

Corporate Wellness



The *4Leaf* Vision of a Whole New Ballgame

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Executive Summary

Background. Up to 80% of the cost of health care in the United States is driven by our food choices. For most businesses (and other large organizations), disease and the cost of health care are huge problems. Not only does "disease care" cost a lot of money, it also takes its toll on employee productivity, creativity, absenteeism and morale. The numbers are staggering. A Towers Watson survey of 512 American companies put the average total health expenditures per employee in 2011 at \$10,982. So for an organization of 1,000 people, that's an annual medical bill of roughly \$11 million (mostly paid by the company). If you have 10,000 employees, the bill is about \$110 million.

What about traditional corporate wellness programs? Virtually all of the 512 companies in the survey already have a wellness program in place---yet the cost of healthcare for employers keeps going up. That's because those programs are missing the single most important ingredient---The FOOD. By simply helping employees and their families adopt a health-promoting diet, those medical bills can be cut in half. We estimate that for any organization---the cost of health care can be cut by anywhere from 10 to 50% or more. Why the wide range in the estimate? Leadership. That's the big variable. *The question is: How important will this health promotion initiative be in your organization?*

Leadership is key. We have concluded that the degree of success for this type of project hinges on the understanding and the degree of leadership from the top executive in the organization---the CEO, the President, the mayor or the governor. So we are committed to finding those special leaders out there who are ready to do something great for their employees, the families of those employees and the bottom line of their business---by teaching everyone in the organization how to take charge of their health.

But will the people actually change? It is our experience that when people become educated about the "big picture" impact of their food choices---many of them will voluntarily change---for any number of reasons. But, by offering an opportunity to participate in a well-organized corporate program, the odds of that positive change rise sharply. Five reasons:

1. **Leadership.** With a CEO and executive team that truly "gets it" about food, they are in a position to influence behavior in a group setting. They can also celebrate successes with many forms of positive reinforcement. They can make food-based wellness an integral part of the company culture.
2. **Education.** The leaders of the enterprise can organize and conduct training far beyond what the employees might do on their own. They can even arrange for that training to be conducted at the place of business---during working hours. Many companies have employee cafeterias that can become huge assets during the process---as people are exposed to more and more health-promoting foods.
3. **Peer support.** By organizing program participants into groups or teams, each employee will have the benefit of receiving support and encouragement from their teammates---and they will all be accountable to each other.



4. **Incentives.** The CEO has the ability to provide financial incentives to participate and to achieve success. Examples: discounts on company products, lower cost of health insurance, discounts in company cafeteria, and even cash bonuses.
5. **Green Initiatives.** Most corporations already have *green* initiatives but are missing the single biggest opportunity to truly make a difference. This element is a motivator for the individual and is a way for the company to enhance their public image.

More good news. Certainly the opportunity for a medium-sized organization (10,000 employees) to save \$30 or \$40 million a year on health care costs would be fantastic! But there are other benefits from such a program that might be even more important to the long-term success of the enterprise. For example: Less absenteeism, higher productivity, better morale, less employee turnover and better public image (most admired, best place to work, greenest company, etc.)

A strategic business advantage. As the first wave of CEOs begins to take advantage of the many benefits that come from a healthier workforce, other companies who don't undertake similar initiatives will have trouble competing with those who do. As such, true health promotion improves the ability of the enterprise to gain market share---yet another reason why it must be led by the CEO. We're talking about a strategic advantage as powerful as having an automobile company that doesn't have to pay a dime for all of its steel.

(Example: GM spent \$4.6 billion on health care in 2007, more than the cost of steel used in their vehicles.)

The remainder of this document outlines the five-year vision of how this critical initiative can be planned, launched and executed. Traditional "wellness" programs don't work very well; but this one is different. As *Whole Foods Market* CEO John Mackey says about *food-based wellness*, "If a program works, get more of it...and this program works." The proposition is simple: Promote health and the cost of healthcare comes down!

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A. The Basics---A Conceptual Summary Not your typical wellness program; the foundation for this one is the food---which can have ten times more financial impact than all other traditional wellness initiatives combined.

