SimplyEngaged®

Inspiring the health and productivity of your most important assets

UnitedHealthcare®
SimplyEngaged provides an incentive for your employees to live healthier lives

UnitedHealthcare offers a comprehensive program that begins with activity-based incentives in year one and allows you to move to SimplyEngaged Plus, a results-based incentive program, in year two and beyond. SimplyEngaged is based on a simple but powerful concept: the best wellness programs in the world can’t work if people don’t use them. SimplyEngaged gets your enrolled population up and moving. In fact, we know from experience that SimplyEngaged participants are more likely to engage in desired behaviors.¹

Improving health is more often about behavior change than anything else and employee behavior can be difficult to impact. That’s where incentives can play a powerful role. SimplyEngaged participants are more likely to engage in desired behaviors⁶.

- 60% participation in biometric screening versus 30% on average
- 22% participation in Health Assessment versus 2% on average

Successful wellness programs like SimplyEngaged empower organizations to take an active role in motivating improved employee health and wellness. Program success is driven by a combination of:
- Executive sponsorship and support
- Helping employees measure, assess and understand their health risks
- Educating employees on health issues
- Offering health improvement programs
- Offering incentives to promote desired behaviors
- Sustained organizational commitment to the program

Smart companies understand the benefit of driving smart lifestyles

Employers are increasingly focused on health and productivity as a critical business investment. Sixty-seven percent of employers say their health and productivity strategy focuses on improving the overall health of their population to enable employees to be at work and be productive.¹

As one of the country’s largest health and well-being companies, UnitedHealthcare understands that when people become engaged in living a healthier lifestyle, the change can be dramatic.

SimplyEngaged is a long-term, turnkey health and wellness incentive program that can inspire the health and productivity of your greatest asset, drive increased participation in the program and positively influence people to change behaviors and invest in their health.

The decisions your employees make each day impact not only their health and well-being, but workplace productivity and your bottom line.

- 35% of your population will be overweight with average health care expenditures 10% to 12% higher than normal weight adults.²
- 23% will smoke and have average health care expenditures 30% to 33% higher than non-smokers and annual productivity losses more than 60% higher than non-smokers.³,⁴
- 19% will report “almost always” being troubled by stress, and have average health care expenditures 46% higher than people with low or moderate levels of stress.⁵
- 30% will have high blood pressure, which is associated with an average annual total expense (all costs) of $392.60.⁶
Encourage and reward

How SimplyEngaged works

SimplyEngaged can help you better control your health care costs while sustaining competitive employee benefits by rewarding employees with financial incentives when they participate in wellness activities and, over time, achieve healthy results. Implementing SimplyEngaged involves a few simple components.

1. Build the foundation with a UnitedHealthcare Definity Consumer-Driven Health (CDH) plan.

Consumer-driven and high-deductible plan designs allow you to drive premium savings and are important in establishing the infrastructure to support consumer accountability. Plans can be paired with a health reimbursement account (HRA) or health savings account (HSA), administered by OptumHealth Bank, Member FDIC. For more information on these plan options, please review the designated plan materials.

2. Start your wellness program with a biometric screening event

For many people, simply gaining greater awareness of their current health and health risks can be the right motivator to move toward a healthier lifestyle. Sponsor at least one health fair or wellness event and include biometric screening within the first 120 days of the beginning of your policy year to kick off your SimplyEngaged wellness program.

3. Provide an incentive for change with a personalized Health Assessment

With biometric screening results in hand, the next step for your employees is to log on to myuhc.com® and take our online Health Assessment. Each employee then receives a personalized report identifying opportunities for improvement, and a $75 incentive reward for completing the assessment. Employees and spouses must take the Health Assessment within 90 days of the start of your wellness program to earn rewards.

4. Help employees take charge and improve their health with our health coaching programs

Once employees have completed the biometric screening and Health Assessment, they are ready for the next step – Online or Telephonic Health Coaching programs. UnitedHealthcare offers health coaching modules in key areas to support your employees in their efforts to effect healthy behavior change.

