



Effective Models for Staying Profitable in the Wellness Business

Presented by:

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Andrew Fondow, First Person Advisors

Jim Dustin, Employee Benefits International



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MAKING WELLNESS PROFITABLE: MOVING FROM VALUE ADD TO PROFIT CENTER

Building the Case

- Why should employers care about being involved in helping their employees make healthier choices and be more engaged?

A Better Bottom Line



the web's most popular shoe store!®



Why Have Some Companies Made the Investment?

- The right incentive programs can significantly lower employer health care costs over time.
- Healthier employees are productive.
- People care more about making smart choices when they have skin in the game.
- Absenteeism and sick leave costs are significant, and improving the health of employees is proven to lower the rate of absenteeism.
- Employers that implement wellness designed, culturally specific programs report better employee morale and loyalty to the company.

Wellness Consulting as Value Add

Potential Benefits

- Stickier clients
- A differentiator, depending on scope of services
- Generate revenue

Drawbacks

- Additional costs in terms of time and personnel
- New set of knowledge required

Wellness Consulting – Fee Based

What's Complimentary

- Initial strategy call/meeting
- NFP Wellness Newsletter
- Sample communications – available on the NFP website

What's Not

- Incentive modeling
- Training and guidance to Wellness Committee
- Participate in vendor review and selection process – RFP
- Higher level – manage third-party vendors and implementation
- Assist with presentations/reporting to C-Suite

Profit from Onsite Programming

- Health fairs
- Ergonomic assessments
- Registered dieticians
- Hearing tests
- Basic vision exams

Our NFP Partner



Wellness – Consulting Fee

'EXHIBIT B'

Benefits Consulting Fees

Compensation for services outlined in exhibit A are as follows, and subject to the performance guarantees in "Exhibit C":


PROPOSED Health & Welfare April 1 – Dec 31 2013 (9 months)

Pharmacy Consulting Services	\$15,000
Financial and Clinical Data Analytics	\$69,750
General Account Management Services	\$75,000
Compliance Services	\$15,000
Health Risk Management and Wellness Services	\$18,750
Subtotal	\$193,500

Consulting fees are guaranteed for 9 months, effective 4/1/2013-12/31/2013.

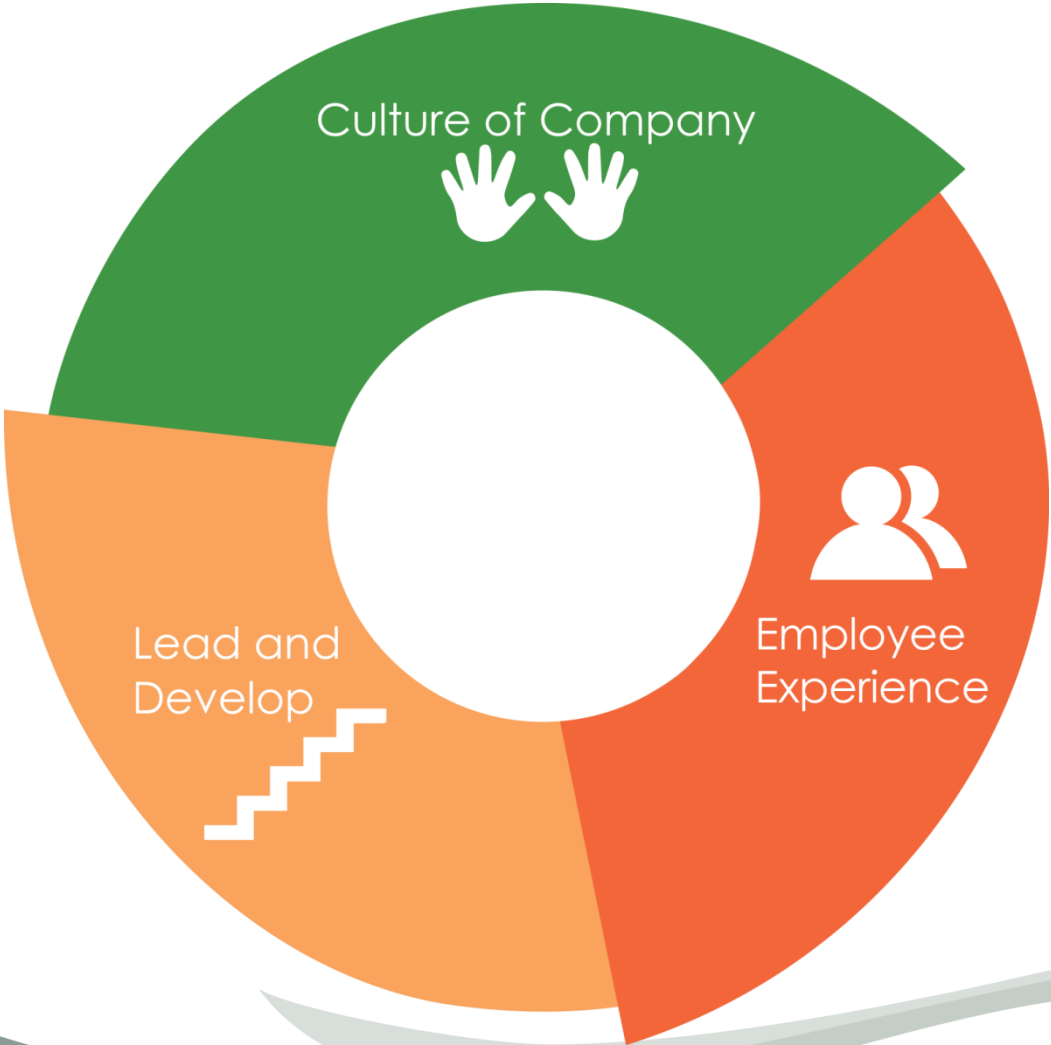
Wellness Consulting – Performance Guarantee

