

NISSAN



**LiveWell**

American Heart  
Association   
*Learn and Live.*

LiveWell   
*your health. your life.*

March 2011

NISSAN

## Today's Discussion...

### **Nissan's Approach to managing health and costs**

- ✓ About Us
- ✓ *LiveWell*
- ✓ Impact So Far
- ✓ Nissan's Ongoing Efforts

LiveWell   
*your health. your life.*

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## About Us

LiveWell   
your health. your life.

NISSAN

1983: First Tennessee vehicle



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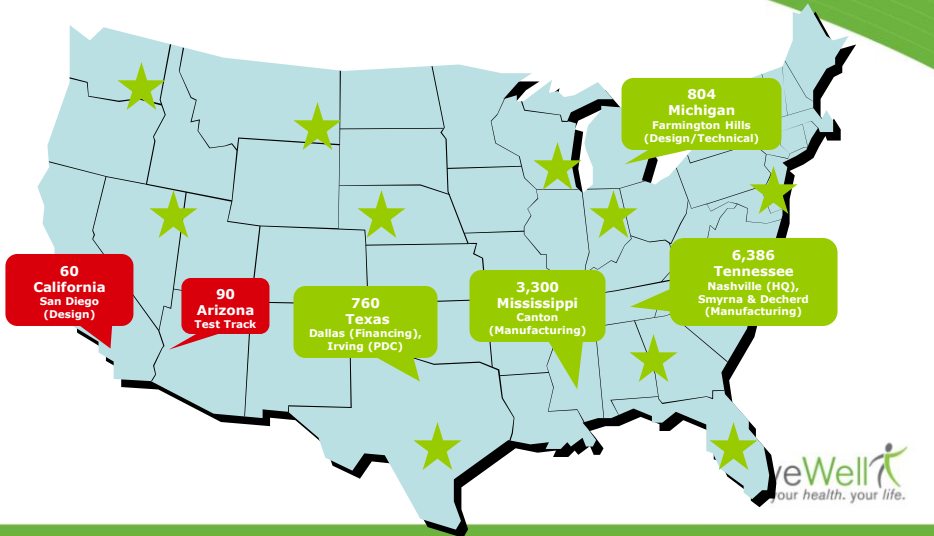
North American annual production capacity: 1.3 million units

Nissan America's Headquarters

NISSAN



US Employees – Approximately 11,400

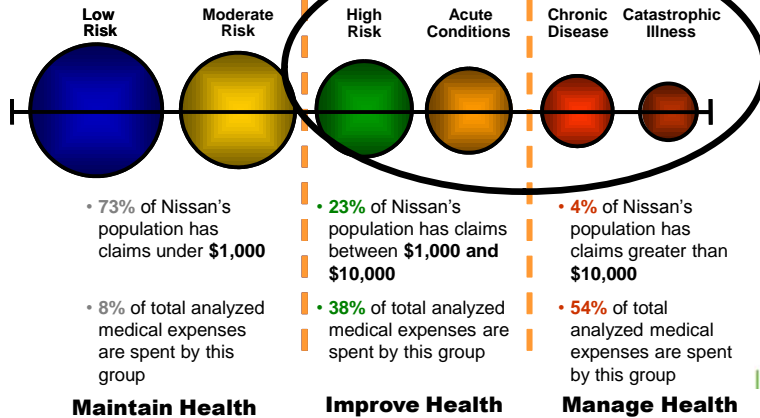


*LiveWell*



## Broad Approach Needed

27% driving  
92% of



## LiveWell Strategy (2009-2012)

- ❑ “Full replacement” CDHP Health Care Plans
- ❑ Introduction of Comprehensive Health Improvement Program
  - ❑ Wellness programs
    - ❑ Personal health questionnaire
    - ❑ Lifestyle behavior change programs (such as weight management & tobacco cessation)
  - ❑ Disease management programs
    - ❑ Broad offering of nurse based DM and MM coaching
    - ❑ Notification to doctors and patients when care deviates from evidence-based best practice
  - ❑ Onsite support services such as medical clinics, fitness centers and pharmacies
  - ❑ Use of financial incentives to drive participation



## LiveWell Program Partners



### •Health Plan

- Networks
- Utilization Management
- Quality data
- Health Reimbursement Account
- Traditional Flexible Spending Account



