



12TH ANNUAL OHIO

*Employee
Health &
Wellness*
CONFERENCE

Workshop A

Ohio Healthiest Employers --
**Best Practices & Successes at
Cultivating a Culture of Employee Health,
Wellness & Well-Being, Employee
Engagement & Participation in Wellness
and the Value of a Healthy Workforce**

9:45 a.m. to 11:00 a.m.



Cheryl Mueller, CEBS, GBA, CMS, CBC
Vice President, Central Ohio
CherylM@horanassoc.com

Cheryl Mueller, CEBS, GBA, CMS, CBC Vice President, Central Ohio

Cheryl Mueller, Vice President, Central Ohio, is instrumental in proposing strategies that can be implemented to enhance employee benefit programs while containing costs and improving employee understanding and appreciation of their benefits.

Involved in group health benefits since 2000 and utilizing her previous roles with HORAN as an Account Manager, Financial Analyst and Marketing and Communications Manager, Cheryl provides insight to the overall planning involved in delivering a well-designed benefits package.

Committed to ongoing education for both employers and employees, Cheryl assisted in the creation of the very successful HORAN Education Series, which provides current legislative and industry updates. Cheryl is frequently asked to speak during wellness programs and cultivate workplace environments that promotes employee engagement in their health care decisions.

Community

- Boys & Girls Club of Dayton - Chair of the Finance Committee
- United Way Emerging Leaders - Member
- American Heart Association - Board Member
- Go Red for Women Committee - Member

Education

- Certified Employee Benefits Specialist (CEBS) designation
- Group Benefits Associate (GBA) designation
- Compensation Management Specialist (CMS) designation
- Chartered Benefit Consultant (CBC) designation
- Life, Accident & Health Insurance license
- Liberty University - Bachelor of Science degree in Communications

About HORAN

For over 65 years, HORAN has served as a trusted advisor and thorough planner in the areas of life insurance for estate and business planning, employee benefits consulting and wealth management.

Headquartered in Cincinnati, Ohio, with Regional Offices in Dayton, Ohio; Columbus, Ohio; and Ft. Mitchell, Kentucky, HORAN serves both corporate and individual clients in 40 states. HORAN has a strong regional presence with a national footprint. We bring the best services, resources and value to our clients through premier national partnerships with M Financial Group, United Benefit Advisors and Retirement Planning Advisory Group.

Our integrity, commitment to excellence and industry knowledge are foundations upon which HORAN has built a reputation for delivering high quality products and services. Visit horanassoc.com to learn more.

Biographical Information

David Cowden, Medical Center Practice Administrator
Worthington Industries, 200 Old Wilson Bridge Road, Columbus, OH 43085
614-840-3514 Fax: 614-840-3510
David.Cowden@worthingtonindustries.com

David began working in corporate wellness back in 1993. David was just finishing up college and was working at a cardiac rehabilitation center at Bethesda Hospital when he accepted a position at The Longaberger Company assisting in the development of their wellness program. Over the next eleven years he was responsible for managing wellness programming, medical clinic programs, onsite physical therapy and their integrated disability management program. In 2004 David joined Worthington Industries as the Practice Administrator for their Medical Center. Over the past 13 years he has overseen business development, developing cross-departmental work teams, facility management, and managing companywide wellness programming.

Dave has a Bachelor of Science from West Liberty State University in Exercise Science.

Kelley A. Korte, CEBS, CMS
Director, Benefits Strategy & Planning & the HIPAA Compliance Officer
American Greetings, One American Blvd , Cleveland, OH 44145
216-252-7300 ext 2366 kelley.korte@amgreetings.com

Kelley Korte is the Director Of Benefits Planning & Strategy and the HIPAA Compliance Officer at American Greetings where she developed a successful multi-year health care strategy that involved promoting employee enrollment and engagement in more effective consumer behaviors of purchasing health care through high deductible health plans supported by a new wellness program where 87% of employees now participate in HDHPs. This accomplishment led Kelley to receive in 2015 from the Institute for Health Care Consumerism the "Most Innovative Benefit Plan Design & Implementation" award which is their top award for employers. American Greetings has also won state and national awards for its employee-wellness programs and incorporating them into its culture of making the world a more thoughtful and caring place.

