


Moving from Wellness to Wellbeing: Seventh Annual Employer-Sponsored Health and Wellbeing Survey



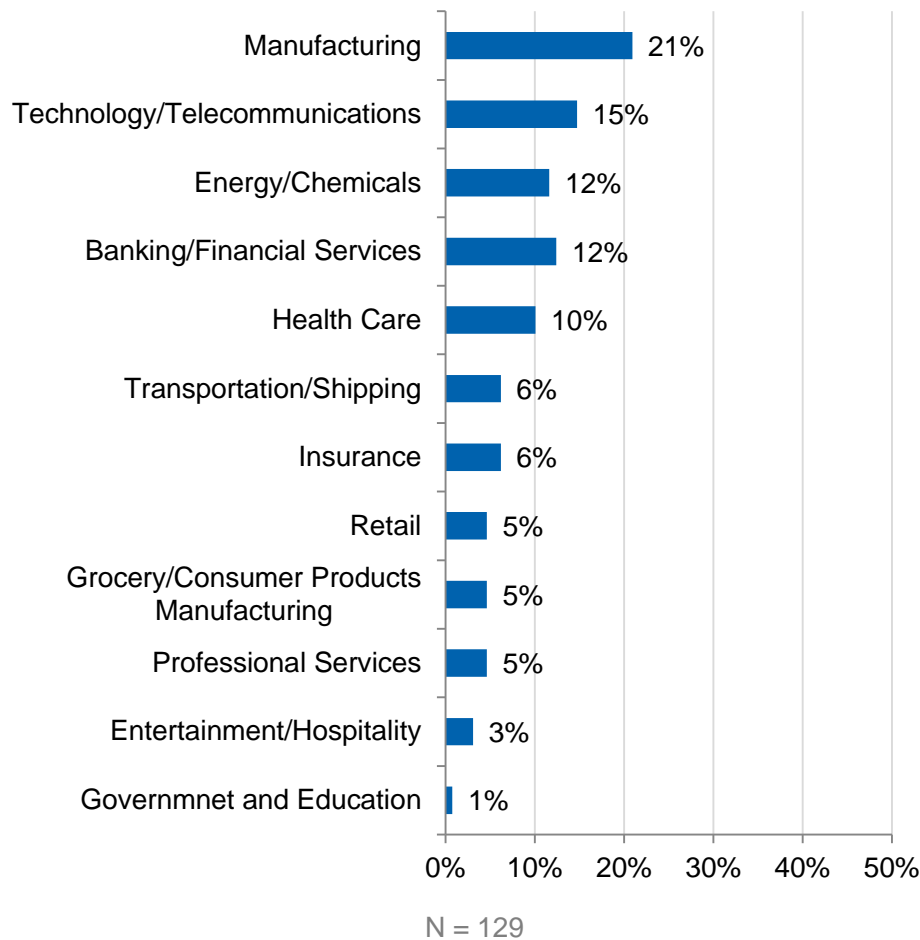
March 17, 2016

Survey Methodology

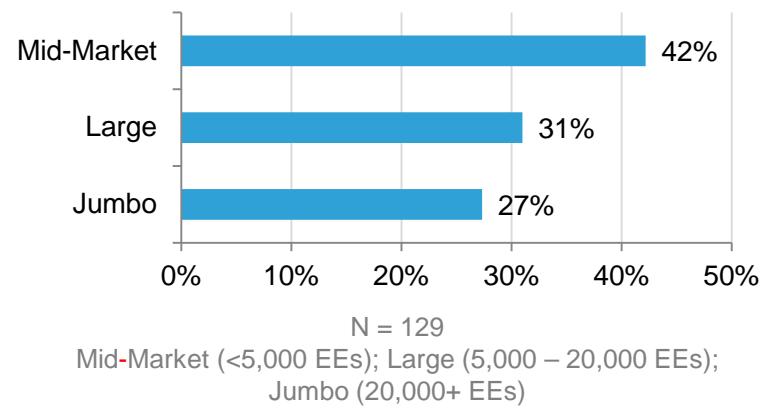
- ▶ Online survey was fielded from November 2015 through December 2015 among National Business Group on Health members and clients of Fidelity Investments
- ▶ 129 companies responded to the survey
- ▶ Survey focused on:
 - What areas of wellbeing employers are focusing on and the types of programs they offer
 - Use of incentives to engage employees and spouses/domestic partners, including the use of outcome-based incentives
 - How employers are measuring the programs and where they plan to focus in the future

Survey Demographics

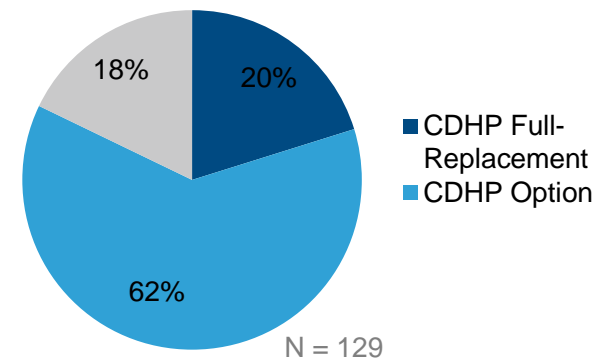
Respondents by Industry



Respondents by Size



Respondents by CDHP Offering



Summary of Findings



WELLBEING: Evolution from wellness to wellbeing

- Employers broadening definition to include emotional and financial wellbeing in addition to physical health
- Program intent on shifting to more whole-person support rather than solely focusing on healthcare cost reduction



ENGAGEMENT: Broader programs yield more engagement

- Employee engagement increases commensurate with program expansion
 - 81% of employees earned incentives in 2015 compared to 73% in 2014
- Prevalence of incentives may be reaching a steady state
 - 72% of employers providing \$650 to employees on average
 - Energy/Chemicals employers scaling back their use of incentives



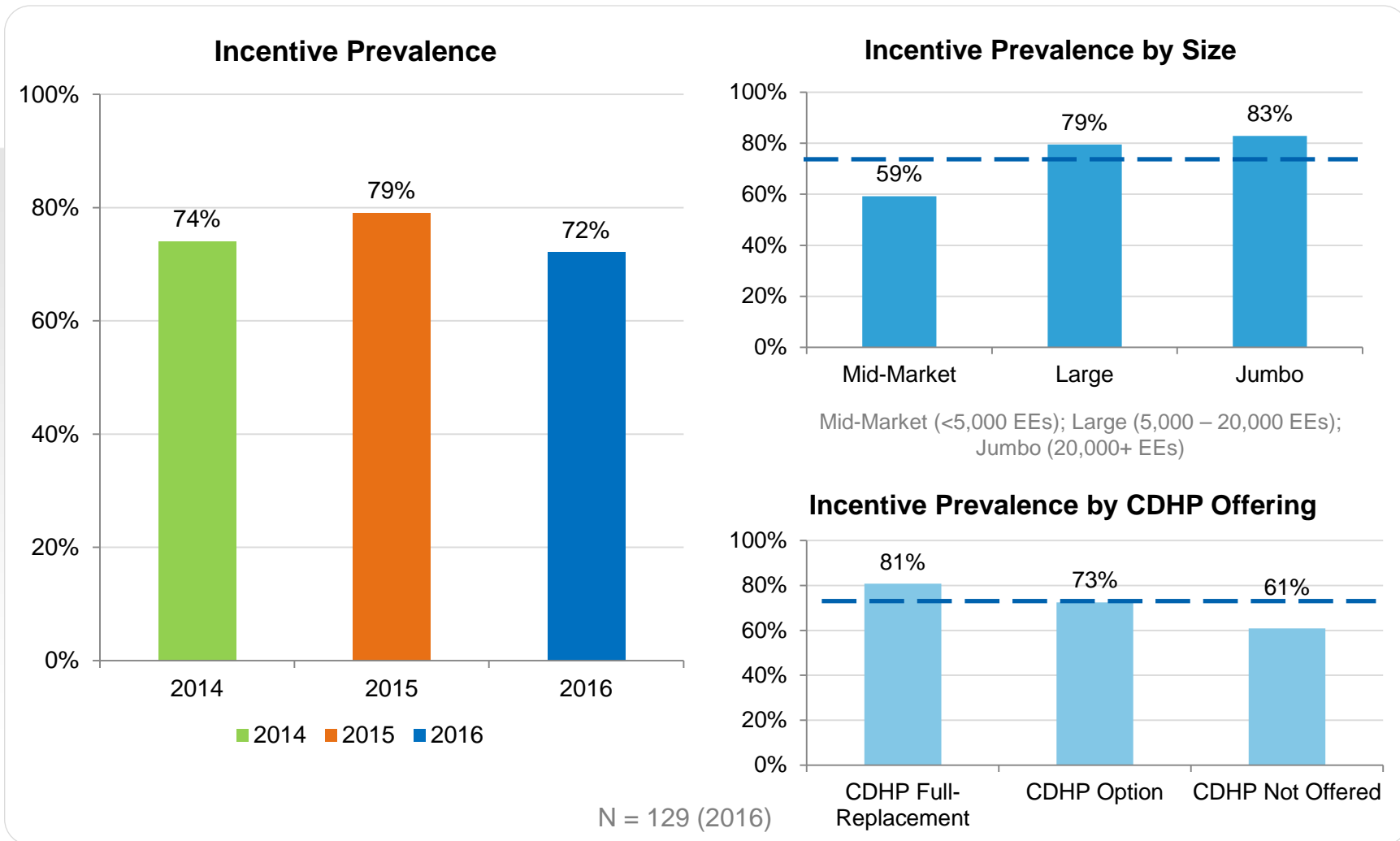
LOOKING AHEAD: Long-term investment expected to continue increasing

- Employers continue to express confidence in their wellbeing strategies
 - 84% of employers plan to continue or expand wellbeing programs in the next three to five years

