



**National Business Group on Health: Cancer Webinar
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CEO Gold Standard

➤ Calls for companies to evaluate their health benefits and corporate culture and take extensive, concrete actions in five key areas of health and wellness to fight cancer in the workplace:

1. Discouraging tobacco use
2. Encouraging physical activity
3. Promoting healthy diet
4. Nutrition
5. Detecting cancer at its earliest stages; and providing access to quality care, including participation in clinical trials.



What has State Farm Done?

- State Farm's *Live Well, Be Well* program has helped tens of thousands of associates improve their health through education incentives and opportunities.

2008 Quit For Life Program

- In May 2008 we announced the program
- All employees; as well as agents, spouses, dependents and retirees on our medical plan are covered.
- The following is covered at no cost:
 - Telephonic coaching
 - Nicotine replacement therapy or
 - Prescription drug medication

Tobacco Free

- State Farm went Tobacco-Free on all properties on January 1, 2010
- The 2009 wellness assessment revealed 12% of our population were tobacco users
- In the 18 months of the program, **2,054** employees have enrolled in the Quit for Life program
- Our 2010 wellness assessment revealed we decreased 2%, and now 10% of the population are tobacco users

Tobacco ROI

- Our 6 month quit rate was nearly 57%
- For every dollar State Farm spent during the first year of the Quit For Life program, it realized \$1.77 in savings
- Our total return on investment for the first year of the program was \$758,393

Preventive Care Benefits

- In 2009, we increased our PPO plan Preventive Care Benefit from \$500.00 to \$1,000.00.
- In 2009, we launched the Wellness Assessment and offered an incentive (-\$15.00 per month) to HMO/PPO plan members for completion.
- In 2010, we added a Cancer Screening Benefit at no cost to the employee. All recommended age appropriate cancer screenings are covered.
- In 2010, associates must include their lab values in the Wellness Assessment to be eligible for the wellness incentive.
- In January 2011, we have no limit on Preventive Care due to Health Care Reform.

Cancer Screening Benefit

- Detecting cancer at its earliest stage
- Providing access to quality care
- Participation in clinical trials
- Cancer screenings are paid at 100% and are not subject to the annual deductible or to any coinsurance if PPO providers are used.
- Cancer screenings included are: breast, colorectal, cervical, and prostate cancer. Some age and frequency limitations may apply.



Questions & Answers