Ms. Korte is also a Board Member of the Health Action Council, The Cleveland WEB Network Steering Committee, and previous roles include benefits & healthcare management at Ford Motor Company. The Health Action Council is a not-for-profit organization representing employers that enhances human and economic health through thought leadership, group purchasing, innovative services and collaboration to its members by facilitating projects that improve quality, lower costs and enhance individual experiences, and by collaborating with key stakeholders to build a culture of health.



**WE'VE ONLY
SCRATCHED
THE SURFACE**

TRANSFORMATION^{2.0}

**12th Annual Ohio Employee
Health & Wellness Conference**

HEALTHY BUSINESS COUNCIL OF OHIO



- ✓ Ohio Department of Health
- ✓ 20 Member Companies
- ✓ Committed to working with Ohio businesses to promote health and wellness programming within the workplace



WORTHINGTON INDUSTRIES

Leading Industrial Manufacturing

- ✓ Domestic leader in flat rolled **steel processing**
- ✓ Global leader in **pressure cylinders**
 - ✓ Industrial Products
 - ✓ Consumer Products
 - ✓ Oil & Gas Equipment
 - ✓ Alternative Fuels
- ✓ Domestic leader in **operator cabs** for heavy equipment
- ✓ Global leader in **suspension ceiling solutions** (WAVE)
- ✓ Market-leading **joint ventures** serving construction & automotive end-markets



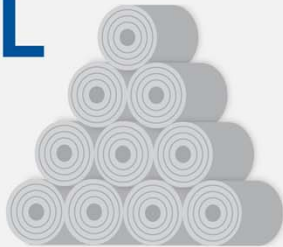
WORTHINGTON BY THE NUMBERS



WI Processed

7 MILLION TONS OF STEEL

and is the largest purchaser of steel in the U.S. behind auto makers.



WI is the largest alternative fuel cylinder and system supplier in the world, manufacturing

400,000 UNITS

in FY2016



WAVE produced

1 BILLION LINEAR FEET

of ceiling grid in FY2016.

That's equal to **8 times** around the world.



