

GLOBAL WELLNESS INSTITUTE

**Workplace Wellness: What Can We Accomplish
Together that We Cannot Accomplish Alone?**

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"Workplace Wellness: What Can We Accomplish Together that We Cannot Accomplish Alone?"

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FEMALE VOICE: I think I've met everybody. Anyway, we don't need any formal introductions. And I think that a lot of you have had a chance to tour these incredible offices. And various people have taken you there. I'm Nancy Davis. I'm the executive director of the institute and the summit. I work with --, so I don't fall asleep. I have a lot of --. And we're -- here.

In addition to people in the room, some of them are still joining us, there are a few people joining --. Some of them had travel issues. One is Dr. Pelletier. Ken Pelletier is joining us from the west coast. He's one of the absent gurus, when it comes to --.

Richard Oliver is also joining us. Kirstie Settas-Jones we believe will be joining us and Georgette Kores. So there will be people—a couple of them that -- program called -- so some of them, you'll see their faces occasionally will pop up and others will be on a conference call.

We record everything. We record the audio, so that we can write a follow-up press release and a roundtable report. And you will all get all of that. And we hope you will use it in your media and social media, distribute it. If you're going to be quoted at all, you will have the option to -- your books.

But it's our way—we share all of the information with everybody, so we review these reports. They go on our website. And then everybody can access them and download them. And I hope that they will be very, very useful. We ask anybody who is calling in or zooming in to mute your audio until you are speaking. That would be enormously helpful.

And now I just want to introduce Susie Ellis, chairman and CEO of the institute.

MS. SUSIE ELLIS: Thank you all for coming. I'm really delighted that you made it. I really, really appreciate it. I know that people get busy. I think that -- we've done a few

roundtables before, you'll really find it valuable to be here, meeting each other. - - put together an eclectic group, and we will introduce each other in just a second.

I want to thank Nancy. Nancy and I have worked together in - - summit for a few years. And this is what we do, is we like to bring people together and catalyze conversations that hopefully will be actionable. And I would say we've done some good thing - -. We've done amazing things in some different categories, but it's really just by bringing people together and then having them start working together.

So the institute does four things. We do research. And that research is available to anyone on our website. And the institute is a nonprofit, so we like to make all that research available. It's sponsored, and every day it's downloaded by people all over the world, and I always get - - on those downloads, so I get very excited when I see Poland and somebody in Serbia.

We also have industry initiatives, one we will talk about that - - is actually involved in. And then we have our annual summit. Some of you have been to a summit - - summit. And you've been to a summit, and you've been to a summit, and then you've been to a summit. And some of you are coming.

The one this year is - -, and that will be our ninth. And then we do roundtables. And we've done this kind of a roundtable. We have done that in - -. We've done it in Morocco. We did it in New York, several in New York.

MALE VOICE: You've never done it - -, though. It really is a round table.

MS. ELLIS: And also there was in - -. And the idea on the roundtables is always to focus on that future, and that's what makes interesting, to sort of combine all of your thoughts on the future and putting them together. We want to imagine what's going to happen down the road.

And my co-moderator today is Renee Moorfield. And Renee lives in Colorado. You're in Colorado Springs, right?

DR. RENEE MOOREFIELD: No, at Manitou Springs. It's a little town - -.

MS. ELLIS: And Colorado is a very healthy state, from what we

know. It's - -.

DR. MOOREFIELD: It is.

MS. ELLIS: And she's a perfect example, I would say. - - Colorado - -. Renee is a pioneer in the field of work - - well-being. How many years have you been involved?

DR. MOOREFIELD: 27.

MS. ELLIS: So that's a long time ago. - -. The name of her company is Wisdom Works. And you work with companies like Alcoa, marketing companies - -. And you have a book that is titled, "Driven by Well," W-E-L-L. And - - a lot of our - - on well-being leadership, - -, and the power of - - of well-being. And increasingly you're talking about - - in the workforce.

So Renee co-chairs also one of our institute initiative, where we're exploring establishing ministries of wellness into the country, which is starting to resonate, and is kind of an interesting initiative.

Today is not about any of us individually. It's what we can do together. That's really the focus. And I think we sent you—I know we sent you our last roundtable's summary of what we had sort of come with the bottom line. So I just want to, because we want to sort of pick up from where we were and move forward. So we don't need to go back to these themes.

And I just wanted to summarize some of the themes that sort of came out of that conversation. And basically, we summed it up in ways that workplace wellness must evolve and - -. This is what the group in New York had said. And you may or may not agree with it. But that's sort of what the consensus was there.

Number one, they passed an unscientific - - on ROI and focused on total return on value. Number two, taking seriously how technology is enabling 24/7 work but is - -. Three was embracing technology opportunity, from mobile to telemedicine. And number four, extending wellness to increasingly remote workforces.

- - a conversation about what's the future of work - -? And - - what's that mean around progress? Number five, adapting global programs to local realities. - - conversation about

those companies that were global, how important it is to take into consideration local realities.

Six, addressing the - - age divide to millennials and baby boomers. Number seven, the idea that mental health is going to become more important. Number eight, we talked about - -, and we had someone there from - -. And if you know anything about - -, it's a new way of organizing. And there's controversy - -. But we sort of agree that no matter on what side you are, the idea of a top-down power - - has changed, so just be aware of that.

And then number nine, we talked about designing healthy workspaces and focusing on environmental health. And then number 10, thinking beyond workplace - - programs and getting more serious about - -.

So that's sort of a summary. And at the end of last roundtable, we had a question that we weren't able to get to very long because we ran out of time. But we should really address that with a lot more time. And that's why the name of our time together here is, "What can we Accomplish Together that we can't Accomplish on our Own?"

So we can sort of think about the future and sort of spring boarding from those summary statements, workplace wellness, what can we accomplish together that we cannot accomplish alone. So you'll notice that we don't have any microphones. And I hope it's okay that we're just going to do first names, if everybody is all right with that, just to keep it casual. And I'm going to turn it over to Renee, who is going to get us started and have a good conversation.

DR. MOOREFIELD: Thank you. So I am thrilled to be here. Any time a group of people who are passionate about wellness get together, really magical things can happen. So for a moment, just to get started, just take a look around the room. Take a good look at everyone around the room. Just eyeball everyone, and know that we also have people on remote. This is a group of very committed, very passionate people, your colleagues around the subject of wellness and wellbeing and how we advance it in the world.

So it's pretty exciting to be in one place at one time, and that rarely gets to happen, and really talk about the future and lean into it. As we get started today, everyone's voices

in the room, I want you to take 30 seconds, truly 30 seconds. So Susie also forgot—she's so sweet—she forgot to mention that she and Nancy and I also may go, "Okay, time, keep moving." So with that sweetness also comes really keeping the conversation going well.

Take 30 seconds. Introduce yourself in whatever you want to. So for some of you that will be, if you're more comfortable introducing your title. For others of you, you might want to introduce what creates wellness for you, but 30 seconds. And then at the end of that, tell us, from 1 to 10, 1 being not so much, 10 being extremely, tell us your sense of your workplace and where it is when the scale of thriving or on the scale of wellbeing.

So we're off the charts, rocking it to not so much and anywhere in between. And we don't need to know how you define that. Okay? All right. Would you like to start, Kelley?

MS. KELLEY MCCABE RUFF: I would love to. I'm Kelley, and I'm CEO and founder of eMindful. And eMindful is about offering live online programs and - -.

DR. MOOREFIELD: And 1 to 10?

MS. MCCABE RUFF: 1 to 10. Well we do well, but there is always room for improvement, so I would give us an 8.

DR. MOOREFIELD: 8, awesome. Thank you. Pass to you.

MR. CHRISTOPHER LABRECQUE: My name is Christopher Labrecque. Please call me Chris. I'm the managing partner for Employee Benefits Group Insurance Office of America. We're a consulting firm. We work with employers in trying to help employees become healthier. I have 25 years in the business watching basically them continue to rank worse and worse every day, but I think now there's a lot of room for and space for optimism.

It's been very exciting the last five or six years, if I - - a very committed group here and you called - - an institution. If I spoke the way I do about my business and wellness 10 years ago, they would have committed me to a different - -. But now that's starting to change, and as politicians say it's always in a crisis - - down the line. It's very important for us to take advantage of that in

partnership. I love the title, "What we cannot accomplish alone," because I know my organization can't possibly serve the community without conversations like - -.

DR. MOOREFIELD: That's great. And 1 through 10?

MR. LABRECQUE: 5, we still have a lot of work to do.

DR. MOOREFIELD: Okay, thank you, Chris.

DR. KOFFLER: Hi. I'm Karen Koffler. I'm an infirmary and emergency room doctor and intensive care unit doctor. And I about—I don't know how many years ago now, switched over and became an integrated - - doctor, so I'm now committed to trying to prevent illness or at least treat in a more natural and gentle way. At our work site, I know - -, here in Miami Beach. We're now Carillon Hotel and Spa, and I would give us probably a 7.

DR. MOOREFIELD: Thank you.

MS. LAURIE INDELICATO: My name is Laurie Indelicato. I work for Ultimate Software. I'm their wellness director so I get to take care of about 3,500 people, all by myself. The company itself I would say it's about a 9, as far as going wellness wise because we're software. We have a lot of very this kind of minded people but they are very open - - people, so I have to rate two numbers.

