



HealthSource Solutions

*Healthier Employees,
Healthier Companies.*



NORTH RISK PARTNERS[®]

HealthSource Solutions

Healthier Employees; Healthier Companies



Success

Providing wellness services since 1979



Expertise

Best practice model and tools



Custom Solution

Meet each culture's needs



Service

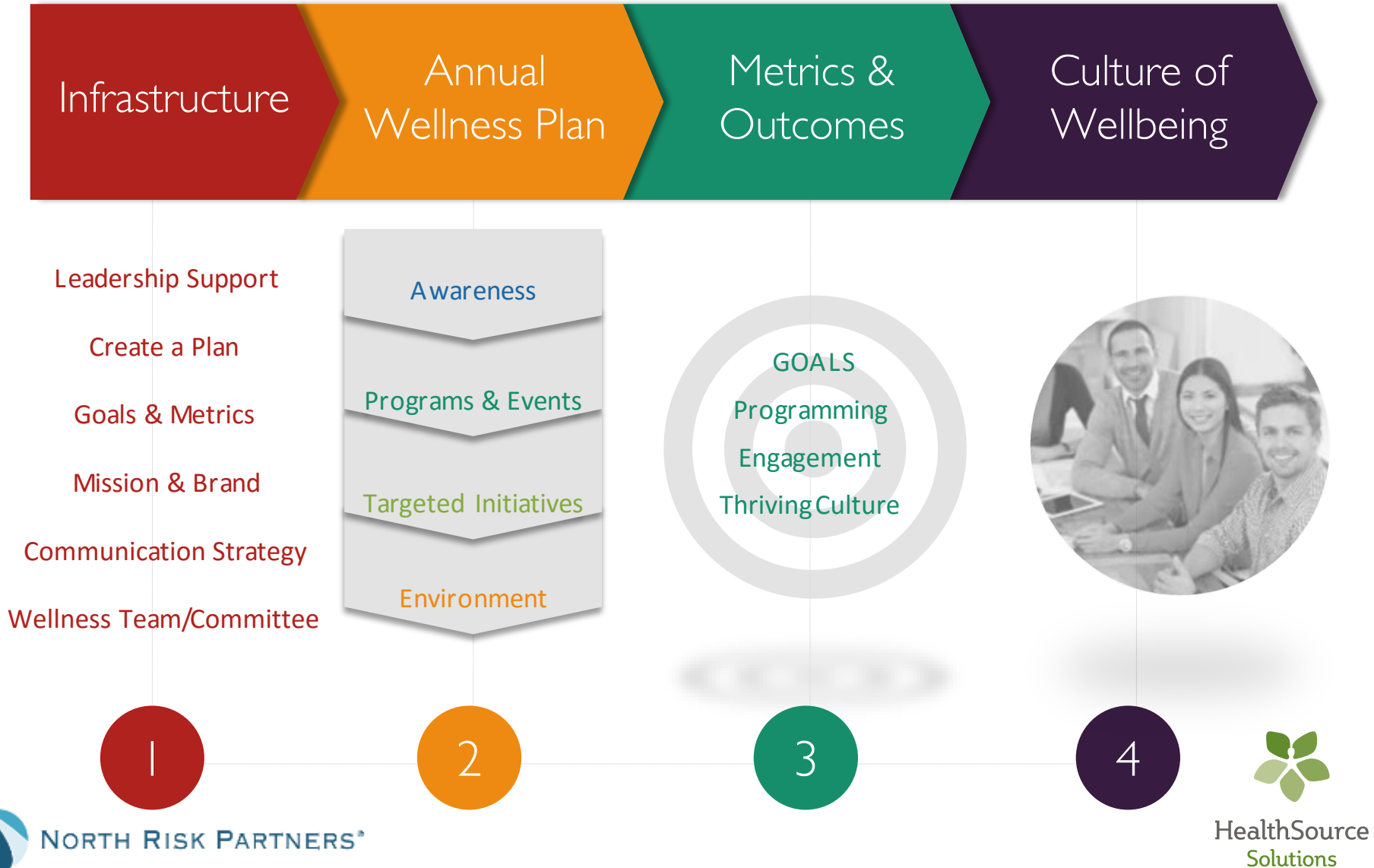
Hands-on support

Our Goal

To support the dynamics of your culture and reach the individual needs of your employees.