Worthington manufactured over

26 MILLION CYLINDERS

joining alloys and accessories for industrial markets in more than

70 COUNTRIES



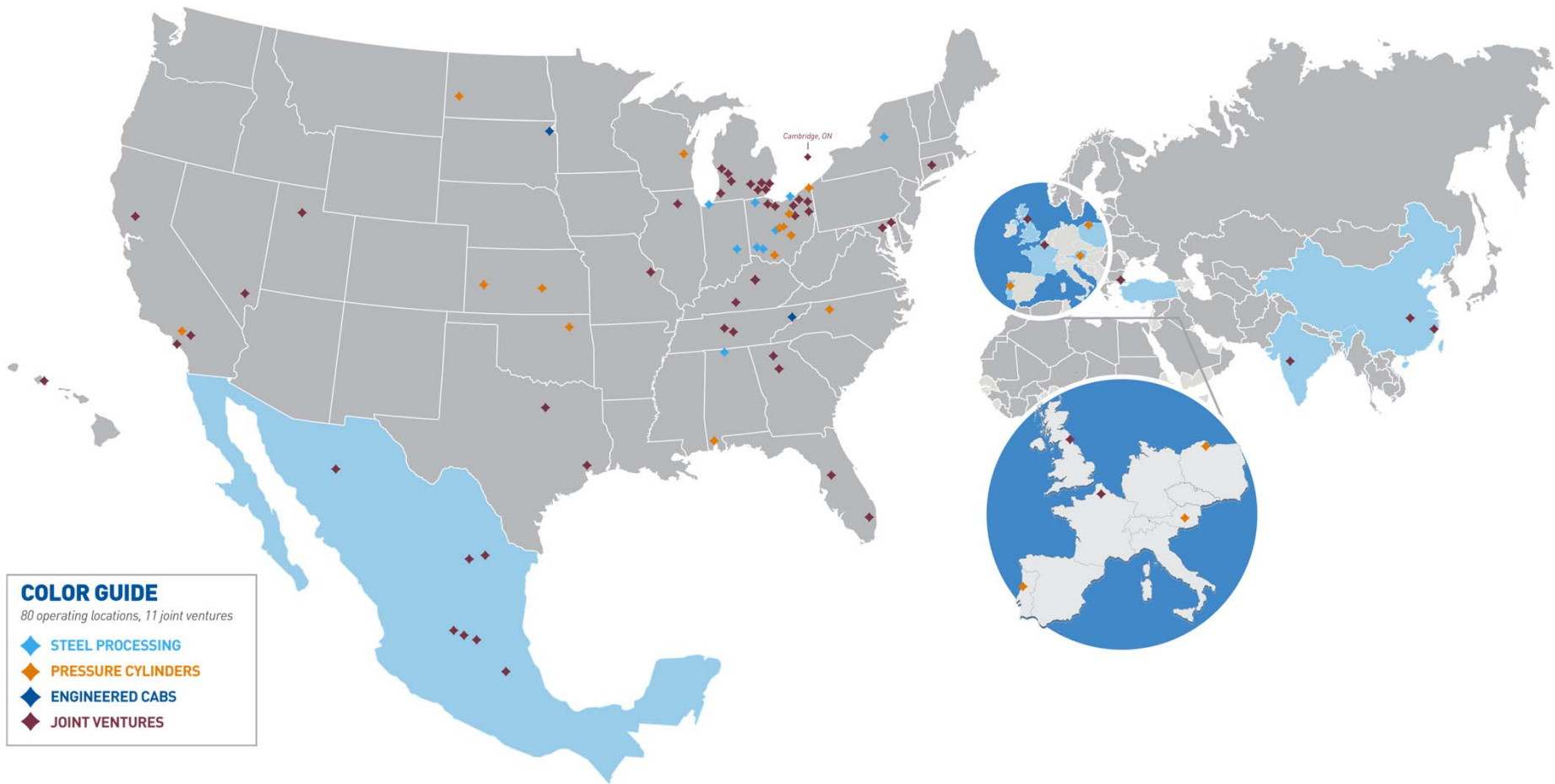
WI Produced over

45 MILLION

Balloon Time, Coleman, BernzOmatic and Worthington branded **consumer products** for jobsite, home and outdoor activities.



WORTHINGTON INDUSTRIES - GLOBAL REACH





WORTHINGTON AT A GLANCE

- ✓ Founded in 1955 and headquartered in Columbus, OH
- ✓ Publicly traded on the NYSE under the ticker WOR
- ✓ 10,000 employees & 5,000 customers; 80 facilities in 11 countries
- ✓ Employee, customer, supplier and investor-centered philosophy
- ✓ Leader in safety management and injury prevention – company wide goal of zero accidents and injuries
- ✓ Named one of “America’s Safest Companies” by Occupational Hazards magazine, 2008
- ✓ Named to Fortune’s “100 Best Companies to Work For” list four times
- ✓ Named “30 Best Performing Stocks” of the Past 30 Years by Money magazine, 2003
- ✓ Named to Fortune’s “Most Admired” list three times
- ✓ Named a Gold Level Fit-Friendly Company by the American Heart Association, 2011-2016
- ✓ Recognized as a Top Columbus, Ohio Workplace by *Columbus CEO Magazine* and IOTV, 2013-2016
- ✓ Named a 2016 & 2017 Military Friendly® Employer by Victory Media, publisher of *G.I. Jobs®* and *Military Spouse*

OUR PHILOSOPHY

“We treat our customers, employees, investors and suppliers, as we would like to be treated.”

