

PURSuing WELLNESS

How four diverse entities are using innovation and experimentation to make a difference.

BY CASEY PENN
Contributing Writer

DELTA DENTAL: AN EXPERIMENT IN WELLNESS

At a time when many companies are narrowing the focus of their wellness programs, Delta Dental is expanding its health initiatives. After enjoying great success in promoting tobacco cessation and weight loss, the company is now working to help its 150 employees with stress, mental health, bill paying, and other components involved in balancing life and work.

Delta Dental's initial wellness programs, which began in August 2007, had employees competing for financial and other incentives related to weight loss, exercise and tobacco cessation. The results have been dramatic, said company president and CEO Ed Choate. "We thought we had designed a good program, but we had no idea how engaged our employees would become," Choate said. "The results have been amazing."

To address weight loss, Delta Dental pledged financial rewards to employees who participated in the company-sponsored Weight-Watchers program. Participants were paid for losing weight and again for keeping it off. Delta Dental's claims manager, Nina McDonald, lost more than 50 pounds through the program. She now takes the stairs from the first to the third floor and doesn't stop to catch her breath—not true just one year ago. "I've seen the inside of the elevator maybe three times this year and have noticed a marked difference in my energy level," said McDonald.

Linda Anderson, a Delta Dental provider service representative and smoker who

Continues



Heather Johnson of Delta Dental used a combination of diet, exercise and incentives to lose 105 pounds over the past 12 months.

PHOTO: BOB COHEN

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— CHRIS PYLE, DELTA DENTAL DIRECTOR OF COMMUNICATIONS

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truly loved her cigarettes, was enticed to quit when presented with the tools for the job. Through company support, she kicked the habit and saved \$1,000 in less than one year from not buying cigarettes.

"Our approach was innovative," said Chris Pyle, Delta Dental's director of communications. "Rather than replicating another model, we looked at numerous best practices and designed a program to fit our employees' specific needs."

"A good example would be our smoking cessation program. We started with the UAMS SOSWorks program, and then added to it by paying for our employees' Chantix prescriptions. For some employees, the prescription made the difference in terms of their ability to finally quit smoking."

With one year behind it, Delta Dental is using its momentum to take another step toward wellness. This time, the company will work with employees on improved life management. "While we will continue talking about nutrition and physical activity, we will also talk about how to create and live by a healthy budget. We will also address issues such as stress and time management, the importance of setting priorities and how to do that, and the importance of sleep," said Pyle.

New wellness initiatives will not include the financial incentives offered during the first year, but Pyle maintains that they will still be successful. "The incentives were necessary to get everyone going and to help people get over the initial hump of committing to a healthier lifestyle. Many of our employees have learned and adopted healthier eating habits, are living physically active lives, and have quit smoking. They're now in a good position to maintain what's already been achieved."

It's a little early to see the effect of the company's wellness initiatives on the bottom line. Tim Carney, senior vice president for sales and marketing, admits there is a cost associated with implementation, but stressed that he expects to see financial gains over time through reduced insurance claims.

"Insurance premium rate increases are determined in part by employee utilization, and while employers would never

want to discourage utilization from a preventive perspective or for anyone needing care, the fact is a healthier workforce will have lower utilization, and lower utilization can save everyone money."

Choate said that the company has seen enough physical gain to make any fiscal pain minimal. "Our employees have walked more than 3,000 miles; twelve have quit smoking; and more than 40 have lost between 10 and 100 pounds," he said. "To us, wellness means that as many of our employees as possible are improving the overall quality of their lives and the lives of their families."



STATE OF ARKANSAS: A SNAKE-BIT SOLUTION

Former governor Mike Huckabee's well-known "Healthy Arkansas" campaign included a state wellness program that is now adaptable for private businesses. According to Helen Weir, section chief for the Arkansas Department of Health's Adults in Worksites program, The Arkansas Healthy Employees Lifestyle Program (AHELP) started in 2005 as a pilot. The program has received funding for its second phase and is yielding favorable results. It has gained the attention of other states, Weir said, and is currently being reviewed by the University Of North Carolina Center Of Excellence. "If it meets guidelines," Weir added, "it can be recommended as a practice-based intervention that can be called a 'Promising Practice' or a 'Best

Practice' program for obesity prevention."

Weir receives many calls inquiring about the program—she believes for good reason. "The program educates participants [on how] to take responsibility for their own health and then gives them the tools to do that," she explained. "It offers employees an opportunity to lose weight, improve fitness, and reduce stress while offering employers a return on investment through reduced health care costs, enhanced recruitment and retention of healthy employees, decreased injury and absenteeism, and improved employee productivity."

