



12TH ANNUAL OHIO

***Employee
Health &
Wellness***
CONFERENCE

**Value of a Heathy Workforce – Insights
from a Health & Productivity Award Win-
ner on Best Practices in Benefit Design,
Incentives, Employee Engagement &
Communication, Integrating Behavior
Health & Evaluating Outcomes**

Kathleen Herath, RN, BSN, CRRN,
Associate Vice President, Health & Productivity
Nationwide Insurance, Columbus

8:55 a.m. to 9:30 a.m.



Kathleen Herath

Associate Vice President, Associate Wellbeing and Safety



Nationwide
is on your side

Kathleen Herath oversees Nationwide's Wellbeing and Safety activities for its 34,000 associates across the country. In this role, she is responsible for developing the company's Integrated Health and Productivity strategy, Occupational Health Services and on-site clinics, Substance Free Workplace, Crisis Management, and Associate Safety.

She has 35 years of professional experience in the health care industry. The My Health program at Nationwide has been awarded numerous honors including the IBI Health Innovation Award, the American Heart Association's Platinum Fit Friendly Employer Award and the prestigious C. Everett Koop National Health Award. In 2014, Nationwide was the first company in the country to receive the US Healthiest Health Lead Gold Metal for improving health outcomes.

Kathleen has become a frequently requested speaker within the health and productivity industry and has spoken at numerous conferences and seminars on various industry-related topics. She is active in community and national non-profit organizations including Ronald McDonald House, the Great Rivers Strategy Committee for the American Heart Association, and Equitas Health, where she serves on the Board of Directors.

About Nationwide

Nationwide, a Fortune 100 company based in Columbus, Ohio, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A+ by both A.M. Best and Standard & Poor's. The company provides a full range of insurance and financial services, including auto, commercial, homeowners, farm and life insurance; public and private sector retirement plans, annuities and mutual funds; banking and mortgages; excess & surplus, specialty and surety; pet, motorcycle and boat insurance. For more information, visit www.nationwide.com.



Value of a Healthy Workforce

Insights and Best Practices (what we call lessons learned)

August 22, 2017

Kathleen Herath

My Life.

My Choice.

My Health.

My Wellbeing.

Nationwide

For your many sides, there's Nationwide.



Financial Services

Individual Life
Annuities
Retirement Plans
Corporate Life
Mutual Funds
Banking

\$23.5 billion
— in sales —



Commercial Lines

Standard Commercial
Farm and Ranch
Commercial Agribusiness
Excess and Surplus/Specialty

\$7.8 billion
— total direct —
written premium



Personal Lines

Standard Auto
Homeowners and Renters
Pet
Sport Vehicles
Personal Liability

\$11.7 billion
— total direct —
written premium

My Life.

My Choice.

My Health.

My Wellbeing.

A Decade of Progress

- Our Journey
 - Foundational Supports
 - Incentives Paid on Activity
 - Program of Choice Migrated to Program of Need
- Critical for success
 - Innovative Communications
 - Integrating Behavioral Health
 - Addressing Barriers for Success
 - Leadership Engagement
 - Using Data to Drive Decisions
 - Outcome Reporting
- What we hope to achieve now and next
 - More Personalization
 - Priority on “Gaps in Care”
 - Behavior Change in the Highly Resistant

My Life. My Choice. My Health.

Theme Concept:

Everything we do at any moment sends us down a path. Each person chooses his or her own direction. Whatever choice you make today affects your health.

2005 Internal Health & Productivity

Guiding Principles

Nationwide's internal Health and Productivity strategy will initially focus on an incentive driven, encouragement and supportive approach, but may need to evolve, along a continuum, to more of a merit based approach.

Implementation of programs will phase in before broader implementation.

Nationwide's internal Health & Productivity strategy will integrate all applicable components, including benefit design and structured incentives. Incentives will be tied to actions.

Metrics and measurement will be essential.

2006 Program Implementation



Many elements are in place – not integrated

- My Life.
- My Choice.
- My Health.
- My Wellbeing.