PROGRAM COMPONENTS



- ✓ Biometric Screenings
- ✓ Health Assessment
- ✓ Earn points by program participation



LET'S REVIEW

- ✓ Upper Management Support
- ✓ Company Wide Challenges
- ✓ Team Results You Can See





YOU ARE WHAT YOU EAT

- ✓ 30% to 35% healthier choices
- ✓ Make finding healthy foods easy
- ✓ 20% increase in more nutritional choices



NO TOBACCO



- ✓ Began in 2005
- ✓ Help those who smoke or chew
- ✓ Began locally and had 81 participants in the first year
- ✓ Added online component in 2011
- ✓ Offer support email for 1 year after program, or longer if requested
- ✓ Success Rate 60-80% at 3 month (Am J Pub Health 2008 <10% quitting for 6 months)



GETTING THE WORD OUT








WIhealthlink

Spring 2017
A Worthington Industries Publication



Spring into a Healthier You

Spring is here! Brighter days and warmer temperatures seem to bring a renewed energy. It's a great time to focus some of that energy on your health. Check out these tips - many focus on areas we frequently overlook.

-  **Take advantage of local, seasonal produce.** Spring brings an array of fresh fruits and veggies packed with nutrients. Swap some of those packaged, processed foods for these.
-  **Hit the outdoors.** Breathe in the fresh air and soak up some vitamin D, a proven way to brighten moods and reduce stress.
-  **Schedule screenings and doctors appointments.** Now is a good time to schedule an annual appointment with your primary care physician, along with dental and vision checkups.
-  **Replace old shoes.** Wearing worn out athletic shoes can do more harm than good, resulting in foot, ankle and back pain. Aim to replace your shoes every 300-400 miles or four to five months.
-  **Allergy proof your bedroom.** The greatest number of dust mites live in the bedroom.



Feeling the Burn?

WI Physician
Dr. Katherine Turner

Here at the Medical Center, we see more patients with acid reflux than any other gastrointestinal (GI) problem. Here's the good news - more than half of reflux cases do not require medication and can be treated with lifestyle changes.

Before turning to medication, I recommend my patients try these methods.

- Avoid tobacco and alcohol use - it relaxes your lower esophageal sphincter, inviting stomach acid back up.
- Wait at least two hours after eating before lying down.
- Lose extra pounds to reduce

ON INDUSTRIES FAMILY MEDICAL & WELLNESS CENTER

WeightWise News

July 2017

Caffeine OVERDOSE- How Much is Too Much?

Check the headlines and you will see numerous stories about the rise in overdose and deaths from opiates such as heroin, but the death of a teen a few months ago from too much caffeine took many people by surprise. Caffeine is a stimulant found in many of our beverages that everyone coffee and en
The healthy ti
large Diet Mo
two hours. Th
induced card
This teen con
Pediatrics rec
about the am
Children are e
In adults, whe
concentration
surprised.



ON INDUSTRIES FAMILY MEDICAL & WELLNESS CENTER

WeightWise News

May 2017

SKINNY DIPPING? Diving for the healthiest dips

Hummus, yogurt dip, guacamoles and salsas are readily available to dip your veggies, pita bread and tortilla chips in to or jazz up chicken or fish. Best Bites have no more than 130 mg of sodium and 1½ grams of saturated fat in two level tablespoons. Keep in mind, your portion may be bigger than the 2 Tablespoon serving listed below. Adapted from Nutrition Action Healthletter, Fall 2016

Dips	Calories	Sodium(mg)
Hummus		
Engine 2 Plant Strong (Whole Foods)	25	50
Trader Joe's Mediterranean	30	55
Eat Well Embrace Life	50	110
Trader Joe's Spicy or Tomato & Basil	45	120
Sabra all except Olive Tapenade or Sun Dried Tomato	70	125
Greek Yogurt Dips		
Cedar's Tzatziki	30	95
Sabra Cucumber Dill, Spinach Parmesan or Tzatziki	40	110
Chobani Meze	25	120
Guacamole		
Trader Jose's (Trader Joe's) Avocado Number	60	90
Dei Monte Fresh Guac	40	100

RACE FOR A REASON



Race for a Reason



GETTING CONNECTED



WORTHINGTON INDUSTRIES

FUEL UP ON LIFE

WELCOME TO WORTHINGTON AMPED
The program that rewards you for the healthy things you do everyday.