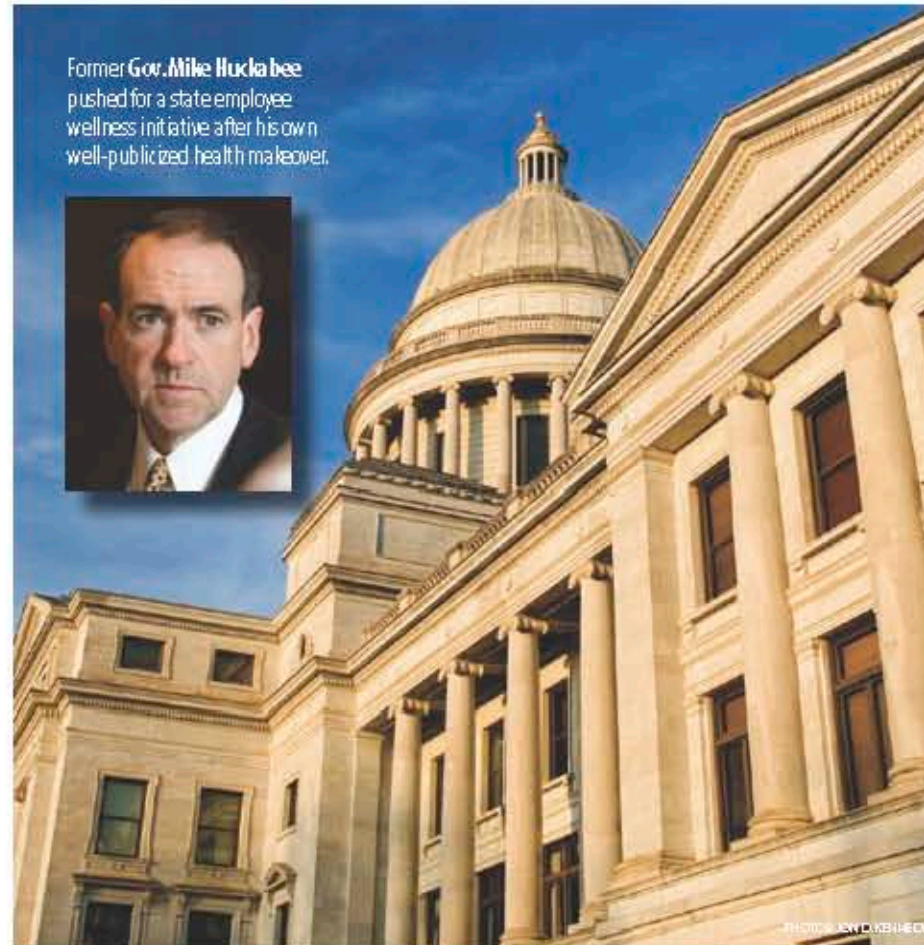
Preliminary evaluation findings indicate that AHELP has been successful in promoting healthier dietary habits among participating employees. "Specifically, results revealed that at follow-up (using data from health risk assessment), AHELP participants were more likely than at baseline to report consuming three or more fruits and vegetables a day and to be actively maintaining a diet low in fat," Weir offered.

AHELP features a monitoring tool for employers in the form of a website where employees log in to enter—and receive credit for—their wellness participation. As they log in with exercise sessions, healthy diets, or smoking cessation periods, they earn reward points toward such prizes as are determined from survey questions and focus groups.

A new and highly popular incentive grew out of AHELP's pilot program and came in the form of a legislative bill sponsored in 2005 by Rep. Linda Chesterfield. Act 724 of 2005 provided leave (up to

"WHEN MY DEAR FRIEND FAY BOOZMAN WAS DIRECTOR OF THE ARKANSAS DEPARTMENT OF HEALTH, HE USED TO SAY THAT A STATE'S PHYSICAL HEALTH WOULD DETERMINE ITS FISCAL HEALTH AND THAT WE IN ARKANSAS BETTER START KILLING RATTLESNAKES RATHER THAN SIMPLY TREATING SNAKEBITES ALL THE TIME. WHAT HE MEANT, OF COURSE, WAS THAT IT DOESN'T MAKE SENSE TO SPEND MILLIONS TREATING SYMPTOMS OF DISEASES THAT WE HAVE THE POWER TO CURE."