### •Disease / Care Mgt.

- Maternity
- Cancer
- Health Advocate
- Complex Case Management
- Gaps in Care



- Behavioral Change Programs
- PHQ/Biometrics
- Incentive Management
- Tobacco cessation
- Weight management



Fitness Center Mgmt Pilot



Employee Assistance Programs  
Substance Abuse



**Pharmacy Benefit Manager**



On-Site Medical/Wellness  
On-Site Program Delivery

## Consumer-Driven Health Plans (CDHPs)

### CDHPs:

- Encourage personal responsibility
- Allow freedom of choice
- Help members make their important health care decisions
- Assist members make the most of your health care dollars

### Nissan's CDHP Design allowed:

- Preventive Care to be covered at 100%
- "Safety net" = out-of-pocket maximum
- Accounts for members to use to pay for out-of-pocket medical expenses
  - Health Reimbursement Account; or
  - Health Savings Account



### 2011 CDHP Plan Design

In-Network Cost Sharing	Family Tier	HRA	HSA
Deductible	Per Member	\$1,000	\$2,500
	Employee + Spouse Max	\$1,500	\$5,000
	Family Max	\$2,000	\$7,500
OOP Maximum	Per Member	\$2,500	\$2,500
	Employee + Spouse Max	\$5,000	\$5,000
	Family Max	\$7,475	\$7,500




### 2011 Nissan Account Funding

- 20% of Incentive Funds paid automatically
- 80% of Incentive Funds earned by completing Incentive Activities
- Earned Funds
  - Employees and covered spouses earn 100 **points** to get full funding
  - PHQ Health risk Appraisal is required for both employee and spouse

Contract Tier	HRA Amount			HSA Amount		
	Automatic Nissan Contribution (20%)	Earned Contribution (80%)	Maximum Nissan Contribution	Automatic Nissan Contribution (20%)	Earned Contribution (80%)	Maximum Nissan Contribution
<b>Employee Only</b>	\$140	\$560	<b>\$700</b>	\$160	\$640	<b>\$800</b>
<b>Employee +1</b>	\$210	\$840	<b>\$1,050</b>	\$240	\$960	<b>\$1,200</b>
<b>Employee +2 or more</b>	\$280	\$1,120	<b>\$1,400</b>	\$320	\$1,280	<b>\$1,600</b>

## 2011 Incentive Activities

PHQ  
(50 points) + 

### Health Awareness and Education Activities

- Online Healthy Living Program 25 points
- NextSteps Mail Program 25 points

### Physical and Personal Health Activities

- Annual Walking Program 25 points
- Personal Physical Activities 25 points. Max. of two

### Health Management Activities

- Disease Mgt (Nurse Coach) 25 points
- NextSteps Phone (Health Coach) 25 points
- Supervised Weight Management 25 points
- Maternity Care Program 25 points

### Preventive Health Activities

- Annual physical/wellness exam 50 points

(New activity in blue)

= 100 points each (employee and spouse if applicable) to get the Maximum Nissan Contribution 15

## Early Communication Focus Critical

- Nissan branded program "early"
- Used comprehensive communications plan
  - Education materials mailed to homes (important to reach spouses)
  - Employee/spouse meetings held at major locations
  - Leadership briefings

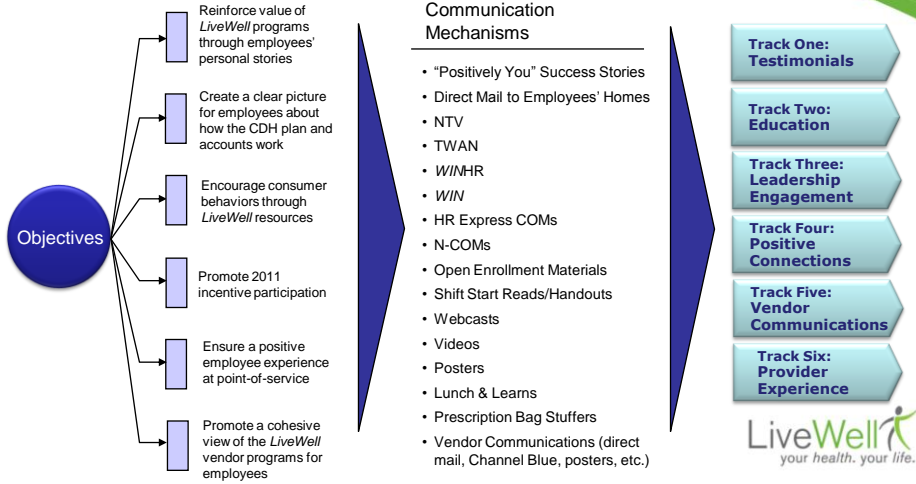
Introducing

**LiveWell**  
your health. your life.

A health improvement program and consumer-driven health plan for U.S. Nissan employees