GETTING STARTED IS EASY

- Activate Your Account
- Finish Your Assessment
- Complete Your Health Screening

SIGN IN TO YOUR ACCOUNT

Sign in name or email

Password

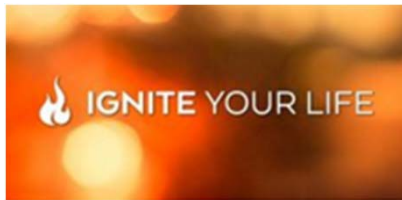
Remember me for 2 weeks

GET STARTED

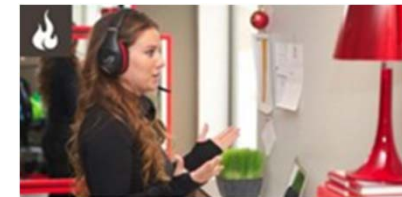
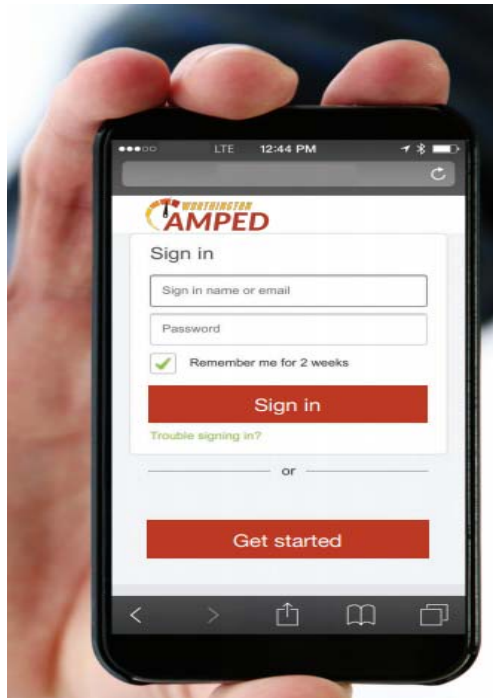
New to Worthington Amped?
If you have not signed in before, click below to activate your account.

GET REVVED UP WITH IGNITE TRAINING

REGISTER FOR A TRAINING PROGRAM



Ignite Your Life: Group



Ignite Your Life: One on One



HEALTH FAIRS



- ✓ 20 Locations per year
- ✓ Lab Counseling
- ✓ Vaccinations
- ✓ Biometric Testing

