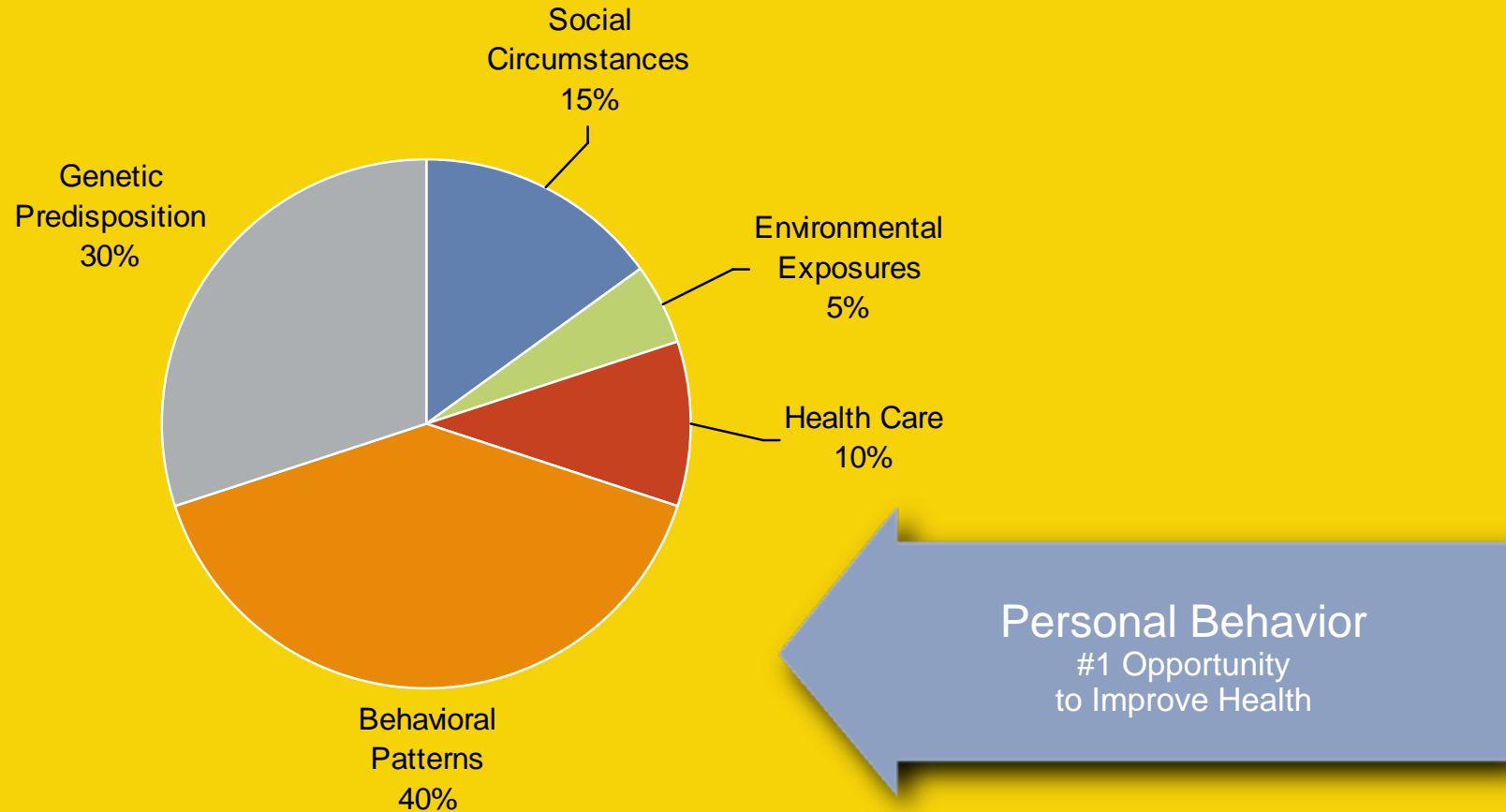




## Healthy Choices: What Works and What Doesn't in Crafting and Communicating Wellness Initiatives

To protect the confidential and proprietary information included in this material, it may not be disclosed or provided to any third parties without the approval of Hewitt Associates LLC.