Year 2 Course of Action

- The health assessment and health programs were reintroduced in July. All associates (regardless of medical plan coverage) who complete the assessment will begin receiving a \$10 biweekly credit into their HRA account.
- Throughout 2008, associates will have the flexibility to take the assessment and begin to receive the \$10 credit. Because this option is not tied to the medical plans we can allow associates (once they participate), to make changes at any time during the year.
- Associates will be required to participate in a wellness program prior to 6/30/2008 to continue receiving the HRA credit beyond 7/1/ 2008.
- The wellness programs will include a variety of activities to complement the Health Partners telephonic and 10,000 Step programs we have currently in place. Associates will also have the opportunity to recommend additional wellness programs for inclusion in the program i.e. weight loss programs, self-reported work outs, running or walking programs at home.
- To encourage early enrollment and increased program completion, an additional \$50.00 incentive will be paid to complete a Health Partners program between 7/1/2007 and 1/31/2008.

2008



My life.
My choice.
My health.



My Health

Nationwide Year 3

Wellbeing

- Emphasize behavior modification for lifestyle changes and incent associates to take steps to achieve better health and improve productivity in the work place.
- Empower associates, their adult household members to be better health care consumers by helping them better understand their health risks and make informed decisions about their health care and associated health care spend.
- Reduce the rate of increase in Nationwide's health care spend.
- Integrate separate initiatives into a central program, *My Health*, to help improve the health profile of associates and their adult household members. *My Health* integrates benefit design and structured incentives and ties them to health outcomes.



2017 My Health Program Overview

Earn 100% by October 31, 2017

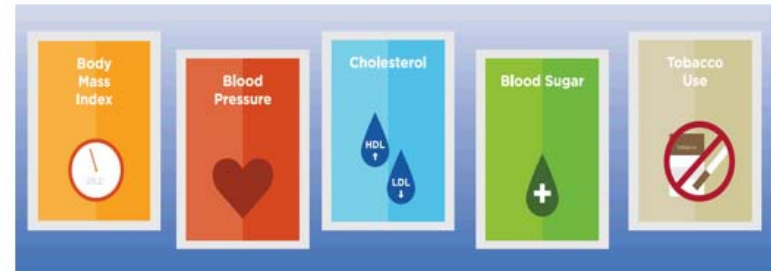
Obtain your “Know Your Numbers” lab values:
25%

Complete your annual Health Assessment:
25%

Meet all five biometric maximums:
50%

OR

Complete a Personalized Health Action if you miss one or more biometric maximums:
50%



| | |
|-----------------------|------------------------------|
| Body Mass Index (BMI) | Less than or equal to 29.9 |
| Blood pressure | Less than or equal to 140/90 |
| LDL Cholesterol (Bad) | Less than or equal to 160 |
| Blood sugar | Less than or equal to 125 |
| Non-tobacco use | No tobacco use is permitted |



Evolving Communications

My life. My choice. My health.

Materials Change Each Year; Updates and New Associate Success Stories

My Health brochure

My Health two-page flier

Real People Show Real Success
Associates share their success stories

My life. My choice. My health.

My life. As Healthy As I Can Be

My life. Smokin' free

My life. A World of Difference

My life. Finding the right balance

My life. It's not just a program, it's personal!

- My Life.
- My Choice.
- My Health.
- My Wellbeing.

Remains Associate Driven

My life. My choice. My health. My story.

I have more weight to lose, and I am delighted Nationwide is here to help!

Elzany Nelson knows that achieving a healthy weight is important to her overall health, and her true inspiration is her two daughters, Sarah, 17, and Catherine, 15. "If I don't, they won't," says Elzany referring to exercise and eating right. She's made it a priority to show them what it takes to lead a healthy lifestyle.

After recently calculating her BMI, Elzany knows it could fall above the 29.9 isotonic maximum in 2014. If that happens, she will be able to participate in a wellness coaching program focused on weight. Completing the program will help Elzany learn more ways to reach her goals, and she'll earn her My Health incentive reward dollars for 2015 for doing so.

