

Health Is Wealth 2013

The *Health is Wealth™* program evolves each year to meet our changing needs and lifestyles. For our 2013 program, we have expanded some programs and added a fitness component to others.

Program Overview

Participation in the *Health is Wealth™* program is free for all full-time and part-time employees. Individuals enrolled in IGHL's medical plan and participating in *Health is Wealth™* will be provided with a **richer medical plan benefit design**. *Health is Wealth™* points will be awarded for participation in each of the programs listed below. The total points earned in 2012 will determine your medical plan benefit design in 2013.

To participate in the 2013 *Health is Wealth™* program, simply complete one, two or all three of the following initiatives by December 14, 2012.

1. Biometric Screening, Health Assessment & Smoking Cessation/Tobacco Use Test Program—100 Points
2. Changing Weighs Weight Management Program—100 Points
3. Wellness in the Workplace & Fitness Center Program—100 Points

Our Success Stories Keep Unfolding!

In 2011 we changed the focus of your *Health is Wealth™* points from reducing your medical plan premium in 2012, to reducing your medical plan deductible amount, out-of-pocket maximum, and physician office visit copays. With the rising cost of healthcare in the U.S., employers like IGHL are looking at ways to decrease premium costs, and increasing the plan's deductible and copays is one of these cost saving measures. However, the *Health is Wealth™* program provides you with a way to live a healthy lifestyle and increase your medical plan benefits. Many of you took up the challenge of the *Health is Wealth™* program so our success stories keep unfolding! Some of our many 2011 accomplishments include:

- **IGHL's Biggest Loser Contest**—5th successful year—with over 874 pounds lost!
- **Health Assessment & Smoking Cessation/Tobacco Use Test**—helped us determine our overall health and provided ways and programs to make the necessary changes!
- **Weight Management**—provided us with tools and resources to achieve and maintain a healthy weight!
- **Wellness in the Workplace**—gave us the support and knowledge to identify and cope with the challenges in life to have a positive healthy impact!
- **Exercising**—our fitness center continued to offer new and exciting ways to make exercising an important part of our healthy lifestyle strategy!

Health is Wealth™ - A Continuous Process

Health is Wealth™ is a continuous process where the program components rotate over time. For 2013, **Biometric Screening** has been added to the **Health Assessment & Smoking Cessation/Tobacco Use Test** program. In addition, we are continuing the enhanced nicotine testing through urinalysis under the **Smoking Cessation/Tobacco Use Test** program. More information on this testing will follow in 2012. The **Changing Weighs** program contains a classroom fitness component in each session. **Fitness Center** hours requirement has been increased from 5 hours to 16 hours (**4 hours have to be completed each quarter**).



I Biometric Screening (A) Health Assessment (B) Smoking Cessation/Tobacco Use Test Program (C)

When you complete all three portions, A, B & C of this program, you will earn 100 *Health is Wealth™* points.

A. Biometric Screening

Do you know your numbers? The Provant Biometric Screening Results Form provided to you after your screening will outline your testing results. Provant Health Solutions (a third party vendor) has experienced and qualified healthcare professionals who will conduct the 15-20 minute screenings. The biometric screenings* include: Total Cholesterol, TC/HDL Cardiac Ratio, LDL ("bad" cholesterol), Triglycerides (fat levels in the blood), Glucose (blood sugar levels), Blood Pressure, Body Composition, and Waist Circumference.

The Provant Biometric Screening Results Form provided to you after your screening will outline your testing results. Please use these results when completing your Health Assessment.

Getting Started—Fasting is **NOT** required. Please see the enclosed screening schedule.

We welcome your spouse and children over the age of 18 to participate in the screening process; however, *Health is Wealth™* points will only be awarded when you, the employee, complete the screening. **Screening has to be completed by December 14, 2012 to receive your *Health is Wealth™* points.**

Sign up for screenings will be done through Provant. Please refer to the bottom of the 2012 Biometric Screening Schedule for the Provant phone number.

* screening includes blood work obtained from a simple finger stick

Secure & Confidential Results

Your screening results are confidential. In accordance with the law, IGHL will **not** see or receive any individual data. Any data provided to IGHL will be on an aggregate, or collective level. IGHL will only receive a list of employee names who have completed the Biometric Screening and Health Assessment.

