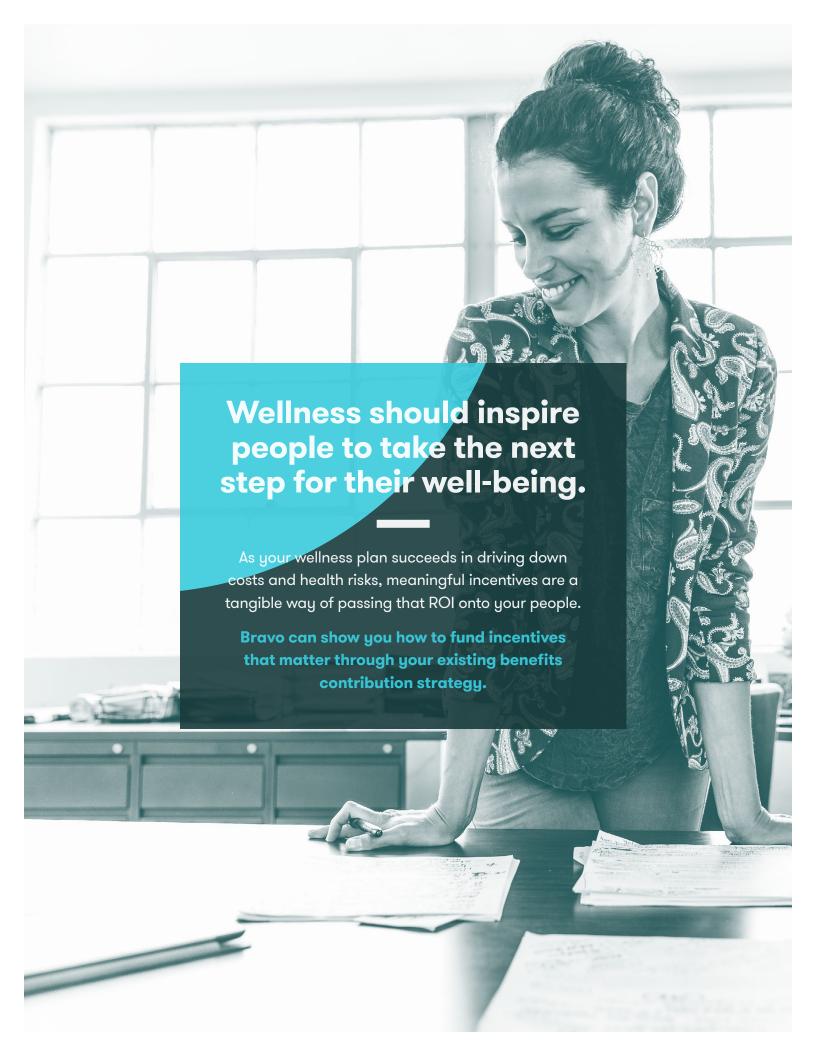


Every employee deserves fair treatment within their employee benefit plan—and wellness is the key.

A simple guide for employers seeking to leverage wellness as a key to equity in their benefit plan.



A Continuum of Incentive Designs

From 10+ years of seeing what works across hundreds of different employer environments, Bravo has distilled best-practice incentive designs into three easy-to-deploy paths.

Start with the track that works best for your culture and switch tracks when the time is right.



Aware

Drive awareness of health risks and empower participation in well-being activities.

Active

Reward wellness activities but begin offering a secondary way to earn the incentive by achieving a healthy status via a screening.

Strong

Empower individual improvement by
connecting incentives
to personal improvement
within risk categories.

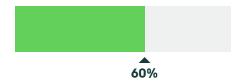
Aware

Financial incentives are structured to reward participation in biometric screening (whether through a physician or an on-site screening event), wellness activities and completion of an online health assessment.



- > \$250 to complete screening
- \$150 to complete health assessment
- \$100 to complete one team challenge
- \$100 to complete second team challenge

Target Participation Rate*



*Based on a sample plan.

AWARE CLIENT RESULTS

"My total cholesterol went from 256 to 111. My triglycerides went from 1,171 to 136. Bravo Wellness saved my life."

-Jason, Bravo Participant



"The balance and purpose challenges got me back to doing what makes me happy. Finding that perfect balance can be tough, but when I am happy with myself, it radiates to those around me."

- Alison, Bravo Participant

Active

Financial incentives are earned through the completion of activities (similiar to Aware), but a secondary path to earning incentives is offered to those who meet healthy benchmarks for body mass index, blood pressure, cholesterol, glucose and tobacco use.



- ▶ \$300 to complete screening
- \$100 to complete health assessment
- \$100 to meet body mass index goal or online health course
- \$100 to meet blood pressure goal or online health course
- \$100 to meet LDL cholesterol goal or online health course
- \$100 to meet glucose goal or online health course
- \$200 to meet nicotine goal or online health course

FOOD FOR THOUGHT

Leverage incentives the same way you leverage other steering mechanisms in benefits.

When employers begin to tie incentives to health goals, Bravo's recommendation is to increase the total dollar amount available to employees through the wellness plan. Meaningful incentives ensure that participation rates remain high as the plan shifts.

Target Participation Rate*



*Based on a sample plan.

ACTIVE CLIENT RESULTS

Online Health University courses

can permanently eliminate the root causes of unwanted behaviors that lead to health issues in just a few weeks.

Reported lower stress levels
LivingEasy (Stress)

77% Increased physical activity
LivingFit (Fitness)

Reduced BMI more than 5 percent LivingLean (Nutrition)

"I completed the LivingWell and LivingLean courses. My A1c went from almost 12 to 6.2 and I've lost 70 pounds. The programs really work."

- Frances, Bravo Participant

Strong

Incentives are tied to personal improvement within a risk category. All those who have already met the healthy benchmark for a biometric criteria will receive the incentive without the need to improve.



- ▶ \$200 to complete screening
- \$250 to complete health assessment
- \$350 to meet nicotine goal or cessation course
- \$300 to meet body mass index goal or progress
- \$100 to meet blood pressure goal or progress
- \$100 to meet LDL cholesterol goal or progress
- \$100 to meet glucose goal or progress

FOOD FOR THOUGHT

Harness the full power of your wellness program.

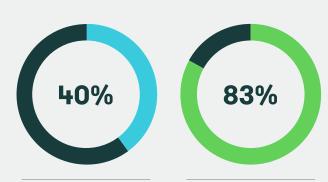
When you start to see the savings from reduced health risks, reinvest in your growing culture of wellness. Introduce healthier cafeteria options, coaching, on-site clinics, standing desks, etc. Your people will value seeing their commitment to wellness reflected in these investments.

Target Participation Rate*



*Based on a sample plan.

STRONG CLIENT RESULTS



Of those with 2 or more health risks in prior year, 40% eliminated 1 or more risk.

Of those with 2 or more health risks in prior year, 83% **improved.**

\$519,552

in avoided PMPY Med/Rx costs of those who reduced health risks

GRACO, INC.



Funded an **on-site nutritionist** with savings from the program.

"After setting and achieving smaller goals, losing 10% of my original weight seemed reasonable."

- Jeff, Bravo Participant



Start rewarding people for achieving their personal best and start seeing the power of making health improvement achievable.



Let's get to work.

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