Agenda

Meet BCBST
- Who We Are
- Our Vision

Programs/Resources
- Demographics
- Program Highlights

Program Measures
- Participation
- Outcomes Highlights
- Testimonial
About BCBST

• Headquartered in Chattanooga; offices in Memphis, Nashville, Knoxville, Jackson and Johnson City
• Nearly 5,500 employees
• More than 14,000 group customers
• Nearly 1.3 million commercial members
• More than half a million government members
Our Vision and Mission

Vision
To be the preferred, leading health solutions company, recognized for delivering value and improving the health and quality of life in Tennessee

Mission
Provide peace of mind to our customers and communities through affordable solutions for health and healing, life and living
BCBST Demographics

Profile of Chattanooga Employees Participating in Wellness Initiatives

Employee Demographics

Eligible Participants
July 2011

<table>
<thead>
<tr>
<th></th>
<th>In-Office</th>
<th>Telecommuter</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of Total Employees</td>
<td>90%</td>
<td>10%</td>
</tr>
<tr>
<td>Average Age</td>
<td>41.8</td>
<td>41.3</td>
</tr>
<tr>
<td>% Chronic</td>
<td>39%</td>
<td>40%</td>
</tr>
<tr>
<td>% Acute/Episodic</td>
<td>18%</td>
<td>19%</td>
</tr>
<tr>
<td>% Healthy</td>
<td>43%</td>
<td>41%</td>
</tr>
</tbody>
</table>

5,484 Total Eligible Participants
Program Highlights

- Nutrition Center
- Web Portal
- On-Site Programming
- Fitness Center
- On-Site Clinic and Pharmacy
- Health Coaching
- ActiPed
- Incentives
Culture of Health

- Farmer’s Markets
- Executive Walks
- Nutrition Center
- Bicycle Check-Out
- Fitness Center Facebook Page
- Wii Fit Challenges
- Lunch and Learns
Top 5 Health Concerns

Participants with Need Identified

- Nutrition: 4,000
- Weight: 3,500
- Cholesterol: 3,000
- Blood Pressure: 2,500
- Exercise: 2,000
- Healthy Back Program: 1,500
- Breast Health: 1,000
- Menopause Health: 500
- Stress: 0
- Maintain Weight: 0
- Osteopenia: 0
- Migraine: 0
- GERD: 0
- Tobacco Use: 0
- Asthma: 0
- Diabetes: 0
- Pre-Diabetes: 0
- Pregnancy Health: 0
- Tobacco Cessation: 0
- Osteoporosis: 0
- Heart Disease: 0
Participation – Health Coaching

5,484 Eligible Participants
3,263 Health Assessment Takers
2,671 Coaching Participants

Coaching Participants with:
- Secure Messaging Activity: 86.7%
- Tracker Activity: 79.7%
- Telephonic Coaching Activity: 17.4%
High and Very High Users are Older than Other Users and Non-Users.

- Very High: 10,947
- High: 5,017
- Moderate: 2,833
- Minimal: 1,098
- Non-Users: -

**ActiPed User Average Age**

ActiPed Average Daily Steps:
- High and Very High Users Exceed 5,000 Daily Step Goal

**ActiPed User Average Age**

High and Very High Users are Older than Other Users and Non-Users.
Participation - Fitness

- As of October 1, 2011 Fitness Center membership is 2,956 with 385 new members being added in 2011.
- Average daily visits per month are 551 for calendar year 2011 vs. 409 for the same period in 2010.
Health Status

Distribution of Members by Claims Cost

- Healthy
- Acute/Episodic
- Chronic

AVERAGE COST BREAKOUT BY MEMBER HEALTH STATUS

<table>
<thead>
<tr>
<th>Average PMPM &amp; PMPY Paid Costs</th>
<th>Previous Rolling 12 (Y1)</th>
<th>Current Rolling 12 (Y2)</th>
<th>Variance Y2 vs. Y1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chronic - PMPY Cost</td>
<td>$7,496</td>
<td>$6,994</td>
<td>-6.7%</td>
</tr>
<tr>
<td>Acute/Episodic - PMPY Cost</td>
<td>$5,025</td>
<td>$5,486</td>
<td>9.2%</td>
</tr>
<tr>
<td>Healthy - PMPY Cost</td>
<td>$728</td>
<td>$726</td>
<td>-0.3%</td>
</tr>
</tbody>
</table>
Outcomes – On-Site Programs

