



Case Study

Company Overview

Valeo is an automotive supplier and partner to all automakers worldwide. It is a technology company that provides innovative products and systems that contribute to CO2 emission reduction and intuitive driving advancements.

81,850

employees worldwide

136

production sites

16

research centers

34

development centers

29

countries

THE CHALLENGE

- ▶ Healthcare costs were trending at 15 percent annually
- ▶ High employee retention resulted in an aging population
- ▶ High risk health factors such as obesity and tobacco use were prevalent
- ▶ Traditional wellness initiatives yielded low participation and no ROI

THE SOLUTION

Under guidance from their consultant, Valeo offered their U.S. team members an improvement-based wellness incentive approach. Valeo raised the health plan deductible by \$2,000 but offered a credit of \$500 for each biometric measurement goal met by an associate. This was offered as a supplemental insurance plan, but when their broker introduced Bravo as the wellness partner, it became a discount to the deductible. The incentive program was provided to nearly 1,500 team members and included biometric screenings and resources for health improvement. In comparison, approximately 1,500 individuals in a partnered business unit of Valeo were not offered this wellness plan, which created a natural control group.

Program Recognition

In 2014, Valeo’s U.S. HR team, led by Dennis Clarke, received the IHC Superstar Award for Most Effective Plan Implementation that exceeded goals and reaped unanticipated results. That same year, their consultant, Kent Grathwohl from Gallagher Benefit Services, received the IHC Superstar Award for Most Innovative Broker for providing an effective solution to the employer.

Participant Experience

- ▶ Team members developed their own weight loss challenges and started an afternoon walking program
- ▶ In addition to sending numerous team members to their doctors or hospitals for alarming results at the time of screening, at least one team member’s cancer was identified early and successfully treated
- ▶ Many team members with identified high blood pressure were advised to follow up with their physician to avoid further health complications

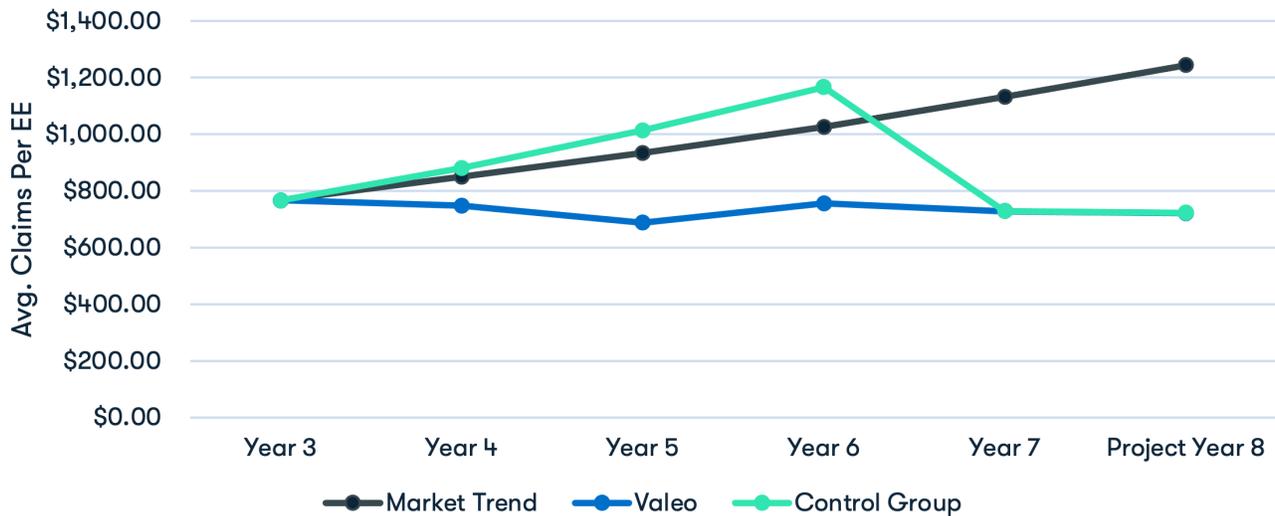
The control group projected a 10.25% market cost trend but those in the wellness program represented only a 2.5% claims cost trend.

Program	Valeo	Valeo Partner (Control Group)
Similarities	Location, Work Environment, Average Age & Gender	
Differences	Outcomes-based incentives	No Wellness Program
Results	<ol style="list-style-type: none"> 1. Health Improvement 2. Average monthly claims are far less than national projected trend and control group trend. 3. Actual average claims trend dropped to less than 3 percent. 	<ol style="list-style-type: none"> 1. Monthly claims trends continue to increase above national trend. 2. Renewal trends remained at 15 percent. 3. No measurable health improvement.

The Results

HEALTHY REWARDS MEASURES	VALEO'S RESULTS BEFORE BRAVO	VALEO'S RESULTS AFTER 7 YEARS WITH BRAVO
Obesity (BMI greater than 30 kg/m ²)	37%	35.6%
Elevated Blood Pressure (greater than 120/80 mmHg)	68%	49.6%
Elevated LDL Cholesterol (greater than 130 mg/dL)	25%	26.1%
Nicotine Use	20%	19.2%
Glucose (greater than 100-prediabetes)	31%	27.9%

Healthy Rewards vs. Market Trend vs. Control Group



This program saved my dog's life...

“The day my employer decided that they were going to offer a healthcare program focused on healthy living, it occurred to me that if I was responsible for implementing such a program, I needed to be an example of success to my peers. At the same time, my dog was due for her checkup. The vet told me that being a 96-pound chocolate lab was stressing her joints. Starting with just a few minutes of walking around our neighborhood and becoming more conscience of my food choices, the journey to healthy living began for both of us. Over the course of six months, I lost 60+ pounds and my dog lost 18!”

- **Mary**, Former HR Manager

Let's get to work.

WE LOOK FORWARD TO HEARING FROM YOU

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