



**Bottom Line Returns for Your Wellness Program**  
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Since 1992, Principal Wellness Company has defined the standard for wellness benefits in the healthcare marketplace. Our wellness products and services offer you a complete wellness solution. We carefully examine our process and extensively research our client base through long-term studies and actuarial analysis – and **we know what works!** Principal HealthyEdge from Principal Wellness Company is a proven wellness initiative that will help employers reduce health benefit expenses while increasing employee productivity.

#### Why Wellness?

- Health care costs are spiraling out of control.
- We need to target the real issue we are facing, a **health crisis, NOT a health care crisis.**
- We need to focus on **health improvement** to achieve different results.
- Shift from Diagnosis and Treatment (**Reactionary**), to Prevention and Wellness (**Proactive**).
- Address every state of health-**100% population management**-early identification of “ticking time bombs” who could be future high claimants if left untouched.

#### Wellness Works:

- Define success two ways: 1) reduction of overall Employer costs 2) improved health of Employees.
- **\$2-\$3 return on investment (ROI).**
- **57.6% improvement in trend (7.2 points difference).**
- **Clinical improvements-** people getting healthier and more productive.

#### Steps to Success:

- **Senior level support** – employees need to see buy-in by executives.
- **Operational plan** – a thorough year-round plan needs to be in place before implementation.
- **Participation incentives** – vendor and client need to make sure the proper incentive is in place to drive participation.
- **Communication** – clearly communicate the confidential nature of the wellness program to promote participation.

#### Four Key Elements to Behavior Change:

- **Observation and Evaluation** – combining a health risk questionnaire with biometric screening for complete health assessment.
- **Targeted Intervention** – health coaches engage “high risk” participants year-round.
- **Continuous Education** – year-round educational material readily available for all employees; help change the culture of your company.
- **Reporting** – comprehensive aggregate reporting to drive future company-specific programs that will have the most impact on your employees.

#### Principal Wellness Differentiators:

- Our **own employees** cover every aspect of the program, from account management to health screeners, to health coaches. They are all **Principal employees.**
- We provide **immediate feedback and face-to-face consultations.** Each screening session lasts approximately 30 minutes with the participant walking away with a **14 page assessment** and a **10-15 minute consultation** explaining the results and **engaging members** on steps to make better decisions on their health and health care.
- **My Health Manager**, powered by **WebMD** provides a full suite of interactive online tools.
- Our **dedicated account manager** will assist in all phases of implementation and year-round consultation.