Performance Guarantees		
SERVICE LEVEL MEASURES	GOALS	POINTS
COMMUNICATION - Response to telephone messages and emails provided within one business day.	30 pts Exceeds Expectations; 25 pts Meets Expectations; 15 pts Less than Expectations; 0 pts Significantly Less than Expectations	0 <input type="text"/>
ISSUE RESOLUTION - Acknowledge and log issues within one business day and resolves in a timely manner. Resolution timeframe will be determined jointly between Springleaf Financial and Account Manager on a case-by-case basis.	30 pts Exceeds Expectations; 25 pts Meets Expectations; 15 pts Less than Expectations; 0 pts Significantly Less than Expectations	0 <input type="text"/>
PROJECT MANAGEMENT - Properly execute and monitor ongoing projects. Timeframe will be determined jointly between Springleaf Financial and Account Manager on a case-by-case basis.	30 pts Exceeds Expectations; 25 pts Meets Expectations; 15 pts Less than Expectations; 0 pts Significantly Less than Expectations	0 <input type="text"/>
REPORTING - Provide timely and accurate financial reports as requested	30 pts Exceeds Expectations; 25 pts Meets Expectations; 15 pts Less than Expectations; 0 pts Significantly Less than Expectations	0 <input type="text"/>
HEALTH & PRODUCTIVITY/ WELLNESS* - Setting strategy, ongoing communication	30 pts Exceeds Expectations; 25 pts Meets Expectations; 15 pts Less than Expectations; 0 pts Significantly Less than Expectations	0 <input type="text"/>
Please provide any additional details you would like to share:		



Presented by:
Andrew Fondow, First Person Advisors

How First Person views wellness



Culture of Company

- Culture is programmed by values
 - Values drive behaviors
 - Behaviors drive actions
 - Actions drive results
- How does First Person accomplish this?
 - Connect values → organizations success → employees as human beings



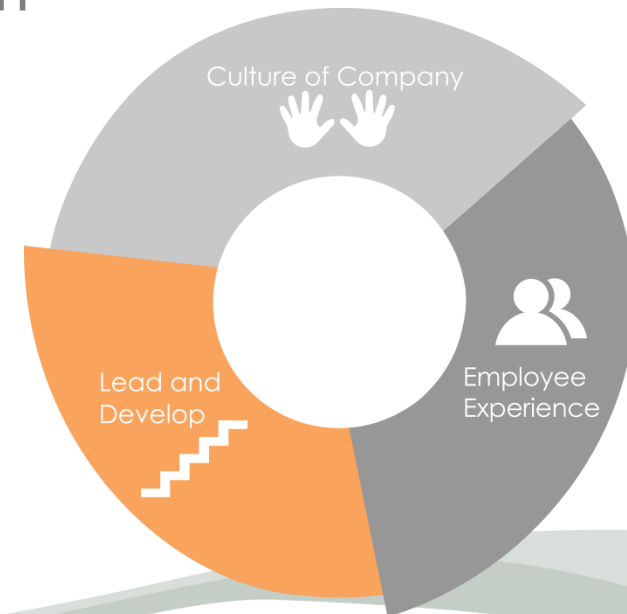
Employee Experience

- What was your first day experience?
- Engaged employees will go the extra mile to bring their vision to life
- How does First Person accomplish this?
 - Compensation strategy
 - Recruiting and onboarding
 - Other HR initiatives
 - Benefit platform
 - Well-being



Lead and Develop

- Who and how will carry forward the culture
- How does First Person accomplish this?
 - Manager training
 - Employer branding and communication
 - Program management and support





Presented by:

Jim Dustin, Employee Benefits International

**EXPANDING YOUR TOOL BOX USING THE
ACA AND CORPORATE WELLNESS: PLAN
COMPLIANCE AND CREATIVITY IS KEY**

Global Broker Strategy

Sales

- Using ACA compliance to create a sales opportunity
 - 30 % - 50% contribution differential
- Incorporating wellness into the benefit design
 - HRA / HSA strategy
 - Multiple sales opportunity
 - Worksite
 - HRA / HSA

Global Broker Strategy

- Wellness in the pre-renewal strategy
 - Moves you out of the agent/broker role and into a consultant role
 - Opportunity to expand fee & commission arrangements
- Expansion of wellness related staff
 - Insource vs. outsource

Global Broker Strategy

Implementation

- Pros & cons of carrier wellness strategy
 - Difficult if you change carriers
 - Requirement of carrier funded wellness dollars
- Use of data exchange to determine ROI
 - Consider carrier direct data
- Implementation timeline for awareness
 - 60 – 90 days minimum