

THE FULL VALUE OF WORKFORCE HEALTH

Moving from ROI to VOI

US HEALTHCARE

costs are rising due to:



EXPANDED
COVERAGE



RISING PRICES



INCREASED
UTILIZATION

EMPLOYERS ARE SHIFTING

costs to employees, which means:



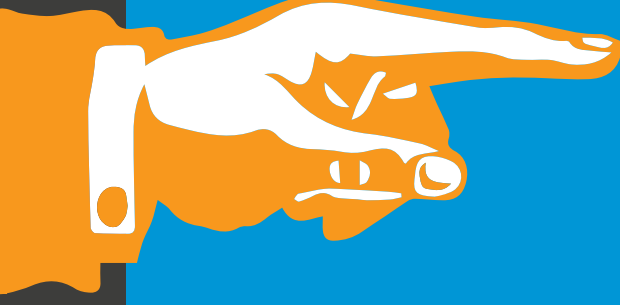
REDUCED
use of essential
services



DECREASED
employee
productivity



DIMINISHED
business
performance



EMPLOYERS MUST REFOCUS
from "How much are we
spending?" to "What's the full value
of our health investment?"

HOW DO WE MEASURE THE FULL VALUE OF HEALTH?

Direct Medical Costs



PRESCRIPTION
DRUGS



PROCEDURES



HOSPITAL STAYS

Productivity Costs

ABSENTEEISM



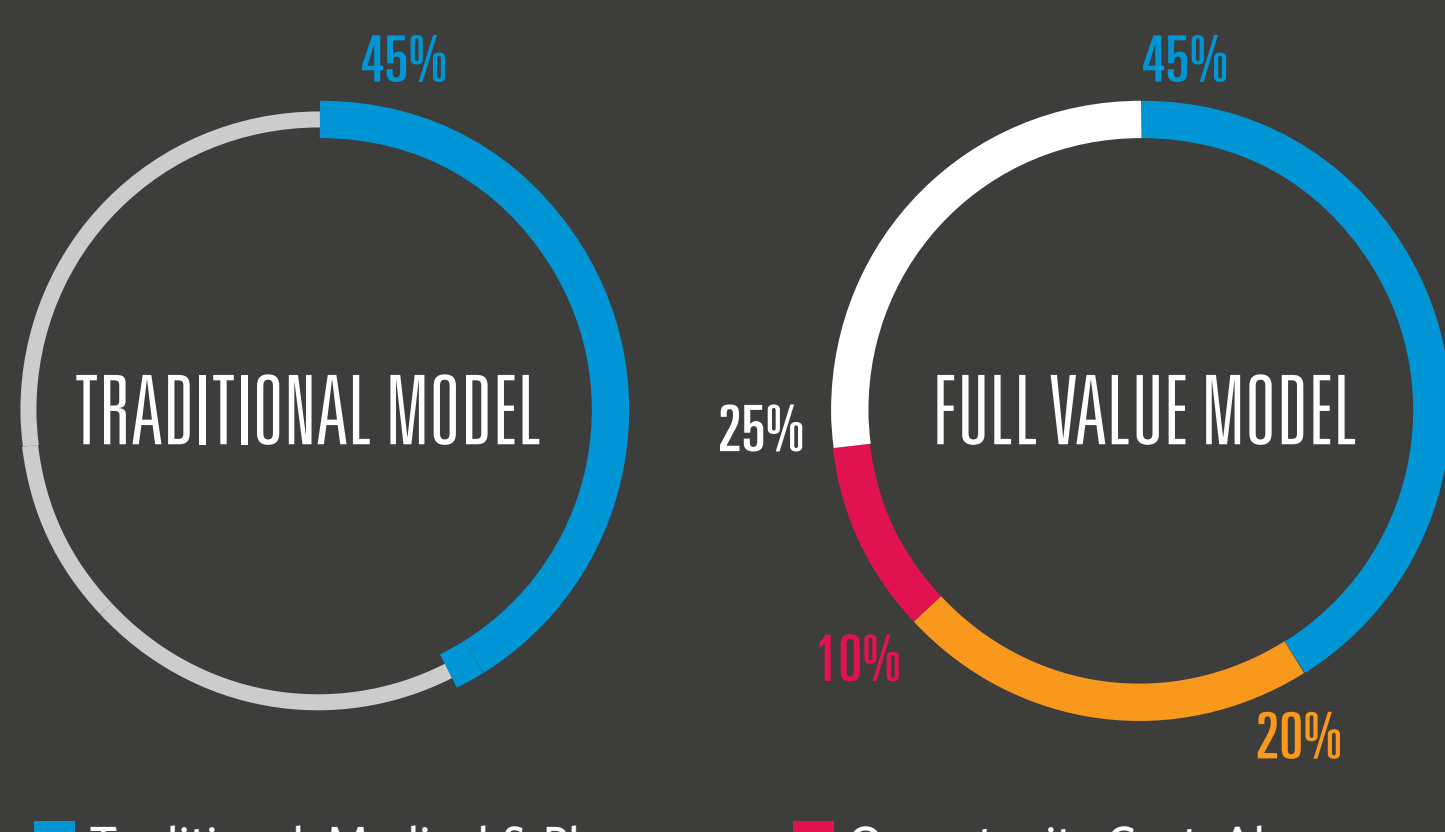
DISABILITY



JOB
PERFORMANCE



Traditional models underestimate the value of a healthy workforce.



■ Traditional: Medical & Pharmacy ■ Opportunity Cost: Absence
■ Wage Replacements ■ Opportunity Cost: Job Performance

THE FULL VALUE MODEL

looks at the bigger picture so
employers can make smarter decisions.

WHY SHOULD WE PRACTICE THE FULL VALUE MODEL?

A FULL VALUE APPROACH HELPS EMPLOYERS:



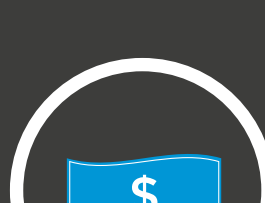
CREATE A
CULTURE OF
HEALTH



PROMOTE
SMARTER HEALTH
CARE SPENDING



DEVELOP A
HEALTHIER
WORKFORCE



ENHANCE
FINANCIAL
PERFORMANCE

HOW DO WE START PRACTICING THE FULL VALUE MODEL?



THINK
BROADLY



FOCUS ON
VALUE



GATHER
EMPIRICAL
EVIDENCE



INTEGRATED
BENEFITS
INSTITUTE

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