

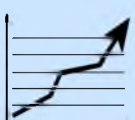
Synergies at Work

Realizing the Full Value of Health Investments

US Health Care Costs Are on the Rise Due to:



Expanded Coverage

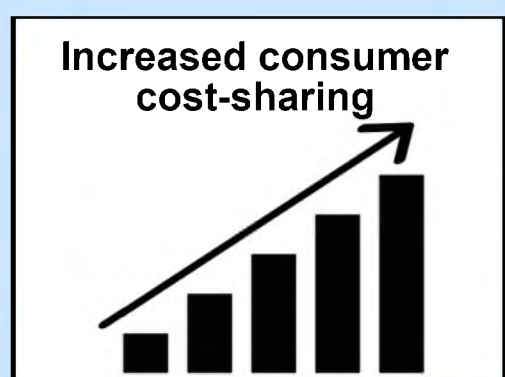


Rising Prices

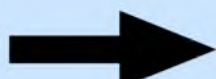


Increased Utilization

Result: Employers Shift Costs to Consumers



ultimately causes



Reduced use of essential services

Decreased employee productivity

Diminished business performance



Employers need to shift their focus from "How much are we spending?" to "What is the full value of our health investment?"



How Do We Measure the Full Value of Health?

Direct Medical Costs

Productivity Costs



Prescription Drugs



Procedures



Hospital Stays

Absenteeism



Disability

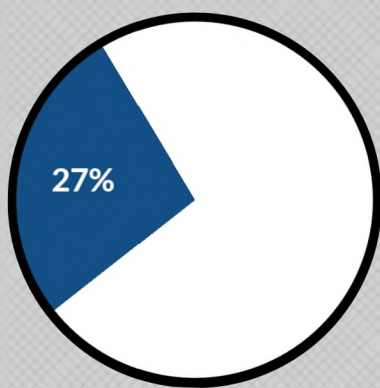


Job Performance

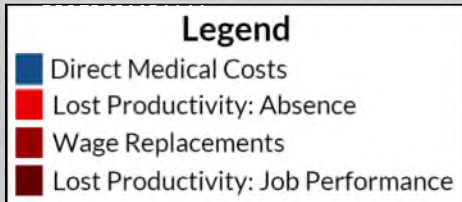
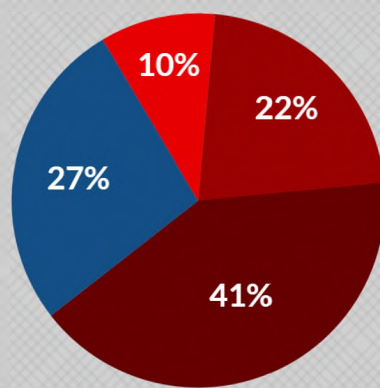


Traditional assessments of health care spending underestimate the economic benefits of a healthy workforce.

Traditional Model



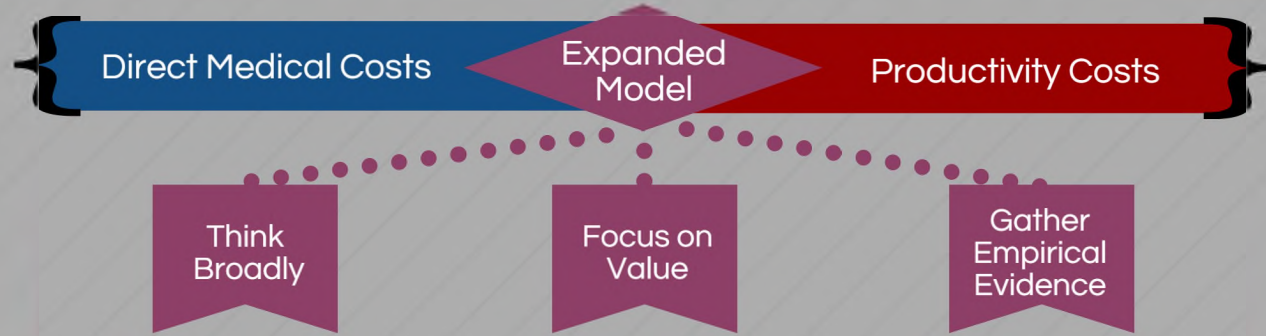
Full Value Model



Source: Integrated Benefits Institute

To accurately measure the return on investment of health care spending, employers must consider a full value model approach.

How Do We Implement the Full Value Model?



Implementing a Full Value Approach: Benefits for Employers



Create a Culture of Health



Promote Smarter Health Care Spending



Develop a Healthier Workforce



Enhance Financial Performance