
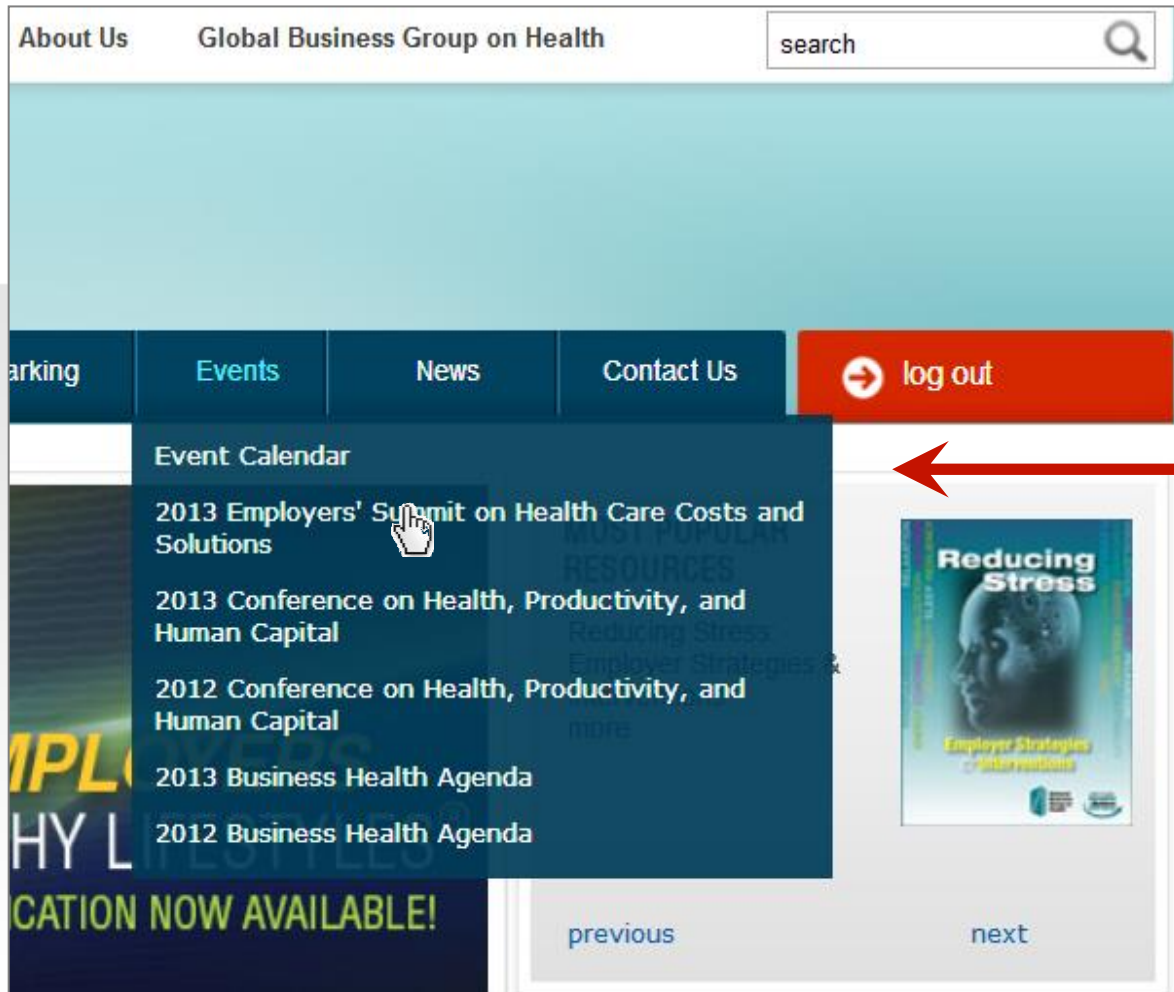


Taking Action to Improve Employee Health: Sixth Annual Employer-Sponsored Health & Well-being Survey



March 25, 2015

Downloading Slides and Asking Questions



Slides available online at:
<http://www.businessgrouphealth.org/events/index.cfm>

To ask a question at any time during the presentation:

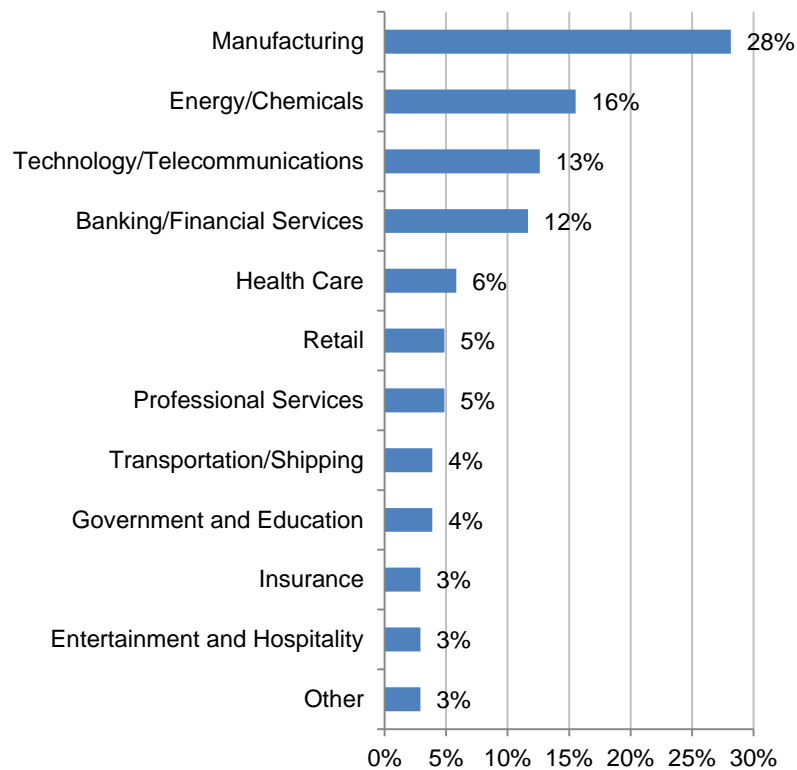
- (1) Click on the Q&A tab
- (2) Type your question
- (3) Click “Send to All Panelists”

Survey Methodology

- ▶ Online survey was fielded from December 2014 through January 2015 among National Business Group on Health members and clients of Fidelity Investments
- ▶ 121 companies responded to the survey
- ▶ Survey focused on:
 - Types of health improvement programs offered
 - Levels of incentives to engage employees and spouses/domestic partners
 - Use of outcomes based incentives to reward for goals/outcomes
 - Consumer Directed Health Plan (CDHP) offerings
 - Measurement tactics and program participation results
 - Future of health improvement investment amidst healthcare reform

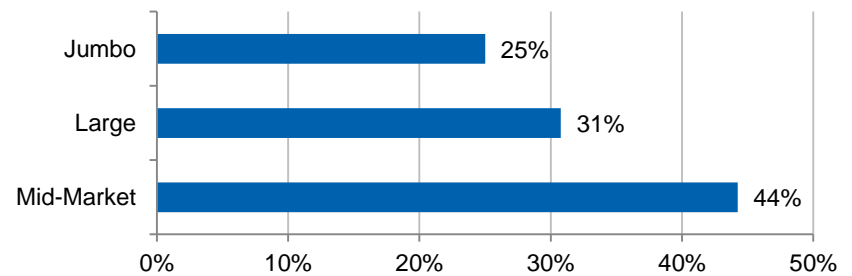
Survey Demographics

Respondents by Industry



Others Include: publishing, heavy construction, aerospace, semiconductor and public utilities

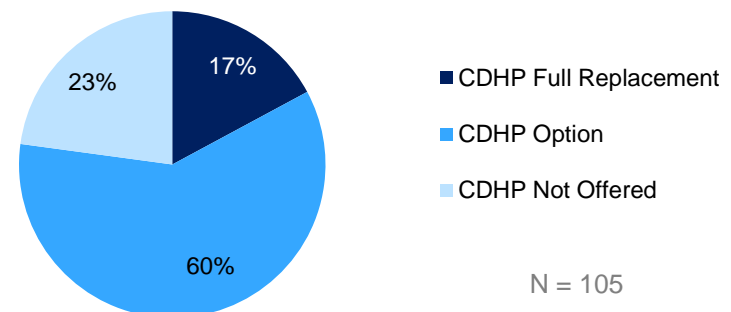
Respondents by Size



N = 103

Mid-Market (<5,000 EEs); Large (5,000 – 20,000 EEs); Jumbo (20,000+ EEs)

Respondents by CDHP Offering



N = 105

Summary of Findings

Investment in employee health improvement continues to grow

79% of employers will offer incentives in 2015 compared with 63% in 2010

Average maximum incentive dollar increased to **\$693** in 2015 from \$594 in 2014

Very large employers and employers only offering CDHPs commit to more investment in this space

Members are not taking full advantage of incentive offerings

Only **47%** of employees earn the full incentive amount and 26% earn a portion

Employers plan to maintain incentive offerings in the future

95% of employers plan to expand and/or maintain investment in health improvement programs

Summary of Findings

Employers continue to expand program to spouses/domestic partners (SP/DP)

83% will offer wellness programming to spouses/domestic partners with focus on HRA completion

54% offer incentives to spouses/domestic partners in 2015 with average amount of \$628

Program participation remains primary gauge for program success

85% of employers track biometric participation and 84% for HRA participation

Few employers are measuring participation of high-risk, high-cost populations

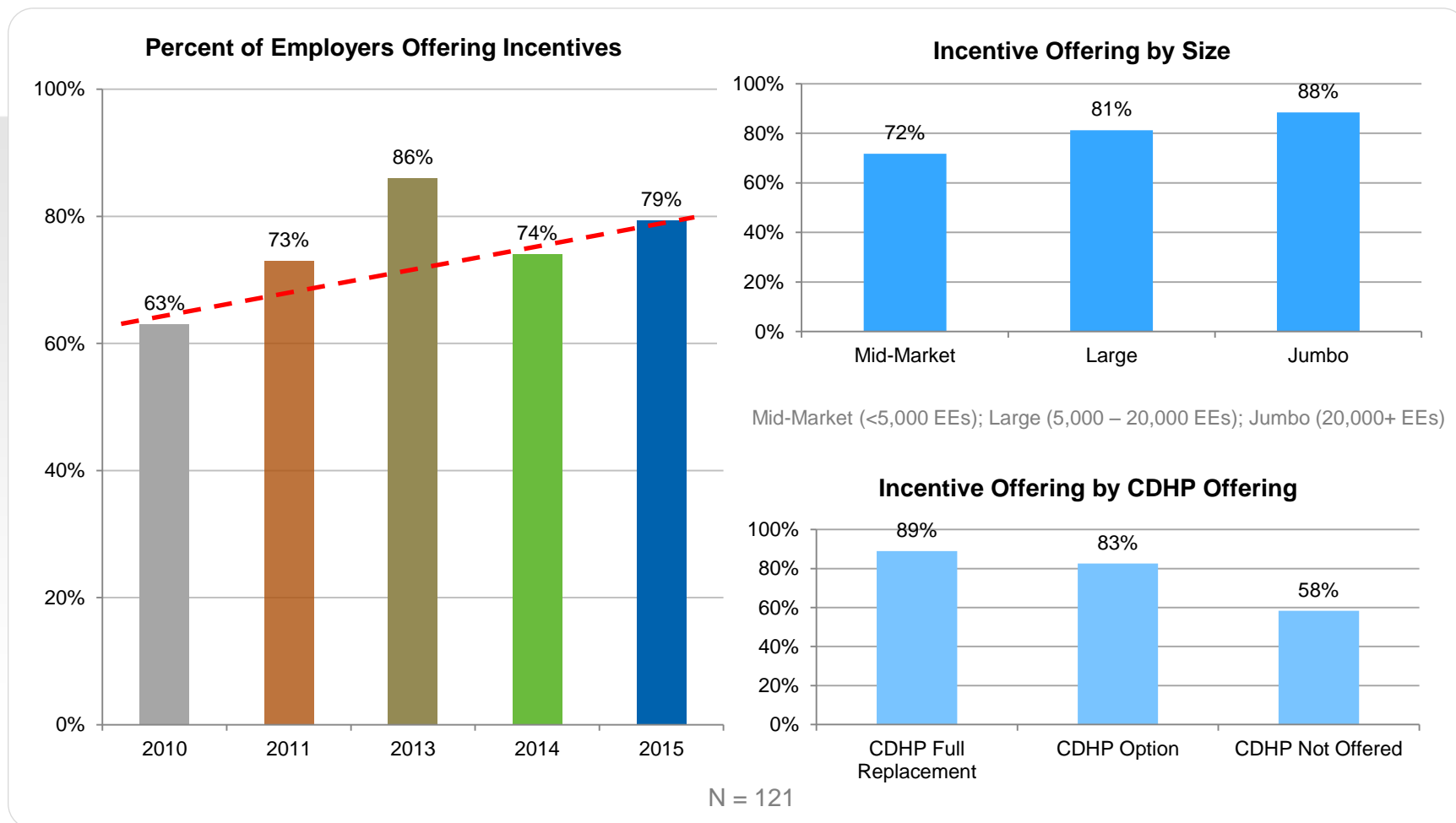
Average employee participation at **56%** for both HRA and biometric screenings

