



*Minnesota Oomph...
March 6, 2008
Results-Driven Wellness Programs
* * * * *
Array's Wellness Journey*



*Innovative Third-Party
Receivables Management*



Proactive Customer Retention



*The professional First-Party
Outsourcing Solution*

A little about Array...

- ✓ *3 Business Units, 3 Locations – Central Minnesota and Eastern Omaha*
- ✓ *Employees and their Work Environment*
- ✓ *Development of Wellness “Program” ~ Taking a Trip*

Our Wellness Trip Itinerary...

- ✓ *History and our realization of the challenges it provided;*
- ✓ *Curiosity and Discovery;*
- ✓ *Our Response – then, now, and ongoing;*
- ✓ *Results – Some measurable; many not; and*
- ✓ *Now what?!*

History – What had happened that awakened our interest?

- ✓ *As historical users of low to moderate deductible health plans, we were experiencing significant year-to-year premium increases;*
- ✓ *We were sharing the escalating burden of this “benefit” with employees;*
- ✓ *Some bad luck with a few major claims;*
- ✓ *No one to blame! Our plan experienced multi-year claims experience in excess of 100% of premiums...;*
- ✓ *RFP's resulted in declines!*

Curiosity & Discovery – Where did we seek information and what important things did we learn?

- ✓ *Attended a number of seminars, conferences and discussion groups – not unlike this....*
- ✓ *We read, we listened, we queried – periodicals, talks, provider claim analyses, etc.*
- ✓ *Many discoveries along with a few key reminders*
 - ✓ *Our employees had low consumer knowledge (health care)*
 - ✓ *Environment (stressful, sedentary roles, smoking,...) Wasn't going to improve on its own;*
 - ✓ *Exercise & activity levels were troublesome.*
- ✓ *No one to blame! Our plan experienced multi-year claims experience in excess of 100% of premiums.*

Response – What did we do? What are we doing?

- ✓ *Availed On-site Care – Predictable Access to NP or PA*
 - ✓ *Regularly scheduled hours provided basic services (“triage”) and prescriptions.*
 - ✓ *Access to Clinic and Labs via referral from on-site caregiver (speedy when needed).*
 - ✓ *Ready access to caregiver has been a key element of our success to date.*
- ✓ *Availed On-Site Wellness Coach Program – Roles include: Trainer, Educator, Activity Leader, “Food Police”, Counselor, Etc.*
- ✓ *Significant Modifications to Medical Plan*
 - ✓ *Increased deductibles, removed co-pays*
 - ✓ *Added an HRA – with a “skin in the game” feature*
 - ✓ *Changed Premium Responsibility Formula*

Examples ...

- ✓ *Contests*
- ✓ *Walks*
- ✓ *Food Vendors*
- ✓ *Health Fairs*
- ✓ *Speakers*
- ✓ *Health Risk Assessment*
- ✓ *Health Club Discounts*
- ✓ *Smoke-Free Campus*
- ✓ *Athletic Teams*
- ✓ *... and more...*
- ✓ *Wellness Component in New Hire Orientation*
- ✓ *Quit Smoking Programs*
- ✓ *Weight Management Programs*
- ✓ *Exercise Equipment*
- ✓ *Exercise Area*
- ✓ *Exercise and Equipment Training*
- ✓ *Wellness Committee*

Results – How have we benefited?

- ✓ *Claims experience has improved.*
- ✓ *Rate increases have slowed significantly.*
- ✓ *Our medical plan business is now pursued again.*
- ✓ *Employees are better and more knowledgeable consumers.*
- ✓ *Have experienced several wins – often “little victories.”*
- ✓ *Better attendance.*
- ✓ *Improved productivity.*
- ✓ *Metrics -*
 - ✓ *As a percent of Compensation, dollars consumed for Wellness (all-inclusive) is similar to 4-5 years ago.*
 - ✓ *Pizza boxes walking through the front door is down significantly from earlier years!!*

So now what?!

- ✓ *Keep it interesting; try new things.*
- ✓ *Celebrate victories.*
- ✓ *Keep business leaders involved.*
- ✓ *Listen to & learn from employees.*
- ✓ *When pushing doesn't work, try pulling!*

Thank you...!

We appreciate this opportunity to share our company's wellness travels to date. What we heard and learned from others gave us many valuable insights. 'Hope your experience is similar....

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