



## REDUCE YOUR COST OF HEALTH CARE.

*Improve your bottom line by bridging the gap between  
your employee benefits program costs and health management.*



R J F A G E N C I E S

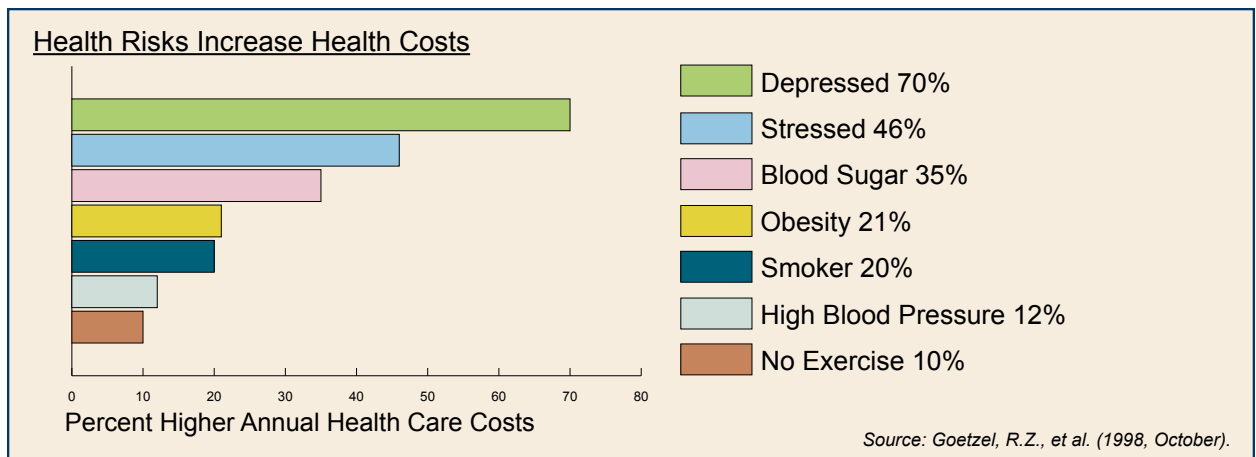
---

*...an Assurex Global Partner*

# Manage health care costs *by promoting wellness.*

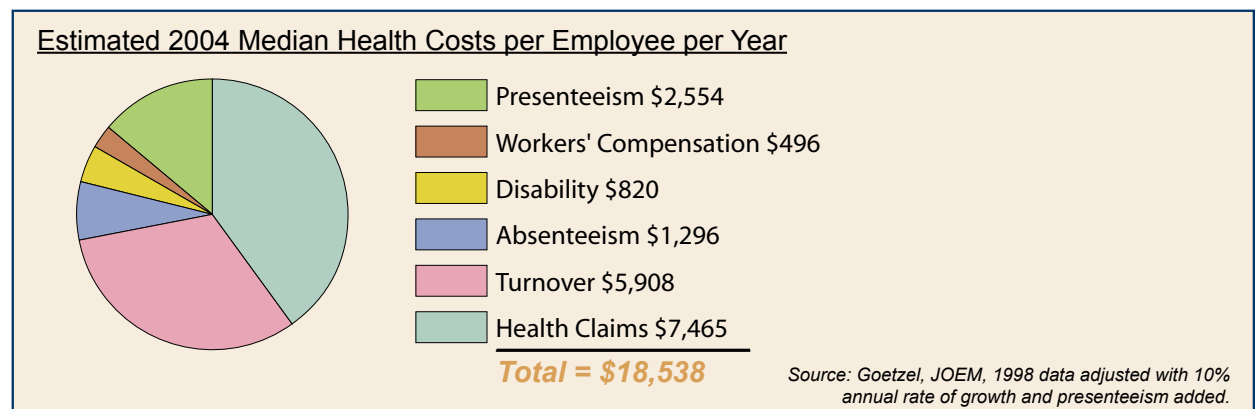
## Problem Health Care Costs Continue Increasing

As our economy shifts to a knowledge- and service-based workforce, it's more critical than ever to **invest in healthy human capital**. Increasing demands for higher productivity, quality output and workloads add pressure on your employees, leading to stressful imbalances in their lives. Overworked, high-stress employees with **poor lifestyle habits** can **lead to increased health care costs**.