I would give them a 6, and going to - -, they're coming up to our level, but the—my bosses, the heads of the company are on board 100% to get this - - culture super on board with anything wellness wise. They are so open, it's unbelievable. So three years ago when I started, I couldn't - - such an open-minded company such amounts of wellness and they want to do anything to get the people up there.

DR. MOOREFIELD: Yes, do have any job—no.

MS. ALISON HOWLAND: Hi. Alison Howland of Spa Success Consultants. I work with spas all over the world, in about 14 different countries. I am so happy to be here because myself and my company, I control the stress level in my company and the wellness in my company for myself, so that I would say is very good for me. But working with companies, the opportunity to effect change that can help alleviate the stress levels that so many people go through.

When we talk about spas and wellness, but the reality is when you start digging into the business of spa, it's not always wellness. It's that swan, when people see how smooth it goes. But the reality is behind the scenes it's like - -. So to be able to effect change and meet with people and yourselves, that we can start to effect these changes. Even if it's on the top level, the trickledown effect is going to make a huge difference in so many of these companies.

DR. MOOREFIELD: So Alison, give me a number.

MS. HOWLAND: For some of them? For my company? I am fine, one. One is the best, right?

DR. MOOREFIELD: No, 10 is the best.

MS. HOWLAND: 10 is the best, 10. So some of my clients - - are in pain, definitely, yeah.

DR. MOOREFIELD: So we're going to pass you. We're coming back to her.

MR. PETER ELLIS: Okay, Peter Ellis with SpaFinder Wellness and Wellness 365. SpaFinder Wellness is our consumer facing brand, and Wellness 365 is our corporate brand or place for insurance companies. I would say that one of the things in coming together with a group like this is, the learning for me is what I can do in my own company and what I can help other companies do, in terms of the way that we interface with them on the wellness.

For instance, in here with our company we have yoga classes, and massages, but the one thing that everybody talks about and that it's almost used too much. Everybody is worried about engagement. How do you get everybody engaged in the company because we've got - - employees that don't follow a good wellness regimen, and so you try to figure out how can you get them to do that?

So I figure if we can do it here and work on it, we can help the marketplace, so we have to go live it here. I would say that we're at about a six and a half with the stuff we do. I think we have created the right environment but yet the communication needs to be worked on. And when you look at a lot of the research that's out there, in terms of workplace and what employees want, the things that employees want are not necessarily what employers are giving. So if you can

figure out how to go do that then you win, and so it's a learning curve for us.

DR. MOOREFIELD: That's good, yeah.

MR. ELLIS: Six and a half, I think.

DR. MOOREFIELD: Six and a half. Thank you.

MR. DAVID COPPINS: Tough grader. I took the tour. So our company, Virgin Pulse, really focuses on how to create and drive better daily habits. Really, there's a variety of different things that can help you achieve personal wellbeing, and it really starts with the small individual daily habits. The company was founded on—and I was talking to Dave and Kelley about this, as the first activity device that could be uploaded to the internet. So it was way before Fitbit, etcetera.

And we used that as a way to get - - there's any one magic pill to help with wellness, it's that people - - get active and it really can impact all areas. So it's - - wellbeing. So that's been the core of the company - -. And our own company, we do try to practice what we preach. We definitely have issues with stress and you can still get Diet Coke on tap in our offices, so I would have to give us a seven.

DR. MOOREFIELD: Thank you, David. Can everybody speak up a little, just so the people remotely have a better shot at hearing what's going on? Thank you.

MR. JONATHAN BURGESS: I'm Jonathan. I'm vice president of Spinnaker Group. For the last 10 years our work has been focused on creating high performing and healthy buildings so we can sell more buildings like this. We - - Wells Fargo Center and our work is really focused on how do we create the build environment in a way that can empower people to make healthy choices, so they can work, and live, and play in spaces that are healthy, that - - the light and some daylight and artificial light, looks at circadian rhythm and then the air quality and the water quality, and things like that.

So we're excited about a new standard called the well building standard which is similar to what LEED was 10 years ago and where that's at in the marketplace. There's a lot of parallels between the two programs and so we see that being one of the tools for our comprehensive wellness and building

spaces that can empower occupants to make healthy choices.

DR. MOOREFIELD: And what would be your rating?

MR. BURGESS: So we don't have a workplace. We all work remotely. I do walk-in conference calls and meditating, things like that. So I think for me personally it's probably a five.

DR. MOOREFIELD: Awesome. Thank you, Jonathan. Cheryl?

MS. CHERYL ARNOLD: I'm Cheryl from Endlessly Organic, organic fruits and vegetables, fresh from the farm, delivered to your workplace. It's an employee - - so it's no cost to the employer, unless you want to get full fruits and vegetables for your office. Everything comes presorted in a box. You just wrap and your box and it has a little ice pack in it, and you go. And it's been really successful. We've worked with - - and with Georgette, who has called in remotely where World Fuel actually pays our first - - and - -.

MS. KORES: I'm very excited about it. I have everything all printed, so yay.

MS. ARNOLD: We always - - company also, which was with RCL. We deliver to them. We still do. So we deliver to all of these companies, and then they just bring the box home, and then they can cook the food and bring their lunch to work. And just a lot of discussions revolve around healthy eating, and it gives a sense of a wellness community in the office. Everybody is excited to eat. Everybody is talking about what they made the night before.

And it just changes the conversation a little bit, and it changes the focus a little bit. And also for the employer, it keeps everybody in the office. They're not running off - - because you made your dinner or lunch last night, and so you have that to bring to work, which is really nice. And then for a lot of the offices we also do bulk fruit or vegetable delivery, and then it's in the conference room or the break room, and then everybody grabs an apple, so they're not going to a vending machine because they have their fruit and vegetables right there. And then - - bulk, it's a big discount for everyone.

DR. MOOREFIELD: And what would you give your organization, as far as your rating?

MS. ARNOLD: I would have given it a 10 until Laurie gave herself a 9. It's the healthiest place I've ever seen in my life. So I guess I would give it a nine.

DR. MOOREFIELD: Okay, awesome. Dan?

MR. DAN SHACKLETON-JONES: Thank you. My name is Dan. I spent 14 years at Walt Disney World running spas, fitness, and also the guest experience program, whether it's yoga, transcendental meditation, for different groups that were clients of Walt Disney World.

In the last three or four years I was one of the founding partners of a company called Marilyn Monroe Spas which is designed to disrupt the exclusive spa concept and make it more social and inclusive.

I'm currently with Shackleton Advisers which is my own product and it's designed to challenge the status quo on spa, wellness and how it affects people's lifestyles, from day to day living, whether they're traveling to work or whatever, their vacation or spending family time and we are currently - - and there's - -.

DR. MOOREFIELD: Thank you, Dan. Billy, how about you?

MR. BILLY ROVZAR: I'm Billy Rovzar, or just Billy. Ignore the Diez Barroso. Don't ignore it, but it's just harder to pronounce. I'm in the film business. I'm in the content creation, as I say when they ask me. We make video games. We've made movies for the past 14 years, video games, movies, everything. And it's more about creating experiences for people and finding what the proper medium is to getting those experiences.

And I have three levels of wellness that we wanted to do in Mexico City, and we're very happy that it's going to happen in Mexico City, and we really need you guys down there. We need everybody down there. There's three levels of it. One is on a small corporate level. My phone company almost went on an emotional chapter 11 because we had really bad energy happening at the end.

And literally the finances were great but just the company almost crashed, - - company almost crashed because there was no harmony. And then on a personal level, I battled alcohol. And for four years and seven months, I've been completely

sober.

So that's on a business level, but on a personal level, I really feel that my life has changed since I learned to really love and edify my existence, my body, and how I operate. And that's how the corporate world has to be. And on a national level I believe Mexico right now really needs wellness. My country really needs a lot of wellness on very, very many levels.

So on the corporate level, like I said, I was on about a four or five. Right now we're kind of like pulling the plane up, and on a personal level I want to say I'm at a 10 because that's - - some would say nine because I'm - -. But on a national level we're at like a two, and we really need this to happen down there.

DR. MOOREFIELD: Thank you, Billy. James?

MR. JAMES RINERE: I've got to follow that.

DR. MOOREFIELD: I know. And in 30 seconds, too.

MR. RINERE: Yeah. So I'm Jim, and first, I want to thank you for hosting the meeting here. It's just incredible and I'm going to put my resume in Pete's office on Pete's desk because I'm not leaving. But I run sales and strategic partnerships for the B2B space for Weightwatchers. For those of you who don't know, we have a very significant foothold in the corporate space.

So my team, we're about 45 people now, basically focused completely on that area. But for me, personally, about 10 years ago—my background is mostly insurance and insurance distribution. 10 years ago I decided to get into the wellbeing space, to use what I know around distribution and leveraging large volumes of production into this space specifically. And I specifically chose Weight Watchers about two years ago because I feel like the scientific efficacy is off the charts, versus everything else that's out in the market.

We've got some issues around technology, but if we can figure it out, we can really make a big difference to some of the things that people are doing. From a numbers standpoint, I would say that we're at eight and a half, and I would give us a higher score, but I think that we only solved part of the

equation by touching the employees and not the dependents. To me, the employees are 60% of the solution. They're taking us home, and they need help there as well.

DR. MOOREFIELD: Thank you.

MR. CHARMAINE LABRECQUE: My name is Charmaine. I'm founder and owner of The Madison Connection and we bring the luxury into the hospitality industry worldwide. And I've very proud to say that the product is manufactured in a factory that is 100% committed to wellness, and with a very strong on sustainability carbon footprint and being ecofriend. And I would give me office and business an eight.

