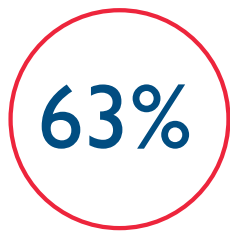


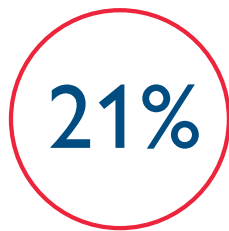
HOW IMPROVING EMPLOYEE WELL-BEING IMPACTS BUSINESS

Our wellness initiative encourages healthy behavior change and life skill development, giving policyholders access to unique tools and resources through proven vendor partners. It allows for human behavior and interest levels to shift over time, reinforcing the need to improve health behaviors almost daily.

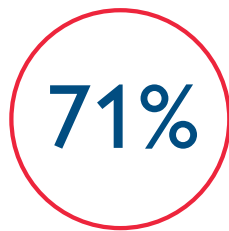
Wellness by Numbers* (after 3 years)



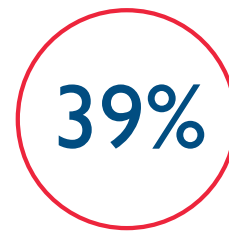
FEWER TOTAL PAID CLAIMS



FEWER INJURIES REPORTED (STRAINS)



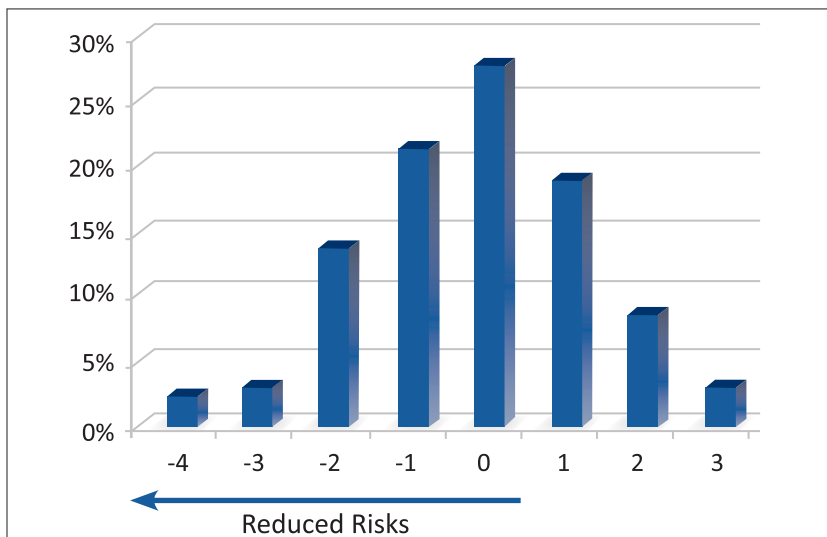
FEWER LOST TIME CLAIMS



FEWER CLAIM COSTS (STRAINS)

*actual policyholder experience, MA manufacturer

A.I.M. Works Cohort Risk Improvements



From March 2015 to Feb 2019, three cohorts representing 4,631 employees from different companies took the Health Assessment through A.I.M. WorksSM. Here's a snapshot of respondents who participated in the first year and three years later, after worksite wellness initiatives had been introduced. Health risks include tobacco use, high blood pressure and cholesterol, overweight, obesity, and diabetes as well as lack of physical activity.

PARTNERSHIP

Our Worksite Wellness program perpetuates our partnership with employers in far reaching ways:

- The at-risk worker is saved from a potentially longer recovery time with complications
- An employer experiences less lost time interruption
- Wellness knowledge gained at work is often brought home and shared
- Absenteeism often drops while productivity rises

All policyholders receive our Wise & Well e-newsletter monthly.

RESOURCES

We've developed materials with respected wellness experts to support your wellness programming:

- Healthy Eating Cookbook
- Balanced Eating Guide (with menus)
- Dine & Design (choosing snacks at work)
- Living with Intention
- Managing your Blue Light
- Tobacco Cessation
- Mindful Eating Table Tents
- Nutrition: Understanding Food Labels

	Year 1 Service	Year 2 & 3 Service
Well-being Assessment for all employees with customized recommendations	✓	✓
Four in-person training sessions	✓	
Access to all wellness resource materials	✓	✓
Three (year 1) / One (year 2 & 3) technical assistance sessions	✓	✓
Subscription to online software platform	✓	✓
Onsite programming for employees	✓	

WHAT OTHERS THINK OF OUR PROGRAM

“ A.I.M. Works: The Wellness Advantage has been extremely helpful in developing a culture of wellness here.
-Carmen Lopez, Dennecrepe Corp.

“ I believe this concept has merit and will become a real factor in the future to improve not only workers' loss experience but also medical experience, absenteeism and employee morale...
-Bob Dowling (broker)

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