B. Health Assessment

This convenient, confidential and secure online health and wellness program is personalized just for you, to identify any health needs. Once you have completed your Health Assessment, you can obtain a summary of your assessment results with a few simple clicks. In addition, you have access to online educational programs based on your health and wellness needs. **Your Health Assessment has to be completed by December 14, 2012.**

- **Getting Started**—Log on to www.aetna.com and navigate to Health Management—Simple Steps to complete the Health Assessment. **Instructions on how to access the Health Assessment are enclosed.**
- If you do not have online access, call Aetna at 1-800-272-4268 for a paper Health Assessment.
- Aetna will provide Human Resources with your name the month after you complete your Health Assessment.

C. Smoking Cessation/Tobacco Use Test

This is a six-week program designed to help tobacco users quit. It is based on behavior modification/motivation and is offered through a partnership with Lifestage, Inc. (a third party vendor). Each session is 90 minutes long.

Please see the enclosed class schedule.

- Week 1—Understanding Motivation to Change
- Week 2—Breathwork and Yoga for Smokers and Smokers Preparing To Stop
- Week 3—Tobacco Additives: How To Make a Cigarette
- Week 4—Mindfulness Techniques For Coping with Cravings
- Week 5—Breathwork and Simple Yoga Poses: Part II
- Week 6—Writing For Your Life: Personal Journaling, Change, and Smoking Cessation

Time required will be **90 minutes each week for six weeks**. The group interaction requires patience and time and is a critical part of developing an effective buddy system. We welcome your spouse and dependent children to attend classes with you.

Non-Smokers/Non-Tobacco Users—To complete this portion of the program, you will be required to pass a nicotine test through a urinalysis screening in 2012. More details to follow.

Smoking Cessation Program/Tobacco Use Test has to be completed by December 14, 2012 to receive your *Health is Wealth™* points.

- Sign up for the Smoking Cessation classes by going online to www.ighl.org or by calling Human Resources at 878-8868 ext.223.

Helpful Tip

Smoking cessation prescription drug coverage is provided under the Aetna health plan to help you to quit smoking and/or end tobacco use.

Changing Weighs Weight Management Program

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The **Changing Weighs** program offered through a partnership with Optimal Nutrition & Wellness, Inc. will help you identify your weight management needs and make the necessary changes to meet your individual goals.

Participation Requirement

BMI (Body Mass Index) is the trigger for this program. During January and February 2012, Optimal Nutrition will measure your BMI and your individual number will determine the level of your program participation. **All BMI measurements have to be completed by Saturday, February 18, 2012.** IGHL will only recognize BMIs measured by Optimal Nutrition. **Please Note:** If you are hired after February 18, 2012, you have one month from your date of hire to have your BMI measured by Optimal Nutrition. **Refer to the enclosed schedule for times/dates.**

- If your BMI is 33 and under, you are required to complete the enclosed **Changing Weighs Program Verification Form** to automatically receive the 100 *Health is Wealth™* points. Signature must be obtained by an Optimal Nutrition representative for your Form to be accepted.
- If your BMI is 34 or under **and** you completed the **Changing Weighs** program during 2011, you will be considered grandfathered for the 2013 program. To receive your 100 *Health is Wealth™* points, simply complete the **Changing Weighs Program Verification Form**. Signature must be obtained by an Optimal Nutrition representative for your Form to be accepted.
- If you did not participate in the program during 2011, and your BMI is 33.1* or greater, you are required to attend all 10 workshops **and** complete the enclosed **Changing Weighs Program Verification Form** to receive your 100 *Health is Wealth™* points.

You are **required to return** the enclosed **Changing Weighs Program Verification Form** to Human Resources **by December 14, 2012** to receive your 100 *Health is Wealth™* points.

- Sign up for Changing Weighs classes by going online to www.ighl.org or by calling Human Resources at 878-8868 ext.223.

Please Note: Individuals who are pregnant and wish to participate, please contact Human Resources.

