

Health Risk Assessment (HRA) and Wellness Incentives

Company	Eligible Population	Program Description ²	Incentive Type/Incentive Used	HRA Participation Rate	Source
Airplane Manufacturer	NA	HRA	No incentive	14%	StayWell
Alderwoods Group, The	8,500 ¹	HRA, follow-up programming based on risk category	Benefits HRA - lower benefit cost (\$8/mo), Programs: \$100 in flexible spending account		Mercer
American Express	77,500 ¹	Tobacco discount	Benefits Tobacco nonusers contribution discount		Mercer
AON	19,639	HRA	Financial \$20/month/employee \$10/month/spouse	52% ee 32% sp	Gordian
Applied Materials	13,000 ¹	Online HRA, fitness center, recreational leagues, smoking cessation, weight management	Financial \$200		Chapman ³ , Mercer
Avery Dennison	21,400 ¹	HRA	Benefits 3-5% of benefit costs		Mercer
Bank of Geneva	NA	Healthy behaviors incentive program.	Benefits \$500 lower deductible for not smoking, cholesterol or blood pressure in certain ranges, or BMI in certain range	99% in program	Mercer
Battery Manufacturer	NA	HRA	Benefits \$200 flex benefit credit	86%	StayWell
Blue Cross Blue Shield of Massachusetts	3,500	HRA, screenings, immunizations, seminars, self-care content, targeted behavior modification, EAP	Financial, Benefits \$175 HRA \$25 per activity (max. \$100) time-off	76%	Mercer, BCBS of MA
Case Iron Pipe		Bonus program for health behaviors	Financial \$200 cash for not smoking and keeping blood pressure, cholesterol and weight within normal limits		Mercer
Cendant	60,000	Online and paper HRA delivered with a focus on consumerism.	Benefits \$130 rebate on medical contributions	50%	StayWell
Charles Schwab	13,000	Online and paper HRA delivered with a comprehensive wellness strategy.	Goods Trinket	35%	StayWell
Cianbro Corp.	2,000 ¹	Healthy Lifestyle program. Smoking penalty.	Benefits 10% reduction in healthcare payments, 30-day unpaid		Mercer

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			suspension for smoking on company property		
CIGNA	40,000	Online and paper delivery of HRA with a combination of customized intervention programs.	Financial \$10.00 gift check	87%	StayWell
CIS Oregon	10,700	HRA, screenings	Goods Cookbooks, pedometers, coolers	81%	Gordian
Coors Brewing		HRA	Benefits If appraisal “health age” is less or equal chronological age, Coors increases health insurance contribution from 85% to 90%		Mercer
Corning	25,000 ¹	HRA	Benefits Discounted employee contributions		Mercer
DaimlerChrysler	72,000	Online and paper delivery of HRA with a comprehensive, onsite delivery model.	Goods T-Shirt	41%*	StayWell
Dallas Independent School District	14,492	Online and paper HRA delivered with a comprehensive wellness strategy. High level of vendor integration also a key component.	Financial, Benefits \$60 HRA + \$60 participate in a program	57%	StayWell
E.A. Miller	NA	Seatbelt and prenatal class requirements	Benefits auto accident claims not paid by company if seatbelt not worn at time of accident, two prenatal classes required to have delivery expenses covered		Mercer
Fairview	13,000	Paper HRA delivered with a comprehensive wellness strategy and many customized communications.	Financial \$25 gift certificate	58%	StayWell
FleetBoston	2,100	HRA	Financial HRA \$20 \$10 6th months \$10 12 th month	41%	Gordian
Financial Institution	NA	HRA	Financial \$20 gift certificate	30%	StayWell
Financial Services Company	NA	HRA	Goods \$10,000 in three prize giveaways	35%	StayWell
Foldcraft	300	Wellness walks, weight loss competitions, weekly wellness trainings, voluntary drug test, health assessment screening, aerobic activity program	Goods, Benefits, Financial Prizes for walks, weight loss competitions and		Mercer