DR. MOOREFIELD: Awesome. .Thank you Charmaine. And it's Riyaad?

MR. RIYAAD SEECHARAN: Riyaad.

DR. MOOREFIELD: Riyaad?

MR. SEECHARAN: Yes.

DR. MOOREFIELD: So what we're doing is we're introducing ourselves in 30 seconds and you can use your title. You can use something personal, whatever you'd like to do, and then rate your organization on a scale of 1 to 10, 1 being our thriving is not so hot, 10 being it's exceptional.

MR. SEECHARAN: Okay.

DR. MOOREFIELD: But you don't have to tell us what's behind that number.

MR. SEECHARAN: So my name is Riyaad. I work with a company called Tesser Health. We are this weird mash-up of clinicians, psychologists, and developers. So - - software for healthcare companies, for wellness. We have a drug management tool. So what we're very good at is the engagement piece.

So what we've done is we've—our goal is to—there are fundamental precepts, that all things respond to, so - - psychology is an expression of those precepts. Our goal is to just sort of peel it back or bake that into software so that we can motivate or modify behavior. That's sort of our premise and that I would say we're probably at a five, at this particular moment.

DR. MOOREFIELD: Okay.

MR. SEECHARAN: I know that we've been - - software at this ridiculous pace so I wouldn't say that we're an exemplary organization.

DR. MOOREFIELD: That's great. Thanks for your honesty. And we've got some folks on the remote, so I'm going to start with Ken Pelletier, who we are seeing. Ken, can you hear me okay?

DR. KEN PELLETIER: I can. Good morning.

DR. MOOREFIELD: Can everyone wave to Ken? Okay. So Ken, you could hear the question then?

DR. PELLETIER: Yes, Ken Pelletier. I'm a professor of medicine here at the University of California School of Medicine in San Francisco, and to jump to the chase, I would rate UCSF an embarrassing five. On a bright spot my main role is director of the corporate health improvement program, which is actually 30 years old this year. We're celebrating the 30th anniversary at Canyon Ranch in our fall meeting. And it's a research program between the University of California and the University of Arizona, with 15 of the Fortune 500 companies, including IBM, Ford, Dow, Lockheed Martin, and Oracle.

So that's what we do, conduct research on clinical and cost outcomes. And I want to thank Susie and Peter for convening these meetings which are just remarkable. And if my comments are not very insightful, they get better once the sun comes up here. Thank you for the invitation.

DR. MOOREFIELD: But you do look like the all powerful Oz.

DR. PELLETIER: The flames will start up in about a half hour, when the sun rises.

DR. MOOREFIELD: And we also have Richard Oliver on the phone. Richard, are you there?

MR. RICHARD OLIVER: Yes ma'am, I am. I'm Richard Oliver. I am the president of Thorlo Incorporated. Thorlo externally is known as a foot health and foot protection company, providing wellness to folks by making sure that their feet do not provide any limitations to their enjoyment of a full life. And internally, we actually think of our company a little bit

differently. We think that our business lives inside of our culture, and our culture really is about sustainable relationships and realizing sustainable value and not necessarily monetary value, just sustainable value via these relationships.

And in that, most of what I do is around culture, and leadership, and self, and collective awareness around how to be in well relationship with yourself, well relationship with others, which includes the whole gamut of, again, body, mind, and soul. We have things that help people. Regardless of where they're at, any of those things can be your onramp to actually exploring your whole wellness.

DR. MOOREFIELD: And Richard, if you would rate your organization.

MR. OLIVER: I would rate us an eight.

DR. MOOREFIELD: An eight? Awesome, thank you. We've got two more people. Kirstie Settas-Jones, are you on the call?

MS. KIRSTIE SETTAS-JONES: Yes, good morning. My name is Kirstie Settas-Jones. I am the vice president of the Health Outcomes Consulting Practice in the southeast region for Willis of North America. If you're not familiar with Willis, we are a global risk advisor, based out of London. And we've been in the news lately with our pending merger with Cowers Watson that hopefully will close, here in the next couple of months which will double our company in size to 40,000 employees across the globe.

In my role, in the Health Outcomes practice, we offer strategic consulting services to our clients across the globe to help mitigate costs, certainly help build that desired culture of health and drive engagement with our clients and their employee base. Thank you for the invite to participate this morning. It is very important we certainly stay up on best practices, see what other companies are doing, what vendors are offering in this space and offer any innovative concepts or any emerging concepts that are out there in this industry.

It's important for us to stay ahead of the game. We have clients that range in, hey, we just wanted, "The fluff of wellness," type of program to more to companies that want to provide an integrated care management approach and more

comprehensive approach to health management. Personally, I think our company is more at probably at a seven. I am probably in the minority, using that number.

I do have a very different role, where I have a wonderful work-life balance, so my perception is a little bit different than probably those that sit in the office from 9:00 to 5:00, but we are getting better. Thank you.

DR. MOOREFIELD: Thank you. And last on the remote call is Georgette Kores. Georgette, are you there?

MS. GEORGETTE KORES: Yes, I am. So I'm so sorry that I couldn't be there in person. We've got several things going on at World Fuel today. But I'm happy to be a part of this conversation. I am the global wellness coordinator for World Fuel Services, and I have had the pleasure, over the past seven months, to really, to develop and begin to implement our wellness program which spans over 30 countries.

And it's been a really great joy and challenge, as we begin to connect and really spread a message of holistic wellbeing to all of our employees throughout the globe. So there was a gentleman in the room who said that he was from Mexico and that Mexico really needs wellness, but I think the whole world needs wellness. And it's been a really fun thing to see that in the industry that we're in we really had that common factor.

And I truly believe that the way that corporate wellness is now, is an answer, almost like an answer to the new industrial revolution that we have with technology. So for our wellness I guess as a company, because we are growing, and progressing, and beginning, I would give us a six and a half because we already have a great foundation of what wellness should be, taking a holistic approach.

And so we are far ahead, I think, of even some companies who already have an established wellness program. And then for me personally, because I'm very committed to personal growth and development in all areas of life, I think it could be fair to say I would give myself an eight for my personal wellness level. And thank you so much for the invitation to be a part of the conversation.

DR. MOOREFIELD: Georgette, thank you.

MS. KORES: My pleasure.

DR. MOOREFIELD: Pardon me. One last person, Rodney?

MR. RODNEY MASON: Yes, Rodney Mason from Blackhawk Engagement Solutions, part of Blackhawk Network. We are a \$13.5 billion company, the largest provider of gift cards and incentives in the - -. We do a lot of research. We have giant retailers, restaurants, hospitals as our clients. We have Wired Achievers, which is one of the top - - engagement companies in the world. And we do a lot of, as I said, a lot of research, particularly on wellness but also on the employee and the workspace.

So I was asked to be here because I have insights from the research that we do. As a company, some groups, like achievers and other folks practice what we preach, I would give us like an eight. Other parts of us that I'm intertwined in, I give us about a four because we are workaholics and we work all the time, and we're on airplanes all the time which to me is not that healthy, and I'm trying to fix that, but I don't know how to do it, so I need help. But other than that, I'm really excited to be here.

DR. MOOREFIELD: Thank you. So we're going to average that out to a six.

MR. MASON: Yes.

DR. MOOREFIELD: Okay. Thank you. And Susie, last but not least.

MS. ELLIS: Yes, well I won't spend a lot of time on my background, but I would say that we have a ways to go. I would give us a 6.5.

DR. MOOREFIELD: Awesome. Well thank you, everyone. I mean, you can just hear as we are supporting others in their wellness and wellbeing, we also have room to grow, as well. So do you want to get us started with the first question?

MS. ELLIS: Yes, I want to ask a question and I want you to just sort of think about how you're feeling in a positive way, or maybe in a negative way. I want to know what inspires you about this topic and the future and maybe—or what makes you really angry in this arena. Anybody have something coming up? What are you inspired about, when you see the future and/or maybe something that's really kind of upsetting about

what's happening out there.

DR. MOOREFIELD: And the way you can think about this is if you were a helicopter kind of flying over this whole, the macro trends, all of the shifts that you see happening around the world, if you were flying over it, what really wakes you up and excites you about that or, like Susie was saying, what really irritates you?

MR. COPPINS: Well one of the things that I think is exciting is we did a study earlier this year and we talked to hundreds of directors of wellness across the country, and this is just U.S. based, but what we found is that 78% of them said, "We want to expand our wellness. We want to go beyond simply old school kind of disease management, or biometric screenings, or things like that, or even just physical activity. We want to go more towards wellbeing and get broader." So we were very pleased to hear that, that makes me excited that people are waking up. They're waking up to it.

MALE VOICE: I think David makes a great point, then mentioning earlier about different ways to - -, the interesting thing is that employers I think - - coming out of the desert. They want to solve their healthcare issues for their employees. The opportunity is really there. To me, what inspires me is that opportunity that the system is so broken that folks like yourselves are really engaging together, kind of arm in arm to make a difference out there in the community.

What frustrates me is the siloed entrenchment of the past, and breaking that down. Fortunately, and I don't really want to stand behind the ACA but fortunately that's - - conversation that we haven't seen before, and we're starting to see more of it now. It's a lot slower than my pace - - but I think folks like us have a moral and ethical obligation to - - and continue to be that - -.

