

A Success for Health Promotion

Luck Stone Corporation, a private, family-owned and operated aggregate supplier headquartered in Richmond, Virginia, is one of the largest producers of crushed stone in the nation. Luck Stone operates more than 15 crushed stone plants and various stone studios, workshops and sales yards in addition to running a successful real estate business and Lee Tennis Court. Luck Stone is committed to environmental stewardship and community involvement, and has been recognized nationally for its conservation and community relations programs.

Luck Stone considers the structure of its benefit plan an integral component of their business strategy and recognizes the importance of providing benefits and services for their associates which promote health and well-being. The company has a strong focus on providing for the needs of their employees and emphasizes the importance of health and wellness through coordinated health promotion initiatives. In an effort to promote health improvement initiatives that support the needs of associates, Luck Stone partnered with CIGNA in 2006 to develop a program they call, "Values Toward Health." Michelle Trudeau, Compensation and Benefits Manager for Luck Stone describes Values Toward Health by explaining that it "encompasses a multi-year, multifaceted program that is customized and designed to reach into the hearts and homes of associates to influence healthy behaviors." Thanks to field support, on-site health promotion events, and targeted education sessions based on employee risk factors identified through the health assessment, Luck Stone has an average 90% participation rate in wellness programming – approximately double the participation for an organization comparable to Luck Stone.

Building a Wellness Culture

To better understand their employees' needs and health risks, Luck Stone relies on the health assessment. Employees learn about the health assessment during benefit fairs held throughout the fall. These on-site events focus on helping individuals understand their health benefits, the health and wellness resources available to them through Luck Stone and myCIGNA.com, and the importance of receiving yearly preventive care. When combined with an incentive, these on-site events led to a 29% increase in health assessment utilization in 2007.

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The health assessment has been a key data resource for Luck Stone. After collecting and analyzing aggregate data from the health assessment, the company was able to review their plan designs and create offerings better suited to their employees' needs – a top priority in this family-run, family-focused company. The new benefit structure promotes health improvement and includes additional offerings like CIGNA Health Advisor[®] to provide resources which empower employees to address their most prevalent health risks – tobacco use and weight management – as identified by the health assessment.

In addition to building a plan design based on employees' wellness needs, Luck Stone also strives toward a culture of wellness by encouraging individuals to share their personal successes with others. They have found that storytelling is especially helpful in motivating those who are just beginning to make healthy changes in their own lives. The experiences of one associate at the Leesburg plant – who went from smoking seven cartons a month to being tobacco-free – was the inspiration for a poster used to educate other associates on the CIGNA Quit Today[®] program and benefits offered through the CIGNA Pharmacy plan. Some individuals, like one mail room employee, preferred to share their stories in person by speaking candidly with others about how company wellness programs, communications and the health assessment, opened their eyes to warning signs they had been ignoring for years. By working with the CIGNA nurse and setting a personal goal to return to doing yard work, this same mail room employee motivated himself to watch his portions, make better food choices, get regular exercise, and see his doctor regularly. In addition to lowering his cholesterol and blood glucose, along with losing weight, he truly enjoys doing yard work again.

In 2007, Luck Stone was recognized as a Fit - Friendly company by the American Heart Association in the Wall Street Journal. This award identifies companies who promote a heart healthy work environment and support individuals in making healthy lifestyle changes, and is truly a reflection of Luck Stone's commitment to promoting exercise and good nutrition in the workplace.

Meaningful Results

The success stories at Luck Stone have led to more than just anecdotes. Luck Stone has seen real results from health and wellness programs both in cost-savings and utilization trends. The focus of Luck Stone wellness initiatives is to empower associates to take an active role in their health and to make informed decisions and wise health care choices. These results have translated into lower payroll contributions for most associates because Luck Stone set contributions at a fixed percentage of costs. Employees saw premiums decrease by 3% for the network plan and saw only moderate increases in the Open Access plan. According to Michelle Trudeau, "Luck Stone realized savings of at least \$1.1 million for the Fiscal year ending October 31, 2007."

During 2006 and 2007, an initiative was put into place to encourage employees to use covered urgent care and convenience care services when their physician's office was not available. This led to a decrease of 264.7 emergency room visits per 1,000 in 2006 to 197.3 in 2007 – more than 90 fewer visits than the average CIGNA client who has 291. Similarly, hospital admissions per 1,000 decreased from 60.4 in 2006 to 49.1 in 2007 and the average length of stay and number of bed days also declined.

Luck Stone also saw an increase in the use of generic and mail-order medications as a result of their plan design and awareness campaigns. Mail order usage was 9.7% of all prescriptions in 2007 compared to the CIGNA average of 9.3%. Generic drug utilization, promoted during on-site events and through a therapeutic generic intervention program at Tel-Drug[®], led to a 3.5% increase for the network plan and a 5.5% increase for the Open Access plan from 2006 to 2007.

Moving Forward

There are several factors which have led to the success of health and wellness programming at Luck Stone, but perhaps none more than the company-driven culture of wellness. Going forward, Luck Stone's objective is to continue to evaluate and address the most significant risk factors of its employee population. They plan to offer increased educational programming, drive individuals toward CIGNA's Well Aware coaching programs, and offer incentives. Additionally, Luck Stone will continue to offer on-site wellness and promotional events to not only provide blood pressure screening and discuss medication adherence, but also to continue to provide the support that has made their programs so successful thus far.

Luck Stone is truly a family. Their wellness team is invested in the well-being of their associates, they value their associates, and they nurture a culture which supports health improvement. By working together with CIGNA, Luck Stone continues to work toward improved health, well-being and security for all its employees.

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