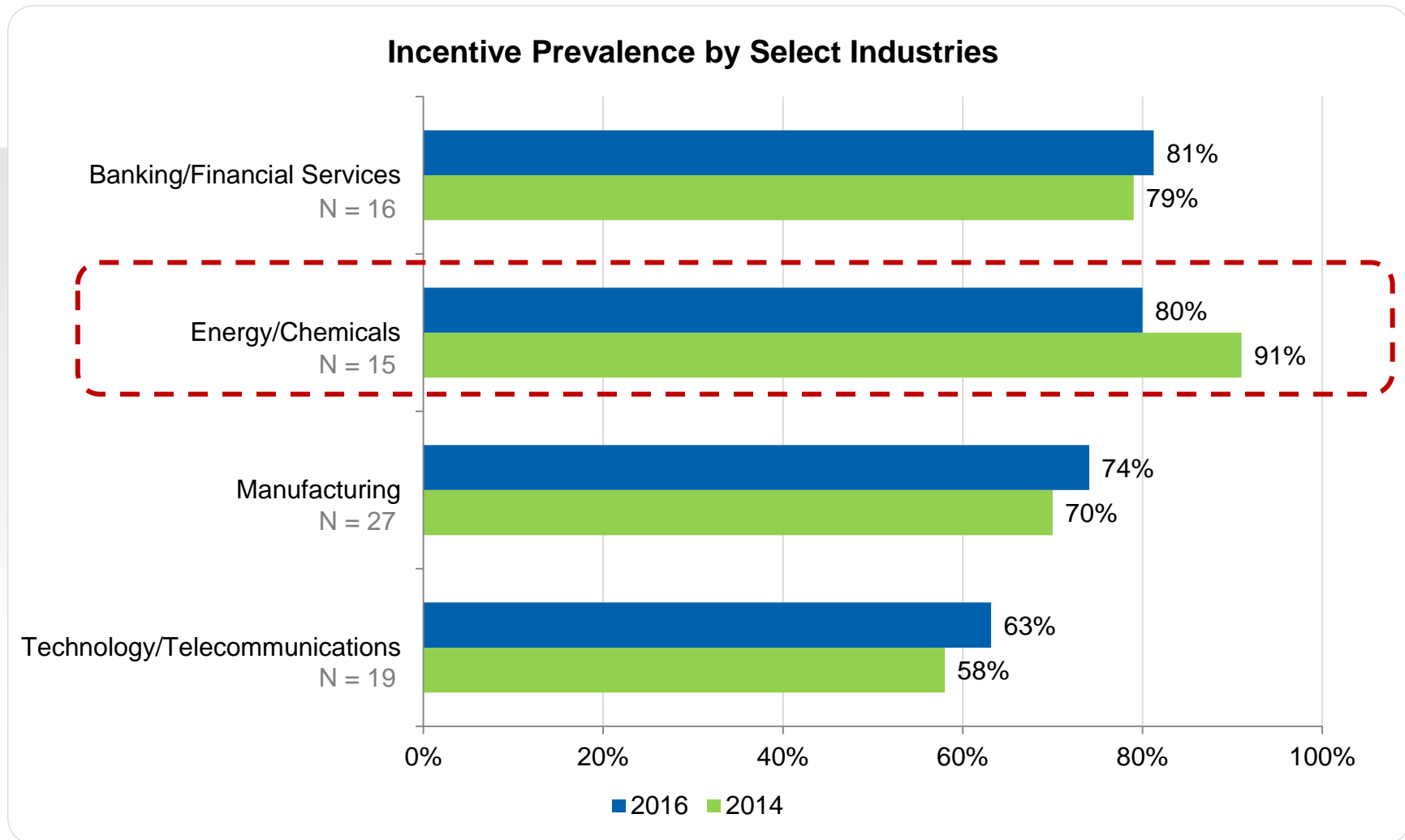
Incentives in 2016



Incentive Prevalence Maintaining Steady State

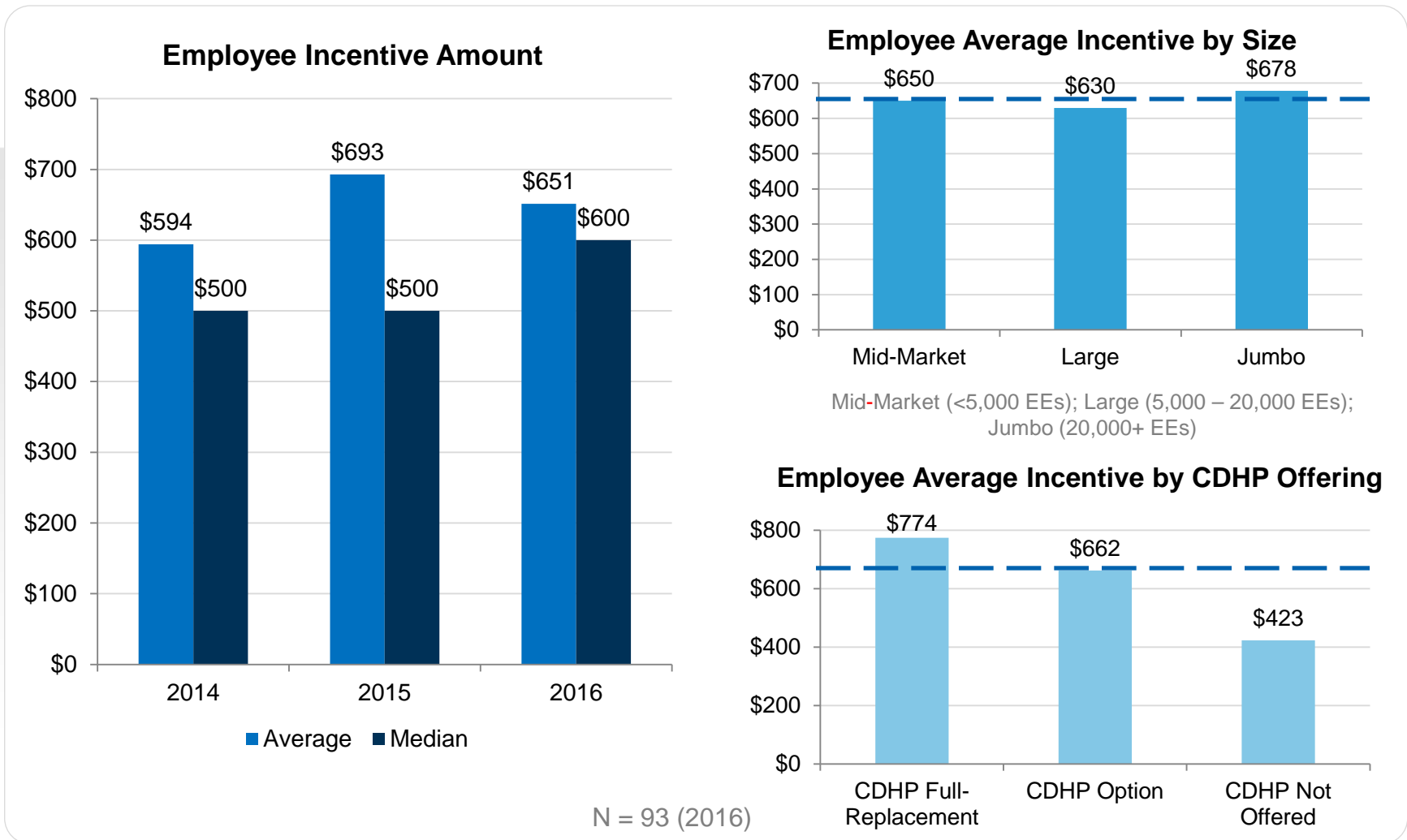


Fewer Energy and Chemical Companies Offer Incentives

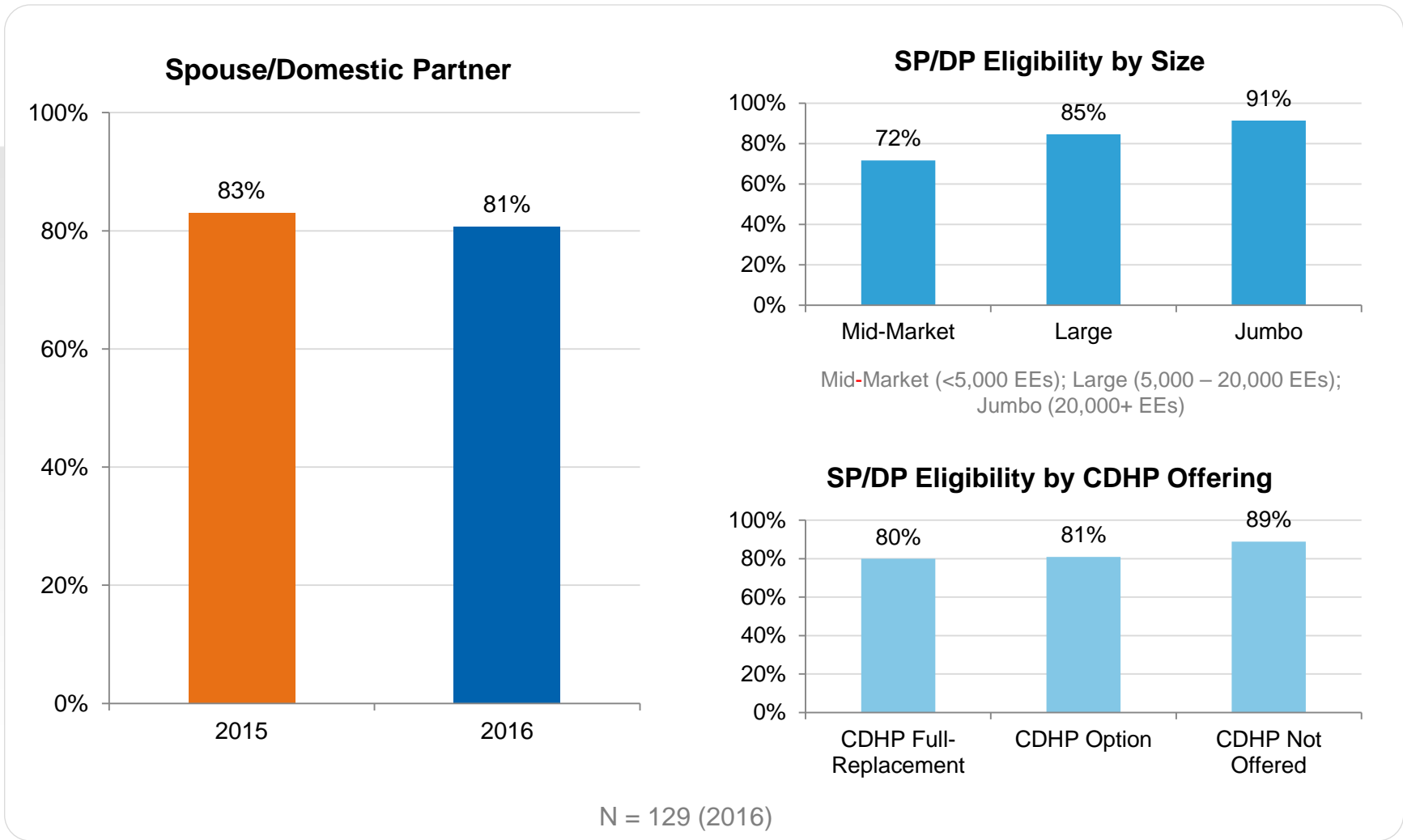


Employee Incentive Average Decreases, While Median Increases

Fewer employers are offering large incentive dollars, but many offering amounts near \$600

