

Well PAC

A Wellness Plan from The Physicians' ASSURANCE Corporation (TPAC)

It's no secret that annual health care benefit plan cost increases consistently outpace what most employers can afford. As a result, these employers pay more to the insurance company, while shifting some of the costs to their employees, often raising deductibles, increasing employee premium contributions and eliminating or reducing benefits. This is a temporary fix, as it drives financial behavior but does little to improve employee wellness. A more sensible approach is to address what's causing the claims—not just who's paying the bill.

That's why The Physicians' ASSURANCE Corporation (TPAC) is offering WellPAC, an integrated wellness program designed to encourage active, healthy lifestyles, which in turn may help employers reduce and stabilize their health benefit spending. The result is a healthier benefit plan—and that's a win-win for everyone involved.

Available for groups of 51 or more eligible employees, WellPAC empowers employees by providing them with the necessary tools to engage in healthy living. Education and awareness are key components of this program.

As employees learn about the status of their health, they are then equipped with the knowledge and the tools needed for improvement.



The Physicians' ASSURANCE Corporation
"From those you trust with your health."

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WellPAC is fully integrated with TPAC's Care Management programs which are standard on all TPAC medical plans. These Care Management programs are voluntary and are available for the following conditions:

- Diabetes
- Asthma
- Coronary Artery Disease (CAD)
- Congestive Heart Failure (CHF)
- Chronic Obstructive Pulmonary Disease (COPD)



Here's How It Works ...

- Employers simply choose to have the WellPAC wellness program added to any TPAC medical plan at no cost.
- For choosing WellPAC, employers receive a 2% premium discount.
- To incent participation, employers are required to choose one of these incentive options:

Option #1

Employee Premium Contribution Incentive

Employees not participating in the wellness program will have higher employee premium contributions by at least \$20 for employees with single coverage and \$40 for those with family coverage.

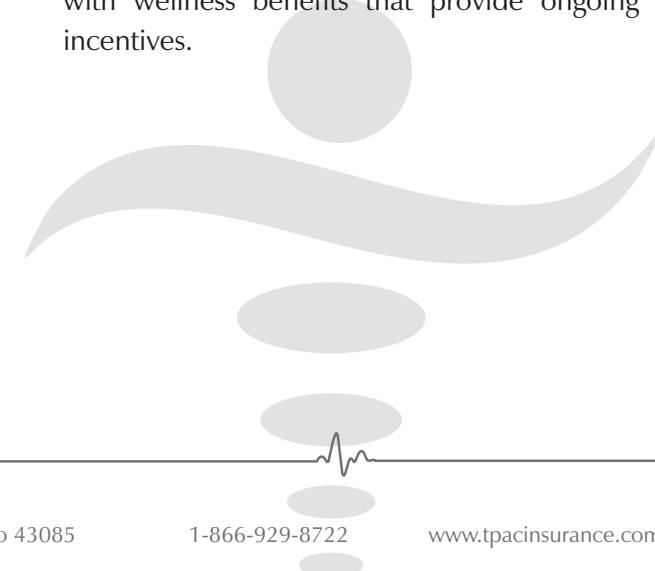
Option #2

Benefit Plan Incentive

(only available if group offers a dual option)

Employees not participating in the wellness program will enroll in the leaner benefit plan. The two plans must have a premium differential of at least 5%.

- Participants then have a two-month period to complete a health evaluation, which includes a blood draw, blood pressure test and health-risk assessment.
- This generates a *confidential* personal health advisory report that is provided to participants.
- Employers receive a report showing only the names of the participants, and if there are more than 100 participants, an aggregate report (containing no PHI).
- Best of all, the entire program is designed to improve the health status of employees with wellness benefits that provide ongoing incentives.



To learn more about WellPAC, contact your broker or visit www.tpacinsurance.com.

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