

Health Care and Workers' Compensation Costs Drop When Focus on Employees Rises



Dear Colleagues:

Based in Hartland, Wisconsin, Minco Group employs 135 employees locally, 65 employees at our Tennessee plant and 15 more throughout the United States. While enhancing employee wellness and controlling health care and workers' compensation costs is a challenge, we've achieved positive results that are significant and worth sharing.

At Minco, our philosophy is to focus on the well-being of the employee. However, this doesn't mean we don't care about the cost. Our company has been working with ProHealth Works to actively promote an occupational health and incentive-based wellness program for just over two years. This program has proven effective and affordable: a true measure of value.

Doing what is right by the employees has produced hard numbers that show success. While it is early in our workers' compensation insurance policy year, all indicators are predicting positive results. Here are some examples:

- Our experience modification rate (comparison of your workers' compensation claims experiences to those of other employers of similar type and size) has decreased from 1.4 to 1.24, which ultimately determines our insurance premiums. Our goal is 1.
- Our injury ratio (injured workers per 100) is 5.31% lower than last year. Our goal is 8%.
- Our loss ratio (workers' comp. premium to claims dollars) was 44.09% in 2006. It stands at 18% so far for 2007. Our goal was to be less than 39%.
- PSA screenings at our facility identified employees in the very early stages of prostate cancer. As a result, they received treatment early and are now survivors.
- Our employees' minds are at ease knowing they can address their work-related and personal health issues, and quite possibly save a trip to the physician, with our on-site nursing program.
- Our ProHealth Works on-site nurse works closely with our safety team and our injured employees to help manage workers' compensation activities. This includes assessing injuries, directing employees to the most appropriate level of care, providing consistent follow-up and working with their doctors to provide the best care. This appropriate and efficient care helps us keep costs down.

Everything we do at Minco through our wellness program is geared for employee benefit, giving them resources, education and opportunities to improve their health. However, the impact on our employees' lives, rather than the money not spent, will be what we talk about at the end of the day. Hard to quantify, yet priceless.

Julie Ann Traub, PHR
Human Resources



PROHEALTH CARE

For more information about ProHealth Works, contact Susan C. Quantrell at (262) 928-5743 or susan.quantrell@phci.org. Or visit our Web page at www.prohealthcare.org (click on ProHealth Works).