



The LifeStrive–TrendShift[®] Difference

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The LifeStrive-TrendShift[®] Difference

LifeStrive-TrendShift[®] delivers a superior solution to a primary problem faced by every employer and employee in America. This problem diminishes the nation's economic strength and impacts both the quality of life and the standard of living for its citizens. The problem is escalating medical expenses.

The LifeStrive-TrendShift[®] system is the infrastructure and leadership required to promote health, mitigate risk and limit medical expenses. It provides the “missing link” in today's healthcare and medical management systems, a genre of healthcare that compliments and streamlines the best of medical care. This new genre of healthcare is increasingly referenced as Collective Collaborative Healthcare. Proprietary web-based systems enable the requisite Data-Directed Health and Risk Trend Management in ways not previously available. It represents government and employer groups' best opportunity to shift health risk and expense trends favorably. It does so without placing new demands on human or capital resources. In fact, TrendShift[®] capital management programs markedly reduce financial pressures and free up funds to reduce future liabilities.

For those readers who have not been tracking and analyzing the “wellness program” industry over the last two decades, we offer the following summary of points. We will speak to the points we believe are most relevant to employer group costs and to the health and well-being of employees.

For all who are looking for a definitive answer as to what return on investment they can expect from any particular approach, we urge you to review and reflect closely on the following points. Once you have done so, we believe you will have a new appreciation for how and why LifeStrive - TrendShift[®] has come to respond to this question by sharing: *There is no “wellness program” offered today that can state definitively what your ROI will be Year 1, 2, 3 and beyond. There are simply too many variables outside the direct and independent control of any third party solution to do so accurately.*

A far more useful question that LifeStrive[®] and our sister TrendShift[®] Companies encourage all employer groups to ask is:

“What is the most thorough, well conceived, readily implemented, cost effective, resource sparing way to improve our workforce health and productivity, minimize future claims and reduce our costs on current claims - optimizing our ROI?”

Our TrendShift[®] Companies refer to this process and outcome simply as *Risk Trend Reversal*. There is no single key to achieving this goal. There are many considerations and custom solutions, which, when brought together in concert, enable this goal to become reality. This is the domain of LifeStrive - TrendShift[®]. Thoughtful review of the following discussion points will lead you to understand why the most widely respected Consulting and Brokerage firms are recommending their clients engage our systems. As a summary overview of the unique synergies and sole source solutions brought together by our companies, we refer you to our concise four page letter - Future Client Introduction.

To begin with, please review the following excerpt from a “wellness program” research group. “Employee wellness programs have often been viewed as a nice extra, not a strategic imperative. But the data demonstrates otherwise, according to Berry, of Texas A&M University; Mirabito, of Baylor

University; and Baun, of the University of Texas MD Anderson Cancer Center. Their research shows that the ROI on comprehensive, well-run employee wellness programs is impressive, sometimes as high as six to one. To achieve those kinds of results, employers cannot merely offer workers a few passes to a fitness center and nutrition information in the cafeteria. The most successful wellness programs are supported by six essential pillars: engaged leadership at multiple levels; strategic alignment with the company's identity and aspirations; a design that is broad in scope and high in relevance and quality; broad accessibility; internal and external partnerships; and effective communications. Companies in a variety of industries--including Johnson & Johnson, Lowe's, H-E-B, and Healthwise—have built their employee wellness programs on all six pillars and have reaped big rewards in the form of lower costs, greater productivity, and higher morale. Those benefits are not easy to achieve, and verifiable paybacks are never a certainty. But the track record inspires emulation, especially when you see the numbers.”¹⁴

While our research and direct experience over the past two decades leads us to agree with much of the findings and conclusions of the authors of the study quoted above, we do have our differences. These differences are very important for employer groups to understand. Especially those who have not yet invested years of capital and human resources in the development of wellness programs like those referenced above have.

Some differences arise directly from the development of new capital management, data management, and web-based health assessment and support systems. These combine to enable our clients to achieve better results, in less time, with less effort and with fewer distractions from their core business operations. They require smaller yet smarter human and capital investments. Significant differences arise from the fact that the LifeStrive - TrendShift[®] system is founded on 30 years of multi-disciplinary clinical experience, focused on health promotion, disease prevention and chronic disease mitigation. The real world insights this unique experience has led to, in human behavior, human physiology, pathology, disease prevention, mitigation and medical cost reduction, influence every aspect of our corporate health services. In short, we acquired and incorporated a depth and breadth of understanding on what it takes to improve both individual and group health, that is extraordinary in healthcare today. In a healthcare environment that favors medical specialization, focused and structured primarily around “categories of disease” the art and science of promoting health and preventing disease has been largely over-looked. So much so, that “early detection” is considered *prevention*.

The LifeStrive - TrendShift[®] system represents an entirely new genre of healthcare. While complimentary and cooperative with those current healthcare practices that are effective and sustainable, it lays a foundation of understanding and personal empowerment that is long overdue. The sum of these differences enable us to forecast improvements in health outcomes, and associated healthcare expense and productivity related savings, that significantly exceed those of the best “wellness programs” studied to-date.