The Program

Changing Weighs consists of weigh in sessions, ten (10) weekly 60 minute weight management workshops (40 minute lecture and 20 minutes of fitness in the classroom) plus three (3) follow-up personal phone counseling sessions (10 minute duration) **OR** two (2) in-person counseling sessions (15 minute duration).

The 2012 program topics will be:

1. Intro to My Plate
2. Volumetrics
3. Food Label Focus
4. Macronutrients, the Key Players in Your Daily Diet
5. Diabetes Prevention
6. Beware of Your Chair
7. Food Coping
8. Hydration and Liquid Calories
9. Meal Modification and Recipe Revisions
10. My Plate BINGO

IGHL's 1st Weigh To Go—Biggest Loser Contest 2012:

IGHL's 1st Weigh To Go—Biggest Loser contest will be explained by Optimal Nutrition.

* Your participation requirement is based on your BMI at the start of the program. If your BMI drops below 33.1 during the course of the program, you still have to attend all 10 workshops to receive your 100 *Health is Wealth™* points.



Wellness In The Workplace (A) Fitness Center Program (B)

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With the **Wellness in the Workplace (A) & Fitness Center Program (B)** you are required to complete 6 hours of Wellness in the Workplace, LLC lectures and 16 hours (4 per quarter) of instructed Fitness Center Program use to earn 100 *Health is Wealth™* points for 2012.

How To Participate

Sign up for the **Wellness in the Workplace** classes by going online to www.ighl.org or by calling Human Resources at 878-8868 ext. 223. Once a class reaches 20 people, no one else can attend. Walk-ins are welcome, but sign ups will take precedence over any walk-ins.

A. Wellness in the Workplace, LLC (6 Hours Required)

Wellness in the Workplace, LLC is a series of educational lectures on various health related topics given by highly qualified motivational speakers. The 90-minute lectures are broken down into four categories and include:

| Mandatory Classes | | |
|---|--|--|
| <ul style="list-style-type: none"> Being a Better Healthcare Consumer (Aetna) | AND | <ul style="list-style-type: none"> Stress Management |
| General Health & Well-Being Classes <ul style="list-style-type: none"> Menopause and Andropause: Keeping Your “Cool” During the Transition Tips & Tricks for Working with Your Doctor Warning Signs 2 Grab & Go / Fast Food from Home Healthy Kids: Q&A for Parents | Motivational Classes <ul style="list-style-type: none"> Mastering Change Baby Steps for Health and Energy Relax & Meditate Verbal Communication Why It Should Matter to You Massage Days 2 | Financial Wellness Classes <ul style="list-style-type: none"> Investment and Planning Fundamentals* Understanding Life and Other Types of Insurance...Their Role in your Financial Plans How to Manage Career, Investments and Major Purchases* How to Spend Your Paycheck Wisely |

* Mutual of America, IGHL's 403 (b) administrator will be present during this class.

We welcome your spouse and dependent children to attend with you.

- Guidelines**—Attending four different 90-minute educational lectures (including two mandatory classes: **Being a Better Healthcare Consumer AND Stress Management** by December 14, 2012) will complete your 6 hour requirement for Wellness in the Workplace, LLC. You may attend as many 90-minute educational lectures as you wish; however, you are required to be on time since late arrivals will not be admitted. **Refer to the enclosed schedule for the times/dates of lectures.**

B. Fitness Center Program Use (4 Hours Per Quarter / 16 Hours Per Year Required)

There is a maximum of one (1) fitness hour permitted per day. All fitness hours have to be selected from classes on the monthly calendar. **Gym use will only be credited toward *Health is Wealth™* if you are taking a class with an instructor present. If you miss a quarter of Fitness Center Use, you are no longer eligible for the 100 *Health is Wealth™* points.** In addition, fitness hours do not carry over from one quarter to the next.

The IGHL **Fitness Center** provides you with access to a wide range of exercise equipment, group classes, personalized training, fitness assessments, exercise challenges and weight loss programs—all for FREE! Proper attire is required to participate in classes and when you are in a class you have to participate. For your 16 hours of Fitness Center use please refer to the enclosed January calendar and the enclosed IGHL Fitness Class Offerings and Descriptions brochure. Sign ups are not required to participate.

