

A large, faint, stylized graphic of a person in motion, rendered in shades of blue and orange, with a trail of stars above it, serving as a background for the title.

Proposal For Participation In The Healthy People 2010 Grant





Healthy People 2010 Grant

The United States Wellness Chamber of Commerce ("Wellness Chamber") is pleased to have been selected to administer the Healthy People 2010 Grant designed to assist employers in having a healthier workforce without any required expense to the participating employer. Specifically, the Grant provides employers with a comprehensive and convenient program to identify and mitigate the behavioral and lifestyle risks of their employees and dependents.

BACKGROUND ON HEALTHY PEOPLE 2010

Healthy People 2010 provides a framework for prevention for the Nation. It is a statement of national health objectives designed to identify the most significant preventable threats to health and to establish national goals to reduce these threats. A portion of the broader initiative focuses on worksite-based wellness initiatives with a goal of increasing the number of employers that offer a comprehensive health promotion program. Briefly stated, a target of 75% of employers, regardless of size, should have an active worksite-based wellness program in place with a minimum of 75% of employees participating in it.

While the Grant is generous and provides a valuable continuum of programming for participating employers at no cost, it does not, at this time, cover all types of risk mitigation. Therefore, these intervention components are available to employees on an employee-paid, voluntary basis. Again, at no cost to the employer.

More information on www.HealthyPeople2010Grant.org.

BACKGROUND ON THE UNITED STATES WELLNESS CHAMBER OF COMMERCE

The US Wellness Chamber's approach to employee health is unique as we look at each employee holistically recognizing the three components of wellness—physical, emotional, and (financial/legal) preparedness. Furthermore, our model is based around a high-touch approach whereby a Certified Corporate Health Coach is closely involved with the education and health improvement activities of each and every employee—not just the high risk employees as with most other wellness and disease management programs.

The Chamber's wellness program is equally applicable to small, single location employers with as few as 10 employees as it is to large, multi-site companies with hundreds or thousands of employees. As a contributor to the Healthy People 2010 national initiative created by the Healthy People Consortium—an alliance of more than 350 national membership organizations and 250 State health, mental health, substance abuse, and environmental agencies—the Chamber is an ideal partner for any employer to proactively assist their employees and their dependents in reducing harmful risk factors leading to premature disease, chronic conditions, and death.

Our Mission

The Mission of the US Wellness Chamber of Commerce is to improve the health of communities, nationally, by promoting wellness and uniting employers, health & wellness professionals, individuals/families, and wellness-related resources.

Key Event Timeline

- 1999 Started as Holistic HealthNet and offered wellness programming to employers and individuals.
- 2004 Developed the national standard in Health Coaching training (Certified Corporate Health Coach).
- 2005 Began national educational campaign by conducting seminars and webinars to employers at local SHRM Chapter meetings and to employee benefit consultants at local/national NAHU events.
- 2008 Developed the role of the local Risk Management Consultant (RMC) who assists in developing and implementing the risk management programming on-site of the employer.
- 2009 Began reorganization into a 501(c)(6) non-profit offering a membership-based participation model.
- 2010 Received the Healthy People 2010 Grant to assist employers in creating a healthier workforce without any employer investment.



PROPOSAL

Participate in the Healthy People 2010 Grant administered by the US Wellness Chamber of Commerce and use the Chamber's risk management and identification programming to improve the health of your workforce while reducing your costs through reduced claims, improved productivity, and reduced absenteeism. Please recognize there are two levels of programming with the first being available at no cost to the employer or employees (via Chamber membership paid for by the Grant) and the second positioned as a voluntary benefit with employees paying discounted fees themselves for additional programming, as desired.

What we advise you to do:

- ☀ Enroll in the Healthy People 2010 Grant as administered by the US Wellness Chamber of Commerce.
- ☀ Level 1 of the program (no cost via Chamber Membership) includes:
 - A 30 minute orientation and planning call to identify the goals of the employer and discuss incentives and communication strategies resulting in an action plan to accomplish those goals.
 - A Wellness Launch to kick-off the wellness program to your employees.
 - Employees are introduced to their Health Coach.
 - Employees attend a presentation facilitated by a Chamber Risk Management Consultant to review the benefits and features of the wellness program.
 - Health risk assessment (HRA) is completed for employees attending the Launch
 - Employees are provided the opportunity to enroll in optional, payroll deducted programming
 - HRAs for all employees not attending the Launch and dependents (adults and children over the age of ten) are available at no cost for completion at the local Health Coach's office.
 - A one-on-one post-HRA consultation ("Health Risk Review") with a Certified Health Coach for ALL HRA participants to identify areas of concern and develop initial strategies for improvement including the creation of a Personal Health Report Card to improve awareness of each employee's risks. Intervention recommendations are made based upon each participant's risks and readiness for change.
 - Collection of base bio-metrics, i.e., blood pressure, body fat percentage, etc. is included and collected immediately prior to the Health Risk Review.
 - Year round employee education based upon an annual wellness calendar:
 - Monthly on-site Health Presentations
 - Monthly e-newsletters including a monthly health challenge, if employee email addresses are provided
 - Assigned Account Manager
 - Quarterly on-site Account Management Meetings (optional as requires reimbursement of travel expenses)
 - Access to discounted health screens including lipid (cholesterol) profile and glucose
 - Access to discounted, fee-based intervention including one-on-one Health Coaching and on-site group classes
 - Aggregate reporting is available at no cost to employers following the Chamber's Best Practices (outlined on the next page)

- ✧ Level 2 of the Program is applicable for employees who enroll into one of the fee-based, payroll deducted, voluntary programs designed to intervene with identified risks and does NOT require any employer investment:
 - Pre-Paid Wellness Program provides employees and spouses with expanded access to a local Health Coach and hands-on assistance with health improvement including:
 - Creation of a personalized Health Improvement Program (HIP)
 - Monthly monitoring of progress and assistance with overcoming obstacles
 - Initial and on-going bio-metric monitoring
 - Coordination with the participant's Primary Care Physician, if desired
 - Referral management to other health and wellness professionals, as needed
 - \$34.95 per enrolled individual per month (month to month program)
 - ID Theft Protection & Life Events Legal Program for employees and dependents to assist with the frequent financial and legal stressors that drive lost productivity, absenteeism, and stress-related issues within the workforce.
 - Preventive Legal Services
 - Free Will, contract reviews, letters/calls on the client's behalf and unlimited access to attorney telephone consults
 - Motor Vehicle Legal Services
 - Legal assistance with moving violations
 - Trial Defense Services
 - IRS Audit Legal Services
 - 24/7 attorney hotline in case of emergency
 - 25% discount on all other services
 - Innovative ID Protection Program
 - Monitors AND restores
 - Includes protection
 - ~\$26.95 per enrolled family per month (month to month program)
 - 12 Week Small Group Wellness Classes to assist employees in a supportive small group environment held on-site of the employer weekly (typically off-shift as to not impact productivity during the work day).
 - Variety of classes available on varying risk factors including Weight Management, Stress Reduction, Smoking Cessation, etc.
 - Classes led by Certified Small Group Wellness Class Educators
 - Guaranteed measurable results
 - \$49.95 registration/supply fee and \$15 per week
 - Fee-based bio-metrics:
 - Lipid profile: total cholesterol, HDL, LDL, and triglycerides for \$29.99
 - Lipid profile + glucose screening for \$39.99
 - Other screenings may be available in your area