1. We are talking about promoting a mass cultural shift in the direction of a whole foods, plant-based diet style (not necessarily vegan or vegetarian) with an overall objective to promote vibrant health while preventing and reversing chronic disease.
2. *Green* potential. Conveniently, plant-based eating is by far the single most powerful step that humans can take to nurture our fragile environment and conserve our finite natural resources. On a per calorie basis, *green eating* requires 90% less land, 90% less water and 90% less energy than does our typical western diet. The implications are staggering.
3. The emphasis is on building a strong wellness culture throughout the organization--eventually getting this powerful message to ALL associates and new hires.
4. The basic premise here is to develop an overall *self-health-promotion wellness component* that is executed by company associates---in perpetuity.
5. It is crucial that this initiative be supported and endorsed by senior management.
6. While the program is voluntary, all associates will be encouraged to participate through such things as free education, financial incentives, rewards & recognition.
7. Associates who have success will sell their teammates on doing the same thing.
8. Results will be measured and reported vigorously.
9. Commitment to *sustained enthusiasm* indefinitely is critical.
10. Committed leadership. The potential results justify the appointment of a full-time VP level officer to lead the continually improving process of promoting health---with particular emphasis on the food, which will drive the majority of potential health improvement---and related cost reduction.
11. The free PR in the media from the "health promotion" & **GREEN** successes will be priceless.
12. The dollar savings in the cost of healthcare can be enormous, but the other strategic benefits may outweigh them: improved public image, better applicant flow, greater productivity, increased customer traffic, greater sales, profits and market share.

B. Begins with the Executive Committee It all starts here; the cultivation of support from the top management team (Executives who report to the CEO). This critical process will include books, videos, small group presentations and private one-on-one interviews.

1. Introductory presentation to the top ten officers of the company. We begin by describing the "big picture" as to what we should be eating, the scientific and clinical evidence, the potential financial savings, the powerful *green* benefits and the overall vision of how this initiative will be executed.
2. Review plans for two pilot programs to gather tangible evidence for what is possible in this organization.
3. Pilot # 1 at one HQ department. We call it the *4Leaf for Life Challenge* for four weeks in a department where the department head volunteers to sponsor it. (50 associates. See below for details.)



4. Pilot #2 for high risk associates---off site “immersion” for seven days. (50 associates; see below for details)
5. Five-year vision for taking message to ALL associates.
6. Overall vision for *sustained enthusiasm*.
7. Departmental presentations will be scheduled for interested executives.

C. Four-week Pilot Initiative in one HQ department

1. It’s all about Leadership. Begin in a department where the executive in charge really wants to make it happen and make a difference---for the associates, for their families, for the planet and for the company.
2. The *4Leaf for Life Challenge* will last for four weeks.
3. Introductory presentation to ALL associates in the department. All are encouraged to apply for participation.
4. Interested parties will apply by filling out the application form. In that form, they will disclose their bio stats and will show an interest in continuing the *4Leaf* diet-style after the formal challenge and possibly becoming a member of the *4Leaf Corporate Staff*. They will also take the *4Leaf Survey* and will enclose it with their application.
5. All persons who submit applications will be provided a copy of *Health Eating, Healthy World* and the *Forks Over Knives* video.
6. After the starting date has been set and the *Challenge Group* has been finalized, “before” blood work will be scheduled.
7. Two weeks prior to beginning *4-week Challenge*, an orientation meeting for all participants will be conducted.
8. Several weeks prior to the launch of the first *Challenge*, we will work with the cafeteria to make sure that there are adequate *4Leaf* selections from which to choose each day.
9. The *Challenge* will begin on a Monday and will include a tour of the cafeteria and the private area that has been reserved for the full four weeks.
10. All participants will be assigned to a peer support group of 3 to 5 people.
11. During the twenty weekdays involved, *4Leaf* lunchtime meals will be FREE for the *4Leaf for Life Challenge* group.
12. A *4Leaf for Life* representative (for questions, support, etc.) will be in the private dining area every day from 11:30 to 1:30.
13. Two overall group meetings (one hour) will be held each week; Monday and Thursday---short formal presentation, Q&A, etc. Eight of these kinds of meetings will take place during the 4-week Challenge.
14. Daily email reporting of *4Leaf Survey* results for each individual to the *Project Manager*.
15. Blood work will be drawn (by professionals) for all on the final day---also a Monday.
16. Review session will take place the following week with a review of the numbers and some testimonials.
17. Follow-up after the 4-week challenge period. All will submit weekly *4Leaf Surveys* and questions via email to the Project Manager for the next 8 weeks.



