

# A JOURNEY TO EMPLOYEE HEALTH AND FISCAL WELLNESS



## City of Naples case study

Over the past six years, the City of Naples has worked with Cigna and its consultant to build a health improvement program to improve employee well-being, but also help the City realize the financial rewards of a healthy workforce. Creating a culture built on management support for healthy change has been crucial to the City's successful wellness journey. And the results have been award-winning.

### Starting simple

Recognizing that employees perform best when they are healthy, the City of Naples implemented a voluntary wellness incentive program.

Employees are rewarded for healthy actions and encouraged to reach targets such as:

- › Weight measurement: Achieve a BMI of less than 30
- › Tobacco usage: Successfully participate in a tobacco cessation program
- › Blood sugar: Achieve a blood sugar level of less than 100 mg/dl
- › Total cholesterol: Achieve a level of less than or equal to 239 mg/dl
- › LDL cholesterol: Achieve a level of less than or equal to 129 mg/dl
- › Blood Pressure: Achieve a systolic level of 139 or less and a diastolic of 89 or less

To participate and meet these targets, employees are required to work with their primary care doctors, participate in a biometric screening plus health assessment, and complete a wellness target form. Employees who successfully meet their targets also are eligible to receive an additional \$500 in their Health Reimbursement Account.

### Population Facts

- › Southwest Florida local government
- › 436 employees/1,005 total customers
- › 51% male/49% female, with average employee age being 35-47
- › Top disease prevalence groups contribute 56.6% of total plan cost: Musculoskeletal, cancer, gastrointestinal, circulatory
- › Largest cost is musculoskeletal at 13.6% of total plan cost

### Actions

- › Incentives rewarded employees for meeting certain wellness targets
- › Cigna MotivateMe Program® implemented to provide additional wellness and coaching opportunities

### Outcomes

- › 99% participation in wellness incentive program
- › 38% to 60.2% increase in preventive care well visits - compared with an industry norm of 25.3%
- › \$288,083 in actual ROI savings from various disease management programs
- › No employee contribution (or plan) cost increases needed (past four years)
- › No increase in City funding of the self-insured health benefits plan - contributing to multiyear surpluses for the City

**As of 2010, the City no longer hires smokers/tobacco users.**

Together, all the way.®



## Building on success

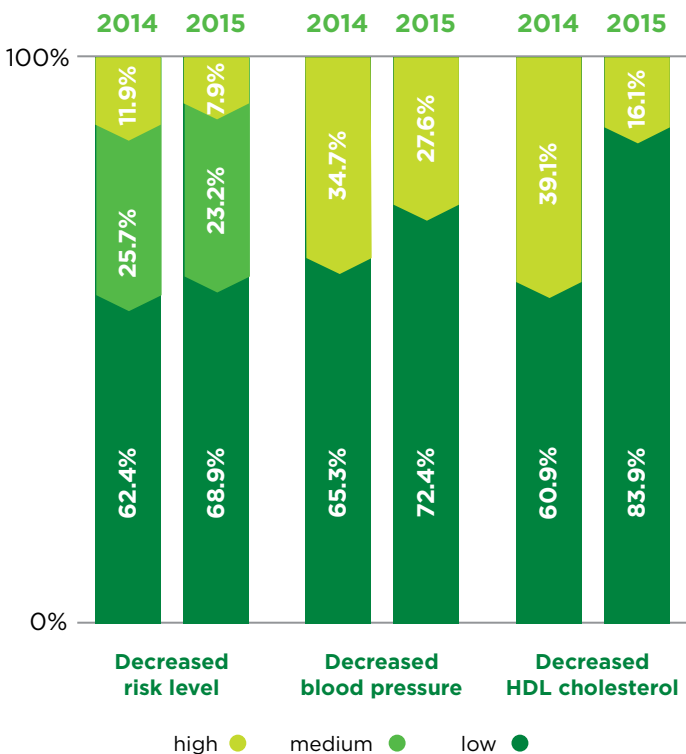
As the program gained traction, the City added the Cigna MotivateMe Program® to enhance their wellness efforts. By providing coaching online and over the phone, this program gives employees even more opportunities to be rewarded for achieving wellness goals. The coaching encourages employees to reach previously unattainable targets by improving nutrition, exercising, learning to manage stress, working toward a healthier weight and ending tobacco use.

Each year, the City comes closer to its strategic goal of behavior change. In 2015, when the City increased its wellness budget by 77%, participation in the wellness incentive program rose to 99%. With increased funding from the City, employees' Health Reimbursement Account funding became dependent upon completion of a biometric screening and online personal health assessment.

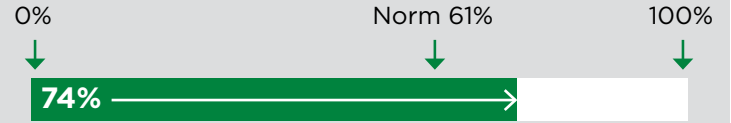
Today, the City of Naples' wellness program includes an extensive roster of strategies, ranging from exercise and healthy cooking programs to fitness challenges and health fairs. Through the onsite Cigna wellness coordinator, Cigna and the City have developed strategies and funding options that enable employees to use Cigna-provided programs, as well as local resources – including city-sponsored events that employees can attend during work hours.

And as employees have become more engaged in their well-being, the efforts of the Cigna and City of Naples partnership have shown significant improvement in workforce health and productivity – all of which contributes to greater fiscal well-being for the City.