MALE VOICE: I would like to add to that because I think I'm drawing a parallel to what I saw in the environmental health movement 10 or 15 years ago is, you go from promoting energy efficiency, and - - observation, and material health, and all of these difference pieces. But when they started talking together and created standards that were more holistic and integrated, that's where the power happened.

And we went from a very small amount of early adopters in

that world, to it being commonplace. And if you look every single direction from here and - -, almost every building is performing at a higher level, more efficient and healthier spaces than they were previously, so to have this conversation, and connect the dots, and talk together about the impact that we can make together is what really excites me.

FEMALE VOICE: - - because we hear about it all over the world. So yeah, that's - -.

MALE VOICE: Well at the risk of being self-serving-

FEMALE VOICE: In their organization.

FEMALE VOICE: Is someone speaking?

FEMALE VOICE: But what would frustrate me the most is our government regulations that are making it very difficult for some of our companies to maintain compliance, as we all know, the lawsuits that have been taking place against certain organizations that are trying to move forward with their wellness programs. So that can be frustrating to some of our clients as they try to dip their toes into getting into the wellness space.

MALE VOICE: So at the risk of being self-serving, what I would say is technology, right? So you look at where we're at right now-

FEMALE VOICE: Can you speak up? I want to make sure they can hear.

MALE VOICE: I'm so sorry. At the risk of serving my own needs, what I think is compelling is technology. So where we are right now is we are at this cusp, where the internet of things is - -. We have companies like Fitbit that now have a \$1 billion traction. All of a sudden it becomes possible to sample populations. We talk about groups anonymously and uses data to get insights into populations.

So you've got that implemented, going. So technology is here, so it's a more - - so it may not be acceptable to share data anonymously yet, but it will, so that is happening. I think that's very compelling. What disturbs me is the fact that right now, if you think about wellness, we sample data once a year and we make decisions. We project 12 months off

of one projection. There is no real time awareness of what's going on and I frankly think that that's a trivial problem to solve.

Yet, we do things like we design our drug plans. We design our healthcare plans off of one data point taken 12 months, and there is no accountability in terms of, yes, we've sampled this population, so the whole efficacy, the whole, I guess, formal construct of wellness, if you don't construct is properly, it's never going to be whole. It's never going to be solid, valid, have any meaning, in terms of - - or benefits. So that's the thing that bugs the heck out of me.

DR. MOOREFIELD: And we are going to talk about technology a little bit more. But Charmaine?

MR. LABRECQUE: What frustrates me about this is that everybody concentrates on the negativity of wellness - - and people not doing what they need to do. And what excites me is that there's few people that really concentrate on vitality on the positive, that can really infiltrate and will infect everybody around them to be able to change, to have a wellness environment.

DR. MOOREFIELD: Yes, Kelley?

MS. MCCABE RUFF: I would build off of what Chris said earlier. Well I'm dating myself, but in the '90s, if I told someone I was a meditator, it could have actually had an impact on my position. And now as a CEO of a company that's offering meditation, we literally have so many inbound calls, that we're really not doing a whole lot of external sales.

And I'm so flabbergasted, and I'm so happy that companies are really open to not just what we do, but just to wellness in general and that they really are excited about down things to support their employees, and they want to find the things that actually help, so that gets into the evidence space and so on.

The thing that's a little frustrating is the whole HIPAA regulations, they're getting more and more complicated. And the thing that's really interesting is that they are pushing the risk associated with breaches, data breaches, as far down the food chain as they can. So we laugh when we look at some of these contracts that we're getting and say, "Okay, well

let's just sign this because we'll be out of business long before we can ever possibly pay what they're asking us to pay in this contract.

So it's interesting. Big companies are now really basing their breach policies on what the small companies can do, which is relatively little.

DR. MOOREFIELD: Interesting. Yes, Peter?

MR. ELLIS: Okay. So for us, I think that the exciting part is that we have—like we move in a wellness group, supply a big reward program. We've got about 27,000 wellness locations that accept a reward, and we've got new contracts in place. I think we'll probably be at 40,000 by the next 18 months, maybe 45,000. But the frustrating thing for me, I think when you—because that excites me because we see our own growth, and the area that we're moving into in terms of wellness and providing probably a good incentive that aligns with what companies are trying to do.

But I think the most frustrating thing for me is that as we've been in the earlier roundtables and we start to see it changing right now, it's what is wellness in a company? How do you define wellness in a company? And so a lot of people define wellness, or a lot of companies are looking at ROI on insurance cost, which is really interesting because that is almost a negativity for employees to think that this company is giving me wellness because they're trying to drive down their insurance costs.

And so I look at it in our company. Yes, do I care about insurance costs? Yeah, they went up what, 30% this year, and so that was very upsetting to me. And maybe it's affiliated, but it's associated with my mood coming before. I don't know. But you would think it would have gone the other way. But the thing for me, in terms of wellness in the companies, is it's really about how not only how the employee's health is, it's how they feel about going to work and how the positive energy that they put into the company, and where they have less stress on the environment that you create.

So it's not so much from an ROI, in terms of lower costs. Yes, it's there, but I think that if you put that as the top part of your decision when you're going to supply a wellness program, you're looking at the wrong end of the tunnel. The

other thing that I think about, too, when it comes to this industry which is bothersome to me is I can't figure it out.

I don't know what wellness is, in terms of what companies are looking at, and the fragmentation for this industry just is unbelievable. We've got a list of companies that we work with that is so big, in terms of what they do for workforce or work sites' wellness and they all have different offerings. And so you're trying to figure out, where is the magic bullet in this thing right now?

DR. MOOREFIELD: Dan?

MR. SHACKLETON-JONES: So I look at it as challenging the traditional healthcare system and the dependency or mandated requirement to get into a routine of healthcare and/or script, drug prescriptions. There's nothing right now that says if you ask society what wellness is, I think a lot of people think it's a visit to the doctor's office and some sort of rating on a feedback that says you're good to go. See you in six months.

So I think for wellness to make an impact, we need to find a way where people have the ability to be somewhat independent of a healthcare system that I think has issues. There is no other solution. There's lots of things that work. That's not what the comment is about. I just think it's a dependency and people are stuck on it, or I think people are looking, as a society for some sense of independence that they can control how they live their lives and what that means to them.

So that means workplace, lifestyles, happiness or the general sense that I am treated different because I have chosen a lifestyle and a lot of people function in that manner and as a result, it tends to be a little more sustainable and engaging because it is a life change that they made.

But it has to have value to people, and I think right now, wellness—I don't think the value is enough for a lot of people to justify really embracing it. I would agree there is no—I'm not committed to a definition that represents where we're trying to go, either but depending on whose definition you hold to.

DR. MOOREFIELD: So that's even a bigger umbrella. I want to just

ask Ken Pelletier, and then we're going to go to the next question. But Ken, if you're on the screen, you've been thinking about this for many, many years and so can you just give us some of your thoughts about what you're seeing in the future that inspires you and maybe what upsets you about the future?

KT: Yeah, what upsets me would take too long. One of the things that I find most exciting is that a research group, of which I'm a member, is about to publish a study that actually addresses the issue that Peter raised which is about the seeming conflict between profitability and wellness programs. And what we did as a research group is took the winners of the Coop awards.

And if you're not familiar with that, the Coop awards were created when C. Everett Coop was surgeon general. And it's annual awards that are given to companies, to community organizations, churches, large companies, small companies that achieve certain benchmarks in wellness outcomes, and again, addresses the issue of how do you know a program? And it has a very sophisticated set of criteria.

Anyway, we looked at all of the winners of the Coop awards and compare them to the Dow Jones Industrial average over six years, so three years prior to winning the award and three years subsequent to winning the award and what we found is a 350% greater return on investment for the companies that were involved in having an active wellness program. So our conclusion is not that the wellness program is driving profitability, but that it's a benchmark.

It's part of a total commitment to the environment of the company, to leadership, to values, to the kinds of commitments, to changing risk, to empowering employees. So to me, that's very exciting that we're finally bridging the gap between the economics of wellness and having wellness as a benefit, if you will, for the company and the employees.

And that will be published in journal of Occupational and Environmental Medicine sometime in the next month or two. And again, I think that's exciting. It's going to get a lot of press. It was an earlier study that looked at a smaller sample that got a great deal of press in the Wall Street Journal and New York Times, so we expect that this one would have an impact as well.

DR. MOOREFIELD: Thank you Ken. And if you will remember to send that to me, then I will share it with everyone.

KT: Okay, I would be glad to.

DR. MOOREFIELD: Okay, good. Thank you. Now that you're here, you're all part of our family, excuse me. So we keep in touch and after—sorry, after the round table, one of the follow ups is that we would be giving you each other's email, unless you ask us not to, because we know that this is like just beginning the conversation, but we think that there will be reasons for you to talk with each other, so we'll make that possible.

So I just want to go to the technology question very quickly. If you look at the future and I think what you said, Riyaad, is really right on. Technology is now offering us some newer solutions. There's more opportunity. We have new tools and we may have new tools in the next month or two. It goes very fast. So I'm just wondering what you all are seeing as opportunities, maybe things that we haven't thought about that technology is starting to allow us to think about. Is there anything that's on radars, Rodney?

DR. MOOREFIELD: So a little bit biased here about the engagement. So getting the employee in a program is one thing, but if you're getting engaged is really important. Also reward choice, or not reward choice, wellness choice. So thinking about one size fits all program is not a good thing because millennials have a completely different idea of wellness versus older folks like myself. And even within those groups, everybody wants something different.