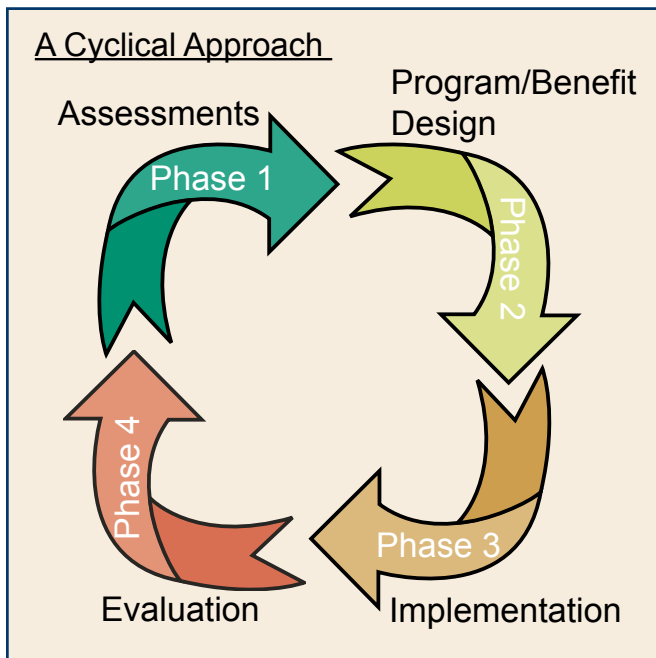


## Trends What's really driving your costs?

Many employers are **shifting health care costs** to their employees. However, this **does not yield lasting results**, and may actually decrease morale and productivity. In fact, many of your employees will continue to work while sick to avoid paying out-of-pocket medical expenses - commonly called "presenteeism."



# An integrated wellness approach **Solutions**

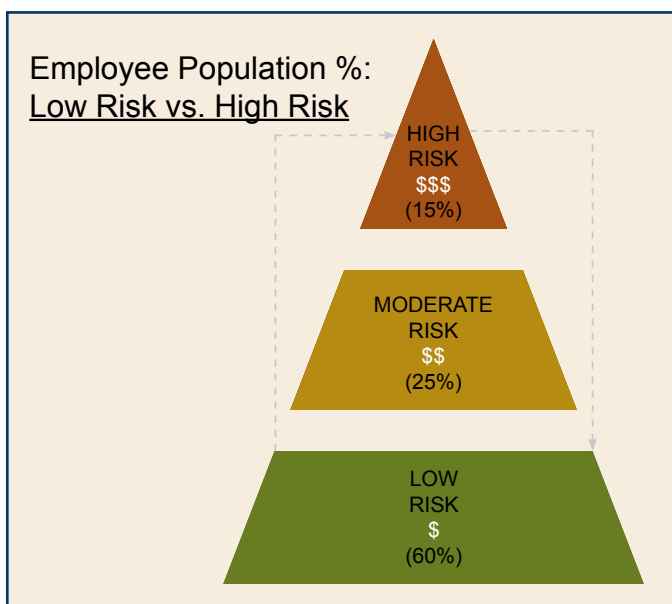


From individual health assessments to evaluating your corporate culture, our health management team creates **integrated results-oriented solutions** that help your organization embrace a culture of health and well-being.

Our process includes:

- **Comprehensively assessing** your current health trends through claims analysis, employee interest surveys, health assessments and more.
- Designing a **health improvement program** tailored to reflect your businesses strategies.
- **Implementing** health improvement initiatives through: wellness rewards programs, coaching (group and individual) and more.
- **Rigorous evaluation**, which includes: analyzing health claims, assessing productivity and overall changes in risk and ROI analysis.

# Economic benefits of workplace wellness **Results**



Keeping your employees in a **low-risk health category**, rather than trying to reduce risk, **costs less**.

For each employee who **loses low-risk status, health costs go up \$350 per year**. Every employee who **regains low-risk status saves \$150 per year**. Health promotion studies have found that programs using an integrated approach report a cost/benefit ratio of 1:6.3 as opposed to the typical 1:3.0 cost/benefit ratio of standard activity-focused health promotion programs.



## R J F A G E N C I E S

---

*...an Assurex Global Partner*

### Minneapolis, Minnesota

6000 Nathan Lane North, Suite 400  
Minneapolis, MN 55442

### Duluth, Minnesota

5629 Grand Avenue, Suite 1  
Duluth, MN 55807

### Eau Claire, Wisconsin

4410 Golf Terrace, Suite 202  
Eau Claire, WI 54701

### Spooner, Wisconsin

112 Ash Street, Suite 1  
Spooner, WI 54801

### Hayward, Wisconsin

15986 Highway 63 South  
Hayward, WI 54843

For more information go online, contact your  
RJF service representative or call.

(763) 746-8000      (800) 444-3033

[www.rjfagencies.com/healthmanagement.html](http://www.rjfagencies.com/healthmanagement.html)