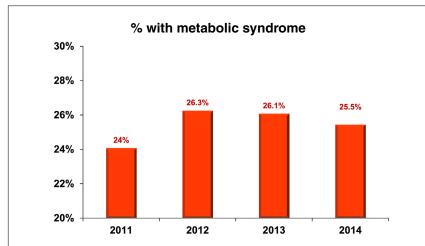


Wellness Impact and Value— Highlights

HealthFlex Wellness Programs— Positive Trend in Metabolic Syndrome

Prevalence of metabolic syndrome has decreased over past two years.



Each year's data is based on total HealthFlex active plan participants completing BFW that year.

Note: An increasing percentage of the HealthFlex active plan population completed BFW each successive year.

This is good news, yet continued effort is needed.

Another View

Of participants and spouses who completed Blueprint for Wellness in **both** 2011 and 2014:

- 33% who had metabolic syndrome in 2011 improved to not having it in 2014
- 14% who did not have metabolic syndrome in 2011 developed it by 2014

What Does This Mean?

Many of those **with** metabolic syndrome are taking action to improve their health. But many of those **without** metabolic syndrome are not doing enough to prevent metabolic syndrome from developing.

Center for Health Response

- Multi-year program/incentive approach focused on metabolic syndrome
- Increased focus on outcomes vs. participation (higher Wellness Points for health measures)
- Enhanced participant Blueprint for Wellness reporting in greater alignment with, and more information on, metabolic syndrome components

What Is Metabolic Syndrome?

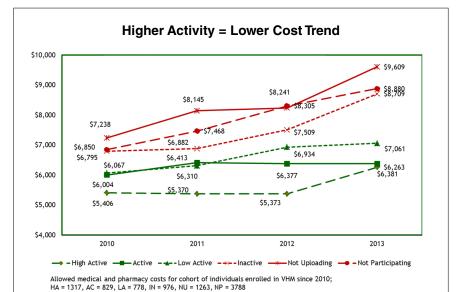
Metabolic syndrome is a serious condition in which several health risk factors often occur together. Metabolic syndrome is associated with much higher risks for cardiovascular disease and diabetes, which can result in heart attack, stroke and other serious health issues.

The American Heart Association identifies metabolic syndrome as the presence of three or more of the following risk factors (or needing medication to control these risk factors):

Triglycerides	150 mg/dL or more
Cholesterol Low HDL ("good") cholesterol levels	Men: Less than 40 mg/dL
	Women: Less than 50 mg/dL
Blood Pressure	130/85 mm Hg or higher
Glucose	100 mg/dL or more
Waist Circumference	Men: More than 40 inches
	Women: More than 35 inches



Virgin Pulse Program—Favorable Association with Cost



Although the *high active* group showed some increase in costs in 2013, the *high active*, *active* and *low active* groups clearly have a lower cost trend than other groups. Several cancer diagnoses in the high active group in 2013 (likely unrelated to their activity level) contributed to the increased costs in this group. We will continue to monitor these trends. Plan year data for 2014 will be available in Q2 of 2015.

Wellness Program Feedback

66

The HealthFlex program is part of my life now. It has motivated me to get back into shape—the best I've been since college."

"The HealthFlex program
has been a blessing from God
in its timing—just when
I needed it most!"

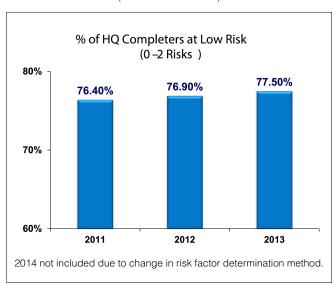
"The HealthFlex website reminds me that there are many small things I can do to improve or maintain my health and quality of life. 99

Improving Risk Prevalence Trends

Continually updating and refining data analysis is important to monitoring health trends in the HealthFlex population. The following 2011-2013 risk improvement trends suggest *movement toward a healthier population*.

Please note: 2014 data is not included due to an update in risk determination methodology with the new HealthQuotient (HQ). Once 2015 data is available, similar comparisons will be done with 2014 data, which used the same risk determination methodology as 2015.

Increasing Proportion at Low Overall Health Risk (0–2 health risks)



Decreasing Percentage at High Stress Risk

