



OPTUM FORUM 2019  
*FORWARD*

# Wellness to well-being:

Learning from our past  
and reimagining the future



# Presenters



**SETH SERXNER**

Chief Health Officer  
OptumHealth



**KELLY POOL**

Senior Vice President,  
Global Head of Total Rewards  
CBRE



**JULIANNE GUZIK**

Vice President  
Well-being Benefits Consultant  
for Corporate Benefits  
Wells Fargo

# About CBRE



## The Global Leader



### Scale and diversity

- 6.1 billion square feet under management
- 480+ offices worldwide
- Serves clients in over 100 countries
- Serves over 90% of the Fortune 100
- Over 87,000 transactions in 2018

1. As of March 31, 2019

### Market leadership

- #1 leasing
- #1 property sales
- #1 outsourcing
- #1 appraisal and valuation
- #1 property management
- #1 U.S. commercial developer
- \$107 billion AUM<sup>1</sup>

### Leading global brand

- Lipsey's #1 CRE brand for 18 consecutive years
- One of the World's Most Ethical Companies awarded by Ethisphere Institute for six straight years
- S&P 500 company since 2006
- Named FORTUNE's Most Admired Real Estate Company for 2019

# EXECUTE OUR GROWTH STRATEGY

Obsess Over Client Outcomes

Top Talent: Leaders and Production

Best Platform, Notably D&T

Scale, Connectivity and Culture

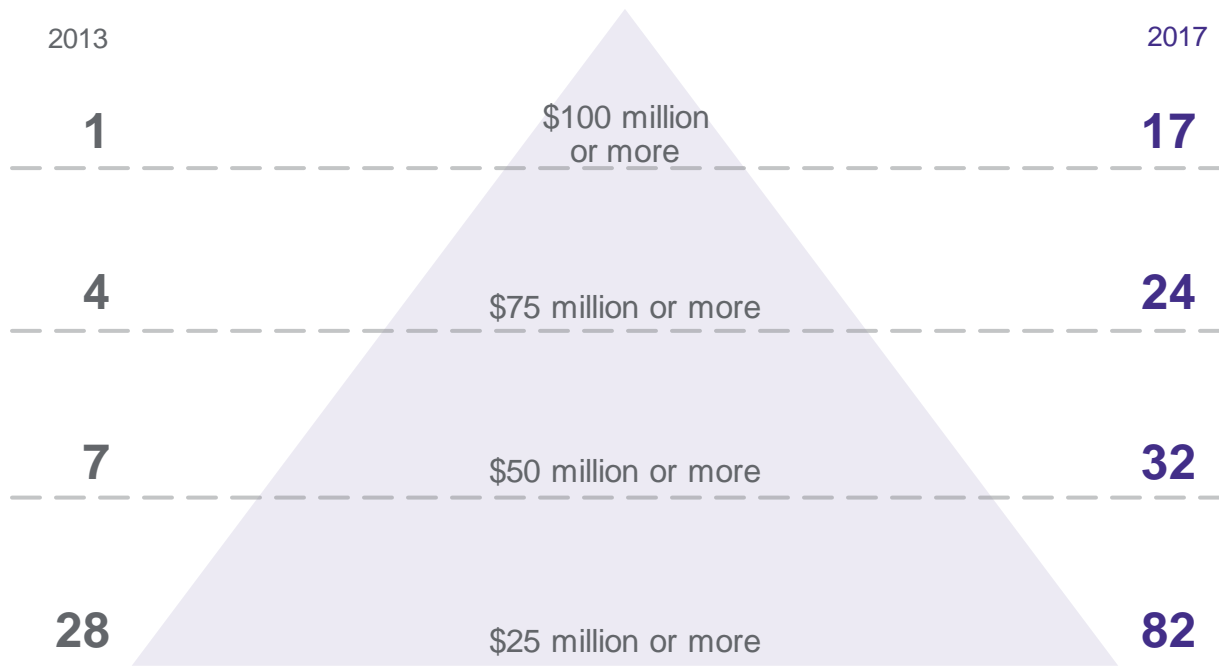
Strategic Investment, Notably M&A and D&T

Thoughtful, Intensive Cost Management

# Obsess over client outcomes



Client sizes continue to increase



# 2019 milestones

**FORTUNE  
500**

**#146** in 2019

**FORTUNE**  
Most Admired  
Company

**#1** in real estate in 2019.  
**Seven** consecutive  
years on the list

**Forbes**

Named a top employer  
in America and a top  
company for diversity,  
women and new graduates

**Lipsey**

**#1 brand** for  
18 consecutive years

**IAOP**

Among top few outsourcing  
service providers for  
**10 consecutive years**

**EUROMONEY**

**Global Real Estate  
Advisor of the Year**  
six of past seven years

**BARRON'S**

**Top** company  
for **sustainability**  
**two years** in a row

**ETHISPHERE**

Named one of the World's  
Most Ethical Companies  
**six years** in a row

**Dow Jones  
Sustainability  
Index**

**Five** years  
in a row

**Corporate  
Responsibility  
Magazine**

**#15** U.S.  
Corporate Citizen

# About Wells Fargo



**Wells Fargo & Company (NYSE: WFC) is a diversified, community-based financial services company with \$1.9 trillion in assets**

Wells Fargo's vision is to satisfy our customers' financial needs and help them succeed financially



Approximately  
265,000  
team members



Serving 1 in  
3 households



13,000 ATMs,  
& mobile banking



7,600  
locations



# Wells Fargo strategy



By analyzing health data and understanding key risks, we design and implement evidence-based strategies and actions to promote team member health, encourage individual behavior change, drive team member engagement and support longer term sustainability of plan costs.