A Successful Model

Working Well Together



MyWave Connect

- A digital library provided to North Risk Partners clients at no charge
- Resources to support strategic health and wellness initiatives

Turn-key Programs

Employee Communications

Kickin' Butts

Announcing Kickin' Butts!
Have you been looking to quit smoking? Let help!

By joining the Kickin' Butts program, you can receive free counseling sessions and financial incentives to help you kick the habit in 12 weeks or less!

To sign up, fill out the Kickin' Butts registration form and return it to the Kickin' Butts program coordinator. [\[Insert contact\]](#)

Deadline: [\[insert date\]](#)

#KickinButts

Kickin' Butts Pre-program Survey

As the Kickin' Butts program commences, take a minute to reflect on your desire to enroll. What made you want to quit smoking?

This survey will be used to determine what kind of smoker you are and your opinion of the Kickin' Butts program. Participation in this survey is voluntary. All information will be kept confidential and used only for anonymous data reports.

Take a few moments to reflect on the Kickin' Butts program.

Name: _____

Current number of cigarettes per week (or leaf tobacco): _____

1. Why did you decide to participate in the Kickin' Butts program? What are you hoping to get out of it?
2. How long have you been a smoker?
3. How long have you wanted to quit smoking?
4. What are your main reasons for wanting to quit?
5. Estimate how many cigarettes you smoke a day.
6. Aside from cigarettes, do you consume any other tobacco or nicotine-based products (chewing tobacco, snuff, or pipes, etc.)?

The Power of Protein
Protein is important to the function and health of muscles, bones, skin and blood. Like good fats, protein is a macronutrient that must come from a source.

FINANCIAL WELLNESS

EMPLOYEE'S GUIDE TO UNDERSTANDING THE ROTH 401(k)

What is a Roth 401(k)?
Just as its name suggests, a Roth 401(k) combines the features of a traditional 401(k) plan with those of a Roth IRA. It is offered by employers just like a traditional 401(k), but similar to a Roth IRA, contributions to a Roth 401(k) are made with after-tax money.

With a Roth 401(k), you pay taxes at your regular income tax rate on your retirement contributions. With a regular 401(k), retirement contributions are not taxed at the time of deposit, but the contributions (and earnings on those contributions) are taxed at the time of withdrawal. However, withdrawals of Roth contributions (including earnings on those contributions) are tax-free if withdrawals begin after age 59½ and five years have passed since you first made Roth contributions to the 401(k) plan.

Are you eligible?
You are eligible to make Roth contributions if you participate in your employer's 401(k) plan and your employer has chosen to offer a Roth 401(k) feature.

How do you participate?
Under a roth plan design, you will receive the same matching contributions that you would have received had you elected to opt to have your contributions in a traditional 401(k) account. You are not taxed on employer matches at the time the matching contributions are made. Matching contributions accumulate in a separate account under the 401(k) plan that will be taxed as ordinary income at withdrawal.

Will you still be entitled to matching contributions?
Under a roth plan design, you will receive the same matching contributions that you would have received had you contributed on a pre-tax basis to a traditional 401(k) account. You are not taxed on employer matches at the time the matching contributions are made. Matching contributions accumulate in a separate account under the 401(k) plan that will be taxed as ordinary income at withdrawal.

How much can I contribute?
Your combined contributions to both traditional and Roth 401(k) plans cannot exceed \$18,000 (\$24,000 for employees 50 years of age and older) in 2017.

How does a Roth 401(k) differ from a traditional 401(k)?
The primary difference between the two plans is in the way your contributions and withdrawals are taxed. The contributions made to a traditional 401(k) account reduce the amount of income you have to report that year, resulting in a smaller tax bill. You pay taxes on those contributions, plus the investment earnings, when withdrawing funds from the account.

There is no difference in investment opportunity between a traditional 401(k) and a Roth 401(k).

However, with a Roth 401(k), your contributions do not reduce your taxes in the year of the contributions, but all of the earnings in that account will be tax-free as long as the account exists. If certain requirements are met, you do not pay taxes on the Roth contributions, including the investment earnings, upon withdrawal.

What is the five-year requirement?
You must hold your Roth account for five years, and be over age 59½ or disabled in order take a tax-free qualified distribution. The five-year clock starts on the first day of the first year in which you make a Roth 401(k) contribution to the account.