Novel system efficiencies enable results to be achieved with far less demand on human and capital resources than most expect. In fact, the health and risk management systems developed at LifeStrive-TrendShift[®] are different enough to warrant distinction from the plethora of “wellness” vendors in today’s corporate healthcare marketplace. LifeStrive[®] is not a “wellness program” company. LifeStrive[®] is a provider of a one-of-a-kind health promotion and risk trend management system. LifeStrive’s *Health Promotion System* is founded on proprietary systems and partnerships that enable a new and deeply important level of data-directed health and risk trend management.

The Tipping Points

The following points are important considerations when deciding what action to take regarding your health, risk and expense trends. Many of the innovations within the LifeStrive-TrendShift® system have not been available until now and therefore have yet to be studied retrospectively for their ROI. Many of the discussion points, which follow, reference studies done on wellness initiatives utilizing approaches that share similarities with specific components of the LifeStrive-TrendShift® system. The health initiatives highlighted commonly achieved annual savings equivalent to 5-6 times the fees for the premium LifeStrive-TrendShift® system service package. Cumulative returns exceeding those referenced can be expected quite reasonably with cooperative implementation.

I. Transforming Medical Costs into Healthcare Investments

A) Where do we begin when we have no budget for innovation and prevention?

Two decades of research and development, including analysis of almost a trillion dollars of claims data, from more than a thousand companies, has led to us to a number of critical insights. One of these insights has led us to differentiate between “medical costs” and “healthcare investments”. The key difference being, how medical services are being delivered, and what vital data is being collected, protected and utilized as the direct result of paying for those services.

Analysis of even progressive companies, with wellness programs that are touted as “best in class”, demonstrates the lack of vital personal data being collected. You cannot learn from data you do not have. Despite the millions, and for some larger employers, even billions, being spent, there is very little health and risk trend data to show for it.

Where certain medical services are rendered (and paid for) without systematic collection of vital health data, (think lab and biomarker assessment data) that spend is better understood as a “medical cost”. In contrast, when services are rendered in a fashion that time and cost effectively captures vital predictive health assessment data, which enables health and risk trend tracking, early intervention and prevention, that spend is best understood as a “healthcare investment”.

Not all medical costs can be transformed into healthcare investments, but there are enough that can be, to bend Employer Health Plan expense trends. All personal health data must, of course, be captured in a HIPAA compliant, identity protected fashion. All vital data must also be collected and managed in a way that facilitates further trend and intervention analysis. No employer can reasonably expect to be able to spend their way to lower medical costs, but all can *invest* their way to major savings and better trend.

In order to identify where each employer group is at with respect to their medical costs and healthcare investment status, we offer our Data Connect services. Upon approval from employer we connect directly to carrier or TPA providers, obtain five years of data and run our analytics. Our data management partner – Health Data Resources (a TrendShift® Company) is the most experienced in the claims data integrity business with over 100,000 corporate clients served in this domain since 1995, including many of the large insurance payers.

Data Connect literally pays for itself and more, through just one of its many benefits, overpayment recoveries. These average 1-2% of total claims for most self-insured employers.

Once connected to an employer's claims data, we can readily analyze spending habits and present progressive, cost saving options. Cost savings can exceed rate escalation in many cases. The output of our claims analysis is referred to as our Employer - TrendShift® Report Card. It provides what we refer to as "Actionable Intel", highlighting steps, which can be taken to shift "medical costs" to "healthcare investments" and result in substantial reductions in costs. These include strategies to capture vital data and implement Data-Directed Health and Risk Trend Management, along with ways to fund new investments in healthcare.

B) Funding Investments in Healthcare - Progressive Capital Management

If you do not currently have a budget for health and risk trend management solutions, or you "feel the need to re-purpose the budget you do have" you have further options you can explore with us. Our LifeStrive-TrendShift® Companies have a Capital Management Division – One Global Resources, OGR. OGR arranges advanced funding of your entire Employer Health Plan for 36 months. This is done through a proven Trust mechanism, without the employer incurring added debt or liability beyond their standard monthly premium remittance. OGR goes directly to the capital market and secures Trust financing at AA and AAA rates that currently vary from 1-2%. While this does not "have to be done" in order to implement the LifeStrive - TrendShift® system, it does provide much needed capital resources at costs well below current business lending rates. This option provides employers financial stability and predictability while amortizing the fees for LifeStrive's data-directed health and risk trend management system over 36 months. This translates to employers getting much more, for considerably less. This is an opportunity that most employers are very keen to explore further, and quick to embrace when they do.

II. Claims Avoidance – "Preventing the Preventable"

There's no better *investment* in healthcare today than those services which effectively *prevent the preventable* illnesses and claims. While poorly understood in employer and public circles, the facts are clear, the majority of chronic illnesses are preventable. In fact, with the right systems, many catastrophic claims can be identified "before the fact" and avoided. There is no "disease management" approach that can produce an ROI that approximates what "claims avoidance" accomplishes.