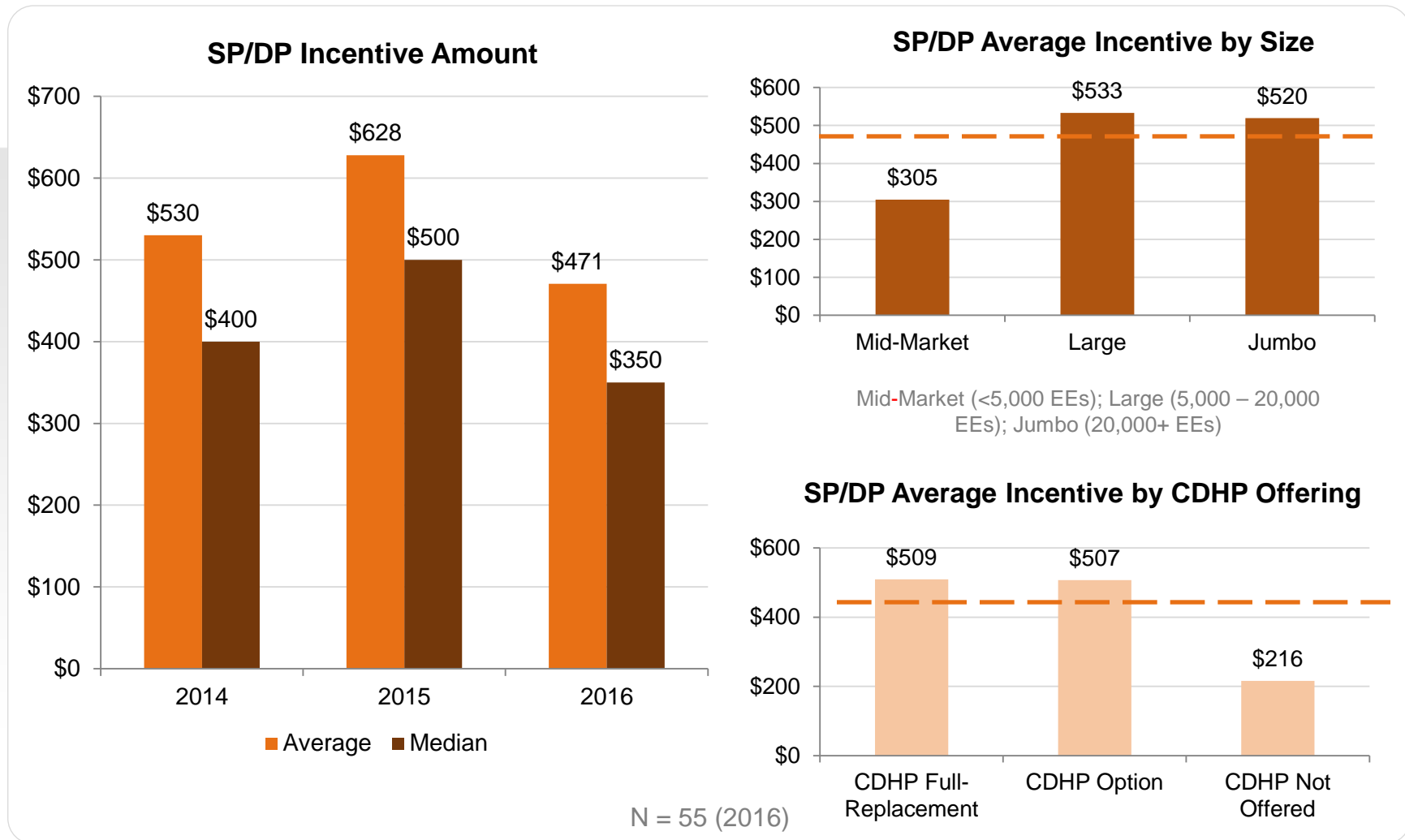


Spouse and Domestic Partner Eligibility Also Reaches Steady State



Spouse/Domestic Partner Incentive Decreases

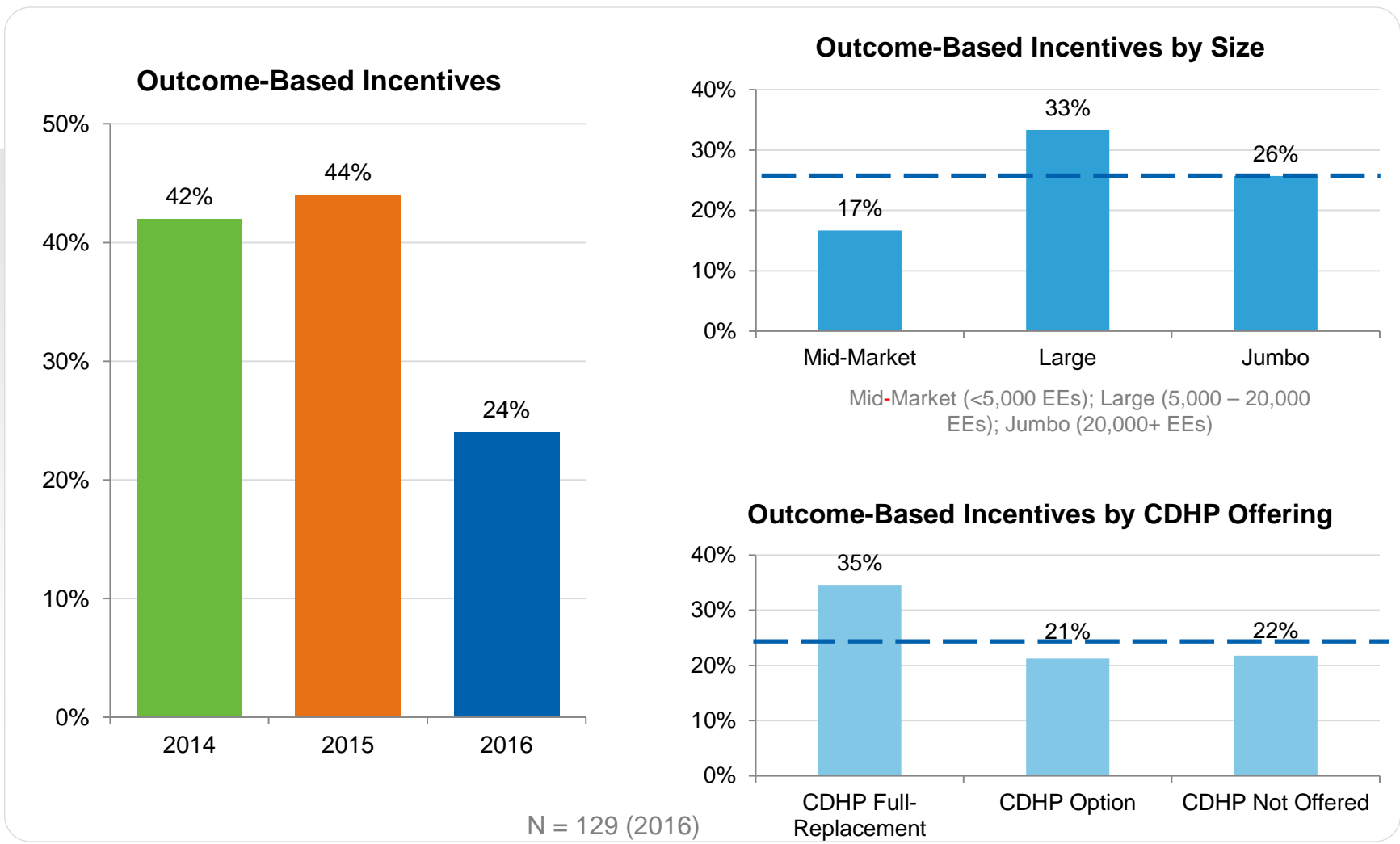
60% of employers offering incentives to SP/DP; offer the same amount for both EE and SP/DPs