# We Are Largely in Control of Our Own Health

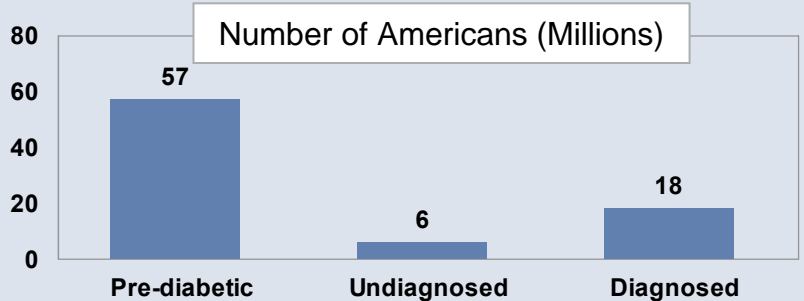


Source: Schroeder, S. *N Engl J Med* 2007;357:1221-1228

# Lifestyle Reality

Lifestyle

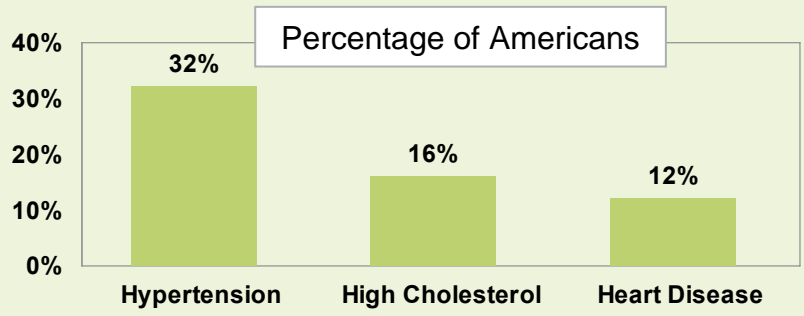
Diabetes



Direct Cost

\$116 B

Cardiovascular Disease



\$258 B

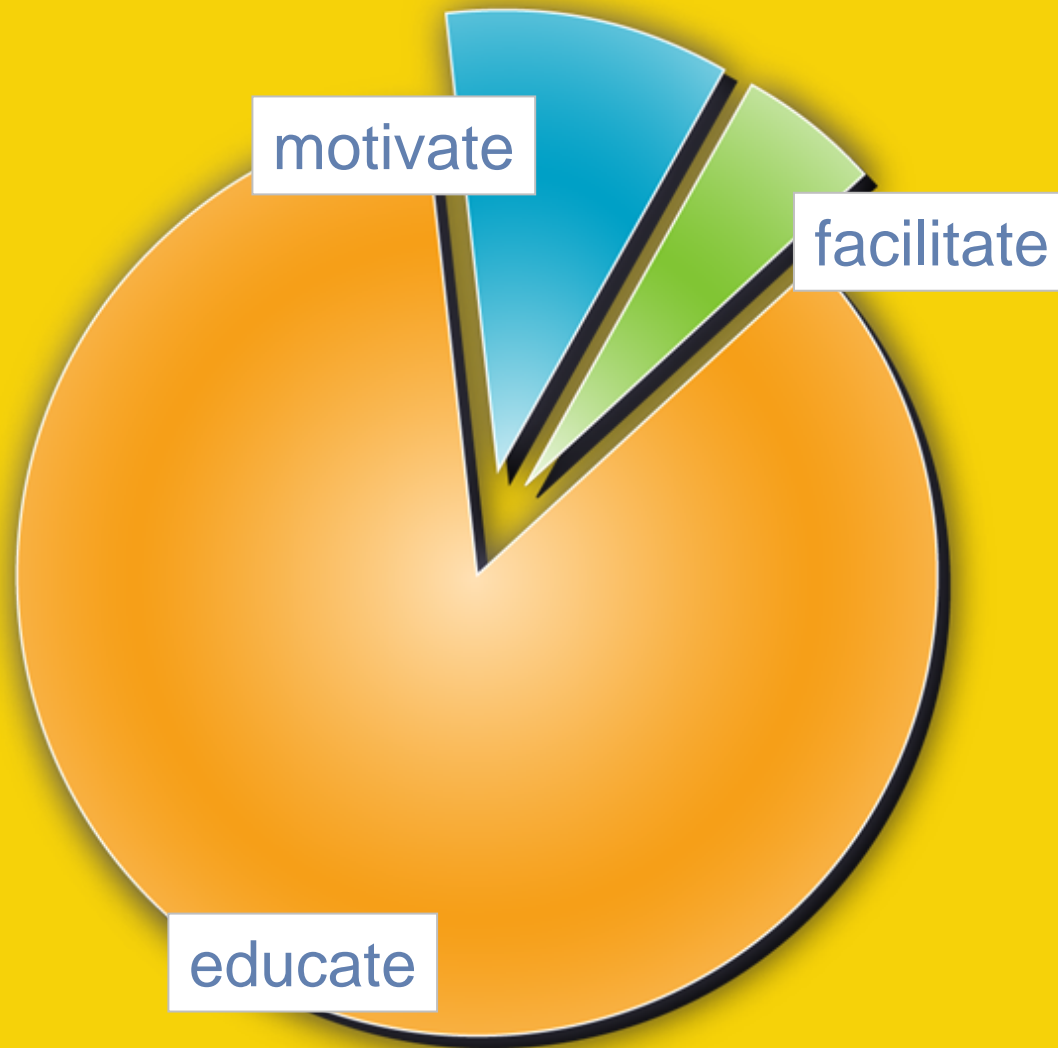
Digestive Disorders

- 60–70 million people
- 13% of hospitalizations
- 50 million physician visits a year

