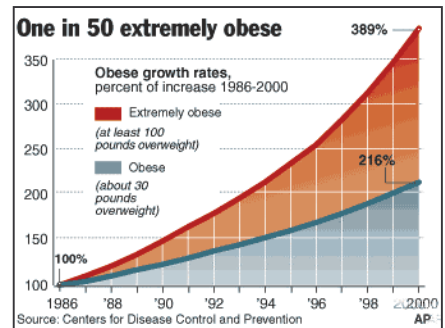


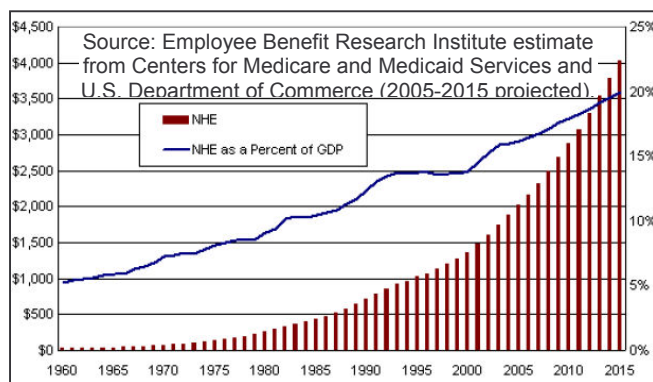
Lifestyle Intervention Programs for Employee Health

The cost of health care for our workforce is now pricing America out of world markets and accelerating the slide in our economic prowess and power. Detroit has joined the ranks of our once-upon-a-time-great cities facing massive unemployment as America's automobile industry falls behind. Toyota overtook GM as the top global seller last year. All we have to do is take a look at any parking lot in America to see why. Even Americans buy more foreign models than our own, and for one simple reason—we get more product for our money.



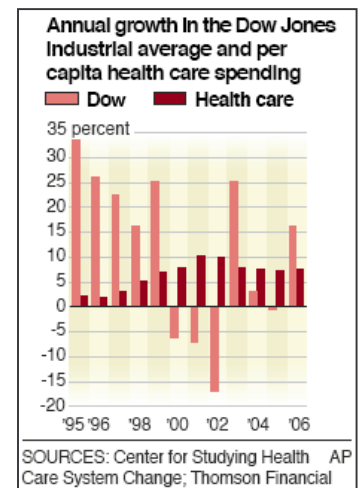
And the biggest ticket item in the manufacturing cost for an American-made automobile is not the sophisticated satellite-linked computer system nor the fuel-efficiency engineering. **No, it is the cost of health care for the autoworkers that build that car.**

“High health care costs are at the heart of Detroit’s problems. GM, Ford and Chrysler are pushing hard for an overhaul, having long argued that the nearly \$100 billion that union contracts require them to pay out for active workers, retirees and their families’ health care add some \$1,500 to the cost of building each car.” (Roland Jones, Assoc. Ed., MSNBC, Sep 24, 2007)



The soaring cost for health care is not impacting only the auto industry—it is affecting every industry in the country. About 15% of the entire GDP goes to pay for health care, and the number continues to grow. The Dow Jones growth rate has declined while health care costs have almost doubled in the last decade alone.

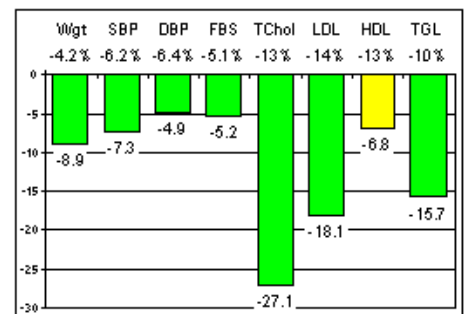
Heart disease is the leading cause of death in the U.S. Cancer is a close second, with stroke



and diabetes not far behind. Yet these are merely the proximal causes of death—this is what the patient died of, but not what actually killed the patient. The leading ultimate causes of death are tobacco, poor diet and inactivity. The CDC estimates these three lifestyle factors cause close to half of all deaths in America, and the numbers are rising. In the midst of a medical technology explosion, we are facing the prospect that this may be the first generation in over 200 years to have a shorter lifespan than their parents. (Olshansky SJ, et al. A potential decline in life expectancy in the United States in the 21st century. NEJM 2005 Mar 17;352:1138-45.)

