

natura)(ySlim®

**AN EXCLUSIVE PROGRAM THAT CAN HELP YOUR
EMPLOYEES AS MUCH AS YOUR BUSINESS.**



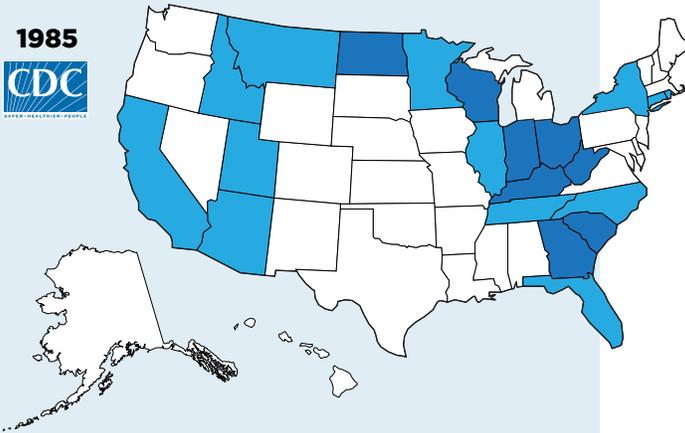
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OBESITY IS A GROWING PROBLEM

As these maps show,¹ the obesity rate in America has increased markedly in the past 25 years. Today, more than one in three Americans are obese. And the rate is predicted to increase to 42% by 2030.²

PERCENT OF OBESE (BMI ≥30) IN U.S. ADULTS

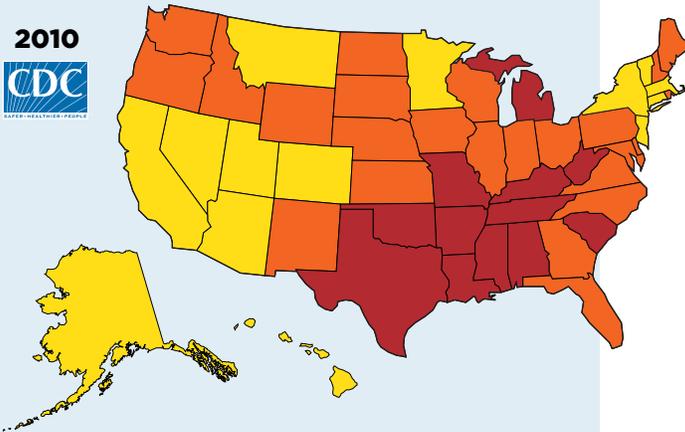
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□ No Data ■ <10% ■ 10%-14% ■ 15%-19% ■ 20%-24% ■ 25%-29% ■ ≥30%

PERCENT OF OBESE (BMI ≥30) IN U.S. ADULTS

2010



□ No Data ■ <10% ■ 10%-14% ■ 15%-19% ■ 20%-24% ■ 25%-29% ■ ≥30%

NATURALLY SLIM. A TARGETED WEIGHT LOSS PROGRAM PROVEN TO WORK.

As the rate of obesity among American workers increases, so, too, does its cost to the American workplace. Today, that cost is estimated at \$73.1B for full-time workers.³ This includes costs for additional healthcare, lost time from work, and diminished productivity while at work.

According to recent studies, workers’ compensation and work-related disability costs for obese workers can be several times higher than for workers of normal, healthy weight.⁴ The same study recommended general safety interventions and “increased focus on workers’ health” as two ways to reduce these costs.

As part of our commitment to help your business and employees stay healthier, The Hartford looked for healthy solutions. We found one in a program with credentials so impressive, we decided to pilot it with our own employees.

CHANGING BEHAVIOR WITHOUT RESTRICTING FOODS

Starting in 2011, The Hartford enrolled 1,212 employees in a pilot of the Naturally Slim Program. Designed to improve employee health using permanent behavior modification, the program teaches participants when and how to eat mindfully. But unlike many weight control programs, it allows all types of food.

NATURALLY SLIM HELPED THE HARTFORD'S EMPLOYEES. IT COULD HELP YOURS, TOO.

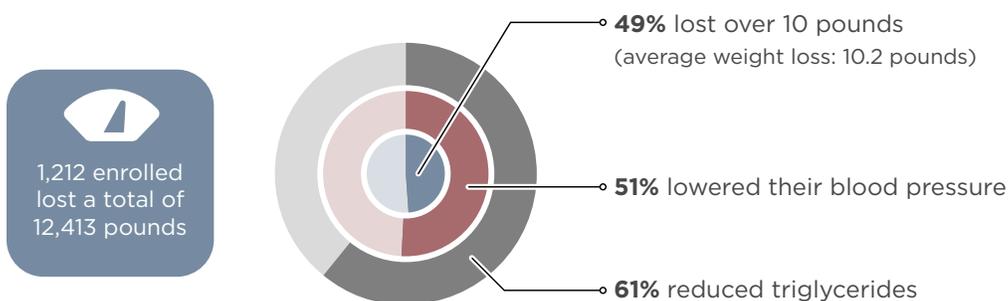
The Hartford's 10-week pilot of Naturally Slim drew employees from all areas of our workforce. We made it available at no charge to those committed to completing it. Here are some of the factors involved and results we attained. It's been good news for our workforce – and could be for yours too.

DESIGNED TO HELP GET TO THE HEART OF HEALTH

The focus of the program is a disorder often associated with obesity, called “metabolic syndrome.” You may have heard of it. It's recognized to increase a person's likelihood of developing a variety of chronic conditions like heart disease, diabetes, stroke, and some cancers. Naturally Slim was designed to reduce the risks associated with metabolic syndrome.

