



Kapnick  
Strive®



# WORKSITE WELL-BEING

**KAPNICK STRIVE**

well-being solutions for a superior workplace



You've heard about the concept of wellness for decades, but few employers have seen a meaningful impact on rising healthcare costs. That's because most wellness programs have failed to identify the key variable in rising healthcare costs – employee health. At Kapnick Insurance, we're taking a different approach to well-being with Kapnick Strive.

Kapnick Strive is a multifaceted, customizable, corporate wellness program designed to help companies manage healthcare costs, drive engagement, and enhance employee well-being. Our goal is to help your employees achieve their best health by providing education, support, resources, and rewards.

Learn more about how utilizing our holistic, all-in-one well-being solution to help your employees manage and improve their health can also help you manage your health care costs.

**Kapnick Strive services are provided directly with Kapnick's own team of in-house health professionals.**

**WE ARE THE HEALTH COACHES.**

**WE ARE THE WELLNESS COORDINATORS.**

**WE PROVIDE OUR OWN WELLNESS PLATFORM.**

Utilizing internal resources allows the Kapnick Strive team to quickly establish a program with year-round initiatives customized to your employees. This provides consistency, which is the best way to foster a culture of health and well-being.



## Creating a culture of well-being is important.

It's been proven to:

- 🎯 **REDUCE CHRONIC HEALTH RISKS**
- 🎯 **CONTAIN MEDICAL EXPENSES**
- 🎯 **POSITIVELY IMPACT WORKPLACE SAFETY**
- 🎯 **INCREASE PRODUCTIVITY, ENGAGEMENT, AND RESILIENCE**
- 🎯 **ATTRACT AND RETAIN TALENT**

In order to establish a culture of well-being and meet the individualized needs of our client partners, Kapnick Strive provides multiple options for engagement, including wellness challenge access and our silver and gold level offerings.



## 🎯 A STRIVE STORY

By embracing a culture of well-being, a Strive client had an impressive 28% of their repeat participants make a positive improvement to their health, moving to a lower risk category (i.e., moving from high risk to moderate, or moderate to low). This huge success indicates multiple risks were decreased for a large number of their employees—risks such as blood pressure, cholesterol, diabetes, HDL, LDL, triglycerides, etc.

# KAPNICK STRIVE ENGAGE

Kapnick Strive's wellness challenges help individuals make small, achievable changes in their daily routines. Users develop new habits across the spectrum of well-being: physical, mental, financial, and social. Now with Kapnick Strive Engage, you can create well-being initiatives tailored to your unique goals and culture. With over 40 different turn-key challenges to choose from, including team-based competitions, you can find the best contests to bring your whole organization together.

Kapnick Strive Engage is a great solution for organizations that want to encourage their employees to get involved with wellness but aren't yet ready to commit to a larger program.

## KEY FEATURES INCLUDE:

-  Desktop or mobile access
-  Ability to sync fitness devices such as:
  - | Apple Watch
  - | Fitbit
  - | Google Fit
-  40 different challenges available
-  All marketing materials provided, including flyers and email templates to increase employee engagement



# KAPNICK STRIVE SILVER SERVICES

Our silver level offering is a great fit for organizations that are new to wellness or those that have had past or existing wellness initiatives.

## KAPNICK STRIVE SILVER INCLUDES ALL OF THE FOLLOWING SERVICES:

- | Needs and Interest Survey
- | Program Communications
- | Online Health Risk Assessment
- | Aggregate Reporting
- | Customized Wellness Portal
- | Points Program
- | Wellness Committee Consultation
- | 2 Onsite Events (per calendar year)
- | Monthly Wellness Newsletter and Posters
- | The Wellness Outlet
- | 4 Challenge Programs (per calendar year)
- | Online Health Coaching
- | Health and Wellness Library
- | Insurance Carrier Resource Identification and Optimization
- | Program Evaluation and Reporting



“Life is a struggle, but my work has offered me the possibility of overcoming so many of my challenges and the **chance to better myself**. Not just for me, but for my family! I'm proud of seeing **so many of my colleagues**, right next to me, fighting the same battle. Just one day in, **I feel the inspiration** and mindset to fight this battle together.”  
- Kapnick Strive Participant

## DIGGING DEEPER EDUCATION

Health awareness and education are key tools to leading a healthier life, and an essential component of all Kapnick Strive programs. Individuals who are provided with clear, easy-to-understand, up-to-date information are more likely to take the next step in changing their attitudes and behaviors for better health.

Kapnick will develop and provide customized communications materials to promote and explain the overall wellness program.