Our health coaching modules include:
- Nutrition
- Exercise
- Weight Loss
- Smoking Cessation

Employees receive a $25 incentive reward for completing an online program, and a $75 incentive reward for completing a telephonic program. Each employee can earn up to $175 dollars in incentive rewards for completing these modules, or $350 per family (for eligible spouses also participating in the program) for taking these steps to understand and improve their health status.

* Children may not participate in the incentive program. Members are eligible to receive a maximum of one incentive reward for each wellness activity they complete. Members must take the Health Assessment before enrolling in the telephone-based health coaching program. Incentives can be earned once every 365 days. For example, if you complete a Health Assessment today and receive your $75 reward, you need to wait 365 days from today to complete another Health Assessment to receive an additional $75 reward.

5. Evolve your SimplyEngaged program over time to focus on measurable health results

After establishing the basics of your wellness program by rewarding individuals for taking steps to understand and improve their health, SimplyEngaged Plus allows you to drive continued success in year two and beyond by rewarding your employees for more than just healthy activity. Helping your employees achieve and maintain health targets, as established by the National Institutes of Health (NIH) and measured through biometric screening, can help you take your wellness program to the next level.

<table>
<thead>
<tr>
<th>Biometric Measure</th>
<th>NIH Target</th>
</tr>
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<tbody>
<tr>
<td>Total Cholesterol</td>
<td>&lt; 200mg</td>
</tr>
<tr>
<td>Blood Pressure</td>
<td>≤ 130/80</td>
</tr>
<tr>
<td>Body Mass Index (BMI)</td>
<td>≤ 25</td>
</tr>
<tr>
<td>Nicotine</td>
<td>None</td>
</tr>
</tbody>
</table>

You can add incentives for employees to achieve these measurable health goals. These incentive rewards are connected to a health account – such as a health savings or health reimbursement account – that can be applied to health care expenses.

<table>
<thead>
<tr>
<th>Feature</th>
<th>SimplyEngaged</th>
<th>SimplyEngaged Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit strategy</td>
<td>Consumer-driven health plan recommended</td>
<td>Consumer-driven health plan or high-deductible health plan required</td>
</tr>
<tr>
<td>Basis for incentive reward</td>
<td>Reward completion of health activities • Health Assessment completion • Health coaching program completion</td>
<td>1. Continue to reward completion of health activities 2. Add rewards for achieving health results • Target biometric measures</td>
</tr>
<tr>
<td>Type of incentive</td>
<td>• Gift card</td>
<td>• Credits to an HRA or HSA</td>
</tr>
<tr>
<td>Expected results</td>
<td>• Increased health awareness • Increased participation rates in health assessment and health coaching</td>
<td>• Sustained health improvement</td>
</tr>
</tbody>
</table>
Next steps: Your SimplyEngaged implementation guide

1. Offer a consumer-driven or high-deductible health plan design.

2. Develop your worksite wellness program.
   This plan will be based on your organization’s needs, budget and readiness to wellness-based behavior change. For results-based incentives, you may choose to start with just activity-based incentives or offer results-based incentives from the beginning. For results-based incentives, you will also select a funding level for these incentives. You can fund the entire amount as calculated based on the underlying plan cost and the 20% rule or a lesser amount.

3. Schedule your wellness fair and biometric screening event.
   UnitedHealthcare provides on-site biometric screening event support, as well as communications to promote the event to your employees.

4. Launch your SimplyEngaged program.
   UnitedHealthcare offers a turnkey implementation guide and communication toolkit available at the Communication Resource Center on employeresources.com.

5. Issue regular communications.
   We offer a full suite of communication tools and templates for you to customize to your organization’s needs. These tools are available at the Communication Resource Center on employeresources.com. Regular wellness communications educate employees on the importance of health and well-being, promote the incentives, encourage participation and provide awareness of the health improvement tools available to help them.

6. Track your employee results and administer incentives.
   UnitedHealthcare will track employee results and administer rewards on your behalf. These results will be conveniently pulled together in a report for you to review with your UnitedHealthcare representative. Activity-based incentives are received for completion of wellness activities (completing the Health Assessment, biometric screening and health coaching modules) while results-based incentives are received for meeting health goals measured through biometric screening.

