



# Push for Platinum Success: 83% of Employees Qualify for Lower Deductibles

A CORE Wellness Program Case Study from ACI Specialty Benefits



ACI Specialty Benefits' CORE Wellness program actively engages employees to live healthy through promotion of lifestyle changes and preventive wellness. As a wellness provider for Alliance Beverage Distributing Company (ABDC), ACI worked with ABDC and brokerage firm Duley Bolwar & Associates (DBA) in implementing a successful incentive program that achieved 83% participation among employees and spouses.

## The Issue

For its first year in CORE Wellness, ABDC wanted to ensure that as many employees and spouses as possible participated in the employer-sponsored program. Wellness program engagement and utilization averages vary dramatically, but employers typically achieve 5%-25% participation depending on the initiative. Historically, financial incentives do not have a great impact on weight management<sup>1</sup>. ABDC was looking for a creative approach to ensure maximum employee and spousal participation in the CORE Wellness program.

## The Incentive

ACI Specialty Benefits worked with ABDC and DBA to develop a multi-tiered incentive plan specific to ABDC's employee needs, determined by an earlier HRA, employee interest survey, and best practices. The incentive model rewarded employees and spouses with lower deductibles based on their participation level in a variety of CORE Wellness initiatives: Health Risk Assessment completion; preventive health screenings; CORE seminars, wellness coaching, or other programs offered by ACI Specialty Benefits.

	PLATINUM	GOLD	SILVER
Employee	Completed an HRA	Completed an HRA	Did not complete an HRA
	Received a preventative exam and screenings	Received an annual physical and screenings	Did not complete annual physical and screenings
	Does not use tobacco	Uses tobacco	
	Actively participated in three or more onsite/online wellness seminars, wellness coaching, or other programs offered through ACI Specialty Benefits	Actively participated in one or more onsite/online wellness seminars, wellness coaching, or other programs offered through ACI Specialty Benefits	
Spouse	Completed an online HRA	Completed an online HRA	Did not complete an online HRA
	Does not use tobacco	Uses tobacco	

## Preventive Health: An Employee Success Story

Paul B.<sup>2</sup> of ABDC went to the doctor for a preventive screening in order to qualify for the platinum incentive plan. What he discovered was much more serious: His blood pressure was in the hypertensive range (140/90). He immediately began coaching and has since lost more than 14 pounds and regained normal blood pressure.

**"My ACI Wellness Specialist Kelly Harrison was such a big help and encourager. I don't think the results would have been the same if she was not a part of helping me achieve my goals. In just 4 weeks I was able to get my blood pressure into the normal range and out of the danger zone. Kelly's weekly check-in calls and follow-up helped keep me focused....I'm now looking forward to a 5k race in three weeks and I haven't felt like doing that for many years.**

**Thanks to the great staff at ACI I'm now on my way to a much healthier lifestyle."**



Through the preventive health initiative, Paul not only got a lower deductible in the platinum plan but was able to prevent a more serious issue.

<sup>1</sup> Towers Watson, "Modeling Employee Wellness Program Participation." July 2010.

<sup>2</sup> Names have been changed for confidentiality.





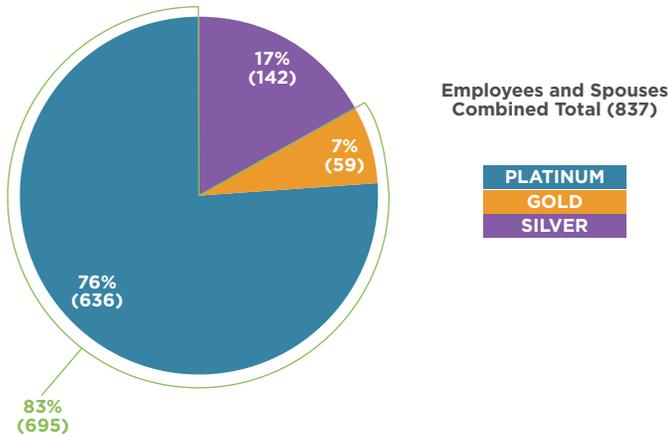
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## Marketing and Communication

In order to communicate the CORE Wellness participation incentive plan, ABDC managers, DBA team members, and ACI staff took on an assertive role in sending out emails, newsletters, activities calendars, online landing pages, in-person updates, and more. The strategic marketing and communication campaign was designed to boost awareness and participation in the CORE Wellness incentive program.

## The Outcome



## Cost Savings

Of the 582 employees and 255 spouses of employees at ABDC, 76% qualified for the highest-covered Platinum plan, and 7% qualified for Gold. Combined, this data provides evidence that the health incentive saved a total of 83% of participants (employees and spouses) money on their health deductibles, subsequently lowering costs for ABDC.

## Utilization

The incentive drastically increased CORE Wellness program utilization: 76% of employees participated in three or more onsite or online CORE Wellness seminars, wellness coaching, or other programs, and 83% participated at least once. Utilization increased and continues to increase as a result of these initiatives.

## Clinical Quality

Several compliments and a variety of positive feedback from employees, brokers, and employer evidenced the quality of the CORE Wellness incentive.

Lisa<sup>2</sup>, Human Resources:

**"Your team [rocked]. We also are hearing positive feedback on the webinar that some employees are enjoying them."**

Pam<sup>2</sup>, VP of Human Resources:

**"Thank you again for going above and beyond with your assistance on the wellness activities!"**

ABDC Employee:

**"Training is fantastic. I can tell you worked hard to put this together."**

ABDC Employee:

**"I emailed about the incentive push on the HRA, and was impressed with the timely, quality and friendly answers. Thank you!"**

ACI Specialty Benefits ranks in the nation's Top Ten providers of employee assistance programs, wellness, student assistance, and work/life services to corporations worldwide. ACI's CORE Wellness Program includes creative challenges, unlimited wellness coaching, health seminars, and access to a 24/7 hands-on personal online wellness platform among numerous other features.

To learn more about ACI Specialty Benefits' full suite of benefits solutions, please call **800.932.0034** or visit **www.acispecialtybenefits.com**

<sup>2</sup> Names have been changed for confidentiality.