Center for Disease Control (CDC) has concluded that "59% of next year's high risk population, come from this year's low risk population." LifeStrive's research and that of such notable institutes as Milliman¹⁵ and Milken¹⁶ support this, with a key caveat. A significant portion (~60%) of employee populations that are considered "low risk" due to the absence of disease claims, are actually trending toward higher risk, and readily identifiable. LifeStrive® has developed the expert system to identify these "negative trenders" and intervene to improve their health and lower their risks – Preventing the Preventable.

In just one area, identifying those with signs of Metabolic Syndrome, or trending that way, there are huge savings in store for Employer Health Plans.¹⁷ LifeStrive's H.A.R.T. (Health and Risk Trend) lab panels, engaged as the first step within our system, identifies the estimated 33% of standard employer groups who have Metabolic Syndrome¹⁵ and all of those tracking in that direction. While studies reveal 33% of adult employee populations to already have Metabolic Syndrome, less than 1% have been

diagnosed as such by their doctor. The estimated savings for each person with Metabolic Syndrome (or trending that way) who is made aware of their condition and effectively supported in shifting their trend favorably, is \$3,120 annually!¹⁵ By addressing this one health issue alone, the LifeStrive - TrendShift[®] system will produce an ROI of 5 to 1. As you will soon see, our system's ability to assess, educate, guide and move individuals' and groups to positive action, makes this financial return a highly probable outcome.

Review of the following points will further your understanding of LifeStrive - TrendShift[®] systems, what differentiates our approach, and how extraordinary results in health and expense trends are accomplished.

III. Improving Medical Consultation Costs & Efficiencies

LifeStrive[®] MD: 24/7 Internet & Telemedicine

LifeStrive[®] MD provides for 24/7/365 access to medical internet and telephone-based medical information and consultation. Email and informational calls with our licensed medical doctors are typically included in membership fees. Diagnostic consultations with state-licensed U.S. based physicians are only \$40 per call, or less. Compare our highest \$40 fee, to average office visit fees of \$153, Urgent Care visits at \$268, and ER Visits at an average of \$1200.

It is estimated that up to 70% of doctor office and emergency room visits are unnecessary (WELCOA) and could be averted by online and telephone access to medical advice, for a fraction of the cost. Utilization of our LifeStrive[®] MD service alone saves significantly on medical consultation costs. Most often, those that seek medical consultation need a prescription refill or simple reinforcement and peace of mind, all of which can be achieved by our board-certified doctors over the phone or online. This service alone results in an extraordinary return on your LifeStrive[®] investment. With proper support from employer, savings from this component alone can far exceed the total fees for the LifeStrive - TrendShift[®] system.

IV. Superior Risk Detection - Unparalleled Scope of Laboratory Biomarker Assessments

Most employer-sponsored screenings and health fairs provide cholesterol screening and perhaps a BMI, blood pressure and glucose measurement. LifeStrive's direct access H.A.R.T. 50 biomarker lab panel screens for risk to the chronic preventable conditions. These include: metabolic obesity, diabetes, hypertriglyceridemia, hypercholesterolemia, bone disease, metabolic disorders, electrolyte imbalance, thyroid disease, anemia, kidney disease, liver disease, iron deficiency, iron overload, fluid status, inflammatory disorders, depression, nutritional imbalance, blood disorders, and more. Due to industry leading design and efficiencies, the fees for this depth of testing are typically the same cost, or less, than standard employee screenings, of only 5-10 biomarkers.

LifeStrive[®] takes a uniquely comprehensive approach to lab and biomarker assessments. This broad assessment of employees, considered to be healthy, is atypical in the literature. In looking for parallel health initiatives and studies, the studies on Executive Health Profiles are the closest we can draw parallels to with regard to the predictive power of our comprehensive approach (more data points

measured consistently). In reviewing studies in this domain, there are a couple that we are able to draw relevant information from.

The first study cited is the Bank One Study, which was published in August of 2002 in the Journal of Occupational and Environmental Medicine. This study showed that over a three-year period, participation in Bank One's Periodic Executive Health Examination resulted in 20% fewer medical claims (\$5,361 for participants vs. \$6,426 for non-participants) and 45% fewer disability days (2.78 days for participants vs. 4.02 days for non-participants).

A second unpublished study was conducted at Mayo Clinic. This study revealed the prevalence of serious diseases and conditions that would otherwise have gone undetected:

- *4.9% of the study participants had a life-threatening illness diagnosed*
- *9.4% of the study participants had severe previously undiagnosed conditions diagnosed*
- *47.6% of the study participants had risk factors for serious conditions found*

Numerous other studies, including those referenced earlier, Milliman Institutes Actuarial Analysis¹⁵ and Milken Institutes Chronic Disease¹⁶ have identified substantive savings resulting from screening more broadly for risk factors. This is especially true for those that identify serious conditions that can be addressed before catastrophic claims occur¹³.

