



Results that Impact Health, Risk, and the Bottom Line

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Today's Focus

- I. The Business Case for Wellness
- II. Lifestyle ReturnsSM
- III. Customer Replication
- IV. Key Success Factors

“75% of healthcare costs are attributable to lifestyle-based chronic diseases.”

Source: The Centers for Disease Control
and Prevention

It seems intuitive...that

...if you improve the health and well being of individuals

...quality of life improves

...health care utilization is reduced

...absence and disability are controlled, and

...productivity is enhanced

Source: Ron Z. Goetzel, Ph.D., VP Consulting and Applied Research
The Medstat Group
Director, Cornell University - Institute for Health and Productivity Studies

Worksite Wellness

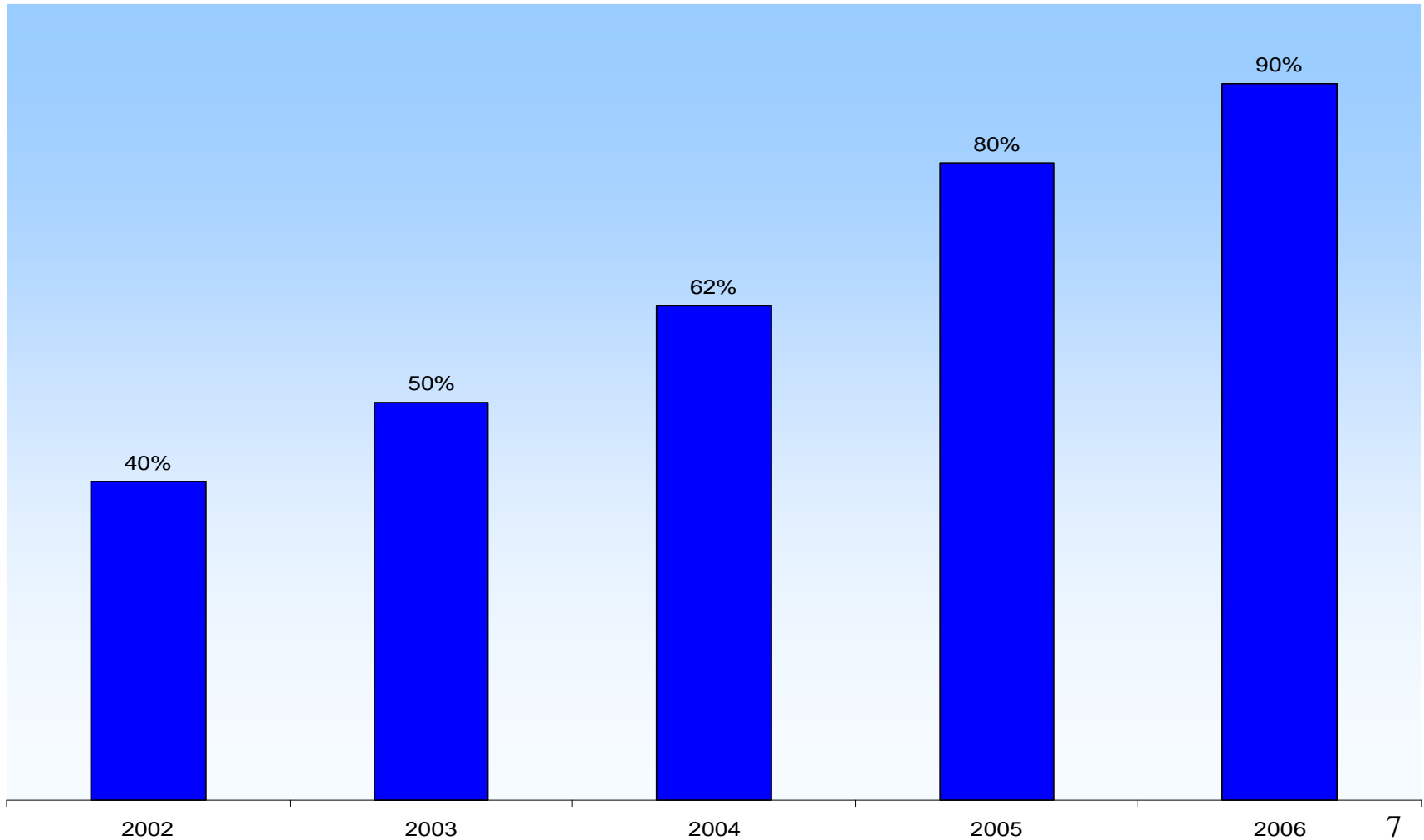
Methodology

1. Individual Health Risk Assessment
2. Biometric Screenings
3. Individual Preventive Health Plan
4. Aggregate Corporate Risk Report
5. Targeted Programs and Interventions
6. Annual Risk Re-assessment