18. After a total of 12 weeks on *4Leaf for Life*, associates will qualify for certain privileges, cafeteria, discounts, personal days, special insurance, etc.
19. Selected members may be invited to join the *4Leaf for Life* corporate staff.
20. *Sustained enthusiasm* won't happen without sustained leadership & relentless follow-up. A system for continuous follow-up of each participant will be arranged in advance. Example; monthly submission of *4Leaf Surveys* for another nine months.
21. Video will be encouraged throughout. (This will come in handy for future training, orientation, advertising and PR opportunities)

D. Seven-Day, Medically-supervised, Off-Site Immersion Pilot for High Risk

Associates. A relatively small group of high-risk associates can account for a disproportionately large percentage of the cost of health care. It is important that special steps are taken to help these associates take charge of their own health, reverse their chronic diseases and reduce their dependence on prescription drugs.

1. This one-week pilot will be open to all HQ associates, and selections will be made based on a combination of physical need and willingness to continue with *4Leaf for Life* indefinitely and to possibly participate as a *4Leaf* full-time or part-time specialist.
2. Once the dates and location have been confirmed, all HQ associates will be advised of the opportunity and interested individuals (from any department at any level) will be invited to attend a presentation.
3. Everyone at that presentation will receive a *4Leaf for Life* kit that includes a book, DVD, and an application for the seven-day off-site immersion program.
4. Interested parties will apply by filling out the application form. In that form, they will disclose their bio stats and will show an interest in continuing the *4Leaf* diet-style after the formal challenge and possibly becoming a member of the *4Leaf Corporate Staff*. They will also take the *4Leaf Survey* and will enclose it with their application.
5. The off-site (to be held within a few hours driving distance of associates' homes) will cost approximately \$3,000 per person. (Spouses encouraged to attend with a discounted fee)
6. The company will pay the fee, but salaried associates must agree to take 5 vacation days in order to qualify for this exceptional, life enriching benefit.
7. Prior to the off-site "immersion," there will be two or three preparatory meetings.
8. As above, each participant will be assigned to a group of 3 to 5 people and they will continue to follow-up after returning to their jobs.
9. See #16 through 21 above---for all reporting and follow-up details.
10. Video encouraged throughout.

E. Planning for Rolling Out to ALL Associates. This process begins with a review of the data from the two *4Leaf* Pilot Programs---and a formal review meeting described here.

1. Conduct review presentation for the top 100 officers at HQ---PLUS the 80 to 100 associates who participated in Round One (the two pilots) of *4Leaf for Life*.



2. Part of the formal presentation will include video testimonials of company associates. It will also include the recommended next steps.
3. This is a really important meeting for the company. Senior executives who've been learning about *4Leaf for Life* on their own will get to see exactly what kind of health improvement benefits they can expect from every associate who participates.
4. Conduct a confidential survey of all attendees at the formal review session. Identify level of commitment and desire to move forward with rolling out *4Leaf for Life* for all interested associates throughout the world.
5. After the formal review presentation, the next round of *4Leaf for Life Challenges* and the next round of "7-day immersions" will be planned. These will likely continue until all interested associates can be accommodated.
6. Taking *4Leaf for Life* beyond HQ. Begin making initial VIDEO presentations to company executives throughout the world: telling senior officers and middle management about the results of the first rounds and the plans for the future.
7. Poll all participants after these Video sessions and gauge interest in active participation at various locations around the world.
8. Select a few locations to test a version of the *4Leaf for Life* challenge that could be effective at an individual store, factory or distribution center.

F. Executive education and facilitation continues. Knowing that *sustained enthusiasm* hinges primarily on top management commitment, this ongoing part of the process is crucial.

1. One-on-one facilitation and education sessions will be ongoing during the above two pilots. It will be very important to carefully enlist support, enthusiasm and leadership from this group.
2. Now that we have data, we will continue to schedule one-on-one sessions with key executives and will conduct departmental presentations as needed.
3. Knowing that leadership is key, we must provide the key executives with all the tools, support and assistance that they need.
4. It is critical that top management support be genuine. When we're encouraging people to make changes that affect their lives far beyond the workplace, it is essential that everyone make their own decision about whether or not to incorporate *4Leaf for Life* in all aspects of their lives.
5. At some point, it has been shown to be helpful to include the executives' spouses.
6. All of the above should be an ongoing process for the first few years of this unprecedented corporate initiative.

