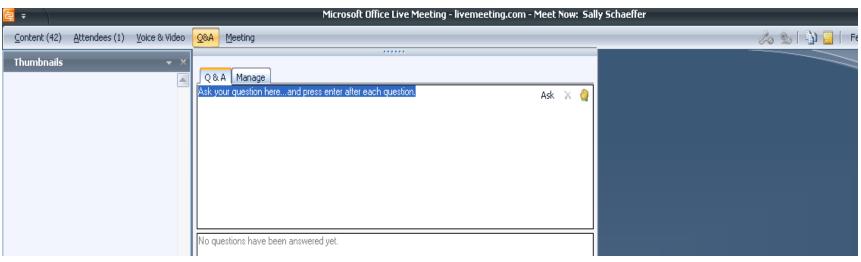


Today's webinar

- We will provide brief overviews of the 360° Health® Programs with the main objective being to provide you with the tools to increase employee awareness of the programs available and thus increase program engagement.
- The call will last approximately 45 minutes.
- All lines will be muted but through the live meeting software you will be able to ask questions and we will pause to repeat and answer them.



Our main presenter today is Sharon Smith



Today's Agenda

Goal: Learn how to promote wellness and available health programs in the workplace.



- Value of Wellness in the Workplace
- 360° Health Programs
- Low Cost, Easy Promotional Ideas
- Resources





Good Employee Health is Good for Business.

The health of your business depends on the health of your employees. It's an investment you make every day.

- 30% of the population consumes 90% of health care resources.¹
- 50% of total medical spending can be attributed to health behavior costs.²
- A national study of health and wellness programs that included 370,000 employees found a 27.8% reduction in sick leave.³

Anthem will lead your business and employees to better health. We deliver measurable results and real value – today and tomorrow.

³ Source: Proof Positive: An analysis of the Cost Effectiveness of Wellness, 5th Edition, L. Chapman, July 1, 2005



¹ Source: 2005 Internal Data

² Source: Milliman Medical Index 2007

What is wellness?

Employees say:

"Feeling good and living my life without interruption."

Employers say:

"Keeping employees healthy to increase productivity and reduce premiums."

Source: WellPoint Customer Viewpoint Program





The situation:

We face a wellness crisis.

- More than half of all Americans live with one or more chronic conditions¹
- According to the U.S. Centers for Disease Control and Prevention, the majority of chronic diseases could be prevented through lifestyle changes²
- Most adults will be overweight or obese by 2030, costing \$950+ billion³
- Productivity losses related to personal and family health problems cost U.S. employers \$1,685 per-employee-per-year or \$225.8 billion annually⁴
- This loss in productivity represents about 20% of the payroll⁴





¹ Trust for America's Health, A Healthier America: 10 Top Priorities for Prevention, March 2008

² National Center for Chronic Disease Prevention and Health Promotion, U.S. Centers for Disease Control and Prevention, March 17, 2009

³ Johns Hopkins Bloomberg School for Public Health

⁴ Watson Wyatt

The opportunity:

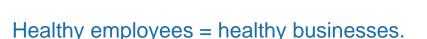
Healthy behaviors = healthy employees and businesses.

- Chronic conditions such as diabetes and heart disease account for 75% of our nation's health care costs.¹
- 10-year savings through reduction in tobacco use = \$190.5 billion.²
- Obesity costs employers \$45 billion annually in medical costs and lost productivity.³



² The Commonwealth Fund, Bending the Curve, December 2007





³ The Economic and Health Impacts of Obesity, Institute on the Costs and Health Effects of Obesity, National Business Group on Health, February 2009

Building a Culture of Health

Third-party research firm conducted telephonic surveys among company decision makers as follows:

| Category | Definition | Interviews |
|-----------------|---------------------|------------|
| Small companies | 100 - 999 employees | 200 |
| Large companies | 1,000+ employees | 200 |

Respondents were read the following introduction regarding a Culture of Health:

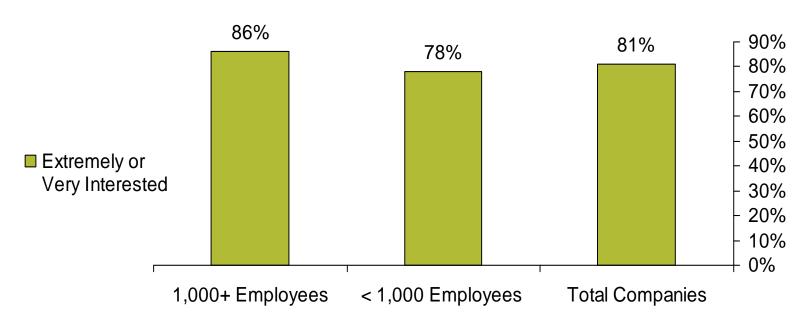
"This study is about establishing or maintaining a Culture of Health at your company. You may already have certain programs in place to help employees make healthy lifestyle choices. For the purposes of this survey, please think about a Culture of Health as one in which your employees know that it is important to you/the company that they make decisions and behave in such a way as to help them be as healthy as possible."