Holiday Stress and Your Budget
The holidays are often a stressful time of year, and money problems are one of the leading causes of that stress. If you haven't budgeted ahead for the holiday gift season, don't despair—with proper budgeting and a handful of smart shopping ideas, it is still possible to find the perfect gifts for everyone on your list.

NORTH RISK PARTNERS

Calendars

2017 National Health Observances

2017 Live Well Planner



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HealthSource Solutions

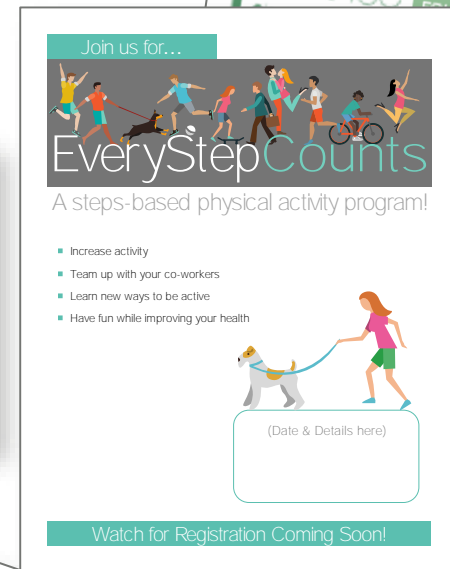
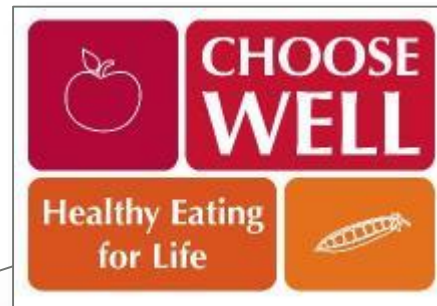
Wellness Programs

Choose the ones that best fit your needs

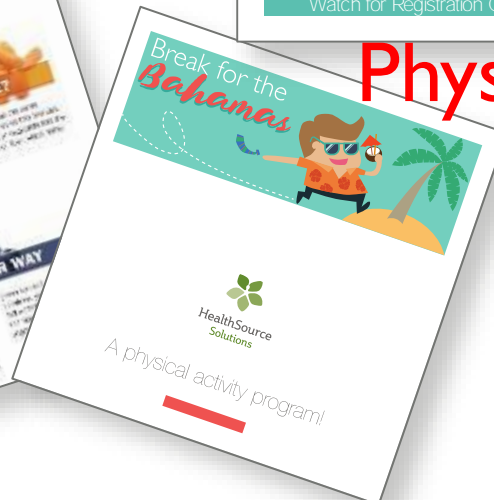
Mental Wellbeing

- Standalone
- Turnkey
- Available on our website

Nutrition



Physical Activity



Healthier Living

Small Business Solution

- Designed for companies with 5 to 500 employees
- An affordable and easy 12 month plan
- Requires minimal work
- Targets daily lifestyle behaviors that impact our biometric numbers or overall wellbeing
- Multiple years are available



Healthier Living

What this solution includes!

- 12 month wellness calendar
- 4 Turnkey programs – includes materials and individual tracker
- Monthly Wellness Newsletter
- Walking route cards
- Medical self-care information
- Personalized marketing – includes online or paper signup, personalized registration, talking points, tip sheets
- Designated HSS Wellness Coordinator - initial planning call & quarterly conference calls
- Employee Survey
- Year-end summary

Total Eligible EE's	Annual Fee
<25	\$1,900
26-50	\$2,200
51-75	\$2,600
76-100	\$2,900
101-150	\$3,600
151-200	\$4,200
201-250	\$4,800
251-300	\$5,300
301-350	\$5,900
351-400	\$6,300
401-450	\$6,600
451-500	\$7,000

Wellness Program Management

Comprehensive Wellness Solution

Designed for companies who are looking for year-round dedicated support in:

- Enhancing a wellness plan
- Developing custom goals and metrics
- Implementing a communication strategy
- Driving leadership involvement
- Leading a wellness committee
- Maximizing current resources
- Running campaigns and programs
- Consulting on policy and environment
- Monitoring goals and metrics and provide reporting