We focus our efforts across 4 key areas:



Teamworks > News > The couple that hikes together stays together  
The couple that hikes together stays together

2/21/2019

By Alex Haney-Gun, Corporate Communicator  
Read more in Supporting Our Team Members



Steve Brand before and after completing the Real Appeal program.

and they each lost more than 10 pounds — but they wanted to do more. “We were looking for a tool that would give us a little more structure and an extra boost,” says Steve. “That’s when I read about Real Appeal on Teamworks.”

Getting an extra boost

Free for eligible team members and their covered spouse or domestic partners, Real Appeal is a one-year digital weight loss program that helps participants work toward a healthier lifestyle by making positive life changes. Program participants receive a Real Appeal access kit with different weight management tools like fitness guides, a recipe book, and weight scale, and attend weekly live online group sessions led by Transformation Coaches through the Real Appeal app. And, new in 2019, participants can also earn up to \$300 in health and wellness dollars after completing the sessions.

“We are thrilled with the positive results our team members are experiencing with Real Appeal. In 2018 alone, Wells Fargo participants lost over 60,000 pounds. The value of this program comes from the tools and support that lead to long-term habit changes. It’s not just a quick fix — it’s a true lifestyle transformation,” says Anita Shtaukhewsky, well-being manager for Wells Fargo.

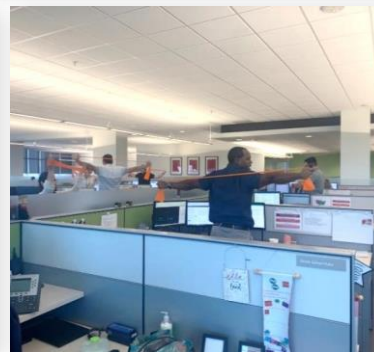
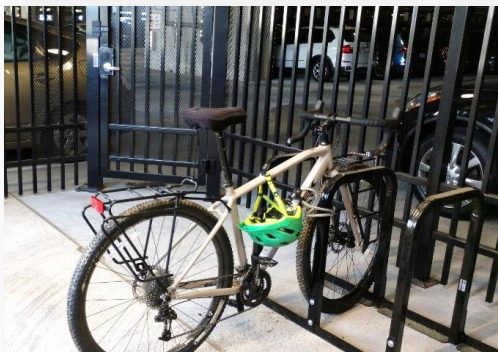
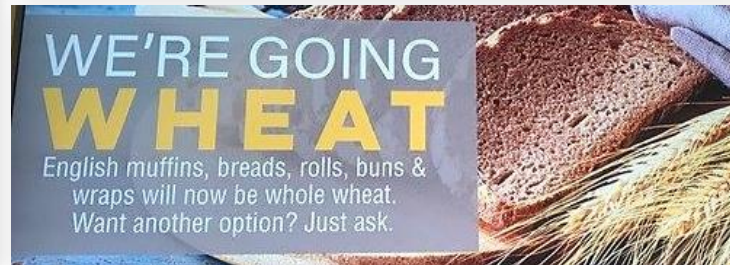
Running, dancing, and hiking together toward a healthier lifestyle. The Brands went through the program together, with Amber officially participating in the program and Steve joining her by proxy. They received their kit and started using the recipe book, scale, and portion plates to improve their eating habits. They also set weekly exercise and eating goals, which provided that structure the Brands were looking for and Amber attended every group session.

Steve Brand didn’t like the way he felt when he turned 50 — stairs were getting harder to climb, his joints ached, and he and his wife, Amber, found themselves sitting more and walking less. They’d even stopped hiking, one of their favorite activities to do together. “I really love in Minnesota and we wanted to see more of them, but we could only hike for an hour or two before our backs and knees got sore,” says Steve. “We decided to make some changes so we could live a healthier lifestyle.”

The Brands started their healthier lifestyle journey on their own, setting personal goals like walking 10,000 steps a day and being more mindful about their eating. Their work paid off,

Not eligible for Real Appeal?

Visit the Real Appeal page to see if you’re eligible to participate in the program. If you’re not currently enrolled in an eligible Wells Fargo-sponsored medical plan and can’t participate, you can still take advantage of well-being programs such as personal coaching through Rally™. You can choose from a variety of health-related topics, including weight management and healthy eating.