### **MATERIALS COULD INCLUDE:**

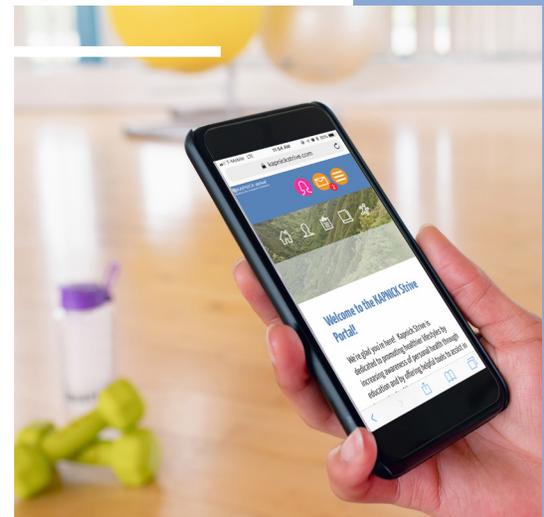
- | Posters
- | Letters
- | Postcards
- | Emails
- | Newsletters
- | Live Webinars
- | Videos

These engaging communication campaigns inform and motivate participants to embrace healthy behaviors.

## DIGGING DEEPER MyWell APP

A key tool in Kapnick Strive's communication toolbox is our app, which provides employees with an easy way to stay informed, on track, and engaged.

Not only can employees use the app to complete their Health Risk Assessment—a lifestyle health report that provides a big picture of their health and well-being—it can also track reward points, which help drive year-long, holistic engagement.

