

CHEERS



A results-based
wellness solution
for companies with
10-49 employees.

The concept is simple.

The Centers for Disease Control report that 75% of healthcare spending is spent treating conditions that are lifestyle related and largely preventable. Although employers and employees both favor the idea of a “good driver discount” for those who reduce their risk for chronic conditions, in the past non-discrimination laws forbid such differentials from being engaged. Recent changes to federal law however, have made this concept possible and Cheers is your turnkey solution to success.



Finally, the ability to take advantage of federal regulations making it possible to differentiate employee health plan contributions based on a participant's health screening results is no longer limited to larger companies. With the Bravo Wellness Cheers program, employers can give meaningful incentives and powerful health risk assessments while experiencing savings to their bottom line.

Step 1: Announce the program goals to your employees. They are financially motivated to take charge of their health! Bravo Wellness provides all communication materials for your use and ensures compliance with all federal and state regulations.

Step 2: Employees receive health assessments. Bravo Wellness will arrange for biometric screenings for all of your participating employees. Screenings are held at the workplace and/or scheduled at the employee's convenience at their home.

Your employees will sign up at www.bravowell.com/cheers and enter some basic demographic information and answer some questions about their health. We'll take it from there and arrange a screening that includes their blood pressure, height, weight, waist measurement and a full venipuncture blood draw. The blood is sent to a lab that will test cholesterol levels, nicotine levels and other preventative categories such as glucose, creatinin and thyroid levels.

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Plan Options and Examples

4 GOALS	
BMI/Waist	BMI: ≤ 29.9 Waist: ≤ 33 Female ≤ 35 Male
Blood Pressure	$\leq 130/85$
LDL [Bad] Cholesterol	≤ 130
Tobacco/Nicotine Use	negative

Goals Achieved	Estimated % of Employees Who Achieve Goals	Cheers Plan Option 1 (Monthly Premium Reductions)	Cheers Plan Option 2 (Monthly Premium Increases)	Cheers Plan Option 3 (Monthly Premium Increases)
Non-Participant of Cheers	4%	\$0	+\$75	+\$75
0 GOALS MET	1%	-\$10	+\$60	+\$60
1 GOAL MET	8%	-\$20	+\$45	+\$60
2 GOALS MET	23%	-\$30	+\$30	+\$45
3 GOALS MET	38%	-\$40	+\$15	+\$30
4 GOALS MET	26%	-\$50	+\$0	+\$0
Financial Impact Examples Group Size: 30 Employees				
Estimated Change in Employer's Cost		+\$13,234	-\$7,123	-\$10,854
Cheers Program Cost (\$200/Employee)		+\$5,760	+\$5,760	+\$5,760
Net Employer Cost		+\$18,994	-\$1,363	-\$5,094

About 10 days later, they will receive a comprehensive *Know Your Number*™ health assessment report in the mail. A summary of the results—which will be used to determine a payroll contribution and appeal process instructions—are also sent to the employee.

Step 3: Apply the results. Bravo Wellness will provide the employer with a report showing how many categories each participant passed (no specific health information or test results will be shared).

Employers can choose to recoup their investment immediately by charging employees not living a healthy lifestyle more for their coverage. They also have the option of just charging the employees who scored well less for their coverage. In some cases, they don't adjust anyone's contribution immediately but rather use the results to establish baseline goals they can use to reward improvements over time. Either way, the employer will realize savings through healthier employees and can adjust the rewards/penalties over time in order to recoup their investment.

To Learn More



For frequently asked questions, *Know Your Number* samples and additional information, go to www.bravowell.com/cheers

Contact Us to Learn More

Bravo Wellness' unique expertise in wellness incentives allows us to develop a HIPAA compliant plan with little disruption, measurable results and meaningful impact for your business. With our support, you can implement a results-based solution that:

- Promotes healthy living and prevention
- Identifies high-risk issues early
- Immediately reduces your health plan costs
- Creates a corporate culture of wellness
- Provides employees with access to tools to improve their health—and a financial reason to want to do so

If your company is results-oriented, embraces pay-for-performance programs and tends to reward ideas and behavior that directly impact your profitability, there is a great chance that the Bravo Wellness model will fit your culture extraordinarily well.

(NOTE: Custom solutions are available to companies with 50 or more employees.)

Contact us today at 877-66-BRAVO to arrange a presentation and begin your journey to lower healthcare costs, greater productivity and a better bottom line.

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