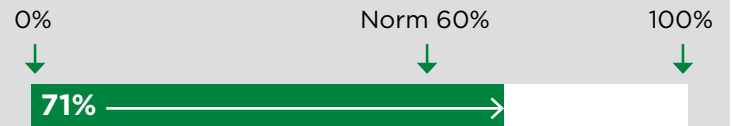
## Health improvement



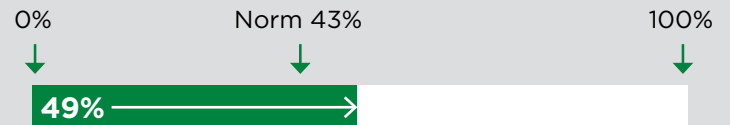
**Well visit completion rate** – 34.9% above norm



**Breast cancer screening rate** – 13% above norm



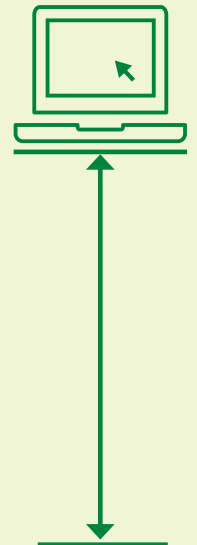
**Cervical cancer screening rate** – 11% above norm



**Colon cancer screening rate** – 6% above norm

Data from 2016 Cigna internal study – plan year 2015.

**Stand up desks are available to all employees who want one. Studies show that sitting too much is directly related to cancer, obesity, heart disease and diabetes. Standing for part of the work day can help improve health and posture, among other potential benefits.**



Source: <http://www.mayoclinic.org/healthy-lifestyle/adult-health/expert-answers/sitting/faq-20058005>

## Financial Impact:

(year over year from 2014 to 2015)



**\$288,083** actual  
ROI/savings from  
various disease  
management programs



**11.1%** total  
reduced catastrophic  
cost per customer

## Taking wellness to a new level

Today, the ideals of health and wellness are part of the City of Naples' culture. In fact, the City's employee benefits fund mission statement states it will "offer comprehensive benefits at a cost that is competitive with most private plans, provide quality health care services in a cost-effective manner, and offer innovative, cutting-edge benefits and a wellness program."

Back in 2014, this commitment inspired the City to partner with a local hospital system and become one of the first employers with a prominent Naples hospital and to pledge support for the Blue Zones Project project in Naples. The Blue Zones Project is a community-wide health improvement initiative where individuals, employers, restaurants, grocers, schools and local governments work together so that the healthy choice becomes the easy choice. Since the City of Naples incorporated the Blue Zone Project

into its wellness program, members of City staff and management team now volunteer to serve on various committees and 43% of City employees\* have pledged to make those healthy choices.

Support and advocacy from senior management have proven vital to the City's successful wellness program. In addition, City Council and the City Manager take an active role in supporting all aspects of the wellness program because they realize the impact health and wellness have on the well-being of their employees, as well as on the cost of health benefits.

## Making a difference

Recognizing its commitment to employee health and well-being the City of Naples has received:

- ▶ Platinum-level recognition as a Fit-Friendly Worksite by the American Heart Association
- ▶ The Blue Zones Project approval making them among only a handful of local worksites acknowledged for their worksite culture and commitment to well-being
- ▶ Honorable Mention for the 2016 Cigna Well-Being Award®

## City of Naples Recognitions

The City of Naples has been recognized as an American Heart Association Fit-Friendly Company, Naples Alliance for Children Family Friendly Business, Blue Zones Project Approved Worksite, **obtained the 2016 CIGNA Well-Being Award** and designated as one of the Best Places to Work for Commuters.

Note: All statistics are based on a Cigna Internal Study 2013–2015, unless otherwise stated. Individual client results will vary.

\* Data supplied by City of Naples.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

901493 04/17 © 2017 Cigna. Some content provided under license.



# A JOURNEY TO EMPLOYEE HEALTH AND FISCAL WELLNESS



## City of Naples case study

Over the past six years, the City of Naples has worked with Cigna and its consultant to build a health improvement program to improve employee well-being, but also help the City realize the financial rewards of a healthy workforce. Creating a culture built on management support for healthy change has been crucial to the City's successful wellness journey. And the results have been record-breaking and award-winning by many standards.

### Starting simple

Recognizing that employees perform best when they are healthy, the City of Naples implemented a voluntary wellness incentive program. Employees are rewarded for healthy actions and encouraged to reach targets such as:

- › Weight measurement: Achieve a BMI of less than 30
- › Tobacco usage: Successfully participate in a tobacco cessation program
- › Blood sugar: Achieve a blood sugar level of less than 100 mg/dl
- › Total cholesterol: Achieve a level of less than or equal to 239 mg/dl
- › LDL cholesterol: Achieve a level of less than or equal to 129 mg/dl
- › Blood Pressure: Achieve a systolic level of 139 or less and a diastolic of 89 or less

To participate and meet these targets, employees are required to work with their primary care doctors, participate in a biometric screening plus health assessment, and complete a wellness target form. Employees who successfully meet their targets also are eligible to receive an additional \$500 in their Health Reimbursement Account.

### Population Facts

- › Southwest Florida local government
- › 436 employees/1,005 total customers
- › 51% male/49% female, with average employee age being 35-47
- › Top disease prevalence groups contribute 56.6% of total plan cost: Musculoskeletal, cancer, gastrointestinal, circulatory
- › Largest cost is musculoskeletal at 13.6% of total plan cost

### Actions

- › Incentives rewarded employees for meeting certain wellness targets
- › Cigna MotivateMe implemented to provide additional wellness and coaching opportunities

### Outcomes

- › 99% participation in wellness incentive program
- › 38% to 60.2% increase in preventive care well visits - compared with an industry norm of 25.3%
- › \$288,083 in actual ROI savings from various disease management programs
- › No employee premium increases needed (past four years)
- › No increase in City funding of the health benefits plan - contributing to multi-year surpluses for the City

**As of 2010, the City no longer hires smokers/tobacco users.**

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.