Insight #1

Overall interest in a Culture of Health is very high, especially among larger companies.

Employer interest in building a Culture of Health



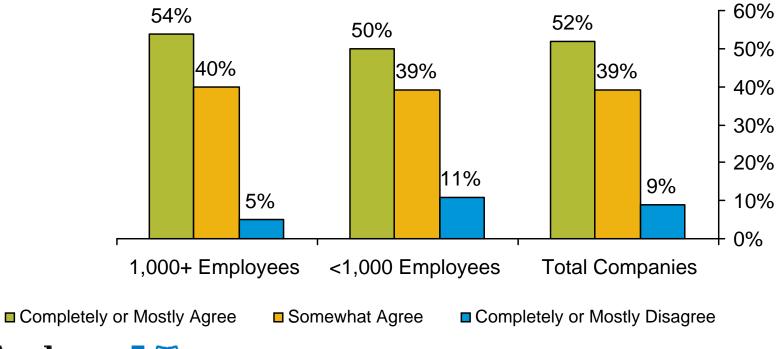
Question asked: Overall, how interested are you in establishing or maintaining a culture of health at your company?



Insight #2

About half of all respondents strongly agree that employers have a responsibility to help maintain employee health

Employers have a responsibility to maintain and improve the health and well-being of their employees

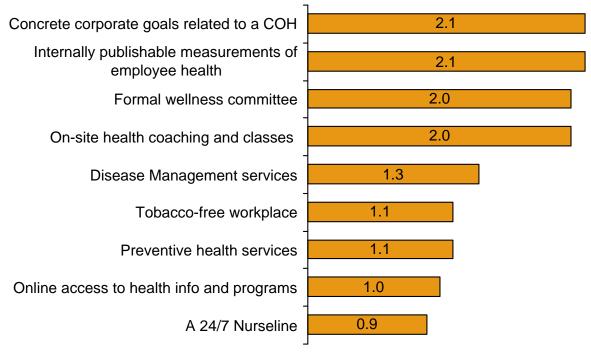




Insight #3

Companies with a Culture of Health are more likely to have certain health-related initiatives in place

Adoption ratio of health programs and initiatives (COH companies vs. non-COH companies)





The opportunity:

When wellness programs are in place employees can change their lifestyles and improve their health.

Wellness Program Results*:

Sick leave ▼ 27.8%

Workers' Comp claims ▼ 33.5%

Overall health costs ▼ 28.7%



Overall, average ROI was \$5 saved for each \$1 spent.

*Based on a study of over 50 health and wellness programs that included 370,000 employees. Source: Proof Positive: An analysis of the Cost Effectiveness of Wellness, 5th Edition, L. Chapman, July 1, 2005



Comprehensive Wellness Benefits

Better Health = Financial Advantage



Core Programs

Care Management

- 24/7 NurseLine
- Future Moms
- ComplexCare
- ConditionCare

Online Tools and Resources

- MyHealth@Anthem
 - MyHealth Assessment
 - MyHealth Record
 - Condition Centers
 - Online Community
- Specialoffers@Anthem
- AudioHealth Library
- Time Well Spent

Also Available

- ConditionCare: Support
- ConditionCare: Kidney
- MyHealth Coach
- MyHealth Advantage
- Healthy Lifestyles
- Worksite Wellness
- EAP
- Pharmacy Benefit Management
- Staying Healthy Reminders
- Incentives



ConditionCare

Helps employees manage high-cost conditions:

- Asthma
- Diabetes
- CAD
- COPD
- Heart Failure





Future Moms

Support for healthier pregnancies and deliveries.

- Participants identified through claims data and physician referrals
- Promotes healthier behaviors to improve birth outcomes
- Provides proactive intervention and support





24/7 NurseLine

Toll-free employee access to trained registered nurses any time of the day or night.

