

**Client Name  
and  
Organization,  
Company Logo**

***[INSERT CLIENT NAME] Preventive  
Care Strategy to Engage Employees  
and Build a Comprehensive Wellness  
Structure***



### **Timeline Goals**

- August-September 2016: Complete Needs Analysis
- September-October 2016: Initiate 2017 Program Design
- November-December 2016: Finalize 2017 Timeline
- January 2017: Begin Annual Program with either Quarterly or Annual Retainer

### **Primary Objectives**

- Increase Employee Engagement
- Curb Rising Healthcare Costs
- Use Available Amenities Effectively
- Create a Comprehensive Program

#### **Executive Summary:**

Your expressed goal for 2016 is to:

- (1) complete the ***[INSERT CLIENT NAME]*** (PROGRAM TITLE can be revised) needs analysis;
- (2) create a roadmap for your company's preventive care strategy;
- (3) set the wellness budget; and
- (4) finalize a program structure for 2017.

*Most organizations operate with the objective of subsidizing their employee healthcare and keeping employees who wish to be under the umbrella of the insurance policy covered, but also keep premiums reasonable in order to fund healthcare programs within a reasonable budget. Partnering with PentaFit guarantees improvements in the following areas: (1) reduction in claims costs to circumvent premium increases; (2) reductions in employee absenteeism; and (3) tangible increases in employee engagement within each office location in conjunction with improving inter-office connections. A tangential goal is transferring wellness amenities and program options to international employees.*

### **[INSERT CLIENT/ORGANIZATION NAME] Demographics**

- 650 employees domestically (*this group is the primary focus for this wellness initiative in 2017.*)
- Domestic office locations:
  - H Street - 500 non-billable (salaried) employees
  - Pennsylvania Avenue - 20-30 billable project employees
  - Crystal City Office- 50-60 billable project employees with a possible increase of 125 employees next year, totaling 175-185 before the end of 2017
- Internationally 5,000 employees. *Note: we will seek to tailor some of the wellness initiatives to be transferrable to international locations, in the form of webinars, etc.*

## Examining Your Amenities to Utilize and Optimize Savings

### (1) Blue Rewards Program:

- This program is of high value to employees because each enrolled individual can earn hundreds of dollars towards their healthcare premiums simply by completing an online health assessment via Blue Rewards. CareFirst is your domestic healthcare program. We understand that the international employees use Aetna, and will examine this for wellness programming in the future; however, it will not be a component for the current needs analysis.
- Our goal is to increase participation and completion, illustrate available rewards in this program, guide employees with activities and incentives to obtain Blue Rewards, and inter-weave inter-office activities to bolster participation rates.
- The needs analysis creates a metrics-quantized strategy our strategy for completing the Blue Rewards program with the aim of reducing potential healthcare costs and increasing overall employee engagement.

### (2) Blue365:

- This widespread and multi-faceted service offers discounts and deals for employees and employers to take advantage of fitness and nutrition products, as well as vacations and proctored wellness services.
- We will itemize and quantify potential savings using this pre-paid program and healthcare amenity, design wellness initiatives around these credits, and drive employees to take advantage of the credits which apply best to their preventive care needs.
- The needs analysis will guide a menu of options coinciding with other wellness activities and incentives to take advantage of your pre-paid benefits and save money on subsidizing wellness incentives.

### (3) Affordable Care Act Free Physical Exam:

- Each employee is allowed a free physical exam as dictated under the Affordable Care Act.
- Your **[INSERT CLIENT NAME]** (*PROGRAM TITLE can be revised*) wellness program will place heavy emphasis on utilizing the free annual physical exam, avoiding copayment and fees for other extraneous medical code billing, and saving on unnecessary biometric screenings. This is an astronomical cost-saver in total claims and billing.
- The needs analysis examines current rates of engagement in the free physical exam and sets a goal for improvements in participation rates using on-site promotion and follow-up metrics.

## Metrics for Applying Amenities to Savings

*PentaFit Wellness Programs Save Money. We Match and Exceed Your Wellness Investment. Listed below are the quantifiable savings which add up to a total accrual, which matches our estimated annual investment for your wellness program based on your employee base.*

*Note: Additional savings are implicitly assumed by way of reduced employee health claims costs, improved employee productivity, and employee engagement.*

#### BlueRewards:

Assume 50% of employees are insured with BCBS (325 total employees). If a projected 20% finish the Blue Rewards Program via wellness program promotion, this equates to **\$14,000 in savings** across the employee base.