— FORMER ARKANSAS GOVERNOR MIKE HUCKABEE



Former Gov. Mike Huckabee pushed for a state employee wellness initiative after his own well-publicized health makeover.

three days per 52 weeks) for participating employees in return for earning the required points through the program.

"As of the end of 2007 there are 2,427 registered participants (24 percent) in the Program," Weir said. "Since the beginning, 648 participants have earned and redeemed time off from work—from one hour to three days."

"A healthy workforce means a better economic position for our state," said Joe Thompson, Arkansas' Surgeon General. Indeed, a 2007 Milken Institute report, *An Unhealthy America: the Economic Burden of Chronic Disease*, tallies the economic impact of chronic disease in Arkansas in 2003 as \$13.9 billion—a number that includes \$2.6 billion in treatment expenditures and \$11.3 billion in lost productivity.

With this, Thompson indicated that improving health in the workplace—where most of us spend much of our time—makes good sense. "Partnerships between employer and employee will be necessary for substantive change," said Thompson, who

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encouraged employers to implement changes designed to address tobacco use, obesity and physical inactivity—the behaviors that lead to most of the state's chronic diseases.

Thompson encourages employers to take the initiative to improve wellness at work, through simple things like using health risk assessment tools and supporting smoking cessation programs and nutrition counseling. "They can look at the content of vending machines and look for fun ways to promote a physically active culture—like sponsoring a company softball team," Thompson added. "Small things like this are ways to dramatically improve the health of employees."



Healthy retirees promote growth for local businesses, even in rural Arkansas.

WHITE RIVER RURAL HEALTH CENTER: AN ECONOMIC DRIVER

From its many locations across northeast Arkansas, the White River Rural Health Center serves the primary health care needs of local residents and acts as a "medical home" and "wellness" outlet for employers in the region.

The not-for-profit health corporation operates 17 medical sites in rural Arkansas communities stretching from Heber Springs to Brinkley to Jonesboro. In addition, the corporation operates two dental clinics, three pharmacies, two wellness centers, and one education center. The centers provide comprehensive primary health care that includes dental care, pharmacies, OB/GYN services, emergency care, specialty referrals, and more. They partner with Baptist Health, Health Resources of Arkansas and the local County Health Unit to provide other preventive services such as WIC, prenatal, early childhood screenings, cancer screenings, family planning education, and sexually transmitted disease clinics.

In partnering with businesses, Woodruff County-based WRRHC provides basic and

preventive health care for employees. "Our center works under contract with various businesses to handle workman's compensation claims, employee drug screens and other services associated with a medical home," said Regina Burkett, WRRHC community development director. "Our nurses also provide blood pressure screenings, diabetic screening and cholesterol screenings to employees of assorted area industries."

In addition to general health care and screenings, the facility offers a center geared toward improving health and wellness. Employees can take advantage of free education clinics and health fairs. The free

clinics are topical and have covered issues like healthy habits, cooking for a diabetic, and weight loss competition programs. Employee patients also have access to the facility's fee-based wellness center, where they can participate in exercise classes, work out with a personal trainer, or use the center's equipment on their own time for as little as \$25 a month.

According to Burkett, employers in the Augusta area are concentrating wellness initiatives around issues common to area employees such as heart health, treatment and management of diabetes, and general education for a healthier lifestyle.

"WE PARTNER WITH AREA BUSINESSES AND CHAMBERS TO SUPPORT HEALTH FOR AREA CITIZENS... BY SUPPORTING HEALTH, WE'RE STIMULATING ECONOMIC GROWTH."

— REGINA BURKETT, WRRHC COMMUNITY DEVELOPMENT DIRECTOR

"Employers seem to be more aware today that prevention is the key in today's society," said Burkett. "If you catch something early enough, hopefully you won't have as many problems—and costs—from it later in life."

WRRHC also works with local communities to promote health. In 2006 WRRHC began Community Improvement Initiatives, a program that reaches out to address needs raised by area business owners. By working with business owners and other community leaders, the corporation has been able to use an area's available resources to improve quality of life and stimulate rural economies.

For example, in the Augusta community, WRRHC worked with local leaders to give community seniors, age 65 and over, access to Silver Sneakers, a senior fitness program previously unavailable to the Augusta area.

Through the program, WRRHC learned about and leased the empty gymnasium portion of an area school building that had closed its doors upon building a new campus. The facility now houses a state-of-the-art fitness facility, complete with trained instructors.

