

The new clinical standard for employee wellness.

Cleveland Clinic and Bravo have joined forces to offer a proven well-being solution that targets the employer healthcare cost crisis while strengthening employee benefits.

We do this by empowering organizations with world-class health risk prevention, chronic condition management, comprehensive employee engagement strategies, and clinically validated data and insights.



**Cleveland
Clinic**

bravo[®]

“

**The function
of protecting and
developing health
must rank even
above that of
restoring it when
it is impaired.**

Hippocrates

The Problem

Many employers are increasing their investment in the health of their employees. Despite this commitment, the prevalence of chronic disease is growing every year which is causing healthcare costs to rise exponentially.

6 in 10 adults have a chronic disease.

4 in 10 adults have two or more.¹

4% | Rate of increase for single premium cost over the previous year.²

5% | Rate of increase for family premium cost over the previous year.²

The amount employees pay for health insurance has eclipsed both wages and inflation:

3.4% | Average increase in workers' wages over the past year.³

2% | Inflation over the past year.⁴



As healthcare costs continue to increase, most employers are stuck in a cycle of shifting the cost or devaluing their employee benefits.

Bravo and Cleveland Clinic joined forces to break the cycle and attack rising healthcare costs at their source: preventable health risks.

¹Centers for Disease Control and Prevention (CDC). "About Chronic Diseases."

²Employer Health Benefits 2019 Annual Survey. Kaiser Family Foundation.

³US Bureau of Labor Statistics. 2020. "Consumer Price Index for All Urban Consumers, Not Seasonable Adjusted."

⁴US Bureau of Labor Statistics. 2020. "Employment, Hours, and Earnings from the Current Employment Statistics survey (National)."



Bravo designs and administers configurable, data-driven employee wellness programs for employers, insurance brokers and health insurance carriers nationwide.

We serve **9,000 employers** across the country, and have over **one million active users** in our system.

Across our book of business, our clients have achieved a **77.5% average participation rate** in a health screening.

We've reported over **1.5 million verified health improvements** since 2009.



Cleveland Clinic is an internationally renowned academic medical center that is consistently ranked as one of the best hospitals in the nation.

In tandem with environmental and policy changes to support employee health, Cleveland Clinic's internal wellness program has delivered **\$848 million in healthcare cost savings** since 2009 by reducing their **annual cost trend to just 0.8%**.



Combined Expertise

Together, Bravo and Cleveland Clinic developed a clinically-validated wellness program to help **improve employee health and reduce the long-term cost trend.**

Cleveland Clinic's focus on risk and cost reduction fits perfectly into Bravo's documented track record since 2008 of helping employers in these same key areas.

Key Program Elements

The program is developed to meet your organizational and employees' needs, but will always include a blend of motivation, education, behavior change, and environmental support to **help employees improve and maintain their health.**



Drive engagement with meaningful extrinsic and intrinsic **motivators.**

- **Personalized improvement goals for participants.**
- Incentive design, tracking and administration with flexible reimbursement options.
- Comprehensive communications strategy.
- Online portal and mobile app.



Provide health and lifestyle awareness and **education.**

- Provider and on-site biometric screenings.
- Online lifestyle health assessment.



Interventions and activities that help employees get and stay healthy.

- **Cleveland Clinic eCoaching.**
- Cleveland Clinic articles and recipes.
- Individual challenges.
- Step and activity tracking.



Create a *work environment* that supports healthy lifestyles.

- Workplace wellness assessment.
- Group challenges.
- Wellness champion network.



Continue to achieve with on-going *expert reporting and consulting.*

- 3-year wellness program roadmap.
- Program setup and ongoing consulting.
- In-house bilingual call center.
- Dedicated implementation team.
- SOC2 TYPE II data security.
- Co-fiduciary responsibility on plan design.
- Nationally recognized wellness regulations expertise.
- In-depth program performance reporting.
- Year-round access to our financial modeling tool.
- Claims analytics.

Key Differentiators



Progress-Based Health Goals

In an outcomes-based wellness model, incentives are tied to meeting a healthy benchmark. **Bravo makes the wellness program more achievable** by tying incentives to **progress** towards those healthy benchmarks, like rewarding those who achieved 5% weight loss since their last screening. We can also work with the participant's doctor to come up with a goal that makes sense for them.

“I set a goal a year and a half ago to lose 100 lbs. within two years. I am now 18 months in, and only 10 lbs. away from my goal! I wanted to meet the 3% weight loss goal by the company wellness screening last year, and blew that away!”

- SARAH WISE, Ardent



Cleveland Clinic eCoaching

Cleveland Clinic doctors developed eCoaching as a response to the rise in preventable health risks. Through daily emails with a dedicated coach, participants create **lasting lifestyle changes**.

The programs are **clinically proven** to improve health:

5 lbs.

average
weight loss

54%

tobacco
cessation rate

30%

reduction in
perceived
stress

1.1

reduction in
A1C

90%

participant
satisfaction



Workplace Wellness Assessment

Your wellness program should be an investment that **improves the health of your employees, creates a game-changing work environment and produces measurable value**. Through a workplace wellness assessment from Cleveland Clinic, clinical specialists conduct surveys and focus groups to evaluate your people, environment, policies, culture and goals to help guide your wellness strategy.



