



BRAVO WELLNESSSM

Wellness Incentives. Done Well.

36711 American Way
Suite 2F
Avon, OH 44011

440.934.2090
877.66.BRAVO
440.545.3523 [fax]

www.bravowell.com

Jake Saxton
Chief Financial Officer
Grissom Manufacturing
65 Second Street
Centerville, IA 52544

Dear Jake:

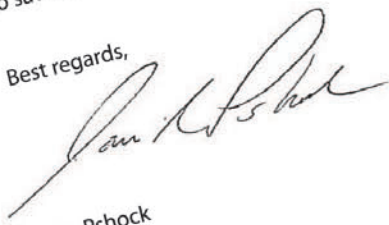
Celebrating my 20th year in the health insurance business this year, I continue to marvel at how the more things change; the more they stay the same. It seems that every time there is a breakthrough in health plan design there is an escalation in treatment costs or a new therapy that devours any plan savings. While we are overjoyed by new treatments, we battle to find a way to negate the cost of healthcare trending five times the rate of inflation. At the end of the day, we're back to cost shifting.

I can't help but notice that virtually every effort to control trend is focused on the cost of healthcare rather than the cause. By changing who pays the bill, we may induce some consumerism and witness people thinking twice before having a repeat MRI, instead of driving to pick up a copy of the one done days before. Unfortunately, we may also see people decline services that are desperately needed. We read statistics that say, "75% of every dollar spent on healthcare is spent treating conditions that are lifestyle related and largely preventable," yet we focus most of our energy on trying to get that dollar to buy more treatment. Perhaps it's time for a new approach?

I vividly recall a meeting with a human resources director and CEO of a 150-employee manufacturing company. As I explained the benefits of a results-based wellness program supported by Bravo Wellness, the HR director started to glaze over. **I suggested they take advantage of recent federal legislation that allows them to charge more or reduce benefits for individuals who lead unhealthy lifestyles (obese, tobacco users etc.).** The HR director gave me a motherly look and said, "You don't understand our culture. We're like a family here. We love our employees and could never do something like that." The CEO looked at her and said, "You have kids don't you? Do you want them to smoke? Do you pack them a healthy lunch? What about this is not paternal?" Several weeks later when he announced the plan to his employees, he shared this message: "This reminds me of when I kicked my 30-year-old son out of the house. **There is a time for 'tough love' and we're not doing you a favor by enabling the wrong behaviors.**" Wow. The same message given with a different perspective made all the difference. Employees viewed this as a rally cry and embraced the movement.

Contrary to popular belief, employees are not pushing back the idea of tying their lifestyle choices to their benefit plan. Even those who do not particularly like what the implications of such a design mean are really not saying that the plan is unfair. After all, poor drivers pay more for auto insurance. Why shouldn't there be a "good driver discount" for health insurance? Employers like you who are willing to show "tough love" will reap the rewards of a healthier workforce and lower claims. And just like that evicted 30-year-old son, the message may be just the "kick in the pants" someone needs to save their own life.

Best regards,



Jim Pshock
President
Bravo Wellness



Live Well, Pay Less.
Healthcare the Way It Should Be.