HSS Program Managers



Leads Planning
&
Goal Setting



Develops
Marketing &
Communications



Leads Wellness
Committee &
Champions



Drives
Wellness Portal
Visibility &
Engagement



Maximizes
Wellness
Resources

*EAP, Medical, 401k,
Community*



Integrating
Safety & Injury
Prevention



Tracking,
Metrics,
Outcomes



Impacts
Environment &
Culture



Coordinates
Activities &
Events



NORTH RISK PARTNERS®



**HealthSource
Solutions**

Develop a Plan:

	January	February	March	April	May	June
Awareness and Communications	Healthier Living newsletter →					Sun Safety messaging
Programs/Events			Building Your Way to Wellness (8-weeks)			
Targeted Programs		Connect to tobacco resources				
Environment/Culture			Healthy Potluck	Walk Wednesday's →		Healthy Potluck
	July	August	September	October	November	December
Awareness and Communications	Healthier Living newsletter →				Dodging Diabetes messaging	
Programs/Events		Choose Well (4-weeks)		Healthy Habits, Healthy You (4-weeks)		
Targeted Programs				Flu Shots	Connect to tobacco resources	
Environment/Culture	Walk Wednesday's →		Healthy Potluck			Healthy Potluck



Recruit and Lead the Wellness Committee

Get your people involved as leaders



- Assist with annual program and implementation
- Represent employees' needs and interests
- Promote, support and participate in the wellness program
- Obtain informal employee feedback on programs that have been implemented
- Recommend environmental changes for improving the health of employees



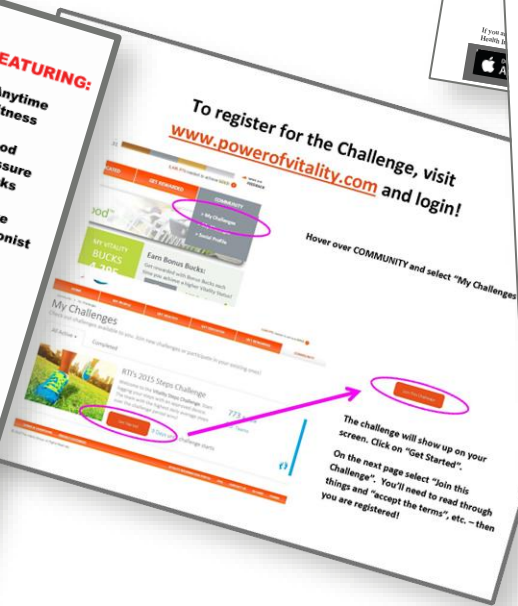
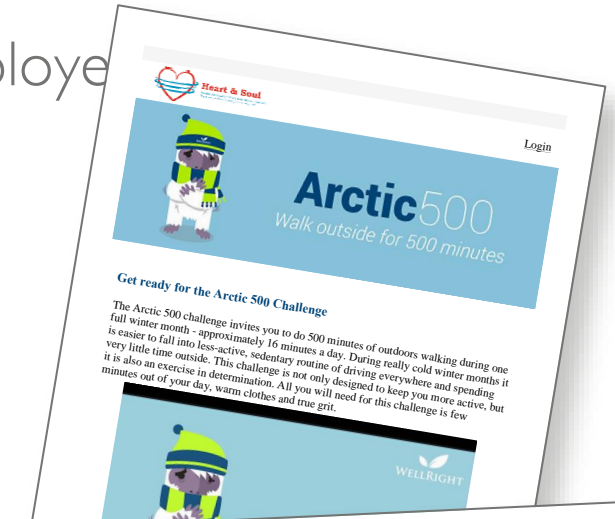
Put the wheels of your wellness program in motion!



Support Communication

Personalized for your employee

- Program Launch
- Informational
- Instructional
- Promotions



Awareness and Education

Keeping the Message Alive and Visible Year Round!

HEALTHIERLIVING

HealthSource Solutions

SEPTEMBER 2014

WHAT'S INSIDE

- ASK THE EXPERT: An ITU Stresser?
- TARGET TRAINING: Growing Strong
- LIFE BALANCE: Slow Your Roll
- CHALLENGE OF THE MONTH: ID Your Stressors
- FOOD FOR THOUGHT/RECIPE: The Best Vegetable You're Not Eating

UPDATES

- Check in with yourself this month. If you feel overwhelmed and cannot cope, check to see if your employer offers an Employee Assistance Program. An EAP is a professional support service that offers confidential assistance on a wide variety of problems to employees and their families. If your employer does not offer an EAP, consider a visit to your family physician.
- Whether you're a seasoned yogi or interested in trying yoga for the first time, there's no time like the present to roll out your mat and take some time for yourself. Celebrate National Yoga Month and get one week or five yoga at one of over 2,300 participating studios nationwide. To claim your free week, visit YogaHealthFoundation.org.