RESULTS



2013 – 63.10%

2014 – 64.9%

2015 – 67.4%

2016 – 70.0%



2017 Results:
1,334 lbs. Lost
Over The Last 8 Years:
> 28,000 lbs. Lost

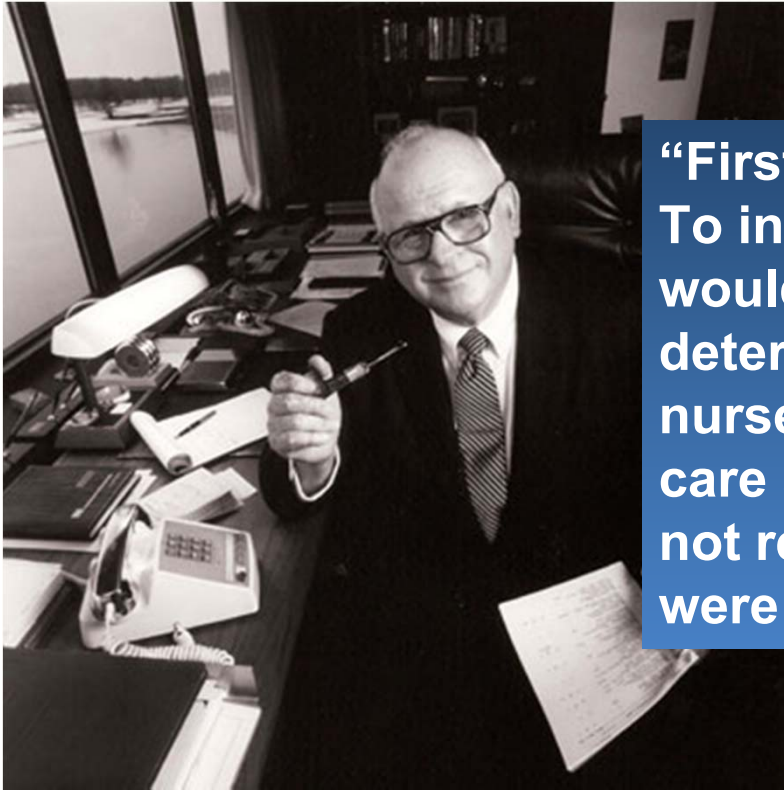
MEDICAL & WELLNESS CENTER



- ✓ Primary & Urgent Care
- ✓ Educational Classes
- ✓ Mobile Mammography
- ✓ Laboratory
- ✓ Immunizations
- ✓ Gynecology
- ✓ Sports Medicine
- ✓ Physical Therapy
- ✓ Pre-Admission Testing
- ✓ Nutrition Counseling
- ✓ Outpatient Procedures
- ✓ Pharmacy



WORTHINGTON INDUSTRIES FOUNDER



“First, we set out to build a state-of-the-art facility. To insure that the Medical and Wellness services would be of the highest quality, we were determined to attract the very best doctors and nurses. Understanding that top notch medical care and related services mean little if they are not readily available, flexibility and convenience were key objectives.” John H. McConnell

Creating a Culture of Employee Well-being

August, 2017

1

We create HAPPINESS, LAUGHTER *and* LOVE


AMERICAN GREETINGS

American Greetings – Who We Are

For more than 100 years, American Greetings Corporation has been a creator and manufacturer of innovative social expression products that assist consumers in enhancing their relationships to create

HAPPINESS, LAUGHTER and LOVE



Headquartered in Cleveland with facilities in Kentucky, Arkansas, Illinois, California, Tennessee and other global facilities (Canada, UK, China, Australia)

-In Bardstown, KY 26 million cards are produced each week!

Over 20,000 Global associates of which 19,000 are US employees. 4,730 are U S benefits eligible (4,068 non-union & 662 union)

American Greetings Corporation



Our Wellness Vision Was Developed

Research shows that 75% of healthcare-related costs can be avoided by making healthier lifestyle choices – like eating better and getting more exercise.

Being an educated healthcare consumer includes taking an active role in their personal wellness.

Wellness is a part of AG's culture and we partner with our associates and their family to help them live well and control their healthcare costs and ours.

Initial Strategy

- Developed with AG leadership across all business units
Key Pillars: Nutrition, Exercise, Weight, know your health, emotional well-being, financial & stress
- In 2010, formalized strategy was announced focusing on High Deductible health plans “**consumerism**” coupled with robust “**wellness**” & communications
 - **Consumerism**
 - Associates engage in their health care purchase
 - “Skin in the game!”
 - **Implemented Wellness**
 - Encourages associates to take care of their health which in turn will reduce costs

Education



Focus on the Why? How?

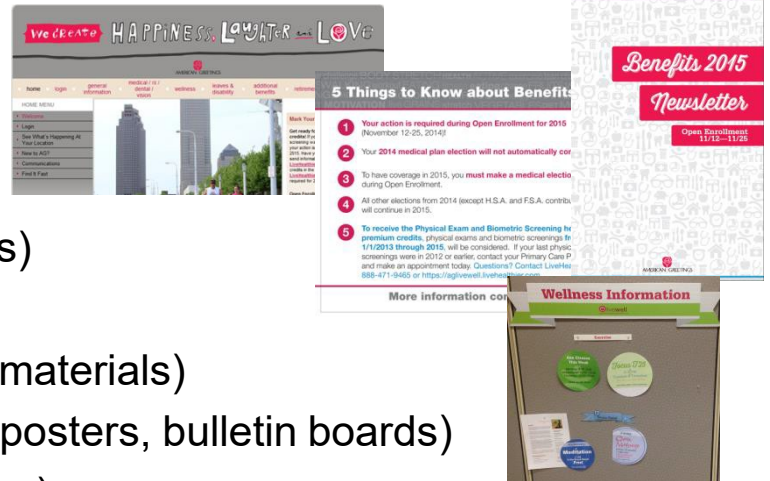


Report Report Report

How to Make Strategy Successful

The key is to communicate, educate and REPEAT!