Worksite Wellness Options

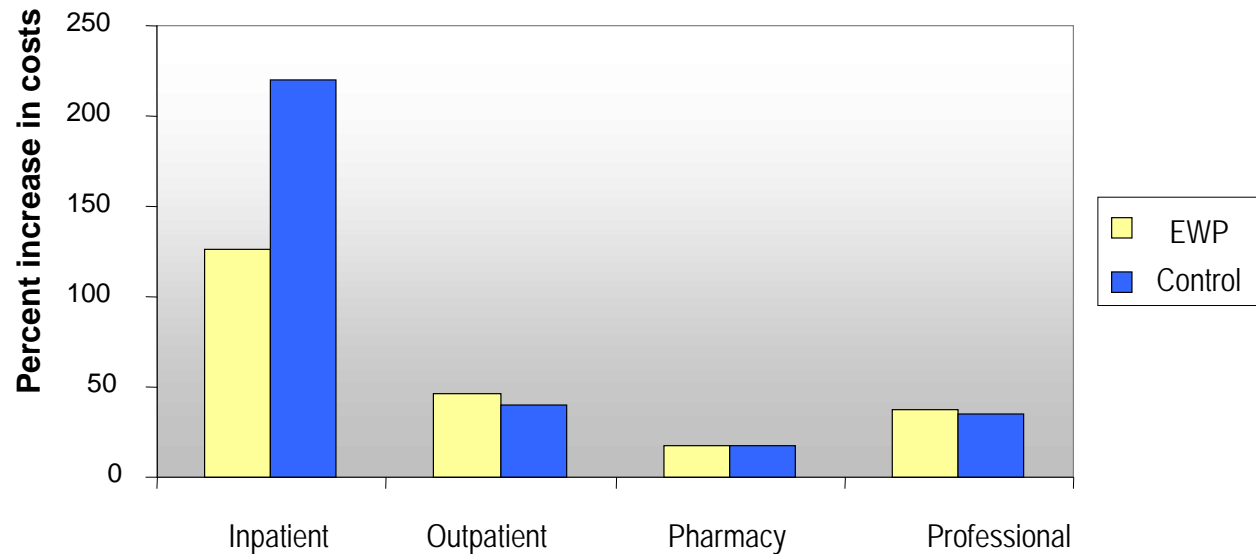
- On-site Fitness Centers
- Group-based Programs
- Individual Programs
- Online Programs
- Health Promotion Campaigns
- Special Health Promotion Events

