



### Concentra

A national provider of occupational, urgent, and wellness care services with more than 300 national medical center and 240 employer worksite locations – and more than 6,000 employees in 40 states.

### Business Needs

- ✦ Engaging and effective wellness program for employees
- ✦ Easily accessible preventive medical services for all employees
- ✦ Reduction of workforce health care costs

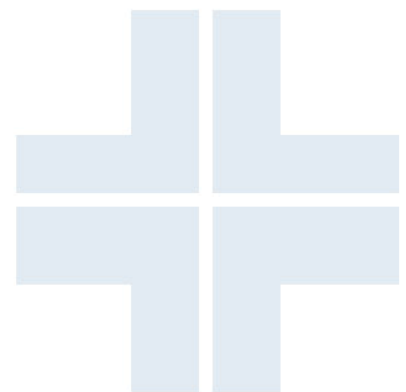
## Business Problem

America’s workforce is facing a major health crisis: poor health is driving health care costs at an unmanageable rate. The average cost for employers to provide health care to their employees rises 10% annually. Knowing that 75% of all health care spending is on people with chronic conditions, and that half of those chronic conditions are caused by behavioral choices, it is clear that something needs to be done to encourage employees to take control of their health.

Concentra recognizes the need to take an active stance on the health and wellness of our colleagues. We face a common problem: rising health care costs (caused by poor health factors) threatens our ability to continue to provide the same level of benefits to our employees. We are committed to improving the health culture of our organization by providing more opportunities—and better incentives—to focus on individual wellness, bettering our entire workforce.

### The real cost of poor health ...

1.	National health spending averaged \$7,421 per person in 2007, totaling \$2.2 trillion, or 16.2% of our nation’s economy, up from 7.2% of GDP in 1970 and 12.3% of GDP in 1990.
2.	Employer health insurance costs overtook profits in 2008, and the gap is steadily growing.
3.	Since 1999, family premiums for employer-sponsored insurance have increased 131%. Wages have gone up 38% and inflation has risen 28%.
4.	About 10% of people account for 63% of spending on health services—21% of health spending is for only 1% of the population.
5.	One in 10 persons of all ages is in fair or poor health. If there are 200 people in your company, this accounts for 20 of your employees.



"We have a group of ladies in our office that formed a team together for the Healthy Life Challenge. As we continued on our daily journey, my friend, Carrie, pushed me to continue to be healthy, eating healthy, walking on breaks, and even doing cardio, Pilates, or kickboxing CDs on our lunch break. At the end of our 60 days, both Carrie and I lost a little over 10 pounds each. We have vowed to continue walking and exercising together even after our challenge has ended."