# Research purpose

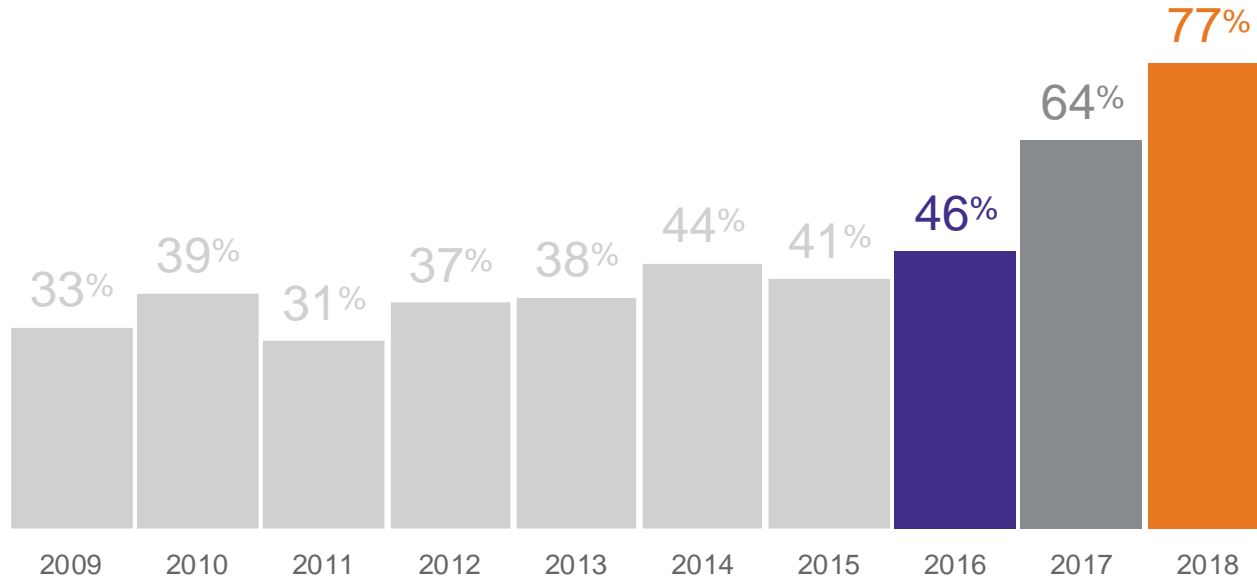


- Understand how U.S.-based employers are approaching employee health and well-being
- Topics covered: Behavioral health, technology, women's health, complex conditions, incentives, health environment
- Highlight key trends and benchmarks over 10 years
- 2018: n = 544 (medium, large, jumbo); 10-year insights: n = 435 (large and jumbo only)



Employer insights:  
Employers are extending  
their investment in  
employee health

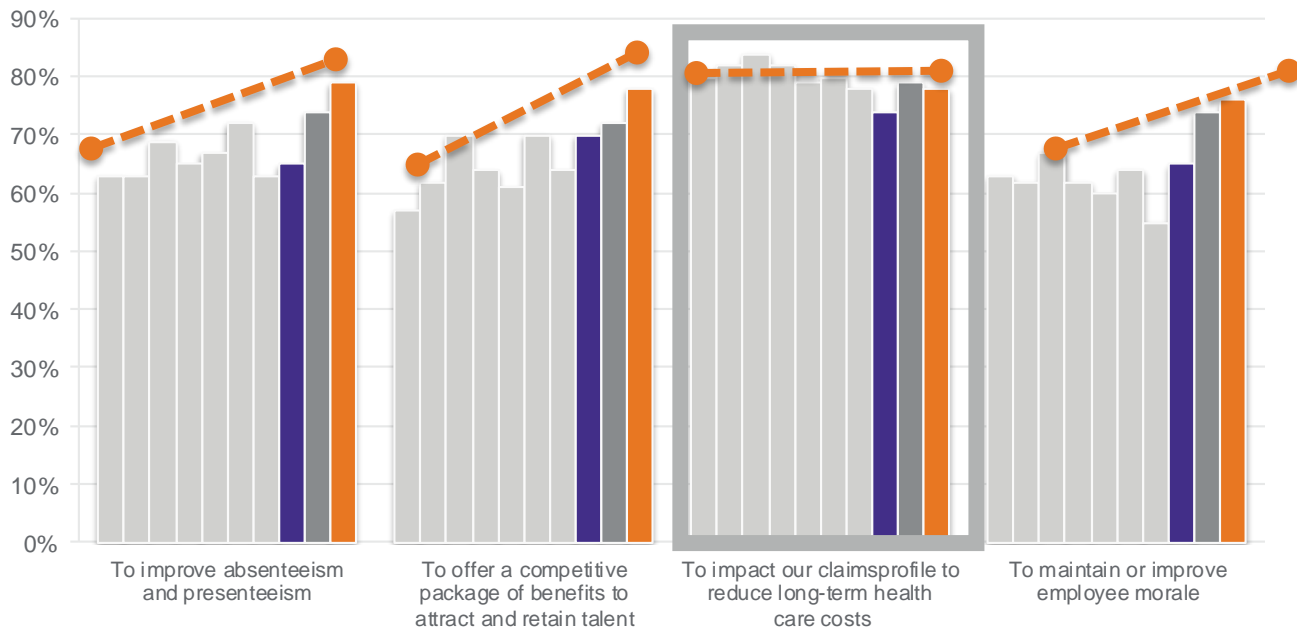
# Over the last few years, programs have become very important to the benefits mix



But... importance to the business strategy (although growing year-over-year) continues to lag at 57%.

QE2: How important are wellness and health management solutions to the following?

