

Healthy Workplaces

Working together for  
Health risk prevention



# WHEALTH @ WORK

A COMPREHENSIVE & COMPLETE HEALTH PROGRAM FOR CORPORATES



**JAINAM**  
Health Services Limited

[www.jainamhealth.com](http://www.jainamhealth.com)

## SOME CORPORATE HEALTH FACTS & ISSUES

- EMPLOYERS LOSE \$300 BILLION ANNUALLY DUE TO LOSS OF PRODUCTIVITY
- EMPLOYER HEALTH CARE COSTS RISE ON AVERAGE 7-15% PER YEAR
- ACCORDING TO SOURCES, DIABETES IS EXPECTED TO RISE 64% IN THE NEXT DECADE
- BY 2019 THE CDC PREDICTS 50% OF EXECUTIVES WILL BE OBESE WITHOUT A SHIFT IN CULTURE.
- THE AVERAGE DAYS ABSENTING PER EMPLOYEE PER YEAR IS 7.5 DAYS OR 3% OF SALARY
- STUDIES OF SOME CHRONIC CONDITIONS AND HEALTH RISK FACTORS FOUND THAT LOST PRODUCTIVITY FROM PRESENTEEISM WAS 7.5 TIMES GREATER THAN PRODUCTIVITY LOSS FROM ABSENTEEISM
- 70% CORRELATION EXISTS BETWEEN AGE OF EMPLOYEE AND MAN-DAYS LOST DUE TO SICKNESS.
- 82% CORRELATION EXISTS BETWEEN WORK EXPERIENCE OF THE EMPLOYEE AND MAN-DAYS LOST.
- ONE RUPEE SPENT ON PREVENTION SAVES RS. 133 IN ABSENTEEISM COSTS AND RS. 6.62 IN HEALTHCARE COSTS.
- THE REPORT OF THE WORKING GROUP ON DISEASE BURDEN FOR 12TH FIVE YEAR PLAN STATES THAT "HEART DISEASES, STROKE AND DIABETES ARE PROJECTED TO INCREASE CUMULATIVELY, AND INDIA STANDS TO LOSE 237 BILLION DOLLARS DURING THE DECADE 2005-2015."
- STATISTICS DEMONSTRATE THAT EMPLOYEES WHO EXERCISE REGULARLY AND LEAD HEALTHY LIFE STYLES INCUR 31% LOWER HEALTH CARE COSTS THAN EMPLOYEES WHO LIVE SEDENTARY, UNHEALTHY LIFESTYLE

## CAUSES OF TOO MUCH SICK LEAVE

THERE ARE TWO MAIN REASONS FOR HIGH RATES OF ABSENTEEISM: (1) AN ABNORMAL AMOUNT OF ILLNESS, AND (2) ABUSE OF THE SYSTEM BY WORKERS WHO CALL IN SICK WHEN THEY'RE ACTUALLY PERFECTLY HEALTHY. CAUSES FOR ONE OR BOTH OF THESE MAY BE AS FOLLOWS:

- ACTUAL PHYSICAL OR MENTAL ILLNESS.
- AN UNHEALTHY LIFESTYLE.
- THE NEED TO CARE FOR FAMILY MEMBERS.
- PERSONAL EMOTIONAL ISSUES.
- PROBLEMS IN THE WORKPLACE, CAUSING AVOIDANCE OR STRESS-RELATED ILLNESS.
- LACK OF UNDERSTANDING OF SICK LEAVE POLICIES.
- LOW JOB SATISFACTION AND DISENGAGEMENT, OFTEN RESULTING FROM A LOW LEVEL OF CONTROL OVER WORK OR DECISION-MAKING.

### **INDIRECT COSTS**

- **SHORT-TERM DISABILITY**
- **ABSENTEEISM**
- **WORKERS COMPENSATION**
- **LESS RETENTION OF EMPLOYEE**
- **MORE SUFFERERS OF CHRONIC DISEASES**

### **DIRECT MEDICAL COSTS**

- **MEDICAL**
- **PHARMACEUTICAL**
- **THIRD PARTY PAYMENTS**
- **HIGHER MEDICAL INSURANCE**



# Whealth At Work

## Feature Highlights

- HEALTH RELATIONSHIP MANAGER
- DIAGNOSTIC ANYTIME ANYWHERE  
(PRE EMPLOYMENT,ANNUAL,EXECUTIVE)
- ENVIRONMENT & HYGIENE CHECK
- DOCTOR PANEL ON SITE
- CORPORATE & PERSONAL PHR
- HEALTH CARD
- CORPRATE WELLNESS PROGRAMS
- HEALTH CHAT & CALL
- HEALTH CAMP & SEMINAR
- FREE SPECIALIST VISITS
- FREE PHYSIOTHERAPY & DIET CHART
- TELE-CONSULTATION &SMS
- PHARMACY 24/7
- GATEKEEPER SERVICE
- 6 MONTHLY REPORT
- FAMILY CONNECT
- HEALTH FITNESS & FOOD(HEALTH TIFFIN)
- DISEASE MANAGEMENT
- WOMEN HEALTH
- EMERGENCY MANAGEMENT
- HEALTH CAMP & SEMINAR

Our **Whealth at work** which features like Panel Of Doctor on site, Medical Record Analysis, Environmental Health for Offices & Single Window for all Diagnostic Needs anywhere any-time is most unique & Comprehensive health plan in Corporate Wellness Space. Our **WHealth** is a Result Oriented, Review Based & Practical Program supported by Doctor's Call center & Chat to create a healthier Employees, Better Productivity, High Morale, Cost Cutting on claims & Right Profile for recruitment.



