Who is Health Care Service Corporation

Health | Dental | Life | Disability | Connectivity | Pharmacy | Health IT

13 million members

4th largest U.S. health insurer

Largest customer-owned health insurer in the nation with solid financial ratings
- Standard & Poor’s AA- (Very Strong)
- A.M. Best A+ (Superior)
- Moody’s A1 (Good)
our purpose

To do everything in our power to stand with our members

in sickness and in health
WHY Wellness?

WELCOA – Wellness Councils of America REPORTS THAT EVERY

$1 invested in worksite wellness programs SAVES

$3 in health care costs (2009)

Members with ONE core condition cost 2.5x MORE

63% of health care cost increases in the past 5 years are due to chronic health conditions, caused in part by poor lifestyle choices.

Source: Benefits & Compensation Digest, October 2009

Under ACA beginning 1/14/2014, the limit on incentives for health-contingent wellness programs increases to 30% of the cost of coverage.
Our new wellness is for EVERYONE.

Introducing Well on Target™

More robust, completely integrated
A new way to experience wellness

- Consultative approach to partner with employers
- More flexible product components
- Accessible to all employees
- Personalized based on member information
- Increased channels to empower and engage employees
- Programs for employees across the health spectrum
OUR WELLNESS SUITE

- ondemand employer website
- Healthy Worksite consultation
- Wellness coordinators
- Member personalized communications

- Online access
- Weekly utilization reporting
- Aggregate reporting

- Events and seminars
- Workplace competitions
- Health fairs

onmyway™ Health Assessment
- Personal Wellness Report
- Biometric screenings

Liveon member portal
- Self-directed courses
- Trackers
- Health articles
- Fitness program
- Life Points

- Dedicated coaching
- Multiple modalities

Engaged, Accountable Employees

*Package and buy-up dependent
Tools to meet employers WHERE THEY ARE . . .

“Starting Out”

Health Assessment drives risk identification for wellness programs

“Experienced”

Member Portal engages members with trackers, tools and convenient self-directed courses

“Advanced”

Wellness Coaches address health topics relevant to the entire population

“Progressive”

Wellness Consultants assess worksite and provide strategic planning to reshape corporate culture

… Connecting employees to the strength and power to live healthier lives
BUILDING ON

WEIGHT MANAGEMENT
63%
lost six percent of their body weight

TOBACCO CESSATION
32%
of members report they stopped smoking

FITNESS PROGRAM
participants have
11%
lower claims costs*

* In comparison to our book of business
HEALTH SOLUTIONS –
Designed To Work Together

Offerings are highly integrated and optimal results are achieved when delivered together.

FOCUS ON BEHAVIOR CHANGE

Incentives
Concierge Customer Service
Well onTarget

FOCUS ON HEALTH IMPROVEMENT

Disease Management
Value Based Insurance Design
Well onTarget

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In sickness and in health.