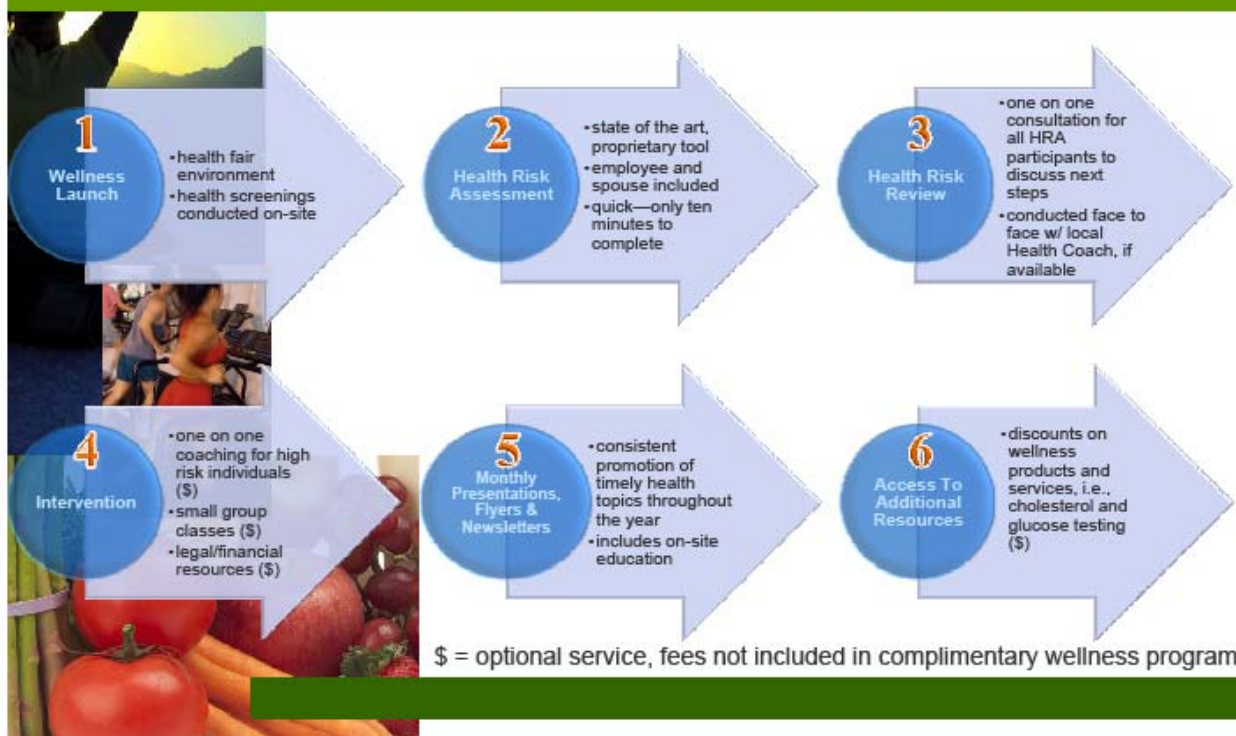
NOTE: While the greatest impact on risk reduction will be generated with full implementation of Level 1 and Level 2 programming, employers may elect to only implement one or more of the Level 2 components (voluntary, employee-paid benefits) without implementing Level 1 at all.

Expected results

- ✧ A reduction in the number of risk factors for your employee and dependent population.
- ✧ Increased morale by offering a very visible new benefit that shows that your organization cares about its employees and their families.
- ✧ Increased productivity, reduced absenteeism, and improved profitability.

Six components of the wellness program provided to US Wellness Chamber Members

Employer-Based Membership Includes A Complimentary Wellness Program



Your responsibilities to qualify for the Grant (membership fee offset):

- * Follow the Chamber's best practices for program success:
 - **Make accessible** by offering the program to all employees and encourage participation.
 - **Support the risk identification phase:**
 - Holding a Wellness Launch to kick off the program successfully and scheduling employees to attend resulting in a minimum of 75% of employees attending a Wellness Launch session (US Chamber will hold multiple sessions to make accessible for all employees).
 - Allow and encourage each employee to have their bio-metrics collected, i.e., body fat %, blood pressure, etc. taking a total of less than 10 minutes per employee, and assist in the scheduling thereof.
 - **Support the risk mitigation phase** by allowing employees access to the optional, employee-paid, fee-based Level 2 components on a payroll deducted basis for eligible employees:
 - Expanded bio-metrics, i.e., Cholesterol and Glucose testing.
 - Optional intervention programs to assist employees in reducing their risks.



Why participate in the Healthy People 2010 Grant NOW?

- * Adults with multiple risk factors are expensive employees in terms of insurance utilization, reduced productivity, increased absenteeism, etc. In fact, they consume 42% more resources than those without. Thus, you have a vested interest in reducing those risk factors to improve your profitability.
- * Approximately 50% of the workforce experiences a problem known to reduce productivity that often can be successfully addressed through an effective wellness program.
- * On average, over 50% of each employer's employees will have three or more risk factors—categorizing them as high risk.
- * There is positive relationship between the number of risk factors and the expected "excess costs" to the employer. Reducing those risk factors is an undeniable strategy to reduce costs.
- * The program was developed with proven principles of changing behavior. We can assist you in reducing claims costs, increasing productivity, and reducing absenteeism.
- * Employees will appreciate the new benefit offering that is both visible and well accepted. Furthermore, the wellness program will touch and positively impact dependents as well.
- * The Program offers a high value, low cost proposition to incorporate a comprehensive wellness program including all five essential elements for effectiveness—assessment, intervention, education, access, and account management/reporting.
- * Upon renewal, you can elect to build the cost of the program into the employees' share of benefits resulting in a healthier workforce while not requiring any investment on your behalf.
- * By using the program, we'll have the data and utilization reports to negotiate with the underwriter at renewal for a discounted premium.
- * The Program is not painful for you or your staff to implement. In fact, we take responsibility for getting your employees involved!
- * The Chamber's wellness program is a better choice than its competitors and carrier-based options for several reasons:
 - more comprehensive as we address all three aspects of wellness;
 - more personal with incorporation of local Health Coaches and on-site events monthly;
 - consistency in programming regardless of change of carriers or an employee's enrollment in health benefits;
 - results oriented; and
 - available to be offered WITHOUT any employer investment.