## Plan Comparison & Coverage

Benefits	WITHOUT PLAN	WITH PLAN
EMPLOYEE FALLING SICK	MORE	ALMOST NONE*
Requirement of Medical Investigation due to sickness	MANY EMPLOYEES	HARDLY REQUIRES ANY
Anxiety Disorders/Depression INSO-MANIA,/STRESS	MORE	LESS
Requirement of HOSPITALIZATION CARE & ASSISSTANCE	HIGH	LOW TO NONE
Expense to VISIT doctors	VERY HIGH	ALMOST NIL
OFFICE ENVIRONMENT	EMPLOYEES LESS LIVELY, LESS HEALTHY , LESS EFFICIENCY FOR WORK	LIVELY ,MORE HEALTHY, MORE EFFICIENT.
HEALTH QUERIES	UNSOLVED	SOLVED
EMR/PHR	NO	YES
Nutrients & Nutritional Info	NO	YES (EVERY Month)
Weight Loss & Diet Plans	NO	YES REGULARLY
Exercise & Fitness Info	No	YES REGULARLY
AMBULANCE FACILTY	NO	YES 24*7*365
PHARMACY SERVICE WITH DISCOUNTS	NO	YES 24*7*365
State of Emotional Well-being	NOT REALLY	YES
HEALTH TIPS ON MOBILE	NO	YES EVERYDAY
ALTERNATE TREATMENT CONNECT	NO	YES
SICK LEAVES OF EMPLOYEES	MORE IN NUMBERS	ALMOST REDUCED
OVER ALL STATUS	AVG.	LIVES STRONG & HEALTHY LIFE

{Employees who believe that management is concerned about them as a whole person - not just an employee - are more productive, more satisfied, more fulfilled. Satisfied employees mean satisfied customers, which leads to profitability. }



## {Employer Benefits}

## Benefits (Employee, Employer & HR)

- Improved reputation of company.
- Saves lots of money in healthcare cost
- Aids in recruitment of good staff
- Stronger employee retention
- Decreased rates of illness and injuries
- Reduced employee absenteeism
- Improved employee relations and morale
- Increased productivity

## {Employee Benefits}

- Improved health
- Reduce sick leave absenteeism
- Increased productivity
- Improved employee morale
- Increased stamina & physical fitness
- Lower levels of stress
- Increased self-image and self-esteem
- Improved quality of life

## {HR Department. Benefits}

- Reduced Burden
- Emotional & Social wellness
- Environmental wellness
- One Stop shop for branches
- Occupational wellness
- Intellectual & Spiritual wellness
- Physical wellness
- Team Building



# WHY JAINAM HEALTH & QUALITY POLICY

- ◆ More than 30 Man Years of Professional Experience in TPA & Health industry
- ◆ All Web enabled Apps
- ◆ Mumbai Based Company with offices in major cities
- ◆ Team of Qualified & Trained Doctors
- ◆ Negotiated Provider Network( Hospitals & Diagnostic Centers , GP, Dentist, Specialist , Wellness Centers)
- ◆ Company Focused on Health & Insurance Space
- ◆ A One Cr. Limited Company
- ◆ Computer Savvy & Trained Manpower with Domain expertise
- ◆ Expert In TPA,Claims Process Know How
- ◆ Documented Processes
- ◆ Capability to customize outsourcing processes
- ◆ An ISO 9001:2008 Company
- ◆ Data Security
- ◆ Cost advantage
- ◆ Customizable Software & process accordance product & need of Corporate
- ◆ Instant Grievance redressed
- ◆ Integrated Process for better analysis

## Our Associates

### Our Esteem Health Partners



### Our Esteem Clients



S.R.A. / Residential / Weekend Home  
N.A. Plots / Farm House / Agriculture Land

## Plan Savings & Financial Benefits

SERVICES	WITHOUT PLAN	WITH PLAN
PRE EMPLOYMENT CHECK UP( AVG PACKAGE 750 )	75000	60000
ANNUAL CHECKUPS	100000	75000
ENVIRONMENT & HYGIENE CHECK	10,000	0
DOCTOR ON SITE	5000	0
GENERAL PHYSICIAN	10000	0
DENTIST	20000	0
OPTOMETRIST	10000	0
DIETITIAN	5000	0
PHYSIOTHERAPIST	30000	0
PSYCHOLOGIST	50000	0
DIAGNOSTIC CHECK	35000	0
FIRST AID TRAINING	2000	0
DIET & YOGA	5000	0
LIFESTYLE MANAGEMENT	5000	0
AIDS AWARENESS	2000	0
FIRST AID KIT	1000	0
24 HRS PHARMACY WITH 5 % DISCOUNT	75000	0
CUSTOMIZED BODY CHECKUP(10 % AVAILING FOR CHECKUPS)	50000	40000
6 MONTHLY REPORT OF DOCTOR ON SITE SAME AS ABOVE	150000	0
SPECIALITY CARE	10000	4000
SECOND OPINION	5000	4000
HOSPITALIZATION CARE & ASSISTANCE (OUT OF POCKET)	200000	175000
DOCTOR ON CALL	1000	0
EMERGENCY ASSISTANCE	1000	0
HEALTH CALL & HEALTH CHAT	25000	0
EMR	50000	0
<b>TOTAL (SAVING OF MORE THAN 60% )</b>	<b>932000</b>	<b>358000</b>

### COST & PRICING FOR THE PLAN

Our Plans starts at as low as 699 per employee all inclusive\*