Employee Participation



Business Case

**Percent Change in Health Care Costs 2001-2005
Employee Wellness Participation versus Controls**

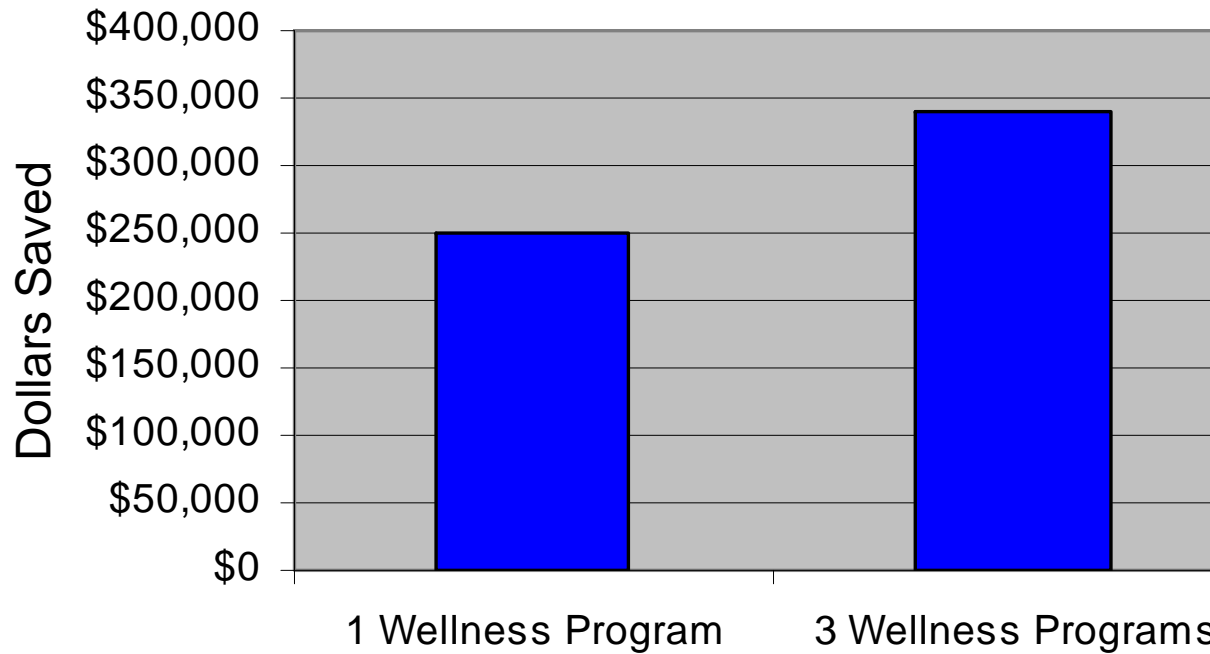


Return on Investment

\$2.59 for every \$1.00 spent
(program costs deducted)

\$1.65 for every \$1.00 spent
(program and incentive costs deducted)

Impact on Absenteeism



Lifestyle Returns Program

Step 1: Take the Online Pledge

Step 2: Complete the Online Wellness Profile

Step 3: Obtain Clinical Preventive Exams

Step 4: Enroll in Lifestyle Improvement and/or
Condition Management Programs

Step 5: Access Self-Care Guides



Step 1: The Online Pledge

Participants accept an online Lifestyle Returns Pledge.



Step 2: The Online Wellness Profile

Participants complete the online health risk assessment that includes:

- Family History
- Current Health Status
- Nutrition Status
- Stress Status
- Injury Prevention
- Physical Activity Level
- Weight Management
- Immunizations and Screenings
- Alcohol Use
- Sun Protection

Step 3: Preventive Care

- Physical exams
- Screenings based on age and gender



Step 4: Two Health Promotion and/or Condition Management Programs

Online Programs:

- HealthMedia® Succeed™ - Wellness Profile
- HealthMedia® Nourish™ - Nutrition
- HealthMedia® Balance™ - Weight Management
- HealthMedia® Relax™ - Tobacco Cessation
- HealthMedia® Care™ for Your Health
- HealthMedia® Care™ for Your Back
- HOPE – Osteoporosis Prevention and Management

Step 4: (Continued)

Individual and Group-Based Health Promotion Programs:

- Personal Nutrition Coaching
- Eat Well for Life I & II
- Discover Relaxation Within I & II
- Clear the Air
- Smokeless® Telephonic Coaching
- 10K Step Challenge
- Flu Shot Campaign
- Telephonic Wellness Coaching

Step 4: (Continued)

Condition Management Programs:

- Coronary Artery Disease
- Diabetes
- Asthma
- Back Pain Management
- Depression

Step 5: Self-Care Guides

Illustrated Health Encyclopedia

- An extensive educational resource that contains thousands of articles on medical conditions, symptoms, injuries, surgeries and more

Healthwise® Knowledgebase

- A database that includes credible prevention and home care information on most every kind of medical condition



