



Memorandum

TO: Chief Al Auxier
FROM: Office Manager Tara Theisen
DATE: October 19, 2011
RE: 2012 Medical Evaluations

This year the City of Neenah is implementing Health Risk Screenings for employees covered by their health insurance plan in 2012. Due to the City of Neenah being self funded with their health insurance they are starting this program to help them trying to keep the costs of their health insurance low. The intent of this program is to educate employees about their health, to make good decisions and choices for their healthcare and also rewards them for participating in the Health Risk Screening. When speaking to HR Deputy Director Barber about this program, we explored the option of how we could utilize this vendor, who will perform the lab work for their program, and tie it in with our program and see if there is a cost savings.

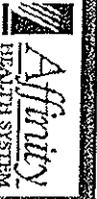
Currently, we send out RFP's for one vendor and they place a bid for the lab work, physical and other required testing for our firefighters. When exploring the opportunity of working with the City of Neenah's vendor and comparing actual costs of what we paid for the lab work portion of our physicals I am estimating we will be saving \$3,500 by splitting the lab work and the other testing of the physicals.

A request for RFP's was sent out to Theda Care At Work, Affinity Occupational Health and Aurora Occupational Health. They were instructed to bid on the physical and other related test portion of our physicals and were required to accept the lab work results provided from the City of Neenah's vendor for the lab work. Theda Care At Work and Affinity Occupational Health submitted bids for our 2012 program. Both vendors submitted quotes and a spreadsheet showing the costs are attached for review. It is my recommendation to approve the lab work through the City of Neenah's Vendor, Concert Health Resources and to approve the remainder of the physical process through Affinity Occupational Medicine for a total cost of \$17,763.00.

2012 Medical RFP Comparison

Test	Theda Care		Affinity	
	Cost	Total Cost	Cost	Total Cost
Physical	\$67.00	\$4,355.00	\$55.80	\$3,627.00
Respirator Exam	\$31.05	\$2,018.25	\$22.50	\$1,462.50
PFT	\$34.00	\$2,210.00	\$28.80	\$1,872.00
Audiogram	\$17.00	\$1,105.00	\$14.40	\$936.00
EKG	\$85.50	\$5,557.50	\$83.70	\$5,440.50
Chest Xray	\$188.10	\$188.10	\$135.00	\$135.00
Total		\$15,433.85		\$13,473.00
HRA Through Neenah		\$4,290.00		\$4,290.00
Grand Total		\$19,723.85		\$17,763.00