For those whose BMI could be above the 29.9 isotonic maximum in 2014, Elzany's advice is to start taking advantage of the program's My Health offers right now. She says "There's power in starting now, not waiting until tomorrow. Draw your line in the sand, and change your life today!"

Nationwide Health and Wellness Program

To jump start your weight loss efforts before the 2014 health assessment, visit the top of a wellness coach. Call 888-888-4030 to set up a consultation today.



My life. My choice. My health. My story.

Know your numbers—they may not be what you think

Nick Kiper, husband of associate Phyllis Kiper, appeared to be the "picture" of good health. So when his "Know Your Numbers" lab values a few years ago revealed high cholesterol, he was very surprised.

Nick didn't want to take medication, so he began training for and competing in triathlons. He lowered his cholesterol to normal levels and believes wholeheartedly that the triathlon lifestyle, along with a well-balanced diet, has added years to his life.

As Nick's story illustrates, it's important not to make assumptions about your health based on how you look or feel. Cholesterol, and many other health problems, may not have outward warning signs.

Nick and Phyllis are very grateful for the My Health program and its emphasis on knowing your numbers. Without it, Nick may have never known he needed to make a change.

Nationwide Health and Wellness Program



My life. My choice. My health. My story.
Nationwide Health and Wellness Program

My life. My choice. My health. My story.

Build reserves to weather a storm

Here at Nationwide, we take steps to protect our business financially so we are strong and stable well into the future. I encourage all Nationwide associates to take the same approach with their health. Take care of your body so you are ready to tackle any challenge that could arise.

Because of my good health, I was able to feel a hard mass in my abdomen. It turned out that my liver was enlarged, which could have meant a number of things.

Because of my good health, my doctor was able to diagnose the source of the problem much quicker – a rare, incurable blood disorder that, if left untreated, could have been fatal.

Because of my good health, I was able to get a transplant right away and receive the most effective treatment as early as possible.

My doctor is a rock star and has guided me through one of the biggest storms of my life. I am doing great today and am very thankful that I was able to detect the problem early.

What kind of reserves do you have to weather a storm and absorb a health crisis? Check out the *My Health* program and its resources for ways you can be proactive about your health.

Kathy Koontz, AVP, Customer Insights & Analytics, Marketing
Yvonne Ebebera, M.D., Asst. Prof. of Medicine, OSU Comprehensive Cancer Center—Arthur G. James Cancer Hospital and Richard J. Solove Research Institute

Kathy's story illustrates the importance of healthy living and body awareness. Take charge of your health with the help of Nationwide's *My Health* program. All *My Health* programs are available at no cost to you and your spouse!



My Life
My Choice
My Health
My Wellbeing



My life. My choice. My health. My story.

One call started it all

A week after some changes were introduced in our division, I was on a conference call with my colleagues and Executive Vice President, Chief Legal & Government Officer Pat Hatler. During the call, a coworker asked Pat for advice on how to manage stress. She said to take care of ourselves — eat well, exercise and get enough rest.

Now, I block time on my calendar to go to the Wellness Center at least three times a week. Some of my team members go to the gym too, and we try to go together. When I just don't feel like going to the gym, they motivate me to go. It's important to have those accountability systems in place to achieve long-term success.

Within a few weeks, I lost five pounds. I started modifying my diet too and began seeing some real weight loss. Soon, I went from a size 16 to a size 12. I want to lose 20 more pounds. Beyond the weight loss, I feel better, I sleep better and I am also more productive. And Pat was right, it's a lot easier to effectively deal with stress.

The *My Health* program uses challenges and monetary incentives to motivate associates. It has definitely been good for me and many of my colleagues. At the end of the day, though, we're each responsible for our own health. I can see how my choices affect my own health care costs, and the company's.

Angela Doss
Managing Counsel, Des Moines



My life. My choice. My health. My story.

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Angela Doss
Managing Counsel, Des Moines

Want to explore how the *My Health* program can help you achieve your health goals? Visit the *My Health* page on InSide or email myhealth@nationwide.com.



