

WELLNESS
COACHES
USA
•
SUMMARY
OF
CLIENT
STUDIES

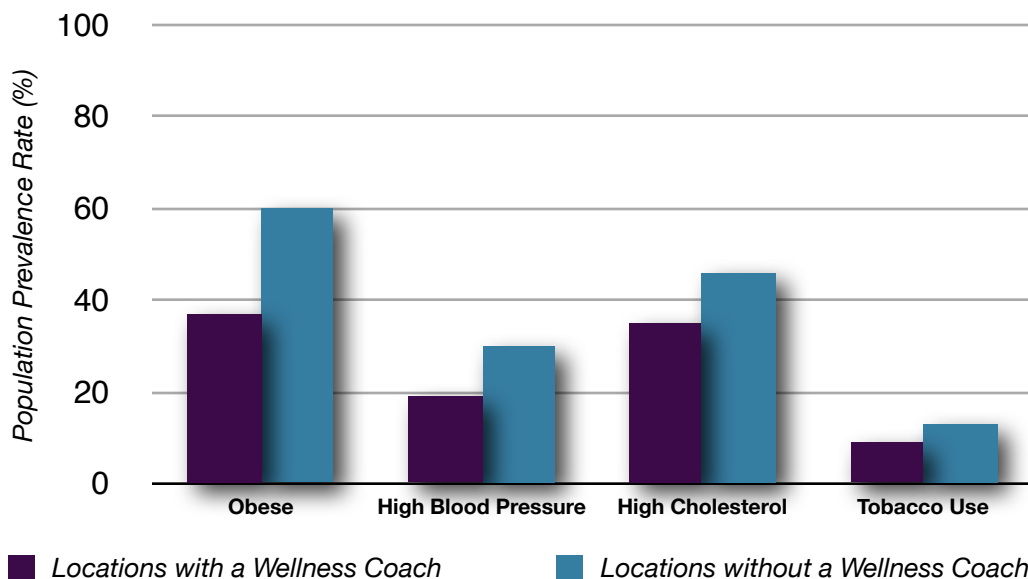


Case Study 1: Analysis of Comparative Health Risk Appraisal Results

Overview: Client Study 1 presents the results of our client's analysis of 3rd party (non-WCUSA) aggregate Health Risk Assessments (HRA) data administered by our client's insurance carrier to employees at all of our client's locations. A total of 14,000 employees completed the HRA (approximately 7,000 employees at both coach & non-coach locations). Bio-metrics were administered as part of the HRA completion, (i.e. for Obese, Blood Pressure & Cholesterol health risk data), tobacco use was self-reported. The average length of time locations with a coach, had such coach, was approximately 2 years at the time the HRA was completed by employees.

Outcomes: The prevalence rate of the 4 key risk factors of most interest to our client was 24-38% lower at locations with an onsite coach.

Client Study 1: Comparative HRA Results



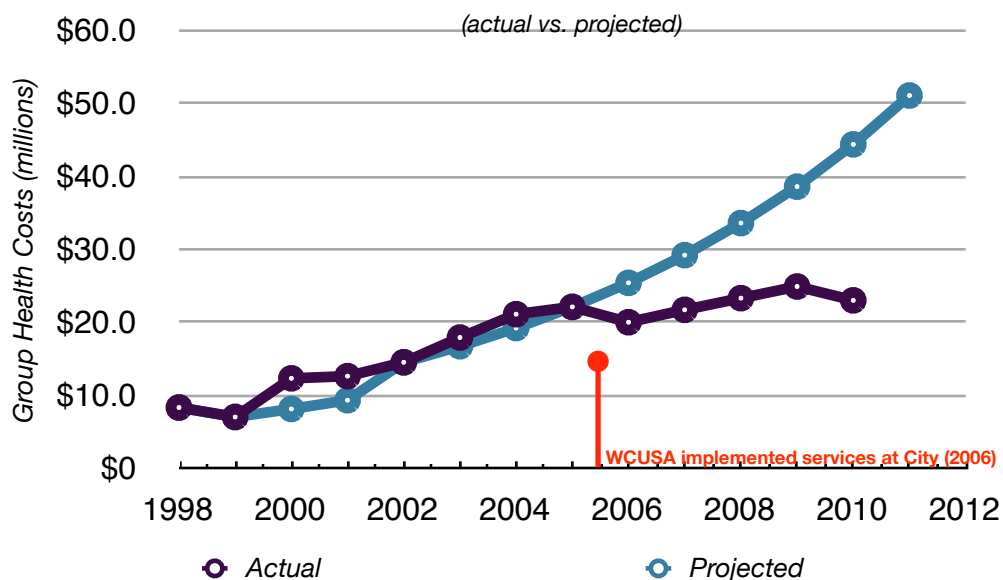
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Case Study 2: Analysis of Aggregate Group Healthcare Costs