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			trainings Screening - \$20/mo reduction on contribution, \$60-\$480/year based on score of screening Drug test – ½ day vacation Aerobic program – cash prizes \$15/mo and eligible for year end \$150		
Fujitsu	NA	Fitness center, recreational leagues, weight management, family fitness and resources	Financial \$400		Chapman ³
Group Insurance Commission of MA	NA	Centers of excellence discount program.	Benefits Waive deductibles and coinsurance for using centers of excellence		Mercer
Hannaford, New England	10,000	Non-smoking incentive, each supermarket store has a wellness budget, a wellness ambassador and a nurse that visits the store	Benefits \$15/week discount on contributions to non-smokers		Mercer
HCA, Inc.	8,225	HRA	Financial, Benefits, Goods HRA \$103 HRA book (\$7.95) \$10/Pharmacy	14%	Gordian
Healthcare Company	NA	HRA	Benefits \$300 reduction in contribution	87%	StayWell
HealthSpring	260	HRA	Financial \$30/mo/employees only	91%	Gordian
Henry County Medical Center	2,300	HRA	Financial \$30/month/employee	45%	Gordian
Highmark BCBS (PA)	11,000 (est.)	Screenings, Personal Wellness Profile, blood pressure, blood draw for total glucose and total cholesterol	Financial \$50 check		Mercer
Hollister	2,000	HRA	Financial \$8.88/mo/ee only \$21.60/mo/ee+1 \$25.40/mo/ee+2	35%	Gordian
Houston Independent School District	19,000	Online and paper HRA delivered with a comprehensive wellness strategy. High level of vendor integration also a key component. Behavior modification, health education/self-care, disease management, EAP and nurse line.	Financial, Benefits Year 1 – up to \$120 cash at year end Year 2 - \$60 HRA, plus \$60 for various program participation options	64% (Yr1) 70% (Yr2)	Mercer, StayWell

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			Year 3 - \$60 HRA, plus up to \$60 program participation	55% (Yr30)	
Howard County Community Hospital		Blood pressure screening, tobacco cessation, weight loss	Benefits \$20 reduction in insurance payments if guidelines are met		Mercer
Hughes	3,500	HRA	Financial HRA \$15 Point System Completion \$350	59%	Gordian
IBM	369,300	Fitness center, smoking cessation, weight management	Financial \$250		Chapman ³ , Mercer
ISP Chemical Co.	560	HRA, wellness program	Financial HRA \$20 Program Completion \$300	45%	Gordian
Jewish Hospital	4,700	HRA, self care book	Financial, Goods Self care book for HRA (\$6.95 value) \$15/month	54%	Gordian
Johnson & Johnson	109,000 ¹	HRA, at-risk programs, integrated health, demand and disease management interventions.	Benefits \$500 annual discount of benefit cost	90%	Mercer
K Products		Point system for exercise activities	Goods 600 pts – T-shirt 1200 pts – walkman drawing eligible 1800 pts – athletic shorts 2400 pts – sweater 2800 pts – drawing for clock/radio/phone		Mercer
Knox County Government (TN)	2,500 ¹	Online HRA, non-tobacco use program, weight loss challenge, fitness center discounts, onsite fitness classes	Benefits HRA \$10/month reduction on health insurance Non-Tobacco Use \$10/mo reduction in health insurance, no use last 6 months		Mercer
Logan Aluminum	980 ¹	HRA.	Financial \$200/year. Employees share in year end bonus if co's overall health expenditures are controlled.	99.7%	Mercer
LSG Sky Chefs	12,000	Paper HRA delivered via onsite processing in conjunction with comprehensive wellness components. Diverse culture with language issues.	Financial, Benefits \$144 contribution reduction per year + Raffle	80%	StayWell

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Marathon Ashland	14,000	Online and paper delivery of HRA with a comprehensive, onsite delivery model.	Benefits Eligible for Reimbursement Program	78%	StayWell
Medical Technology Company	NA	HRA	Goods T-shirt to 1st 500 participants	7%	StayWell
Microsoft	57,000 ¹	Fitness center, obesity program	Financial, Benefits \$200 fitness, \$6,000 value for obesity program		Chapman ³
Mon Health System	1,400 ¹	HRA is mandatory in company insurance plan and additional financial incentives are provided for participation in health initiatives. A self-care training is mandatory. Self care book provided. Exercise program, Weight Watchers at Work.	Financial, Benefits Mandatory, "financial incentives"	100%	Mercer, WELCOA ⁴
Motorola	68,000 ¹	Fitness center, recreational leagues, smoking cessation, weight management, family fitness and resources	Financial \$240		Chapman ³ , Mercer
MURATA	1,500	HRA	Financial \$2 semi-monthly	52%	Gordian
Nashville Airport MNAA	540	HRA	None	31%	Gordian
National Flight	NA	Walking/pedometer program	Goods Those meeting recommended step total qualify for monthly prize drawing. Larger drawing at year end to reward those participating throughout the year.		Mercer
National Vision	2,500	HRA	Financial HRA \$30/mo/employee \$60/mo/ee + spouse	60%	Gordian
Nortel	35,200 ¹	Fitness center, smoking cessation, weight management	Benefits Discounts (previously \$450)		Chapman ³ , Mercer
Norton Hospital	7,800	HRA	Goods Self care book for HRA (\$6.95)	3%	Gordian
Pepsi Bottling Group, The	28,000	Paper HRA delivered via home mail and onsite processing (for pilot sites) in conjunction with follow-up interventions.	Financial \$25 gift certificate	41%	StayWell

