



## Health & Wellness: Offering comprehensive, state- of-the-art health and wellness programs.

Medicus assists employer groups in addressing rising health care costs related to members with chronic conditions. Chronic conditions increase the costs of healthcare plans through higher absenteeism rates, increased worker's compensation claims, and decreased productivity and presenteeism. Programs are tailored to meet the employer's specific needs and are fully integrated with the components of Medicus' medical management services.

Employer sponsored health and wellness programs promote employee wellness and disease prevention which aid in combatting chronic healthcare conditions. Focusing on a wellness program helps employees make better choices for their health and well being on a daily basis.

Chronic diseases, such as cardiovascular disease (primarily heart disease and stroke), cancer, and diabetes are among the most prevalent, costly, and preventable of all health conditions. More than ninety million Americans live with chronic illnesses. The medical costs for chronic diseases (most of which are caused by high-risk behaviors including, obesity, poor nutrition, and smoking) account for sixty percent of the nation's \$1.4 trillion cost for medical care.

A comprehensive approach to wellness consists of employee education, health screenings, stress management, smoking cessation, weight management,

nutritional education, and individualized lifestyle coaching. Medicus' wellness program components for employer groups include Health Risk Assessment (HRA) questionnaire; biometric screening; health screening and body composition; consultation of



According to the Centers for Disease, Control and Prevention, the top ways to stay healthy and prevent stroke, diabetes, heart disease, and cancer include: sun protective practices, not smoking, moderate alcohol use, maintaining a healthy weight, regular exercise, proper nutrition, preventative cancer screening, and vaccinations.

all health screening results; monthly educational information; and continuous coaching throughout the year, if enrolled in the wellness program.

Implementing a wellness program will help move employees who are in high risk categories to lower risk categories; thereby, lowering the claim cost for the employer and increasing the good health of their employees, a win-win situation for both parties. Remember the best claims discount is a claim that never occurs. Prevention is the key.

Sources: Time Magazine 2004, National Provisioner 2006, Benefits Quarterly 2005, Journal of Occupational Medicine and Environmental Medicine 2002, American Journal of Health Promotion 2005, Centers for Disease Control & Prevention 2008.



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