

Wellness Program Overview



Our products and services are designed to save money and provide employees with a comprehensive collection of resources that encourage healthy lifestyles, resulting in a healthier, more engaged workforce. Our wellness initiatives motivate and support employees to make positive lifestyle changes. We invite you to learn more about how our solutions offer comprehensive, yet affordable options for our clients and their employees.

Health Risk Assessment



The Health Risk Assessment (HRA) is a vital tool for any organization wanting to assess the collective health of the employee population. This application evaluates changes in health behavior and health risks over time. The results can help your organization plan specific interventions geared for your population's needs.

Health insurance costs for employers are spiraling out of control, and employers are finding it increasingly difficult to pay the escalating premiums. The HRA is an affordable, easy-to-use tool that enables your organization to accurately identify behaviors that increase risk for disease, illness, or accidents.

What is a Health Risk Assessment?

An HRA is a comprehensive online assessment of the user's current nutritional and exercise habits, heart health, cancer risk, stress, and adherence to safety requirements. As an interactive tool, it can be completed online in about 20 minutes. It then instantly creates a confidential profile that highlights risks, and recommends healthy lifestyle changes. An aggregate company report shows the status of the entire population.

The results of the HRA provide an overall health score and results from specific wellness categories, including:

- Cancer Resistance
- Heart Health
- Safety
- Stress Level
- Fitness
- Nutrition
- Smoking
- Weight

Integration with Wellness Coaching

Results of employee assessments are combined with wellness coaching to provide an efficient and effective program for achieving desired outcomes.

Online tool for assessing, reporting and tracking health risk data

How the Service Works

- Using state-of-the-art technology, employees complete the questionnaire online via Advantage Web.
- Results are immediately evaluated for major health and lifestyle factors, and reports are generated, which provide recommendations for risk reduction, and guidelines for making improvements.
- An employer representative is provided with unique login information to generate an aggregate report. Individual employee confidentiality is maintained, but your organization will see the "big picture" of the employee population.
- The aggregate report details the overall health concerns of your population, highlighting the top four concerns.
- See the progress of the health and wellness programs initiated at your workplace using the First/Last Comparison Reporting feature.

Wellness Coaching and Resources

Wellness Coaching pairs the client with a professional wellness coach for an immediate, solution-focused, preventive wellness consultation by telephone or web. The coach, a degreed, experienced health professional, answers employees' general wellness questions, develops an action plan with employees, and motivates and supports the client through ongoing wellness coaching. Coaches are available to consult in the following areas:

- Weight management
- Smoking cessation
- Fitness and exercise
- Stress management
- Basic support and information for arthritis, asthma, back and neck pain, as well as heart conditions and diabetes

Together, the coach and employee review the employee's preventive health and wellness experiences and preferences to create an action plan for goal achievement. The coach and employee schedule, on average, four coaching sessions to provide motivation, review goals, and assess lifestyle changes.

Wellness Coaching provides:

- Wellness coaching via phone, email or instant messaging Monday through Friday 9 a.m. to 8 p.m. EST
- Personalized program development and goal setting
- Educational materials on fitness and health-related topics
- Online healthy lifestyle multimedia programs for weight management, smoking cessation, fitness and stress control
- Online health awareness tools including more than 40 questionnaires and health profiles, multi-media instruction, diet and fitness tracking tools, and downloadable tipsheets
- Online video blogs and live radio educational sessions
- Secure personalized Web portal used to communicate with the coach



Other Wellness Offerings



- **Onsite Health Screenings**

A complete set of biometric screenings including Venipuncture, Finger Sticks, Blood Pressure and B.M.I.

- **Incentivised Wellness Programs**

Proven, effective programs to encourage participation.

- **MD Live**

See and speak to a doctor 24/7 from computer anywhere. Avoid costly emergency room visits. Fill Prescriptions.

- **Financial Wellness**

A financial coaching service to address financial issues and concerns which are a major source of stress and can trigger unhealthy lifestyles.

- **Advantage Nursing Mother Assist**

Advantage Nursing Mother Assist is comprised of two separate services. One provides dedicated support to nursing mothers; the other provides corporate consultations.

- **Nurseline Services**

Around-the-clock telephone access to a registered nurse.

Onsite Health Screenings

Onsite health screenings have been shown to reduce an organization's overall medical expenditures by identifying risk factors and trends, and alerting individuals to health issues that need to be addressed. Our health screening services provide quantifiable data to ensure that your organization's wellness initiatives are on target.