So a company can achieve their ROI by providing choice and engagement. And the platforms that are out now are starting to really do that, and I think that's very exciting. The hard part is when you go in to meet with the CFOs and the other folks, they think a wellness program is let's all lose weight and stop smoking, and do we need this engagement platform? They're starting to get over the cusp on that, but it's really at the early stages.

FEMALE VOICE: I wanted to ask Rodney the question. I like what you said about choice.

DR. MOOREFIELD: Yes.

FEMALE VOICE: Because what comes up for me in all of these dialogues we're having, and it goes back to ripping off what Pete said, what is wellness? When you're talking about choice, you're talking about wellness on an emotional, physical, and psychological level. So can you kind of share a little bit more about those choices?

DR. MOOREFIELD: Yes. So some of our clients are—they see that and they actually serve up and award points for those varying things. So I mentioned achievers, so in their platform you can plug in and provide different types of rewards for those things. So mental wellness is a big one, believe it or not, that a lot of people raise their hand for, and then there is physical. So just belonging to a health club for a millennial is a big thing.

In fact, most people, a wellness program to them, if their company just had a workout facility, they would be extraordinarily happy and participate. Most companies don't do that, and so just memberships and helping them in that way is another big thing. There's also counseling is sort of borderline, so there are habits that people are trying to break, and rather than just you get a reward if you stop smoking, or if you lose weight, or if you change these behaviors, actually getting counselors.

Counselors is something that we're starting to see quite a bit which is a greater solution than just stop it. Here's \$25 if you do, so hope that answers.

FEMALE VOICE: - -. Sorry. I was going to say - - take this from the emotional wellness level even further because when I see it from other—when we talk about wellness and balance in the workplace, a lot of it has to do with leadership, and how the leadership makes culture and how that permeates the entire facility or business.

So to me, working more towards training and teaching leaders how to facilitate on this and create a wellness culture, I think it's critical from that top down speed of the leaders, speed of the path.

MS. ELLIS: Well that's Renee's sweet spot, the leadership part. And maybe you can share a little bit, the technology piece, with the idea of the culture of wellbeing and—

DR. MOOREFIELD: It's interesting because I wasn't going to—I was going to throw that back out there, which is to say when we talk about technology and wellness program, that's one thing. But if we're looking at what do you see are the technologies that are emerging that are going to shape our business places, our workplaces and how will that then shape our wellness and wellbeing? What are you seeing out there right now?

MALE VOICE: Well I think we're seeing—in our space we're seeing a lot of big data analytics and predictability. And getting to that briefly, a lot of this follows the - - and it follows the dollar. And if you can greater predict what your risk looks like, you can avoid some of these situations that drive much of the cost. And so we're seeing a big move of technology, thank you, and data analytics into that space, where it hasn't really been before, so more transparency is being demanded by employers who are dealing with 30% increases and more predictability as a result.

MALE VOICE: So - - well one of the things that I—literally when you go into companies that are not in this mindset, you literally have to sell them on the idea, and I believe that technology, software apps, gamification, recognition of the actual - - and metrics give people that are not open to this kind of like a way to sleep well at night, and say oh yeah, it's advancing, even if it's just like a little batch that you do.

And it's not necessarily that you make money for doing X, Y, Z, but it's the fact that the heads of these companies can actually say hey, there's an advance because - - that has little graphs that goes up. And if they see that, they kind of feel that they are doing something practically, as opposed to just hey, you're going to be so much happier now. You actually can see it on a whatever, daily or hourly even on how it's progressing, and that allows people to buy into the idea.

MS. ELLIS: Yeah, that's interesting and I do have my Fitbit and you're absolutely right. At least not that I love my Fitbit, but it has its problems, but it does kind of bring it up a lot and I can imagine that—

MALE VOICE: And it releases the serotonin in your system and it makes you happier because you're gaining recognition.

MS. ELLIS: Yeah, and I'm doing something. James, we haven't heard from you.

MR. RINERE: I don't know if anybody else is having this problem, but my head is about to explode just around the topic. I could go 100 different directions but yeah, I've got to get - - two things on the technology one that sort of a tie-in to the first question. One is that I think Alison's point is well grounded. We over complicate it too much, and the thing that popped into my head about technology is the single most important piece of technology that I've seen a client employ in the last six months is an iPhone.

They took a video, a three minute video of the CEO telling the employees that he lost 30 pounds, and stopped smoking, and now he can spend more time with his kids, playing in the backyard. That piece of technology got that message out to 100,000 employees and we saw participation rates double inside of 30 days, so that's the first thing.

The second thing is that I think that the technology, Fitbits - -, Virgin pulse is bringing the opportunity for smaller employers who couldn't afford it before to enter in to this space, which is huge because there was a huge opportunity in that employers would have 500 to 2,500 employees who could never play in that space before. But the thing that concerns me the most, well it's twofold.

One, employers are still relying on their insurance companies to dictate a lot of the behavior and a lot of the outcomes and let's face it. They're a transactional based entities. They're focused on risk and transaction, and period, end of story. They could give us lip service for everything else that they're trying to accomplish, and I know that some of them are trying to get into the wellbeing space.

But that's really not their business expertise and core competency. So anything that comes out of technology must be actionable, and I think Riyaad's comment is really important but it has to happen on a daily, weekly, tri-weekly, monthly basis. Once a year, that's just not enough. There's not going to be enough actionable information.

DR. MOOREFIELD: So let's hear from Riyaad and then I want to hear from Richard of Thorlo, so be ready, Richard. Riyaad?

DR. MOOREFIELD: So what I would say is - - the emerging technology is so - - so it's adapting. To Rodney's point, it's immediate to that feedback, whatever the response is in the brain. So to Christopher's point, dealing with analytics, I can make a decision immediately. The point of best practices with wellness technology is to put the decision in front of the end user, ideally at the time that they're going to make the decision.

So Fitbit is a movement to that. And iPhone, as a delivery platform - - so it's adaptive. Adaptive is the idea that I can customize my message and my demographics. And then the key I think to - - Riyaad is simplicity. So I don't know how many of you are iPhone users, or Google or Android users, but if you look at what's going on, apps are being dropped off. Now it's the piece of data that I need to know to make a decision. I don't care about the app anymore.

What I want to know is that piece of information that - -. So the challenge for us is if you think about how much information you consume daily, 5,000 decisions a day some people argue, are we going-am I going to make the best choices so simplifying that expression so I know what choice to make. The Fitbit does that, so I think adaptiveness, immediacy, and simplicity, those are sort of the characteristics.

DR. MOOREFIELD: And you mentioned about technology and I don't know how the rest of you feel this, but I think that's what you were saying, James, about the CEO who shared his story which is so much more impactful to me than numbers and all of that because we're so-we get so many numbers - - get and so on, but if we can communicate more on that emotional level which in the storytelling, be emotional things that would already help a lot. I want to hear from-

MALE VOICE: I've got one question. I just wanted to ask David, because they've got an app, and I'm very curious about where the take up is on the apps, in terms of age groups and then the data that you get off of that is huge.

MR. COPPINS: Yes. We have both online and web app or app programs, actually native apps and we have it for the Android and - - interestingly through a zillion more Androids out there, but we've all heard the data. Not many people are actually using apps on Androids. And as far as the

demographics, particularly on iPhones, it's spread across the entire age demographic, which is quite nice.

It is at the highest end, 16 and above, it is not as high, but across the whole age demographic, we're getting very good take up from that. I just wanted to add something to the whole technology conversation, since our theme here is how to work them together. One of the things that we've discovered over time is that there is a lot of really great efforts and programs that go on, everything from organic fruit delivery to Weightwatchers, to spa things that we can give away to our employees.

And those that buy them are well meaning, and they want to give them to their employees. They want them to participate. They want to have high engagement or high participation with that. But they get lost, oftentimes. And one of the things that we have been really focused on is becoming a—we call it a hub, effectively. And I think one of the characteristics of a good hub is one where you've got a lot of participation, a lot of traffic, all of that.

So on average, about half of the employee base will be going to either the website or the mobile app three to four times a week. It's just the nature of our program of our software. It's kind of a requirement to really participate but you can take advantage of that. So if they're actually getting that kind of traffic, then you invest heavily in personalization, and the data analytics of a couple of PhDs on staff that are - - about this stuff.

But what it does is it allows us to then interject all of their other things that they're trying to bring to their employees, that they haven't really got to participation level. We can all talk about coaching and maybe that's old school or whatever, but we've been able to literally double the participation level of coaching efforts, and lifestyle management programs, and various other types of programs have doubled because we can kind of put it in context in front of them at the time that they care about it.

So technology really can make this much more exciting and get it to the employees that really need it and want it at that time.

DR. MOOREFIELD: Do you segment already or is it pretty much—

MR. COPPINS: No, it's highly segmented and investing even more into the personalization aspect of it, like what Riyaad is talking about like some moments that you - -. It's that kind of technology that's being built into it now. It's highly segmented now, but it's going to be even more personalized based on the - -.

DR. MOOREFIELD: Great. So Richard, I don't know if you're there. Richard?

MR. OLIVER: I am. Yes ma'am.

DR. MOOREFIELD: Yes. Let's hear from you about technology. What I know about your company, what you've shared with me is that you've been working at this space for a long time, 10 years or so already?

