

Why Wellness?

Our approach is simple.



- 1st - minimize risk
- 2nd - reduce insurance costs

At **Tolman & Wiker**, we partner with our clients to deliver comprehensive wellness solutions to help you manage risk. A properly designed **Wellness Program** reduces employee healthcare claims, thereby reducing the overall cost of your Employee Benefits program.

Be wary of pre-packaged, One-Size-Fits-All solutions. The key to success is understanding your employee's needs.

Did you know?

Tolman & Wiker's Wellness Practice has secured over \$1Million in Wellness program funding for its clients from healthcare carriers!

Limited Time, Staff and Resources?

Implement Tolman & Wiker's Minimum Recommended Elements of a Best Practice Wellness Program to get your Wellness Program up and running in a timely manner and for a minimal investment. Enhance your wellness program with custom wellness programming designed to meet your employee's specific needs.

Contact us today to learn more on how a properly designed Wellness Program can help you control costs, retain key employees, and create a healthier, happier, more productive workforce.



The Tolman & Wiker **I.D.E.A.**™ Wellness Program Design Process

- I - Investigate** employee Wellness needs, current program effectiveness, and healthcare claims cost drivers
- D - Design** a best practice Wellness program based on the information uncovered during the 'Investigation' phase
- E - Engage** employees to participate in your best-in-class Wellness program, and trusted vendors to deliver the necessary program elements
- A - Assess** Wellness program effectiveness, participation levels, employee satisfaction, impact on healthcare claims, and return on investment



Ryan Turnbull, MBA
Vice President,
Wellness Practice Leader
Direct (805) 585-6144
rturnbull@tolmanandwiker.com



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www.tolmanandwiker.com

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Wellness Case Studies

Return on Investment



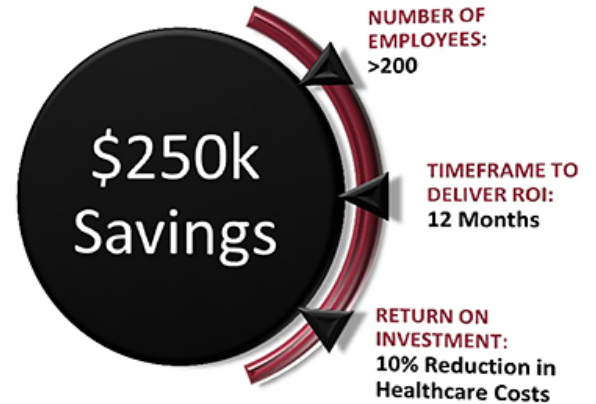
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Example A

Tolman & Wiker's approach to Employee Wellness Program Design helps you take control of your healthcare costs. In this example, a 10% reduction in healthcare costs resulted in savings of **\$250k** over 12 months.

Additional Metrics & Program Details:

- 65% + Ongoing Employee Wellness Program Participation
- Launched International Wellness Program (US & UK)
- Implemented Unique 'Philanthropy-Based' Incentive Model
- Launched 'Wellness Champion' Program & Retreat
- Improved Corporate Culture & Employee Satisfaction Metrics



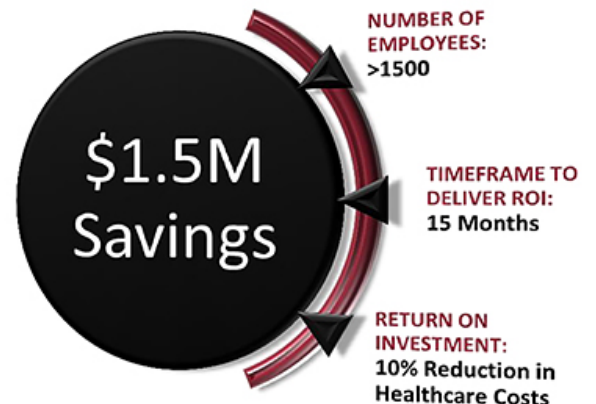
\$100K ANNUAL WELLNESS FUNDING COMMITMENT From Healthcare Carrier

Example B

In this example, Tolman & Wiker's approach to Employee Wellness Program Design reduced the average cost per employee by \$175 per month, for a total savings of **\$1.5M** over 15 months.

Additional Metrics & Program Details:

- 75% + Ongoing Employee Wellness Program Participation
- Developed Custom Employee Wellness Mobile Application
- Launched Annual Employee Wellness Olympics Program
- Leveraged Popular Sports Personalities to Motivate Employees
- Significant Improvement in Employee Satisfaction Metrics
- Solidified Company's Position as Industry's Employer of Choice
- Executive Support Secured



\$250K ANNUAL WELLNESS FUNDING COMMITMENT From Healthcare Carrier

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Ventura

196 South Fir Street, Ventura, CA 93001
P. O. Box 1388, Ventura, CA 93002-1388
Office: (805) 585-6100
Fax: (805) 585-6200

www.tolmanandwiker.com

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