TotalCare Wellness Programs Reduce Health Care Costs and Improve Productivity
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Poor Health Behaviors Drive Health Costs and Productivity Losses

- **U.S. health care costs have doubled in the last decade.** Last year, the average coverage was $5,615.

- Productivity losses related to personal and family health problems cost U.S. employers $225.8 billion annually, or $1,685 per employee per year.

- Employees who use tobacco cost their employers $3,400 per year in health care and lost productivity.

- Each obese employee adds $3,000 per year in incremental medical costs.

- Eight out of ten employees do not get enough exercise.

- Stress contributes to a number of chronic illnesses, including heart disease and depression.
The Health Care Cost 
& Productivity Problem

Skyrocketing health care costs have thrust employee health and wellness front and center on every executive’s radar screen. The annual cost of medical care for a family of four is over $22,000 - up nearly 100% in the last decade.

Most health care economists agree that costs will rise at a similar rate well into the future. And as health care expenditures rise, employers are also faced with the escalating cost of lost productivity due to health issues.

**Solutions to the health care cost problem come down to two options:**

- **Cost shifting.** Increase employee contributions to their health care insurance, introduce a high deductible program and reduce benefits.
- **Introduce a wellness program.** This is really the only long term solution to solving the root cause, poor lifestyle habits.

The sad truth is that much of the cost is self-inflicted - a result of poor employee health habits. Up to 70% of an employer’s health care spending bill is attributed to unhealthy lifestyle behaviors.

**There are five key risk behaviors that are at the root of an employer’s health care costs:** Inactivity, poor diet, stress, tobacco use & substance abuse.

The good news is that while these behaviors are key drivers of health costs and lost productivity, they are modifiable behaviors. However, they are only modifiable if there is a worksite program in place to encourage employees to improve their health, along with accessible counseling and coaching resources to help them get the tools and resources they need.

If you want to see meaningful, long lasting results, you must focus on changing the behaviors that drive health care costs. That requires more than just an attractive website and some activities - it requires deep expertise in behavior change that an integrated, experienced Coach / Counselor team can affect.
Introducing Your Health & Wellness Solution

Virtually everyone is aware that certain behaviors pose health risks, but all too many people are unaware of their own personal risk profile. Plus, most people need help in facing the personal challenges necessary to make fundamental lifestyle and behavior changes. Quitting tobacco, improving diet, reducing stress and starting to exercise is easier said than done in a field where fads, quick fixes and conflicting information are the norm. Finding the right health information and best programs can be discouraging. That’s why we’ve created the TotalCare Wellness Program – to provide your employees with the professional help, support and custom tools they need to succeed.

With over 30 years’ experience helping Members make positive life changes, ESI is uniquely qualified to help your employees. ESI’s professional staff understands that modifying employee behavior and habits is a daunting task that requires assistance for both the body and the mind.

TotalCare Wellness delivers help from an integrated team of Certified Wellness Coaches and Behavioral Health Clinicians for the mental and emotional challenges each employee must overcome to improve their physical health. Finally, TotalCare Wellness adds a comprehensive menu of consulting services, resources and employee communication tools to build and support your worksite wellness program.

Provide your employees with the professional help, support and custom tools they need to succeed
Integrated Team Approach

At the core of every effective wellness initiative is behavior and lifestyle change. Quitting tobacco or other substances, reducing stress, improving diet or getting fit requires modifying habits. That's why it is so important that wellness coaching and counseling services are delivered by an integrated team of certified Wellness Coaches and Behavioral Health Clinicians. Often, mental and emotional issues may be contributing to unhealthy behaviors – or vice versa. Before we can help someone change their body, we have to help them change their mind. It is critical to address the whole person – both the mind and the body – to ensure successful outcomes.

Only TotalCare Wellness from ESI provides this unique set of services that address both the body and the mind.

Starting Out:
Access to a Certified Wellness Coach

TotalCare Wellness starts with a phone call. Each Member who calls will be scheduled to speak with a Certified Wellness Coach who will determine the Member’s needs and goals and begin to set benchmarks for progress to reach those goals. Depending on the action plan, the Member may continue working with the Wellness Coach, or may be referred to one or more of our specialized Wellness Coaches in the five primary risk areas: Tobacco Cessation, Fitness, Nutrition, Substance Abuse and Stress.

Coaches tailor a plan for every Member who seeks help by focusing on small, incremental, achievable goals. Plans might include referrals to community-based services and programs or to specialized counselors. Our Certified Wellness Coaches provide professional counseling, motivation, measurement and monitoring throughout, and the Wellness Coach will continue managing the case until goals are completed.
Substance Abuse
According to the National Institute of Health, 3 in 10 Americans drink at a level that puts them at risk of alcoholism and liver disease. Prescription painkillers and even over-the-counter drugs can be abused and cause significant long term health problems. The Member will work with one of our Telephonic Counselors who will begin with assessing the types and degrees of the problems the Member is experiencing. The Counselor will offer guidance about what treatment to seek or help motivate the Member to change the behavior. The Counselor will work with the Member to identify treatment programs, support groups and other resources, along with making referrals to such programs when appropriate.