# The top reasons for offering programs have evolved



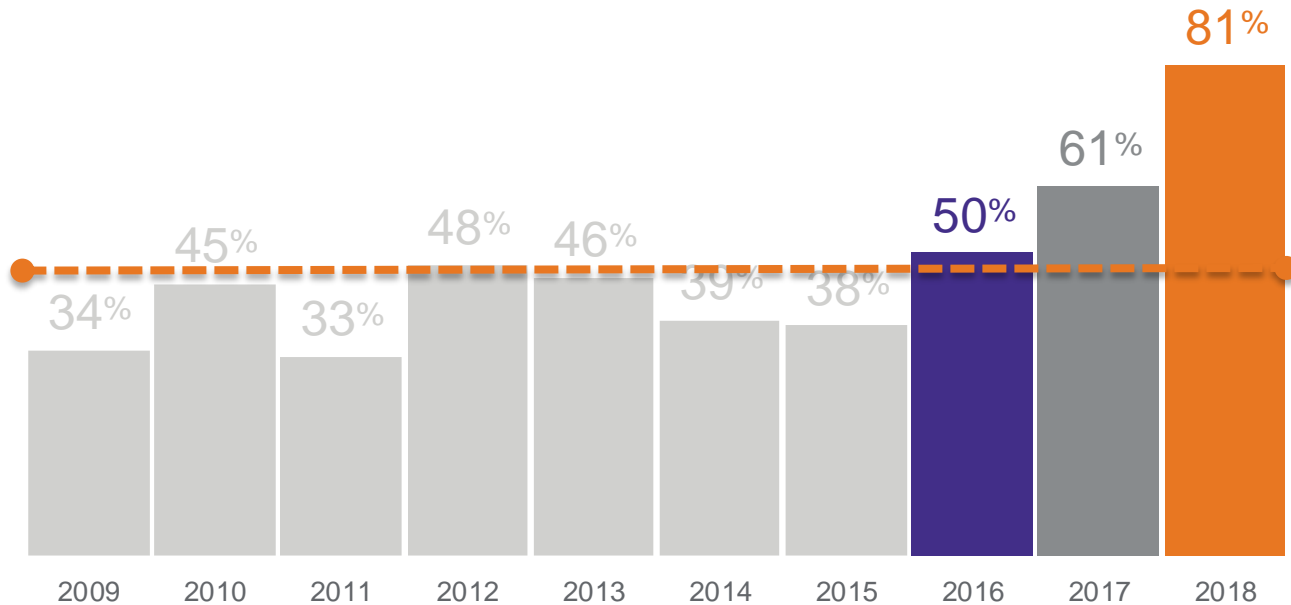
Health care cost savings is still important but has changed little over time.

Outcomes like increased **recruitment, retention, morale** and **productivity** are significantly climbing.

Percentage of the top two responses of seven-point importance scale.

QD6: How important are each of the following in terms of your company's reasons for offering wellness and health management programs to employees?

# Over 80% expect their health and wellness program spending to increase



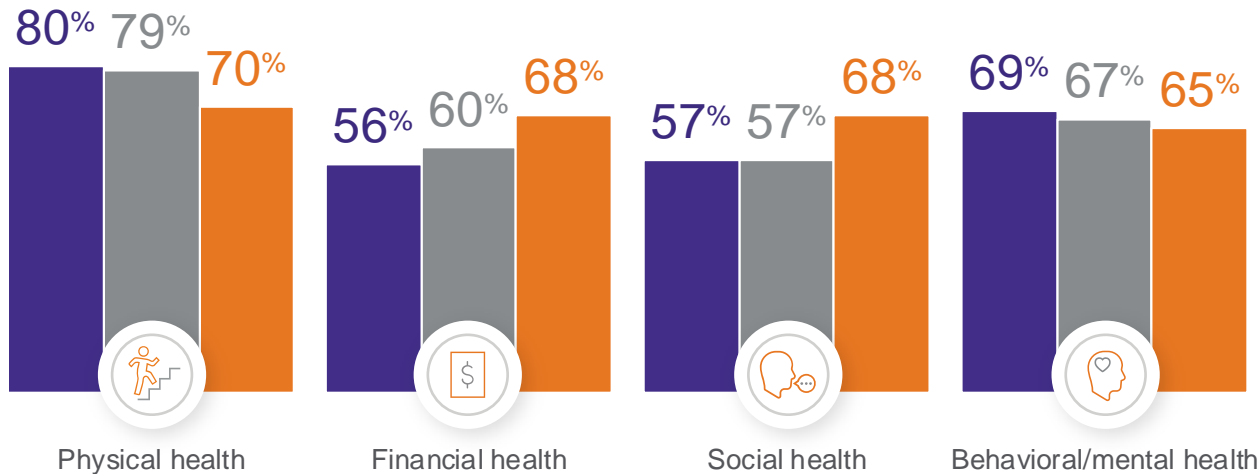
Average across all years (48%)

Significant gains since 2015

QE3: Next, we'd like you to think about the future of wellness and health management programs at your company. Do you think your company's proportionate spending on wellness and health management programs will increase, decrease or stay the same in the next three years?

# A leveling off of support for physical health as employers increase focus on additional dimensions of well-being

## Dimensions of well-being addressed by health and wellness strategy



Financial, social and behavioral health are nearly equally important to physical health strategies.

Jumbo employers are significantly more focused on **behavioral health (72%)**.

■ 2016 ■ 2017 ■ 2018

Q. What aspects of employees' well-being do you feel your company's health and wellness strategy addresses?



# Panelist perspective

The background features several overlapping circles in shades of orange and purple. The circles are semi-transparent, creating a layered effect. The text 'Panelist perspective' is centered in a white, sans-serif font.