Overview: Client Study 2 tracks “Actual vs. Projected” group healthcare costs for 3,000 life municipality. Data was compiled by our client and their benefits consultant. Wellness Coaches USA began servicing this client in 2006. Prior to contracting with WCUSA in 2006 for onsite coaching, this client offered a variety of the more traditional health management resources such as a web portal, 24 hour nurse line, telephonic coaching, DM, etc.). The decision to add onsite coaching was to do more to assist their employees towards a healthier lifestyle. The client decided what was missing was that human touch, and felt their employees needed someone to personally assist them in areas of nutrition, weight management, exercise, smoking cessation, etc.

Outcomes: Group Healthcare costs remained virtually flat for the 5 years subsequent to the year WCUSA began delivering onsite services. 2011 aggregate group healthcare costs were nearly \$20M less than previously projected when study started in 2004.

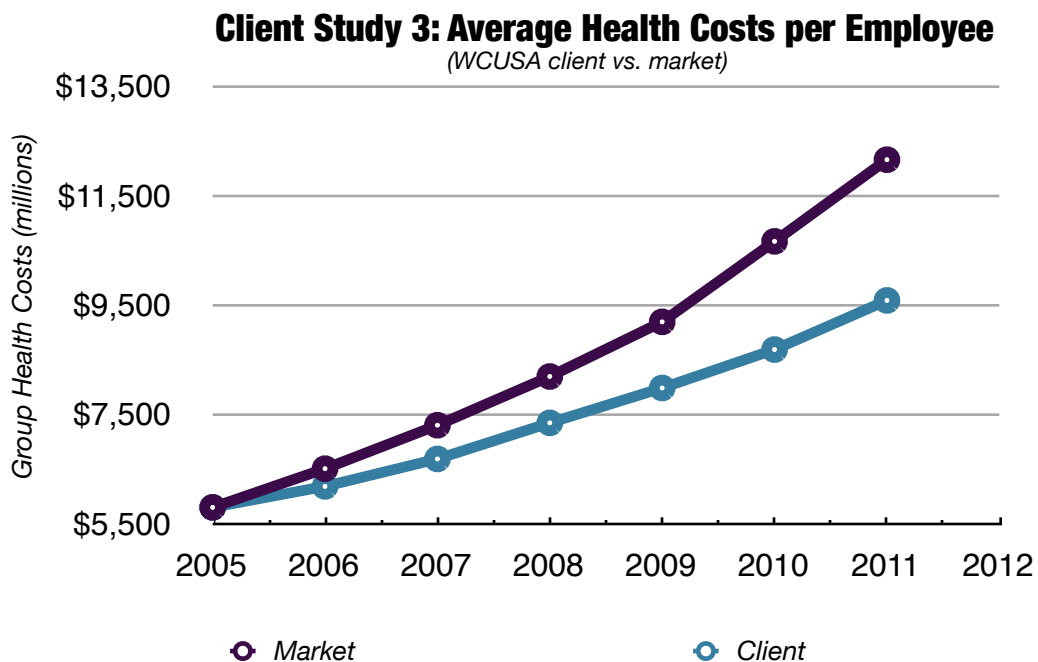
Client Study 2: Aggregate Group Health Costs



Case Study 3: Analysis of Average Healthcare Costs per Employee

Overview: Client Study 3 compares the “Average Healthcare Costs per Employee” for a 15,000 life consortium, encompassing 175 companies in a single state. WCUSA began delivering onsite coaching to this consortium in 2008. The Average “Market” Healthcare Costs per Employee were obtained from the United Benefit Advisors Survey of comparable middle market sized groups. The Average “Client” Health Costs per Employee were provided by the insurance carrier using actual total claims costs each year.

Outcomes: 2011 Average “Market” Healthcare Costs per Employee was 25% higher than Average “Client” Health Cost per Employee. 2011 Aggregate “Client” Health Costs were \$38MM lower than 2011 Aggregate “Market” Health Costs. The average year over year increase for the past 5 years was 8.5% for the consortium members versus 13.1% for the comparable market companies.



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Case Study 4: University of Michigan Analysis of Health Risks and Costs

Overview: Client Study 4 presents the preliminary results from a multi-year analysis currently underway with a 1,000+ life WCUSA client. This client recently completed their 2nd year of claims and health risk analysis. The analysis was sponsored by the client's benefits consultant, and is being conducted by the University of Michigan's Health Management Research Center. In addition to onsite coaching, Company currently has an incentive campaign in place for all employees (which include requirements for HRA completion, blood work screenings and meeting certain risk criteria). Company also offers a variety of web based support wellness tools and resources. The analysis was designed to measure the impact of one-on-one onsite coaching on employee health risks and corresponding medical claims.