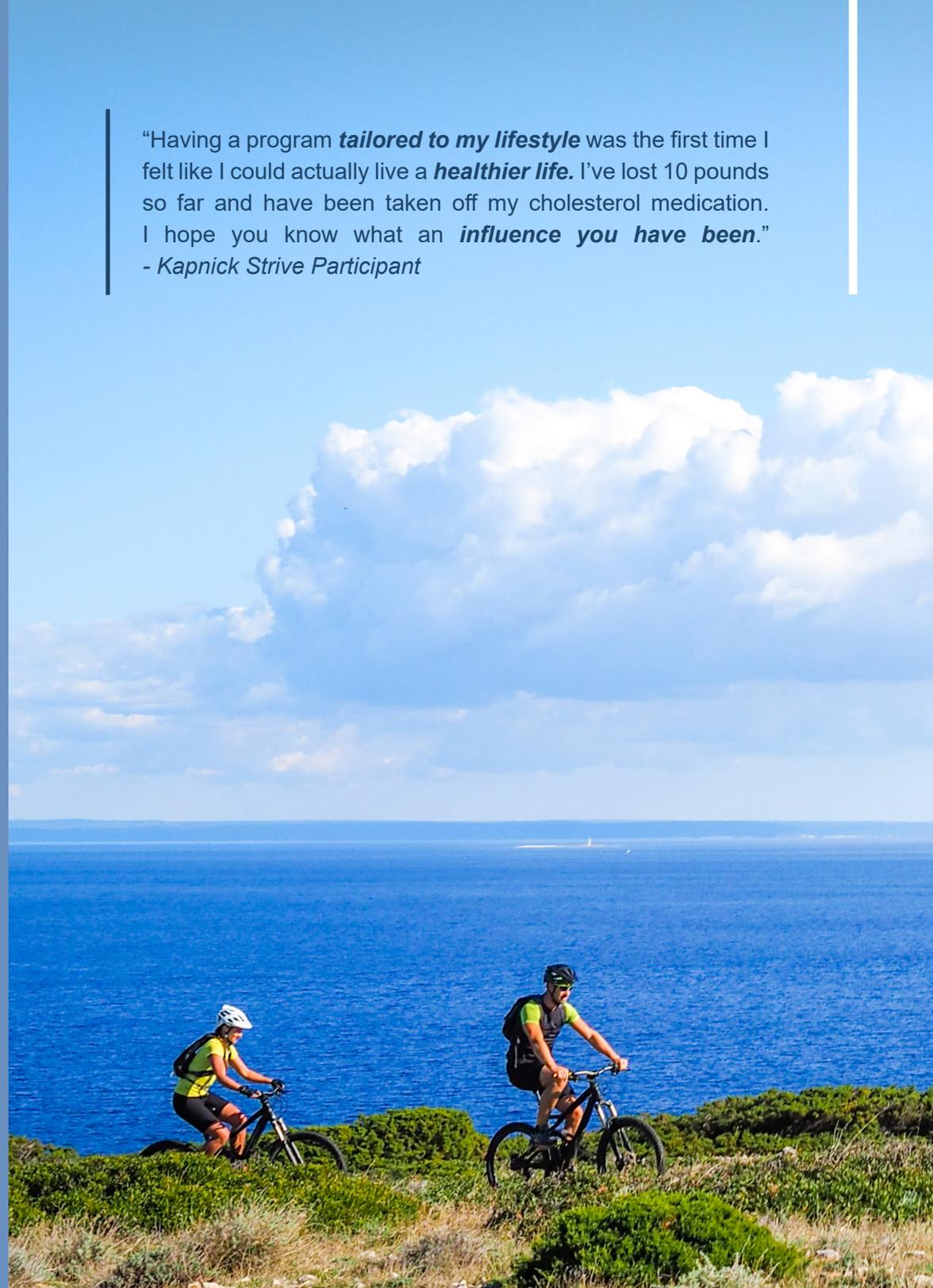


# DIGGING DEEPER ONLINE CHALLENGES

Kapnick Strive's MyWellApp is the perfect tool for hosting either team or individual-based challenges, which can be tailored to meet the needs of your employee population. With tracking capabilities, including built-in syncing with wearable devices (Apple Watch, Fitbit, Google Fit), employee participation is simple and seamless. With the app, participants can track their steps, nutrition, and sleep, whether they're participating in a challenge or just want to stay accountable to themselves.

Additionally, the app has a health and wellness library for self-guided programs on topics such as weight management, stress management, tobacco cessation, and more.

“Having a program *tailored to my lifestyle* was the first time I felt like I could actually live a *healthier life*. I've lost 10 pounds so far and have been taken off my cholesterol medication. I hope you know what an *influence you have been*.”  
- Kapnick Strive Participant





# KAPNICK STRIVE SILVER+ SERVICES

Our Silver+ level offering includes all the benefits of our silver level offering plus the ability to accept physician bloodwork to create an outcome-based program while also promoting annual well visit utilization.

## KAPNICK STRIVE+ SILVER INCLUDES ALL OF THE FOLLOWING SERVICES:

- | Needs and Interest Survey
- | Program Communications
- | Online Health Risk Assessment
- | Aggregate Reporting
- | Customized Wellness Portal
- | Points Program
- | Wellness Committee Consultation
- | 2 Onsite Events  
(per calendar year)
- | Monthly Wellness Newsletter  
and Posters
- | The Wellness Outlet
- | Online Health Coaching
- | 4 Challenge Programs  
(per calendar year)
- | Health and Wellness Library
- | Insurance Carrier  
Resource Identification  
and Optimization
- | Program Evaluation and Reporting
- | Personalized Health Report based  
on PCP well-visit bloodwork
- | Outcome-based Incentive Design
- | Telephonic RAS Coaching
- | Aggregate reporting based on  
PCP well-visit bloodwork

# DIGGING DEEPER PROMOTE UTILIZATION OF ANNUAL WELL VISITS

Strive's Silver+ is designed to offer outcome-based wellness programming through utilizing individuals' primary care physician well visit lab work. The biometrics collected target the risk of Metabolic Syndrome, which puts individuals at greater risk for heart disease, stroke and Type 2 diabetes. Silver+ allows us to identify risks within your population so we can help manage those risks.



# DIGGING DEEPER PERSONALIZED HEALTH REPORT

With Kapnick Strive's Silver+ offering, we have the ability to utilize the participants' primary care physician bloodwork to create a personalized health report for all participants.

## THE SILVER+ HEALTH REPORT PROVIDES:

- | An easy to understand report that identifies at risk health conditions
- | Scoring methodology structured for outcomes-based incentive design
- | Aggregate data that excludes self-reported data to support and design initiatives around high risk areas amongst population

"I feel great now. At 56, I feel like I'm almost in the best shape of my life. The **knowledge** I've gained made it easier to control my eating and exercise habits. I also now know that it's not about the weight you lose, it's about **the life you gain!**"  
- Kapnick Strive Participant

# KAPNICK STRIVE GOLD SERVICES

Most wellness programs fail because they only reward participation. Kapnick Strive is different – we do not confuse effort with results. Our program's flexible incentive models seek to impact your entire employee population, allowing you to adjust the incentive to match the changing needs and outcomes of the program.

While our silver, silver+, and gold levels all promote incentive models, our gold level offering includes everything discussed in silver+ with a key difference. The gold level also provides biometrics screening organized by your Strive coordinator and completed by professional phlebotomists. Paired with aggregate reporting and analytics, these biometrics allow us to strategize the best wellness initiatives to ensure the most effective engagement and outcomes for your unique organization.