Employer insights:  
Behavioral health

# Almost 9 in 10 plan to address mental health stigma and have concerns with employee access to behavioral health services



88%



**Of employers plan to address mental health stigma (within year)**

87%



**Of employers are concerned about employee access to behavioral health services**



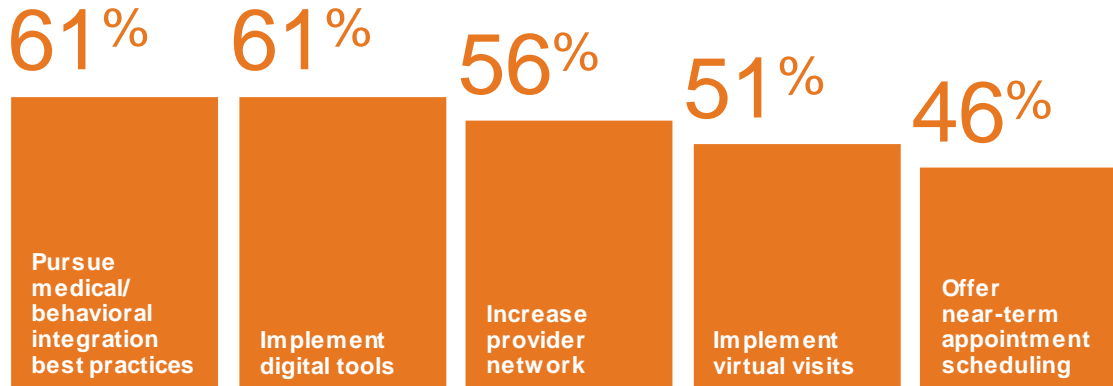
Mental health stigma and access to behavioral health services are a top priority for employers across the nation.

2018 data

QN23. Do you have plans to address the stigma associated with mental health at your organization within the next year?/QN24. How concerned is your organization about employees being able to easily access behavioral health services?

# Employers are exploring a variety of ways to increase access to services

## Means of trying to increase access to behavioral health services



**9 in 10** employers are still concerned about the level of access to services.

■ 2018 data

QN26. How satisfied are you with your current behavioral health network with respect to...?/QN25. Is your organization currently trying to increase access to behavioral health services for employees in any of the following ways?

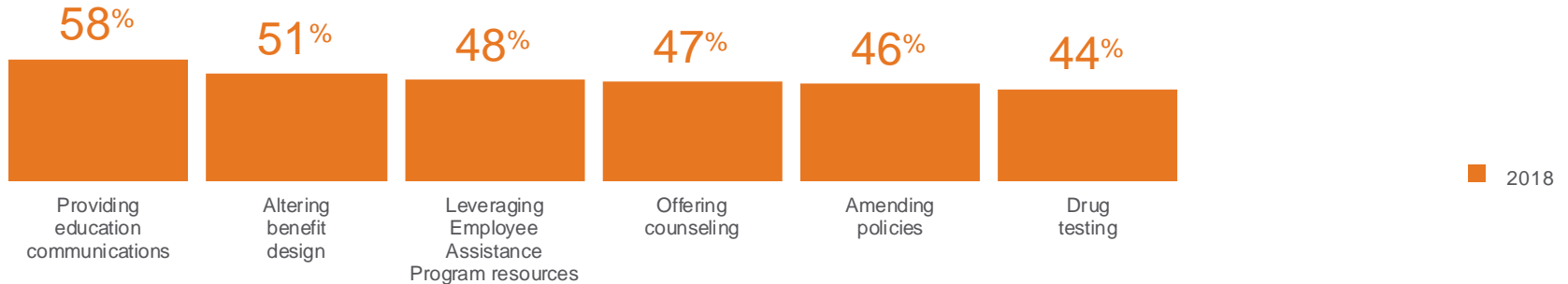
# Many are concerned with substance use disorder and are addressing it within their organization

## Substance use disorder level of concern



## Actions to address

(Among those concerned)



QN21. How concerned is your organization about substance use disorder and its impact on your population?/QN22. What are you doing to address substance use disorder within your organization?

# Substance use disorder — the numbers



**32% of SUD cases** are attributed to opioid use disorder<sup>1</sup>



**Every 13 minutes** there is a death from opioid overdose in the U.S.<sup>2</sup>



**2.1M Americans** suffer from an opioid use disorder<sup>3</sup>



**50% of SUD cases** are attributed to alcohol use disorder<sup>1</sup>



**Alcohol use disorder: third leading cause** of preventable death in the U.S.<sup>2</sup>



**\$249B annually** Approximate cost of alcohol misuse in the U.S.<sup>3</sup>

1. Based on Optum analysis of COPM-D facility-based authorization data from the Optum commercial book of business from January 1, 2014, to September 30, 2016 (59,002 total SUD cases, including 30,057 cases of alcohol use disorder and 19,457 cases of opioid use disorder); Nussbaum, October 20, 2016. 2. Hedegaard H, Warner M, Miniño AM. Drug overdose deaths in the United States, 1999–2016. NCHS Data Brief, no 294. Hyattsville, MD: National Center for Health Statistics. 2017/CDC. Wide-ranging online data for epidemiologic research (WONDER). Atlanta, GA: CDC, National Center for Health Statistics; 2016. (Calculation based on stat: Overdoses involving opioids killed 42,249 people in 2016, or 116 deaths a day. 40% of those deaths were from prescription opioids.) 3. Substance Abuse and Mental Health Services Administration. (2017). Key substance use and mental health indicators in the United States: Results from the 2016 National Survey on Drug Use and Health (HHS Publication No. SMA 17-5044, NSDUH Series H-52). Rockville, MD: Center for Behavioral Health Statistics and Quality, Substance Abuse and Mental Health Services Administration.



