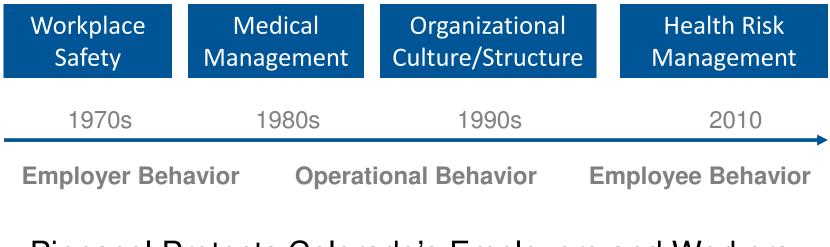


Health Risk Management Program



Pinnacol's Reputation as an Innovator



Pinnacol Protects Colorado's Employers and Workers



Why Health Risk Management?

Health Risk Management (HRM) is a worksite-based wellness program that helps employees reduce specific health risk factors through healthier lifestyle choices.



HRM Components

- Health Risk Assessment (HRA)
- Optimal Health Coaching
- Online Tools and Interventions
- Reporting
- Training



Success Factors: Confidentiality/Leadership/Incentive

NO personal health information is shared with:

- Employers
- Insurance Carriers
- Pinnacol Assurance
- Any party without written consent

Leadership: Top success factor nationally Incentives: Depending on culture the incentive will drive participation.



HRM Components

- Health Risk Assessment (HRA)
- Optimal Health Coaching™
- Online Tools and Interventions
- Reporting
- Agent Tools
- Training
- Wellness Program Facilitation



Hands-on Assistance With Wellness Program Implementation and Development

- Personal Account Manager from Trotter Wellness
- Pinnacol Assurance HRM Team available for employee role out meetings
- Quarterly outreach from Trotter or Pinnacol to help with wellness programs and challenges
- Push email with monthly Wellness Newsletter, Monthly Challenge and Wellnotes
- Assistance with development of a wellness committee





Health Risk Assessment



Health Risk Assessment (HRA)

- Evaluates the members' lifestyle behaviors and makes suggestions for improvement
 - 120 Questions
 - Approximately 20 minutes to complete
 - Administered online in English or Spanish
 - Evaluates healthy behaviors, chronic conditions, disease, symptoms and medication use
 - Includes information to quantify the cost of lost productivity for employers
- Personal Wellness Profile Report



HEALTH RISK APPRAISALS



Personal Wellness Profile[™] Report

- Informs members of their Health Risk Assessment results
- Available immediately
- Topics Covered in the Personal Wellness Profile[™] Report
 - Wellness Overview
 - Priority Health Recommendations
 - Coronary Risk
 - Cancer Risk
 - Diabetes Risk
 - Osteoporosis Risk
 - Nutrition
 - Stress & Coping
 - Safety
 - Weight Management
 - Medical Follow-up
 - Next Steps Making Changes

000	PERSONAL WELLNESS			
		ant	age	
Joe Sample	Wellness Overview			
2222 Cedar Way Columbia, OR 97015 11/13/2007	This graph gives you a quick overview of how you are doing in the health. See the following reports for more detailed information.	iese ma	or areas of	
Wellness Score	Ideal			
Your oversil Wellinece Soore is based on the number of key wellness indicators you currently meet. Each wellness factor is weighted (see list on right) with an weighted (see list on right) with an weight of sector of 100.	Low real and	H		
A score of 60 or more indicates doing well. A score of less than 60 indicates improvement is needed.	risk Heart Cartor Dabetes Boxes Nutrition Fibress Series Sel Legend: Pervicus 11/22007 Current 11/7	aty Wei	\$ 2	
	Key Wellness Indicators () - doing well, '/ - major ri	- 10		
Overall Wellness Score	Your We	Iness	Possible	
an . Excelent	Doing Weil:	points	points	
60 - Doing Well	Smoking - not smoking is a great health advantage!	6	9	
40 - Needa Improving	Whole grains – keep eating 3+ servings daily.	4	5	
20 - Cention	 Glucose – keep less than 100 mg/dL fasting. 	6	7	
0 - High Risk	Sleep – continue getting at least 7-8 hours daily.	5	5	
0.0	Coping skills – good coping skills limit stress in your life.	4	5	
Your overall wellness	Aloohol – If you drink, limit yourself to 1-2 drinks/day.	4	5	
soore is 66/100.	Blok days – had less than 4 sick days last year.	3	5	
This puts you in the "Doing Weil" category!	Health perception – you perceive your health to be "very go	od." 3	4	
"Doing Well" category:	Improvement Opportunities to Consider:			
	 Physical activity – aim for 30+ min, 5+ days/week. 	6	9	
Progress Chart (Weiness Scores)	Healthy weight - aim for BMI <25 or lose 10-15 lbs.	4	-	
	 Fruits and veggies - aim for 5 cups/day. 		4	
	Saturated fate - limit animal and solid fats.	3	5	
	LDL oholesterol - keep less than 130.		7	
40	Blood pressure - aim for less than 120/80.		7	
10	Mental outlook - get help if needed.	1	5	
0 11/07 11/07	 Car safety – use seat belts; continue no alcohol for driver. 		-	
Previous Wellness Scores:	 Preventive examp - see Medical Follow-up page for guideling 		5	
Frevious wanness addres. 11/13/2007 65	Total Wellness Pol		100	
	Your "Health" Age			
	According to your health habits, your health age is 49.8 even though you report being 52. That's great You are 2.2 year(s) younger than you thought.		9	
Resource Links: Learn how to make changes to improve your health.	By following the recommendations above you could add at least another 5.7 year(s) to your life expectancy! See details in the following reports.			
http://oustomer_custom_link			Page 2	





Optimal Health Coaching[™]



Optimal Health Coaching[™] Provides

- One-on-one telephonic education.
- Support and guidance enabling each member to have an opportunity to set realistic, personal, and sustainable health goals.
- Pinnacol HRM provides year-long coaching support throughout the year.
- Access to hundreds of educational resources through their health coach.
 - Designed to assist members in making and sustaining healthy lifelong behavior change





Online Tools



Web Tools & Resources

- Member Portal
- Health Risk Assessment
- Health Coaching Scheduler
- Healthy Living Guidelines[™] Streaming Videos
- Online Wellness Center™
- Online WellNotes®
 - Health Challenges™