## Comprehensive Ongoing Communications Strategy Required



## Should Connect with employees – "Positively You!"

**These TRADING CARDS are the first in a series about Nissan's *LiveWell* health Initiative. Be sure to save these cards for future reference.**

**WANT TO SHARE A POSITIVELY YOU SUCCESS STORY OF YOUR OWN?**

- Contact a member of the HR Team or the HR Service Center.

**FIND OUT MORE**

- For more about Nissan's *LiveWell* programs and to view videos and communications, visit [WINHR > LiveWell](#).
- For questions about *LiveWell* programs, contact Nissan's HR Service Center at 1-866-599-4647.

**POSITIVELY YOU!**  
SMALL CHANGES. BIG RESULTS.

**JIM BATES**  
Nissan Manufacturing  
Jim learned to better manage his chronic condition while achieving personal health goals with the help of a LiveWell nurse coach... you can, too!

**LiveWell TIPS: ONE**

If you live with a chronic condition, a *LiveWell* nurse coach through ActiveHealth can offer you ongoing professional advice and personal support to help you manage it. Call 1-888-846-0105.

A great way to stay fit is to take advantage of the onsite fitness centers at various Nissan locations. Spouses are welcome, free of charge. Nissan also provides a fitness center subsidy for those without access to an onsite facility.

If a health question is keeping you up at night, contact the ActiveHealth Nurse Line 24 hours a day, seven days a week at 1-888-846-0105.

**FUN FACT:** More than 7,200 Nissan employees participated in the Step It Up!™ walking campaign with over 2.4 billion steps recorded!

**NISSAN** **ell**  
your life.

## The Impact So Far

## Impact Summary

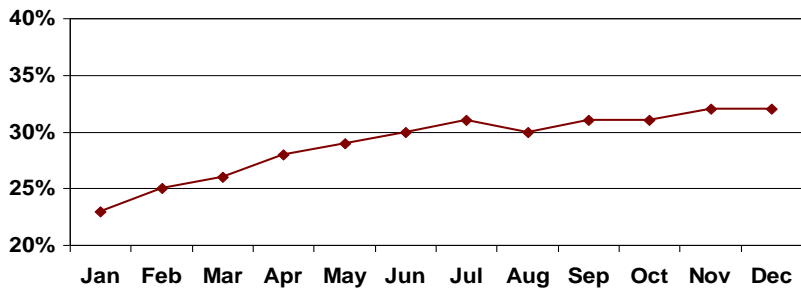
- Cost
  - Cost management efforts on track
    - 4.8% decrease in per employee healthcare cost from FY07 (actual) to FY11 (budget)
    - Continued focus on cost management needed
- Health Improvement
  - Program participation is high (i.e. DM, Phone Coaching, onsite Fitness Centers, etc.)
  - Employee Health Risks Decreasing

### Health Improvement Program Participation High

Activity	Staywell	Incent One	Active Health	Process for Reporting	Number of Employees/Spouse That completed
Personal Health Questionnaire	✓			Mail in or On-line	17,453
NextSteps Phone	✓			Automatic	10,877
NextSteps Mail	✓			Automatic	
Online Healthy Living	✓			Automatic	8,693
Disease Management			✓	Automatic	1,444
Maternity Management			✓	Automatic	98
Personal Health Activity		✓		Call In or On-Line	8,332
Walking Program		✓		Call In or On-Line	7,302



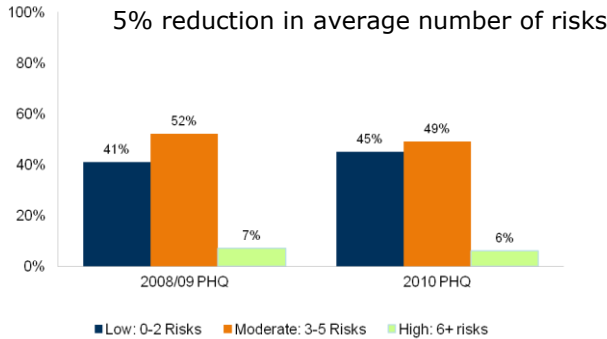
### Fitness Center Membership Percentage of Those Eligible