55%

of workers with a reported behavioral health condition take 2+ prescriptions each month



33%

don't fully understand their services or benefits covered under their health insurance



**Comorbidities of those with a behavioral health condition:**

18% also have a GI condition

20% report a sleep disorder

25% struggle with weight/obesity

Source: Forrester's Consumer Technographics Online Benchmark Survey (Part 2), 2019 (US)

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# Panelist perspective





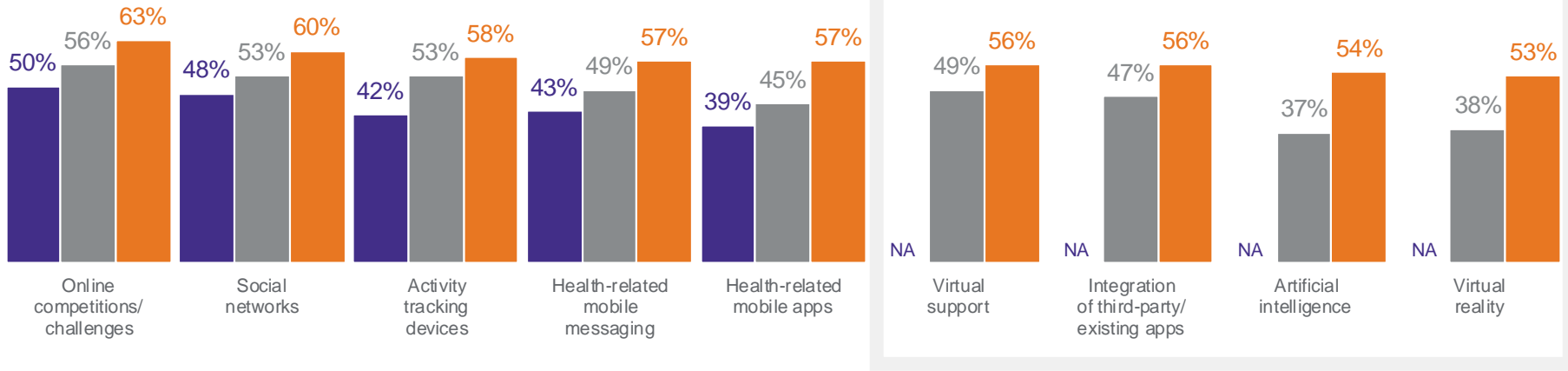
Employer insights:  
Technology

# Technology use is trending upward and continued growth can be expected



## Engagement technology usage

Large and jumbo employers are significantly driving this trend.



■ 2016 ■ 2017 ■ 2018

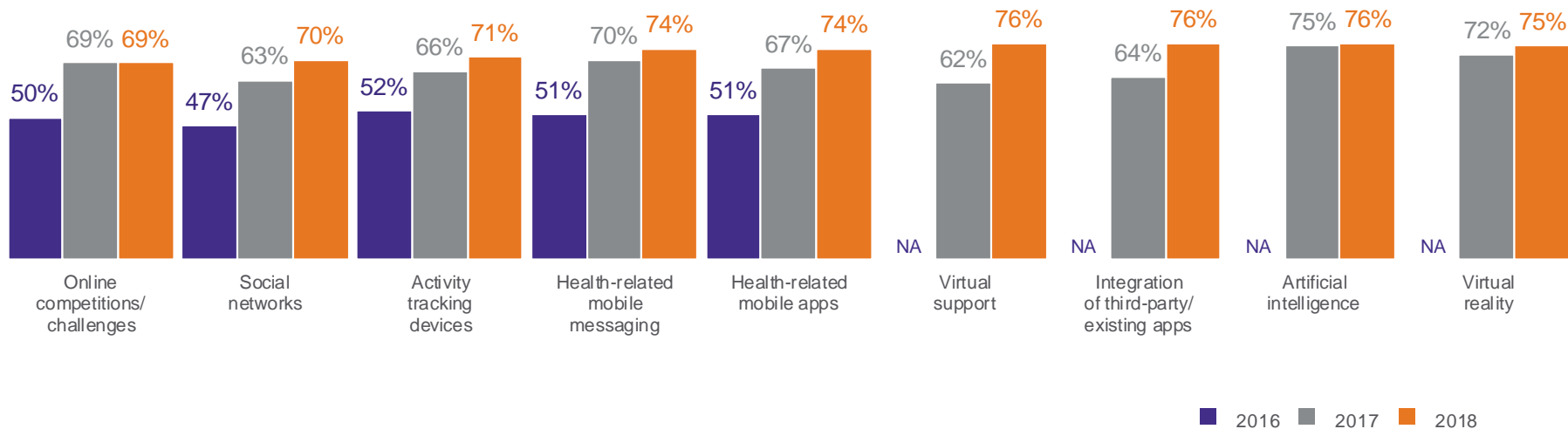
Q11. Does your company use any of these?