HEALTH RISK ASSESSMENTS & WELLNESS PROPOSAL

Vendor	Option 1	Option 2	Option 3	Option 4	Option 5
 Concert Health Resources, Ltd.	 Outlook Health	 The DataCare	 Aurora Health Care	 Affinity Health System	
HRA Services	Option 1 Online or paper (Paper quoted)	Option 2 Paper HRA	Option 3 Online or paper (Paper quoted)	Option 4 Paper	Option 5 Online or paper (Paper quoted)
Questionnaire	Included Included \$10 (Bio-impedance method) Included Venipuncture	Included Included Included Included Venipuncture	Included Included Included Included Venipuncture	Included Included Included Included Venipuncture	Included Included Included Included Venipuncture
Online Screening	Included Included Included w/Panel A* Included w/Panel A* Included w/Panel B**	Included Included Included Included Included	Included Included Not included (see below) Not included (see below) Included	Included Included Included Included Venipuncture	Included Included Not included Not included Not included
Blood Pressure	Included Included Included Included Included	Included Included Included Included Included	Included Included Not included (see below) Not included (see below) Included	Included Included Included Included Venipuncture	Included Included Not included Not included Not included
Blood Cholesterol Panel**	Included Included Included Included Included	Included Included Included Included Included	Included Included Not included (see below) Not included (see below) Included	Included Included Included Included Venipuncture	Included Included Not included Not included Not included
Cholesterol Panel includes:	Panel A includes: glucose, ALT, creatinine, cholesterol, triglycerides, HDL, LDL Panel B includes: glucose, cotinine, cholesterol, triglycerides, HDL, LDL	BUN, creatinine, uric acid, AST, ALT, alk phos, protein, albumin, total bilirubin, globulin, calcium, LDH	Total cholesterol, HDL, LDL & triglycerides N/A	Total cholesterol, HDL, LDL & triglycerides BUN, creatinine, uric acid, AST, ALT, alk phos, protein, albumin, total bilirubin, globulin, calcium, LDH	Total cholesterol, HDL, LDL & triglycerides N/A
Additional Tests Include	Panel A includes: glucose, ALT, creatinine, cholesterol, triglycerides, HDL, LDL Panel B includes: glucose, cotinine, cholesterol, triglycerides, HDL, LDL	BUN, creatinine, uric acid, AST, ALT, alk phos, protein, albumin, total bilirubin, globulin, calcium, LDH	Total cholesterol, HDL, LDL & triglycerides N/A	Total cholesterol, HDL, LDL & triglycerides BUN, creatinine, uric acid, AST, ALT, alk phos, protein, albumin, total bilirubin, globulin, calcium, LDH	Total cholesterol, HDL, LDL & triglycerides N/A
Minimum Participation	\$600 minimum site charge if less than 10 participants/site.	15 participants/session	20 participants/session	Screening minimums may apply	16/participants/session
Cost	\$51.00 \$61 non-Fox Cities locations	\$61.00 Includes venipuncture blood draw, HRA questionnaire, personal health reports. \$61/person - 15 or more/session \$71/person - 7-14 /session	\$64.00 Includes venipuncture blood draw, paper HRA questionnaire and reports. Price is for at least 20 at a location. Price includes the \$6/paper.	\$57.50 \$30 labs + \$60 /hr labor. Approximately six participants/hr = \$10 labor. 30 minutes of set up and take down per examiner will be needed. Additional cost for paper health report - \$17.50 (mailed home).	\$69.35 Two options available: 1) \$69.35 for HRA and biometrics or 2) \$6.75/per eligible for HRA, biometrics and telephonic coaching. Minimum screening quantity is 16/screening session. Price includes online web portal and six service hours to use for anything (presentations, health fairs, etc.). Affinity has waived all set-up fees and additional charges for any off-hour screenings (before 5 am, after 5 pm and Saturday screenings).
Individual Reports	Health risk reports are available for all participants.	Health risk reports are available for all participants.	Health risk reports are available for all participants.	Health risk reports are available for all participants.	Included (additional charge if mailed)
Reporting Cycle	\$18	\$20	\$18	\$15	\$25 (engaged part) or \$15 (not engaged)

HEALTH RISK ASSESSMENTS & WELLNESS PROPOSAL

Vendor	Option 1	Option 2	Option 3	Option 4	Option 5
HRA Services	 Option 1 \$18 CHR will work with company after HRAs to determine best coaching strategy moving forward. Onsite or telephonic available. Recommends "Staying Connected Program."	 Option 2 \$75/hour Free online coaching available through Ceridian's Lifeworks online iCanChange programs - iCanQuit, iCanRelax, iCanChange, iCanThrive. Additional coaching: \$75/hour. (~3 people/hr). Outlook will work with company after HRAs are completed to determine the best coaching strategy moving forward. Onsite or telephonic available.	 Option 3 Varies (see below) Multiple options available. Personal health program - onsite. Eight hours week, includes reporting, campaigns, educational presentation, communication, \$2,323/month (approx: \$67/hour). Ad hoc coaching - \$72/hour - coaches would vary each time.	 Option 4 \$60/hour \$60/hour for report delivery and ongoing coaching = approx. \$15 for a 15 minute review. A Health Information Center is included at no charge. This is a wall-mounted education display that Aurora maintains monthly.	 Option 5 \$50/hour Onsite or telephonic available. Onsite: \$50/hour for a wellness specialist. \$55/hour (typically can conduct 3 reviews per hour) plus travel and mileage fees. Telephonic: high risk - \$150/par; medium risk - \$100/par; low risk - \$65/par. Participants enrolled but not engaged billed at \$15.
Health Coaching	Group report plus tracking changes in multi-year participants included. Additional reports available at no extra cost.	Employers will have online access to the aggregate group reports indicating company's overall risks & wellness program interests. Outlook will come onsite to review report and provide recommendations.	Employers will receive an aggregate group report. TheadaCare will come onsite to review report and provide recommendations.	Aggregate report available. HR Insight tool included in pricing. HR Insight is an internet-based financial analysis tool.	Employers will receive an aggregate group report. Vendor will come onsite to review and provide recommendations.
Company Reports	Varies depending on services	Varies depending on services	Varies depending on services	Varies depending on services	Varies depending on services
Total Cost per Participant	\$105.00 Yes	\$111.00 Yes	\$74.00 Yes	\$82.50 + shipping + visit cost Yes	\$122.35 Yes
Additional Services					
Online/telephonic Scheduling					

Please refer to full service proposals for more detail.

