

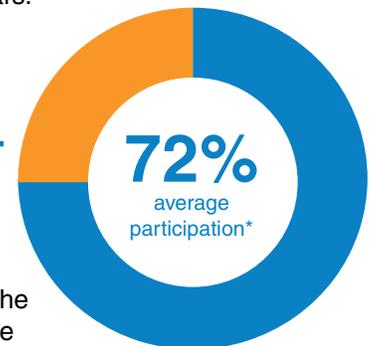
Founded in 1914, R.J. O'Brien & Associates LLC is the oldest and largest independent futures brokerage and clearing firm in the United States. It is a privately held business, with approximately 342 eligible employees, majority owned by the O'Brien family of Chicago. The O'Brien's have been instrumental in the development of the futures industry and remain committed to the continued growth of the company and its leadership within the industry.

INVESTING IN EMPLOYEES

R.J. O'Brien places a high value on its employees and continually invests in their wellbeing. Partnering with Interactive Health in 2012, R.J. O'Brien made a strategic decision to amplify the investment impact of their wellness program for the benefit of all employees. The partners agreed that employee health is a proven business strategy and measurable gains could be made through a more comprehensive approach. The strategic roadmap for the wellness program has evolved over the past five years to ensure that their employees are happy and healthy and the organization is in control of rising health care costs.

R.J. O'Brien made a calculated decision to invest resources in a strong incentive and ongoing engagement that included year-round activities to effectively increase participation, engagement and ultimately improve health outcomes. A two-tiered incentive approach tied to the benefits plan paired with an online hub that includes challenges, personalized tools and local activities enabled year-round participation that averaged an impressive 72% over 3 years.

PARTICIPATION AND ENGAGEMENT



REASONS FOR SUCCESS



Strategic and Integrated Program Design

Wellness program focuses on five pillars of wellbeing: health, fitness, nutrition, financial and social. The results generated by participants in the program are used to identify ongoing services and resources to increase employee health and engagement.



Online Hub

The member website and launch of the healthy activities engagement platform play an important part in increasing participation for all employees regardless of location.



Incentives

Incentives are strategically linked to benefit design using a two-tiered approach. Employees receive their incentive for participating in healthy activities and are eligible for another reward if they meet a personal health goal.



Communications

Multi-modal communication strategy that includes:

- Frequent email communications to promote activities and serve as reminders
- An active wellness committee that promotes and serves as the "face" of the wellness program for each department.

*2015-2017

"As a leader of the company, the return on investment for key programs is always top of mind. The past several years, RJO has seen lower premium increases than there could have been (and in one case, no increase), despite the rising medical and prescription drug costs. Along with lower costs, the healthy lifestyles that Interactive Health promotes helps build team morale, keeps RJO employees engaged, and continuously makes our team stronger."

Gerry Corcoran
Chief Executive Officer, R.J. O'Brien & Associates, LLC

2017 WELLNESS PROGRAM RESULTS

BIOMETRICS

Improvements in biometric results from previous health evaluation



IMPROVED
BLOOD PRESSURE



LOWERED
TRIGLYCERIDES



IMPROVED
GLUCOSE LEVELS



WINNER: 2015, 2016 & 2017
HEALTHIEST COMPANY IN
AMERICA



54%
of participants asked
Interactive Health to
send health evaluation
results to their physician

\$91,503
HEALTH CARE COSTS AVOIDED

From 2016-2017 cost avoidance analysis of members with diabetes, metabolic syndrome, hypertension and anemia, who moved from at-risk to a healthier state, saved R.J. O'Brien approximately \$91,503 in net estimated avoidable costs.

Reducing Health Risks

Represents participants that completed 2016 & 2017 health evaluations

54%

moved from moderate risk to
a healthy state in year 2

33%

moderate or high risk moved to a
healthy state in year 2

86%

in healthy range
remained healthy

Personal health score for the entire employee population has continued to improve over the past three years.

INVESTING IN THE FUTURE

Both executives and employees see the value of the wellness program and feedback has been very positive. The culture of wellness continues to strengthen, health care costs have remained flat and the organization continues to celebrate successes together. It doesn't stop here! R.J. O'Brien looks forward to continuing their efforts with Interactive Health and plans to implement more innovative, creative and fun solutions utilizing technology to cast a wider net — engaging more employees and their families.



Interactive Health helps businesses solve for rising healthcare costs. Through annual health evaluations, we reveal powerful, sometimes surprising information about employees' health. Those insights empower employees to adopt new habits — habits we support through personalized goal-setting and resources. With 25 years' experience serving more than 1 million people annually, we drive measurable gains in our clients' financial performance and improve the lives of their employees.