# Employers believe technology is helping them increase participation and engagement in programs



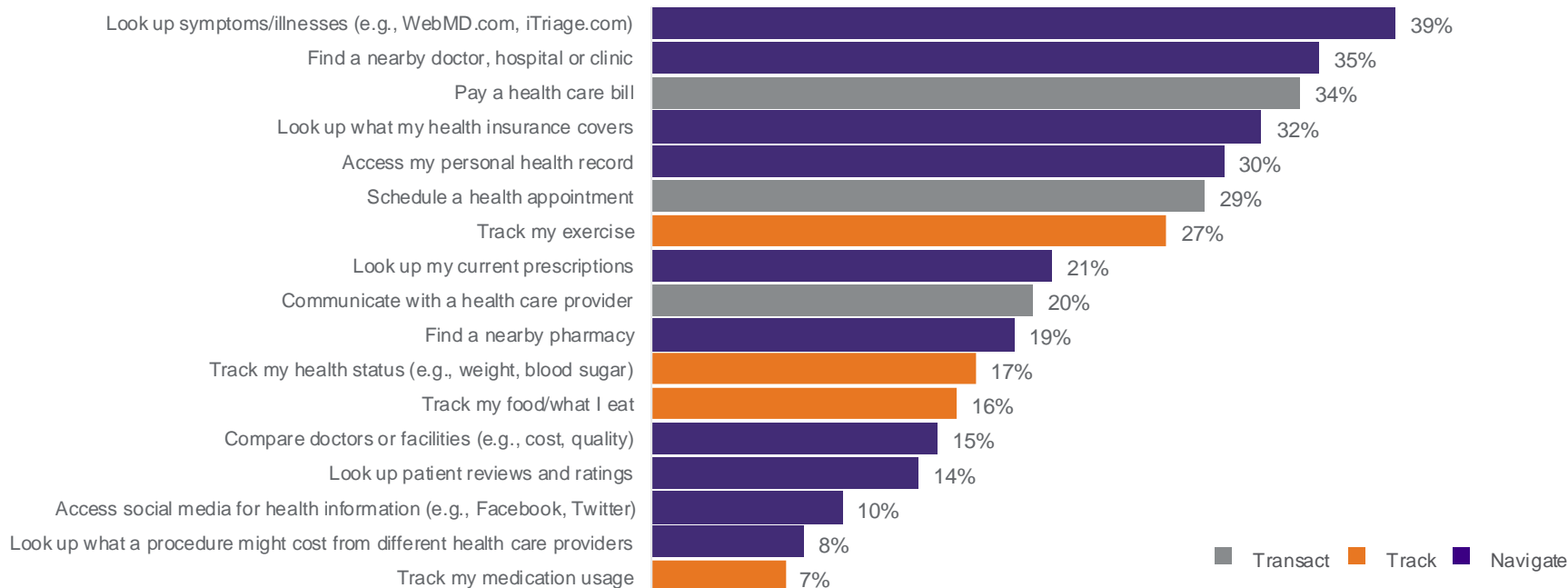
## Success of engagement technology

(Among those using, percentage highly successful)



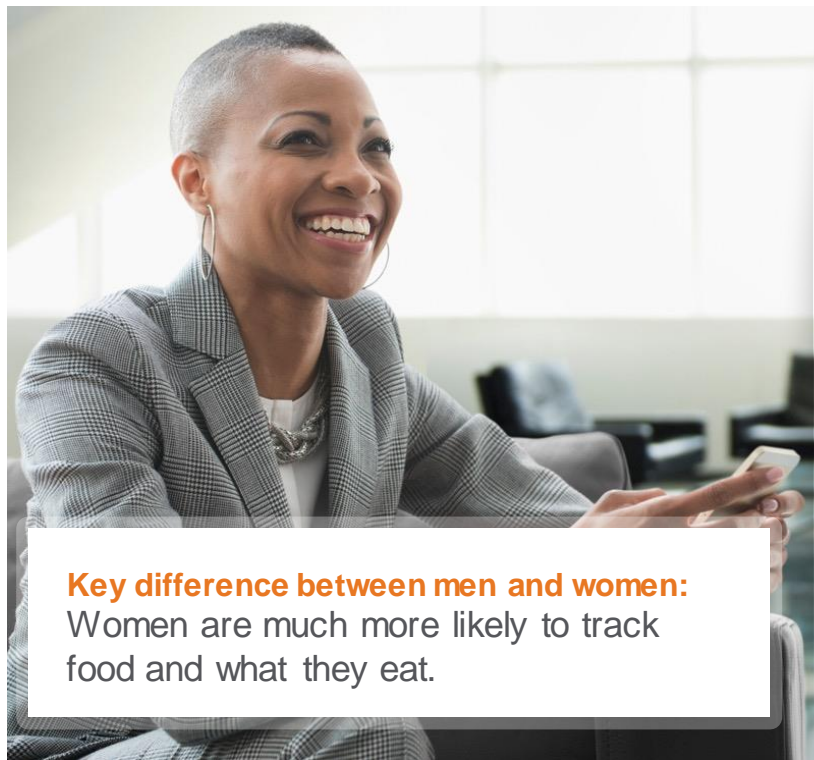
Q12. How successful has each practice or technology been in terms of participation and engagement?

## Health-related activities consumers are engaging in on their phone, tablet or computer...



Source: Forrester Consumer Technographics Healthcare Online Benchmark Recontact Survey, 2018 (US). U.S. online adults aged 18-64, privately insured, full- or part-time employed (sample size: 2,036)

# Key demographic differences: Health-related activities consumers are engaging in on their phone, tablet, or computer...