DE-STRESS IN 5 MINUTES OR LESS

Unwanted stress can appear in everyday situations such as traffic jams, family disagreements, work overload, or a confrontation with a coworker. The next time you feel overwhelmed, try one of the coping skills below. They can help you regain a sense of balance and control.

Breathe Deeply. Diaphragm breathing (or deep breathing) can lower your heart rate, increase feelings of calmness and increase concentration. To begin, slowly inhale to 10 as you inhale through your nose. Slowly count to 10 as you exhale through your mouth. Repeat two to four times.

Take a Break. Get out of your immediate location and go anywhere! These preventive "time outs" allow you to slow down, adjust your attitude or think through a response to a particularly stressful situation. Take a walk, get a drink of water, or simply "be" for a moment.

Progressive Relaxation. This is a method of alternately tensing and relaxing muscles. This can help you reduce the tension between tense muscles and relaxed ones. To begin, sit in a comfortable position. Starting with your hands, hold for a count of four, then release. Concentrate on what the tension feels like. Move on to other parts of your body: slump your shoulders, press your elbows back or curl your toes downward.

Self-massage. Massage can help relieve tension in tired or aching parts of your body. The next time you feel overwhelmed, try a temple release massage. Place your palms on your temples, with fingers meeting at the top of your head. Gently apply pressure to palms while massaging in a circular motion.

Positive self-talk. When you're stressed, it's easy to down in a negative self-criticism. "I should have..." or "I am so stupid..." When these thoughts arise, reframe them into positive ones. For example, change "I should have..." to "I will..." or "focus on positive ways to say things to yourself and those around you."

SWAP THIS FOR THIS

soda (20 oz.)	water
	
Calorie content: 250	Calorie content: 0
Price: \$1.50	Price: FREE

Need a snack and only have this?

It can get you this...

or this...

or this!



TODAY IT'S Half FULL



HEALTH MATTERS

Rethink your drink

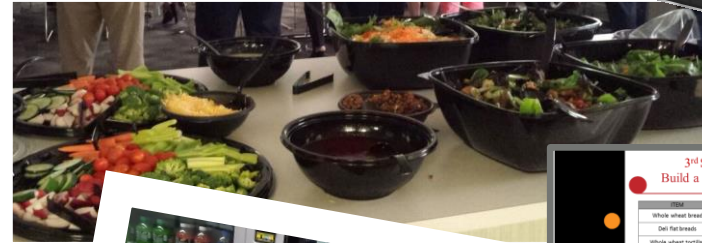



Consult on Environment and Culture

Make your work place a healthy space



KICK IT
TOGETHER



**3rd Shift Sign-Up
Build a Sandwich Potluck**

ITEM	AMOUNT
Whole wheat bread	
Onion flat breads	
Whole wheat tortillas	
Low fat mayonnaise	
Low fat meat (or other fill)	
Reduced fat cheese slices	
Ham slices	
Turkey breast slices	
Chicken breast	
Hot sauce	
Tomatoes to slice	
Leaf lettuce	
Sprouts	
Cucumbers	
Green/Yellow Peppers	
Low fat honey mustard	
Low fat ranch	
Carrot Salad	NH Wellness/Incentive Goodfellow

Be sure to bring appropriate amount! Wash and sanitize! Thank you!

DATE/TIME OF POTLUCK: _____



Programs

Choose the ones that best fit your needs



Join us for...

EveryStepCounts

A steps-based physical activity program

- Increase activity
- Team up with your co-workers
- Learn new ways to be active
- Have fun while improving your health

(Date & Details here)

Registration Coming Soon

Life in Balance

BUILDING A FOUNDATION

Do you find purpose in your work?

Do you feel the need to overcome your distractions?

How do you want to feel?

Rediscover meaning and purpose in your work. You know what you want, but you're not getting it. It's time to take control. All the answers you need are right in front of you. It's time to take control.

Everyone experiences distractions. There are ways to manage them.

Week 1

Break for the Bahamas

HealthSource Solutions

A physical activity program!

WHY 5 A DAY?

GET TO KNOW PORTION SIZES

TO JUICE OR NOT TO JUICE?