- Includes proactive call-backs from nurses
- Helps employees make informed decisions about their health care
- Helps reduce time lost on the job
- Helps optimize costs of care





ComplexCare

Proactive one-on-one support to help manage acute medical situations

- Support members with multiple, high-level care issues
- Help improve self-management of chronic conditions
- Empower members to improve their health and quality of life



360° Health — The result:

Greater health and productivity, lower costs.

94% have more control over their health/condition¹ 50% fewer missed days of work²

Emergency room visits² ▼ 32%

Inpatient admissions² ▼ 20%

Inpatient days² ▼ 7%



¹ WellPoint Voice of the Consumer, 2008

² Results are from a recent, 3-year internal analysis of diabetes, CAD and HF programs for CO and NV. For clients included in the study, service delivery began in September 2002. Asthma and COPD were added in 2007. (275,000 total members, 12,000 participating in Condition Management) Study Code: 1400750

Promotional Resources at Your Fingertips

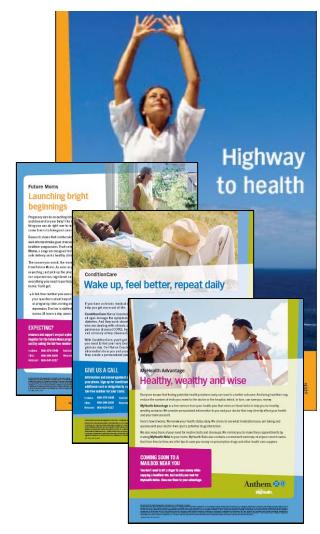
Make sure your employees know the 360° Health programs available to them.

Go to

http://group.anthem.com/360health

Here you will find:

- Program posters
- Program fliers
- Email templates that promote programs
- Time Well Spent 2010 Promotional Calendar





360° Health's Time Well Spent

Time Well Spent is a resource available through 360° Health to help employers communicate and encourage healthier behaviors among their employees.

- A turnkey solution to help create a culture of health in the workplace and help improve the health of employees.
- A health and wellness promotional campaign designed to foster a culture of health (employees spend most of their time at work) and increase awareness of the need to change unhealthy behaviors.
- Tool kit to help employers educate their employees about healthy lifestyle choices that can help to improve their health.
- Part of 360° Health; just one component of our overall wellness strategy.



Components of Time Well Spent

- Variety of modules focused on health topics
- Over 400 branded **member-facing pieces** that promote wellness
- Materials housed on Web site accessible from anthem.com
- Print on Demand solution through FedEx Kinko's
- Monthly E-blast campaign to employers



Time Well Spent Tool Kit Modules

Healthy Eating

Cost of Unhealthy Habits

Increasing Physical Activity

Prevention

Know Your Numbers

Men's Wellness

Heart Health

Stroke

Diabetes Awareness

Smoking Cessation

Cancer Screening

Cold & Flu Prevention

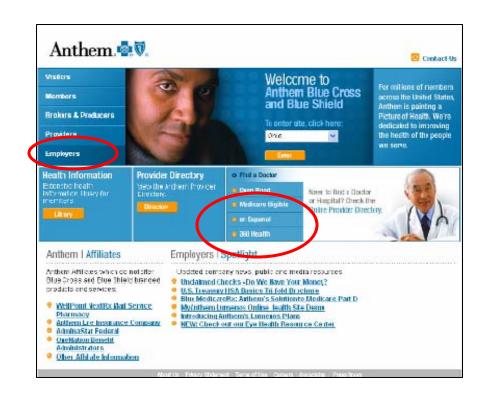
Antibiotic Uses



Time Well Spent on anthem.com

Time Well Spent is available via a link on the employer landing page on anthem.com.

Select "Employers" and then your state.