V. Progressive Assessment Interpretation & Analytics

Primary Focus on Personal Risk Trend Reduction & Optimization of Healthy Function

Increasingly, lab results are no longer just "normal" or "abnormal" but rather the results are representative of varying levels of physiologic function on a health-disease continuum. The importance of individual trends on this continuum, from good health to disease diagnosis is often overlooked in the conventional utilization and interpretation of lab results.

For example, fasting blood glucose levels in the 80-100 range are considered optimal, while levels of 126 and higher often indicate the presence of diabetes. But what about individuals who are trending in the wrong direction, with escalating, yet "normal" glucose values? What about those in the mid-range from 101 to 125? This is the realm of metabolic "dysfunction" and increasing risk levels. These "pre-diabetic" scenarios represent elevated risk to metabolic obesity, heart disease, stroke, eye disease and progression on to diabetes¹². It is estimated that 54 million people in the US fall into the mid-range pre-diabetic category³ with greater than 50% of those individuals progressing on to full scale diabetes within the next 10 years⁴.

Two randomized controlled trials (the DPP and FDPS) have demonstrated that 3-5% of individuals with pre-diabetes who engaged basic lifestyle changes progressed to diabetes on an annual basis while those that persisted on their present lifestyle course had 11% progress to diabetes annually^{5,6}. This is an excellent example of why LifeStrive® takes the stand that improvements in risk trends must be the target. Effective education and ready access to the tools which support this end are the best way to decrease the future occurrence of chronic illness. This is important, not only to decrease human suffering and improve productivity, but also to avoid the costs associated with disease onset. The annual cost of Type 2 diabetes is estimated at \$159.5 billion, with an additional estimate of \$25 Billion in cost as a result of

complications of pre-diabetes⁷. When an individual goes from the category of "healthy" to a diagnosis of chronic illness, their annual health care costs increase exponentially. Worse, the costs to employers in lost productivity have been shown to far exceed the increases in medical care costs¹⁶. By raising our standards and improving efficiencies with respect to proactive assessment, trend tracking and accessible support, we substantively improve health and economic results.

VI. Awareness & Targeted Education Triggered by Personal Lab & Lifestyle Findings

Ninety percent of people with kidney disease have no symptoms. Estimates vary on the percentage of people with kidney dysfunction and disease who are unaware of it. The National Kidney Foundation believes ~ 26 million Americans have kidney disease, and most don't know it. Our experience at LifeStrive® leads us to believe these estimates. This is tragic and unacceptable. Simple interventions exist to preserve kidney function when it is caught early. This same scenario, where most who are trending toward chronic illness do not know it, plays out with respect to a surprising number of conditions. An alarming number of diabetics, and those trending in that direction, have no awareness of this fact¹⁵. The same is true for those with hemochromatosis¹³ (a deadly iron-related disorder), metabolic syndrome, fatty liver, hypothyroidism, obstructive sleep apnea, hypertension and many more.

Most importantly, LifeStrive's H.A.R.T. 50+ biomarker panel serves to identify the vast majority of those at high risk to these serious disorders. Innovative, fail-safe alerting and reporting systems ensure that everyone who is at-risk knows it. Further, LifeStrive's interactive lab reporting and education links ensure that individual lab results lead directly to *Actionable Intel* - specific action steps that will lower individual risk in the most important areas. Web-based tracking systems monitor the proactive action steps taken by each person at risk, and TrendShift® Rewards ensure each step taken is suitably acknowledged and rewarded. (See section IX. below)

It's hard to argue with the World Health Organization's findings that: "*Improving awareness of risk factors is the #1 way to prevent chronic and critical disease.*"

LifeStrive's approach to assessment and custom health and risk reporting, ensures a level of awareness of specific personal and group risk factors that leads the industry. At the same time it guides users to resources that encourage and support a level of *health response-ability* that few have experienced previously. (See XII. Below) The enhanced awareness, created by uniquely comprehensive lab testing provides essential personal context and serves as a catalyst for positive action like no other. Even individuals who were previously resistant to lifestyle education and re-direction, find themselves open to change with personal lab results and health alerts in-hand. As any health professional will attest, knowledge of the need for personal change and of the consequences of not doing so, have always proven uniquely motivating.

The challenge has been: "How best to more comprehensively assess individuals and provide meaningful feedback, re-direction and support, in a seamless, time and cost effective fashion?" That question has been answered by LifeStrive's individual-direct health promotion systems. All stakeholders are now able to turn their attention to supporting the individual in taking the new actions required to improve their function and improve their health and risk trend.

It's readily apparent to all who do their homework on the LifeStrive® approach, that this system of assessment, education and support, is extraordinary in multiple areas. The LifeStrive® approach goes well beyond standard screening and linear feedback approaches.