Incentives in 2015



Incentive Offerings Continue to Grow

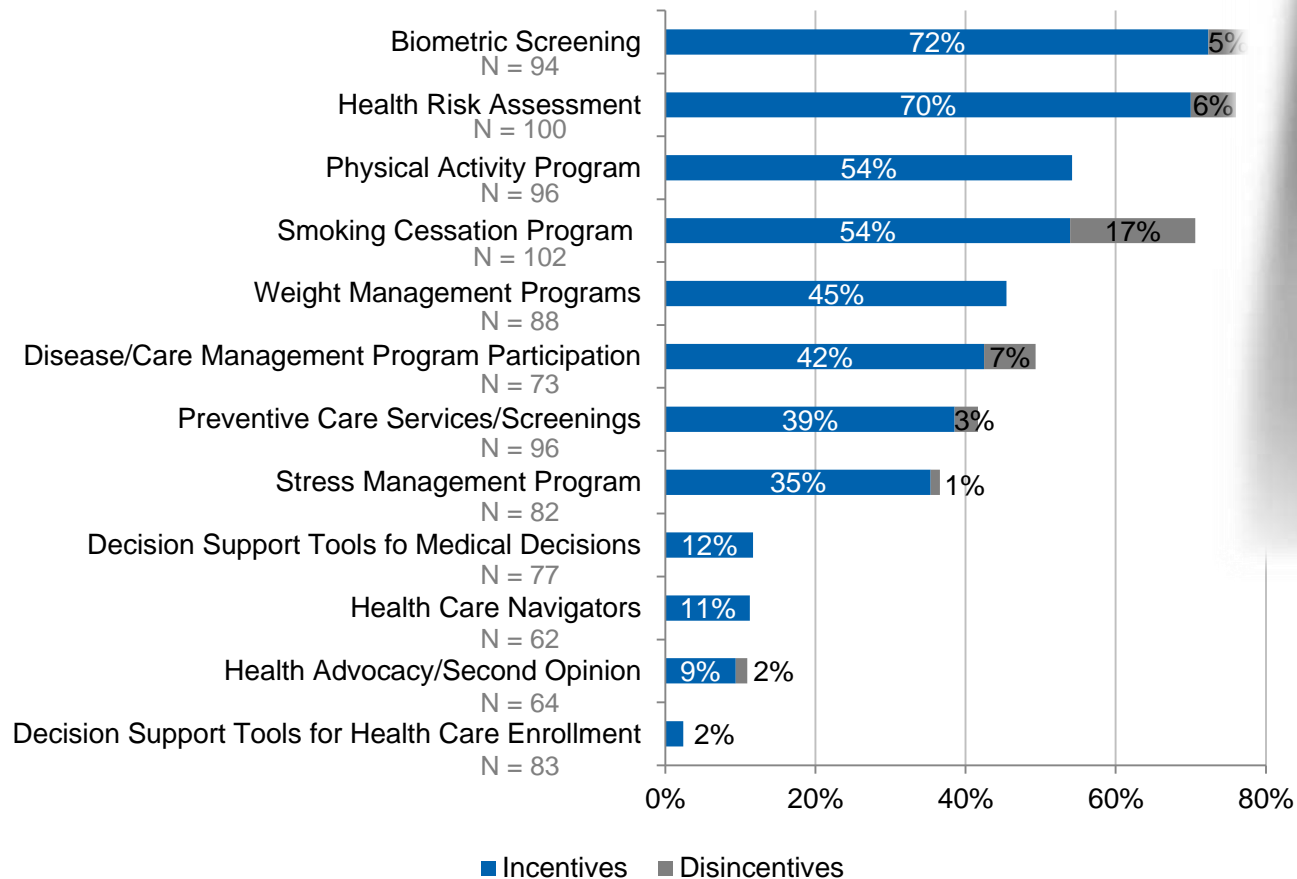
On average 79% of employers will offer incentives in 2015, while larger employers and those offering CDHPs are more likely to offer incentives



Employers Prefer Incentives Over Disincentives

17% of employers use disincentives for smoking cessation programs

Prevalence of Incentives vs. Disincentives by Program

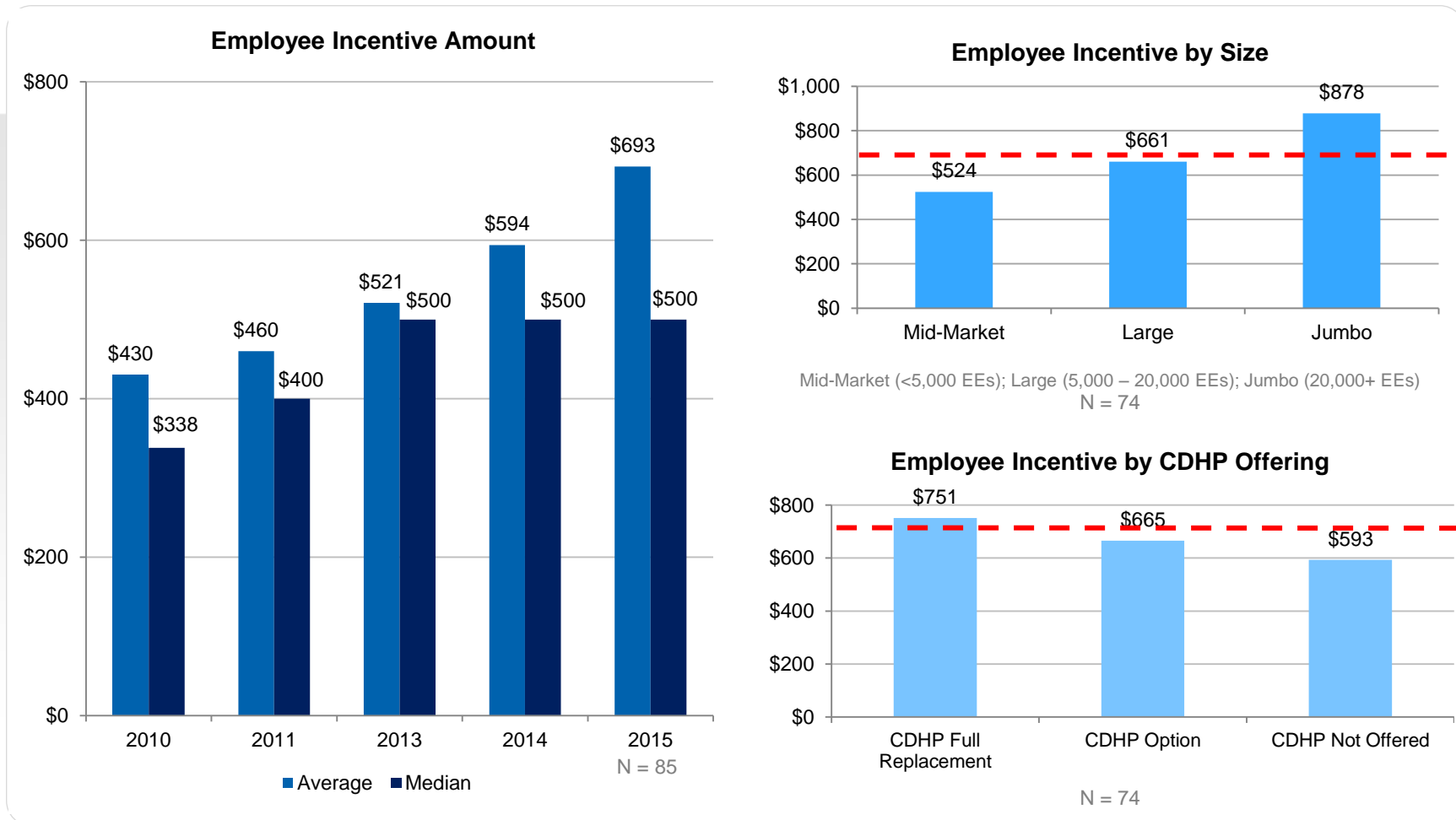


Employers provide incentives through:

- Contributions to a healthcare account: 27%
- Cash/gift card: 43%
- Premium differential: 57%

