**BEST IN CLASS SOLUTIONS** 

Horton Wellness Programs



A Risk Management Approach for Employee Benefit Plans

By Horton Health Initiatives

"The efforts made by The Horton Group



# Why Invest In Their Health? Your Employees are your Greatest Asset!

- ► Manage Rising Healthcare Costs -----
- ► Control Presenteeism & Improve Employee Productivity
- ▶ Minimize Workers¹ Compensation and Disability Claims and Premiums
- ▶ Reduce Absenteeism and Unscheduled PTO
- ► Increased Use of Preventive Services
- ► Happier, Healthier Employees
- ► Improve Employee Morale
- ► Enhance Corporate Image

Employee medical costs can wipe out 50% of your company's profits; as a result, employers are protecting their bottom line by investing in the health and welfare of their employees.

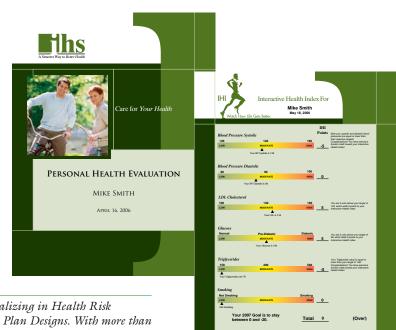
The Horton Group has developed practices for healthier, happier and more productive employees. Through our wellness consulting services, we can offer your group multiple levels of service from the most basic to the most advanced strategies, including Workers' Compensation, PTO and FMLA strategies.

From sick leave to medical expenses, the health of your employees directly affects the performance of your organization. Every day, insurance rates are climbing, resources are shrinking, and many employees are not taking the proper steps to protect their health. Horton advocates onsite biometric screenings that proactively uncover health issues that would have later emerged as large dollar claims down the road. This process allows management of existing conditions to begin immediately, controlling your company's and your members' future health costs and utilization.

Our best practice wellness programs work independently or together, and they can easily integrate with your existing health and productivity offerings to deliver better results.

## Do your employees know their risk factors?

- ▶ Weight?
- ▶ Blood Pressure?



The Horton Group is a leader in worksite wellness specializing in Health Risk Assessments, On-Site Biometric Screenings, and Health Plan Designs. With more than 40 years of experience, Horton has earned a reputation for excellence and integrity.

#### Our Core Capabilities and Services

- ► Thorough assessment and evaluation of your company's current healthcare trends.
- ▶ Determination of your company's risk profile by aggregate reporting from Health Risk Questionnaires, professionally staffed onsite Health Screenings and existing health plan data.
- Analysis of your population's medical claims, report actual costs associated with unhealthy lifestyles and poor compliance, and estimate potential savings. This enables us to help you pinpoint specific and prevalent risks or conditions and implement targeted, tailored programs to lower those risks.
- ▶ Return on Investment We provide our clients with conservative and reliable estimates for "hard dollar" medical cost savings and productivity improvement-related savings. ROI can be calculated using actual claims data for your population both before and after the intervention period.
- Assurance of confidentiality, privacy and full HIPAA compliance.

### A Proven Approach: Screening ... Activity ... Rewards!

The Horton Group networks with the nations' top-tier wellness incentive vendors to implement motivational programs for both plan participants and non-participants. Since the vast majority of healthcare dollars are expended on the treatment of conditions that are largely preventable through behavior modification, we design integrated solutions to create awareness, encourage healthier habits and motivation, which result in your company having more productive, engaged and satisfied employees.

For optimal results, a well-planned strategy is designed and implemented, with aligned vendors and services all effectively utilized and managed to achieve long-term results.











Health Risk Assessments

Personal Health Coaching

Biometric Screenings

Weight Management

Weight Management

#### Healthy Employees Drive a Healthy Bottom Line

Our *Best In Class Wellness Services* include health risk and culture assessments, benefit plan design, biometric screenings, on-site workshops and promotional events, including incentive-driven solutions to increase employee participation. Return on investment is measurable and can often occur within the first plan year and continues to grow as employees become healthier, productivity increases and healthcare costs are controlled.

#### Outcomes

- ▶ Identify more members for health maintenance and prevention support
- Deliver greater levels of cost savings for our clients and their employees
- ► Reign in rising healthcare costs
- ▶ Engage employees to become educated consumers relative to their personal health
- ▶ Shift to proactive health maintenance from reactive health care
- ▶ Reduce absenteeism
- ▶ Reduce Workers' Compensation costs
- Manage disability / Return-to-Work
- ▶ Promote safety
- ► Improve morale -----

Does my company care about my well being?

#### A Healthy Return on Investment

By partnering with The Horton Group to create a wellness program for your company, you will likely receive a significant return on your investment:

- ➤ The American Journal of Preventive Medicine reports that for every dollar an employer invests in worksite wellness, they can expect a \$3 to \$6 return on their investment.
- ▶ According to PreventDisease.com, 70% of all healthcare costs are caused by illnesses that could have been prevented if identified early and managed properly.
- ▶ The Journal of the American Medical Association stated that U.S. businesses lose an estimated \$61.2 billion annually due to employees who come to work with illnesses that could have been prevented.
- ▶ The Journal of Occupational and Environmental Medicine (JOEM) study found that slowdowns and lost productivity caused by illness on the job, known as presenteeism, may account for up to 60% of employer healthcare costs.
- ▶ The 2004 Healthcare Study from the University of Michigan determined that the indirect cost from lost employee productivity and performance was three times that of their direct costs.