Outcomes:

Preliminary Health Risk Results:

Coached employees reduced their population prevalence rate for:

- High Risk Cholesterol by 37%
- Smoking by 17%
- Poor Physical Activity by 19%
- High Risk Stress by 3%

In addition, coached employees saw:

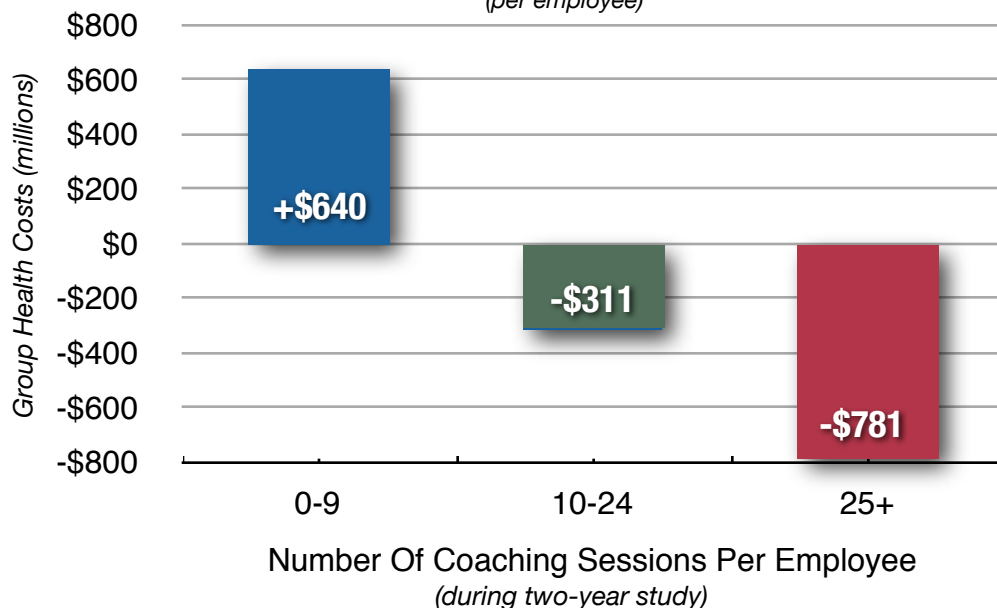
- Illness Days decreased by 4%
- Perceived Health & Health Age Index both improved by 20%

Preliminary Healthcare Claims Results:

- The corresponding chart shows that as the frequency of one-on-one onsite coaching sessions per employee increase, the medical costs per employee decrease.
- In fact, medical costs for employees coached 25+ times over the two-year period were more than \$1,400 lower per employee (when compared to employees coached 0-9 times).

Client Study 4: Year-over-Year Health Cost Increases / Decreases

(per employee)



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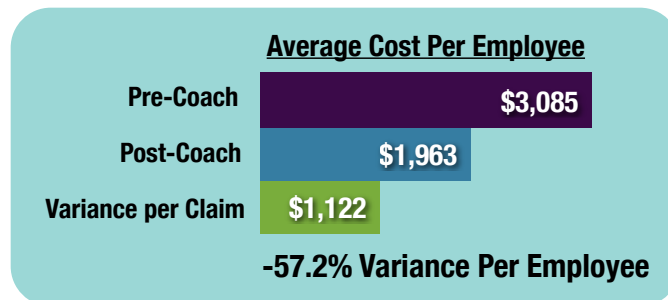
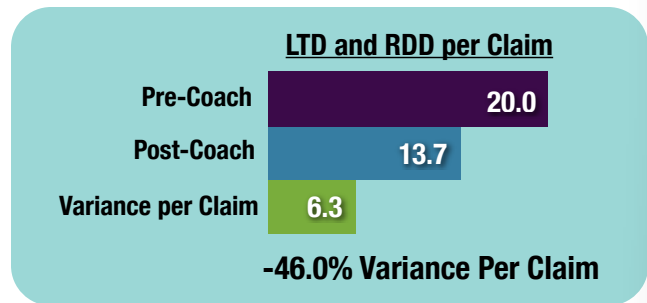
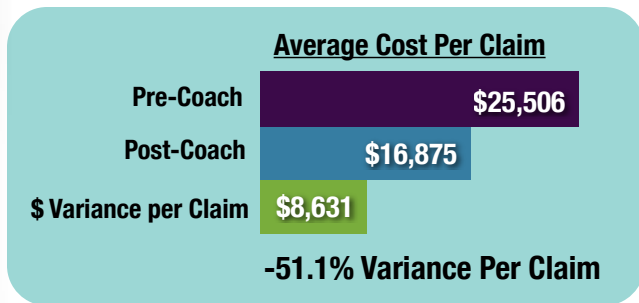
Case Study 5: Five Year Workers' Comp Analysis

Overview: Client Study 5 is an analysis our client performed on their workers' comp experience over a 5 year period. This client is a 20,000 life company. WCUSA currently services approximately 10,000 of our client's employees spanning 100 facilities in 20+ states. 100% of the coached locations are included in this analysis.