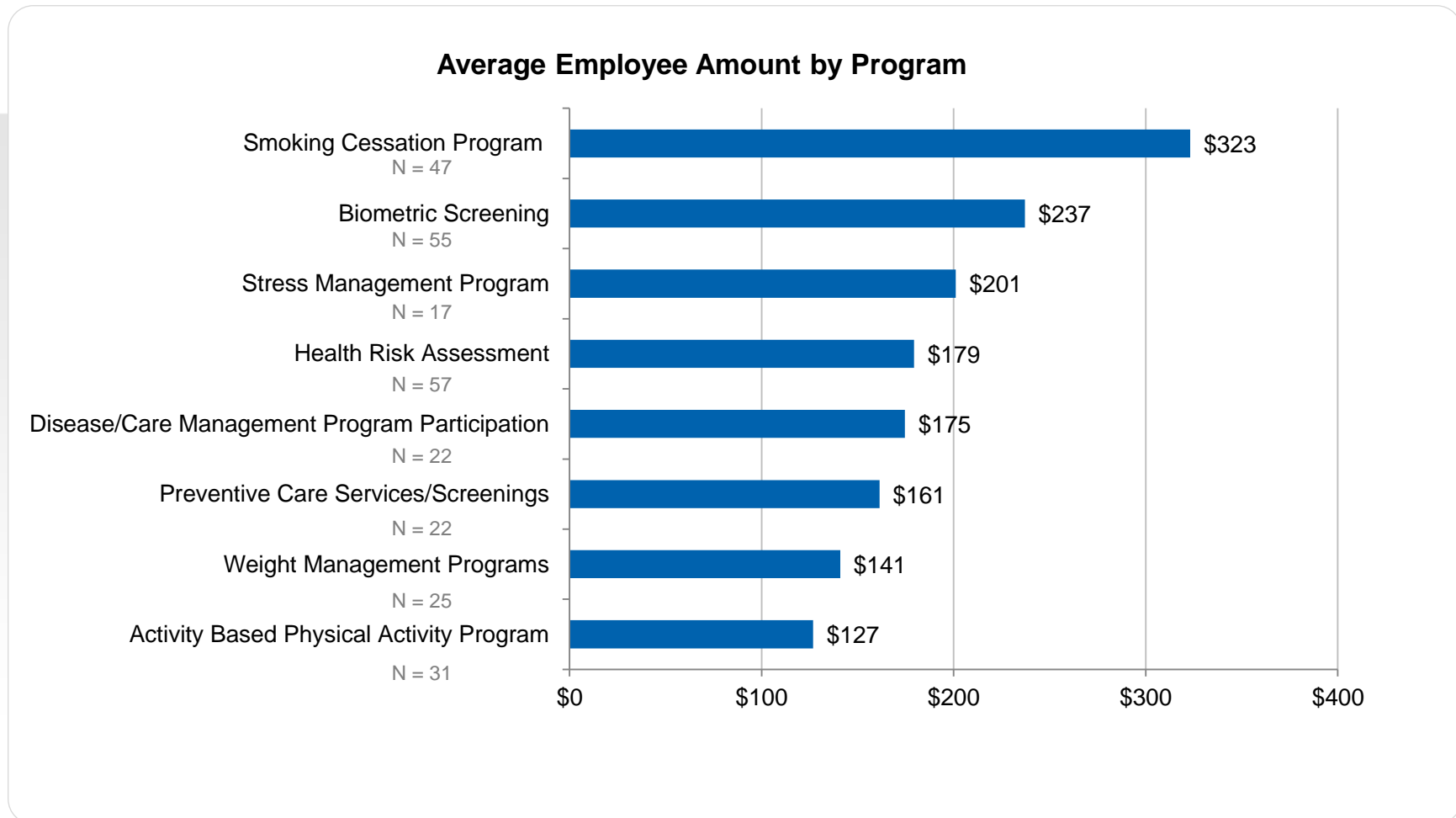
Average Maximum Incentive Dollars Continue to Grow

Employers are offering an average of \$693 worth of incentives for programs



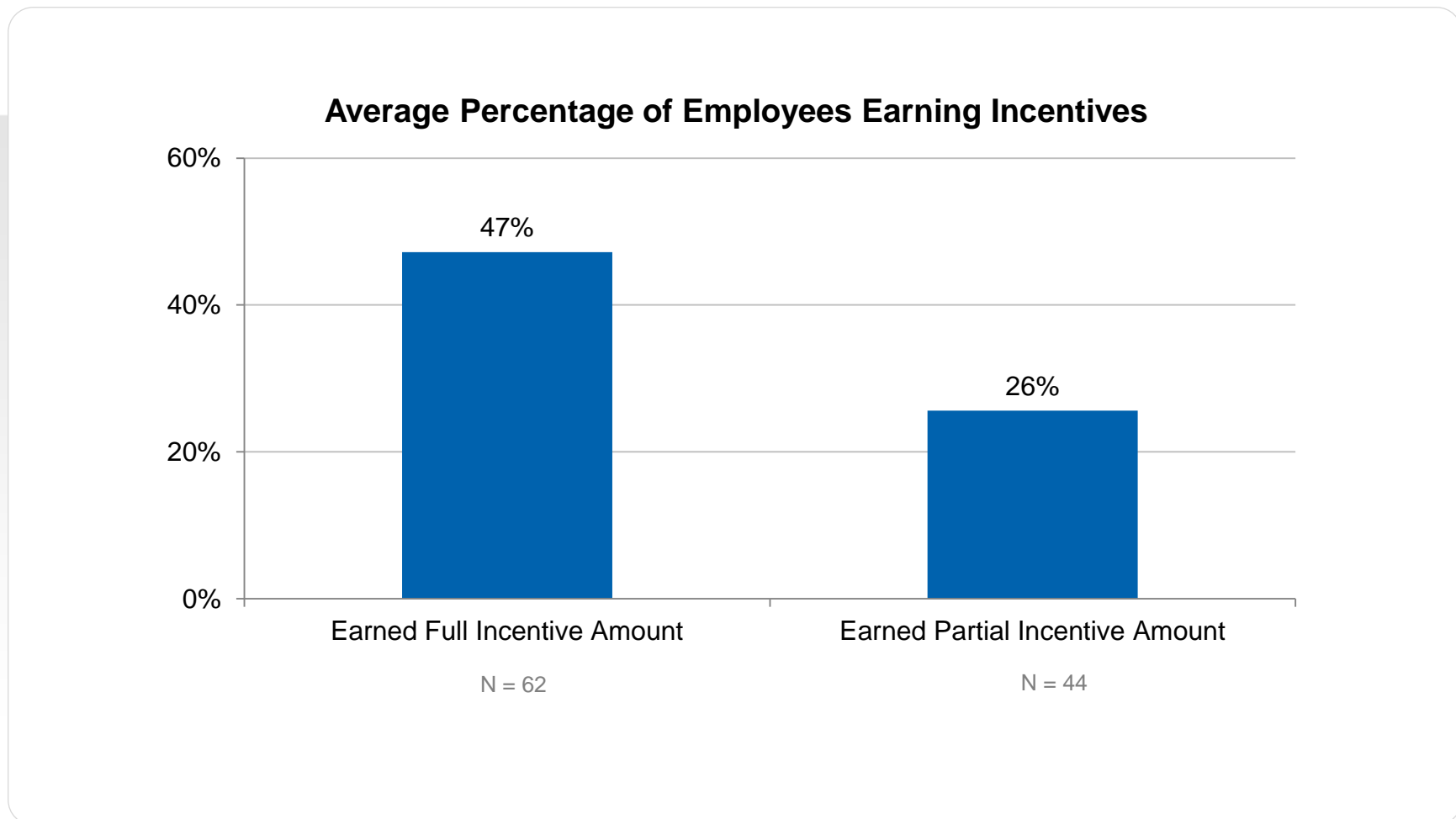
Incentive Amounts Vary by Program

Employers focus more on smoking cessation and biometric screenings



Employees Are Not Taking Advantage of Incentive Program

Less than half of employees earn the full amount

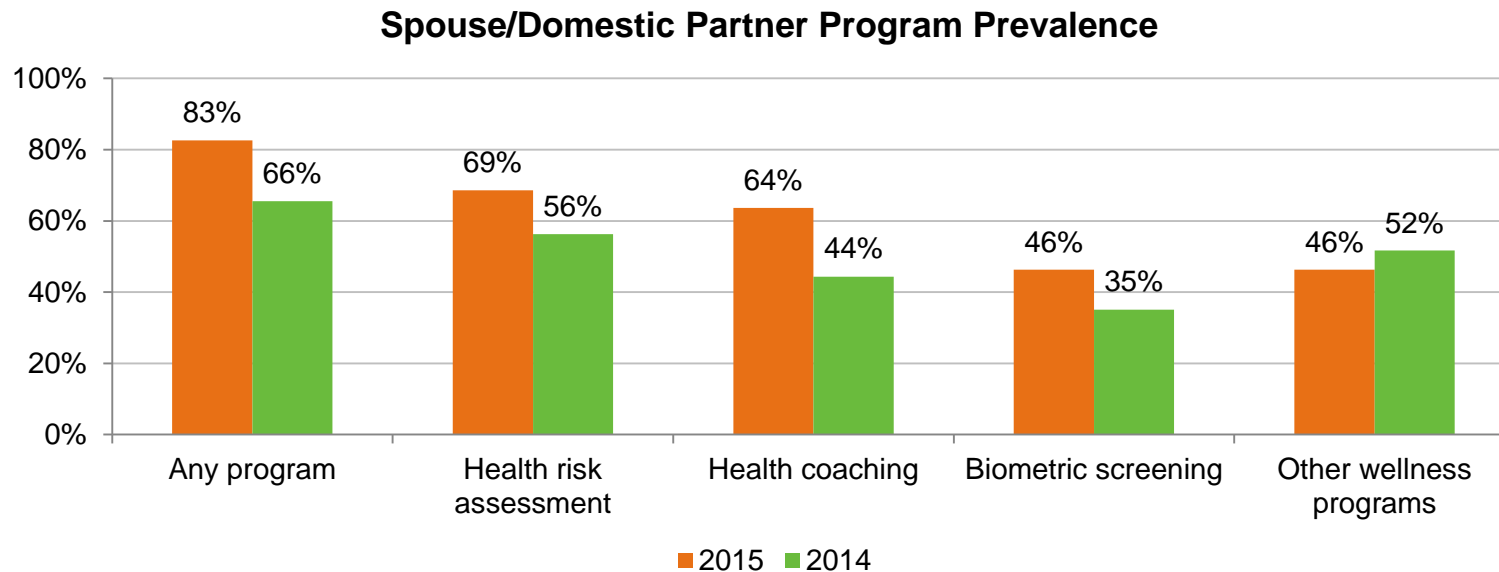


Incentives for Spouses/Domestic Partners (SP/DP)