5 A DAY THE COLORFUL WAY

activity BINGO

Team Scorecard

Team Name: _____

Team Captain: _____

Each week record the number of Bingo's completed by each member of your team. At the end of the week, add up the total number of Bingo's completed and calculate your team's weekly average. Submit the weekly average to your site's office director by noon on Tuesday each week.

Name	Week 1	Week 2	Week 3	Week 4	Total # of Bingo's Completed
1.					
2.					
3.					
4.					
Total Bingo's					
Average # of Bingo's (Total Bingo's / # of team members)					

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CHOOSE WELL

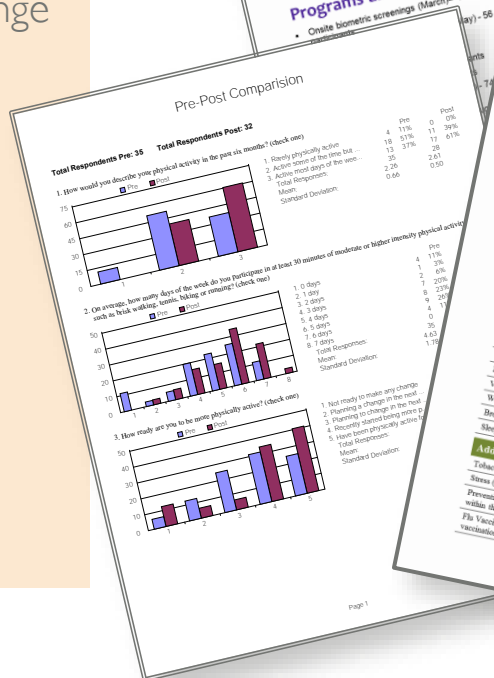
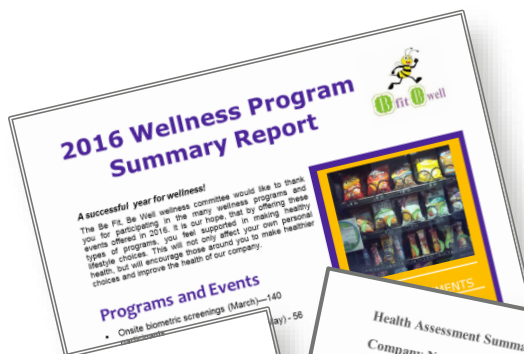
Healthy Eating for Life

Outcomes & Metrics

Measuring change and success

Tools

- Health Assessment
- Behavior change results
- Participation numbers
- Satisfaction surveys
- Employee testimonials



Reports

- Aggregate reports
- Health assessment summary report
- Year-over-year data
- Year-end scorecard

Health Assessment Summary HealthSource Solutions

Company Name

Demographics

75% participation	470 out of 643 eligible employees participated in the health assessment
62.9% male	463 male completes
37.1% female	65 female completes

Biometrics

Category	2016	2015
Blood pressure		
Pre-hypertension (120-139/80-89)	45%	Needs Improvement
Total cholesterol	9.3%	Needs Improvement
>200	27.7%	51.2%
HDL cholesterol		
<40	27.7%	16.3%
Non-fasting glucose	43.8%	32.0%
>140	4.0%	35.2%
HbA1c		
25-29.9	16.5%	8.5%
>30	43.0%	27.0%

Health Behaviors

Category	2016	2015
Physical activity (30 minutes, 5 days per week)	36.5%	34%
Strength training (2+ days per week)	19%	27.0%
Fruit (2+ cups a day)	28%	Meet health recommendation
Vegetable (2+ cups a day)	31%	11.3%
Whole grains (3+ servings a day)	33%	27.2%
Breakfast (Daily or most days of the week)	50%	NA
Sleep (7+ hours a day)	50%	NA
Additional Health Numbers	47%	57.0%
Tobacco use (Are current smokers)	4%	NA
Stress (Have no high-stress indicators)	14.8%	NA
Preventive Exams (Have had a physical exam within the past 1 - 2 years)	61.5%	17.2%
Flu Vaccination (Have received an annual flu vaccination)	60%	70%
	43%	53%





Our Wellness Portal

Simple. Fun. Wellness.