MR. OLIVER: Yes ma'am, yes we have. And a lot of what I've heard is about at the aggregate basis, the macro of how you effect engagement and things like that. And I hear a lot of great ideas about how to prepare the environment, how the environment can be supportive in things like that, how to get people even initially engaged.

But one of the things that we have really been looking at, and it goes back to something that you said earlier about the emotional connection, is looking at the soft part of wellness and engagements, because we really look at it as wellness doesn't happen until an individual actually gets beyond the pre-contemplation stage, the contemplation stage, and they actually make a commitment and make a commitment for something different in their lives, which then ultimately translates into their relationships, etcetera.

It's a shift. It's a transformational shift for them individually, and that's where we've been doing a lot of our recent research and work is looking at ways to, once they have engaged and you create a conversation of trust, etcetera, with them, looking at ways to do technology and making things available to them, just like you said with the little video about the CEO on the smartphone, things that connect with them that have them make that shift in their own lives, in their own decision because we feel like that's one of the things that we don't have a hard time getting people to engage.

And as long as we're offering money and incentives, or some kind of a program, or a contest this week and we keep making it fresh and new, we don't have a problem keeping people into the program. But as soon as the program is over, you've got a situation that do you get continuity in their taking it on for themselves, and so that it's not that I've taken it on for them.

I've just created an environment where they have the opportunity to be exposed to something, and then be encouraged into something, and then present to make a choice for themselves if this is what they're ready to do. And getting individuals through—and I'm not sure how we could do that through technology, but really looking at—we've been looking at apps and ways to utilize things to provide encouragement and things like that.

But looking for a way to have folks actually, with whatever they're going through, make that decision that this is what they want in their life. There is something different that they can experience, versus what they're experiencing now, relative to their wellness and their relationships, and for them to actually see that possibility, and for us to create a space that makes it very conducive that they will choose that possibility for themselves.

DR. MOOREFIELD: I want to actually build on your comments, Richard. Because we have been talking a lot. We started with technology and then we moved into, and sort of Richard's comments pointed to how we get people engaged and learn behaviors. I'm going to shift it for a second to say when you look at your organizations and look at the organizations in general, most organizations our firm works with are really trying to increase engagement at work, people showing up fully fresh, alive and feeling right through their work.

They can leave work more refreshed than when they came. That's actually a pretty tall order, to leave work more refreshed than you came, but that's the vision. So what are—what is—what do you see in the future that we might consider to inspire, incent, because we've been talking a little bit about incentives and reinforce that level of fully engaged human being, fully engaged workplace.

And so what I'm asking you not to talk about is engagement in a wellness program for a second, but really showing up as

fully alive, fully here, as we are right here. So what do you see might be happening in the next 5 to 10 years in that respect, beyond technology, because we've already talked about technology?

MS. INDELICATO: I know that we're a software company, so we're sitting in front of computers all day, no matter who they are - - with customers, talking to them, order and development, developing the software. So after I sit with them, and maybe they come in on a one on one with me for a few minutes or whatever and they join a program, they-I think this is the consideration of all of us when going in to deal with the type of company they are, whether they're a spa company, a software company.

These people tell me all the time, at the end of the day, I am not going on software. I'm not going on an app. They last thing they want to do is look at their phone, so they do want the analytical, so maybe they're refitting their wellness in somewhere, too, and they want the feedback, so I see how it has to be super easy. Okay? It can't be like typing, like tracking their food. And some of them are like that's the last thing I'm ever going to do because if I have to sit in front of a computer and find the food and the thing.

So depending on the company and what they do, I think that has a lot to do with how they're going to engage in whatever the product you may be considering is because they sit there and they go no, I'm not going to do that, so I'm already tracking your food, let me have that - -. Well can I just write it out for you? It's almost like they're going backwards a little bit outside of their job because it's so they don't want to continue something maybe that fatigued them all day, let's say.

So I just think that depending on what the company does has a lot to do with how they're going to utilize something, and going down the road, something we need to plan on.

MR. RINERE: I think that for me, where I think the conversation needs to go, outside of everything else that we're talking about around technology is that it's okay to admit vulnerability and that you need help. And I think the employer needs to deliver that message in an environment that is the direct opposite of that. We want people to get to work at 7:00. We want them to leave at 7:00.

If you leave early, there is a stigma around that and I think once people understand that it's okay to say how they support, then they can seek out whatever behavioral shifting program is right for them. But until then, until that conversation happens, then I think things will stick long term.

DR. MOOREFIELD: And that's huge. If I were to have asked any of us at the beginning, not about - - but on a scale of 1 to 10 weigh your vulnerability level of your organization, how many would rate it a 10? Just curious. So very few. So yeah, I think you're exactly right. We're asking for something that cultures don't often foster.

MALE VOICE: At the employer or corporation level, how do you define vulnerabilities, specifically?

MALE VOICE: I mean for me, similar to Billy, I personally went through a complete meltdown about 10 years ago, and I sold my company, and I took three years, and basically learned who I was. And most people don't have that benefit, but I realized that I basically had my head down and my arms were swinging, and that essentially was my approach to life. And when you get to that point where you're bringing your presence to light every day, you see what other people don't get.

So for me, vulnerability in an organization is the ability for Sally to say, "Hey, you know what? I've got to get my kid at 4:00. She's sick. This is a really big problem for me." I think it's admitting some of the smaller nuances that are existing in life that create stresses that don't need to be there.

MR. LABRECQUE: I'll push one more question then because you're talking about vulnerability at the individual level, plus how does the employer monitor that on a grander scale? When you're talking about 1,000 employees who have dependents, and wives, and lives, and all of these other things, is technology in the future going to be in a position to help monitor that?

I rated our company when you asked, and the reason that I did it is because I adjusted it for what I don't know enough and there's a ton. There are people in my department right across the hall from me that are living lives and dealing with things that I am completely unaware of. So how do we

get to that stage, where we can do monitoring?

MALE VOICE: That's a great question. I was actually going to ask the group if anybody knows of anybody that's doing that. But the one company that comes to mind is Nike, and I haven't worked with them for about three or four years. But if you go on the campus at Nike, everybody is wearing Nike shoes. Everybody is wearing shorts. They're wearing t-shirts, and that's just one thing. But that creates a mentality that hey, this is different. It's okay to be different here.

So they've got on-site daycare. They've got an on-site medical facility, etcetera, and I guess my point is that it's different. And I think that's what needs to be—that's the nuance that needs to be triggered. And then from a monitoring standpoint, I think it's self-monitoring at that point because if you deliver—if you make it okay to need help and then you give somebody a Fitbit, when the Fitbit blinks when you hit 5,000 steps, you're going to be like all right, cool. This is really working for me. And so I think it's just a mental acceptance that it's okay - -.

FEMALE VOICE: And I'm hearing, too, at the individual level one thing, at the cultural, company level there are core values of vulnerability, trust. So trust is the word that keeps, as you're talking, a culture of trust that you're really trusting that. You're providing the tools and opportunities for people to truly get to know their own core design core motivations, and then build their own framework for wellbeing, for themselves, but there's got to be a culture of trust in which to do that with.

FEMALE VOICE: That comes exactly from the top down. The leader of the company has got to exude that that trust is there, that your colleagues have got your back. That whole corporate culture of trust needs to be created, or developed, or instilled. It's got to be part of the DNA, otherwise house of cards.

DR. MOOREFIELD: Hold on one second. Karen, we haven't heard from you. I wonder if you have anything to say? I'm seeing you shake your head. I don't want to put you on the spot.

DR. KOFFLER: I never answered the question about what makes you angry. And one of the things that makes me angry is the fact that physicians are really left out of this conversation, and

our education continues to be along the lines of disease management, as opposed to wellness. And I am looked at still as a freak, so I'm constantly using the language that I know my colleagues will relate to as I try to explain to them what seems so self-evident.

But it's humbling to work for a health company and listen to what you all are saying, realizing that it—fortunately my team gets the experience of vulnerability working one on one with folks, so once who close the door and we're in with someone, we get that experience of someone being vulnerable with us, which enlightens us and energizes us.

But then you close the door and you've got to deal with the day to day workings of running an organization, and that mentality, as you were saying, it's got to come from the top down. So with the - - at our organization is not that we're caring for people, but the rest of the company. Exactly what our patients are dealing with is exactly what we have to deal with, so it's a crazy dichotomy - - so it's—

MR. OLIVER: Can I add to that?

DR. MOOREFIELD: Thank you, Karen. Yes?

MR. OLIVER: Can I add to that? This is Richard. I think what she just said is one of the key things is that, that, from the top down, you don't only have to have a culture and values that espouse vulnerability and transparency, which is what fosters trust. But you have to have a structure that actually supports it as well. And when I hear what irritated a lot of folks earlier, they're talking about things that are structural, whether it's through the ACA or what have you, that actually put us back in an environment that is not the environment that's fosters the trust.

It doesn't foster the transparency. It fosters isolation. It fosters compartmentalization which in and of itself doesn't have us relating to each other in a way that we get to not only a deeper relationship but deeper trust, to where we can actually start talking through and working through some of those things, like the gentleman that I just heard that had the transformation some 10 years ago. That's how that happens.

And what if in the future you had that happening in a

workplace to where you actually have small groups in your workplace on paid time where folks are spending a certain amount of time on a weekly or biweekly basis in a small group that they all actually are vested in with some sort of a facilitator of some sorts where they can actually have that environment with each other and be able to share that.