Wellness Programs for Spouses/Domestic Partners on the Rise

83% of employers offer programming to spouses and/or domestic partners

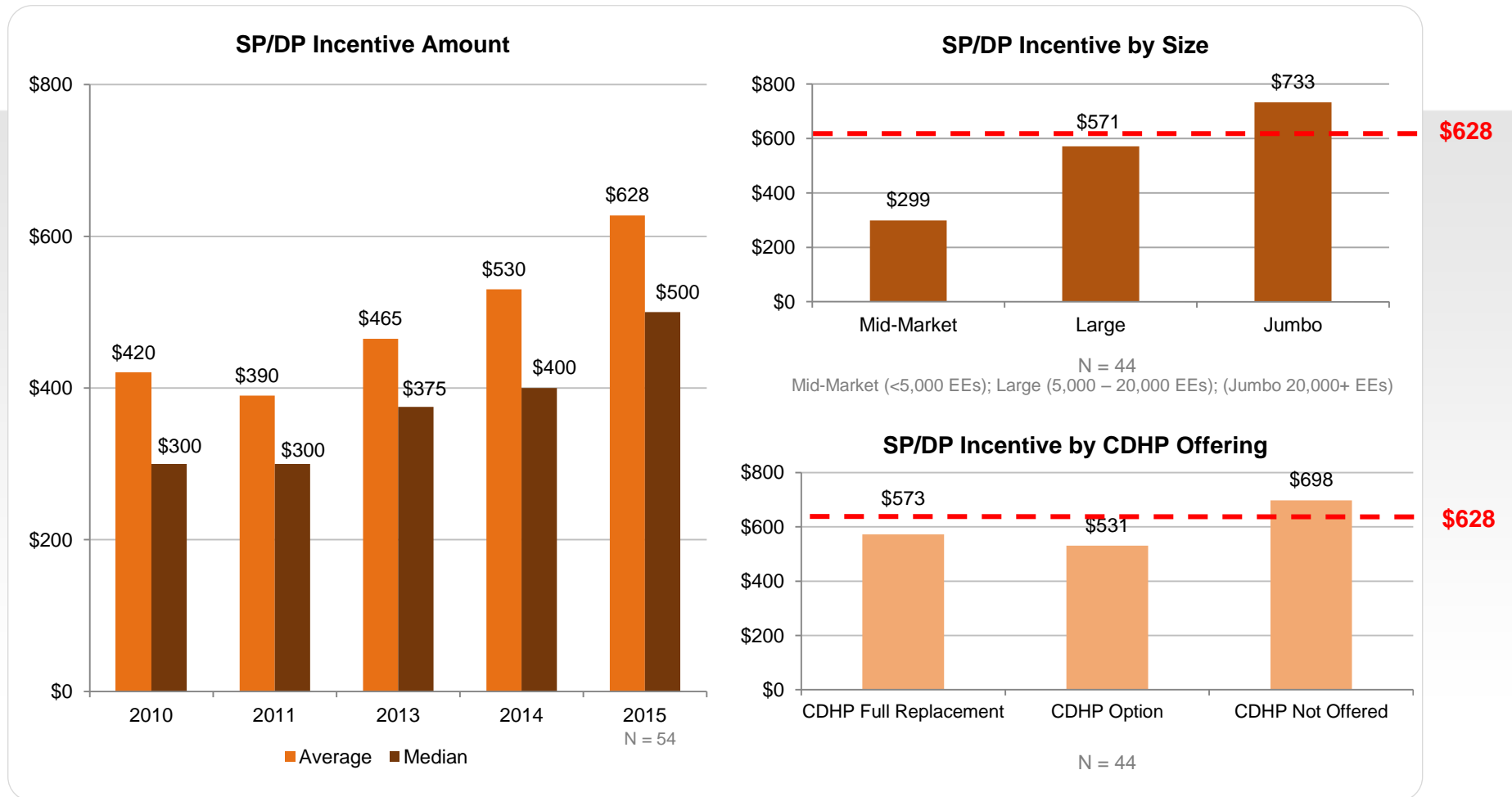


N = 121 (2015)

Others Include: disease management, annual physical, educational tools, fitness reimbursements, and smoking cessation.

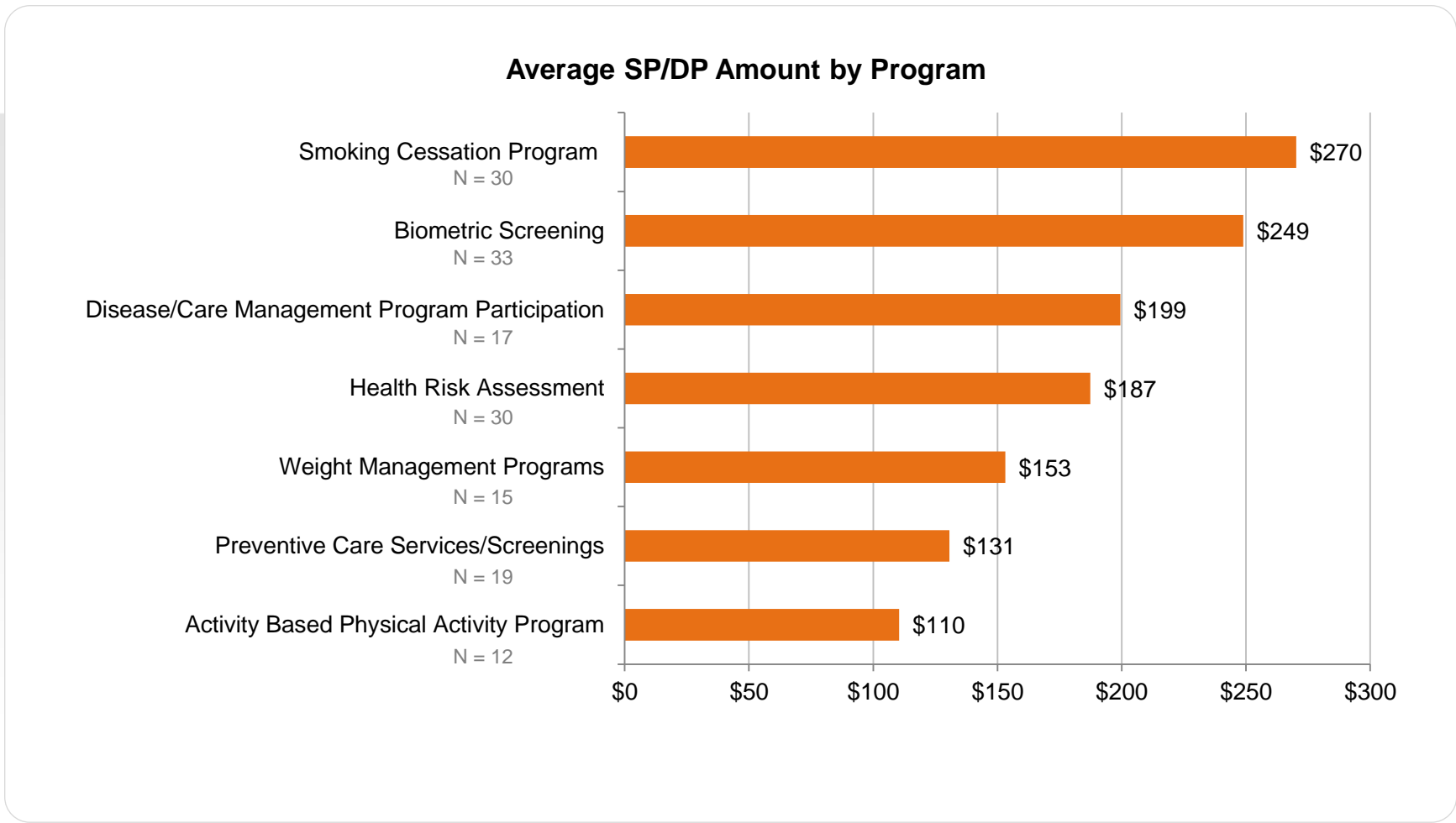
SP/DP Incentive Amounts Continue to Grow