G. Development of an eLearning Platform that can enable us to reach ALL associates. Recognizing that the vast majority of company's associates are not working behind desks at HQ, it is very important that we provide scalability of *4Leaf for Life* in electronically deliverable formats.

1. Various formats such as laptops, tablets and smartphones will be supported. All associates may not have corporate email or a computer at work. But almost



- everyone has one or more forms of electronic devices.
2. Vision. The bulk of most training, monitoring and follow-up will be handled electronically.
 3. Education, qualification, reporting and overall administration will be automated.
 4. Management reports. Anything that's important should be measured. Reports will be available by department, by facility, by district, by region, by division, by executive and by country.
 5. Reports will measure level of participation, improvements realized, "4Leaf qualified" retention, incentives delivered, dollar savings realized, absenteeism, etc.

H. Development of a highly innovative insurance option for the 4Leaf qualified associate. Once associates have effectively taken charge of their own health, they will not wish to pay the medical bills for those who haven't. Once they realize that repeated "screenings" don't really prevent anything, they will no longer feel the need for them. With those procedures no longer being "covered" under their new plan, the company will enjoy immediate savings---as will the associates. Here's how that works.

1. At a certain level of "qualification," the *4Leaf-ers* will be offered a greatly discounted insurance option that is not available to other associates.
2. This option will not include many of the so-called "preventive" procedures like mammograms, PSA testing, repeated colonoscopies, *management* of type 2 diabetes and aggressive treatment of heart disease.
3. Ultimately, this will greatly affect the applicant flow. Once the healthiest people out there hear about the great new *4Leaf for Life* insurance option at your company, they will be more likely to apply---and that serves to improve the overall health and quality of the workforce.
4. No company has ever done this before---but it has been proposed and considered by some prominent health organizations. After much careful study, an improved plan for healthy individuals will be essential to maximize health care savings.

I. Management incentives. Overall Tracking System to be developed.

1. What get's measured, gets done! Here is a list of things that could be measured and reported throughout the entire company.
2. Executives and managers will be held accountable for these numbers and it could affect their base compensation, bonuses and promotions.
3. All of the following could be measured, summarized and reported by department, by facility, by district, by region, by division and by executive:
 - a. Percent of associates participating in *4Leaf for Life*
 - b. Percent of full-time associates (who get health benefits) participating
 - c. Percent of managers, executives, directors, etc. --- participating.
 - d. The running annualized cost of health care per employee (*4Leaf* and others)
 - e. The trend for the above costs.
 - f. Absenteeism.
 - g. Aggregate numbers for: total cholesterol, blood pressure, blood sugar, BMI.



4. This relentless measuring, reporting and follow-up is what makes *4Leaf for Life* an *important* element of doing business at this company.

J. Five-year vision of what is possible. With management incentives in place (described above), our projections for what can happen are aggressive. It's all about leadership, commitment, consistent execution and accountability. With senior management taking the lead, world-changing results can be achieved. In five years we could see the following:

1. There is at least one *4Leaf for Life* certified associate in every facility in the world.
2. New employees everywhere are screened relative to current health and interest in becoming healthier.
3. Half or more of the entire workforce has chosen the *4Leaf for Life* insurance option, which features sharply lower premiums (for the associate) and a total cost of health care (paid by the associate) at least 50% below the traditional plan.
4. The company continues to send their most "at risk" associates to off-site "7-day immersions."
5. The *4Leaf for Life* management team features a Vice President level executive in a full-time capacity. This is essential in order to maintain the *sustained enthusiasm* mentioned earlier.
6. The cost of health care has been slashed substantially and the process to make that happen is now considered one the company's most significant strategic advantages.
7. The company is routinely recognized around the world as a leader in wellness superiority for their workforce---coupled with an exceptional level of green excellence.

K. The potential bottom line---five years from now. With management incentives in place (described above), our projections for what can happen are aggressive:

1. Comparing the \$ cost of healthcare per associate (in 2012 dollars), the company has actually lowered that cost, while costs at the other Towers Watson survey companies have continued to increase.
2. The total cost of health care (per *4Leaf* associate) is now approximately 30 to 50% lower than the average Towers Watson Survey organization in your industry.
3. The total average cost of health care for ALL employees is now 10 to 20% less than the average Towers Watson Survey organization in your industry.
4. By significantly lowering the cost of healthcare, the company has been able to pass along more value to its customers and has built a stronger business.
5. The company's workforce is second to none and they continue to help propel the organization to new heights of performance.
6. The company has effectively leveraged the **GREEN** benefits of plant-based eating and is now routinely recognized as the *greenest* (company, city, etc.) in the world.