Because in many cases the expression and exploration of that is what leads to people working through relating to things differently in their lives and actually not seeing them as a problem, but seeing them as that next growth opportunity or that next reutilization of who they really are and what their gifts really are. And it causes them to shift into new jobs or it causes them to just show up in their old job in a completely new way.

What if that was the future? What if the future was is that the environment, the workplace environment, actually created that type of an environment for folks to explore their wellness at a much deeper level than just an add-on program to try to mitigate healthcare costs?

MALE VOICE: Well if I could add to that, I think we've touched on operations, and behavior things that we can do, but the physical environment of the space and creating a setting that people look forward to going to work in is a huge part of it. Painting a couple of pictures for a windowless cubical farm that's too cold, like no one is going to want to show up to that kind of space.

But the natural light and the pure air, and the access to the clean water, and all of these other things that you can incorporate in a physical environment are going to also help increase the productivity of the people because it also increased the morale, so I think the physical setting that you set up for your employees is a huge part of incentivizing that behavior.

MALE VOICE: Yeah, I just want to build on that. So have all of you been to Google's campus? How many of you have been to Google's campus? It's pretty amazing. So what Google does is they sort of came out of the ad world, and the ad world, in certain circumstances is really good with this where people don't have hours. They have responsibilities to get stuff done.

And there is food there. Like I was at one of our offices in San Francisco yesterday. Anything you want to eat is there, and there are workout facilities and there's all this stuff. At Google there is 42 restaurants on the campus, and they have anything that you want. They have sand volleyball. They have whatever. So they're a little crazy. They're making lots of money.

But and Ben and Jerry's. I worked with Ben and Jerry's. They're making ice cream up in Vermont. They have the same thing. I worked in ad agencies. I was leading ad agencies where we had that. And then there's the ad agencies that are crunching the numbers, and the global agency, and all about media, and they're in the cubes, and everybody hates their jobs. But you can just see the difference.

When people are happy, they're healthier, and they will think more about themselves, and they will take the time, and they'll be more productive. They don't have to be there 9:00 to 5:00, six days a week. They'll be there all the time and they'll never turn it off, and that I think is like the biggest switch that corporate America needs to flip.

MALE VOICE: What I was going to say what's interesting is millennials now, they choose jobs based on satisfaction.

MALE VOICE: Yes.

MALE VOICE: And so the world that we work in, we have co-workers, we have contractors who are millennials because - - play in the startup world, and it's a different world than corporate America. Literally I was at the office last night until 1:00 with four guys who chose to be there at their own volition. They don't have to be there. And what we found is millennials in particular, satisfaction.

So I think what you're seeing is the changing of mores, as demographics shift. So - - millennials, \$80 billion. As we transition, we look at it completely differently and folks are looking at—so there's just like the - - and a lot of these ideas that are emerging. And what we think is interesting is this whole exponential organization idea, where it's sort of this loosely coupled—a bunch of guys working on a common objective.

And what we're talking about here, so I call that congruency,

personal and professional congruency, for lack of a better framework. These guys find it, have been doing this thing and we do have that Google type campus. We have coordinating spaces, so it's what I think is going to be very telling is demographic shift and how we will approach organizational structures as we move forward.

DR. MOOREFIELD: I really appreciate, number one, this conversation and I appreciate what those of you are saying in the spirit of it because what inspires me, back to our very first question, what inspires me is more and more, as we work with organizations, we're noticing that as wellness, the desire and increase and wellness focus grows, the use of the word is becoming less. So people are saying, let's just integrate it into what we do, a way of operating and a way of being, which is exactly what you're talking about. Susie, I wonder if we want to shift to the what we can do together?

MS. ELLIS: Yes, I think that is a perfect time. We want to really spend some time on the question, what can we accomplish together that we cannot accomplish on our own? And I'm just wondering if anyone maybe came to the table, or may be thinking about that, or maybe was inspired by the conversation.

MALE VOICE: So you talked about - -. All right. You have to - - the entire continuum of healthcare, from birth to death. And in doing that, you have to sit to the table with those who are at the cross, so to speak, in this environment, whether it's payer or provider, and I completely understand your comment that - - critical to - - conversation to think - - the providers.

But you have to align the motives, where there's a little give in the beginning and again at the end. And you create this wildly attractive proposition that people can live without, whether it is a healthcare system or whether it is a wellness provider, whether it is an employer or an employee. When you do this, to Rodney's point, to Riyaad's point, you've created a situation where the millennial will not want to leave because that's a purpose driven organization that supports them.

But until you align the motives of all of these folks that are involved in this, there's going to be a gap or a chasm somewhere along the line, which will immediately push that

employee to a disengagement position because they're so accustomed to that, based on where we've been. So the inherent select bias for our folks here has gotten me to work with employers to at least share that vision.

When I sit down with employers, I always spend the first 15 minutes trying to determine if they value what I value, what my organization does. If we can make the determination that they do, in the 16th minute, we're taking the next step.

If we're not, then it's thank you for your time. I appreciate it. I need to move to an employer who sees it because I don't have any time left. I need to build systems that align the - - of everyone throughout that process, in an effort to create that wildly attractive proposition. So I think we have to do it together. But every employer, like every employee is in a different place in their healthcare journey.

Understanding where that is, bolting onto that and assisting them with what the next appropriate intervention needs to be is going to be is going to be critical to their success. And convincing those parties who are at the table to commit to the long term aspect of this is going to be really the success or failure. When I look at healthcare, particularly on the insurance side, in my space, you take a longitudinal approach.

It's non-transactional. It's non-measurement once a year. It's measured as often as the technology will allow us, at macro and the micro level, very critical in our process. But the motives need to be aligned properly so everyone recognizes that yeah, I may give up a little in the beginning, but you know what? It's for the better of everyone and I'll still make a profit in the end.

It might not be what I used to make but it's certainly going to allow me to remain relevant, which in my industry right now, everyone has got this race to relevance.

MS. ELLIS: Is anyone really engaged with others that you've already put together something that is—where you're accomplishing more with a network or with others, than just on your own? Whoever said something about silos in the beginning, that is what it feels like to me that we're all siloed, but Billy?

MR. ROVZAR: Yes, okay. Well one of the things that it would be very bad if we do this, if we walk out of here with a bunch of great conversation, and maybe some research and stuff like that, and we're just like hey, that was fun. That was awesome and we keep going on to this path where everybody is doing their own thing. We can ask ourselves, are we here to create a global change regardless of our personal company having success?

If the answer is yes, then let's literally set up where the technology needs to be, a place where we all put down our cards, show our cards and show exactly what we're doing, show exactly what our plan is, what our incentives are, what our everything is, open them because right now, right here, this happens very few times, where people really get together to give their time.

And if we put all of that expertise and all those—all of that, well here it is. This is what I'm going to do. This is exactly what I'm doing, not this is—this is my pitch. No, this is exactly, so this is what I do. Here, it's yours.

MS. ELLIS: With numbers?

MR. ROVZAR: Numbers.

MS. ELLIS: Yeah.

MR. ROVZAR: Everything. Actual actions, everything. And if we truly do that, then we all feed on that and create a bigger movement. Yes, we'll give up a little IP whatever. At the end of the day, it's about global IP and making it huge, and I think that would be very helpful.

MS. ELLIS: I totally agree, I think about, for example, all of us together, one of the things that we might look at is getting help outside of here. What about the government? Could they do some things? What about schools? In Mexico City I know or in Mexico, rather you have tax now on junk food, and I guess it has lowered the amount of soda. If something like those kinds of things that are happening on a government level, okay, something else is helping.

So we're not like the only ones out there wanting to make a difference, so we talk a lot about it's a shared responsibility with so many different players, so it's not even just all of us. It's like galvanizing others on this

journey.

MALE VOICE: Well everyone seems to have a different definition of wellness and wellbeing, and labels are important. I subscribe to Endlessly Organic and I know when I see - - label, I know exactly what I'm going to get. And so creating that standard, where it's the same definition across the board is going to get everyone on the same page, and then that's when people can start simplifying the message and understanding exactly what it is, and can help in advocacy efforts, and help them get into certain types of schools, and work places and other environments.

So I think latching onto standards that exist and helping create that next level of engagement with the existing standards, like well or any other number of wellness standards that are out there, I think that's really what's going to start to make this a powerful - -.

FEMALE VOICE: - - compensation.

FEMALE VOICE: Susie, I just want to say like I like what you said but especially with Billy, like some of my specialties as far as what I do with people individually and so on, in this corporate environment. I think that when we get together to do what I do, maybe there's other people that can help someone, like myself or anybody, to get what they do in to their company better also would do other places better.

Because I don't necessarily maybe have all of the corporate - - but I have all of this - - knowledge, so when you're bringing both of those - - together, even in your own company, sometimes you need a little guidance, or ideas and thoughts, and there's great conversations always pick up great ideas.

So whatever somebody's specialty is, I think going into the future when we have conversations like this, if someone knows, Alison does what she does and wow, she might be able to give me some insight on how I can get this into my company better. So just being a close knit group and having people's specialties available for you to drive what you do that much better, I think is a phenomenal thing, like going forward.

MALE VOICE: Yes, I would just like to peek in to your mind for example to what you're doing, and have access to that

information, and avoid the learning curve.

FEMALE VOICE: Right. Because sometimes we get through the discussions, like you said, we leave and everything. Then we can do emailing and it kind of gets lost a little bit, but I would love to hear the corporate side of everything revised or selling the programs to the companies, but I'm a firm believer there is no cookie cutter approach to wellness.