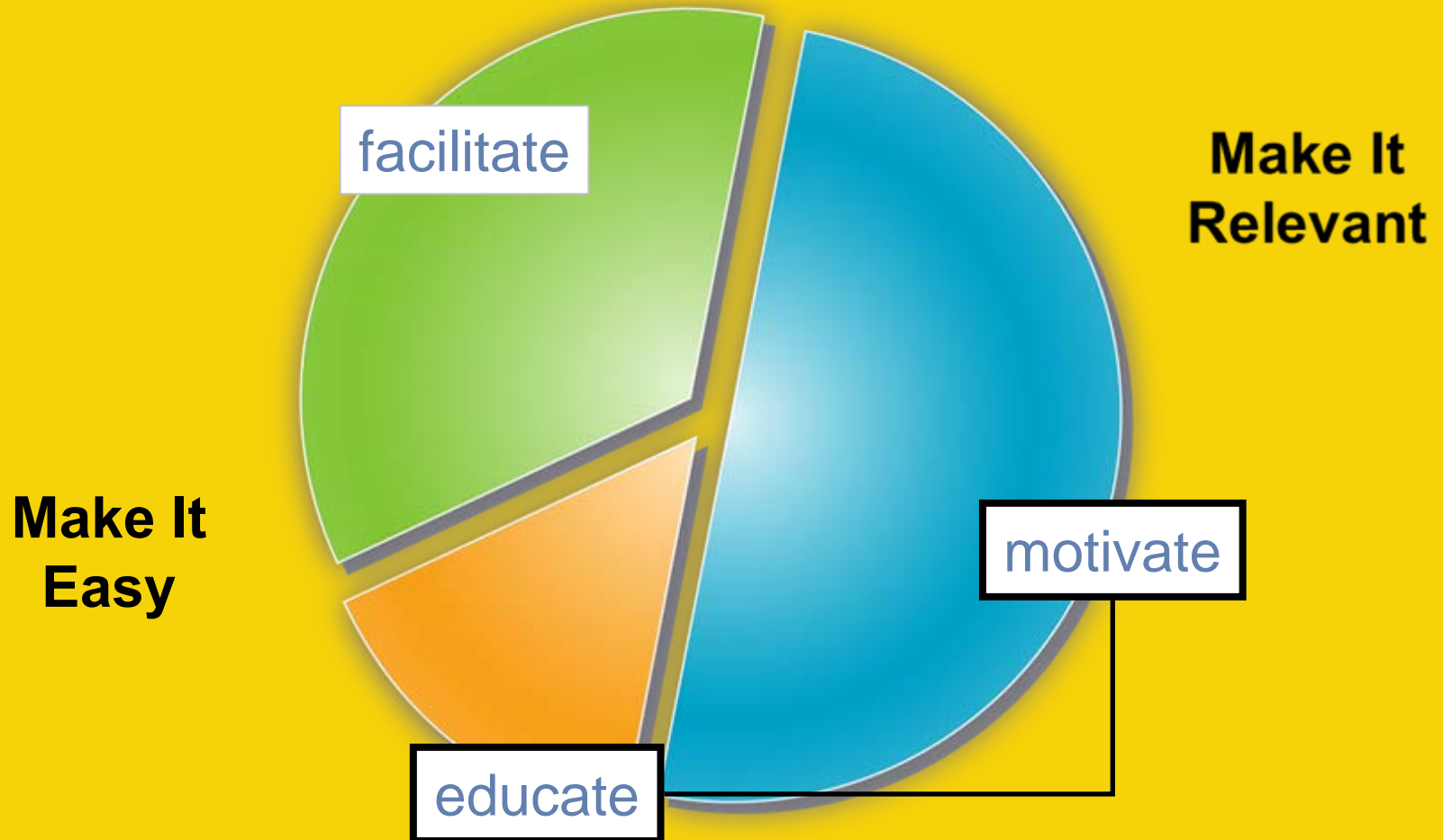
\$87 B

Sources: ADA, National Center for Health Statistics, Rush Univ. Medical Center

# The OLD Way to Think About Health Engagement

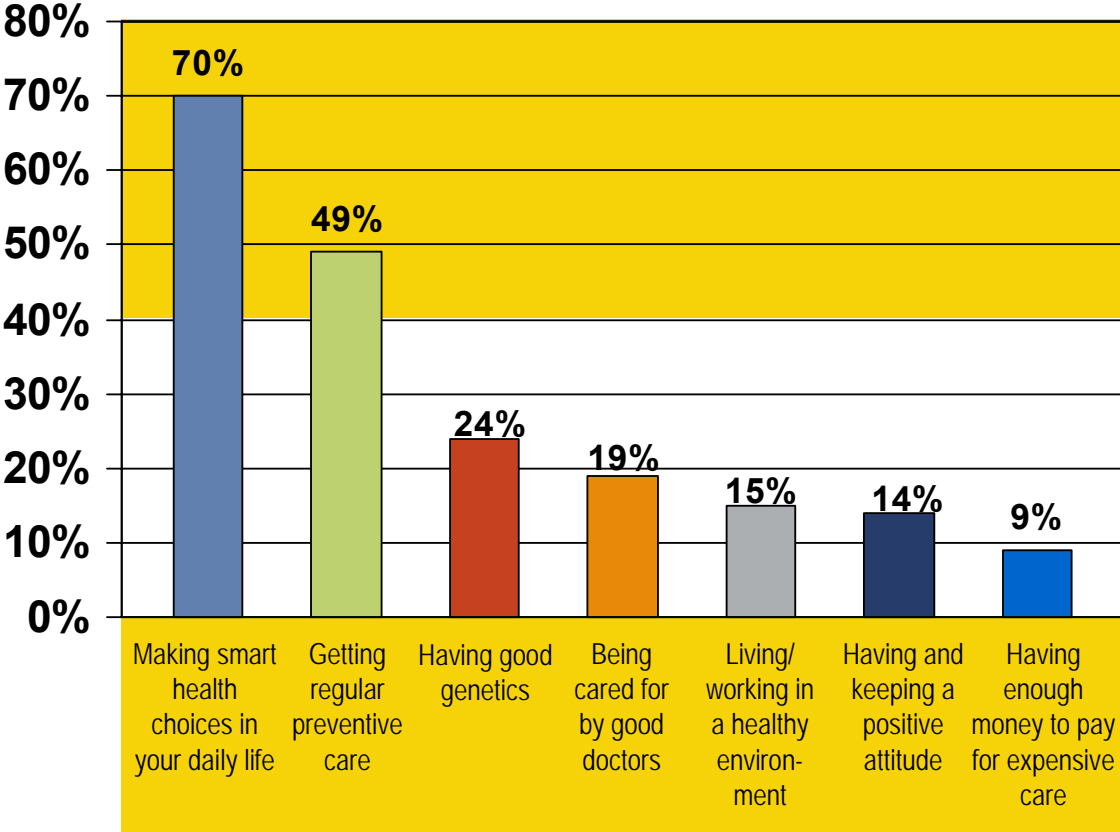