**Key difference between men and women:**  
Women are much more likely to track food and what they eat.

	Young millennials*	Working-age boomers**
Find a nearby doctor	↑	No difference
Find a nearby pharmacy	↑	↓
Access personal health record	↓	No difference
Track exercise	↑	↓
Access social media for health info	↑	↓
Look up patient reviews	↑	↓
Compare doctors/facilities	↑	↓
Look up current medications	No difference	↑
Track food/what they eat	↑	↓

Source: Forrester Consumer Technographics Healthcare Online Benchmark Recontact Survey, 2018 (US) U.S. online adults aged 18-64, privately insured, full- or part-time employed (sample size: 2,036)

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# Panelist perspective



Employer insights:  
Women's health

# Women are integral to today's workforce



There are  
**74.6M women**  
in the civilian labor force



Almost  
**47%**  
of U.S. workers are women



**39%**  
of women work in occupations where  
women make up at least three-quarters  
of the workforce



Women own close to  
**10 million** businesses, accounting  
for **\$1.4 trillion** in receipts

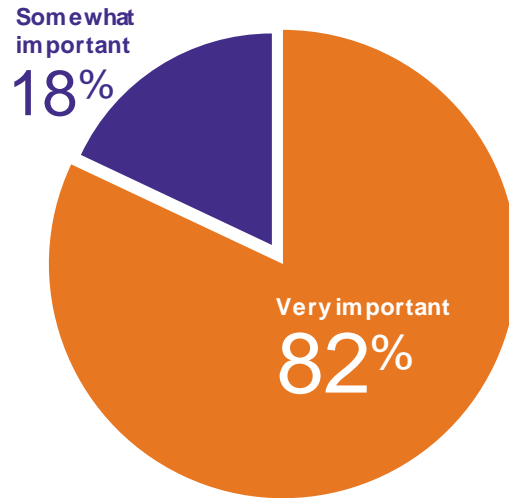
Source: <https://blog.dol.gov/2017/03/01/12-stats-about-working-women>.



# Over three-quarters feel it is very important to offer programs specific to women



## Importance of offering programs that help address health opportunities relevant to women



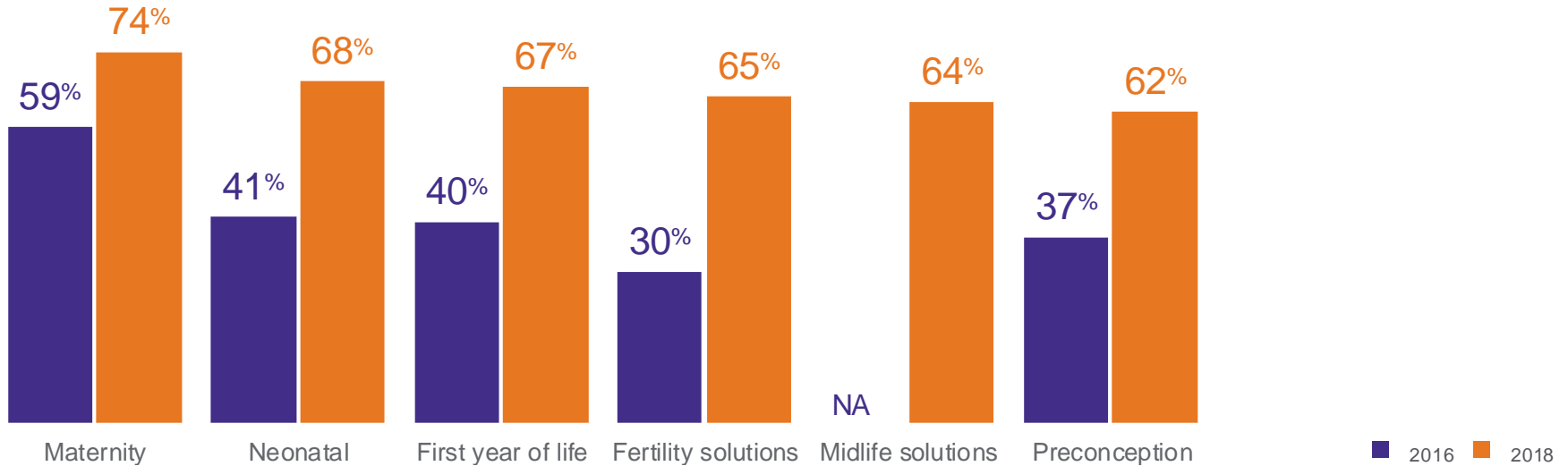
 84% plan to increase investment in women's well-being over the next three years.

QN15. How important do you think it is that your organization offers programs and services that help address health opportunities that are particularly relevant to women?/QN16. Do you plan to increase your investment in women's well-being over next three years?

# The prevalence of women's program offerings continues to grow



## Women's programs



QA7. For each of the following types of women's health programs/services, please indicate whether you currently offer, would be likely to offer in the next one to two years or would not be likely to offer?

# Panelist perspective

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Q&A



# How are we doing?

We want your experience at Optum Forum to be exceptional. We value your feedback.

**Please select this session in the mobile app and click on the survey button to complete a short review.**

To provide feedback on working with Optum or our solutions, please visit Your Optum Experience on Level 1.

**#OptumForum2019**

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Thank you.