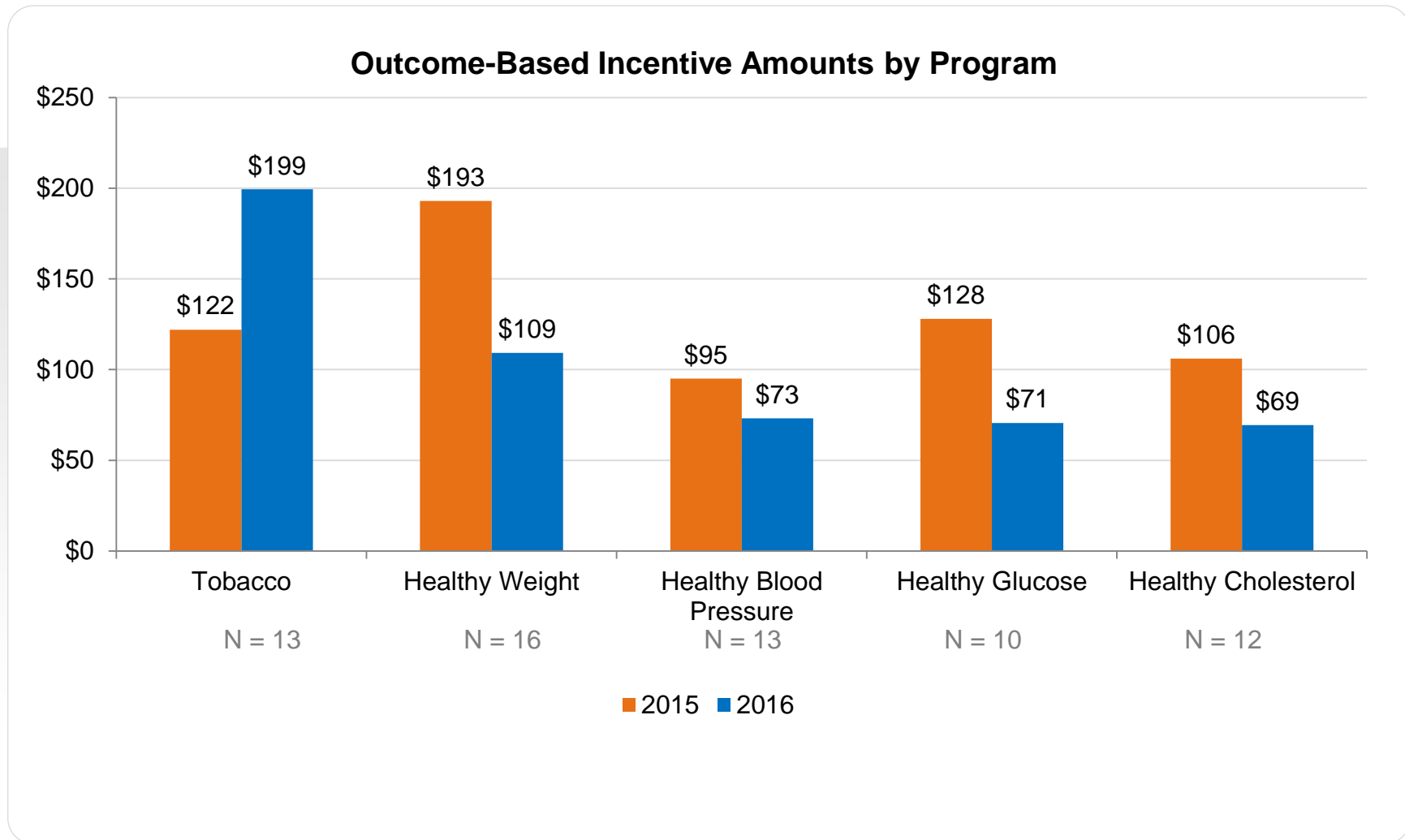
Outcome-Based Incentives



Employers are Moving Away From Outcome-Based Incentives

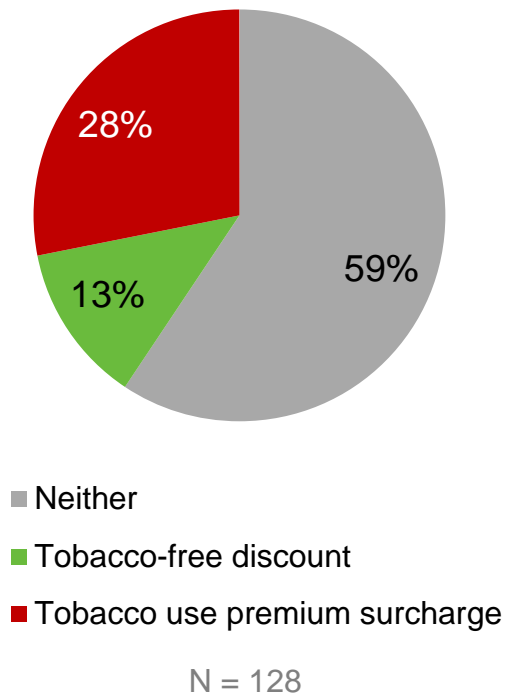


Employers are Most Focused on Rewarding for Tobacco Cessation

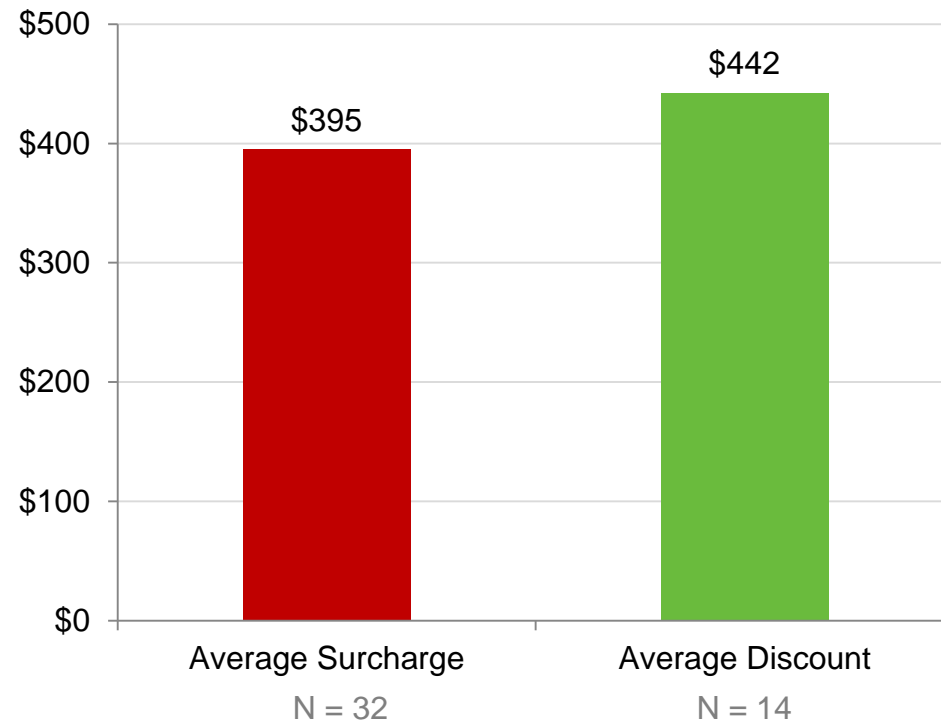


Most Employers do not tie to Tobacco Surcharge or Discounts

Prevalence of Tobacco Strategies



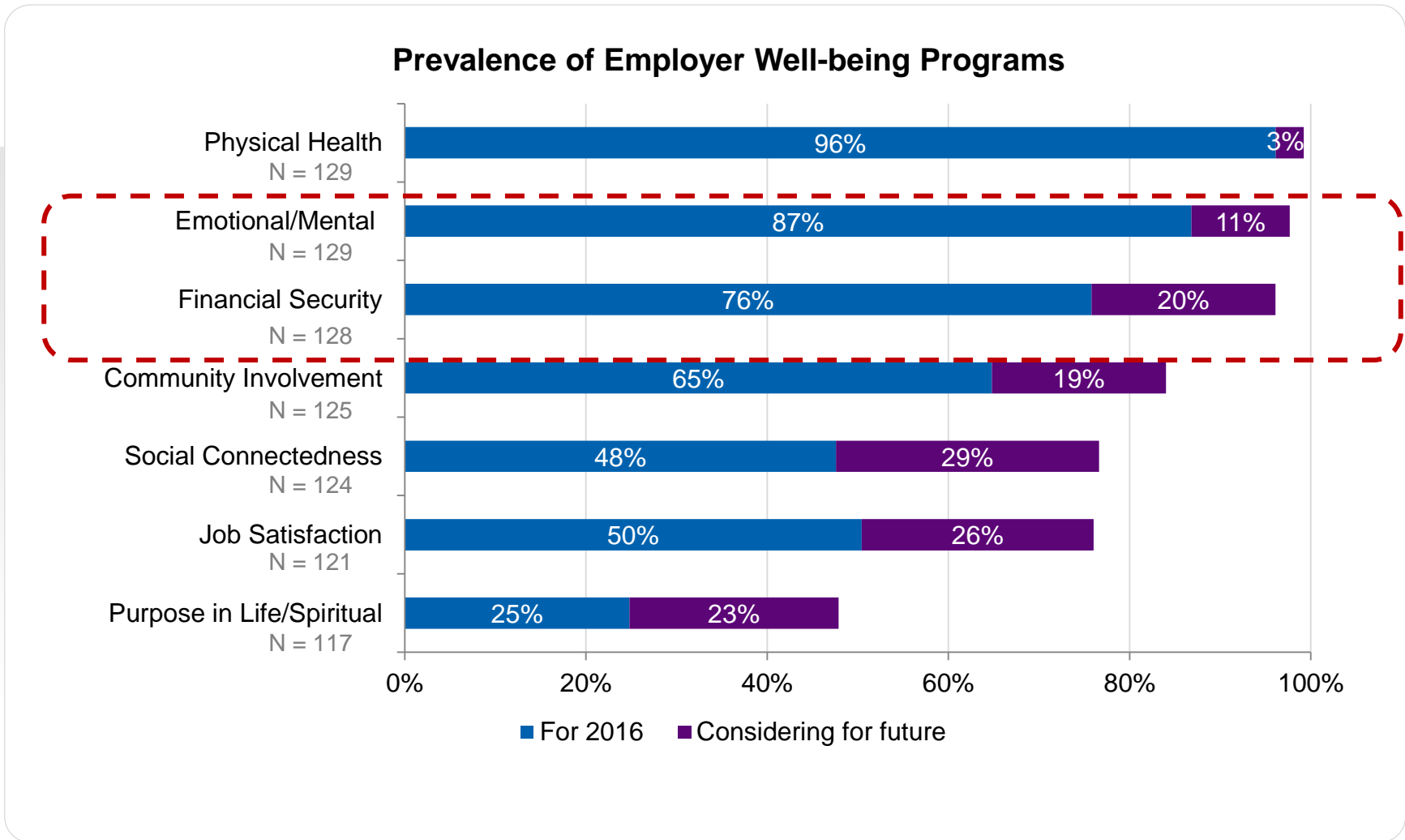
Average Amounts Tied to Tobacco Programs



The Move to Wellbeing

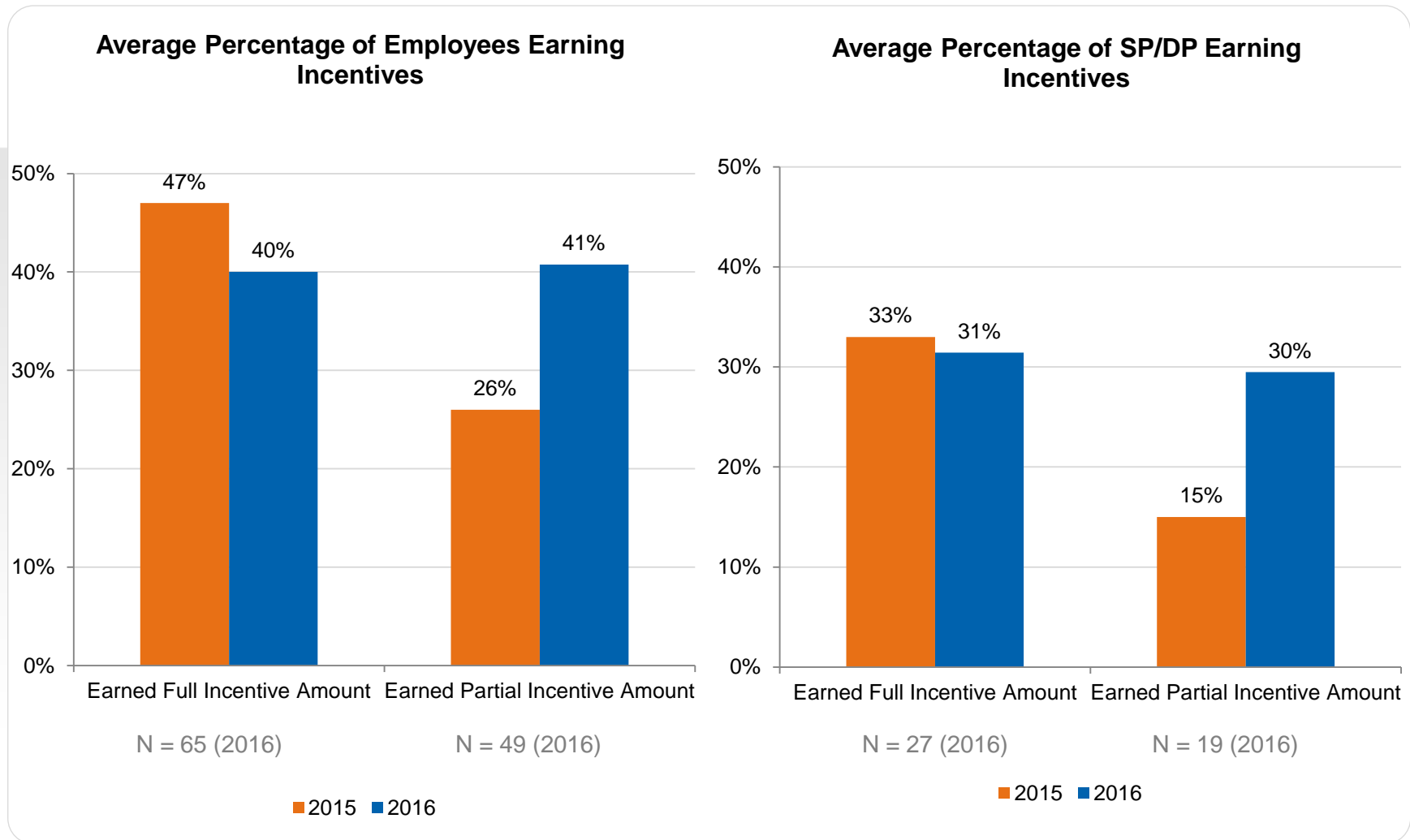


Employers Expanding the Traditional Definition of “Wellness”



As Wellbeing Definition Expands, Employee Engagement Increases

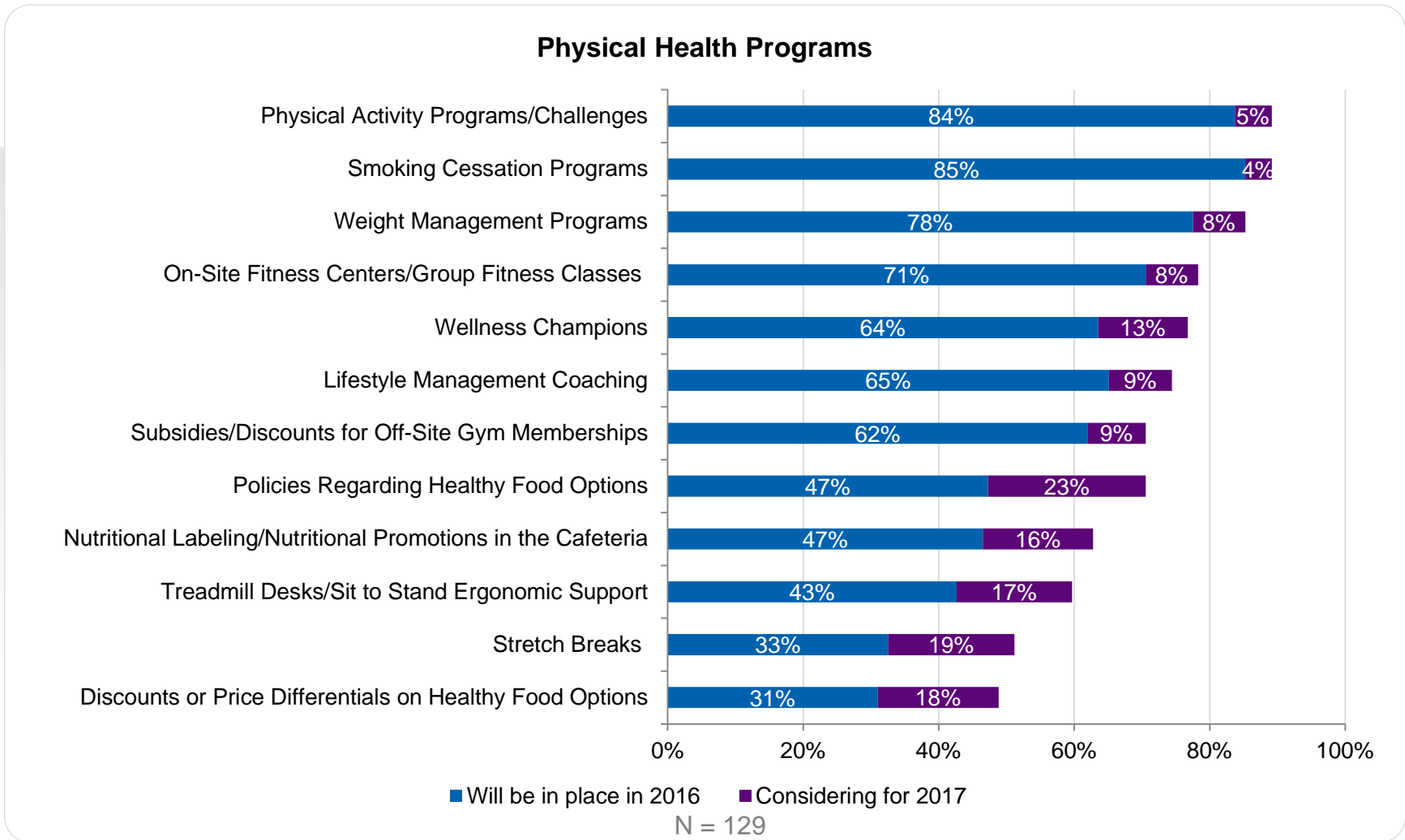
With 81% of employees earning full or partial incentives in 2015 compared to 73% in 2014