LifeStrive® solutions enable results that include the following:

a) Christine's Health and Risk Trend (H.A.R.T.) lab panel revealed elevated liver enzymes, high uric acid, elevated glucose, elevated triglycerides, and a low HDL level. Targeted education alerted her to the likelihood she had a severe problem with insulin resistance, metabolic obesity and potentially fatty liver disease - she chose to follow her LifeStrive health promotion report advice, improving her diet and increasing her physical activity. Her health improved and her aberrant test results returned to the normal range, reversing her progression on to Type II Diabetes.

b) Amir's H.A.R.T. panel results revealed a slightly elevated creatinine. Auto-feedback systems alerted him to the possibility of early kidney disease and the need to consult with his doctor. Properly targeted lifestyle modifications and appropriate medications to lower his blood pressure and protect his kidneys will ensure better outcomes and likely save him from the need for future dialysis.

c) Jeffery's H.A.R.T. panel revealed his serum iron was elevated. His targeted education alerted him to the fact that hemochromatosis is the most common genetic disease among caucasian males. Completion of his Health & Lifestyle Assessment (HLA) led him to his Health Promotion Report, which served to remind him of the fact that his father died of heart failure and had arthritis, and that his lifestyle choices play a lead role here. A decision to engage further testing, change his diet and give blood on a regular basis (the simple safe and inexpensive treatment for his condition) may well save him from the very same fate. What are the implications to his employer and workplace, family and home life...and our healthcare system at large?

d) Marilyn had been to her physician for an evaluation of depression, and body-wide pain with no relief to date. She neglected to tell her doctor that she had had recurring kidney stones. When her H.A.R.T. panel revealed her calcium to be very elevated, she was alerted to the possibility of parathyroid disease being the cause of her problems. With appropriate treatment she is now on track to improve her symptoms of depression and prevent future kidney stones, severe osteoporosis and the associated claims and lost productivity costs.

e) Roland had come to believe that he would always be tired and sad. Because of his health plan deductible he avoided seeing his primary physician. When presented with the opportunity to engage the H.A.R.T. panel, at no cost to him, with the added assurance that his results would be reported to him alone, he proceeded to get tested. His thyroid lab results came back extremely abnormal and the education links from his Interactive Lab Report clarified the likely relationship between his symptoms and his thyroid function. He was empowered to take action with renewed hope for enhanced energy and wellbeing. On studying his targeted lab and lifestyle feedback, Roland was further motivated by his new understanding of how his thyroid dysfunction had been affecting his cholesterol results and risk to cardiac disease, obesity, hypertension, and depression.

What personal, family and employer hardships were avoided in the cases overviewed here? What future expense was likely saved? What was the net impact on productivity and health care costs?

Workplace health promotion programs founded on objective health metrics can motivate employee health-risk reduction.¹⁸ Savings from a single program focused on blood pressure awareness, tracking and management exceeded \$500 per year.¹⁹

Understanding the scope and unique design elements of the LifeStrive – TrendShift® system leaves no doubt as to the exceptional ROI that awaits employer groups who are ready to commit to reversing their risk and expense trends.

VII. Lifestyle Assessment Integration – Superior Feedback & Tracking

Real-world actions (be they dietary choices, stress related factors, activity levels, sleep issues, substance use, etc.) drive real-world results. The latest evidence reveals as much as 75% of our healthcare costs today as being preventable, and stemming from what is now broadly referred to as “lifestyle-related chronic illness”⁹.

To bring an individual’s attention to their habits, which do not support their health, we need to have a system that enables thorough assessment, targeted feedback and ongoing support. To solve for this, LifeStrive® has developed the necessary online Health and Lifestyle Assessment, reporting and support system. This enables more accurate calculation of individual and group risk levels and trends. Most importantly, it allows for properly individualized health promotion feedback and guidance.

The combination of LifeStrive’s comprehensive biomarker panels and lifestyle assessment ensure better feedback and tracking. Actual participation in, and the health impact of, any and all future interventions is 100% track-able, and at no added cost, once LifeStrive’s personal Health Portal System has been launched.

VIII. Self-Assessment Biomarker Guidance & Tracking

Not every employer group is ready to make the investment in LifeStrive's comprehensive lab test panels (even with our industry-best pricing). This does not change the fact that it's essential for all to be able to benchmark, understand and track their health and risk trend over time. Our suite of online Health Tools provide the access and guidance required to assess key personal biomarkers in the comfort and privacy of one’s own home. Portal guidelines include: What, Why, How and Interpretation. It's never been easier or more cost effective to track important aspects of personal health and risk trends over time.

IX. High Participation - Results Incentives - TrendShift® Rewards

The success of any health promotion, disease prevention and cost sparing healthcare initiative hinges on the level of participation in new actions which produce new, improved results. I.e. Lower risk to preventable illnesses, more effective mitigation of chronic illnesses already present, better productivity and lower health plan costs. Review of the escalating prevalence of *preventable chronic illness* and associated increases in Health Plan costs year after year (exceeding inflation rates and consumer price indexes), confirms that all but a very few have failed to produce the participation and improved results needed. The few that have been more successful, have been those developing in-house health promotion

programs and associated incentives for years. They characteristically involve considerable staffing, clinical and exercise facilities and thousands of hours of implementation.

This adds up to a major commitment and considerable investment. Even those Employer groups reviewing this document who have a vision that includes the commitment of similar resources to these, as Coors and Johnson & Johnson have done in the past, and the budget for it, it makes little to no sense to start there.