Program Results-Averages

<table>
<thead>
<tr>
<th>Program</th>
<th>Average Weight Lost in lbs.</th>
<th>Average Body Fat Lost in lbs</th>
<th>Average Lean Muscle Gained in lbs</th>
<th>Average Reduction of BMI Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>CrossFit</td>
<td>2.5</td>
<td>4</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Genesis</td>
<td>7.3</td>
<td>5.35</td>
<td>0.3</td>
<td>1.2</td>
</tr>
<tr>
<td>OnCourse</td>
<td>5.82</td>
<td>5.35</td>
<td>0.3</td>
<td>1.45</td>
</tr>
</tbody>
</table>

CrossFit Results Totals
47 Participants
- Sum of Weight Lost: 188.2
- Sum of Body Fat Lost: 115.4
- Sum of Lean Muscle Gained: 21.8
- Sum of BMI Reduction: 73

OnCourse Results Totals
326 Participants
- Sum of Weight Lost: 1704
- Sum of Body Fat Lost: 1046.61
- Sum of Lean Muscle Gained: 268.5
- Sum of BMI Reduction: 1046.61

Genesis Results Totals
31 Participants
- Sum of Weight Lost: 225
- Sum of Body Fat Lost: 37.56
- Sum of Lean Muscle Gained: 104.61
- Sum of BMI Reduction: 1046.61
Analysis of data aggregated over a four-year period from more than 5,000 BCBST participants revealed:

- **47.6%** improved their cholesterol, with an average improvement of 27.2 points Total, 22.1 points LDL, and 8.2 points HDL
- **44.8%** improved their BP, with an average improvement of 11.1 points Systolic and 8.5 points Diastolic
- **46.9%** improved their nutrition
- **56.1%** improved their physical activity level
- **38.7%** lost weight, with an average weight loss of 11.9 pounds
- **26.7%** quit smoking
- **27.6%** eliminated their stress risk

**ROI** 2.34

Medical & Pharmacy Claims Savings to Fees **1.69**

Program Savings (claims + productivity savings) to Fees **5.82**
## Engagement: Compliance With Evidence-Based Care

### COMPLIANCE WITH EVIDENCE-BASED PREVENTIVE AND CHRONIC CARE

<table>
<thead>
<tr>
<th>Overall Preventive and Chronic Care Compliance</th>
<th>Previous 12 (Y1)</th>
<th>Current 12 (Y2)</th>
<th>Variance Y2 vs. Y1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Compliance for All Members</td>
<td>67.5%</td>
<td>67.2%</td>
<td>-0.5%</td>
</tr>
<tr>
<td>Overall Compliance for Members <em>Engaged</em> in Clinical Management</td>
<td>82.6%</td>
<td>84.7%</td>
<td>2.5%</td>
</tr>
<tr>
<td>Overall Compliance for Members <em>Not Engaged</em> in Clinical Management</td>
<td>60.8%</td>
<td>59.9%</td>
<td>-1.5%</td>
</tr>
<tr>
<td>Preventive Care - Compliance for All Members</td>
<td>58.1%</td>
<td>57.7%</td>
<td>-0.7%</td>
</tr>
<tr>
<td>Preventive Care - Compliance for Members <em>Engaged</em> in Clinical Management</td>
<td>71.9%</td>
<td>70.9%</td>
<td>-1.3%</td>
</tr>
<tr>
<td>Preventive Care - Compliance for Members <em>Not Engaged</em> in Clinical Management</td>
<td>52.0%</td>
<td>52.1%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Chronic Care - Compliance for All Members</td>
<td>82.7%</td>
<td>82.6%</td>
<td>-0.1%</td>
</tr>
<tr>
<td>Chronic Care - Compliance for Members <em>Engaged</em> in Clinical Management</td>
<td>83.3%</td>
<td>86.3%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Chronic Care - Compliance for Members <em>Not Engaged</em> in Clinical Management</td>
<td>82.1%</td>
<td>78.8%</td>
<td>-4.1%</td>
</tr>
</tbody>
</table>