NOTE: Company logos are for information purposes only. Agents are independent and are not affiliated with the company.

Our standard of care and legal duty to the insured in providing insurance products and services is to follow the instructions of the insured in good faith.

This constitutes only a summary of the Health Risk Assessments proposal involved. The actual contract or plan document must be consulted to determine the governing contractual provisions, limitations, or exclusions. There is no guarantee, expressed or implied by Associated Financial Group or vendors of plan provisions or level of payment.

Fee Schedule for NMFR
Effective January 1, 2012

MEDICAL EVALUATIONS	
Service	NMFR Preferred Customer Rate
Complete Physical - Standard components of the physical cannot be broken out and priced individually. Standard Components Include: <ul style="list-style-type: none"> • Comprehensive health history • Blood pressure, pulse, height and weight • Examination with occupational health physician • Eye and ear exam • Mouth and throat exam • Neck exam • Tinels and phalen exam • Neurological exam • Strength and flexibility evaluation • Lung and heart exam • Range of motion evaluation • Dip UA • Titmus vision acuity test • Medical clearance to participate in the fitness program • Review of indicated age and gender related cancer screens, with identification of unmet screening needs and arrangements made for necessary screenings provided through their private health plan 	\$55.80
OSHA Respirator Questionnaire Form Review <i>Waived if a respiratory physical is conducted</i>	\$22.50
Pulmonary function test	\$28.80
Audiogram	\$14.40
TB skin test	\$14.40
Urinalysis	\$27.90
*CBC with differential	\$45.00
*Comprehensive metabolic panel	\$72.00
EKG	\$83.70
Stress / Cardiology Treadmill with EKG <i>Performed only if deemed medically necessary by the physician</i>	\$315.00
Cardiac Scoring - Affinity recommends substituting the Stress/Cardiology Treadmill with EKG with the Cardiac Scoring Test. This test would only be conducted only if determined medically necessary. Based on previous years, we can estimate that approximately 2 - 3 may be conducted.	\$135.00
Exercise Tolerance Test - Affinity recommends adding this test to all firefighter evaluations.	\$72.00
PA Chest X-Ray (2 views) with Interpretation <i>Performed upon hire and every five years after</i>	\$135.00
Venipuncture (blood draw for labs)	\$12.60
Job analysis - this service is optional and available upon request of NMFR. Affinity can use the current job descriptions provided by NMFR	\$180.00

** Please note that the CBC and comprehensive metabolic panels are only recommended as standard component of a baseline evaluation. Annual CBC and comprehensive metabolic screenings should be conducted upon discretion of the Fire Chief based on the likelihood and frequency of hazardous materials exposure. Therefore, costs for subsequent year panels may be less.*

Fee Schedule for NMFR

Effective January 1, 2012

FITNESS PROGRAM	
Service	NMFR Preferred Customer Rate
Initial evaluation including: <ul style="list-style-type: none"> • Medical history review • Body composition, muscular strength and endurance, flexibility and biomechanical testing. • Orthopedic screen to identify any muscular imbalances or deficiencies, as well as potential rotator cuff issues, shoulder impingement and range of motion. 	\$35.10
Exercise tolerance test – graduated treadmill test utilizing the equipment available at either the NMFR stations or an Affinity Occupational Health clinic	\$72.00
Three personal training/coaching sessions conducted on-site at NMFR stations including: <ul style="list-style-type: none"> • Warm- up / cool-down • Strength training • Flexibility training • Cardiovascular conditioning • Healthy back exercise program • Safety and injury prevention • Rehabilitation (if necessary) 	\$35.10 per session
Reassessment - measure outcomes and set future goals for personal enhancement. Reassessment will include all of the tests administered during the initial evaluation.	\$35.10
Additional personal training sessions	\$45.00