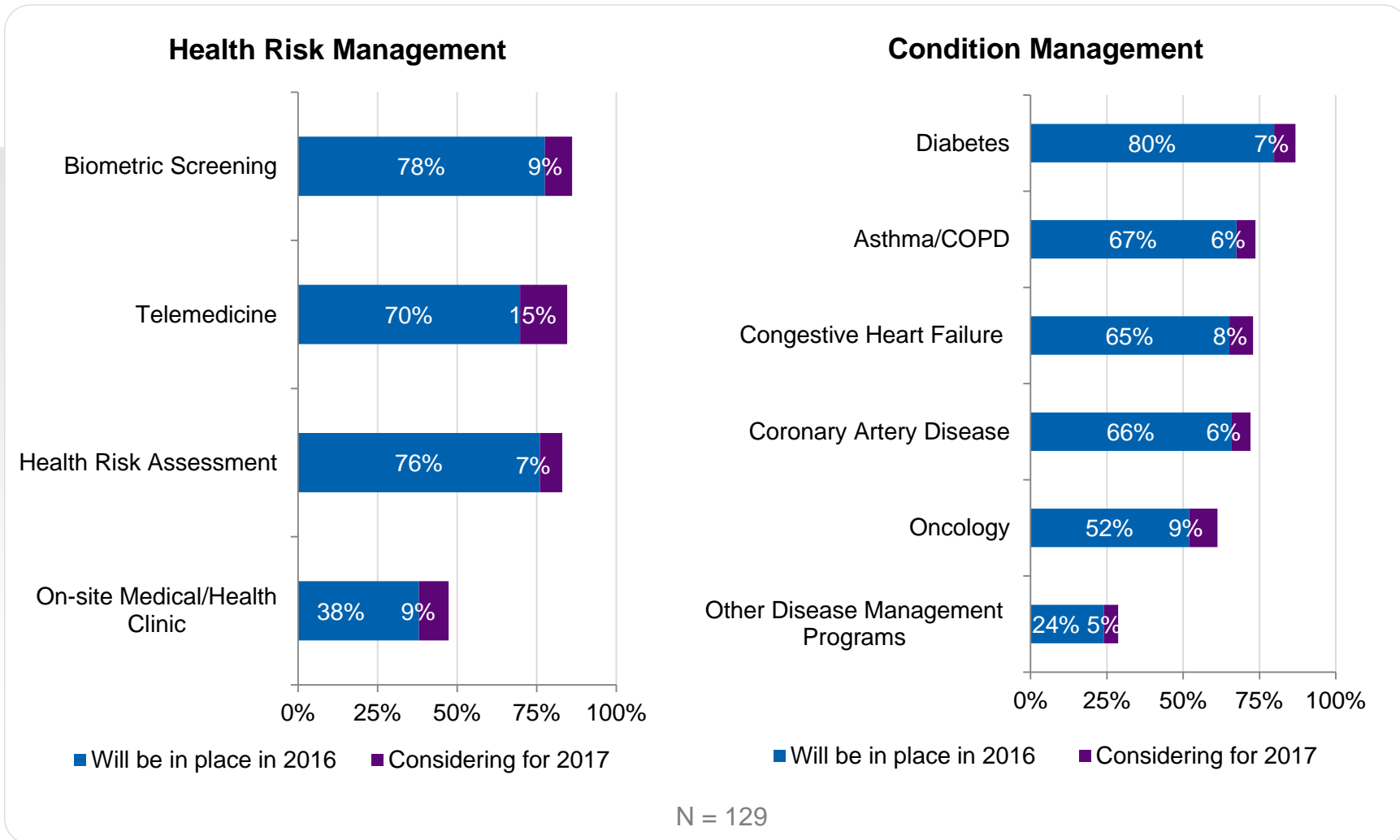
Physical Wellbeing



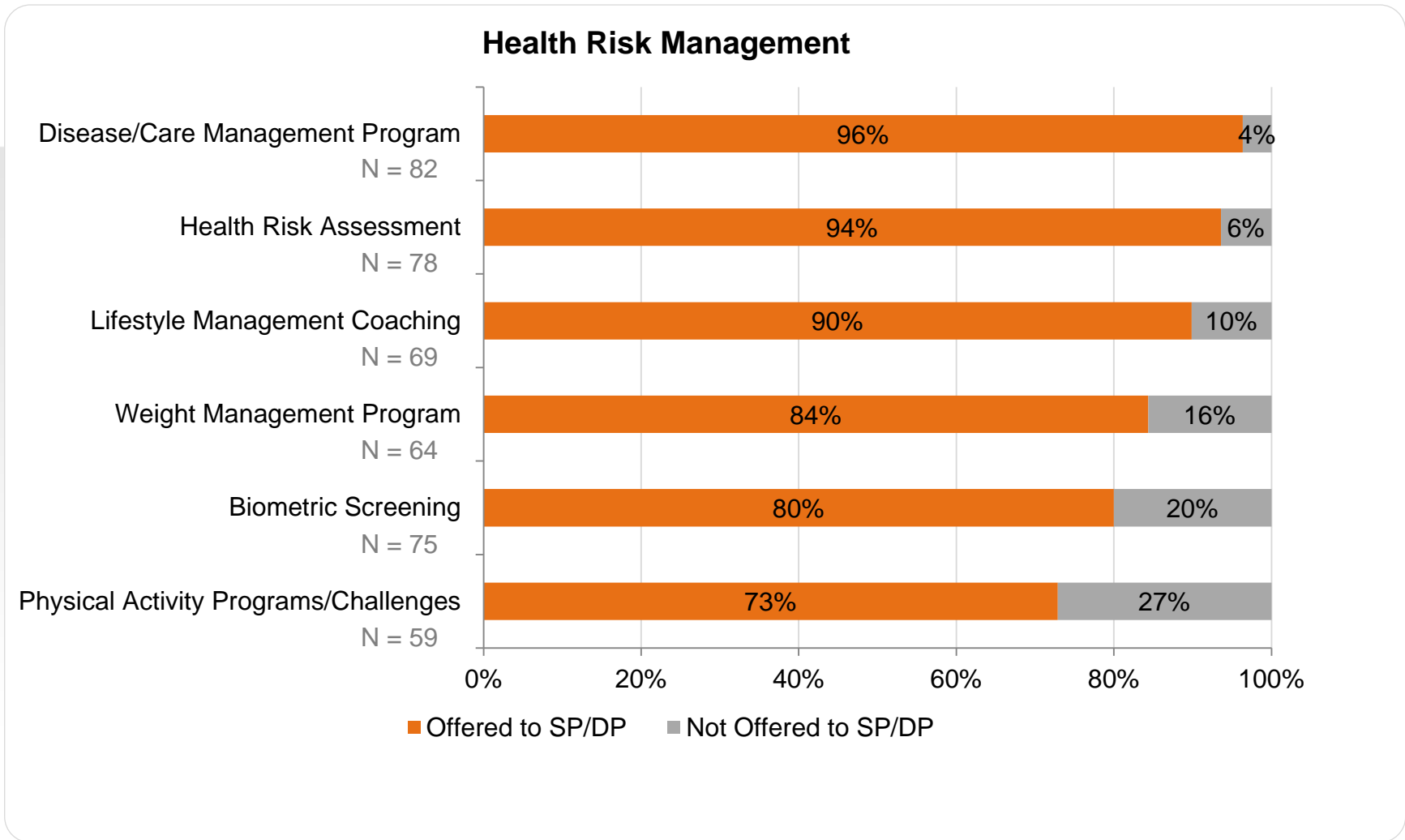
Broad Spectrum of Physical Health Programs Offered



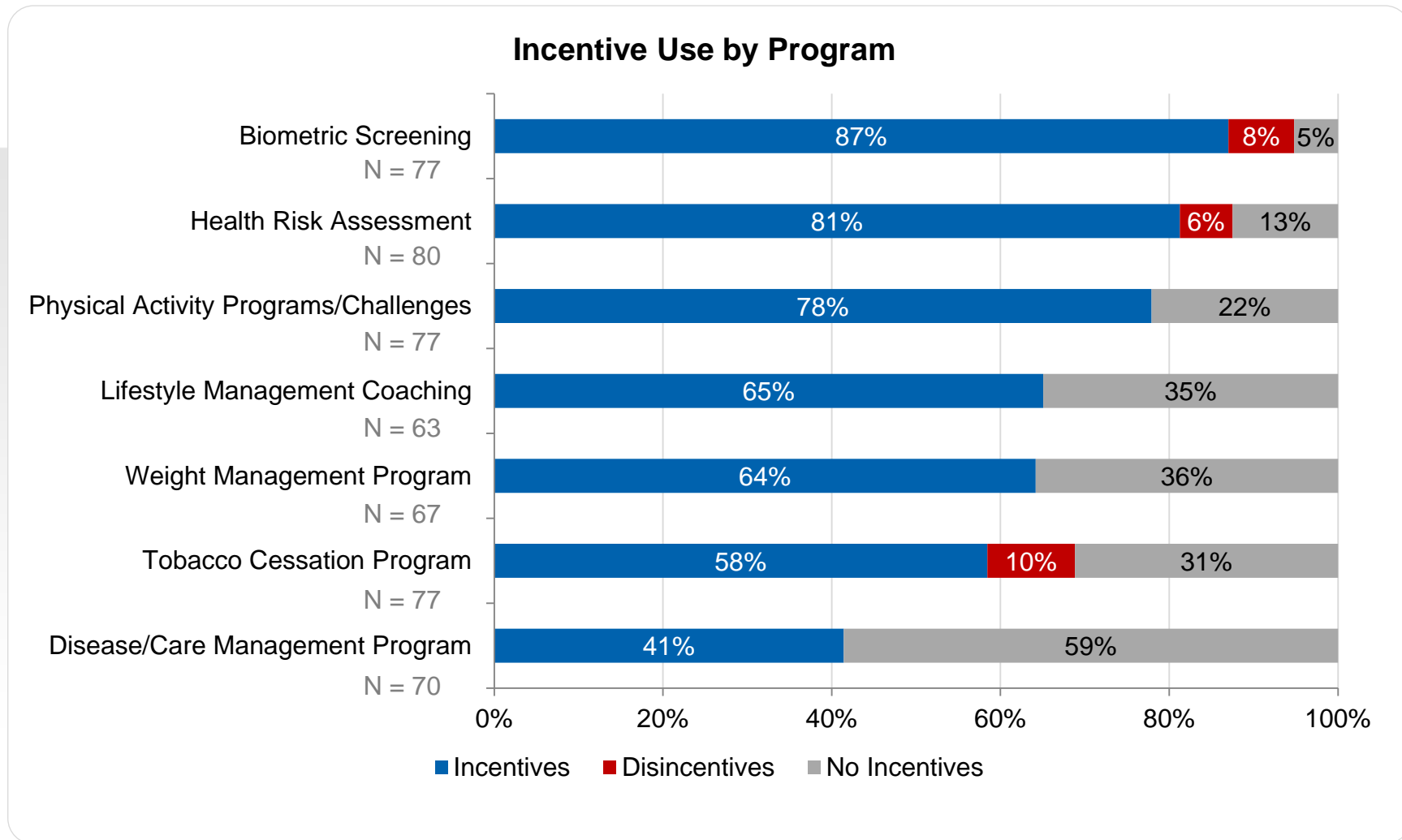
Broad Spectrum of Physical Health Programs Offered



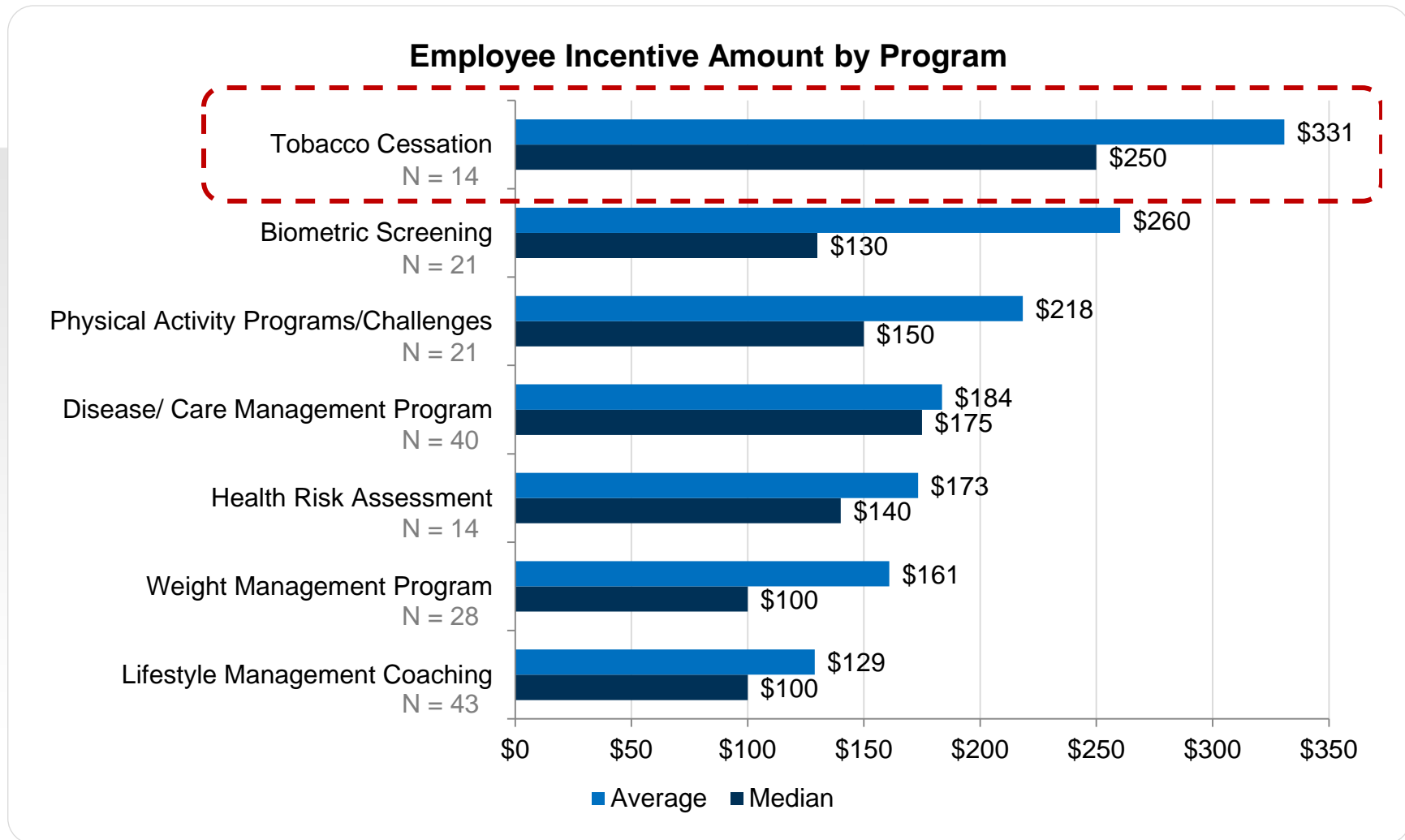
Spouse/Domestic Partner Eligibility Across Programs