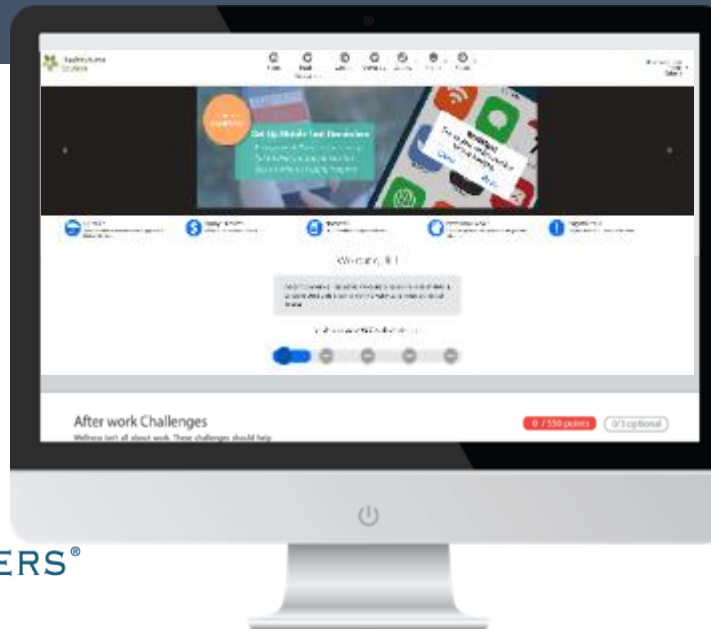


What Makes Our Portal Unique

It's Simple

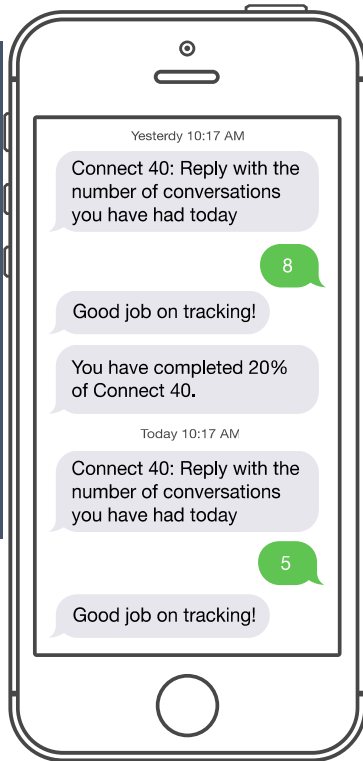
Unique Characteristics

- Highly Customizable Setup and Design
- Flexible rewards structure and management
- Text Tracking allows for easy & fun engagement
- Simple for employees to use
- 101 built in challenges
- Easy Administration – we provide the support
- Robust Reporting
- Telephonic Health Coaching



Our High Tech

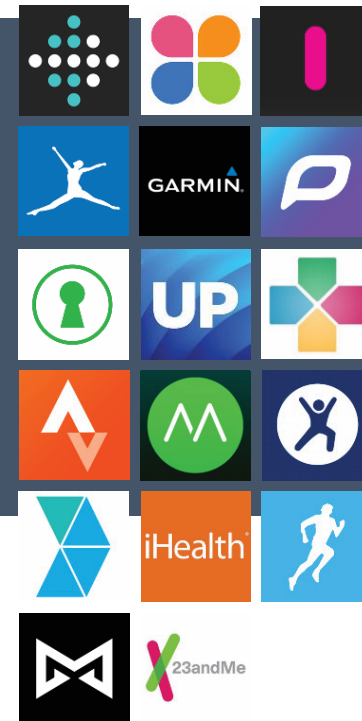
Tracking is easy with reminders, syncing and app integration



Text Messages



Mobile App



Devices & Apps Integration

Our Team is Your Team



65 years of experience in worksite health promotion!

- *Execute overall strategic wellness plan*
- *Guidance on wellness goals, strategy, metrics*
- *Lead/attend monthly wellness committee meetings*
- *Manage communication plan*
- *Drive awareness to wellness tools and resources*
- *Consult on policy and environment*
- *Year-end summary reporting*



Getting Started

How do we do this?



If interested reach out to your North Risk Partner's Advisor and they will connect you with HealthSource Solutions.



HealthSource
Solutions



NORTH RISK PARTNERS®



MIDWEST
**HEALTH
PROMOTION**
CONFERENCE

EST. 2000



Recharge!

Connect!

Grow!

Save the date: **Monday, October 1, 2018**

St. Paul RiverCentre



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