### Overall Compliance with Evidence-Based Medicine Standards for Members With Key Primary Chronic Disease Conditions

<table>
<thead>
<tr>
<th>Disease Condition</th>
<th>Previous 12 (Y1)</th>
<th>Current 12 (Y2)</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancer - <em>Engaged</em></td>
<td>78.7%</td>
<td>77.2%</td>
<td>-2.0%</td>
</tr>
<tr>
<td>Cancer - <em>Not Engaged</em></td>
<td>60.7%</td>
<td>56.5%</td>
<td>-6.9%</td>
</tr>
<tr>
<td>Cardiovascular Disease - <em>Engaged</em></td>
<td>82.4%</td>
<td>83.3%</td>
<td>1.1%</td>
</tr>
<tr>
<td>Cardiovascular Disease - <em>Not Engaged</em></td>
<td>85.0%</td>
<td>71.0%</td>
<td>-16.4%</td>
</tr>
<tr>
<td>Congestive Heart Failure - <em>Engaged</em></td>
<td>90.0%</td>
<td>100.0%</td>
<td>11.1%</td>
</tr>
<tr>
<td>Congestive Heart Failure - <em>Not Engaged</em></td>
<td>100.0%</td>
<td>100.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Diabetes - <em>Engaged</em></td>
<td>93.5%</td>
<td>95.2%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Diabetes - <em>Not Engaged</em></td>
<td>91.6%</td>
<td>86.2%</td>
<td>-5.9%</td>
</tr>
<tr>
<td>COPD - <em>Engaged</em></td>
<td>61.4%</td>
<td>73.5%</td>
<td>19.7%</td>
</tr>
<tr>
<td>COPD - <em>Not Engaged</em></td>
<td>50.8%</td>
<td>41.7%</td>
<td>-18.0%</td>
</tr>
<tr>
<td>Endocrinology - <em>Engaged</em></td>
<td>46.9%</td>
<td>54.2%</td>
<td>15.7%</td>
</tr>
<tr>
<td>Endocrinology - <em>Not Engaged</em></td>
<td>51.7%</td>
<td>45.2%</td>
<td>-12.6%</td>
</tr>
<tr>
<td>Hypertension - <em>Engaged</em></td>
<td>64.5%</td>
<td>63.5%</td>
<td>-1.6%</td>
</tr>
<tr>
<td>Hypertension - <em>Not Engaged</em></td>
<td>58.0%</td>
<td>49.2%</td>
<td>-15.2%</td>
</tr>
<tr>
<td>Orthopedics/Rheumatology - <em>Engaged</em></td>
<td>94.0%</td>
<td>93.8%</td>
<td>-0.1%</td>
</tr>
<tr>
<td>Orthopedics/Rheumatology - <em>Not Engaged</em></td>
<td>91.3%</td>
<td>92.8%</td>
<td>1.7%</td>
</tr>
<tr>
<td>Asthma - <em>Engaged</em></td>
<td>92.6%</td>
<td>93.8%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Asthma - <em>Not Engaged</em></td>
<td>92.4%</td>
<td>100.0%</td>
<td>8.2%</td>
</tr>
</tbody>
</table>
Meet Jenny

- **Oncourse** Participant
  - July 2010
  - Lost **29 Pounds** during 10-week program
  - Lost a total of **110 pounds** since July 2010
  - Lost a total of **59 inches**
  - Ran BCBST Riverbend 5k Race
  - Would like to help others to begin life-changing journeys
Questions

For more information please contact:
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