The analysis compared workers' comp data at coached locations "before" (pre-coach) and "after" (post-coach) coaches began onsite service. The study analyzed; (1) "Average Cost per Claim", (2) "Lost Time Days (LTD) and Restricted Duty Days (RDD) per Claim" and (3) "Average Comp Cost per Employee."

Outcomes: Subsequent to delivering onsite coaching services, the average: (1) workers' comp cost per claim decreased by 51.1%, (2) LTD & RDD per claim decreased by 46.0%, and (3) cost per employee decreased by 57.2%.

Case Study 5: 2008-2012 Workers' Comp Data Analysis



Case Study 6: Analysis of Aggregate and Per Employee Health Care Costs

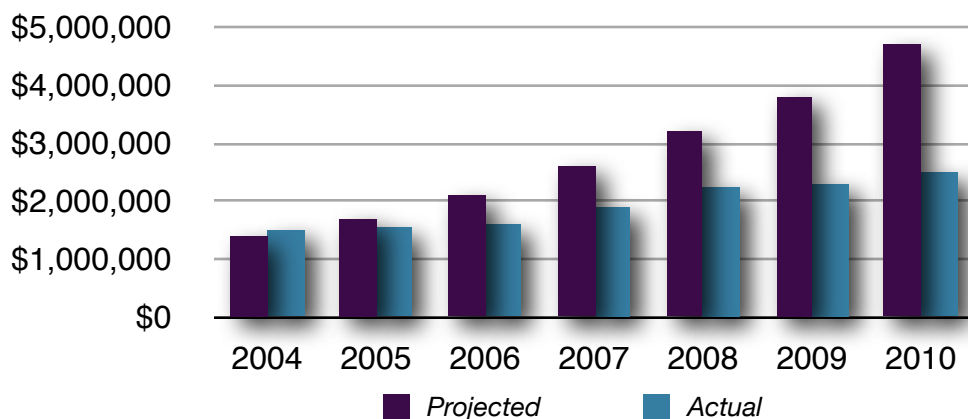
Overview: Client Study 6 was performed by a 250-life client in conjunction with their insurance carrier and benefits consultant. WCUSA began delivering onsite coaching to this client in 2006. As part of client's analysis, the client has provided two charts to demonstrate the effectiveness of their Health & Wellness strategy.

The first chart "Aggregate Healthcare Costs" shows actual aggregate healthcare costs compared to projected costs provided to them in 2004 by their 3rd party consultant. The second chart "Healthcare Costs per Employee" shows total cost per employee since 2004. During the period of this analysis, the client made no changes to their plan design.

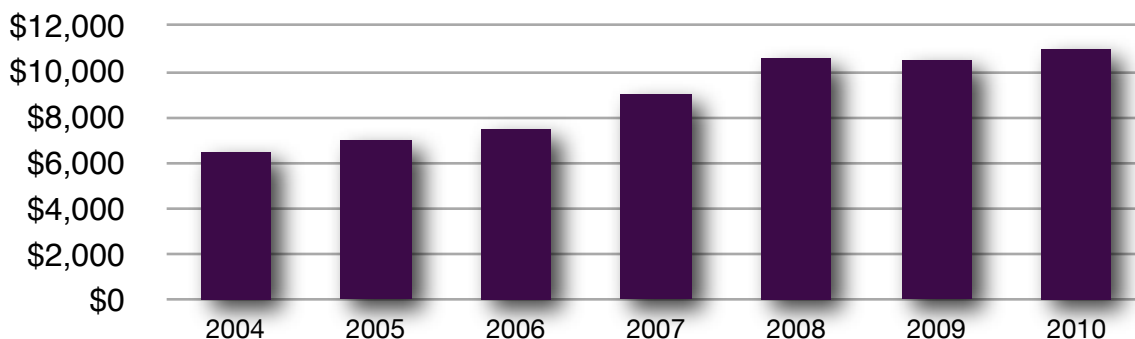
Outcomes: The client's aggregate healthcare costs were over \$2 million less in 2010 than they were projected to be at the start of their study, and the cost per employee has remained virtually flat since 2008 (just 2 years post WCUSA started services).

Case Study 6: Healthcare Costs

Aggregate Healthcare Costs



Healthcare Costs Per Employee



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