As with most endeavors in life “the simplest of actions far surpass the grandest intentions”. Health is promoted and risk to illness is averted most predictably via properly targeted baby steps. There is an art (and some science) to creating “teachable moments” and delivering suitably powerful and influential insights that motivate new behaviors leading to improved results. LifeStrive is a leader and innovator in this art form. The design of the **TrendShift® Rewards** program is unparalleled with respect to garnering the broad participation and results you desire with a minimum investment of your most precious resources: time, energy, people, floor space and money. Our 30 years of researching health related human behaviors and associated lifestyle habits with tens of thousands of real world patients has been highly valuable. When combined with today’s insights into the power of social networking and the ability of web-based technology to track action steps, monitor results and acknowledge progress, the results are undeniable.

Most wellness programs appeal more to the healthy than they do to those who are less so, and result in participation levels in the 5-10 percent range. The extremely low participation rates are what allow for the plethora of wellness programs to be offered at absurdly low per employee, per month fees, inclusive of the promise for in-person and telephonic support. A few quick calculations reveal the simple fact that if even a small percentage of the employees participate in such, there is no way any meaningful, properly instructive support can be provided at those fees, year after year. To do so, a properly designed, truly integrative web-based system is required. LifeStrive® has built just such a system. As the direct result, LifeStrive® is able to deliver participation at the levels required to make a significant difference to client trends. Where clients collaborate and facilitate implementation as guided, participation greater than 90 percent can be achieved. This enables all organizations and employers to reach and properly support the individuals who stand to benefit the most from more effective health promotion.

X. Real-time Personalized Multimedia Health Promotion

For most, the receipt and review of their personal biomarker profiles within LifeStrive’s Health Tracker - Interactive Lab Report, creates a powerful “teachable moment”. These moments are capitalized by providing links from personal reports, directly to the information and actionable “baby steps” that are most indicated. These links lead directly to simple actions and more detailed mini courses, designed to educate and inspire. Participants are invited to utilize internet health coaching, telemedicine and to “opt-in” on the online courses that best suit their unique needs. Course-specific forums, chats and e-tips gently and progressively encourage healthy lifestyle changes. Courses focused on effective stress management, tobacco cessation, nutrition, metabolic obesity, weight & shape improvement, and diabetes are examples. TrendShift® Rewards serve to ensure individual initiative gets recognized and rewarded.

XI. Risk Level Stratification & Proactive Follow-up/Advocacy

LifeStrive - TrendShift® enables automated proactive follow-up on key laboratory, lifestyle and biometric assessment findings. This second tier auto-coaching is done in response to individual findings and needs. Individuals can “opt out” at any point, but our unique rewards program, when properly supported by the employer group, minimizes the numbers who do. Strategic behavior change is supported with targeted education campaigns, in-house corporate education materials and online community forums and classes. Most importantly, Risk Levels are established for each individual based on the results of their personal assessments. Individuals are stratified according to their risk to the top chronic preventable conditions as Low, Moderate or High. This facilitates outreach programs to those in greatest need (also those who are most likely to incur major claims). Employers decide what actions they prefer to take to motivate and support those at higher risk, increasing the odds of *preventing the preventable*. Where the health professional and paraprofessional staff is already in place, attention and efforts can be better focused going forward. Where employers do not have the health staff in place for this proactive outreach, solutions exist through TrendShift® Companies. Strategic partnerships allow for the addition of nurse practitioner outreach and on-site support for those members who are at highest risk and those who require support in the management of existing conditions.

XII. Emphasis and Education on Health-Response-Ability

Current Public Illusion: It’s Medicine’s job (doctors, nurses and hospitals) to keep me well. It’s Government and Employer’s job to ensure I have the best of Medicine available to me, when I need it.

Reality Check: Staying well is beyond the scope, training and reach of Medicine alone. An individual’s health and risk trend rests primarily with the individual, their family, workplace and non-medical community. Health Care is NOT just Medical Care and vice versa.

New Genre of Non-Medical Health Care: Supports individuals, work groups and communities at large to embrace the fact that the primary responsibility for an individual’s state of health rests with the individual, their family, workplace and non-medical community. Medicine – doctors, nurses, hospitals and various health professionals will always play prominent and essential roles where disease is being actively treated. However, legacy medical practices and systems are not well suited to play the prominent role in the active promotion of health and prevention of serious illness. While good arguments can be made for aspects of medical care showing some improvements with respect to preventive medicine. Early detection practices must not be confused with actual preventive practices. Further, on review of the medical cost data and outcomes achieved to date, with regard to preventing the chronic and critical illnesses that are in fact preventable, little support is found for arguments that claim “more medicine is the answer to our challenges here”.

Training on a simple stress management technique utilizing rhythmic breathing and visualization resulted in marked improvements in health. Significant improvements were achieved in cholesterol, glucose, heart rate, blood pressure, positive outlook and significant reductions in overall psychological distress. There were significant increases in productivity, motivation, goal clarity, and perceived support. The mean difference between pre- and post-intervention projected health care costs was calculated to be \$1,179 per employee per year.²⁰ These same techniques are utilized within the LifeStrive platform’s online stress management eLearning modules.