- **Engage the leadership team & experts for assistance**
 - Utilized Benz Communications to assist in strategy and branding
- **Involve representation from various business units and departments**
 - “Know your Audience”
 - Ask for input/feedback
- **Utilize various methods and media**
 - Electronic (emails, web:imAGine, AGBenefits)
 - Materials sent directly to associates’ homes (newsletters, postcards, open enrollment materials)
 - Materials on site (monitors, racks, banners, posters, bulletin boards)
 - Verbally (face-to-face presentations, webinars)



Motivators Used to Engage Associates

Education & Communications

- **Consistency** of key messaging year-over-year
- **Frequency**
- **Call to action!**

Motivators Used to Engage Associates

Education & Communications

- **Senior Management Support**
 - Wellness Champions, Steering Committee
 - Healthcare is not just an HR concern
- **Wellness Ambassadors**
 - Wellness committees at each location drive involvement
- **Outside resources help support transition of responsibility to associates – the “right partners for success”**
 - Carriers
 - On premises
 - Telephonic
 - Online

Motivators Used to Engage Associates

Incentives

- **Tangible**

- Cash (deposit into HSA)
- Lower monthly premiums for health care in a HDHP
- Non Tobacco User Premium discount
- Healthcare Premium Credits for physicals, biometrics and physical activity

- **Intangible**

- Individual Recognition

"I can honestly say that the direction that American Greetings and the Wellness Team has us going on, getting fit and taking care of our health, has literally saved my life."

- Group Competitions

- "Healthy" Peer Pressure



Healthcare Premium Credits

- Implemented in January 2013

- Discounts for associates
(and enrolled spouses/domestic partners)

- Annual physical



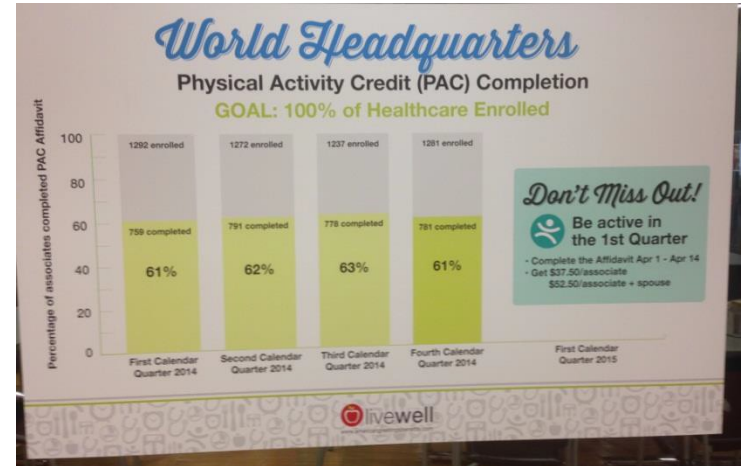
- Participate in biometric screening

- Become more physically active



Activity	Credit amount for Single or Associate & Children	Credit amount for Associate + Spouse or Family
Annual Physical	\$156/year	\$336/year
Biometric Screening	\$156/year	\$336/year
Physical Activity	\$150/year	\$210/year
Total	\$462/year	\$882/year

- How we communicate results



2nd Quarter Physical Activity Contest
Win a \$20 HSA Deposit

Join your location and compete with other American Greetings locations to win the Physical Activity Contest.

- Be physically active for 30 minutes at least 3 days per week from April 1 to June 30.
- Complete the affidavit from July 1 to July 14 on the LiveHealthier website.
- The location with the highest percentage of associates completing the 2nd Quarter Physical Activity Credit Affidavit wins the contest.
- All associates from the winning location who complete the affidavit will win a \$20 HSA deposit. (Must be enrolled in a consumer plan to be eligible for the HSA deposit).