#### Blue365:

Assume 50% of employees are insured with BCBS (325 total employees). If 25% of this population utilizes a discounted fitness or preventive item for a wellness challenge or other wellness-related activity (*remainder of item cost paid by employee and/or subsidized by employer*) this **saves the company, both employee and employer, a total of \$1,000-\$3,000.**

#### Increasing Completion Rates of Annual Preventive Care Visit:

The ACA free physical is available to all insured employees, regardless of whether or not they are under the umbrella of your insurance. Assuming a rate of 85% participation in the annual physical exam via wellness program promotion, claims costs reduce with fewer office visits or screening costs, **equating to a savings \$11,000-\$15,000 per year for the employer.**

**TOTAL ESTIMATED HEALTHCARE SAVINGS: \$30,000**

#### Plan of Action:

We will use a needs analysis for this year to map out the **[INSERT CLIENT NAME]** (*PROGRAM TITLE can be revised*) for next year.

The needs analysis uses a system designed specifically for PentaFit clients known as the Five-Year Wellness Forecast. Please see the attached documents to view the Forecast in summary as well as the data raindrops sent as a separate document for your understanding on how we perform the analysis and create your Five-Year Wellness Forecast.

To best tailor a program to serve your employee base and organizational needs, we need to gain more information to create your Forecast. Please use the following questions below as a guide for our follow-up discussions after we confirm the logistics and timelines of the Five-Year Forecast Needs Analysis:

- *What are your primary healthcare and employee cost drivers?*
- *What is your premium per employee per month?*
- *What are your average retention rates per employee, and cost to on-board new employees?*
  - *We can set a call with your insurance provider or your brokers to minimize work on your end.*
- *Can you seed FSA funds as a secondary option to offering incentives with paycheck credits?*
  - *This will improve employer savings on wellness initiatives.*
- *Would you like to utilize discounted CareFirst Trips to fund a trip for employees as a wellness incentive?*

- Can we utilize an employee survey as part of your needs analysis to gauge employee preferences and interests?
- We have a survey ready, just let us know when you'd like it to be sent.

The more we know, the better! Setting a meeting to talk with a focus group of employees will help us best gauge your culture and audience and tailor your needs analysis, projections, and program design accordingly. In short, our roadmap for follow-up includes: (1) approve needs analysis timeline and fee structure; (2) complete the questions in this document and possible follow-up with your BCBS rep; (3) issue an employee-wide survey; (4) engage focus group for one meeting to analyze company culture; (5) take healthcare data and metrics to build the Five Year Forecast: your full roadmap for 2017 program structure; and (6) begin building program menu options.

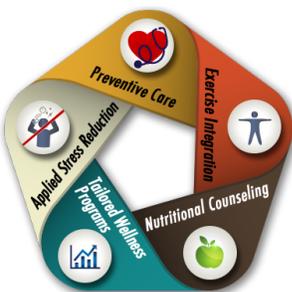
### **Budget for Needs Analysis:**

Although you have 650 employees, we will assume 80% participation rate in wellness programming. This equates to a projection of 520 employees as included in any portion of the Forecast or needs analysis, or as involved in a wellness initiative of any kind for 2017. If more employees wish to engage, that equates to a bonus savings for you, the organization. The flat rate for a needs analysis is \$8.50 per employee. This is the standard rate across the PentaFit client base, and equates to a total fee of:

**\$4,420 for your Five Year Forecast and Needs Analysis.**

*NOTE: your needs analysis and forecast will afford you ample and sufficient data to move your wellness initiatives using in-house staff only. This means engaging with a contractor will not be absolutely necessary because you will have comprehensive map of how to structure your programs and utilize amenities. You will also have ample information regarding your healthcare and employee demographic, etc to predict your costs and savings for the next five years. However, as you know, there remains a substantial administrative responsibility to be delegated to ensure that programming is successful in terms of participation and retention. If you choose to contract with PentaFit and delegate the administrative responsibility to our team, **you will receive a 100% credit of the needs analysis fee towards your annual retainer fee.** Additionally, we have projected your annual fee will be off-set by the credits and savings you will receive via wellness initiatives, incentives, and use of amenities. There is also a quarterly option for our programs, toward which we credit 50% of the needs analysis upon agreement for Q1, and an additional 50% for agreement to Q2.*

Thank you for considering PentaFit as your Wellness Provider. We are thrilled to begin work with you soon, meet your employees, and assist your team in fulfilling its goals of sustaining an engaged workforce, a healthy population, and a productive team. Please direct any questions at any time to [info@pentafit.com](mailto:info@pentafit.com), or call 202-930-5FIT.



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