54% of employers offer incentives to spouses and/or domestic partners



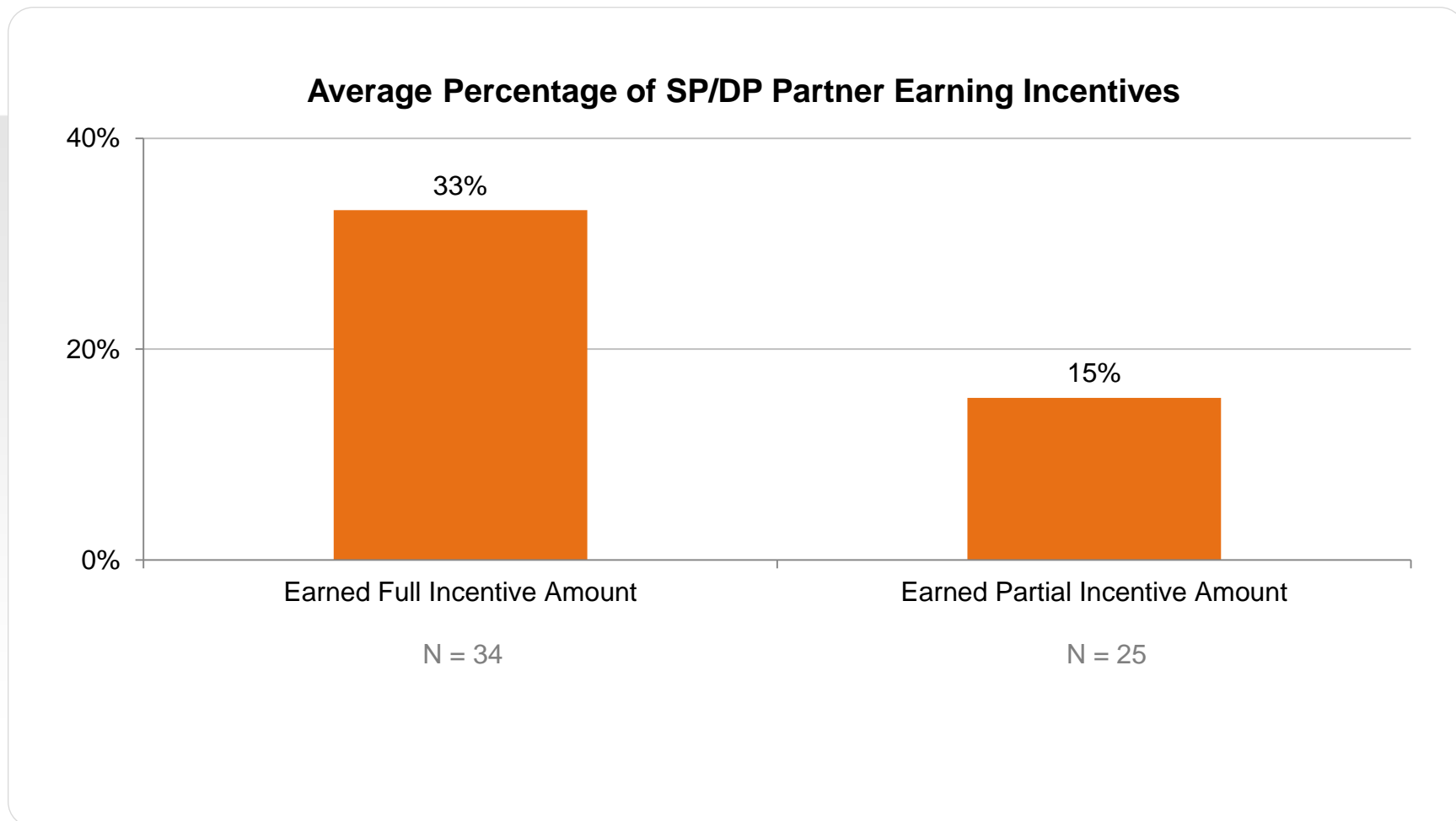
Incentive Amounts Vary by Program

Incentive dollar focuses align with offerings for employees



SP/DP Earn Fewer Incentives than Employees

67% of SP/DP partners are not earning the full incentive amount

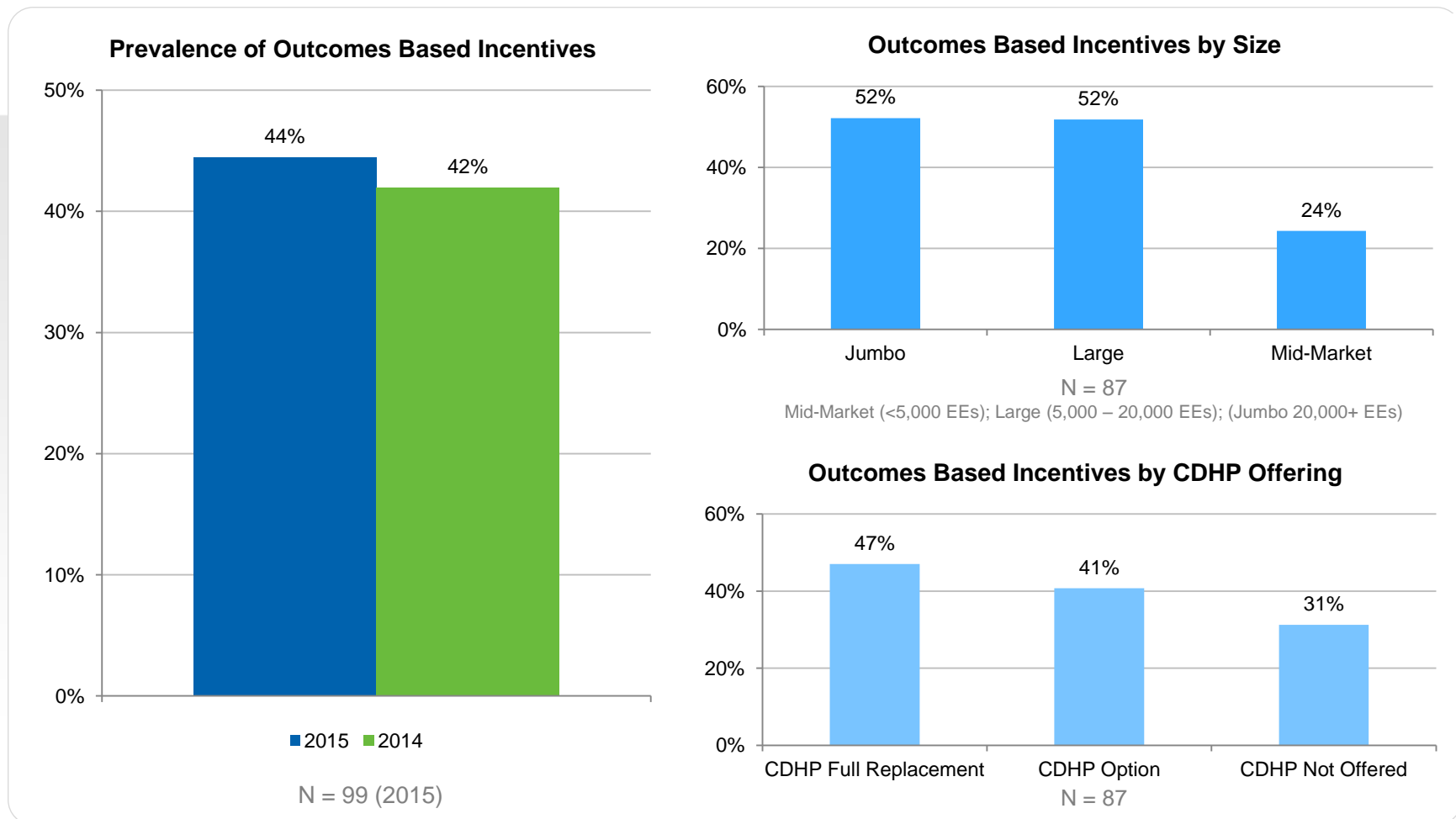


Outcomes Based Incentives



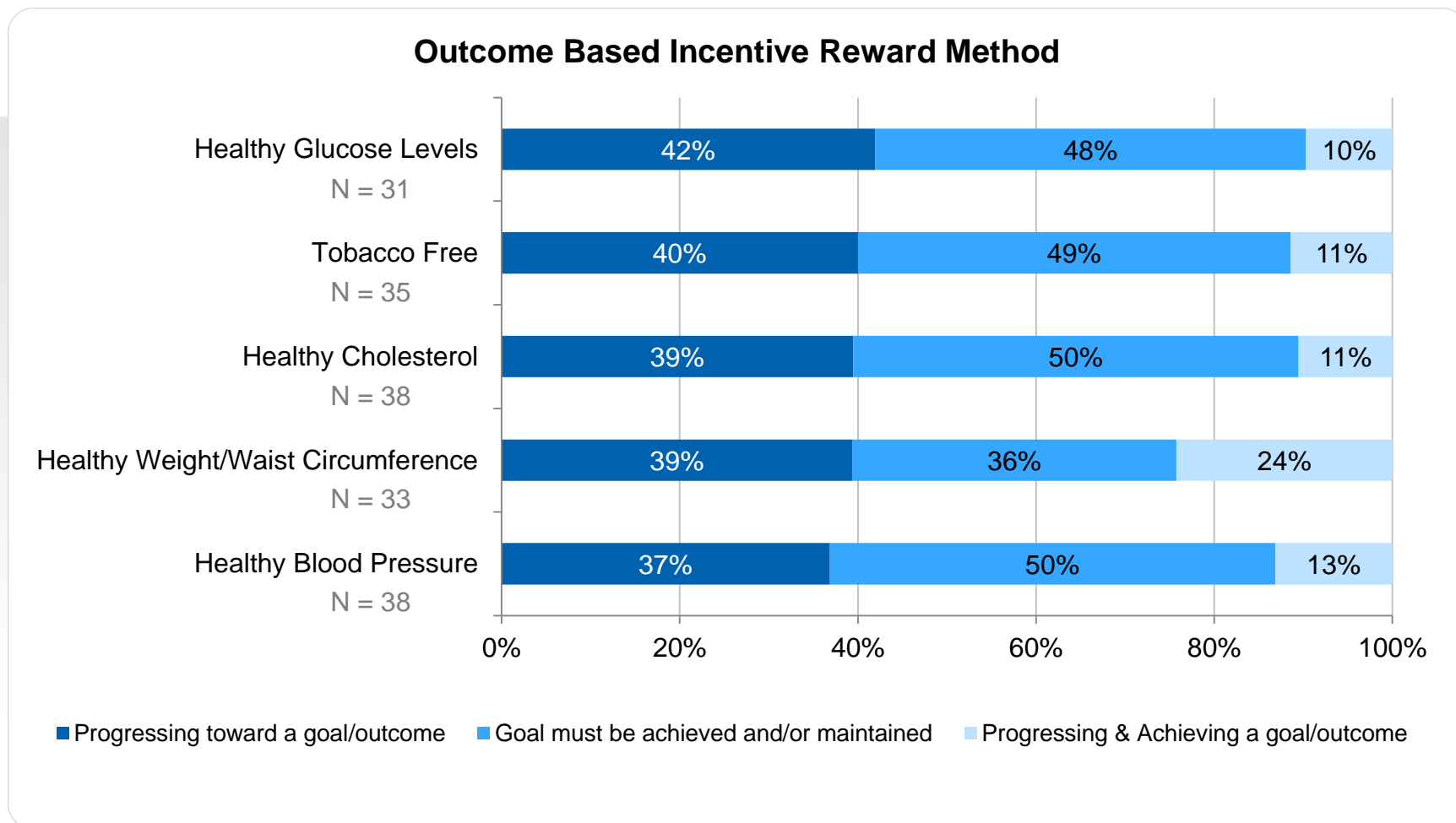
Prevalence of Outcomes Based Incentives Remains Constant

Large employers are two times more likely to offer outcomes based incentives



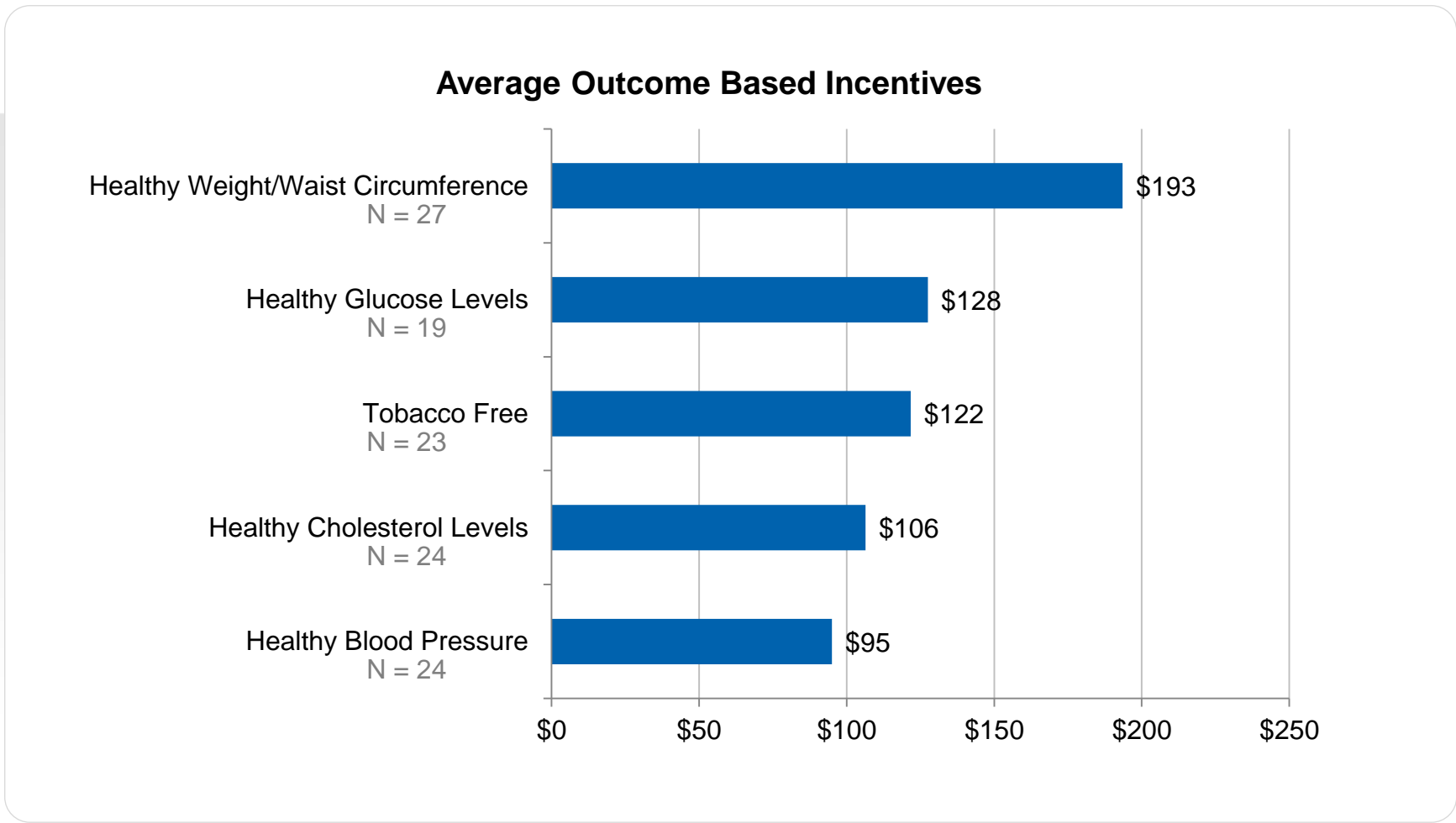
Reward for Progressing towards or Achieving a Goal