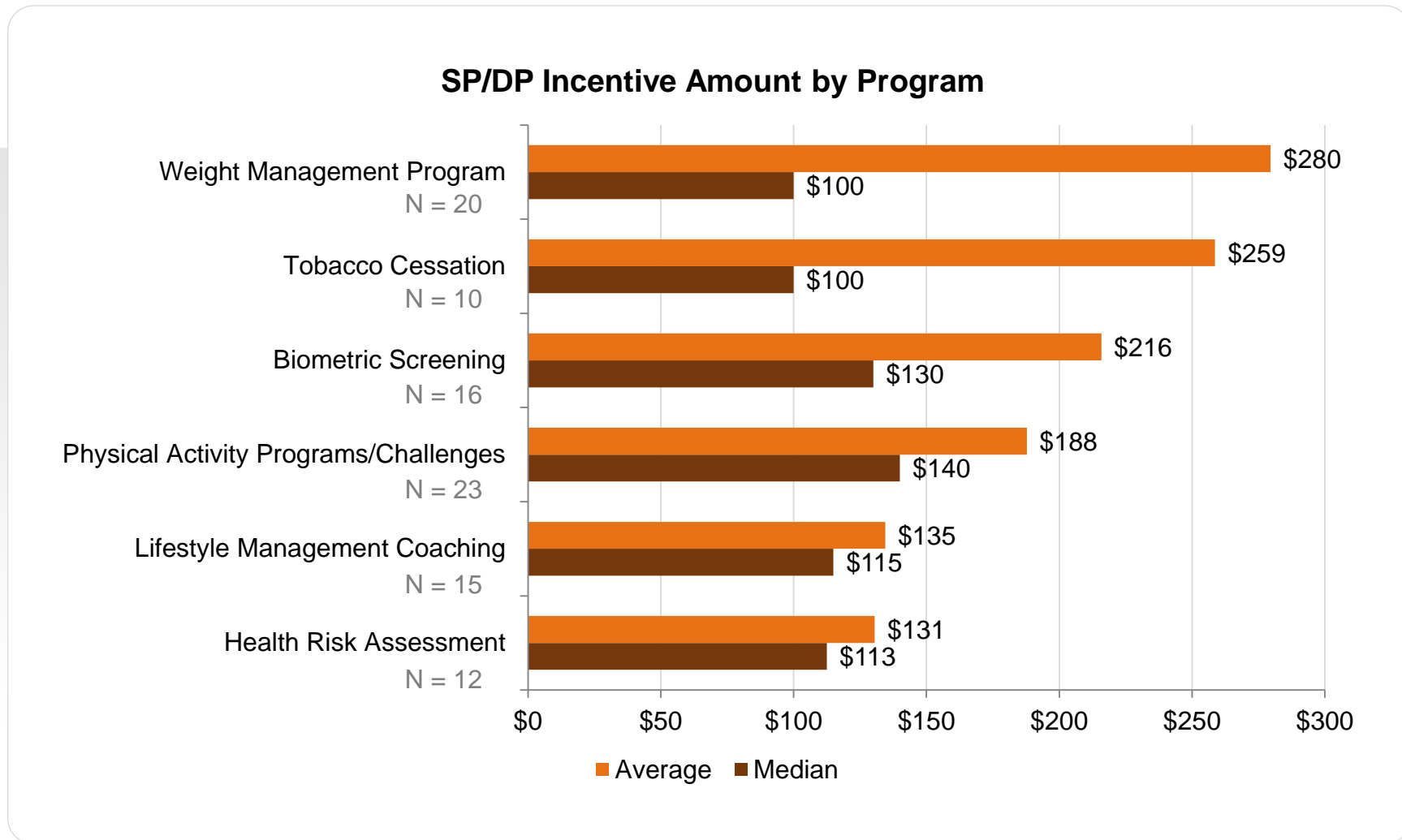
Employers Continue to Positively Reinforce Program Engagement



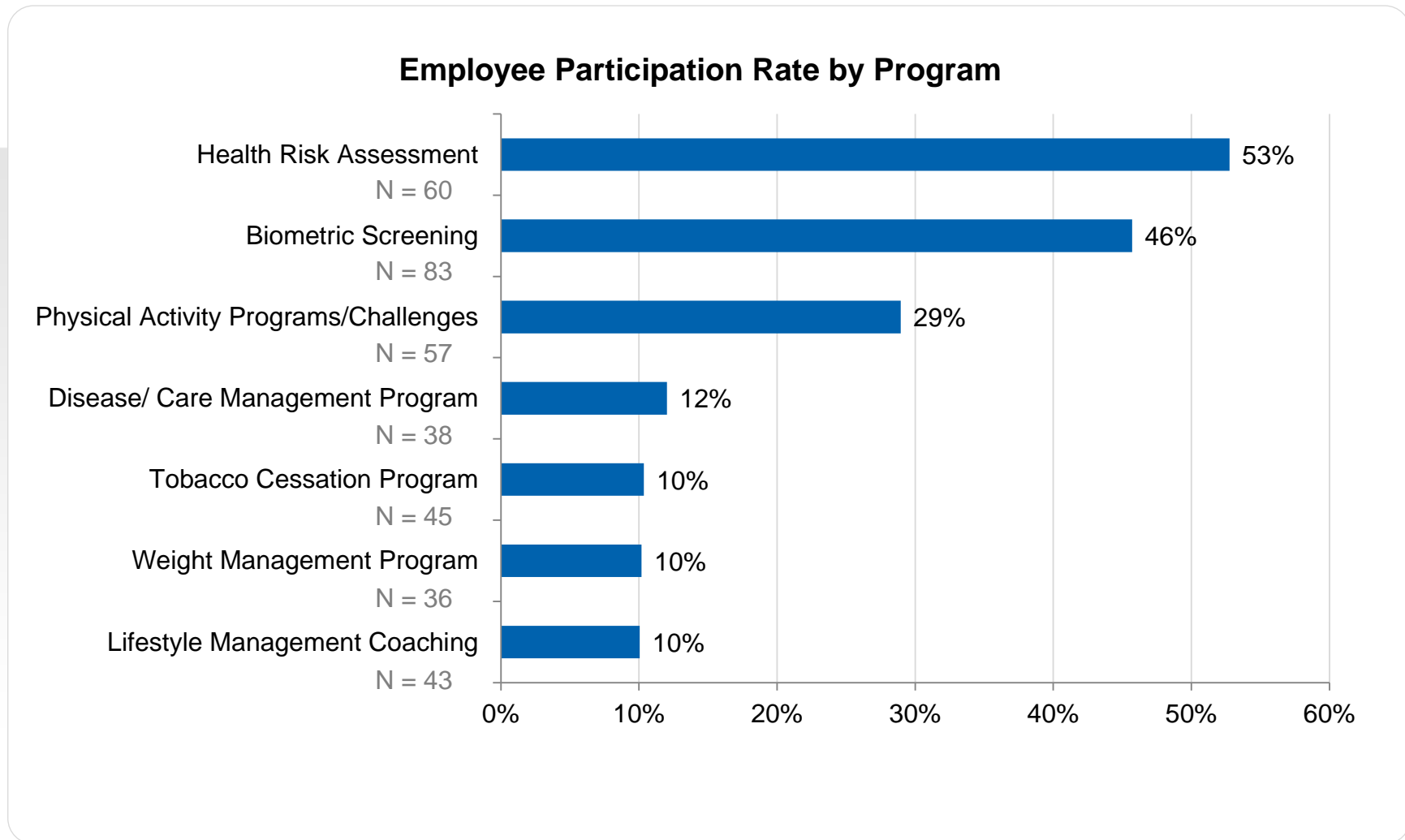
Employers are Most Invested in Reducing Use of Tobacco



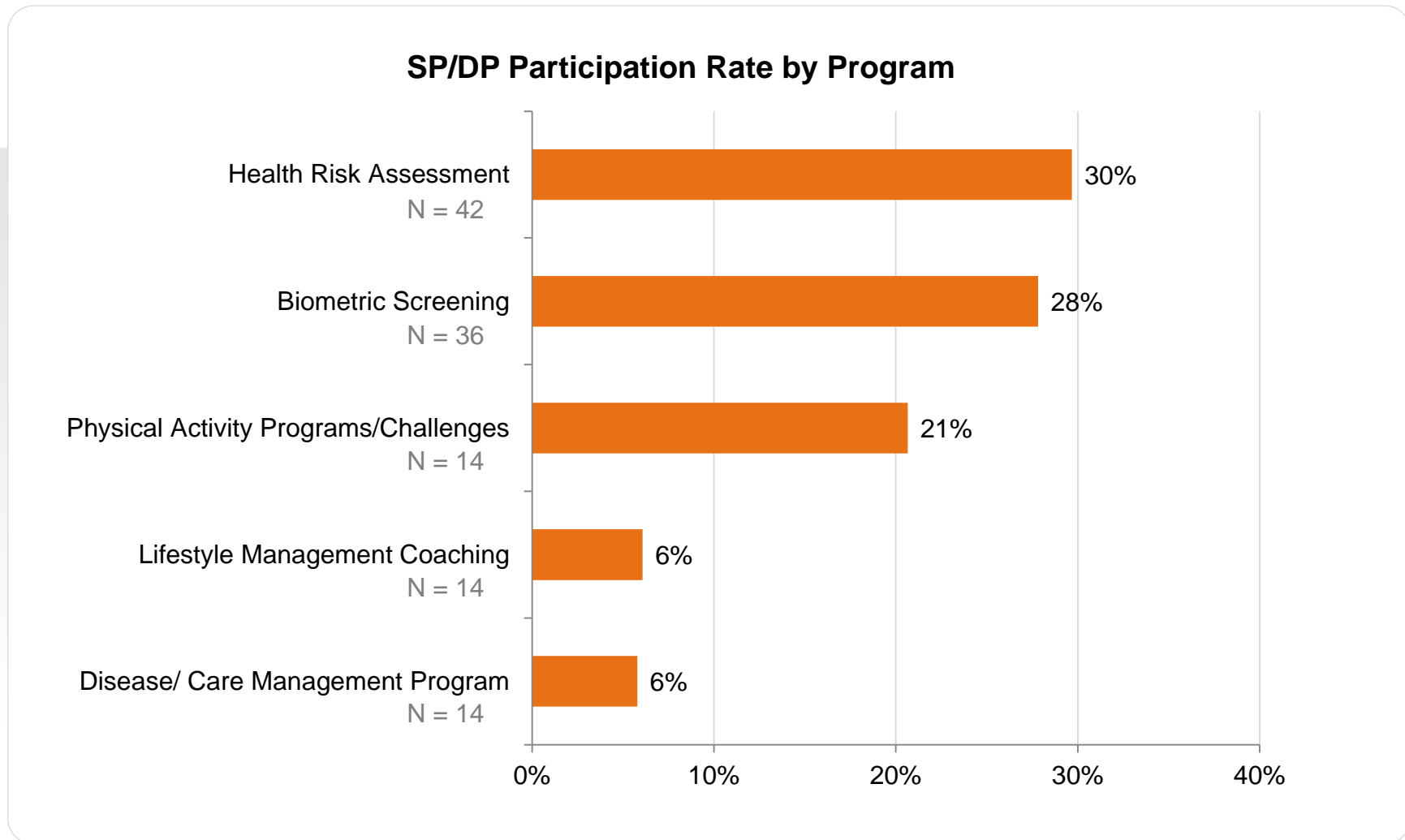
Employers are Most Focused on Weight Management for SP/DPs



