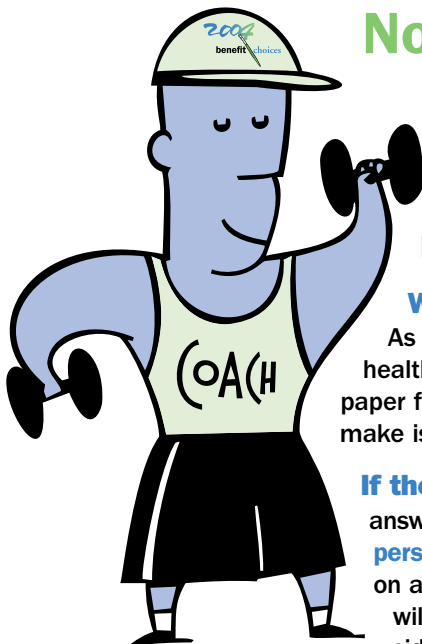


# Think Benefits!

Special Edition

FALL 2003



**No Sweat! In less than 15 minutes, you can have more money in your pocket. And be on your way to a healthier you.**

**HOW?** BY COMPLETING THE **HEALTHPATH® HEALTH RISK ASSESSMENT (HRA)**.

**What's in it for you?** For starters, there's the **REBATE on your 2004 medical contributions**.

As long as you complete and submit your HRA by December 31, you can lower your per-paycheck healthcare contributions for the entire 2004 calendar year. (The survey is available in online and paper formats.) Better yet, it **doesn't cost you a dime** to get money back; the only investment you make is the investment in time—and in your good health.

**If the money doesn't motivate you...** perhaps your HRA results will. Once you submit your answers, you'll get **confidential** feedback (the feedback is instant if you go the online route!). Your **personalized** report will tell you how you can **improve your health**. You're under no obligation to act on any of this information, but if you are serious about changing your health for the better, StayWell® will help by putting a wide array of health **resources** and **tools** at your fingertips. (See the reverse side for a sampling of what's available.)

## EARLY BIRD SPECIAL!

You have between December 1, 2003 and March 31, 2004 to complete the HRA, but you'll **save the most money** by submitting your answers by **December 31, 2003**. That makes you eligible for the full 2004 rebate. (To get you started, we're automatically giving everyone a rebate in the first paycheck of the year.) Completed questionnaires received between January 1 and March 31, 2004 will still qualify for per-paycheck rebates, but on a pro-rated basis (i.e., for your remaining 2004 pay periods).

## Zip right through it **ONLINE**

- Log on to <https://cendant.online.staywell.com>. Your World Wide ID number (WWID) is your User ID, and enter "cendant123" as your password. (You'll be asked to change your password to maintain your confidentiality.)
- Click on *Health Assessment*.
- After you complete the questionnaire, select "Finish and Review Results" to submit your answers (and get your immediate feedback).



## Paper is also an option

- Answer all the questions by darkening the circles on the enclosed questionnaire.
- Fill in your Social Security Number (SSN) and other requested information. (Your SSN is used only to confirm your eligibility. Again, this program is strictly confidential.)
- Mail your completed questionnaire in the enclosed postage-paid envelope. Then watch your mailbox for your personal HealthPath results booklet.



**Got questions?** Call the StayWell HelpLine toll-free at 800-926-5455 if you have any questions or need help completing your confidential questionnaire.

*Si necessita asistencia en español, por favor llame a la línea de ayuda de StayWell al 800-926-5455.*

**STAYWELL®  
WILL  
STAY MUM**

We've hired StayWell Health Management, a leading provider of employer-sponsored health promotion programs and services, to administer this totally voluntary program. Individual information—from your answers to the results and any action you may or may not take after that—is completely confidential and kept strictly between you and StayWell. The only personal information the Company sees is who's eligible for the contribution rebate, so we can adjust your paycheck—in your favor! (StayWell will not, and legally cannot, report individual health information back to us or our healthcare vendors, nor can they sell this information to anyone else. However, they will provide us with non-personal, general information about the health and health habits of our employees—which is a good thing, because it will help us design and develop a more targeted health promotion initiative.)



# READY for a NEW YOU?

**Congratulations!** In addition to qualifying for the 2004 medical contribution **rebate**, just by completing the Health Risk Assessment (HRA) you're on your way to being a smarter healthcare consumer because you now have access to an impressive array of **personalized interactive health management tools**. These tools are designed to help you reduce your health risks and reach your personal health goals. Here are some of the special features **available to you right now** through the StayWell Web site (<https://cendant.online.staywell.com>).

**Goals and Reminders**—Create email reminders to schedule health actions like screenings, upcoming doctor appointments and exercise sessions. If your goal is to quit smoking, reduce your stress level or get on a healthier diet, *Goals and Reminders* can help you stay on track.

**Personal Action Guides**—Online booklets to help you deal with any and all of your health issues, from high cholesterol to lower back pain, and everything in between. Your HRA results will point you toward the modules that can help you take the next steps in your personal health improvement plan.

**WellTimes™**—A dynamic, award-winning newsletter with quarterly tips on healthy, active lifestyles and personal productivity.

**Health Quizzes and Calculators**—Interactive tools designed to help you assess your knowledge of a health topic of particular interest to you and gauge how your behavior and lifestyle can affect your overall health. Topics include body mass index, ovulation calendar, nutrition, the health cost of drinking and heart health.

**Well Advised™**—A practical guide to medical decisions, with easy access to self-care tips for common ailments, plus advice on prevention, healthy lifestyles and healthcare consumerism.

**HealthDay™**—Daily updates on topics targeted to *your* lifestyle, interests and habits (you and your HRA results drive the topics). It features 10 to 15 new articles daily and covers over 700 topics on a full range of preventive health and complementary/alternative care subjects.

**Condition Centers**—Interactive tools including assessments, calculators and quizzes to identify and control chronic medical conditions like asthma and diabetes.

**What If**—After you complete your initial questionnaire, you can take it again to assess what your Lifestyle score would be if you made the changes recommended in your personalized report. Track your progress throughout the year by taking the *What If* HRA as often as you like.



## SMART HEALTHCARE CONSUMER TIP:

Health information and medical treatment are constantly changing and improving, so you'll want to stay in the know. A great way to do that is to bookmark the StayWell Web site (<https://cendant.online.staywell.com>) and visit it often.

## Stay Tuned

Embedded in our "Consumerism" *Healthcare Guiding Principle* is our commitment to giving you the information and tools you need to be more effective and prudent healthcare consumers. The HealthPath HRA is just one way we're living up to that commitment; stay tuned for lots more helpful health information that will be coming your way.

