



July 2010

OneBeacon Health Plan Update

As a OneBeacon employee, your health is important to us. That's why we provide you and your family with quality health benefits including preventive resources. Our benefits team is planning OneBeacon's 2011 health program, so the timing seemed appropriate for sharing some preliminary findings, while reminding you of opportunities to ensure good health.

Midyear Update: Health Care Expense

OneBeacon continues to believe that the best way to manage health-care expenses, both our company costs and your personal expenses, is by supporting your ability to achieve wellness and optimal health goals. Our benefits team is looking ahead to 2011 and the initial analyses indicate that expenses are once again on the rise, a trend that shows no sign of slowing down in the foreseeable future. The aggregate company health data suggests that most of this high expense is due to the increasing frequency of large claims. These claims are not only expensive for all concerned but of course traumatic for the individuals and families involved.

Part of our awareness of these expenses is the fact that OneBeacon's health plans are self-insured. This means that OneBeacon pays all claims directly, with Aetna's support as the claims administrator, so all financial exposure lies with OneBeacon. To control your costs as well as the company's, we will consider a broad variety of plan changes. Current considerations include incentive and "disincentive" wellness programs and designs to further encourage you to engage in improving overall health. In the meantime, here are some reminders to consider.

Practice Prevention

One of the best ways to safeguard your health is through preventive care. Exams and screenings can catch problems early, when they're easier and less costly to treat. Our health data reports that only 40% of our adult plan participants (employees and spouses) are up to date in having routine annual physicals. We strongly encourage everyone who has not had a physical within the past 12 months to schedule an appointment as soon as possible.

Remember, if you participate in our Healthy Choice PLUS+ plan, in-network preventive services are covered 100%, with no copay. This 100% coverage applies to the following:

- Annual routine physical exams
- Routine mammograms
- Routine prostate-specific antigen (PSA) tests
- Routine Pap test
- Colonoscopies

For age and gender specific screening guidelines, please refer to your Aetna Plan Summary, or, visit www.onebeaconbenefits.com.

Biometrics Are Important

Aggregate health data from the past two OneBeacon biometric screenings - required for employees in the Healthy Choice PLUS+ plan - has revealed some alarming trends about our overall health. Furthermore,

this year's results suggested that as a population, we did not make much progress in reducing our risk factors. The chart below shows the 2010 biometric screening results for 2010 for OneBeacon health plan members:

Test Name/ Risk Factor	Percent Out of Range
Body Mass Index (BMI)	68%
Glucose	21%
Total Cholesterol	42%
Blood Pressure	64%

Understanding your personal test results is commonly known as *knowing your numbers* — that is, your blood pressure, cholesterol, blood glucose and Body Mass Index (BMI). The attached brochure explains why it's important to *know your numbers*. You can find your results within your Personal Health record (PHR) available at: www.aetna.com.

Future Benefit Planning

OneBeacon's benefits team will continue to look for programs to help you address health concerns. Additionally, we'll continue working with Aetna to provide information on our group's top five modifiable health risk factors, based on our aggregate health assessment information. Those risk factors are:

1. A diet low in fruit and vegetables
2. Inadequate exercise
3. Inadequate sun protection
4. Overdue preventive health screenings
5. A diet high in fats

Look for future communications on each of these topics.

In Good Health,

The OneBeacon Benefits Team