## **KAPNICK STRIVE GOLD INCLUDES ALL OF THE FOLLOWING SERVICES:**

- | **Needs and Interest Survey**
- | **Program Communications**
- | **Comprehensive Biometric Screening**
- | **Online Health Risk Assessment**
- | **Individual Health Score and Report**
- | **Aggregate Reporting**
- | **Customized Wellness Portal**
- | **Points Program**
- | **Wellness Committee Consultation**
- | **4 Onsite Events**  
(per calendar year)
- | **Monthly Wellness Newsletter and Posters**
- | **The Wellness Outlet**
- | **6 Challenge Programs**  
(per calendar year)
- | **Online Health Coaching**
- | **Telephonic RAS Coaching**
- | **High Risk Coaching**
- | **Health and Wellness Library**
- | **Insurance Carrier Resource Identification and Optimization**
- | **Program Evaluation and Reporting**

# DIGGING DEEPER COMPREHENSIVE BLOOD WORK

If you can measure it, you can manage it. With Kapnick Strive, we utilize a venipuncture blood draw to measure a comprehensive blood work panel, as the blood draw measures more biometrics than a standard finger stick testing. This biometric data creates an objective individual health score and report for all participants.

## KNOWING THESE BIOMETRICS ALLOWS KAPNICK STRIVE TO ASSIST IN:

- | Managing current health issues
- | Fast tracking participants into care management programs without waiting for claims



## A STRIVE STORY

A participant in the very high risk range worked hard over the course of a year to improve their risk score by 27 points, moving from the very high risk range to the moderate risk range. They achieved this by losing a few inches around their waist, lowering their blood pressure, triglycerides, and glucose, and raising their HDL cholesterol.

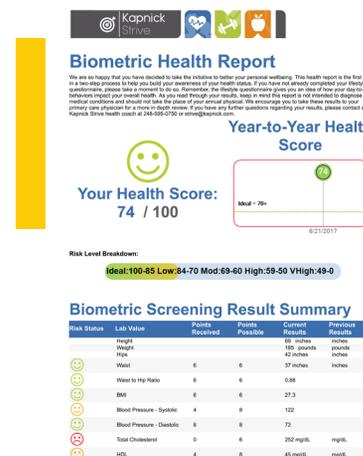
# DIGGING DEEPER HEALTH REPORT

By quantifying health into a simple number, our scoring improves understanding and awareness in your employees and can accurately track population metrics. What's unique about this score is that it is based ONLY on objective data from the health screening as there is often a disconnect between someone's perception of their health and their actual health status.

## THE KAPNICK STRIVE HEALTH REPORT PROVIDES:

- | An easy to understand 0-100 health score
- | Scoring methodology that allows flexible and meaningful incentives
- | Health scores that exclude self-reported data
- | Proprietary scoring model follows best practice approaches by top health organizations

In addition to being easy to understand and an effective incentive tool, the Kapnick Strive scoring algorithm is highly predictive of medical claims cost.



# DIGGING DEEPER AFTER THE BIOMETRICS

At Kapnick, our job is to not only implement a top-notch wellness program, but to also prove that it works. Most wellness vendors use empirical data and ultimately fail to deliver client-specific reporting. Kapnick Strive is different—a custom reporting and analytics model uses your data to gain real insight into your population's health, which allows us to work together to create multi-year strategies based on your specific needs.

Kapnick Strive correlates biometric data to claims costs (when available) to identify trends, reduce risks, and ultimately lower employer costs.

## MULTIPLE REPORTING PACKAGES ARE AVAILABLE, INCLUDING:

- | **PARTICIPATION** - Analysis on incentive design, communication effectiveness, and participation growth
- | **ENGAGEMENT** - Track activity for health coaching, online utilization, goals, and program management
- | **RISK MANAGEMENT** - Break down individual risk factors and show program efficacy through change in risk for repeat participants
- | **CLAIMS & IMPACT ANALYSIS** - Comparison of claims and health data to determine specific risk areas to target

Program evaluation involves taking a close look at your goals and objectives and determining whether you achieved your desired result. Evaluation allows you to celebrate goals that have been achieved and to discontinue or change ineffective initiatives.

## OUR TIERED SCORING STRUCTURE REWARDS PROGRESS NOT PERFECTION

This leads to higher participation and better results in high risk populations





Ultimately, improving health and employee accountability are the only paths to reduce the costs of employee healthcare; and it works. Our incentive model drives participation levels that consistently outperform the industry average. Combined with our in-house services and analytics, Kapnick Strive is second to none in worksite well-being.

**Kapnick Strive incentive model drives participation levels that consistently outperform the industry average.**

**45%**  
**PARTICIPATION**  
**INDUSTRY AVERAGE**

**82%**  
**KAPNICK STRIVE**  
**PARTICIPATION**

### **A STRIVE STORY**

A long-term Strive client has 500 employees participating out of 650 eligible employees. The average claim cost of participants (\$3428) is 46% less than the average claims costs of non-participants (\$7417). When we conducted a four-year repeat participant study, we found a 48% increase in “Ideal Risk” participants, and 38% decrease in “Very High Risk” participants.



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