My Life
My Choice
My Health
My Wellbeing

2017 Has a New Look

Find your inspiration in Pam's story



Pam Riggs
Business Information Analyst

Sometimes the hardest part of the journey to any goal is staying motivated. Whether you're trying to lose weight, build strength, or just increase your stamina to keep up with your busy life, finding inspiration in others' success stories can be super motivating.

Visit InSide to learn how Pam Riggs is staying on track with her efforts to trim down and improve her overall health. Finding inspiration through Pam's story may help you take a step toward achieving your own personal health goals!



Check out the full story on InSide

- Associate requests
- Diversity includes condition



Integrated with Other Offerings

November wellness activity reminder email



December Holiday E-card



Happy 50th Birthday Card Creative



My Health Pocket Guide



Custom ER Decision Support Self-Mailer

KNOW WHERE TO GO

You have options for your care.

When you have an emergency, the ER is your best and only option. But if it's not an emergency, are you're not sure, there's what? You have a lot of different options for care -- because taking with them so you can avoid wasting your time and money.

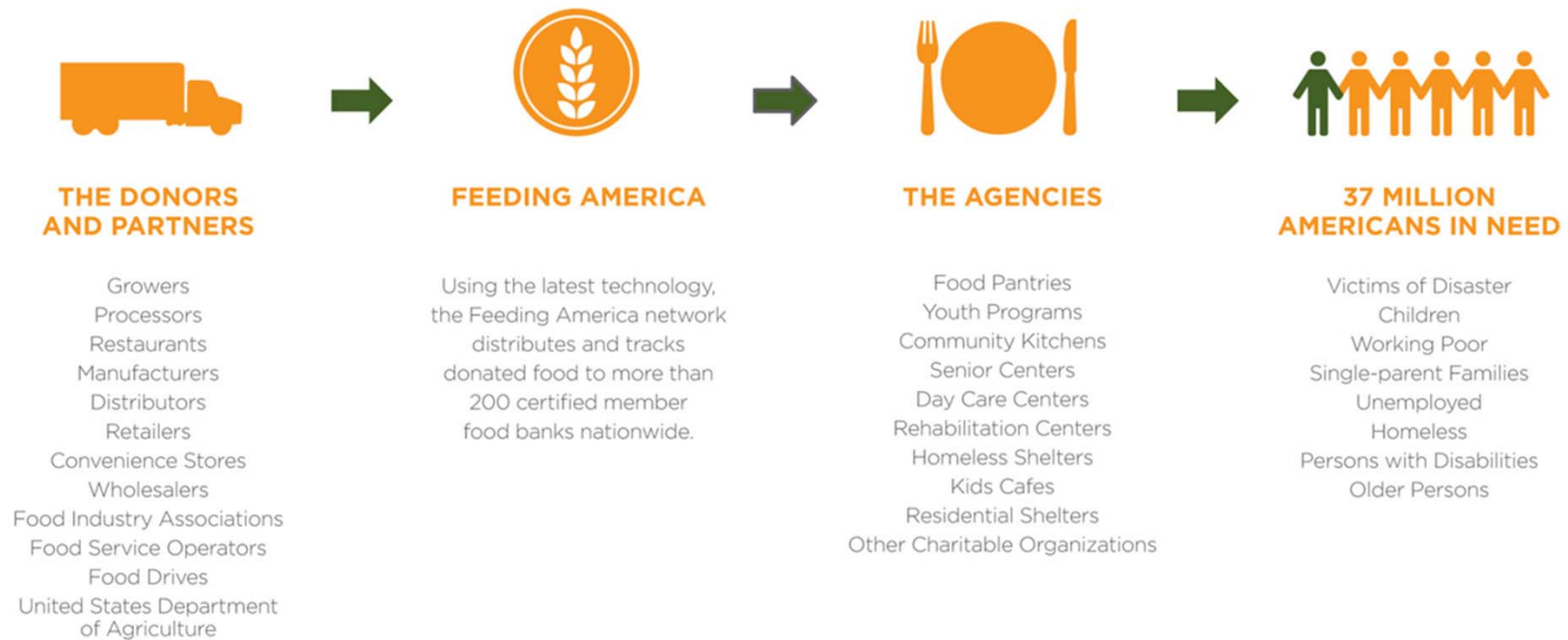
| CONFERENCE CARE | YOUR DOCTOR | URGENT CARE | EMERGENCY ROOM ONLY |
|-----------------|-------------|-------------|---------------------|
| \$50* | \$70* | \$130* | \$850* |

When you're not sure, start here.

