



Principal Wellness: A Different Approach from an Industry Pioneer

The Principal Wellness Difference

Principal Wellness Company has a proven record of designing and administering wellness programs with outstanding results. Studies validate the company's processes and methodology, and few can match our expertise.

Our approach gives employers the ability to affect the health and productivity of their employees and the financial stability and viability of their businesses by reducing claim costs and absenteeism, increasing productivity and boosting morale. Principal's comprehensive approach to health and wellness means our clients are supported at every stage, from program design to implementation to program assessment and participant engagement.

The effects of wellness programs

Employers today are faced with serious business management concerns, including:

- rising health care expenses
- employee issues – productivity levels, absenteeism, morale
- recruiting and retaining a highly effective work force

Wellness programs offer both short- and long-term solutions to employers; they're also a sound business investment and send a message of commitment to employees.

According to the Washington, D.C.-based National Coalition on Health Care, health-related expenses continue to rise at the fastest rate in the history of the industry. Consider these statistics from the coalition:

- In 2006, employer health insurance premiums increased by 7.7 percent – two times the rate of inflation.
- Since 2000, employment-based health insurance premiums have increased 87 percent, compared to cumulative inflation of 18 percent and cumulative wage growth of 20 percent during the same period.
- Health insurance expenses are the fastest growing cost component for employers. Unless something changes dramatically, health insurance costs will overtake profits by 2008.

The Principal Approach

An effective wellness program should:

- actively engage employees and achieve high participation levels
- focus on preventing claims rather than reacting to claims that have already been incurred
- educate and motivate the employee to make healthy choices and avoid risks
- demonstrate measurable results that impact claims costs
- closely monitor and report results to employers on a regular basis

Since 1992, Principal Wellness has carefully examined our processes and extensively researched our clients' programs through long-term studies, actuarial analysis and third-party validation – and we know what works! The knowledge we gain is used to develop and refine our programs and processes, and employers can be confident they are implementing a proven program that employs the most effective techniques to achieve some of the best results in the industry.



WE'LL GIVE YOU AN EDGESM

Principal Wellness Company, (800) 354-1721, www.principal.com/wellness

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