Winning location will be announced July 20

Good Luck!

livewell



Example of using incentives to achieve desired results

Highlights of Key Initiatives

AG's strategy to control health care costs requires change through increasing associate responsibility with Consumerism and Workforce Health & Wellness

On-Site Classes

- Yoga, Meditation, abs/core classes, chair massages, smoking cessation

On-Site Speaker Series by local wellness experts

- Lunch-n-learns to educate on nutrition, exercise, financial matters and other relevant topics

AG Walking Program

- Through challenges (i.e. National Walking Day, Thanksgiving-Don't be a Butterball), AG stresses the importance of walking 10,000 steps each day

Wellness Program Reimbursements

- Weights Watchers, acupuncture for weight loss or smoking cessation, race entry fees, Couch 25K program

Healthy Vending/Cafe Initiatives

- Locations work with vending/cafe partners to provide healthier options



How AG Measures Success

Most programs cannot be quantified for ROI

- *We track engagement/participation in our programs to determine effectiveness.*
- *If our associates are engaged, we know the benefits will follow.*
- *Are we supporting the culture of making the World a More thoughtful and Caring Place?*

AG Walking Program

- Since inception in 2011, over 3,500 associates are enrolled and have walked over 1,000,000 miles (40 times around circumference of the earth!)

On-Site Speaker Series

- Over 1,000 associates have attended an on-site seminar

Win a Trip to run in the Cleveland Marathon Races

- Company-wide raffle for associates from each location to win an all-expense trip to run in one of the Cleveland Rite Aid Races
- Over the last 3 years, over 600 associates have entered the raffle.
- Race participants continues to increase over 21% each year.



Biggest Loser Sustainability Contest

- Corporate wide challenge in 2012 resulted in 358 associates losing 2,873 pounds. An additional 510 pounds was lost during the “sustainability” period by 54 associates.

How AG Has Measured Success

Healthcare Premium Credits (inception 2013 to Present)

- Physical Examinations – increased from 55% to 79%
- Biometric Screenings – increased from 50% to 60%
- Physical Activity Credit – 45% to 62%

Tobacco Usage

- Usage has dropped from 14% (683) in 2011 to 7.5%.

Claims for Disability

- Disability claim incidences have decreased 15% from 2011
- Over the last four years, there has been a decrease in the incidence of musculoskeletal, digestive, circulatory, respiratory, and nervous disorders. Each remain below industry benchmark.

Enrollment in the Retirement Savings Plan

- Enrollment increased from 80% in 2015 to 94% in 2016.

Happy+ Engaged+ Healthy Associates = Productive Organization
This is a WIN WIN for Everyone!

How AG Plans to Measure Success



- Physical wellness has evolved to overall well-being
- It is important to your success and to the company's success!

Wellbeing at American Greetings



- **Wellbeing manages the whole person – at work and at home**
- **Worker health = Economic health**
 - A healthy associate is more engaged and more productive
 - Healthy workers have better relationships with co-workers
 - Healthy workers are less likely to be injured at work
 - Healthy workers create a better and more prosperous business environment – i.e. culture of wellness

GOAL: Further integrate wellbeing into AG culture

- Occupational health initiatives
- **Core leadership competencies**
- Communication – improving participation and engagement of families, hourly associates and plant locations
- Strengthening partnerships internally with “Happy Vibe” and other employee networks
- Continue to enhance support to mind, body, and spirit
 - Financial programs
 - **Healthy weight** incentive?
 - Resiliency/mental health

Cost and Utilization by Common Diagnosis Category

November 2015 thru October 2016

Condition	% of medical spend	Increase risk due to:
Diabetics Type 1 - 7% Type 2 - 93%	18%	Weight, diet, physical activity, age
Cancer	13%	Weight, smoking, diet, physical activity
Heart Disease /Hypertension	5.9%	Weight, smoking, physical activity, diet, alcohol, stress, chronic kidney disease, age
Back Pain	4.8%	Weight, lack of physical activity, injury or overuse, age
Chronic kidney disease	3.6%	Diabetes, high blood pressure, age
Osteoarthritis	3.0%	Weight, injury and overuse, age
COPD	0.13%	Smoking, asthma

Diabetes is a driver for other conditions – cancer, heart disease, back pain and osteoarthritis.

Poor diet ➤ excess weight ➤ type 2 diabetes ➤ circulatory and inflammatory diseases