WE REALIZED MAJOR RESULTS IN JUST 10 WEEKS

For the Hartford, the Naturally Slim program added up to lost pounds – and a complete reversal of metabolic syndrome for 42% of participants – in just 10 weeks. See below for more details.



CONSISTENT RESULTS - THOUSANDS OF SUCCESS STORIES

Pilot participants consented to lab tests by a medical professional before and after participation in the Naturally Slim Program. Based upon the consistency of the lab results, The Hartford no longer requires lab testing. And thousands more participants have graduated from the program.

THE NATURALLY SLIM DIFFERENCE:

Employer:

- Focus on reducing metabolic syndrome risk
- Easy to implement
- Scalable across all industries and geographies

Individual:

- Behavior modification – “mindful eating” skills
- Enjoy all foods and lose weight
- Focus on weight loss and health risk improvement
- Easy to incorporate into daily life



WEIGHT CAN HAVE A SIGNIFICANT IMPACT ON WORKERS' COMP COSTS

Studies have shown that indemnity and medical costs alike are higher among people suffering with obesity compared with those of normal weight.⁵ The graph on the right shows the correlation between obesity and these costs.

There's also mounting evidence that obesity can impact workers' compensation costs. In several studies, for instance, workers' compensation and work-related disability costs for obese workers were found to be several times higher than for workers of normal, healthy weight.⁶

NATURALLY SLIM HELPED PARTICIPANTS LOSE POUNDS THROUGH BEHAVIOR MODIFICATION

In fact, most who participated in our program lost weight. As the chart at right shows, nearly half of them lost 10 or more pounds, while 15% reduced their weight by 20+ pounds. And they did it in only 10 weeks, just by modifying how and when they ate.

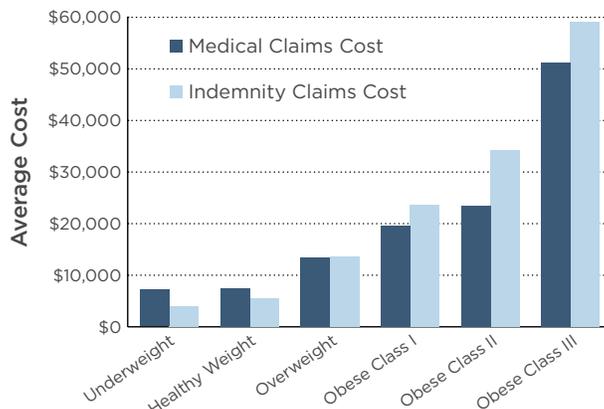
AN EXCLUSIVE OFFER FOR CUSTOMERS OF THE HARTFORD

All workers' compensation and group benefits customers of The Hartford are eligible to participate in a unique offering of the Naturally Slim program.

As our customer, you can benefit from a volume-based pricing adjustment. And, with the commitment of your employees, you could benefit from a measurably healthier workforce.

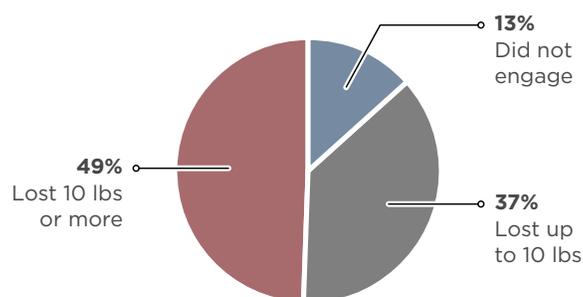
It worked for The Hartford's employees. It could work for your employees, too.

Lost-time Claim Severity per 100 Full-time Employees by Weight Class*



* Ostbye T, Dement J, Krause K, "Obesity and Workers' Compensation Results from the Duke Health and Safety Surveillance System," *Archives of Internal Medicine* 2007

Clinically Validated Weight Loss by 1,212 Hartford Employees 2011-2013



WEIGH THE BENEFITS FOR YOUR BUSINESS AND EMPLOYEES

To learn how this offering may help your business and employees, please visit WWW.NATURALLYSLIM.COM/HARTFORDNATURALLYSLIM



¹ Source: Centers for Disease Control

² Finkelstein et al., "Obesity and Severe Obesity Forecasts Through 2030," *Am J Prev Med* 2012; 42(6):563-570

³ Finkelstein et al., "The Costs of Obesity in the Workplace," *JOEM*: Vol. 52, Number 10, October 2010

^{4,6} Ostbye T, Dement J, Krause K, "Obesity and Workers' Compensation Results from the Duke Health and Safety Surveillance System," *Archives of Internal Medicine* 2007: Vol. 167, pages 766-773

⁵ Laws, C., and Schmid, F., "Reserving in the Age of Obesity," November 1, 2010, www.ncci.com/documents/research-age-obesity.pdf.

The Hartford has an exclusive arrangement with Naturally Slim to provide our customers with favorable pricing for their main program based on aggregated volume. Therefore, pricing may vary over time based on volume and The Hartford cannot quote specific prices for Naturally Slim to any account. The Hartford receives no compensation for customer enrollment in this program.

The Hartford does not offer or provide the Naturally Slim product, and cannot make any claims or promises that use of Naturally Slim's products or services will result in lower workers' compensation or group disability losses. All Naturally Slim products, services and guarantees are provided by Naturally Slim. The use of research provided in this presentation is not an endorsement by the researchers or their associated organizations.