Employee Participation Most Robust in HRA and Biometric Screenings



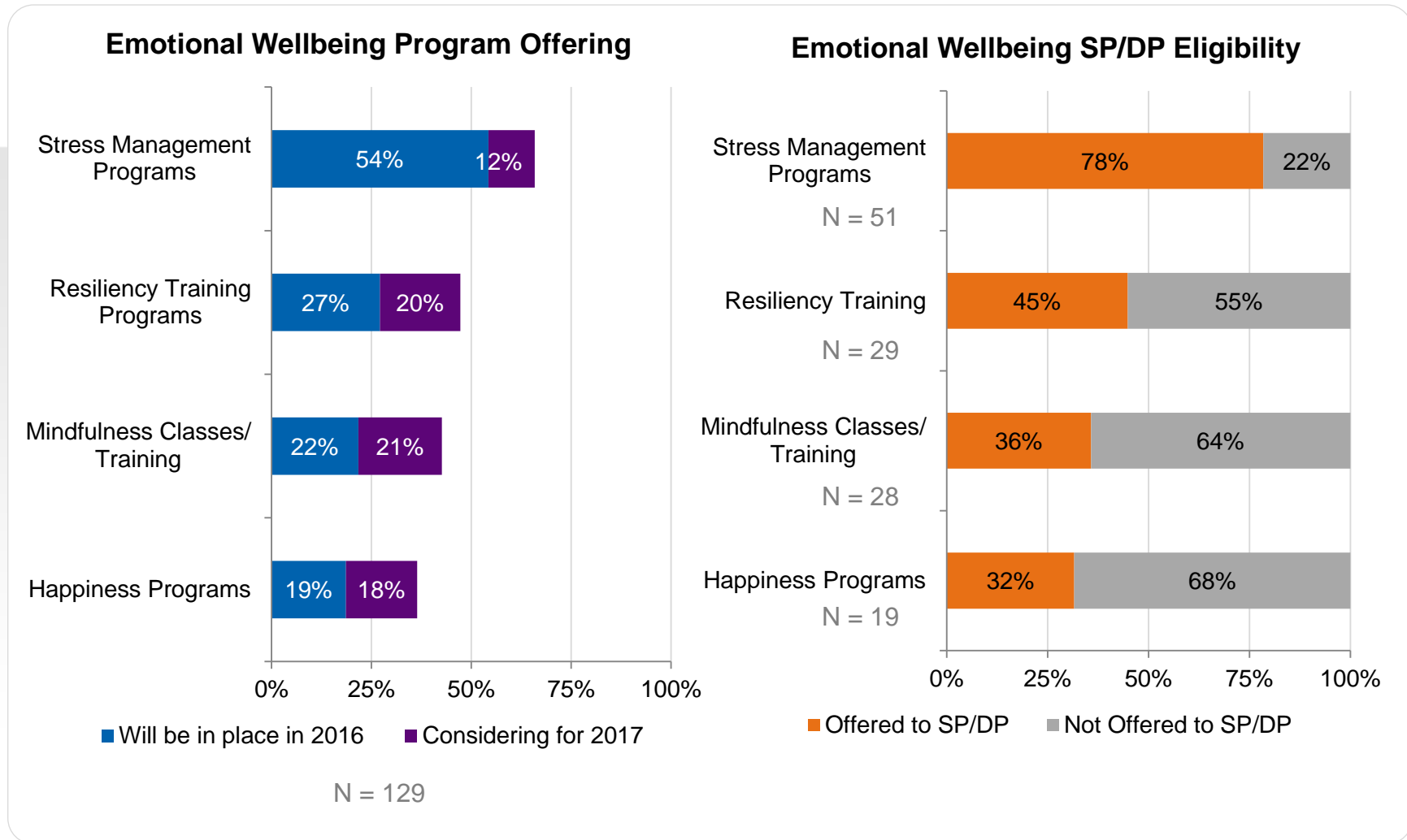
SP/DPs Also Participate in HRA and Biometric Screenings



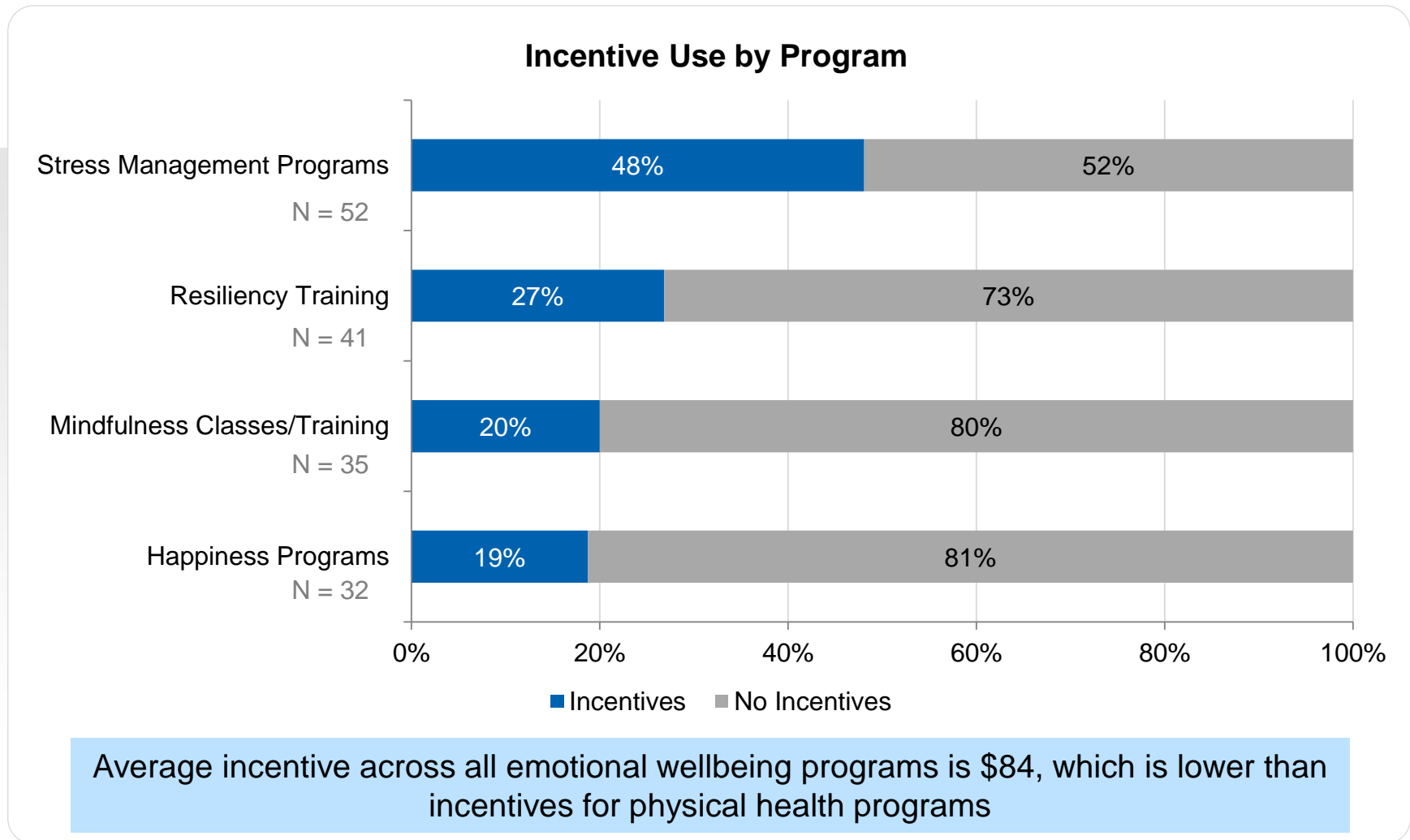
Emotional Wellbeing



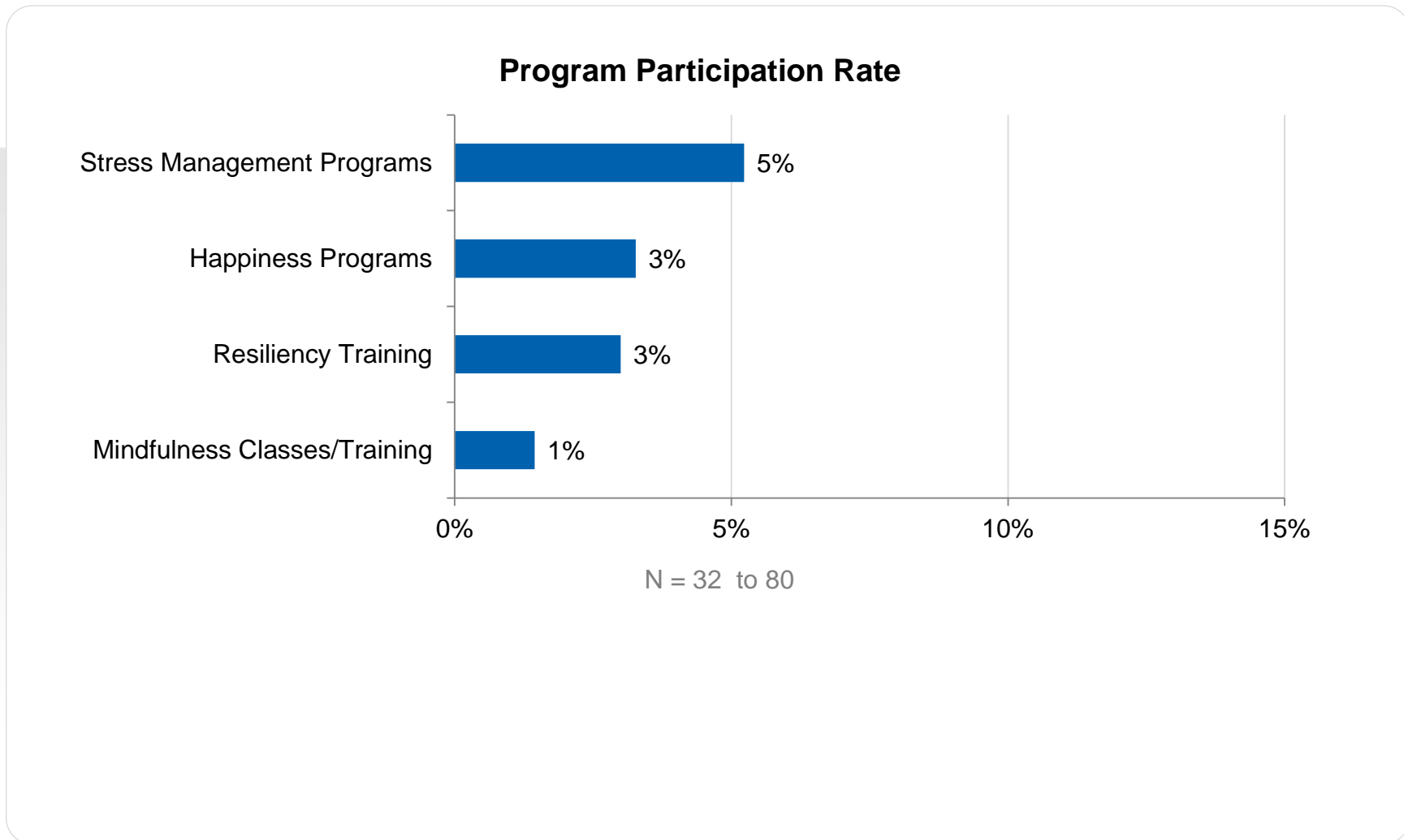
Employers Look to Expand Emotional Wellbeing Programs in 2017



