



StayFit Plan Overview

The **StayFit Plan™** offers a comprehensive value-based wellness solution. Our focus is to bring affordable wellness solutions to employers that are effective and remove administrative hassles. Our **Compensation-Based** incentive approach uses positive reinforcement to improve individual health awareness about the four critical health factors that drive the majority of costly chronic disease. Our program strives to reduce personal health risks through awareness, education, intervention and result in personal responsibility and accountability of health. The StayFit Plan is **SO** affordable. When compared to other health and wellness programs with traditional group health plan linked incentive designs, the StayFit compensation approach is almost one-third the cost.

StayFit Plan Core Services:

- Flexible Incentive Design:
 - Participation-Based
 - Benefit-Based (Outcomes)
 - Compensation-Based (Policy)
- Off-site Biometric Screenings
- Physician Telephonic Consults
- Health Discount Program
- Secure Online Health and Wellness Programs and Resources
- Strategic Planning, Data Collection and Analysis, Reporting

StayFit Plan Enhanced Services:

- Health Risk Assessment
- Health Index Calculator (Financial Wellness)
- eHealth Coaching
- Smoking Cessation Programs
- Health Education Webinars
- Health Challenges
- Health and Wellness Guide

Our Key Difference:

The StayFit Plan **Compensation-Based** bonus program applies a tailored company policy and positive reinforcement to motivate individuals to engage in health screenings that improve their awareness about their potential health risks so they can take appropriate action to change those health behaviors. Because the compensation model is based on an adopted company policy and removed from the group health plan, the HIPAA non-discrimination rules and regulations do not apply; thereby providing a



hassle-free administration that significantly reduces program costs to the employer and improves employee engagement.

StayFit Plan Services

The StayFit Plan includes the following comprehensive services that support participant engagement in health and well-being strategies to maintain or improve their health status:

StayFit Plan Core Services:

- Flexible Incentive Design (Employer Selected)
- Off-site Biometric Screenings
- Physician Telephonic Consults
- Health Discount Program
- Secure Online Health and Wellness Programs and Resources
- Strategic Planning, Data Collection and Analysis, Reporting

StayFit Plan Enhanced Services:

- Health Risk Assessment
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StayFit Plan Descriptions

Online Tools, Resources and Programs

The StayFit Plan offers a variety of “best in class” online health and wellness resources that allow participants to engage in healthier behaviors and lifestyles including our online Health Risk Assessment and new Health Index Calculator that helps participants achieve **Financial Wellness**.

EverydayHealth.com is a leading provider of online health information. The site is designed to help participants manage their health, and the health of their family. EverydayHealth includes health literature and recent health research, health advice tools, weight management, nutrition physical activity programs and social networking communities to help participants stay motivated and connected. EverydayHealth information is easy to understand and easy to use. Participants can even sign up for healthy newsletter that can be customized for the following health topics: Women’s Health,



Men's Health, Family Health, Preventive Health, Fitness and Nutrition. Explore EverydayHealth.com and learn about:

More than 100 health centers loaded with in-depth, original information on the diagnosis, management, and prevention of diseases and conditions, as well as information on how to live a full, healthy life. Meet the Everyday Health staff, as well as the contributing writers and editors and medical reviewers.

Visit the Support Groups. Interactive features include; webcasts, videos, photo galleries, tools, trackers, and blogs to help participants take a hands-on approach to managing their health condition or improving their general health. Check out the tools page. Look up thousands of recipes to help you cook healthier every day and be sure to sign up and receive the online newsletter.

WebMD has created a comprehensive web-based health tool that provides credible information, supportive communities, and in-depth reference material about health subjects that matter to participants. WebMD is a "best in class" source for original and timely health information as well as material from well known subject matter expert content providers.

WebMD is renowned for its general health information, symptom checker and evidence-based medical advice. Find helpful questions and answers from WebMD's board-certified experts at top-tier institutions such as Harvard Medical School, Memorial Sloan-Kettering Cancer Center, Mount Sinai Medical Center, and more.

StayFit Plan Health Risk Assessment

The Health Risk Assessment is a confidential, easy-to-read online questionnaire designed to assess an individual's health status. Answers to health and lifestyle questions are analyzed and compiled into an **Individual Wellness Report** which scores and ranks the participant's current good habits as well as their health risks. The report suggests preventive procedures and lifestyle changes to improve the individual's score and reduce their risk. A graphic group summary report is also available. Customization is available including logo, colors, mission/security statement and the ability to add up to 6 additional questions. Additional fees will apply. We are able to track each participant through our proprietary and secure administration software and can provide participation and robust aggregate employer outcome reporting. Upon completion of the HRA, participants will receive an e-mail confirmation.

StayFit Plan Health & Wellness Guide

The StayFit Plan provides participants with a full color, 8 ½ x 11, health and wellness guide (Sold separately). The guide is a no nonsense approach to sensible healthy living. The guide is easy to read and designed to focus participants on eight (8) essential fundamental health elements that lead to optimal health and well-being.



StayFit Plan Health Index Calculator

Recent data shows poor health can lower an individual's ability to achieve wealth over time. The lack of financial well-being can lead to further health problems such as depression and stress. The **Health Index Calculator** offers a harsh realization of everyday out-of-pocket costs of unhealthy habits. Once the individual can visualize the savings potential through health behavior change, then they are even more motivated to engage in healthier lifestyles. Using advanced cloud application technology this easy-to-use web-based application allows individuals to gauge *real* dollar savings that can be achieved with health behavior change, and then provides them with the resources, tools and programs they need to improve their overall well-being. The calculators easily integrate employee biometric data and elements of the health assessment data that align with the calculator index measures and determine employee baseline cash expenditures. Users simply adjust the calculator meters to their desired future levels of health (goal) to visualize their cash savings, and then simply click on the behavior icon to learn how to change the desired behavior.