Achieving outcome based goals are preferred



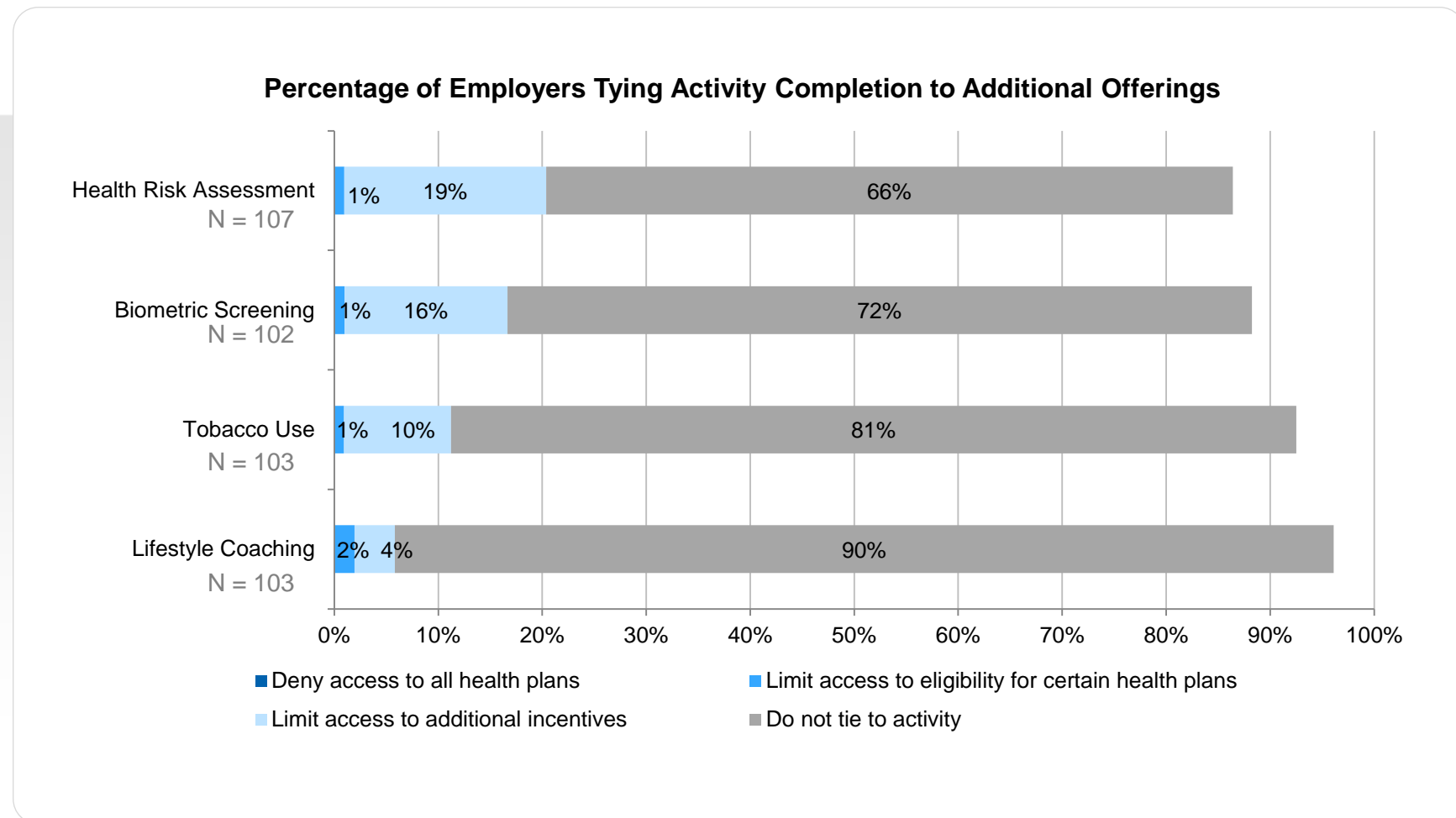
Incentive Amounts Vary by Outcome

Employers focus incentives on healthy weight/waist circumference outcomes



Few Employers Limit Access Based on Participation

19% of employers use the HRA as a “gatekeeper” to additional incentives



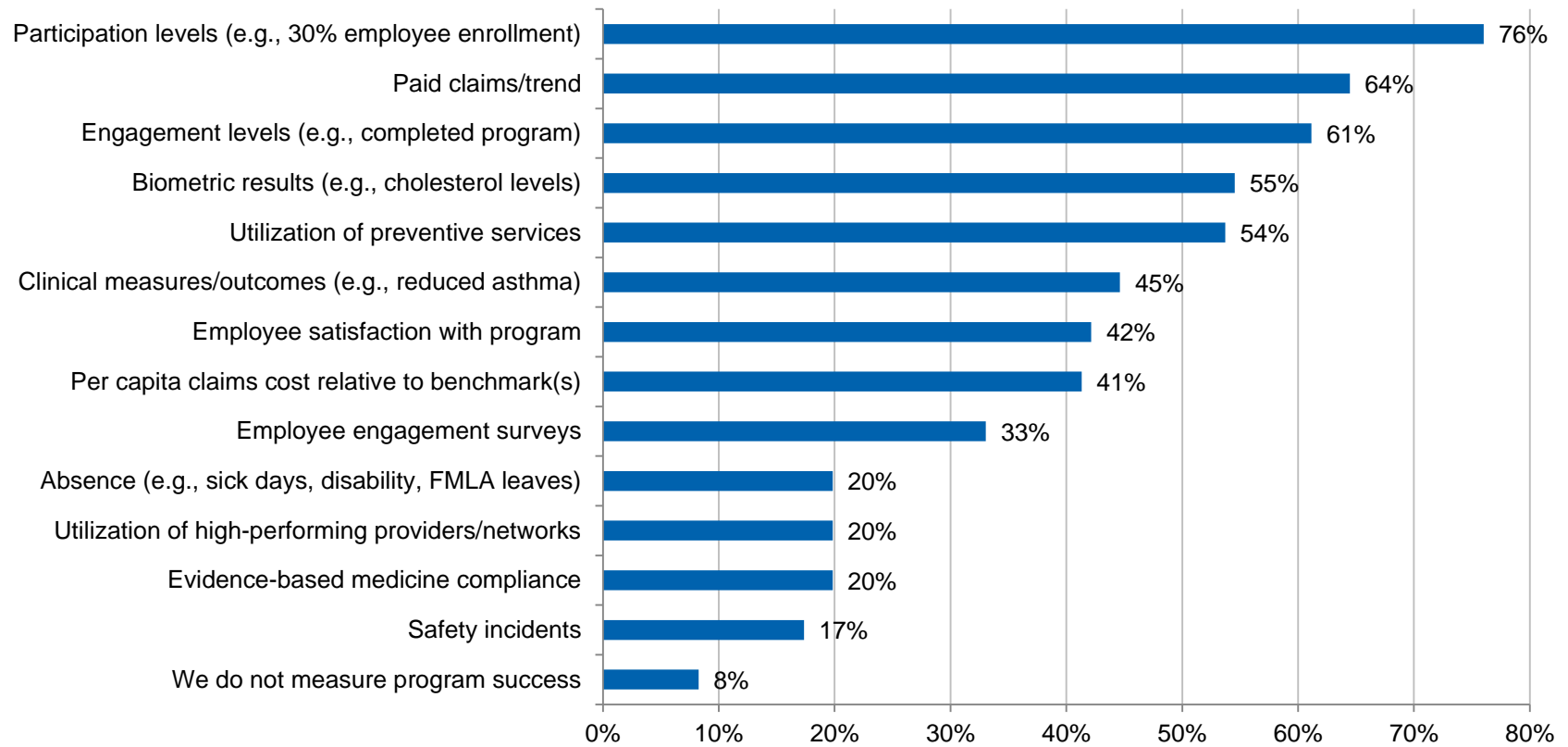
Program Measurement



Metrics Important to Measure Program Success

Participation levels is primary source of program success

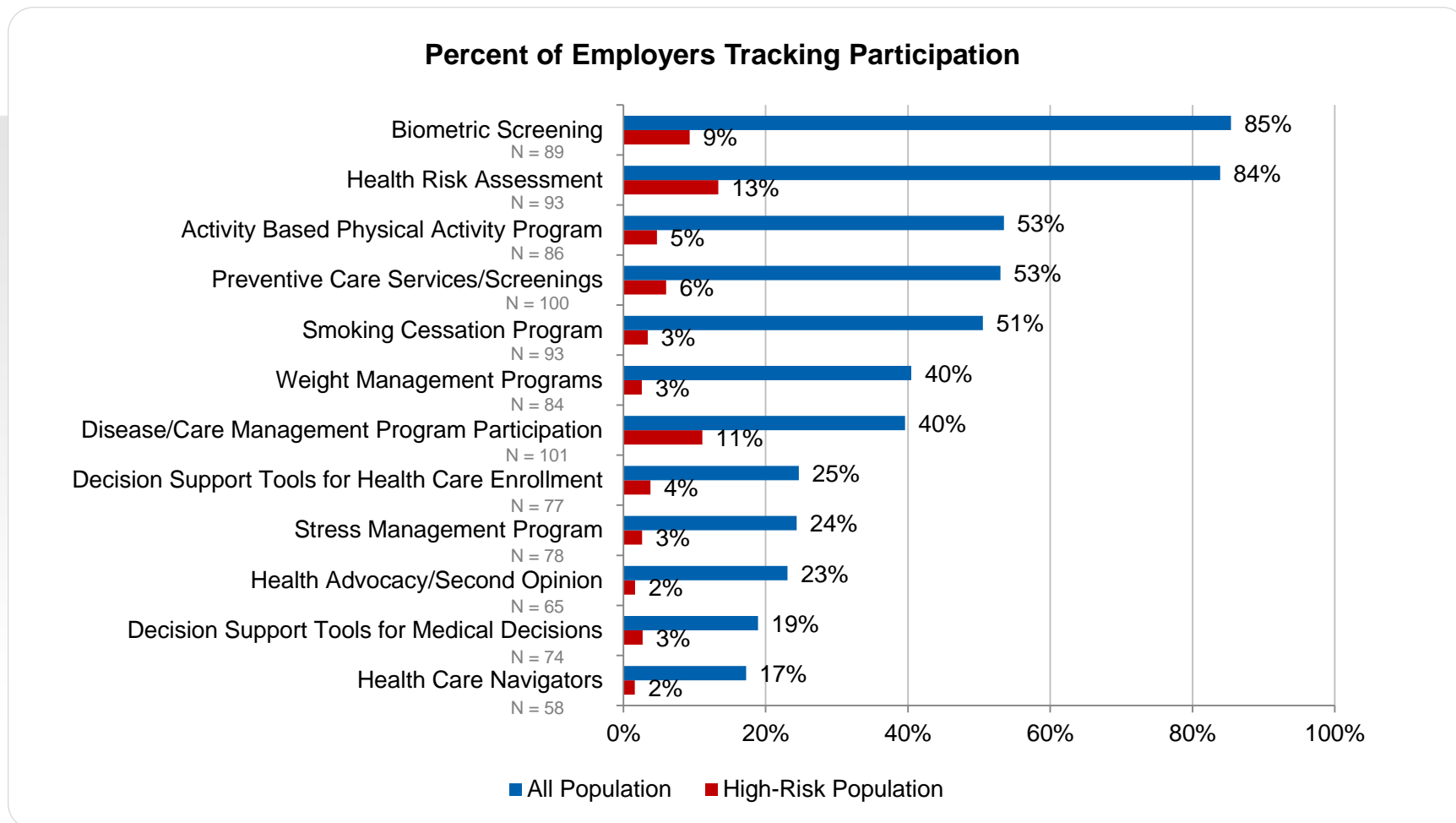
Program Metric Prevalence



N = 121

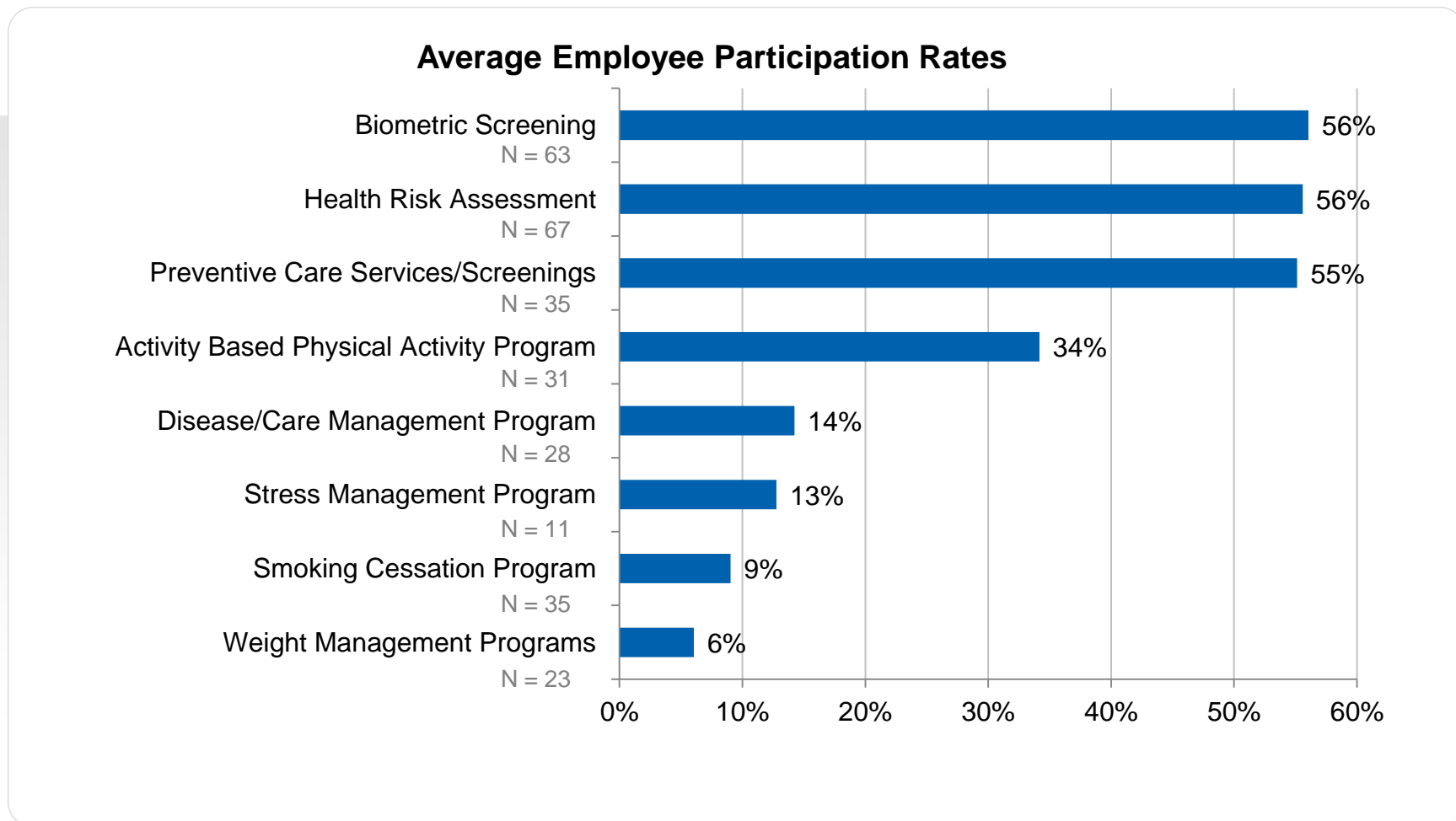