Employers are Using Fewer Incentives for Emotional Wellbeing



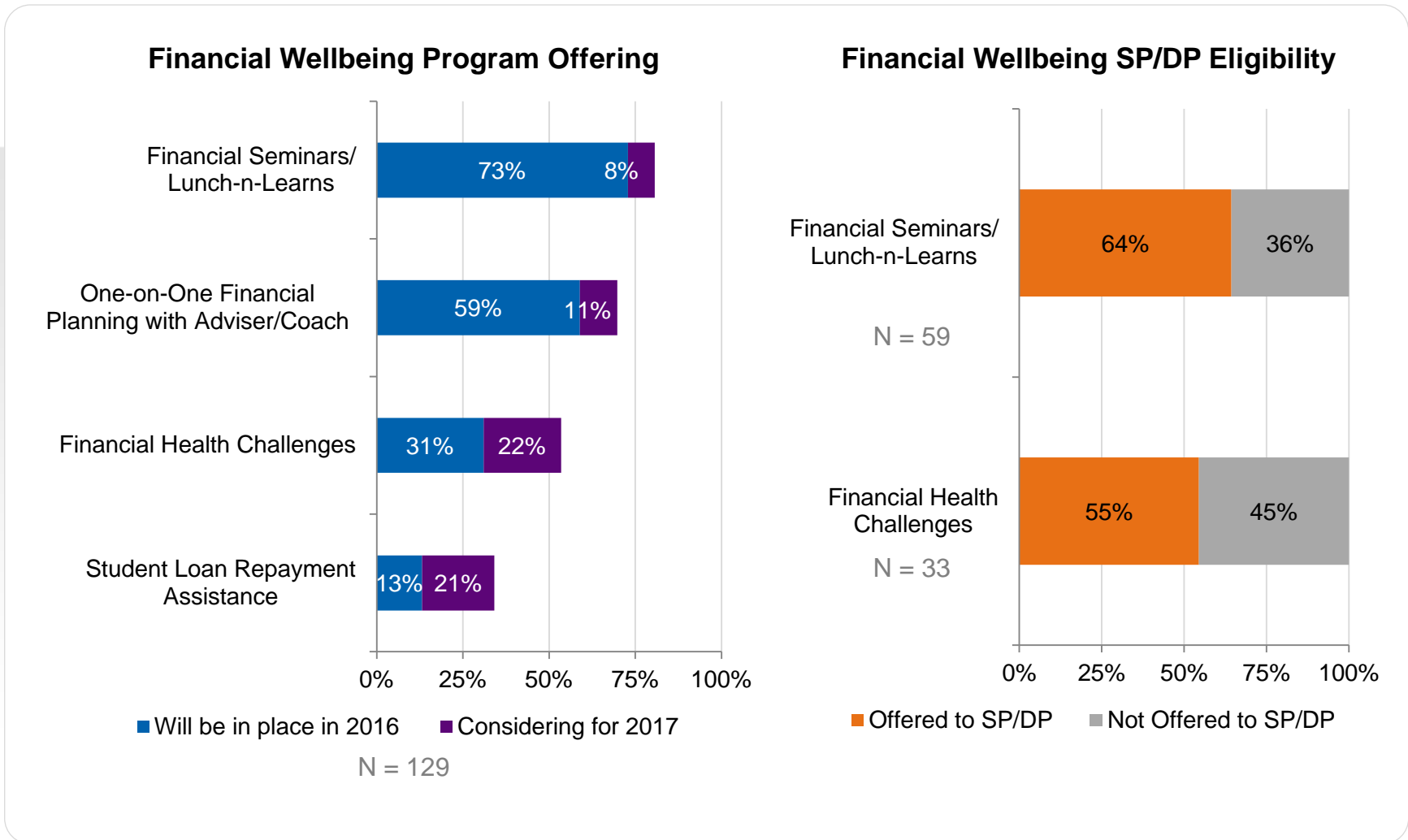
Overall Participation in Emotional Wellbeing Programs is Low



Financial Wellbeing

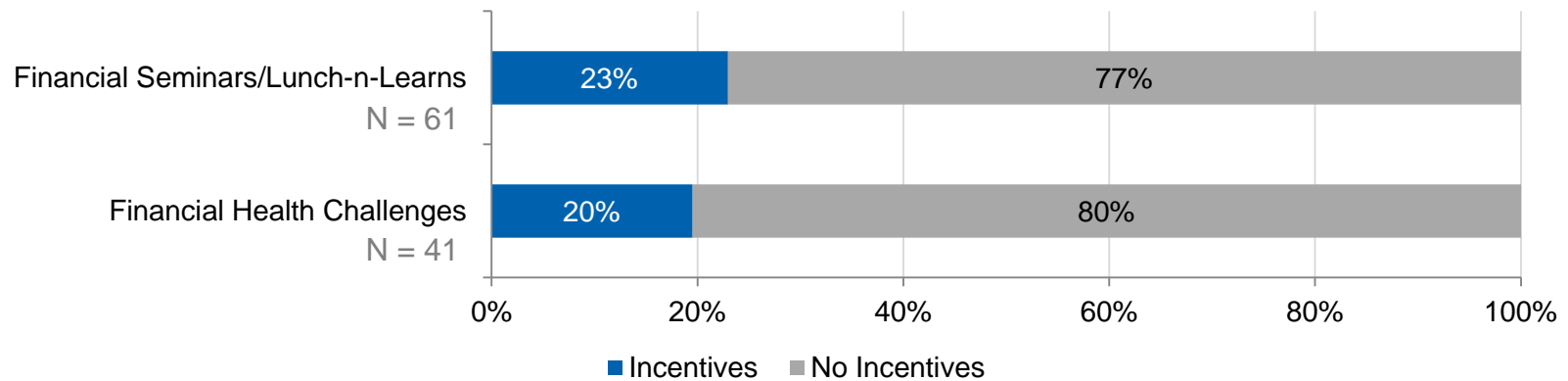


First Wave of Financial Wellbeing Programs Focus on Education



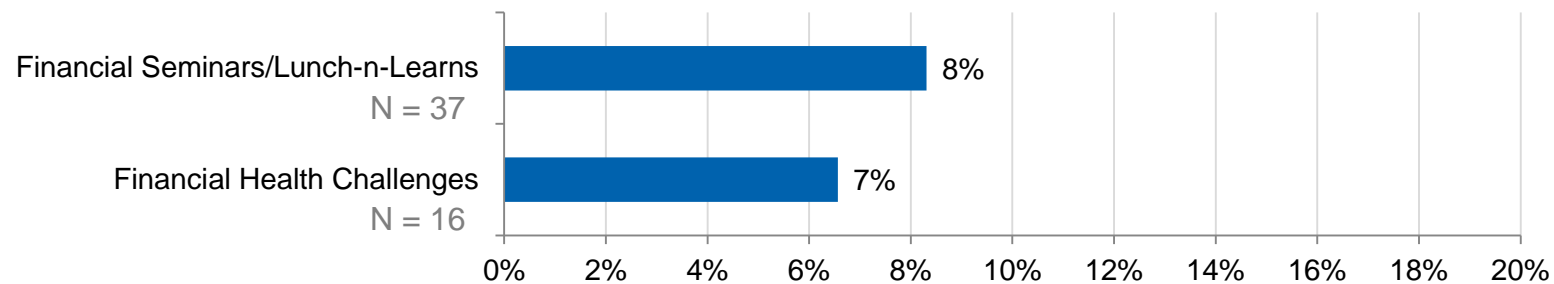
In Financial Wellbeing, Use of Incentives and Participation Rates are Low

Incentive Use by Program



Average incentive across all financial wellbeing programs is \$60, which is lower than incentives for physical health programs

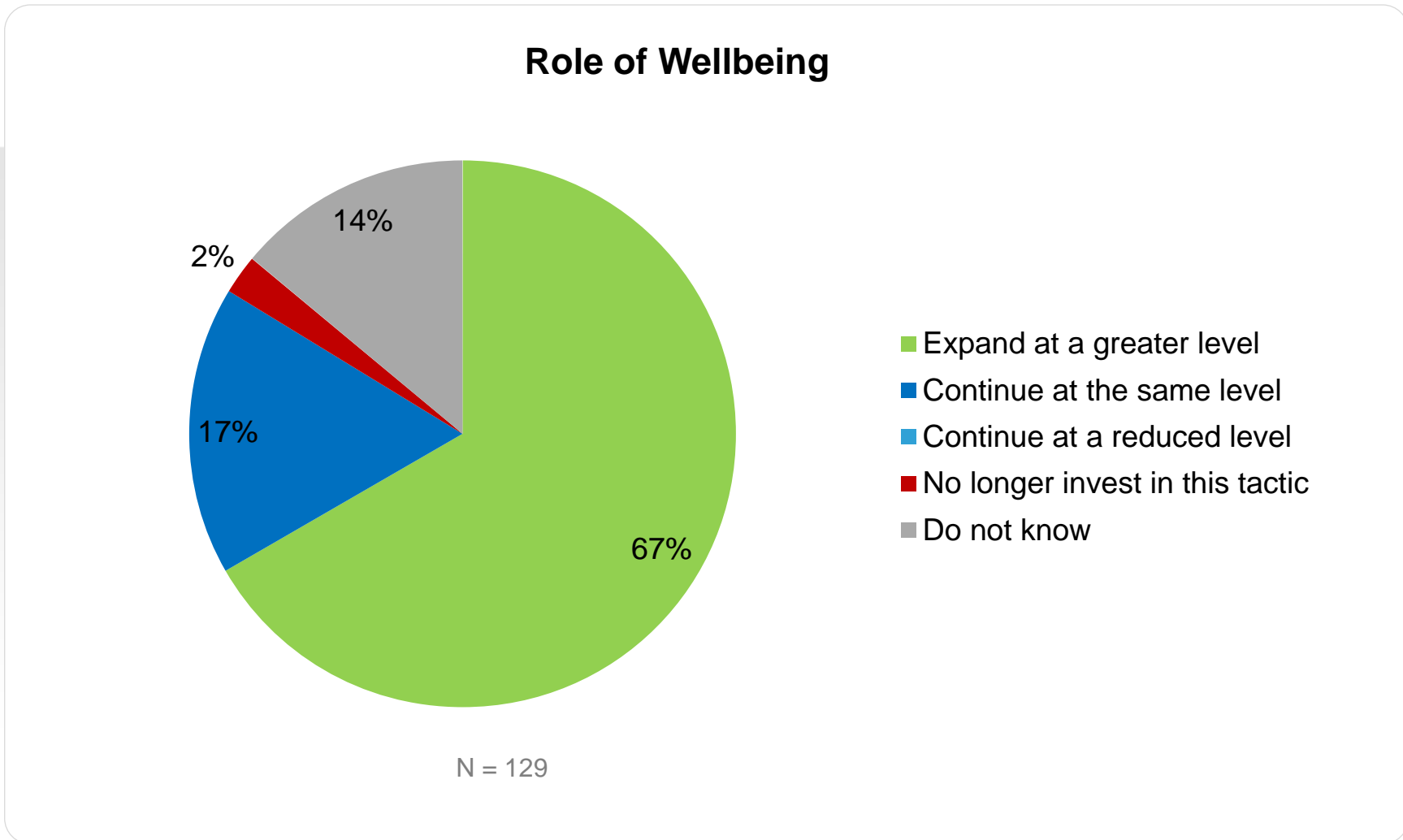
Program Participation Rate



Looking Forward



Employers Planning to Expand Their Investment in Wellbeing Over the Next Three to Five Years



Conclusion

The **relationship between wellbeing and physical health** runs in both directions:

- Serious health problems can lower wellbeing and
- Higher wellbeing result in healthier and faster recovery from illness.

Employees with higher levels of wellbeing are **healthier, more productive and higher performers.**



Employers can impact an employees' social connectedness, job satisfaction, **financial security, physical health and emotional health.**

For employers looking to implement wellbeing programs...

Evaluate what is important to the organization's culture, prioritize programs that will yield the largest impact, then expand programs to encompass broader areas of wellbeing.

Selected Survey Participants

Aetna, Inc.	Duke Realty	McKesson
Alcatel-Lucent	Dun & Bradstreet	Neiman Marcus Group
Altra Industrial Motion Corp.	Edward Jones	OGE Energy Corp
Alyeska Pipeline Service Company	Energy Future Holdings	Oncor Electric Delivery
American Airlines	Erie Insurance	Pfizer
American University	Express Scripts	Pitney Bowes Inc.
Ameriprise Financial	FANUC America Corporation	Praxair
Amgen Inc.	Fidelity Investments	Prudential Financial
Amtrak	FM Global	Quanta Services
Analog Devices Inc.	General Board of Pension and Health Benefits	Sanmina Corporation
Aquent	General Cable	Schwan's Shared Services, LLC
B. Braun Medical Inc.	General Mills	Seagate Technology
BASF Corporation	General Motors	Sealed Air Corporation
Baystate Health	Great Lakes Dredge & Dock Company, LLC	Simon Property Group
BMC Software, Inc.	Harman International	Smith & Nephew
BNY Mellon	Hillenbrand, Inc.	Sprint
Boeing	Hinshaw & Culbertson LLP	St. Jude Medical
Calpine Corporation	Ideal Industries Inc.	Synopsys, Inc.
Cardtronics USA, Inc.	Informatica LLC	Terdyne, Inc
CareFirst BC/BS	Intel	Texas Health Resources
Carter's	Itron, Inc.	The Coca-Cola Company
CDW	JetBlue	The Shepherd Companies
Compass Group USA	Jones Lang LaSalle	U.S. Bank
CPChem	Keysight Technologies, Inc.	UGI Utilities, Inc.
Curtiss-Wright	Legacy Trust Company	US Foods
CVS Health	Lyondell Basell	Volvo Group North America
Delphi	Marathon Oil Company	WEC Energy Group
Devon Energy	Marriott International, Inc.	Wells Fargo & Company
Dr Pepper Snapple Group	Masco Corporation	ZF North America, Inc.
Duke Energy	MassMutual Financial Group	Zurich North America

Select list of participants that agreed to show their names

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