7. Review the results of your SimplyEngaged program.
   You will meet with your UnitedHealthcare representatives twice a year to review program results. Our reporting includes participation, aggregate screening results and incentive earnings.

SimplyEngaged program features and desired outcomes

<table>
<thead>
<tr>
<th>Feature</th>
<th>Desired outcome</th>
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<tbody>
<tr>
<td>Consumer-driven health or high-deductible health plan option</td>
<td>Allows you to drive premium savings and establishes the infrastructure to support consumer accountability for their health care costs.</td>
</tr>
<tr>
<td>Health reimbursement account or health savings account</td>
<td>Members can utilize rewards earned for future health care costs.</td>
</tr>
<tr>
<td>Biometric screening</td>
<td>Early identification may prevent more serious illness or disease, which may impact claim costs.</td>
</tr>
<tr>
<td>Health Assessment</td>
<td>More informed consumers can take action to help improve their health, which may impact claim costs.</td>
</tr>
<tr>
<td>Online and telephone-based health coaching</td>
<td>Personalized health improvement plans with coaching support can help consumers in achieving health goals and may lower claims costs and increase productivity.</td>
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SimplyEngaged helps you motivate the long-term health and productivity of your greatest asset

With a thoughtful sustained health and wellness incentive program in place you can:

- Drive increased participation and impact employee morale
- Identify health risks earlier
- Positively influence people to change behaviors and invest in their health
- Inspire greater levels of employee health and productivity

- Improving employee health and well-being is crucial to managing escalating health care costs
  - For each one-point improvement in employee health assessment risk, individual claims costs may fall as much as $56 per individual
  - Costs for an employee who moves into a higher risk health category increase by $350 per individual per year
- Improved health and well-being will drive higher levels of employee morale, as well productivity and business results
  - Reduced short-term sick leave by 6-32%
  - Increased productivity by 2-52%
- Engaging employees to take an active role in improving health and well-being requires executive sponsorship, planning, resources, incentives and sustained effort over an extended period of time.

Everything you need to promote your SimplyEngaged program is available at the Communication Resource Center

You’ll find a range of tools and materials to help make your program a success at the Communication Resource Center on EmployereServices.com including:

- Kick-off letter template (for your CEO)
- Employee presentation
- Calendar showing when to promote various activities
- Fliers and posters
- Ongoing wellness communications
- Tool to create your own wellness newsletters
Visit us at www.unitedhealthcare.com

SOURCES:
3. CDC NHIS 2005.
7. Dee Edington, Health Management Research Center, University of Michigan.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates.

UnitedHealth Wellness® is a collection of programs and services offered to UnitedHealthcare enrollees to help them stay healthy. It is not an insurance product but is offered to existing enrollees of certain products underwritten or provided by UnitedHealthcare Insurance Company or its affiliates to encourage their participation in wellness programs. Health care professional availability for certain services may be dependent on licensure, scope of practice restrictions or other requirements in the state. Some UnitedHealth Wellness programs and services may not be available in all states or for all group sizes. Components subject to change.

The DefinitySM Health Savings Account (HSA) high deductible health plan (HDHP) is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account through OptumHealth Bank, Member FDIC. “Definity HSA” refers generally to the DefinitySM HSA product, which includes a HDHP, although at times “Definity HSA” may refer only and specifically to the Definity Health Savings Account, provided in conjunction with OptumHealth Bank and not to the associated HDHP.

UnitedHealthcare’s DefinitySM Health Reimbursement Account, or HRA, combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

The medical centers and programs in UnitedHealthcare’s network and within United Resource Networks are independent contractors who render care and treatment to UnitedHealthcare members. UnitedHealthcare does not provide health services or practice medicine. The medical centers and programs are solely responsible for medical judgments and related treatments. UnitedHealthcare is not liable for any act or omission, including negligence, committed by any independent contracted health care professional, medical center or program.

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