Employers Measure Employee Participation Levels

Little focus on measuring high-risk, high-cost populations



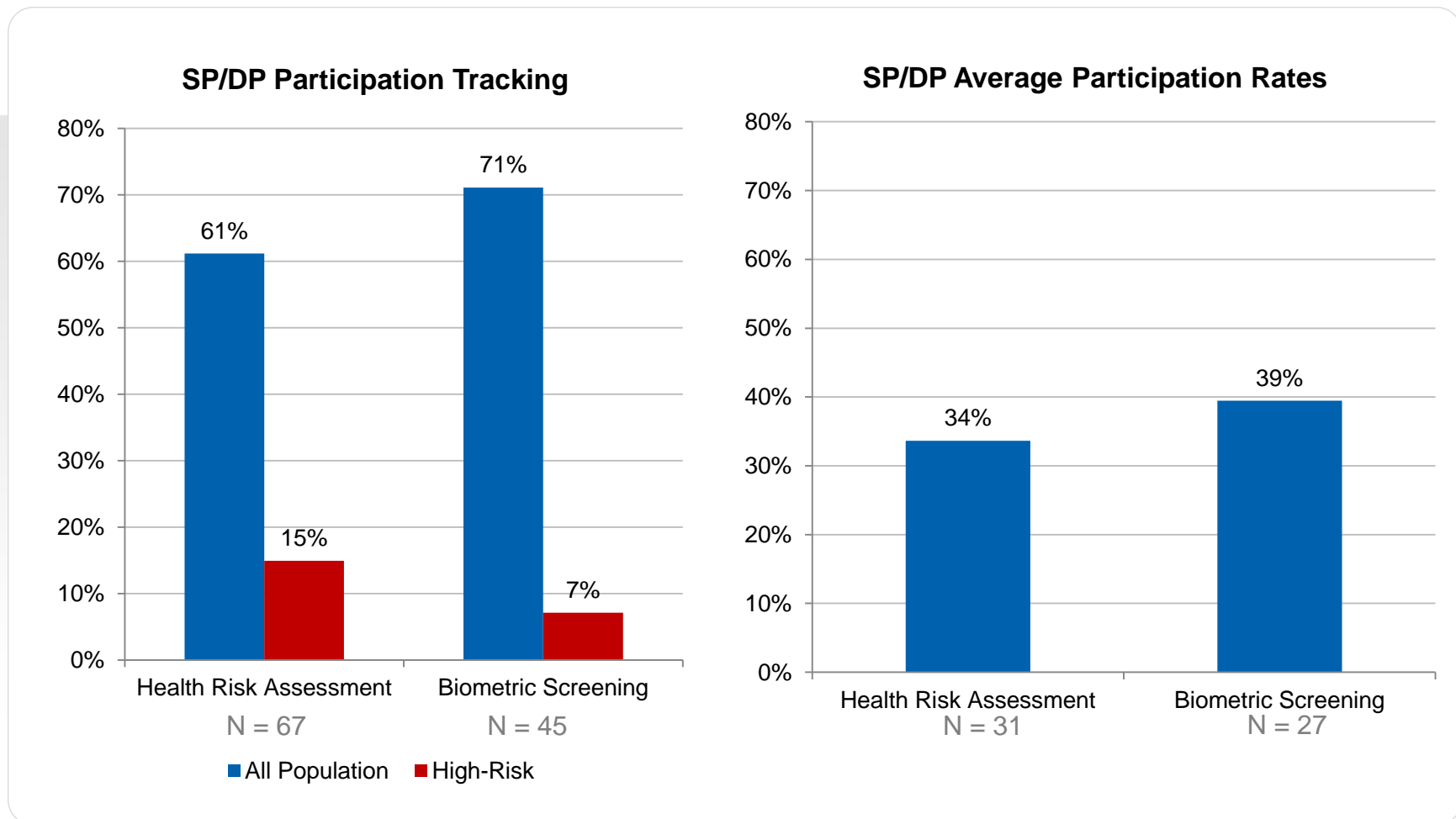
Employee Participation Rates by Program

More than 50% participation for biometric screening, HRA and preventive services



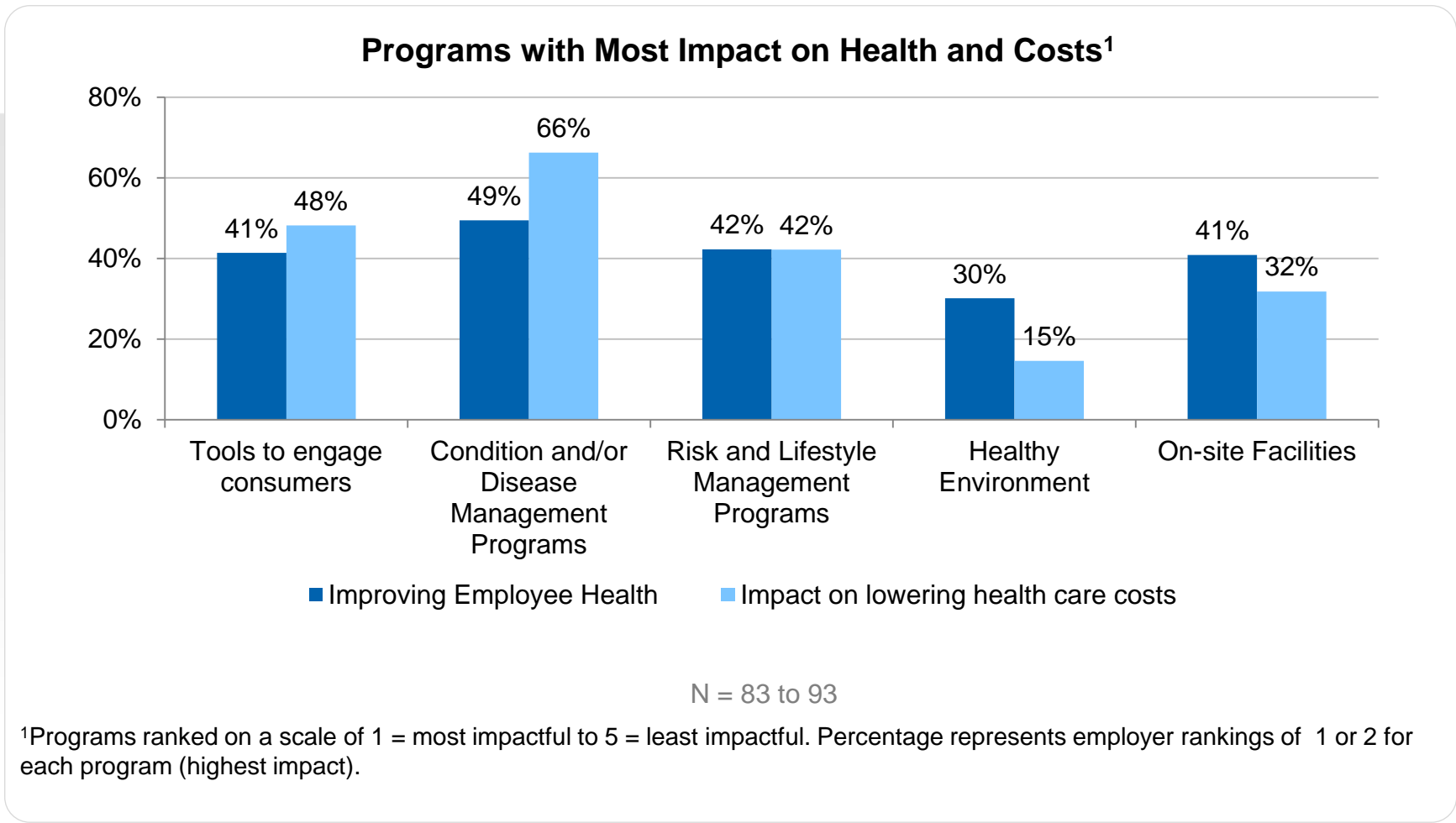
Majority of Employers Track SP/DP Participation Rates

Spouse and domestic partner participation rates are lower than employees



Program Impact on Employee Health and Costs

Employers report that condition and/or disease management programs have the greatest impact on health and costs