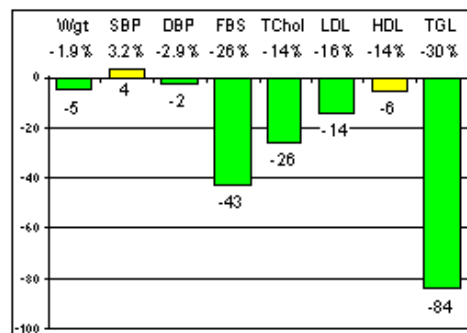
The Coronary Health Improvement Project is changing this trend. Research has shown that, while poor lifestyle choices cause disease and increase health care costs, it is **never too late to reverse those effects by making the proper lifestyle changes.** This proven, award-winning lifestyle intervention program has been carefully developed to attack not the symptoms of ill health, but the causes.

Results from six corporations that conducted CHIP programs for employee wellness were published in the Rockford Register Star. (bar chart to right) Wellness author and professor, Dr. Steve Aldana, described them as "the best results I have seen in any corporate wellness program, and I've seen a lot." Professor Aldana went on to say, "this [CHIP] lifestyle is a very powerful drug."



The CHIP program routinely reduces cholesterol by 10-15% with corresponding drops in other chronic disease risk factors. Each 1% drop in cholesterol reduces risk of heart attack by 3%, so it can reduce risk by almost half. Blood sugar and blood pressure come down and weight typically drops by 6-8 pounds in the first month. The health improvements of CHIP programs have been carefully studied and the findings are published in a number of articles in peer-reviewed journals.

The Rocky Mount Lifestyle Health Center collaborated with Carilion Clinic to formally study the effects of the CHIP program in patients with uncontrolled type 2 diabetes. The outcomes were even better than expected with an average drop in fasting blood sugar >25% (43 mg/dl). The average drop in cholesterol was 14% (26 mg/dl). A number of the patients had to discontinue or reduce their medication dosing. (bar chart at right; find more results under our Results web page at www.lifestylehealthcenter.org/results.htm)



These results demonstrate why the Center has chosen the CHIP program as the center for our state-of-the-art lifestyle treatment interventions. We combine computerized lifestyle assessment technology and Group Medical Visits with the CHIP lifestyle education program. With this powerful combination we can consistently arrest and reverse chronic diseases, such as heart disease, diabetes, hypertension and obesity.

The Rocky Mount Lifestyle Health Center is making our proven lifestyle treatment program available to local employers. We know it will reduce their employee health care costs by giving their employees better health and reducing absenteeism. We are so confident of these results that we are willing to carry the costs of conducting our treatment program for employees. Rather than asking employers or employees to prepay the costs, if the employer meets certain cost accounting pre-conditions, we will bear the costs for up to one year after the employees complete the initial 4-week intensive phase of treatment. In this case there is no financial risk to the employer, or to the employee.

Our fee is covered by the cost savings accrued by the employer. We accept 75% of the cost savings accrued during the first year, leaving 25% for the employer with no expense or financial risk. The Burroughs Corporation (Kalamazoo, MI) spent just over \$6,000 to conduct a CHIP program for 27 employees. One year later they had realized a net savings of over \$12,000, a gross savings of \$667 per employee. Projected savings for 100 local employees are shown in the spreadsheet (*sidebar to right*). The employer's portion of the savings for 100 employees would be \$16,250 (25% of \$65,000). Our treatment program would pay an employer similar to Burroughs \$162.50 per employee in one year to have us provide a proven wellness program for their high-cost employees. If the annual savings were half that of Burroughs, it would still be over \$80 per employee. It is hard to say no to this kind of an opportunity.

Burroughs Corporation Figures (Kalamazoo, MI)					
Number of employees	First year savings	Savings /employee	75%	25%	
27	\$18,000	\$666.67	\$500.00	\$166.67	
Your Corporation (Rocky Mount, VA)					
Number of employees doing CHIP	Projected first year savings	Projected annual savings /employee	75% savings	Employer total share (25%)	CHIP total share (75%)
100	\$65,000	\$650.00	\$487.50	\$16,250	\$48,750
100	\$50,000	\$500.00	\$375.00	\$12,500	\$37,500
100	\$35,000	\$350.00	\$262.50	\$8,750	\$26,250

For self-insured employers this is a simple straightforward process. For companies that are not self-insured, we are willing to work out a suitable basis involving the insurer to share in the actual cost savings that accrue during the first year after the initial treatment. Depending on the insurer and the group health contract, this may take any of several different forms. In cases where cost savings cannot be quantified or shared, the Center is willing to work with employers and insurers to configure a coverage package that incentivizes employees to participate using a combination of subsidy and fee reimbursement for employees who participate in the treatment program. If the employer is able to guarantee payment, the Center can defer payment for up to six months, thus eliminating the need for the employer to spend any funds until cost savings have accrued.

Make this effective treatment program available to your employees and begin saving now. This truly is a win-win-win for employees, employers and society as together we turn back the epidemic of chronic disease impairing our workforce and our economy.

Call 540-483-7775 now for more information. Visit us at www.lifestylehealthcenter.org.