

Be Well's Impact on Insurance Experience in a Self-insured Environment (2008 – 2010)

BEHIND THE NUMBERS:

- 1,200 Number of individuals covered
- Number of years tracking insurance experience
- 5 Number of years claims experience increase exceeded 12%
- Number of years claims experience increase was less than 2% 3 of those are during years of receiving Be Well services (2008-2010)

THE BE WELL IMPACT:

- 9% The average claims experience increase over the past 14 years
- 14% The average claims experience increase from 2000 through 2007
- -0.8% The average claims experience increase over the past three years that Be Well has provided services (2008, 2009, 2010)

Be Well has contributed to a savings of over 1.5 million dollars in the past 3 years.

= 10:1 Return on Investment

(Based on the usual experience of a 9% annual increase.)

Claims Experience Based on Plan Year (1997 – 2010) % of Increase