WELLNESS PROGRAM	
Service	NMFR Preferred Customer Rate
Affinity telephonic coaching for employees identified as medium or high risk through the HRA. Includes an initial outreach call and up to nine individual telephonic counseling sessions. <i>Estimated that only approximately 10% - 15% of NMFR staff will require this service</i>	\$135.00
Health promotion resource materials - <i>WellNews</i> monthly newsletter, bulletin board kits, posters, interactive displays, and additional healthy lifestyle tools.	No charge
On-site wellness class and presentations	\$90.00

Additional pricing for services not listed above is available upon request

Proposed Budget for NMFR
Effective January 1, 2012

	Service	Cost	Estimated Participation	Estimated Total Cost
MEDICAL EVALUATION	Complete Physical Exam	\$55.80	65	\$3,627.00
	OSHA Respirator Questionnaire Form Review <i>Waived if a respiratory physical is conducted</i>	\$22.50	65	\$1,462.50
	Pulmonary function test	\$28.80	65	\$1,872.00
	Audiogram	\$14.40	65	\$936.00
	TB skin test	\$14.40	65	\$936.00
	Urinalysis	\$27.90	65	\$1,813.50
	*CBC with differential	\$45.00	65	\$2,925.00
	*Comprehensive metabolic panel	\$72.00	65	\$4,680.00
	EKG	\$83.70	65	\$5,440.50
	Cardiac Scoring - Affinity recommends substituting the Stress/Cardiology Treadmill with EKG with the Cardiac Scoring Test. This test would only be conducted only if determined medically necessary. Based on last year's program we can estimate that approximately 2 - 3 may be conducted.	\$135.00	3	\$405.00
PA Chest X-Ray (2 views) with Interpretation <i>Performed upon hire, every five years or when required upon results of PFT</i>	\$135.00	Baseline, every five years or when required upon results of PFT	Will vary depending on number of new hires or those required upon PFT results	
Venipuncture (blood draw for labs)	\$12.60	65	\$819.00	
FITNESS	Initial evaluation including: • Medical history review • Body composition, muscular strength and endurance, flexibility and biomechanical testing. • Orthopedic screen to identify any muscular imbalances or deficiencies, as well as potential rotator cuff issues, shoulder impingement and range of motion.	\$35.10	65	\$2,281.50
	Exercise tolerance test – graduated treadmill test utilizing the equipment available at either the NMFR stations or an Affinity Occupational Health clinic	\$72.00	65	\$4,680.00
	Three personal training/coaching sessions conducted on-site at NMFR stations including: • Warm- up / cool-down • Strength training • Flexibility training • Cardiovascular conditioning • Healthy back exercise program • Safety and injury prevention • Rehabilitation (if necessary)	\$35.10 per session	65	\$6,844.50
	Reassessment - measure outcomes and set future goals for personal enhancement. Reassessment will include all of the tests administered during the initial evaluation.	\$35.10	65	\$2,281.50
	Additional coaching sessions	\$45.00	10	\$450.00
WELLNESS	Affinity telephonic coaching for employees identified as medium or high risk through the HRA. Includes an initial outreach call and up to nine individual telephonic counseling sessions. <i>Estimated that only approximately 10% - 15% of NMFR staff will require this service</i>	\$135.00	6	\$810.00
	On-site wellness class and presentations	\$90.00	3	\$270.00

* Please note that the CBC and comprehensive metabolic panels are only recommended as standard component of a baseline evaluation. Annual CBC and comprehensive metabolic screenings should be conducted upon discretion of the Fire Chief based on the likelihood and frequency of hazardous materials exposure. Based upon previous years' programming and recommendations, all firefighting personnel have had these tests conducted annually.

TOTALS

Estimate 1 - cost when current employees are due for chest x-rays	\$51,039.00
Estimate 2 - cost when current employees do not require chest x-rays	\$42,534.00

Assumes all employees have had baseline testing. May vary slightly if exposure indicates the need to administer a CBC or Comprehensive Metabolic Panel.

Baseline cost for a new hire (includes all components of the Medical Evaluation and all Fitness components)	\$939.60
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