Tobacco Cessation Coach
The Tobacco Cessation benefit is designed to provide the assistance needed to help Members successfully kick the nicotine habit. Members are assigned a Certified Tobacco Cessation Coach who assesses the Member’s current tobacco use and works with the Member to create an individualized Quit Smoking Plan to help them succeed. Each Quit Smoking Plan is tailored to meet the Member’s specific circumstances and lifestyle.
Certified Fitness Coach

The Certified Fitness Coach works with the Member to develop goals and a realistic Fit Plan to achieve those goals. The Coach helps identify the types of exercise that will work for the Member, monitors progress and provides suggestions and encouragement. The Coach will also help identify local fitness facilities and opportunities such as gym membership through the Member’s health insurance program. Once underway, the Coach and Member meet periodically by telephone to monitor progress and adjust the Fit Plan as needed. Perhaps most important, the Coach provides motivation and support to overcome obstacles to staying with the Fit Plan.
An Integrated Team Approach

**Stress Counselor/Coach**
Every Member who calls for help with stress will work with the Stress Counselor/Coach to complete a Stress Evaluation designed to identify both apparent and underlying sources of stress. The Counselor/Coach works with the Member to build an individual Stress Plan, which serves as a long term guide to managing stress in their lives. The prime focus of this tailored program is to help your employees identify their stress triggers and develop healthy approaches to resolving stress issues. The therapeutic approach is customized based on the employee’s stressors. Resources include telephonic counseling/coaching, email follow-ups, helpful literature and referrals to local providers for employees who present with severe symptoms. Members who call for stress also have access to an entire library of articles, tools and videos to assist in successfully mitigating stress in their lives.

**Certified Nutrition Coach**
Whether the Member’s goal is simply to lose 10 pounds or to make substantial behavior changes to deal with diabetes or heart disease, he or she will work with a Certified Nutrition Coach. The Coach will work with the Member to complete an initial assessment. The Coach will work with the Member to establish goals and develop a workable dietary and nutrition plan, which includes assistance with meal planning, recipes and cooking suggestions, along with suggestions for overcoming obstacles. The Coach will also provide any referrals to adjunct services, such as medical screenings and fitness resources. The Coach will also provide ongoing follow-up, coaching and encouragement to help the Member take control of his or her eating habits.
Automated Digital Communications

Our proprietary Automated Digital Communications (ADC) system delivers high-frequency, targeted communications that deal with health issues, promote TotalCare Wellness coaching and counseling services and highlight all aspects of the wellness program. We utilize various forms of media including video, email, newsletters and brochures. Some Members will engage right away but others may take months or even years to consider making a change so we vary the messaging to address Members at every stage of the change continuum.

Communication tools include:

• Senior Management communication tools, such as letters from the president, management objectives and wellness policy statements
• Wellness brochures, table tent displays, posters and other collateral materials to explain the coaching process
• Wellness incentive communications
• Employee and Supervisor presentations
• Email communications (wellness tips)
• Topical video presentations
• Health Fair planning and attendance
• Wellness workshops

TotalCare Wellness Portal

Wellness Coaching is a highly effective approach to modifying health risk behaviors. To supplement Wellness Coaching – or as an alternative for those who prefer a self-help approach – Members also have 24/7 access to the online TotalCare Wellness Portal. This comprehensive resource offers hundreds of self-help resources, including a complete library of information covering all wellness topics. In addition there is a medical information center with thousands of tools, calculators, articles and videos on virtually every medical issue. The portal includes:

• Health risk assessments
• Biometric data tracking
• Pedometer tracking program
• Wellness videos
• Incentive program management
• Online coaching center
• Comprehensive management reporting
• Monthly wellness newsletters
• Personal wellness journal
• Healthy recipes and grocery lists
• Fitness and nutrition planner
• Mobile app

Members have unlimited access to state-of-the-art online tools and smartphone applications.
TotalCare Wellness Services Include:

- Telephonic Wellness Coaching. Members can call and talk to a Wellness Coach on an unlimited basis. They may also request or be referred to one of the specialty coaches: Tobacco Cessation, Diet & Nutrition, Substance Abuse, Exercise or Stress Management.

- TotalCare Wellness Portal and Smartphone App. Members have unlimited access to state-of-the-art on-line tools and smart phone applications where they can track their health status, activity, diet, access health resources and interact with their Wellness Coach.

- Automated Digital Communications (ADC) system. High-frequency, targeted communications in various media formats that deal with health issues, promote TotalCare Wellness coaching and counseling services and highlight all aspects of the wellness program.

- Activity-based reports. Your TotalCare Wellness advisor will provide key reports, including reports that track aggregate HRA results, employee and dependent participation, incentives, key biometric data and overall return on investment.

- Optional Biometric Screening.

*By reducing risk behaviors you reduce absenteeism, presenteeism and the risk of on-the-job injuries*
Changing behaviors, changing lives and the impact on your bottom line

TotalCare Wellness offers benefits for both employees and the organization. It improves overall health and quality of life for employees, while improving productivity and delivering real benefits to your organization’s bottom line.

Because the Wellness Coaches and Counselors are integrated, we can treat the whole person. Your employees have the confidence and convenience of calling one trusted number. The single point of contact also reduces overhead costs.

By reducing risk behaviors that lead to costly comorbidities such as diabetes, coronary disease and hypertension, you reduce absenteeism, presenteeism and the risk of on-the-job injuries. The cost benefits of an intervention program can be substantial. For example, every employee who quits smoking results in $3,400 per year in reduced health cost and lost productivity. Similar cost reductions are achieved with every employee who joins the program to reduce stress, improve diet or get to a higher fitness level. Beyond savings generated in lower health care costs and improved productivity, TotalCare Wellness improves employee focus and overall morale.

*Take the First Step to a Healthier, More Productive Workforce*

Because TotalCare Wellness offers an integrated approach to wellness coaching and counseling, this important employee benefit and cost-saving program can be delivered at a very attractive price.

To learn more about ESI TotalCare Wellness, call 1-800-535-4841 or visit TotalCareWellness.com