

Zurich Financial Services Group

An integrated wellness solution delivers 3.8:1 ROI for this financial services leader.



What's the real payback on employee wellness coaching?

3.8 to one. That is the return on investment realized by one Optum™ client through the aggregate impact of health behavior improvements, productivity increases, and health care cost reductions.¹ And remarkable as that may seem, it's an entirely predictable outcome when:

- More than 74 percent of the firm's employees participate in at least one aspect of a wellness program
- 45 percent of those enrolled in coaching report lifestyle improvements
- 6 percent of those enrolled in coaching reduce body weight by 6 percent or more
- Participants increase their weekly exercise time by an average of 98 minutes

What's most important, though, is that these results may be achievable by any organization with a wellness program based on a multi-year strategy, tailored to the unique needs of its population, championed by leadership, and supported by a comprehensive foundation of communications and incentives.

The employer: a leading financial services provider

Zurich Financial Services Group is an insurance-based financial services provider with a global network of subsidiaries and offices. Founded in 1872, Zurich is headquartered in Zurich, Switzerland with approximately 60,000 people serving customers in more than 70 countries. In 1912, Zurich American Insurance Company was the first foreign insurer to enter the U.S. and quickly became a leading commercial property and casualty insurer.

The strategy: assess, engage, motivate and measure

In designing and implementing the Zurich North America solution, Optum and the client followed established best practices for wellness program design: securing visible leadership support, assessing the employee population, and creating a solution tailored to the customer and focused on specific health behavior change. We employed multiple communication channels to engage employees, and multiple data sources to identify and evaluate health risks. We created personalized coaching programs to address the unique characteristics of each individual, and built a culture of health to make wellness accessible to everyone.

All results were rigorously documented and tracked to optimize program impact.

The solution: an integrated health behavior intervention

The program that resulted is a multi-touch, multi-intensity wellness promotion and disease prevention initiative designed to effect long-term change in personal health behavior and lifestyle decision-making. Combining innovative methodologies with established best practices, it targets high levels of participation across low-, medium- and high-risk employees through a tightly integrated framework of proactive outreach, multi-factor risk identification, personalized coaching and ongoing communication.

Key aspects of the solution include:

- A comprehensive communications strategy for building member awareness and enrollment, delivered under a single brand through a combination of outreach and follow-up, promotional campaigns, and an extensive employer toolkit.
- Activity-based cash participation incentives to shift behavior and drive change.
- Multi-method risk identification using five separate data streams — online health assessments, onsite biometric screenings, medical insurance claims analysis, employee self-identification and program referrals — to identify at-risk members for proactive engagement and coaching.

"HealthFirst represents Zurich's commitment to the well-being of our employees. Through education, walking programs, health screenings and coaching, we assist employees in attaining and maintaining their health. High participation in these programs signify that employees are engaged and putting their health first."

— Sarah Staggs, VP and Head of Benefits Americas
Zurich

- Wellness coaches, cross-trained in exercise, stress, tobacco cessation, weight management, nutrition and heart health counseling, who work closely with members throughout their coaching programs to achieve holistic lifestyle improvement and behavior change.
- Tightly integrated service delivery across multiple interaction channels to maximize reach, employee engagement and convenience. Key interaction points include an online portal with consumer tools, a health risk assessment and online coaching services; telephonic and mail-based services; and on-site workplace services such as biometric screenings.
- Challenge programs to keep the population engaged, drive competition and firmly establish a culture of health.

The program launched in 2008, and at this writing is currently nearing the end of its third full year of operation.

The employee participation

Zurich's Wellness solution, which was designed to engage the total population, leveraged a variety of programs through multi-modalities and yielded significant results. The high completion rates for online Health Risk Assessments (HRAs) and biometric screenings are particularly significant for providing individuals with insights on their personal health risks, and for driving member outreach for coaching enrollment.

- **HRA completion** — More than 74 percent completed the online HRA. Of these, 56 percent displayed some level of health risk, primarily related to body weight (41 percent).
- **Preventive health measures** — Combined, more than 50 percent of the members participated in an on-site biometric screening, a home biometric screening kit and completed a flu shot.
- **Online coaching enrollment** — Nearly 38 percent enrolled in online coaching.
- **Telephonic coaching** — 12 percent chose to enroll in telephonic health coaching.
- **Fitness challenge participation** — More than 2,000,000,000 steps were recorded during two, six-week walking-oriented fitness challenges in which employees were issued a pedometer to record the number of steps they took each day. This unique annual activity is where the Health First program has the most visible executive-level support.

More than 74 percent of the firm's employees participated in at least one aspect of the wellness program, and annually more than 12 percent worked with a coach 1:1 to drive specific behavior change and health improvements.

The ROI: 3.8:1

Perhaps most importantly for this employer, enthusiastic engagement in wellness coaching is also translating into lower health care costs, increased productivity, and reduced spending on disability and worker's compensation. Even better, the savings associated with lifestyle modification are long term and cumulative in nature.

These results could be yours

The health and financial results achieved by this company and its employees may be exemplary, but they are in no way unexpected. Any organization with the resolve and discipline to implement a similarly well-designed program might realize similar returns. To learn more about Optum integrated wellness coaching programs, contact your Optum Strategic Account Executive, or visit us online at **www.Optum.com**.

* All statistics are taken from the Optum Case Studies dated December 31, 2010.

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¹ e-Rewards is generally credited with having the most robust online U.S. panel of opt-in panelists. Currently, the panel has more than 2 million profiled panelists.



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