



BRAVO WELLNESS[®]

Wellness Incentives. Done Well.





Immediately Reduce Your Health Care Costs by 6-9% Through a Results-Based Wellness Program

With today's healthcare costs spiraling out of control, businesses are realizing that their employees' poor lifestyle choices significantly contribute to rising claims. The numbers prove it. According to the Centers for Disease Control and Prevention (CDC), **75% of employer health care costs stem from chronic disease related to lifestyle.**

In most corners of the insurance landscape, low risk is rewarded. Good drivers pay less for car insurance than bad drivers. Brick homes cost less to insure than wooden structures. So why not reward employees who live well and wisely manage their health?

Legislation allows employer-sponsored health plans to provide results-based incentives for wellness. And Bravo Wellness can help.

Innovative Plan Designs That Yield Instant Savings

Serving employers and business partners nationwide, Bravo Wellness specializes in developing flexible, HIPAA-compliant corporate wellness programs that give employees financial rewards for achieving healthy outcomes.

Simply put, workers that achieve and maintain healthy lifestyles pay a smaller share of overall employee health coverage costs. **Immediate savings for you, the employer, is generated by cost shifting to employees who fail to exhibit healthy behaviors** (and don't have a medical issue that prevents them from doing so). Typically these employees pay more in health coverage premiums—so you will immediately pay less.





How Does It Work?

Bravo Wellness does not take the place of your health insurance carrier or third party administrator. We work in partnership with your established vendors to create a solution that ties **employee participation and their wellness screening results** (i.e., tobacco use, cholesterol, body mass index and blood pressure) to what they pay for healthcare coverage or what their benefits are. We can bring a full turnkey solution or partner with your preferred wellness program vendor, screening lab or healthy lifestyle coaching program. **Employers can customize their design.**

What kinds of incentives encourage employees to get serious about their health? You can reward wellness in a number of ways. Sample incentives include:

- A premium contribution deduction or increase tied to the results of a health evaluation
- A variable plan design or cost-sharing mechanism, such as deductibles or co-pays based upon the results of a health evaluation
- A variable health reimbursement account (HRA) deposit tied to the results of a health evaluation

How Immediate Savings Are Generated

Sample Eligible Criteria

WELLNESS SCREENING TESTS

SAMPLE GOALS

Body Mass Index (kg/m ²) *	≤29.9
Blood Pressure (mmHg)	≤130/85
LDL Cholesterol (mg/dL)	≤130
Blood Glucose (mg/dL)	≤126
Tobacco/Nicotine Use	Negative
Spouse Tobacco/Nicotine Use	Negative

Plan Design

	Total Monthly Premium	Current EE Cont.	Sample Monthly Contribution Adjustments							
			Non-Part	Pass 0	Pass 1	Pass 2	Pass 3	Pass 4	Pass 5	Pass 6
SINGLE	\$515	\$103	+\$150	+\$100	+\$75	+\$50	+\$25	\$0	-\$25	N/A
FAMILY	\$1,212	\$242	+\$300	+\$200	+\$200	+\$150	+\$100	+\$50	\$0	-\$50

Results

★ = pass NP = non-participant N/A = not applicable	Employee Impact				
	#1 EE	#2 EE	#3 FAM	#4 EE	#5 EE
Body Mass Index (kg/m ²)		★	★	NP	
Blood Pressure (mmHg)	★	★		NP	
LDL Cholesterol (mg/dL)	★	★	★	NP	
Blood Glucose (mg/dL)		★	★	NP	
Tobacco/Nicotine Use		★	★	NP	★
Spouse Tobacco/Nicotine Use	N/A	N/A	★	NP	N/A
TOTAL POINTS EARNED	2	5	5	0	1
CONTRIBUTION IMPACT	+\$50	-\$25	-\$0	+\$150	+\$75

* Secondary measures automatically correct elevated BMI due to lean muscle mass, even if the participant fails the BMI goal.

Note: Bravo Wellness manages appeals and gives alternatives if these goals are unreasonably difficult due to a medical condition or medically inadvisable.

This gentle approach drives buy in and gives the employee time to change. The savings generated will cover the entire cost of the plan period.



Not Your Typical Wellness Program

Bravo Wellness is not a traditional wellness program. In fact, where typical wellness programs fall short, we succeed. Although employees may appreciate free t-shirts and fitness club discounts, the truth is that most simply don't get involved with their company wellness program. In fact, researchers found that only **3 in 10 employees currently participate** or have participated in such a program in the past three years.

In contrast, Bravo Wellness programs feature a key component that traditional wellness campaigns lack: motivation. Financial incentives dramatically increase employee engagement: **you can expect at least 92% employee participation** with Bravo Wellness.

And most importantly, you won't have to wait years to see your return on investment. With Bravo Wellness, you'll see an immediate ROI—a **savings of about 6-9% of your current health care costs with our standard design.** And, the savings don't end there. Bravo Wellness clients can expect to reduce their claims utilization by at least 5%. You either win because employees are healthy and incur fewer claims or because they don't make changes and pay a greater share of the cost of health care.

We Take Care of the Details — So You Don't Have To

Whether you need us to coordinate all the elements of your program or certain components, Bravo Wellness gives you the road map and takes care of the details. We understand health insurance law, including HIPAA non-discrimination regulations, and we're skilled in wellness regulations for group health plans.

Our Unique Services Include:

- Expert consulting in wellness incentive plan review and design
- Coordination and administration of individual and group biometric screenings through a reputable, national network of wellness screening partners and custom registration tools
- Communication tools and support for employees
- Administration of participant appeals and rewards and “reasonable alternatives” when required because of a medical issue
- Advanced incentive tracking software for custom exports to payroll and eligibility systems
- Oversight of your program to assure full compliance with HIPAA Wellness Rules

If you're new to wellness and don't know where to start, we can introduce you to state-of-the-art health improvement tools as well as health outreach programs from our industry partners.

Contact Us To Learn More

Bravo Wellness' unique expertise in wellness incentives allows us to develop a compliant plan with little disruption, measurable results and meaningful impact for your business. With our support, you can implement a results-oriented solution that:

- Promotes healthy living and prevention
- Identifies high-risk issues early
- Immediately reduces your health plan costs
- Creates a corporate culture of wellness
- Provides employees with access to tools to improve their health—and a financial reason to want to

Already Have A Wellness Program?

Bravo Wellness' wholly owned subsidiary, IncentiSoft Solutions, offers compliance expertise, technology and administrative support for your existing wellness strategy.

For more information visit:

www.incentisoft.com

Contact us today at 877.66.BRAVO to arrange a presentation and begin your journey to lower health care costs, greater productivity and a better bottom line.



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