2010 Monthly Wellness Calendar Topics

The Healthy People 2010 Grant includes on-site education as frequently as monthly with no cost to the employer or employees. Topics address all three components of risk and well-being: physical, mental/emotional, and financial/legal preparedness.

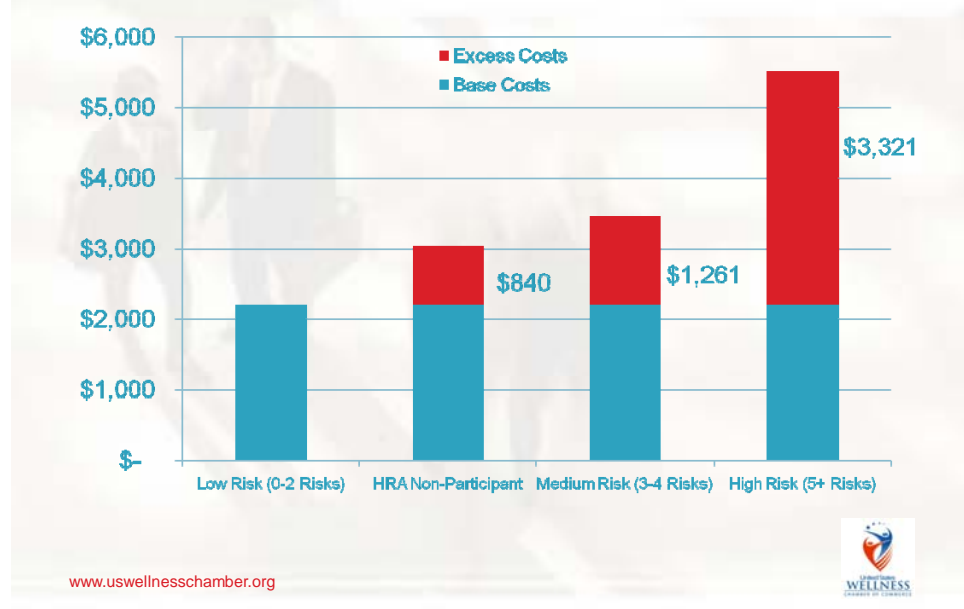
The Calendar is sequential based upon what month of programming the employer is in. For example, if the employer began in January, Month One's topic, Happiness, would be in January. Alternatively, if the employer began in July, Happiness would still be the first monthly topic.

- * Month One: Happiness
- * Month Two: Weight Management
- * Month Three: Protecting Yourself & Your Children From Identity Theft
- * Month Four: Eating For Health
- * Month Five: Better Sleep
- * Month Six: Preparing For The Inevitable: Wills, Living Wills, and Advance Health Directives
- * Month Seven: Nutritional Supplementation: The Good, The Bad, & The Ugly
- * Month Eight: Heart Health
- * Month Nine: Improving Your "Financial Health"
- * Month Ten: Diabetes Prevention
- * Month Eleven: Personal Development: Become A Better You
- * Month Twelve: Stress Management

