.50	\$1,381,022.76	\$1,441,333.50	\$60,310.74
2012	\$3,535,884.22	\$2,785,225.18	\$750,659.04	\$848,612.21	\$97,953.17
2013	\$4,343,793.35	\$3,445,850.22	\$897,943.13	\$1,042,510.40	\$144,567.27
Total	\$20,040,557.75	\$16,059,820.03	\$3,980,737.72	\$4,809,733.86	\$828,996.14



Recommendations

1. Increase participation in the Health Screenings and Wellness Coaching . This will enable us to identify the “unknown” high risk participants so we can intervene with Wellness Initiatives. These are the next potential high claims waiting to happen.
 2. Continue with current Wellness Programs in place, emphasizing high return programs such as Screenings, Wellness Coaching, Driver Fitness Program, and Diabetes Free Program.
 3. Consider outcome based rewards to Wellness participants to reduce risk factors.
 4. Consider imposing a penalty to non-participants. The current incentive program is not driving this portion of the population to engage.
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