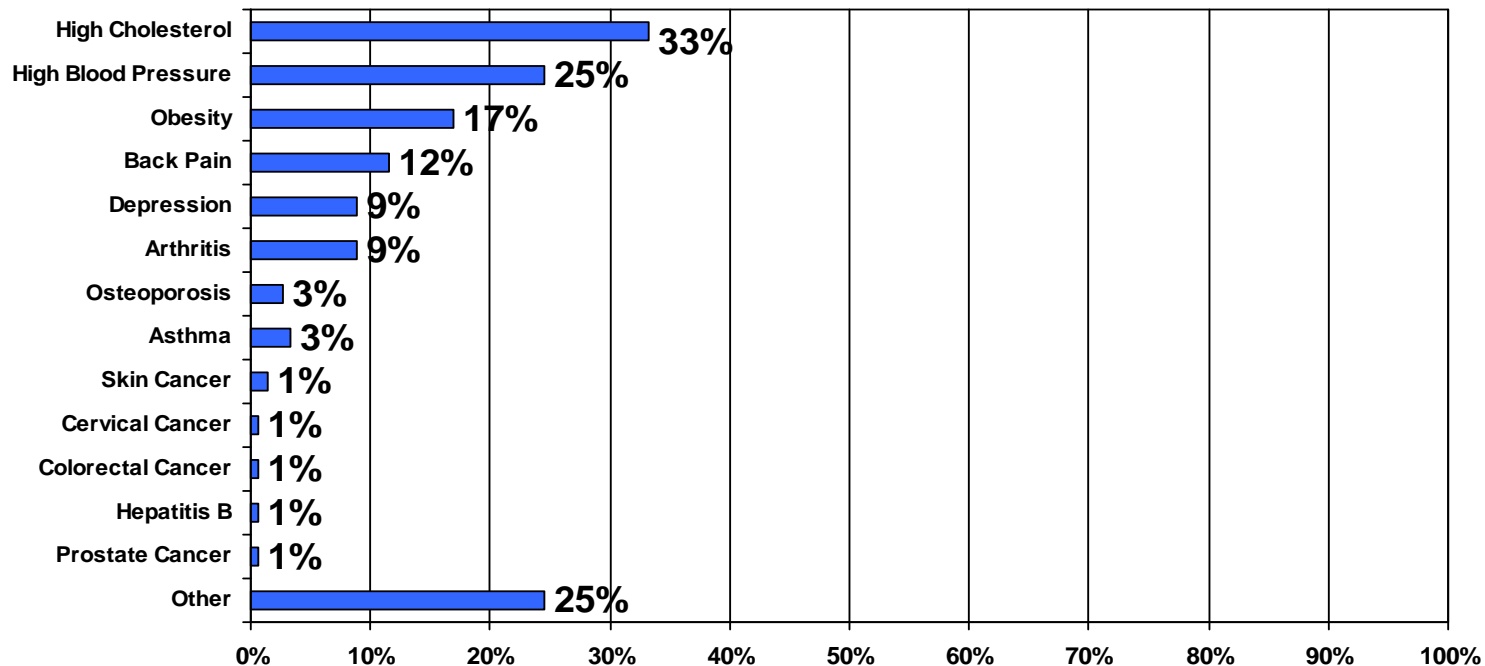
Lifestyle Returns

Participation 2006

- 60% took the pledge
- 59% completed the wellness profile
- 51.5% fulfilled exam and screening requirements
- 48% participated in at least two programs
- 50% accessed self-care guides
- 46% completed all 5 steps

Conditions Diagnosed by Preventive Exams

% of Employees Who Participated in Lifestyle Returns



Number of respondents=180

Q. Were you diagnosed with any of the following during your preventive care exam? NOTE: your responses to this survey are completely confidential; we are unaware of the identity of individual respondents.

Most Meaningful Results

26 potentially fatal conditions were detected early and treated promptly because of Lifestyle Returns.

“Saving one life would have been worth it.”

Kenneth Melani, MD,
CEO Highmark 21

Highmark employees
serve as the test lab
for all initiatives.

Lifestyle Returns Accounts – 2,504
Contracts – 107,000

As of 8/31/07

Marketing Lifestyle Returns to Highmark Members

Customer Marketing Tool Kits (provided by Highmark):

- Communication and marketing instructions
- Implementation instructions and timeline
- Welcome letter and kick-off invitation
- Newsletter articles for company publications
- Camera-ready fliers, paycheck stuffers, e-mails, posters, buttons and banners
- PowerPoint presentations



The Role of Highmark

- Provides the tracking mechanism/data input
- Provides member service support
- Sends email reminders and recommendations to employees
- Provides aggregate group risk report
- Provides participation rates and progress reports
- Provides marketing tool kits

The Role of Employer

- Provides computer access to employees
- Provides incentives for participation
- Provides a supportive culture
- Utilizes turn-key marketing materials

Key Success Factors

1. Promote, Promote, Promote
(senior management and grassroots levels)
2. Provide meaningful incentives
3. Offer a variety of programs
4. Reach all segments of the population
5. Communicate the clinical outcomes to all stakeholders
6. Communicate the business case to all stakeholders
7. Keep website design simple and user friendly



Thank You.

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