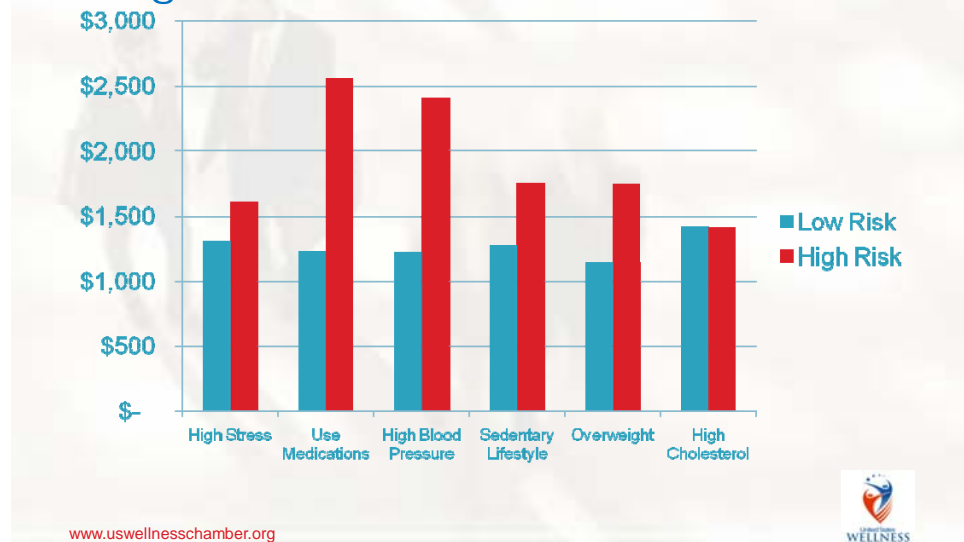
The cost of doing nothing

Employees' risks are a predictor of future cost. Obviously, if you are not measuring your organizational risks, you are not able to adequately manage them. Proactive employers seek to understand the risks that are a threat to their bottom line and empower their employees with greater awareness of their individual health status. Beyond risk identification, the mitigation process will reduce the excess costs as illustrated below.

Risk Drives Cost!



What's The Cost Of An Unhealthy Workforce?—Impact On Medical & Drug Costs





Opportunities To Obtain More Information/Have Questions Answered

- * Visit our resource website for the Grant: www.HealthyPeople2010Grant.org
- * Join us for a live webinar:
 - Held weekly on varying days and times at no cost
 - View upcoming schedule and register from the Grant's website @ www.HealthyPeople2010Grant.org
- * View a recorded, on-demand webinar:
 - Available 24/7 at no cost
 - Access from the Grant's website @ www.HealthyPeople2010Grant.org
- * Visit with the Risk Management Consultant who shared this information with you or contact the United States Wellness Chamber of Commerce at 800-429-4556

How To Participate In The Healthy People 2010 Grant

- * Simply complete and fax in the simple, one page Healthy People 2010 Grant Participation Agreement (attached to this PDF) to the Chamber's corporate office @ 214-291-5845.
- * We'll then contact you to schedule a planning call to identify goals, a communication plan, incentives, and date/time to launch the initiative.

HEALTHY PEOPLE 2010 GRANT PARTICIPATION

THIS AGREEMENT (this "Agreement") is made and entered by and between the United States Wellness Chamber of Commerce with primary offices at 6136 Frisco Square Blvd., Suite 400, Frisco, Texas 75034 (the "US Chamber"), and Employer identified below.

NOW THEREFORE, in consideration of the promises and the respective covenants and agreements of the parties contained and intended to be legally bound hereby in the jurisdiction of Collin County, Texas, the parties hereto agree as follows:

1. Relationship. The US Chamber extends the Employer a two year employer-based chamber membership including the wellness program, designed to identify and mitigate risk resulting in quantifiable savings to the employer and improved well-being for participating employees and their families, at no cost contingent upon Employer following Best Practices as required by the Healthy People 2010 Grant.
2. Term. This membership shall be for two years starting _____. Upon renewal, annual Membership Fee is \$495.00 per location unless accessed via a no fee Reciprocal Membership Program or otherwise agreed to in writing between Employer and US Chamber. Renewal is not mandatory and is elected upon submission of said Membership Fee. Membership Fee shall not be waived if employer does not follow Best Practices unless otherwise agreed to in writing, attached as an Exhibit to this Agreement, and initialed by both parties.
3. Responsibilities Of Employer. Employer agrees to follow the Healthy People 2010 Grant's Best Practices proven to be indicative of program success as follows:
 - Offer the wellness program to all employees and encourage participation.
 - Implement the Program:
 - Hold a Wellness Launch to kick off the program successfully and schedule employees to attend resulting in a minimum of 75% of employees attending a Wellness Launch session (US Chamber will hold multiple sessions to make accessible for all employees).
 - Allow and encourage each employee to have their bio-metrics collected, i.e., body fat %, blood pressure, etc. taking a total of less than 10 minutes per employee, and assist in the scheduling thereof.
 - Allow the Chamber to offer employees optional, employee-paid, fee-based Program components on a payroll deduction basis for eligible employees:
 - Expanded bio-metrics, i.e., Cholesterol and Glucose testing.
 - Optional intervention programs to assist employees in reducing their risks.
4. Re-scheduling of the Wellness Launch. As the US Chamber incurs expense (in time and money) for Employer's behalf and will provide both a Health Coach and a Chamber Representative to facilitate the Wellness Launch, Employer agrees to promptly pay a rescheduling/cancellation fee if it unilaterally reschedules or cancels the Wellness Launch. The rescheduling/cancellation fee shall be the greater of travel costs incurred and unrecoverable by the Chamber for said event or \$250.00. This provision shall be applicable to each Wellness Launch scheduled (if more than one is scheduled).
5. Notice. All notices, requests and other communications under this Agreement shall be in writing (including a writing delivered by facsimile transmission) and shall be deemed to have been duly given if delivered personally, or sent by either certified or registered mail, return receipt requested, postage prepaid, or by overnight courier guaranteeing next day delivery, or by fax, addressed as follows:

If to the Employer:

Or at such other address as the Employer may have advised the US Chamber in writing; and if to the US Chamber: United States Wellness Chamber of Commerce, 6136 Frisco Square Blvd., # 400, Frisco, Texas 75034. Or at such other address as the US Chamber may have advised Employer in writing.

IN WITNESS WHEREOF, the parties have executed this Agreement on the date shown below effective as of the date first written above.

United States Wellness Chamber of Commerce:

By: _____ Printed Name: Thomas J. Montgomery, MHA, MBA, President & CEO

Healthy People 2010 Grant Participant/Employer:

By: _____ Printed Name: _____

Company/Organization: _____

Program Contact Name: _____ Program Contact Title: _____

Program Contact Phone: _____ Email: _____



WOULD YOU BENEFIT FROM A HEALTHIER WORKFORCE?

Reduced Insurance Costs · Improved Productivity · Reduced Absenteeism

Use this Comparison Grid to evaluate how to best improve the health of your workforce through the US Wellness Chamber of Commerce. With three valuable options, one is certainly right for you!

Compare



We help employers reduce risk.

A benefit plan should be designed to reduce the behavioral and lifestyle risk factors that fuel claims, absenteeism, and loss of productivity.

Only, the US Wellness Chamber of Commerce provides employers with three alternatives for identifying and mitigating behavioral and lifestyle risks without any employer investment.

To learn more, contact us @ (800) 429-4556 or via email at information@uswellnesschamber.org.

Need more info?

USWellnessChamber.org for a proposal, PowerPoint, and our simple one page Membership Agreement.

* Under grant funding, employers have no cost if they follow best practices.

	US Wellness Chamber of Commerce Membership	12 Week Small Group Classes	Individual Risk Reduction Programming
Employer Investment High value without any employer cost!	\$0.00*	\$0.00*	\$0.00*
Customized Implementation Through a consultative Orientation Call, a customized incentive, communication, and implementation plan will be developed specific to your workforce and needs.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Health Risk Assessment Provided for all employees and spouses with clinically obtained bio-metric data.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personalized Health Awareness Free <u>face to face</u> Health Risk Review (HRR) with a Health Coach for all participants including the creation of a Personal Health Report Card to increase awareness of health risks and create a baseline status.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Small Group Classes Very effective, 12 week health improvement programming available to small groups of individuals with similar risk factors. Can be held off hours to not impact productivity. Topics include several popular topics, i.e., Weight Management.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Risk Reduction For Individuals Regardless if an individual has physical, mental, or financial/legal risk issues, we offer month to month, payroll deducted programming proven to assist.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Personal Approach Rather than one more website to use or a nurse calling from afar, our model incorporates a <u>local</u> health and wellness professional who provides face-to-face assistance and guidance.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
On-Site Programming Structured, year round, on-site Wellness Workshops on relevant topics to create and maintain top of mind awareness.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Aggregate Reporting Clients receive powerful aggregate HRA information to understand the health of their workforce and track improvement. As risk is predictive of cost, this is a valuable resource in addition to your claims' reports.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guaranteed ROI Only the US Wellness Chamber a ROI Guarantee of at least \$1:\$1 after one year.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Let's visit about how a well designed benefit plan can reduce your claims, increase productivity, and reduce absenteeism.