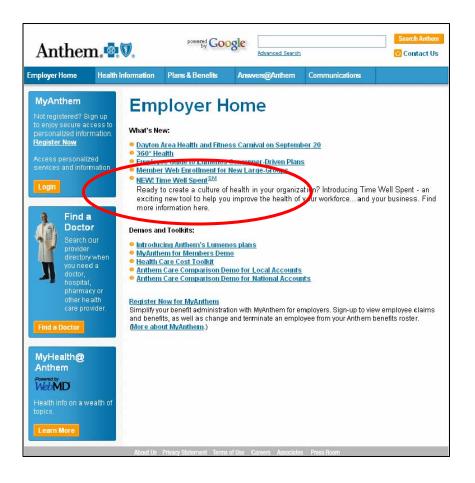


http://www.anthem.com/timewellspent/home.html



Time Well Spent Click Path

 Click on the link for Time Well Spent





Time Well Spent Main Landing Page



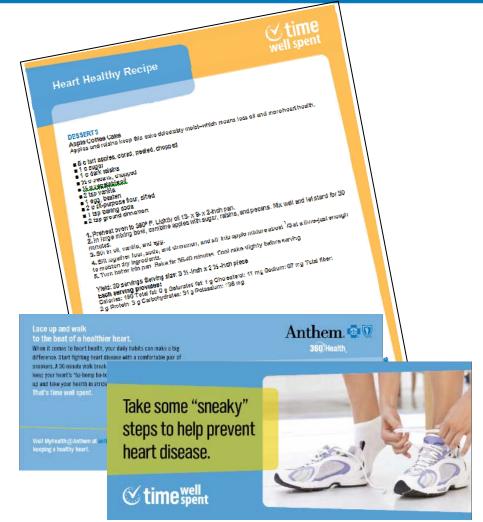


Healthy Eating Module Landing Page





Time Well Spent Resources





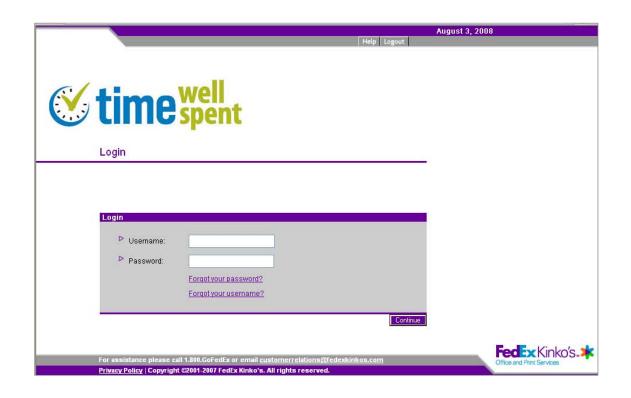


Fed Ex Kinko's Doc Store

Accessible from Time Well Spent landing pages

Username: timewellspent

Password: anthembcbs!





Healthy Bytes

"Healthy Bytes" are short, positive bits and facts meant to motivate employees to make healthier changes.

Accessible on the main

Time Well Spent web page

Walking up stairs for one minute burns 9 calories.

(based on 150 lb. person).

150 minutes of exercise each week may help lower Type 2 diabetes risk by 58%.

Sources: Diabetes Prevention Program study http://diabetes.niddk.nih.gov/dm/pubs/preventionprogram/ Harvard School of Public Health http://www.hsph.harvard.edu/nutritionsource/diabetes.html#references

"Burning Calories with Everyday Activities" – Medical College of Wisconsin HealthLink, http://healthlink.mcw.edu/article/908757695.html



2010 Time Well Spent Wellness Calendar

A simple solution for better workplace health.

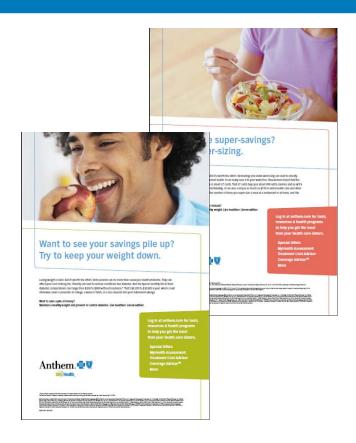
- Makes it easy to promote wellness content in the workplace on an ongoing basis.
- Provides a month-by-month guide to national health and wellness observances, such as American Heart Health month and National Cholesterol Education month.
- Includes hyperlinks to related materials from Time Well Spent and national health observance websites.





Promotional Ideas

- Hang posters or fliers in common areas like the cafeteria, break room, stairwells or elevators
- Send quarterly or monthly emails highlighting one health program or a wellness article from Time Well Spent
- Provide fliers at Open Enrollment meetings, in your HR office, or on your company intranet site
- Highlight health programs in your company employee newsletter
- Add healthy bytes from Time Well Spent to emails from company executives
- Tape healthy recipes to the front of the break room refrigerator





Thank you for your time today!

If you have questions about this presentation or your benefits, please contact your Anthem Blue Cross and Blue Shield representative.

Please find supporting materials as well as registration links for future webinars offered during the year at:

http://group.anthem.com/360health

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