The focus must be on *empowering the health response-ability* that real prevention requires and thereby freeing up the essential medical and financial resources to meet the needs of those who become ill and require medical care.

Empower Health Response-Ability: Empowering individuals to be able to respond to their day-to-day challenges in ways that support their health and happiness while minimizing their risk to illness – without placing further demands on existing medical care systems - is everyone’s goal. This can only be accomplished with approaches that inspire and support action collectively and collaboratively. The LifeStrive® Personal Health Portal System with TrendShift® Rewards empowers employer groups to enhance individual and group health response-ability, and reap the real rewards.

Collective-Collaborative Healthcare - Empowering Health Response-Ability:

Teachable moments and active “Health & Risk Trend Management” cannot be confined to legacy medical approaches that are doctor and disease-centric, with doctors, nurses & hospitals, as the sole data keepers and patient educators. Health Care is primarily an “inside-out” pursuit, where personal thoughts, feelings and actions are paramount. Individual and health-centric systems must be implemented. Risk trend reversal is highly improbable without adding the individual and health-centric systems required. These systems must simultaneously empower Personal Health-Response-Ability and Collective-Collaborative Health-Response-Ability. Who can deny the power and influence of our environment, and co-workers, family and social groups on our daily choices...? TrendShift® Rewards is designed to compel the necessary shifts in both individual and collective action.

Illness does not happen in a vacuum, nor do health improvements: As a species, we human beings do not act upon instinct alone. Each of us share the mental capacity to have a thoughtful pause between stimulus and response (in most situations). We have the power of choice. Our personal choices interact to define each of us as individuals. In few arenas is this more evident than in the realm of our health. Each of us has the ability to make new healthier choices regardless of our past. Embracing this opportunity to make better choices, moment-to-moment, and being effectively equipped to do so, is what we mean by personal health response-ability. LifeStrive - TrendShift® materials, courses and systems focus on expanding each participant’s awareness of their personal health-response-ability and the real opportunity to take meaningful, incremental, sustainable steps, promoting health, happiness and diminishing risk to illness.

XIII. Better, Broader Actionable Intel

“If the method of assessment does not lead to actionable intel, it is of little use in the promotion of health and prevention of disease.”
Dr. David H. Haase – CMO LifeStrive®

Actionable Intel: A reference used in the LifeStrive - TrendShift® system to denote the information and insight which clarifies the action which an individual or group can take to make a meaningful difference in their health, risk to illness and cost of healthcare.

The LifeStrive - TrendShift® systems, integrated and web-enabled as they are now, are an entirely new offering in today’s workplace. However, it is noteworthy that the understandings and experience they reflect have been developed over three decades of research and exhaustive clinical work focused on health promotion, disease prevention and mitigation. The health promoting, risk lowering and disease

mitigating approaches utilized have been crafted by health experts representing the very best of conventional, complimentary, traditional and alternative medicine.

A good portion of the intellectual property within the system originated within the Health Coach[®] System, the first company to trademark and offer “health coaching” in North America. The network of founding physicians stretched across two continents, and involved thousands of doctors from a variety of healthcare disciplines. With the mandate of capturing “what works most consistently” with respect to mitigating and preventing disease, while promoting well-being, a great deal of insight was garnered. If an intervention has proven safe and effective, it is or will be referenced within the health promotion applications in the LifeStrive[®] platform. Whether lifestyle, pharmaceutical, botanical, nutritional or psychological-based, if it’s effective, members will learn about it. Where health outcomes are equivalent, the priority is given to those interventions with the lowest risk and cost.

As important as the “doctor insights” are to the actionable intel within the LifeStrive[®] system, the insights of real people, coping with widely varying challenges, environments and social settings, is as, if not more important. It is the experience of the doctors who have founded LifeStrive[®], that more is often learned by listening to the experience of “patients” than by studying medical literature. This is especially true when the experience of tens and hundreds of thousands of people is readily accessible, as it is within the LifeStrive[®] system. This is what we are referring to when we use the term Collective Collaborative Healthcare. LifeStrive[®] is perpetually listening to the feedback, experience and real world results of our members, and integrating this wisdom into our education and coaching systems. This ability and insight differentiates the LifeStrive – TrendShift[®] system from all other corporate health initiatives, more than any other single factor.

XIV. Trust, Strict Confidentiality & Protection of Personal Health Information

Without a high degree of trust, health initiatives fail. Unfortunately, we encounter employers who have not been successful in cultivating trust with their employees. This can significantly complicate our ability to achieve the desired results and bend cost trends favorably. Where trust is lacking, participation and engagement is certain to lack as well. Unless employers are certain that their employees trust them implicitly, we have found it much better to remain an independent health promotion partner – who champions employee health and well-being and always puts their rights and interests first. Fortunately, with respect to the LifeStrive - TrendShift[®] system, what is in the best interest of employees is always in the best interest of the employer as well. Employer leadership teams quickly recognize this to be the case when they are actively participating in the system, exactly as their employees do.