# A NEW Way to Think About Health Engagement



# People Know the Right Answers, Yet . . .

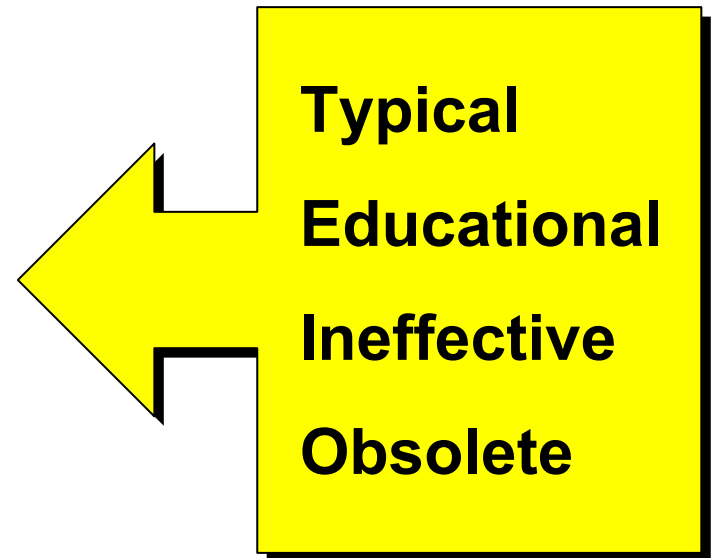
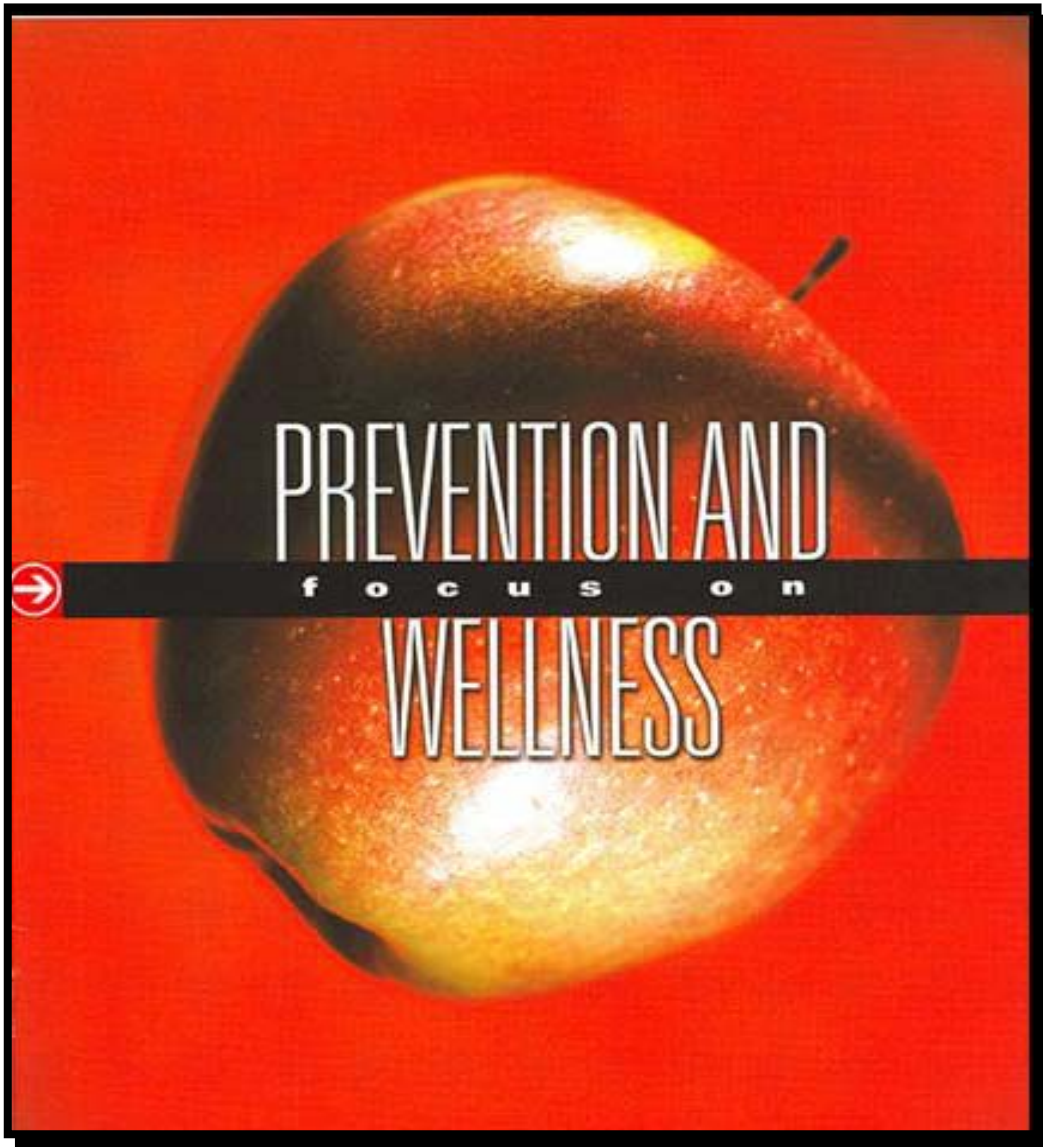
## Good health is mainly a result of:\*