Call 1-800-850-0000

- My Life.
- My Choice.
- My Health.
- My Wellbeing.

Corporate Giving with Health Outcomes



Drove Largest Participation

- 2 years in length
- Measured
 - Weight
 - Cholesterol
 - Blood Pressure
- Outcomes
- 90% Participation
- Reduction in Blood Pressure
- Reduction in Cholesterol
- Reduction in Weight
- 2.5 million meals

WE DID IT TOGETHER!

Thanks to you, **\$100,000** will be donated to Feeding America's National Produce Program. **FEEDING AMERICA**

We fought hunger while getting healthier

Click below to hear from **Kathleen Herath**, AVP, Health and Productivity.

As a result of the Feeding America Challenge, we reduced the number of associates with:

- Hypertension (untreated): 48.6% improvement**
- High cholesterol: 6.3% improvement**
- Weight: 5.4% improvement**

Our donation will fuel food banks with fresh produce.

What our donation will provide:

- 9.3 million servings** which translates to
- 2.5 million meals** for families in need

Click below to hear from **Gary Douglas**, President and COO, Nationwide Agribusiness.

Thank you for supporting Nationwide's commitment to helping others. **90%** of you took part in the challenge, so it was a huge group effort!

Keep up your commitment to healthy living and charitable giving

We successfully completed the Feeding America Challenge, but you can still continue your commitment to yourself and others. Be sure to take part in Nationwide's *My Health program* to achieve better health and earn incentive reward dollars. Also, consider positively impacting the communities where we live and work through one of Nationwide's *Corporate Citizenship programs*.

On Your Side

Interactive Associate Portal



- My Life.
- My Choice.
- My Health.
- My Wellbeing.

myWELLBEING

The screenshot displays the myWELLBEING website interface. On the left is a dark grey navigation sidebar with the following items: Home, myPLACE Directory, Content Search, Favorites, Quick Links, Submit a Question, Tools, and Log Out. The main content area features a vertical stack of light blue buttons: Wellbeing 101, My Health Program Info (circled in red), My Health Doctor Form, Link to Health Assessment, Mindfulness, Moms & Dads, Time to Exercise, Ergonomics, Counseling & Convenience, Find Your Nurse, and Wellness Webinars. A dropdown menu titled 'My Health Info' is open, listing several links: My Health for New Hires - 2017, My Health: 2017 Program, My Health Portal, My Health Program Guide, My Health Voluntary Enrollment and Privacy Notice, My Health - Learn what you Earned, My Health "Coaching Program" exception form, and My Health Health Teams.

- My Life.
- My Choice.
- My Health.
- My Wellbeing.

Personalized Technology



Stand Up!



My Fitness
Pal



7 Minute Workout



Fit Bit



Couch to 5K



Rally

Social Networking

Spontaneity Takes Work

- My Life. My Choice. My Health.
- My Wellbeing. My Weight.
- Nationwide FitBit
- My Health Fitness
- My Health Nutrition
- Moms of Nationwide
- Wellness Wednesday Live



My Life.
My Choice.
My Health.
My Wellbeing.

Data Drives Outreach

Health Assessment, Medical and Pharmacy Claims and Disability Data Data Collection

- Company State of the Health Report
- Leader CARE Reports
- Regional Health Reports

Company Report State of the Health

- National Campaigns
- New Programs
- Pilots

Leader CARE Report

- Leader Health Team Action Items
- Leader Call to Action
- Challenges

Regional Health Reports

- Location Health Team Action Items
- Occupational Health Support
- Targeted Education Outreach
- Onsite Resources

My Life.

My Choice.

My Health.

My Wellbeing.

Mindful Meditation



Thank You

Contact Information

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