StayFit Plan e-Health Coaching

The StayFit Plan aligns with Enforcer, e-Coaching—developed by Dr. Michael Roizen over the past 25 years. Dr. Roizen has applied his direct experience in wellness coaching by driving off-the-chart outcomes, and at a macro level, as demonstrated by his work as the Chief Wellness Officer at Cleveland Clinic. Macro Success: The Cleveland Clinic has been successful in driving down healthcare costs through four steps:

- “Ah-ha” moment & culture change
- environment change
- buddy/coaching
- financial incentives

The program leverages Dr. Roizen's expertise in successfully coaching people to quit smoking and lose weight for over 25 years. The customization and personalization allows us to tailor the program to an individual based on their personal circumstances, preferences, situation, etc. Outreach is made at least 4-5 times per week between participant and coach. The programs are 7 months (tobacco cessation) and 6 months (all others) in length, providing sufficient time for habit to form and be sustainable. Our program outcomes have resulted in weight loss of 1 lb/week on average and tobacco cessation rates of 51-84%. Enforcer aligns with results through financial incentives and is aligned with the StayFit Plan to administer those incentives through their innovative compensation-based bonus approach.



StayFit Plan Screenings

While onsite biometrics have been the industry norm, many clients, especially Human Resource and Benefit Professionals are burdened with the hassles of finding locations that are adequate, ensure employee privacy, and can accommodate for employee schedules. The StayFit Plan eliminates these headaches by partnering with high quality **off-site screening clinics** that offer board certified professionals who provide biometric screenings in a private and secure setting. Clinics are conveniently located across the country meeting most organization's geo-access needs. Individuals receive immediate results and counseling about their results. Clinics are open 7 days a week, no appointment is necessary and some clinics are even open on the weekend. Off-site screening saves employers time and hassles and does not interfere with worksite productivity.

The StayFit Plan includes four critical health factors that contribute to overall health and well-being. The purpose of the StayFit Plan screenings is to establish a personal health benchmark for each participant in the StayFit Plan. Eligible participants must be 18 years of age and older to enroll. Employers work with the StayFit Plan team to determine the award amount or award type associated with each of the StayFit Plan criteria. The StayFit Plan screenings include:

1. Blood Pressure
2. Cholesterol (Full Lipid Panel)
3. Body Mass Index (BMI)

Tobacco Affidavit*

4. Affirmation of non-tobacco use

Participant may locate a participating StayFit Plan screening center by logging into the StayFit Plan website. Participant results are generally available for viewing on the Simplicity Health Plans website within 5-10 business days.

*Tobacco affidavit can be completed online or the form can be downloaded and returned to Simplicity Health Plans c/o StayFit Plan. Participants can obtain a StayFit Plan Tobacco affidavit form from their Human Resource/Benefits department.

Onsite screenings are available upon request.

Physician Telephonic Consults*

The StayFit Plan includes Physician Telephonic Consults as a standard part of the StayFit Plan wellness solution. **Physician Telephonic Consult** services offer employee added value with 24/7/365 access to a board certified physician. Employees can ask general health inquiries or they can even be safely and effectively treated over the phone for a general health ailment such as a sinusitis or skin rash. This saves



both the employee and the employer time and money. Reducing absenteeism and increasing productivity has never been easier.

Physician Telephonic Consults include unlimited calls to a physician 24/7/365 to address general health inquiries and obtain health advice. Participants simply make a phone call and in most cases, speak to a physician in about 30 minutes (3 hours guaranteed).

- Utilization **29%** as compared to traditional Nurselines **2%**
- **79%** – of all employees who used the service said that consultation saved them from a visit to the doctor's office or the ER.

*Consult A Doctor makes no warranty as to the content of any treatment response. You and your physician are solely responsible for all information and/or communication sent during a tele-consultation or other communication. Consult A Doctor is not health insurance. Its services do not replace your primary care doctor or regular office visits. You agree to contact your Primary Care Physician should your condition change or your symptoms worsen. Priority and By Appointment Tele-Consults do not guarantee prescriptions as requested. Consult A Doctor is not a prescription distribution center. Consult A Doctor's physicians do not prescribe DEA-controlled medications or lifestyle drugs. If you require urgent care, you should contact your local emergency services immediately or dial 911. Consult A Doctor, at its sole discretion, reserves the right to cancel your membership at any time.

Discount Package Programs

The StayFit Plan includes a health discount membership program that provides additional participant healthcare benefits such as, pharmacy, dental and vision discounts. Upon enrollment in the StayFit Plan, participants will receive a StayFit Plan "Welcome Packet" that includes their discount membership cards and discount program information.

StayFit Plan Reporting

The StayFit Plan provides individual and employer reporting. Participants who engage in the StayFit Plan screening program will receive an online report that provides them with baseline and incremental biometric screening results. Participants are strongly encouraged to share their screening information with their personal physician. Participants may also receive a hard copy of this report delivered to their home (additional fees apply).

Employers have access to self-service participation/web portal utilization reporting online as well as an aggregate biometric screening report that offers a comprehensive overview of their employee population health risks and health coaching reporting.