\*Answers ranked in top 2

Source: Hewitt/NBGH Consumer Survey, 2010

***Health benefits communication,  
as we've known it  
over the past 30 years,  
is obsolete.***

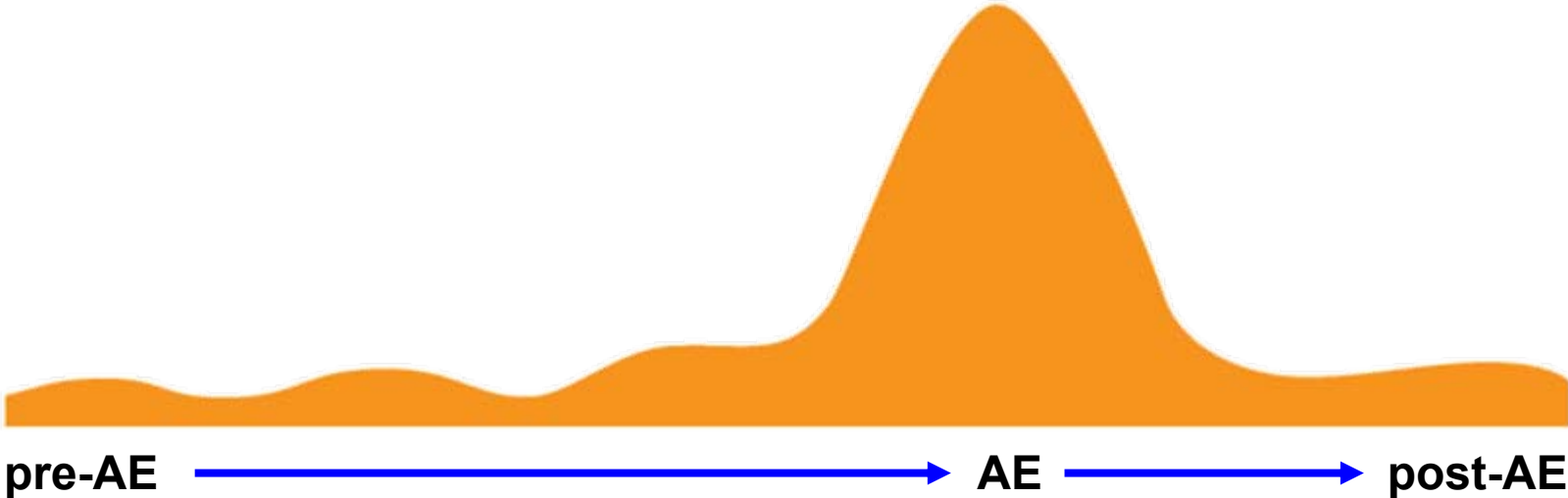


## Health Engagement Tip #1

**“People get distracted and forget.  
Repetition, across time, is vital.”**

# Employees' Reality of Health Messaging from Employers

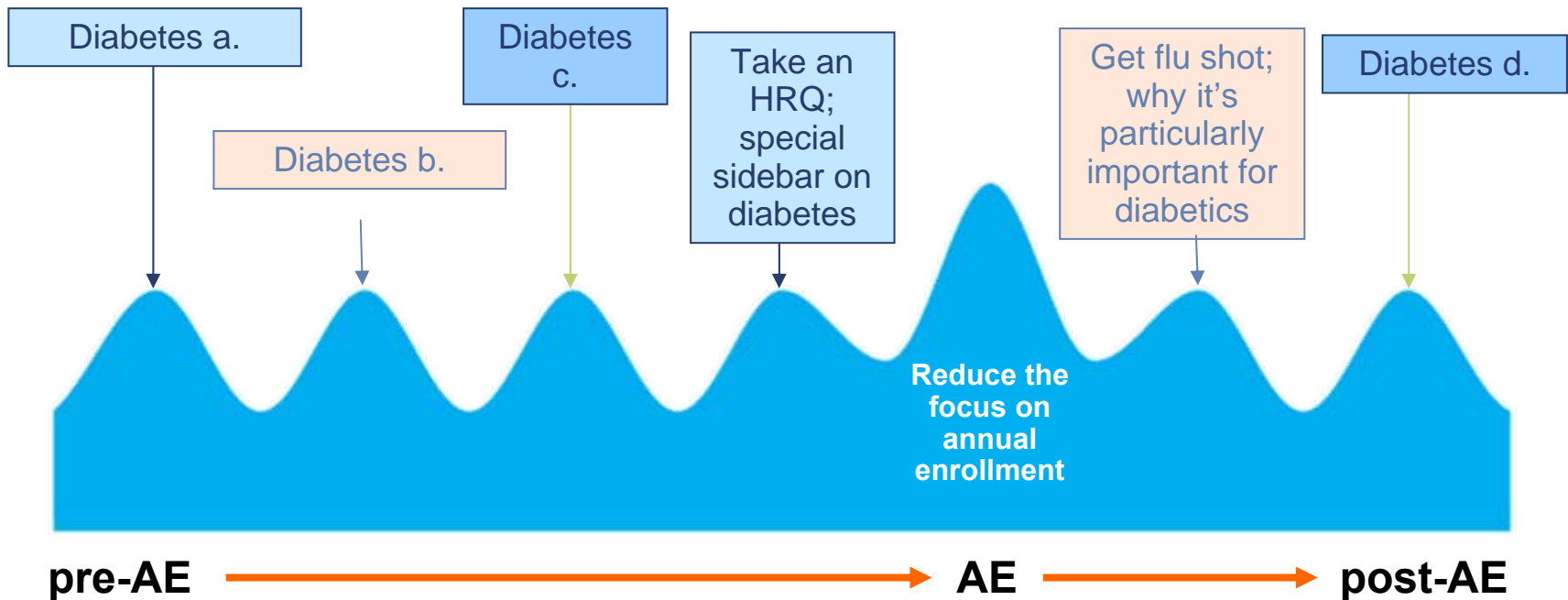
➤ For most employees, annual enrollment is one week out of the year.



What Are They Hearing About the Rest of the Year?

# A New Employee Reality for Health Messaging?

➤ Emphasize health engagement the other 50 weeks



A Possible Focus of Health Engagement Over the Course of One Year

## Health Engagement Tip #2

“Targeting Fuels Motivation  
& Improves Outcomes”

# Do You Know Who I Am and How to Move Me?

## **My Demographics**

Who am I and how can you find me in your organization?

## **My Attitude**

What matters to and motivates me, and what gets in my way?



## **My Well-Being**

What's my "current state" on health, finances, career, etc.

## **My Behaviors**

What am I doing already and what else am I likely to do?

# Help Target Key Audiences with Segmentation Analysis

Just like consumer marketers, HR and Benefits teams can use segmentation to target key groups in your population



Input Employees' and Spouses Names and Addresses

## TFC's LIVING Well Segments

### Leading the Way

Traditional • Responsible • Proactive

### In It for Fun

Sporting • Wealth-Oriented • Driven

### Value Independence

Ambitious • Hardworking • Leisure-less

### I Need a Plan

Traditional • Home-Oriented • Self-Assured

### Not Right Now

Entertainment • Downtime • Family

### Get Through the Day

Cautious • Handy • Cash-Strapped



Match Employees and Spouses to Database and Assign Segments

➤ **Focus on your largest segment(s) OR combine segmentation data with other data** to identify and target the behaviors (and people) that are *key* to your success:

