

**Achieving Financial Wellness** 

#### Health Index Calculator™ (HIC)

Bridging the Gap between Physical Health and Financial Wellness

The Health Index Calculator is a web-based, content rich assessment tool that identifies individual financial and physical health risks. The purpose of the tool is to help participants understand the relationship between health and wealth.

Using personal economics (personal monetary savings), individuals are motivated to engage in health behavior change that result in improved personal health and wealth.



"The Health Index Calculator is the solution that definitively links good health to financial wellness. It combines the best aspects of a health risk assessment into a content rich tool that motivates health behavior change by using personal economics". ---**Dr. Dee Edington PhD.** 

**Financial Wellness Score**: Identifies personal financial risks, factors linked to lost productivity, stress, poor health and work/life satisfaction.

**Self-Directed "Alerts"**: Provide reliable, "just in time" content includes access to programs, products and services that supports behavior change and wealth accumulation.

Seamless Integration: The Health Index Calculator is a vendor agnostic tool that seamlessly integrates with existing platforms, programs and services; maximizing an employer's wellness investments. The HIC can be implemented anytime!

#### **HIC Advantages**

- Physical AND Financial Wellness Solution
- Health to Wealth Connection
- Transforms Health to Wealth
- Improves Productivity
- Maximizes Wellness Investments
- Replace or Supplement HRA
- Lowers Healthcare Costs

Investment in employee financial wellness can realize a 3:1 return in improved workplace productivity.

Source: www.pfeef.org

# Transforming Health into Wealth...It's that Simple!

### Customization

The Health Index Calculator is a vendor agnostic tool that seamlessly integrates with existing platforms, programs and services; maximizing an employer's wellness investments.

Features include:

- Customization and Branding
- Complete Program and Service Integration
- Data Exchange (Import Biometrics)
- Easy Implementation (Anytime)
- Turn-Key Communications and Launch Program
- Participant Financial Wellness and Health Index Scores
- Employer Aggregate Reporting (Population Financial AND Physical Health)
- Health and Financial Risk Stratification (Outreach to High Risk Participants)
- Replaces or Supplements Health Risk Assessment



#### **Financial Wellness Score**

The Financial Wellness Score is a 12 question survey that measures four (4) aspects of individual financial health. Participants receive an immediate score that indicates their Financial Wellness risk based on a scale of 0-12.

Scores of 0-4 are considered "Financial Crisis" Scores of 5-8 are considered "Financial Risk" Scores 9-12 are "Financially Well"

Once the Financial Wellness Score is complete, participants access the data entry screen to engage in the Health Index Calculator to "unlock" the health to wealth connection.

### **Targeted Health Content and Resources**

Self-directed alerts allow participants to select the health alerts and reminders that are unique to their personal health and wealth needs delivering "just in time" content that is relevant, timely and provides immediate access to programs, services and products (via advertising) to empower individuals to reach their health and wealth goals.

## Reporting

The Health Index Calculator offers valuable reporting for employers that include a population financial risk assessment and estimates of a company's potential return on investment (ROI) through FICA savings. In addition to the financial analysis, employers receive a population health snapshot of the eight (8) health indicators that drive 75% of today's chronic disease—all of which are preventable through simple health behavior changes. The Executive Summary Report provides HIC population financial and health risks results, estimated economic impacts and health and wealth recommendations to reduce identified risk(s). Utilization reporting provides information on total users, overall activity of each icon and alerts.

"When you can actually see how much money you spend on unhealthy habits, it really sticks with you! It made me want to start changing my behavior immediately".

HIC End-User 2012

### **Contact Us Today!**

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