You can't write a 12 step plan to lose weight, sit with people. When I do a program you're with me for a year, one year, whether they like it or not because that's how we get these—I don't know who said, about the counseling, but I have to counsel them every day, where your thoughts are different than mine and why you might need it, so getting into this very personal place with wellness is so huge.

And the changes, like the long term versus a 12 week program and then they're done boom, they gave it all up. They were great soldiers in the program but again, there was no long term, so I said we need to change this. It's one year. So some companies are not going to do stuff like that. They're going to hire a 12 week program but at least it's still something - - exactly, it's still something.

So with ultimate I know that we use trackers. I can see already at the - - it's like I'm so sick of the tracker. They're not losing weight, but I got 10,000 steps but they didn't learn to eat right, so at least they're thinking about it but there's so much other technology, I think, like you said, that I think we're going to be starting to develop and think about.

But anyway, going forward, so what I'm saying is I think it's great that no matter what you do in the wellness world, being able to kind of pick out people and say, hey, you know what, I've been studying this and I would like to get in this message across to my CEO's better, and you're a CEO. How would you like someone to approach you with this because I think that, that's—

DR. MOOREFIELD: What you were saying, both of you, is really what we love to do at the institute and at the summit, joining together, shaping the future. And in this environment what we see, there's not a lot working out there. So here's this big need. It's not like we've run out of customers. It's

like we have to start figuring out what's working. But I just wanted to share one thing that we did learn at one of our summits.

It was one that we did in Switzerland. We had the same question, actually, what can we do together that we can't do on our own? And we invited all of the people in the world of spa—not technology, it's spa, creating fun - - and all of the physical things. And we invited them all together, and unbeknownst to me, they all hated each other. When we were in Europe. They all compete against each other and—

MALE VOICE: I was in that group.

FEMALE VOICE: I didn't know. I was so naïve, because most of the companies are in Europe and they all coached each other's people and everything, so we got them in there and then that was the sign, and from what I understand, there was like—I was the only one that responded to - -.

MS. ELLIS: Well but what happened is that okay, we closed the doors. And they were in there for an hour and so talking - - well maybe there are some things we can do together. And one of the things they realized is that any time there's a negative thing that happens - - of honesty or whatever, that's bad for everybody.

So what they decided at that point—this was a few years ago, is that it would be helpful if there was a sort of a best practices manual that would people because they don't know what they're doing when they're installing these things. So that's what they came out with, and then I am happy to say, fast forward a few years.

Last year at our summit, which was in Morocco, they had put together a manual and they had all had gotten together, contributed their photos, contributed their ideas, and it was written, and now this hydrotherapy best practices manual that is out. And so I get very encouraged about that and I think that in this space there's certainly a lot of possibly. And to your point, and maybe you can talk maybe a little bit about what we have found works because it's absolutely right.

If you just leave here and then maybe email this one and whatever. What we do is we have initiatives, and that seems to work. And what we do with the initiatives, and Renee you

can talk. Why don't you talk about the one on the ministry of wellness because that came out of somebody - - and said you know, it really would be great if the government—they have a minister of health and a minister of tourism, but there is no minister of wellness?

They're all thinking either medical, but they're not thinking prevention and so on. And so somebody says well what about a minister of wellness, and the idea was well we need to move that idea forward. Let's explore. So kind of - -.

FEMALE VOICE: As Susie was saying, and this - - actually we're almost - - everybody's schedules. But there is a workplace wellness initiative - - at the institute. And what do we do try and do is create impact and take these conversations and turn them into action. So we don't want you to think, to Billy's point, that this conversation is - - together and exchange business cards and then you go on.

Because if we're true to the question and really want to accomplish something together, it is going to require that we drive that, to some extent. And we know that, and we take that seriously. And I would say that as part of the initiative that Renee - - this will have a lot of different legs. One of them might be that a whole group of resources get put together.

We are also a hub at the institute, and we do gather resources from all different areas of the industry, and it seems like what would be very valuable is to be able to create a place where you can come together and - - virtually, and that we keep this going and we turn this into action, whether it is a global resource directory of people involved in every aspect of this, so that if you decide that you need to tap into what Alison is doing and what Billy is doing, and see how you would be able to find each other and find what's going on there.

And so I think we will carry this forward. That is our promise to you. We don't just bring people together for muffins and a great view.

MS. ELLIS: What we have found because we're a global organization, here is what has worked for us, and we do this with, I don't know how many initiatives we now have, but—

DR. MOOREFIELD: About a dozen.

DR. MOOREFIELD: Dozen. Once a month it's an hour conference call, but we use Zoom, if you've ever used zoom.

FEMALE VOICE: - -.

DR. MOOREFIELD: Yeah, because you can see people like Ken and so on. And I think - - up to 24 people on a Zoom call, and it's not Skype so you don't lose it. Once a month, one hour is how the initiatives work, and people just come in and then there is conversation and things move forward and it keeps moving forward and it keeps moving forward. And then usually at our summit there is a forum, and that's the one time everybody gets together. So that is sort of the model the model which you do with the wellness - - and you're going to be doing - -.

FEMALE VOICE: And if you're interested in joining that initiative or being a part of that, just mention it to Renee when we - - .

DR. MOOREFIELD: So the ministry of wellness initiative, we have been working on for the last probably six months, and it was to create a framework, a way of thinking about what if, at a country level, we had a position that really was about stewarding human thriving, so it's really stewarding wellness at that level because we already have in many countries a minister of health, and an a minister of environment, and a minister - -

We've got that, but we have no one and you would think, in the best of all worlds, wellbeing would be a framework, a lens through which all of those minister would be looking, but that's not always the case. So for some period of time to actually have, at a country level, that kind of minister looking at that is what we're doing, and we're building momentum for that idea.

And it's interesting that in different parts of the world there seems to already be some interest and readiness to move in that direction, so it's pretty exciting. For the future of workplace wellness initiatives, we haven't even started yet, so the first meeting is September 28th. That's our first one hour session together, and it really is to start a conversation about what might the future of wellness at work

be, to truly—I'm thinking that can be shared in the global community.

My sense is, back to the comment, Billy, you made, and my sense is people were resonating with is that this really is fundamentally about a shift from a more egocentric and self-centered place, and I really say that without any judgment, but a what's in it for me kind of place, to move it to what's in it for us and how do we create worlds and bio nets, workplaces, cities, etcetera, that really work for all of us?

And that's very idealistic, and that's very visionary and I think that's what we move towards is that kind of bigger ideal. So I think that's the bigger shift that we're in the middle of.

MS. ELLIS: I'm very encouraged because we have seen this in a few areas. We have really moved the needle on - - on wellness tourism, for example. We did some research. We're getting together and now we see countries—Mexico is one of them—really putting emphasis on inviting people to experience their indigenous practices and so on.

So we are confident it can be done because globally there's somebody here, and somebody there, and we get momentum. So I think what we need to do is ask the last question. But actually, we wanted to find out the number of the average and - - is doing the math.

FEMALE VOICE: I've got it.

MS. ELLIS: So why don't you do that?

FEMALE VOICE: Quicker than anyone here. So we are on a scale of one to seven, this group is a 6.8. Or on a scale of 1 to 10, excuse me, on a scale of one to 10, we have rated ourselves a 6.8 as far as where we think we are on the scale as creating an environment where people really thrive in our organizations.

MS. ELLIS: And do you remember what the number was in New York?

FEMALE VOICE: I think it was a 6.5 in New York, when we asked the same question - - employees.

MS. ELLIS: So what we want to do, we're going to end, but I just want to ask one more final question so that you will have the

last word, and it is in fact one word. I just want to have you get in touch with how you're feeling at the moment, and just let us know how you're feeling about the future of workplace wellness, now that you've been here today. Whatever that word is, just share with us a word, just one word.

MALE VOICE: Trust.

FEMALE VOICE: Very helped.

FEMALE VOICE: Helped, that's a good word, helped.

FEMALE VOICE: Clarity.

MALE VOICE: Encouraged.

FEMALE VOICE: He took my word.

FEMALE VOICE: Then you can have that same word, encouraged again. Right.

MALE VOICE: Optimistic.

FEMALE VOICE: Enthusiastic.

FEMALE VOICE: Inspired.

MALE VOICE: Optimistic.

MALE VOICE: Global.

MS. ELLIS: Riyaad?

MR. SEECHARAN: Enthusiastic.

FEMALE VOICE: Enthusiastic. Dan?

MR. SHACKLETON-JONES: Challenged, in a positive way.

MS. ELLIS: - -.

FEMALE VOICE: Inspired.

MALE VOICE: Ready.

MS. ELLIS: Ready. David?

MR. COPPINS: Intrigued.

MALE VOICE: Confused.

MS. ELLIS: Let's ask the people on the phone. - -.

MALE VOICE: But it's true, a lot of stuff going on here.

MALE VOICE: Optimistic.

MS. ELLIS: Okay. And Georgette? We lost Georgette? Richard?

MR. OLIVER: Optimistic.

MS. ELLIS: And is it Kirstie?

MS. SETTAS-JONES: Yes, Kirstie. I would say my one word, along with everybody else's word, is collaborative. I feel very good about everybody collaborating together to push this, the wellness concept.

MS. ELLIS: And I would just say that I feel challenged because I'm feeling some responsibilities for us to make sure that we don't end this here, but that we really move the needle.

FEMALE VOICE: We've got your back.

FEMALE VOICE: Thank you.

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