While individuals may look or feel healthy, it is important to identify any indicators of illness that may not be apparent. Blood profiles are especially helpful in determining an employee's risk for illness before symptoms of disease occur. A "normal" test can be used to establish a baseline and to help rule out any areas of potential risk. The screenings provide the most accurate method of measuring health risks in order to best manage them.

Standard Screenings

With the following screenings, your organization will receive aggregate results indicating risk factors.

- One of the following blood tests for lipid panels with cholesterol and glucose:
 - Venipuncture (collection of blood from the arm)—less expensive, more accurate
 - Finger Stick Testing—less invasive, immediate results, limited accuracy
- Blood pressure
- Body Mass Index (height and weight)

Reporting

The screening results are provided in the following two types of reports:

- Comprehensive Individual Reports—These reports compile all of the information collected from screenings to create an overview of an individual's health.
- Corporate Aggregate Report —This report compiles each individual's results into an aggregate report reflecting the entire screened population. All corporate reports include a risk factor summary, a screening summary breakdown, and a yearly comparison page.

Scheduled onsite tests to obtain the most accurate individual and aggregate health data to help your organization evaluate health risks and initiatives

How the Service Works

- Contact your account manager at least six weeks prior to your event to schedule screenings.
- Individuals can schedule appointments using an online interface.
- Two days prior to event, a technician will call to confirm details.
- On the day of screening, technicians arrive one hour early for event set-up.
- Employees complete authorization forms and required paperwork before proceeding through the health screening stations.
- This optional wellness feature is available for an additional fee. Please contact your HMSA representative for pricing.

Incentivized Wellness Programs

*W*ellness Coaching Incentivized

For companies that want to provide incentives or outbound calling, HMSA will work with you to design customized incentive-based wellness initiative combining Wellness Coaching, outbound calling to high-risk employees, on-site screenings and Health Risk Assessment (HRA). Contact your account manager for more details.

Enhanced Incentivized Wellness Program with HRA includes:

- Outbound calls by Wellness Coaches to top 20% of high-risk population based on HRA and/or screening results
 - Telephonic Coaching
 - Coaching Web Portal
- Online Healthy Lifestyle Multimedia Programs:
 - Living Lean (12-session weight management)
 - Living Free (10-session smoking cessation)
 - Living Fit (90-day walking program)
 - Living Easy (4-session stress management)
- Advantage Wellness Website content
- Health Risk Assessment
- Educational Tip Sheets
- Incentive given by employer to employee to encourage participation (Employer pays for incentive)



MD Live Program

24/7 live webcam access
To Doctors and Therapists

What is MDLive?

MDLive is a national network of board-certified physicians who provide quality care through the convenience of phone or online video consultations. **MDLive** physicians can diagnose, treat, and write prescriptions for routine medical conditions, including:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cellulitis
- Cold and Flu
- Constipation
- Diarrhea
- Ear Infection
- Fever
- Gout
- Headache
- Infections
- Insect Bites
- Joint Aches
- Nausea
- Pink Eye
- Rashes
- Mental Health
- Anxiety and Depression
- Child Behavior Issues
- Eating Disorders
- Marital and Relationship Issues
- Mood Swings
- Sleep Disorders
- Smoke Addiction
- Substance Abuse

and more ...

Avoid the cost and long waits in the ER

Save on medical care and avoid the wait and hassle of a trip to the doctor. **MDLive** costs significantly less than urgent care and emergency room visits. Plus, you can use **MDLive** at anytime from the convenience of home or work.

Who are our providers?

Our provider network is board-certified in Internal Medicine, Family Practice, Emergency Medicine and Pediatricians who incorporated **MDLive** into their practice because they see it as a way to give people a cost-effective, convenient access to quality care.

When to use MDLive?

- If you're considering the ER or urgent care center for a non-emergency medical issue
- Your primary care physician is not available

- Request prescriptions or get refills
- Traveling and in need of medical care
- During or after normal business hours, nights, weekends and even holidays

Can I use MDLive for my children?

Yes. Children age 2 and older can be **MDLive** members. A parent or guardian must be identified during the initial registration. In addition, a parent or guardian must be available to participate in consultations involving minors.

The Benefits



Save Money

Dramatic savings compared with doctor's office or ER visits



The Benefits

Avoid waiting for an appointment or sitting in a doctor's office



Peace of mind

Get on-demand healthcare wherever and whenever you need it



Get Healthier

Our network of U.S. based physicians are on hand to provide you with the best medical care and advice available

Financial Wellness Programs

Studies have shown the correlation between Financial Stress and a deterioration of physical health. The financial wellness program provides financial coaching focused on alleviating the root causes of financial stress. Typical coaching topics center on debt reduction, wealth management and establishing personal budgets.