Company	Eligible Population	Program Description ²	Incentive Type/Incentive Used	HRA Participation Rate	Source
Pitney Bowes	35,200 ¹	HRA, maternity wellness program, telephone care management, chronic care management	Financial, Benefits \$75 to health costs, \$25 gift certificate for maternity program, \$25 gift certificate for care management, 3 months free fitness center membership for chronic conditions		Mercer
Providence Everett Medical Center		Financial incentive-based, worksite health promotion program, including full range of educational programs, HRAs and biometric testing.	Financial \$250-\$375 for meeting 8 of 10 wellness criteria, reward increased by \$25-\$50 increments for each year of meeting Wellness Challenge	65% (WC)	Mercer
PSEG	18,300	HRA	Financial HRA \$100	2%	Gordian
Quaker	10,000	Online and paper HRA delivered with a comprehensive wellness strategy and extensive incentive program. "Live Well Be Well" program. Health pledge.	Financial HRA \$150, \$50 for pledging to avoid tobacco and misusing alcohol or drugs, up to \$600 for "Live Well Be Well" program	80+%	Staywell, Mercer
Raytheon	79,000 ¹	Fitness center, family fitness and resources	Financial \$275		Chapman ³ , Mercer
Roche	7,500	Online and paper HRA delivered with a comprehensive wellness strategy.	Financial Charged \$25.00 per month for not completing	68%	StayWell
Satellite and Communication Company		Discount program	Financial, Benefits \$50 gift first year, remaining years \$250 benefit discount plus \$200 of preventive care services		Mercer
St. Luke's Medical Center	--	HRA, targeted behavior modification (TBM), wellness programs for various health/level of risk	Benefits Deductible from \$1,500 to \$500. \$100 for wellness program. Much lower out-of-pocket max and copay for TBM.		Mercer
State of TN	7,000	HRA	None	97%	Gordian
Sumner Medical Center	1,000	HRA	Financial, Goods Self care book (\$6.95 value), \$20/mo/ee,	38%	Gordian

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			\$20/mo/spouse		
Telecommunications Company #1	8,500	Online and paper HRA delivered with a comprehensive wellness strategy and extensive reimbursement program.	Benefits Eligible for Reimbursement Program	55%	StayWell
Telecommunications Company #2	NA	HRA, targeted behavior management	Financial, Benefits HRA \$25/2 years, \$200 lower plan rate, waiver of deductible for preventive services	average ~70%	Mercer
Telecommunications Company #3 (large)		Study of worksite program on short-term disability. Worksite program, including stress management, ergonomics, nutrition counseling, message therapy, weight management, smoking cessation, HRA, telephonic counseling support, self-care book, access to health advice line and fitness/wellness reimbursement.	Benefits \$250 reimbursement for fitness club dues, \$200/year for wellness activities		Mercer
3M	67,000 ¹	Fitness center, recreational leagues, smoking cessation, family fitness and resources	Financial \$425-\$625		Chapman ³ , Mercer
Tyco	92,000, plus 53,000 spouses	HRA, behavioral improvement program, nurse advice line, disease management, website, self-care book, utilization management	Benefits \$200 contribution reduction if HRA completed during open enrollment	50% ⁵	Mercer
U-Haul		Smoking cessation and weight loss programs	Benefits Waive copayments bi-weekly (\$5 ee, \$10 ee and spouse)		Mercer
WEA Trust	103,000	Paper HRA delivered with a comprehensive wellness strategy.	Financial \$25.00 check	68%	StayWell
Worthington Industries	6,500	HRA, screening	Financial HRA \$25 employee, \$50 employee + spouse Screening \$25 ee \$50 ee + spouse	51%	Gordian
Xerox	58,100 ¹	Health Risk Appraisal, fully integrated preventive programs	Benefits discounted employee contributions		Mercer

*StayWell reports that DaimlerChrysler “has focused on cultural support to drive participation over time. Their cumulative HRA penetration rate of 82% illustrates the potential of this strategy.”

1 Total employees. Total eligible for program may differ from total employee count.

2 Descriptions in some cases may not include all of the health and wellness programs available.

3 Chapman, L. Getting the most out of incentives: HRA completion, program participation and wellness achievements. Summex Corporation, 2004.

4 Wellness Council of America

5 Fifty percent completion through first two weeks of open enrollment.