### Demographic and Organizational Data

- ✓ Age
- ✓ Gender
- ✓ Ethnicity
- ✓ Location
- ✓ Salary
- ✓ Tenure

+

### Participation Data

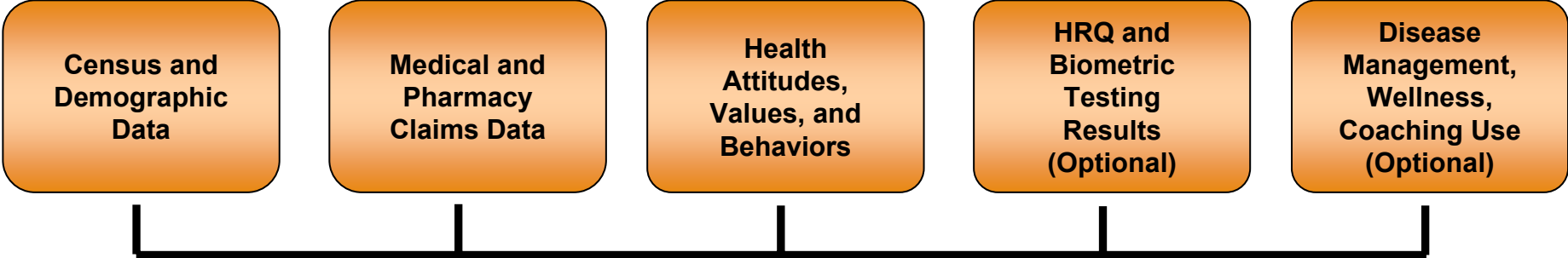
- ✓ Benefits Enrollment
- ✓ Lifestyle/Wellness Program
- ✓ Retirement Plan Decisions
- ✓ HRQ Participation
- ✓ Incentives Earned

+

### Health Claims/Risk Data

- ✓ Health Risk
  - Claims
  - Conditions
  - Rx Compliance
- ✓ Lifestyle Risk
  - Health Risk Questionnaire
  - Biometrics
- ✓ Screenings

# Identify and Target Health Risks



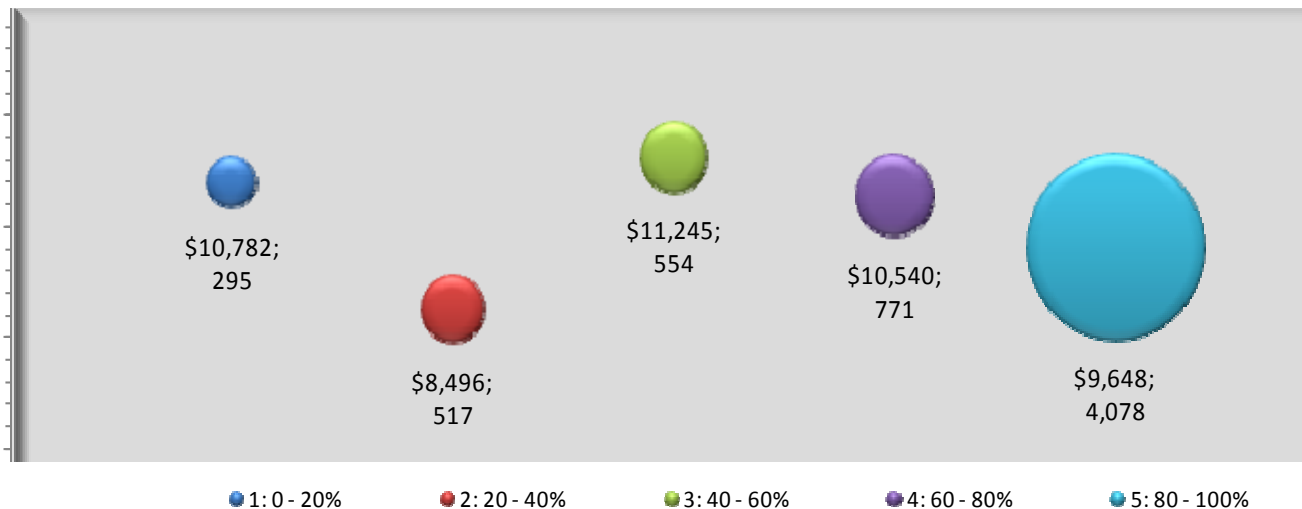
## Health Risk Group Profiling System



# Target Your Risks

Focus on data-driven, population-specific solutions

## Targeting Diabetes (Example) Paid Claims by Diabetes Compliance Band



**Major Finding:** More than one-third of high risk diabetics have less than 80% compliance and cost 15% more.

# Behavioral Economics Provides Insight and Leverage

Benefit designs, communication, and delivery are based on assumptions about peoples' behaviors that **may not be accurate**.

## Homo Economicus

(How we've viewed people)

- ✓ Rational
- ✓ Maximize value for self
- ✓ Well informed



## Homo Sapiens

(How people really behave)

- ✓ Boundedly rational
- ✓ Use decision "short-cuts"
- ✓ Make decisions using available information

# Behavioral Tendencies You Can Harness . . . or Fight



1

**inertia**

**Bias for status quo**



2

**temporal discounting**

**Present vs. Future**



3

**choices**

**Liberation or paralysis?**

**loss aversion**  
**Losing hurts worse than winning feels good**

4



5

**social norms**  
**What everyone else is doing**



## Health Engagement Tip #3

“‘Wants’ are more important  
than ‘Needs’”

# You Might Need A Mammogram, But Why Would You Want To Do It?

**“Because I can’t  
imagine life without you.”**

Computer  
Assisted **Digital**  **Only at**  
**Mammography** **Thomas**  
**Memorial**  
**Hospital**

# You Might Need to Lose Weight, But Why Do You Want To Start Now?



**YOU COULD BE OUR BIGGEST WINNER!**

That's right! Sign up for the Step Up! Pay for Pounds Incentive by March 31 and earn \$10 cash for every pound you lose!\*

It's all part of our Step Up! Take Charge Initiative—a new Schlumberger program to help employees and their families drop the weight and get in shape.