Benefit Highlights

- Financial Coaching
- Financial Needs Analysis with Written Action Plan
- Written Recap of Coaching Sessions
- Classes (Webinars)
- Only Self Directed Classes
- Personal Finance Forums
- Personal Website for Members
- Employee Outreach

Included Program Feature

- Unlimited coaching for 30 consecutive days
- Yes
- Yes
- One Topic Per Month
- Yes
- Yes - Monthly
- Yes
- A multifaceted approach to the promotion of the financial assistance benefit within each employer group. This includes worksite posters, a monthly financial tip and monthly newsletter, Flash email descriptions, employee handouts and more

Telephonic Services

- Financial Coaching
- Credit Report Review and Improvement
- Budget Analysis
- Mortgage Counseling
- Tax Planning
- Retirement Planning
- College Funding Analysis
- Other Financial Issues
- Tax Preparation
- Debt Elimination & Wealth Builder
- Employee Benefits Coaching

Included Program Feature

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- 50% discount
- Yes
- Unlimited For 30 Consecutive Days

Online Services

- Financial Calculators
- Financial Guides
- Financial Library & Articles
- Monthly Financial Tips
- Monthly Newsletter
- Interactive Web Portal for Employee and Coach, includes tasks, goals, calendar, coaches notes, etc.
- Financial Well-Being Scale

Included Program Feature

- Yes
- Yes
- Yes
- Yes
- Yes
- Activated at time of first coaching session
- Yes

Advantage Nursing Mother Assist

*A*dvantage Nursing Mother Assist comprises two separate services. One provides dedicated support to nursing mothers; the other provides corporate consultation.

Nursing Mother Assist offers ongoing breast feeding support and education with a dedicated, certified lactation consultant. The lactation consultant contacts the mother during the third trimester and then offers support and education through her return to work. The program provides pro-active support at these four critical phases:

- **Pre-natal:** At the seventh month of pregnancy, Advantage Nursing Mother Assist provides an educational consult to help the expectant mother learn about nursing and begin thinking about her personal nursing goals.
- **Maternity leave:** An outreach telephone call is scheduled for an educational session with the new mother and lactation consultant; mothers can call their lactation consultant for impromptu problem-solving regarding nursing difficulties.
- **Return to work:** The lactation consultant will initiate a conversation dedicated to successful strategies for continuing to nurse while in the workplace.
- **After return:** After a mother returns to work, the lactation consultant contacts the mother to provide additional support.

The corporate service involves the lactation specialist's on-site evaluation of the worksite, followed by recommendations for policies, facilities and equipment to support nursing in the workplace.





Nurseline

*B*y empowering employees to make informed health care decisions, your organization can improve appropriate utilization of health care resources while lowering your health care costs.

Nurseline provides clients around-the-clock toll-free access to medical information provided by a registered nurse. This service allows users to address non-emergency questions to a medical professional who can help them make informed decisions about family health issues and concerns. Nurseline nurses have an average of 19 years of professional experience.

Nurseline encourages patient self-care by:

- Providing callers with information about treating common medical conditions at home
- Educating callers about the warning signs that indicate when medical attention should be sought
- Coaching callers on self-care, thereby increasing confidence in callers' ability to self-manage
- Counseling patients on healthy habits (such as regular exercise, healthy eating) and risk reduction (such as tobacco cessation, weight control)
- Providing peace-of-mind and confidential emotional support around-the-clock



Included with the service is an audio library providing access to more than 400 pre-recorded messages on general health topics. Callers can explore information on common conditions and diagnoses, as well as improve understanding of appropriate care, with the option to speak with a nurse to discuss any remaining questions.

The Bottom Line

Lower healthcare costs through healthier, more productive employees



- Health Risk Assessment with Individual Reports and Aggregate Company Reports
- Telephonic / IM Coaching
- Living Lean (for Weight Loss)
Living Free (for Smoking Help)
Living Fit (for Exercise)
Living Easy (for Stress Management)
- Robust Web Portal with over 150 Health Videos and Key Links
- 45 Health Profiles with Personal Reports
- Bi-Annual Overeating Challenge Companies to Discourage Holiday Overeating

All for \$.60 PEPM

* Minimum Monthly Billings \$350 / Month



*J*ust ask us! We are happy to supply you with more information about our suite of wellness products and EAP Work-Life services.

Contact a member of our Account Services Team at
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Detroit, MI 48226

and start your team toward a healthier work-life.