A growing number of people, quite understandably, have concerns that participating in comprehensive employer-sponsored laboratory screening may uncover a condition that decreases their insurability, markedly changes their insurance premium, or jeopardizes their career path. LifeStrive[®] test results are reported only to the individual. This puts the participant in the driver’s seat with regard to their health and treatment choices.

An individual who learns he is trending in the wrong direction and chooses to take action and improve their health, effectively avoids both the health consequences and the financial consequences that would otherwise have been unavoidable. When this occurs before their next assessment with their healthcare provider, they can even avoid the “diagnosis” of a condition that could affect their insurability, medical

expense and/or career path. This opportunity, in combination with TrendShift® Rewards serves to motivate many to participate and actively engage, who would have been ‘fence-sitters’ otherwise.

XV. Denial Busting - Longitudinal Tracking

Repeat lab and biometric testing confirms health trends. This serves to encourage those who are making supportive lifestyle and medical care choices. As importantly, it challenges those who have yet to take corrective action to begin doing so. TrendShift® Rewards reinforce the need for all who are trending in the wrong direction to engage and become increasingly proactive.

XVI. Community Leveraging – Social Networking

Change experts are quick to point out the power of social and community influence in shifting individual behaviors.^{11,12} When the resources of LifeStrive -TrendShift® are applied to an entire organization, results emerge which are not possible when individuals receive direction and feedback in relative isolation. The message of *Health-Response-Ability* permeates the culture of participating organizations.

Imagine the impact of a change in the water cooler conversations from:
“Why are my benefits being reduced and yet my premiums are going up?” and “What is my employer/insurer/doctor going to do for me?”

To: “What can I do to reduce my personal demands on our Employee Health Plan, reduce costs, lower premium contribution requirements in the future and ensure our plan is sustainable?” “How can I make my work and home environment more supportive of my health goals and those of my family and co-workers?” “Have you been following the recommendations of your Personal Health Promotion Report? I can hardly believe the difference in the way I feel since I’ve been following mine!”

LifeStrive -TrendShift® engages change from all angles. As an example of how our Personal Lab Assessment + Personal Lifestyle Assessment + Personalized Actionable Intel + Online Learning & Social Networking works in the real world, let’s return to Christine’s story (from VI. a).

Christine felt a need for action because of her abnormal lab results. This fueled a renewed interest in taking an honest and comprehensive look at her lifestyle through our online assessment. What she learned, in the privacy of her own home, opened her to engage an online class, which brought her into a supportive online community while protecting her confidentiality. Progressive e-mail reminders to take health-response-able steps reinforced incremental actions and enabled her to overcome the inertia of previous habits that undermined her health. By repeat testing of her lab biomarkers she gained positive reinforcement for her real-world actions. TrendShift® Rewards further reinforced her new direction and successes and led her to encourage others in her workplace to do similarly.

Only by asking better questions are better answers found. LifeStrive offers the most cost and time effective way to run a comprehensive experiment in shifting corporate health cultures from being ‘entitlement-oriented’ to the more productive and sustainable ‘personal action-oriented’ culture everyone desires.

XVII. Direct Discount Lab Testing Creates Opportunities for Better Tracking & Outcomes

Everyone understands the intention of the shift toward consumer-directed healthcare. While reducing Health Plan costs, lowering premium remittances for employer and/or employees, and discouraging over-utilization and system abuse, it's not all good news. The out-of-pocket expenses have now been shown to decrease utilization of important screening and preventive services. This in turn can lead to poorer clinical outcomes, more catastrophic events, greater future costs, and lower health plan quality ratings.¹⁰ LifeStrive's personal health portals enable consumer-direct access to lab services. The lab assessments fees are deeply discounted and do not require the standard additional cost of doctor office visits to get the lab test requisition, nor another visit to receive the results. Progressive self-insured health plans encourage use of this service by enabling payment through health savings account or directly from TPA's to LifeStrive. Even where employees are left with paying for any additional lab tests beyond the annual comprehensive screening, a surprising number choose to do so over seeing their doctor and requesting they order these tests for them.

Lab test requisitions are ordered privately within member's personal health portals, supported by LifeStrive's physician network. The online lab locator identifies the nearest lab service center to attend for their blood draw. Results come back via their personal portal within 48 hours and auto-email notifications let members know when to return to their portal to review their results.

All lab results are viewed within an interactive lab interface that uses alerts, flags and information links to ensure that results are fully understood and that each receives the attention and follow up it warrants. All without the added expense of doctor visits being incurred. Any critical findings are followed up immediately by personal phone contact to ensure proper medical follow up. This system minimizes essential screening and assessment expenses while ensuring awareness and attention to a comprehensive set of risk factors not available before. Doctor consultations are utilized much more effectively when patients have test results in-hand already and have had access to guidelines clarifying additional test options and appropriate follow up.

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