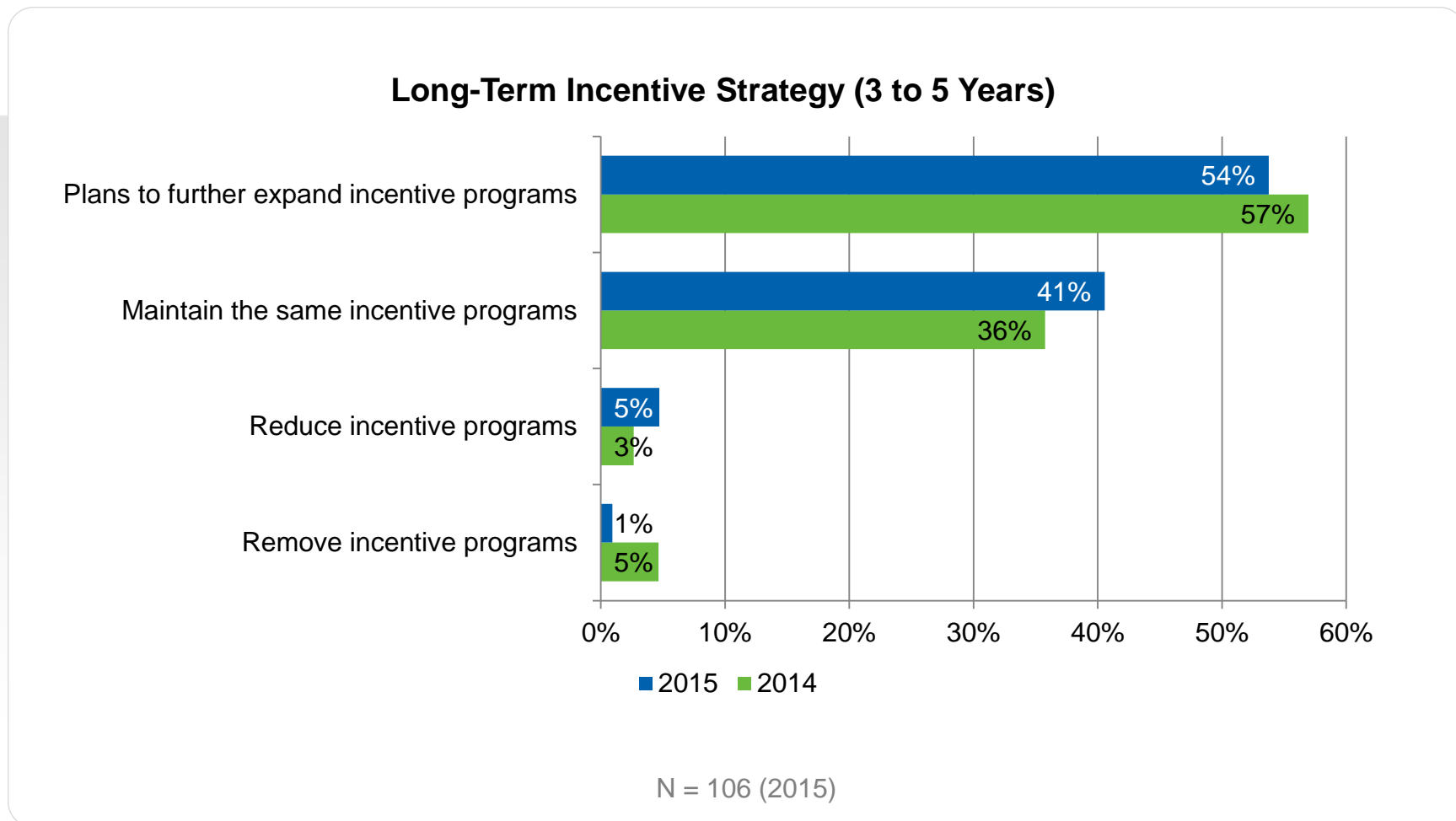


Future Investment in Health Improvement



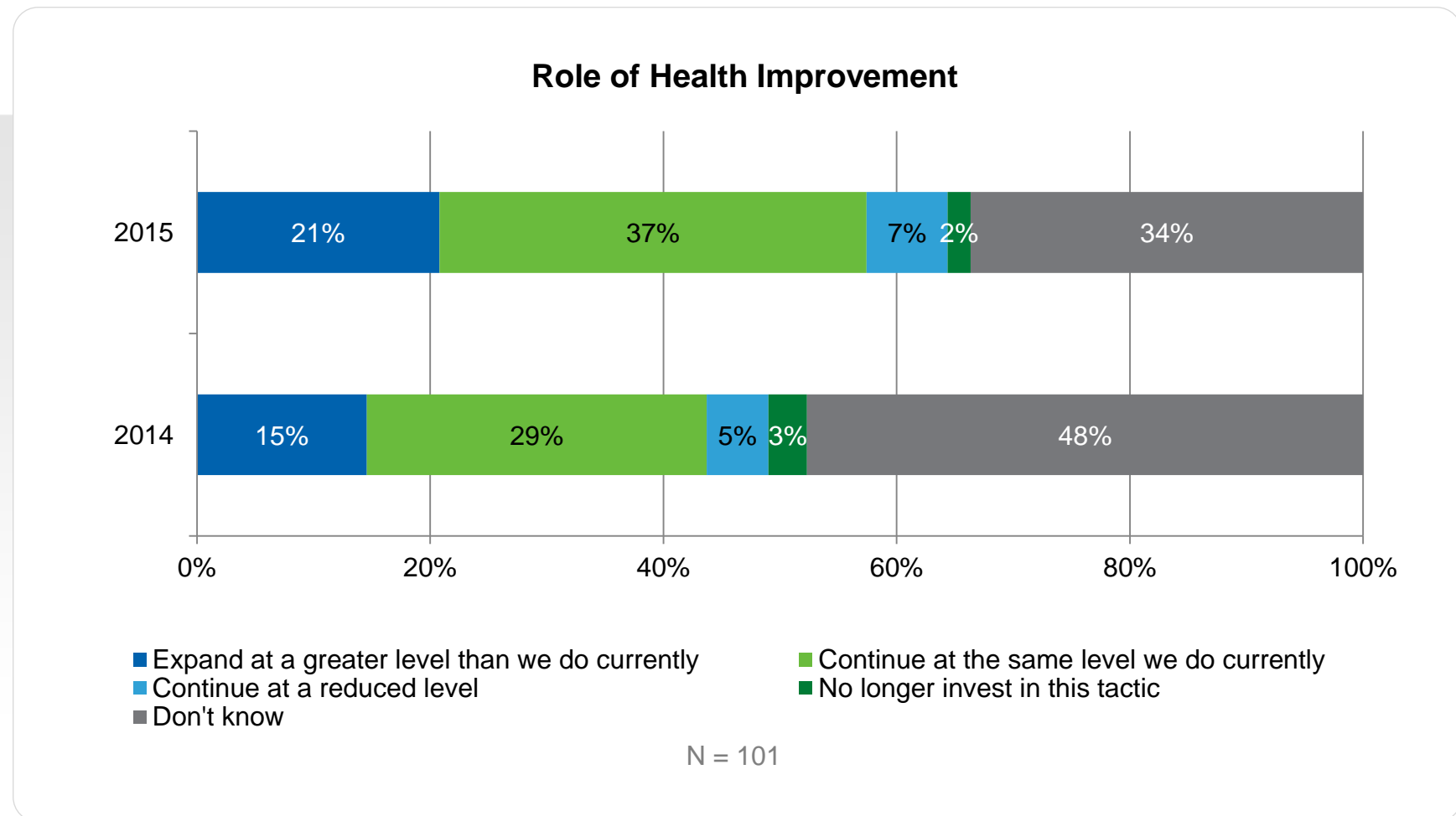
Employers Maintain Focus on Incentive Programs

Only 1% are considering removing incentive programs



Employers Consider Expanding or Maintaining Incentives

Even if they no longer provide health benefits



Health Improvement Case Study



Health Improvement Case Study

Supporting employees every step of the way on their health and wellness journey

- Priorities**
- 1 Encourage physical activity
 - 2 Improve diet and nutrition
 - 3 Strengthen stress management skills

Incentive Infrastructure

- Quarterly incentives for employees and spouses/domestic partners
 - Outcomes based incentives rewarding for progressing toward and maintaining a health goal
- Physical activity challenges
- Web-based and telephonic coaching

Programming

- HRA
- Biometric Screenings
- Web-based and telephonic lifestyle coaching
- Physical activity challenges
- Tobacco-free campus with smoking cessation program
- Fitness device syncing with physical activity program
- Mindfulness meditation programs

On-Site Resources




- Healthy Dining Cafeterias with discounts for healthy meals
- On-site fitness center and group classes
- Campus amenities (e.g., walking trails, basketball courts)
- On-site health and wellness center with health coaches
- On-site screenings, flu shots and health fairs
- Healthy work stations (sit/stand desks, treadmills)

Clinical Support

- Healthy advocacy
- Expert second opinion
- Disease management programs

Health Improvement Case Study

Participation results to guide program successes

Participant Activity		% of Eligibles	Healthy Lifestyles	% of Eligibles
HRA & Biometrics		Outcomes		
	Completed Health Risk Assessment (EE)	64%	Low risk	72%
	Completed Health Risk Assessment (SP/DP)	39%	Blood pressure screening	93%
	Completed Onsite Biometric Screening	77%	Cholesterol screening	74%
Healthy Lifestyle Programs		Healthy Behaviors		
	Physical activity program	63%	Physically active	88%
	Weight management program	35%	Eating nutritiously	80%
	Stress management program	34%	Low or moderate risk for high stress	56%
Achievements		Employee Satisfaction		
	Earning full incentive amount by quarter	44%	Highly satisfied with wellness programs	79%

Select Survey Participants

Advance Auto Parts
Alcoa
Alyeska Pipeline Service Company
American University
AmeriGas
Analog Devices, Inc.
Apex Tool Group
Applied Materials
BASF Corporation
Best Buy
Brown Brothers Harriman
Capella Education Company
CBS Corporation
CDW
Charter Communications, Inc.
CIANBRO
Cook Group
Crowley
Curtiss-Wright
CVS Health
DaVita
Dell
Dematic Corp.
Devon Energy Corp.
Dr Pepper Snapple Group

Duke Energy
Edward Jones
Erie Insurance
FANUC America Corporation
FedEx
Fidelity Investments
FM Global
FMC Technologies
GATX Corporation
General Cable
GlaxoSmithKline
Goldman Sachs
Harris Corporation
JBT Corporation
KeyBank
Keysight Technologies, Inc.
Lbrands
Lennox International Inc.
Marriott International
Moody's Corporation
Mutual of Omaha Insurance Company
Nestle' USA
Newell Rubbermaid
Owens Corning
PNC Financial Services Group

Principal Financial Group
PVH Corp
Schwan's Shared Services, LLC
Seagate Technology
Spansion Inc.
Sprint
Starcon
State of Tennessee
Stepan Company
Synopsys, Inc.
Texas Instruments
The Coca-Cola Company
Topa Equities, Ltd.
TRC Companies, Inc.
Trustmark Companies
Tupperware Brands Corporation
Tyson Foods, Inc.
U.S. Bancorp
UGI Utilities, Inc.
Unisys
Universal Health Services, Inc.
Volvo Group North America
Walgreens
We Energies
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