Forget starve-yourself diets, stress-induced binges, and workouts that leave you too tired to move.

**Step Up! to...**

- Small, daily changes that can have a big payoff on your health and weight
- Fun, friendly competition, games, jokes and recipe contests
- An online support network of family, friends and co-workers
- A fatter wallet and a slimmer, trimmer, healthier you!

C'mon, this one's a no-brainer. See the Step Up! Take Charge website at [stepup.slb.com](http://stepup.slb.com) for details and sign-up for Pay for Pounds by March 31, 2010. Enter this invitation code to complete your sign-up on the website: stepup10m.

\* \$0 general minimum. Step Up! Take Charge is for all NEM employees and family members, but the special Pay for Pounds Incentive is for Schlumberger employees only.

# Do You Need to Lose Weight or Do You Want to Fit Back into Your Favorite Jeans?



Wondering  
how you'll ever  
fit back into  
your favorite  
jeans?

Why not take the health risk assessment and get some tips and tricks on how to shave 10 pounds?

Go online today at  
[www.beyourbest.com](http://www.beyourbest.com)

Once you complete your health risk assessment, you get:



**Nutritious & delicious recipes for download**  
Click here to see example recipes.



**Exercise discounts and gym coupons**  
Click here to learn more about the discounts available.



**Free magazine subscription**  
Click here to see your choice of health magazines.

 **PREMIERco**

# You Don't Think You Need to Take a HRQ, But What Might Make You Think Differently?



She has a lot of living  
ahead of her.  
And she needs someone  
who can keep up.



**Take the health risk assessment.**

You'll get simple advice for living healthier  
so you have the energy for the people you love.  
And it's covered 100% by Premier Company.


**Once you complete your health risk assessment, you receive:**

- 250 flexible benefits dollars
- 1 month free membership at WeightWatchers
- \$100 towards the cost of a Stop Smoking program

**Call 1-800-000-1234 to request a health assessment.**  
And the first 50 employees to call get a bonus of 100 flex dollars!

Or you can go to [www.energyforlife.com](http://www.energyforlife.com) to take the online health assessment.  
Your survey and results will be kept confidential.

# Do You Ride to Be Healthy or Do You Want to Win the Challenge?



**Above average.  
Way.**

See how you compare to the rest of them.  
Take the health risk assessment.  
[www.howhealthyareyou.com](http://www.howhealthyareyou.com)

 **PREMIERco**

\*Your survey and results will be kept confidential—or we can just leave that up to you.

## Health Engagement Tip #4

“Your ‘Hero’ is the customer,  
not the plan or the program.”

# Facilitate: Clear the Road, Put Up Signs, Provide Services



Review Plan Designs



Review desired behavior from a user perspective



Look for any and all barriers that could be removed



Consider ways to increase the likelihood of the desired health behaviors



Create materials that guide people to do the right things, in as much detail as possible

**Consider ALL touchpoints**

# Educate: Make It Easy to Get Relevant Tools and Information

The screenshot shows the PremierCo Health Action Center website. The navigation bar includes links for Home, Pick the Right Plan, Save Money, Live Well, Info Express, and a Search box. A red box highlights the navigation bar and the search results area. The search results list various topics, with 'Are Expecting a Baby' highlighted by a red box. A black box with the text 'Enrollment time...' points to the 'Pick the Right Plan' link. Another black box with 'Anytime...' points to the 'Are Expecting a Baby' link. A third black box with 'Need-based information' points to the 'Pregnancy Center' section. The Pregnancy Center section includes a welcome message, a 'YOUR 2010 HEALTH PLAN AT-A-GLANCE' link, and a list of care guides and in-depth reports. A 'Health Encyclopedia' section is also visible with links to pregnancy-related topics.

**PremierCo** Health Action Center

Home Pick the Right Plan Save Money Live Well Info Express Search

Enrollment time... Anytime... Need-based information

What to Do When You:  
- Have a Medical Emergency  
- Have a Chronic Condition  
- Are Expecting a Baby  
- Lose Your Insurance Card  
- May Need Surgery

Home > Health Information > Health Topics  
**Pregnancy Center**

Have a healthy pregnancy and a healthy baby! Get the facts you need about pregnancy — from getting healthy before conception through the postpartum period.

Visit our illustrated Pregnancy Center before, during, and after your pregnancy for information, slide shows, animated features for you and your family, and more.

[Comprehensive Pregnancy Health Center](#)

**Care Guides and In-Depth Reports**

- > Infertility in women
- > Birth control options for women

[View more](#)

**Health Encyclopedia**

- > Pregnancy - health risks
- > Pregnancy care
- > Pregnancy - identifying fertile days

[View more](#)

Home

Not sure what to do?  
Get enrollment suggestions from **DecisionDirect™**

**Welcome to the new Action Center**

[YOUR 2010 HEALTH PLAN AT-A-GLANCE](#)

★★★★☆ (161 Votes)



## Contact Information

H

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*Principal*

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Bridgewater, NJ 08807

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John.Moses@hewitt.com