Includes: Franklin, Smyrna, Decherd, Canton, Farmington Hills and Dallas fitness centers



## Population Health Risk Change (employees)



\*Repeat employees' average health risks decreased from **3.01 to 2.86** based on nine health risk areas (alcohol, back care, driving, nutrition, physical activity, smoking, stress, weight and well-being).  
 Baseline PHQ: September 1, 2008 – May 23 2010. 2010 PHQ: May 24, 2010 – November 19, 2010.



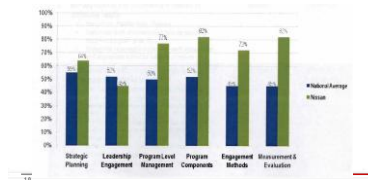
## Other Recognition and Awards

- American Heart Association
  - Platinum Award for Start! - Fit Friendly Company
- Nashville Business Journal Healthy Employer of the Year 2010 Finalist
  - Winner to be announced in December
- Nashville Public Television documentary
- Health Enhancement Research Organization (HERO)
  - LiveWell program evaluated against other company programs



### Health Enhancement Research Organization (HERO)

• Nissan's LiveWell Program was evaluated against programs offered by other employers



## The Personal Impact

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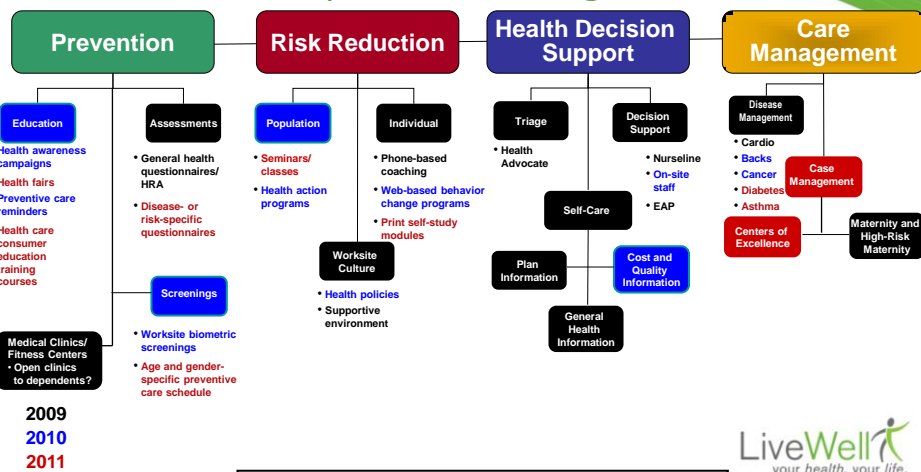
## Nissan's Ongoing Efforts

## Improving the User Experience

- Identification of opportunities
  - Employee survey conducted
  - 23 Focus Groups conducted to identify issues and validate solutions
  
- Strategy in place to Increase Simplicity and Improve Trust
  - Website complexity to be reduced
    - ✓ Multiple Log-ins, sign-in, navigation, and relationship among sites difficult
  - Relationship among *LiveWell* Partners to be more clearly communicated
  - New activity added for 2011 which employees feel is very valuable (annual physical)



## Measuring the components of the Health Improvement Program



## Improving our Communications Strategy

### Push to Pull

- Fewer home mailings and push communications
- Communication opt-out option
- Improved tools for delivering information when employee or spouse wants it
- *LiveWell* messaging via videos, NTV slides

### Simplification

- Advance log-in page for WINHR
- Clear explanation of 2012 incentive point system for employees and spouses
- Easy-to-access incentive tracking
- StayWell Online improvements

### Focused Approach

- Umbrella messaging with variations based on audience
- Manager training
- Employee/spouse "lunch and learns"
- Pay stubs, magnets, social media, apps



## Continue to Benchmark, Measure and Improve *LiveWell*

- Look to Industry Leaders
  - NBGH Best Employers for Healthy LifeStyles
  - HERO Scorecard
  - American Heart Association
  - C. Everett Koop National Health Award
  - HC21
  - Healthiest Employers of Nashville Award





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Thank you!