Does Silver Sneakers really help businesses? "Absolutely," Burkett said. "If the community has fit, healthy retirees, they will shop, dine, and be active in their community. This will promote growth for local businesses."

MUNRO SHOE: AN ADVOCATE IN THE SYSTEM

Hot Springs-based shoe manufacturer Munro & Company, Inc. is not the highest paying firm by industry standards. Yet Munro's more than 600 workers, largely blue collar, are wealthy by any standard when it comes to their health care benefits.

According to CFO Stan Grise, who manages the company's health and wellness endeavors, the company keeps a tight rein on health care costs while providing employees with rare perks. Employees enjoy such benefits as low co-pays and low deductibles, pharmacy benefits, employee-assistance programs,

"I THINK OUR PLAN IS SUCCESSFUL BECAUSE WE INVOLVE ALL THE PLAYERS—BOTH FINANCIALLY AND FROM THE STANDPOINT OF HEALTH AND WELFARE. WE INCLUDE THE DOCTORS, THE PROVIDERS, THE EMPLOYEES/PATIENTS, AND OUR COMPANY'S MANAGEMENT IN THE PLAN, AND WE ACCESS THE VERY BEST PERIPHERAL SUPPORT AVAILABLE AND TIE EVERYTHING TOGETHER THROUGH OUR EMPLOYEE HEALTH NURSE."

— STAN GRISE, CFO, MUNRO SHOE, INC.



and an on-site employee health nurse.

Health and wellness has been a company priority since day one for Chairman

Don Munro and Bruce Munro, company president and CEO, whose concern for

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their employees is tempered by the intense foreign competition that they face.

"Eighty-five percent of the world's footwear is made in China," said Grise. "We can't compete with them. As hard as we try to provide exceptional jobs for our employees, we're not the highest payer. To keep employees happy and working every day—a key factor in this business—we have to make it easy for them to come to work. We try to put them in a position where they don't have to worry about paying for health care."

To manage costs and foster a healthy work environment, Munro Shoe maintains a health benefits plan modeled after the managed care networks of the 1980s. "We're self-insured," said Grise. "We do have some stop-loss insurance, but by and large, health care is paid by the company."

The program revolves around a small, specially selected group of primary care physicians. "Our objective is for the primary care physician to always be our first and consistent point of entry into the medical delivery

system—the gatekeepers," Grise said.

To facilitate the process, Munro Shoe provides what Grise called a "stable" of the "best we can find" participating ancillary service providers and vendors that support medical delivery.

"By the time a patient gets to a specialist—when he or she needs one—the primary care doctor has already brought the specialist up to date. There's less repetition of tests; less out of pocket for initial consultations; and less time, money and paper wasted."

Another key factor—or person—that makes the company's overall health and wellness efforts work goes by the name "Nurse Brenda" around the office. In a health care environment that is often disjointed and non-communicative, Munro's on-staff salaried nurse, Brenda Gould, fills in the gaps.

As expected, Gould can routinely be found checking blood pressure or taking temperatures, but her main function—what truly makes her a money saver—is to serve as an employee and company advocate and a liaison between employees and providers, both in and out of network. She works to ensure that employees get proper care and education and that they understand and heed needed health advice.

"I make appointments for employees, help them learn about medications, and make sure they get proper care," Gould explained. "I steer employees to in-network providers and help resolve medical claims issues. Doctors' offices call me about no-shows and to make sure a patient is following dietary restrictions. Finally, I review where our plan dollars are being spent to insure that our plan operates efficiently and meets the needs of members."

Wellness is a priority, Grise insisted, though he has not found a "wellness program" per se that he feels will motivate high-risk employees. "We give routine health risk assessments, and we are doing a great job of monitoring and helping those who want to be helped, including involving their PCP [primary care physicians] and reaching out to their families," he said. "But those who do not want help are, as yet, still hard of reach." **TBQ**

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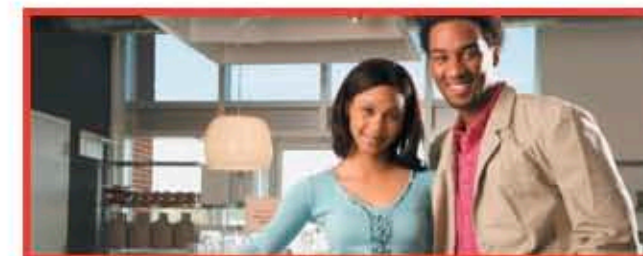
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