L. Budget considerations. With an opportunity to save many millions of dollars on health care--- coupled with the numerous other powerful benefits of having the world's healthiest workforce, top management should plan their *4Leaf for Life* investments based more on what can be managed effectively---rather than how much it will cost. Here are a few categories of investment:

1. VP leader, management team and other full or part-time staff.
2. Global group of full-time and part-time *4Leaf for Life* specialists.
3. I/T investment for eLearning, managing, supporting the program to ALL associates.
4. Ongoing "7-day immersions" for selected "high-risk people."
5. Development cost of the highly innovative insurance program described earlier.
6. Incremental executive and management bonuses---driven by *4Leaf for Life* excellence in their areas of responsibility.
7. Cost of "incentives" offered to all levels of the corporation.

The Bottom Line. *The name of the game is profitability improvement when it comes to business. By investing in the health of the workforce and their families, the pioneering organizations will reap extraordinary rewards. Eventually, those companies who don't promote health (with food-based wellness initiatives) will no longer be able to compete with those who do.*

Consulting team. J. Morris Hicks and The Ansley Consulting Group have assembled a team of veteran business consultants, medical doctors, registered nurses, food preparation instructors and registered dietitians. We are confident that we can ramp up quickly to handle any organization---regardless of size.

The consulting credentials for J. Morris Hicks are provided on the following page. After initial consultations, we can provide the background information on all team members who will be assigned to the particular initiative.

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Consulting Credentials---J. Morris Hicks



Equipped with an MBA and an Industrial Engineering degree, Jim's 30-year business career has been split equally between consulting and line management. As a consultant, he led profit-improvement projects for clients such as Sears, Holiday Inns and ITT. As a corporate executive, he's had several stints as division president and was executive vice president of Polo Ralph Lauren Corporation.

Since 2002, he has invested over 10,000 hours in becoming an authority in the areas of health promotion and food-based wellness. During that time, he has developed the requisite tools and assembled a team of consultants, physicians, dietitians, nurses and teachers who are ready to help their clients develop a powerful strategic business advantage over their competitors.

Traditional corporate wellness programs have failed to stem the soaring cost of healthcare, because almost all are missing the single most important ingredient--the FOOD. Done properly, the "food-based" component of *wellness* can deliver far more savings than all other wellness initiatives combined. Eventually, those companies who don't get real serious about that food component will no longer be able to compete with those who do.

The entire business career of J. Morris Hicks has prepared him for assisting organizations of all sizes develop and implement powerful, top management-led initiatives to promote superior health throughout the entire organizations.

Health Promotion Background

1. Author of *Healthy Eating, Healthy World*, (BenBella, 2011), foreword by Dr. T. Colin Campbell, endorsed by ten others, including Dr. Dean Ornish, Dr. Caldwell Esselstyn and the former CEO of Xerox, Paul Allaire.
2. Member of the Board of Directors of the *T. Colin Campbell Foundation*, currently training 2,000 people a year in Plant-Based Nutrition; 500 of them are physicians who earn continuing medical education credits (CMEs)
3. Certificate in Plant-Based Nutrition from *eCornell/T. Colin Campbell Foundation* (2009)
4. Writing for the Food Channel. In early 2012, began writing a weekly column as a guest correspondent on foodchannel.com
5. Featured blogger at VegSource.com publishing weekly blogs for over two years.
6. Creator of extensive international blog & website for *promoting health, hope and harmony on planet Earth*. Published over 700 consecutive daily blogs in less than two years. The website (hpjmh.com) is now being seen regularly in over 100 countries.
7. Creator of the trademarked *4Leaf for Life* approach for promoting health by focusing on maximizing the percent of calories from whole, plant-based foods (4leafprogram.com)
8. Creator of the innovative *4Leaf Survey* for estimating an individual's approximate percentage of daily calories from whole plants—without counting calories.
9. Aligned with Total Health Immersions, Inc., providing medically supervised programs for high-risk (and high cost) employees who volunteer and qualify.
10. Active speaker. Have spoken dozens of times in the past year—most notably in university settings such as the University of Kentucky and at the College of the Holy Cross.

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