Expert Consulting and Support

Bravo is the engine behind our clients' HR and benefits teams, anticipating and taking care of the details (big and small). Our clients have one central account contact, backed by the full support of Bravo's in-house implementation, compliance, screenings management, data and analytics, call center and communications teams. **Cutting down the manual work for your team is our specialty.**

Results

Increased Health Awareness

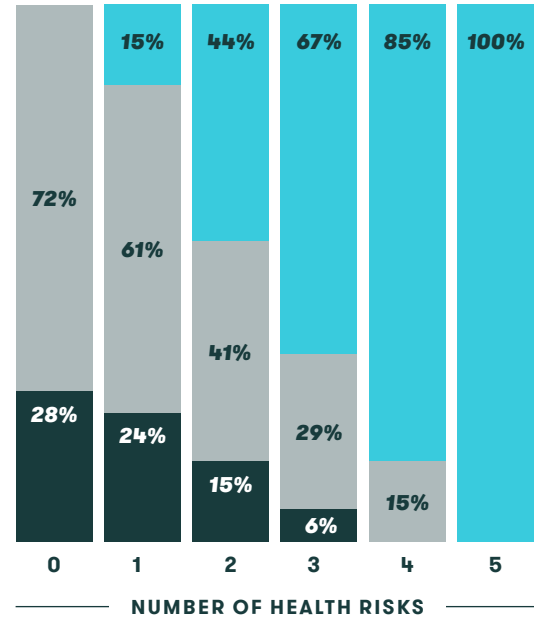
77.5%
average participation rate

Health Risk Improvement



Represents the migration of health risks within the cohort from year one to year three, based on the number of people with multiple risk factors. For example, everyone who had five risks in year one eliminated at least one risk by year three.

- Eliminated a Health Risk
- Stayed the Same
- Added a Health Risk



Increased Preventive Care Screenings

Rate of **preventive visits** for Participants vs. Nonparticipants:

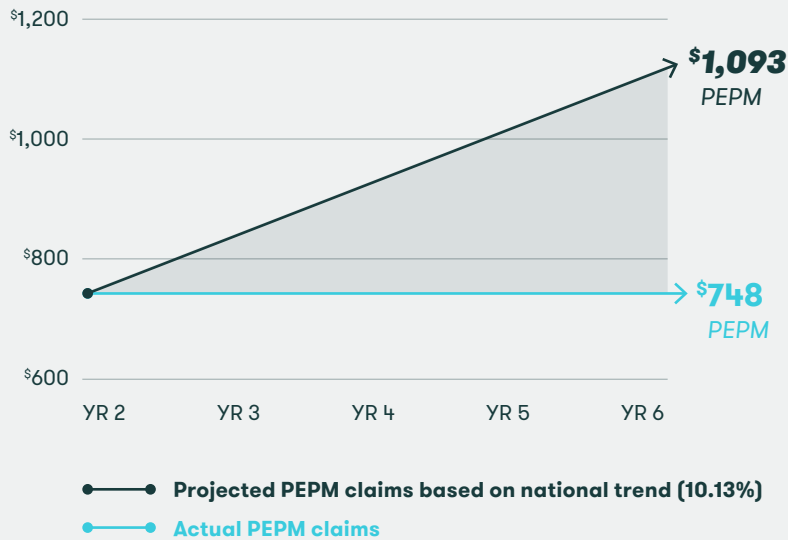


Incurred claims in year 7 with Bravo

Health Care Cost Savings

Reduced average PEPM claims
over a 5-year period.

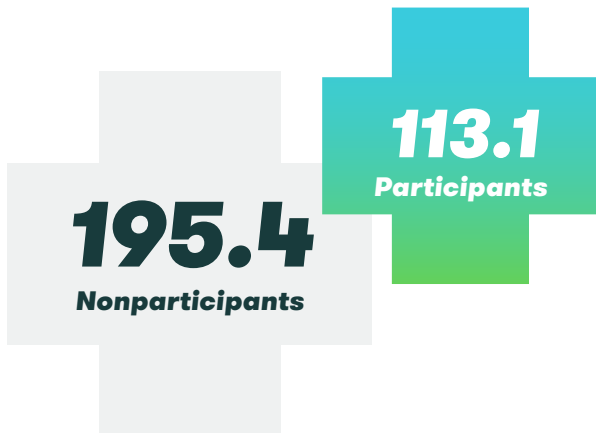
ArdentSM
HEALTH SERVICES



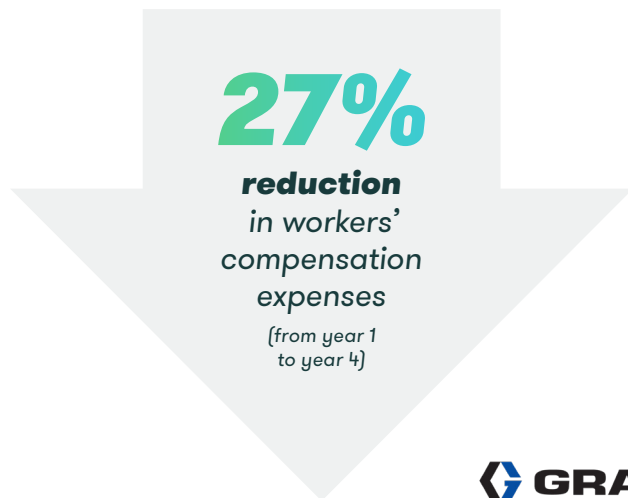
\$57.6m
in savings over a
5-year period

Less Utilization of High-Cost Services

Emergency Room Visits (Per 1000)



Reduction in Workers' Compensation Expenses



GRACO

Let's get to work.

**WE LOOK FORWARD TO
HEARING FROM YOU**



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