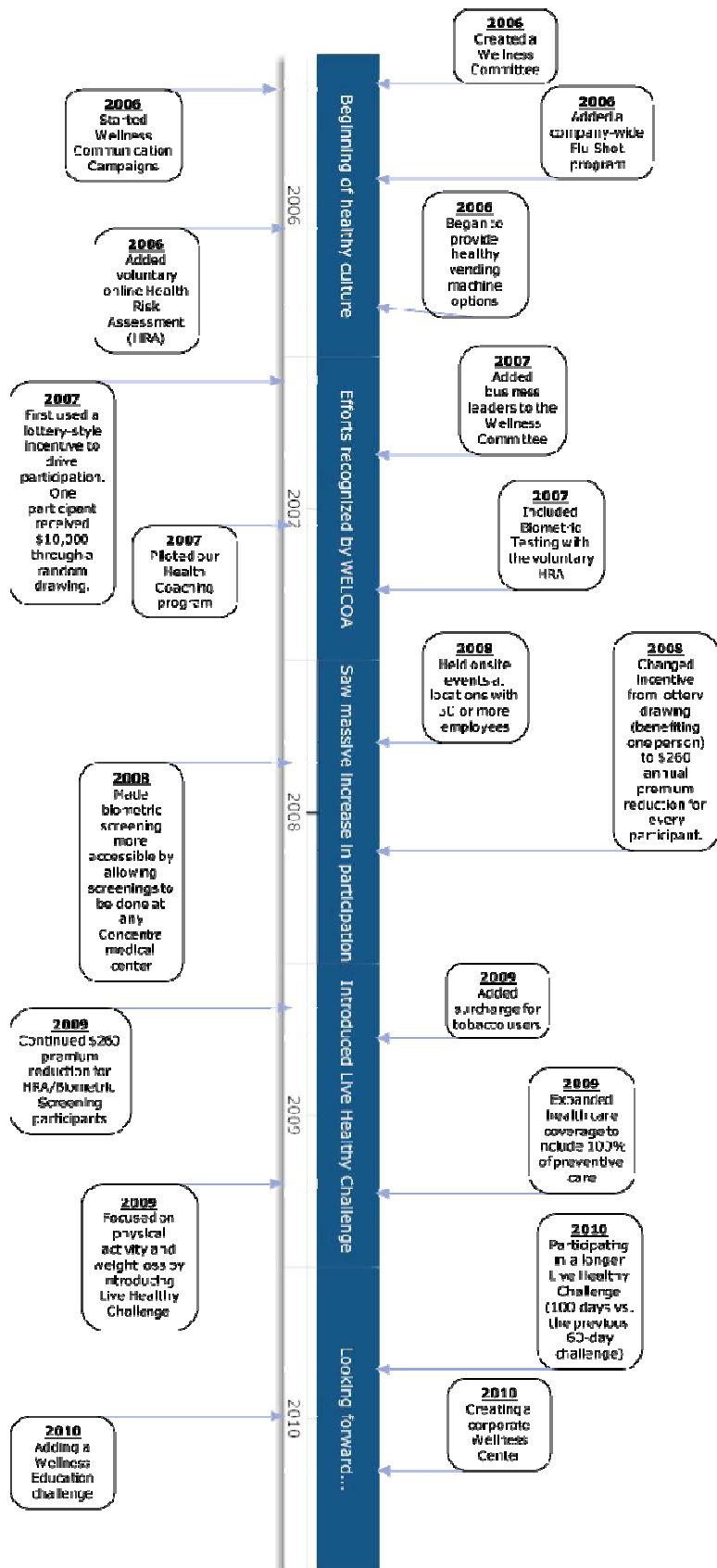
—Teresa  
Concentra Billing Office

Since early December 2007, one of our regional sales managers has lost 60 pounds. His wake-up call started with his biometric screening, followed by a visit with a wellness nurse. His "horrific" results and the advice from the nurse motivated him to take action. Working with

a Wellsource-sponsored wellness coach, he has changed his life by eating healthy and exercising. "Knowing that I work for a company that cares about my health makes coming to work every day

a pleasure."

—A Concentra Colleague



## Our Results

*"I've weighed over 300 pounds since my junior year of college. I have always known the importance of living a healthy lifestyle, but it was hard to stay on track. When the Live Healthy Challenge began, my family, co-workers, and team members all supported me. I have lost over 60 pounds during this challenge! I have changed my eating habits and continue to work out seven days a week and just completed my first 10k! Concentra really practices what we preach. Thank you for the Challenge."*

—Ron  
Concentra Corporate Office

### 2007

- First measured the success of our wellness efforts at 21% participation
- Introduced a "lottery drawing" incentive; returned fewer participants than expected
- Rewarding one person out of more than 1,600 participants turned out to be less effective as an incentive than we anticipated

### 2008

- Introduced an annual premium reduction of \$260 (\$10 per pay period) for all benefit-eligible employees that completed both the Health Risk Assessment and the Biometric Screening
- Saw the greatest increase in participation, more than two and a half times the previous year's participation rate—especially meaningful since we had a workforce reduction of approximately 18%

### 2009

- Continued the same premium savings from 2008
- Saw a slight increase in our participation rate, even after a further workforce reduction of nearly 9%
- Partnered with Live Healthy America to boost the activity levels and weight loss of our employee population
- With Live Healthy America, our employees lost 8,846 pounds, recorded 4,105,360 minutes of activity, and experienced an average BMI reduction of 0.96

### 2010

- Joined Live Healthy America's 100-day challenge
- ROI of \$178,165.59 to date and an average BMI reduction of 0.94 with nearly a month remaining on the challenge

*"We started trying to eat better just before we received the information about the Live Healthy Challenge. Once we knew that Concentra set up such a wonderful program, we all jumped at the opportunity."*

*"We all knew that as ATN employees we could not win any prizes, but we all care so much for each other that we decided to support each other in our efforts to get healthy. I know we will continue to do this even after the contest is over. A healthy life means a longer life!"*

—JBG (Jiggle Be Gone): Janet, Nancy, Katrina, Jacquelyn, Christie, Vickie, Aniysha, Laura

## What's Next

Concentra continues to add programs that work to improve the overall health of its employees. We are looking into adding a volunteer-based program that focuses on nutrition, teaching colleagues how and what to eat. Ideally, we would combine this program with Live Healthy America, tracking both nutrition and weight loss/activity, and encouraging a holistic approach to wellness.

We are also looking into hiring a Health Specialist that will talk to our new hire classes, starting them on the road to good health from their first day at Concentra.

Because we've seen participation grow with increased incentives, we will continue to add incentives for participation, possibly on a pay-for-performance basis.