

Morningstar's Commitment to Wellness

- × **Melinda Hightower**
Compensation + Benefits Manager

Rush Health Associates, April 27, 2007

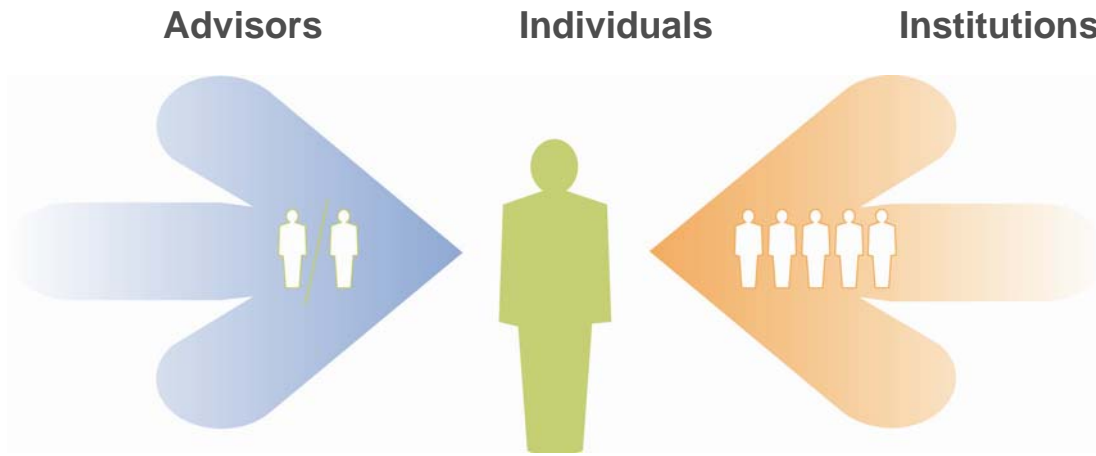
MORNINGSTAR®

Morningstar @ 50,000 ft

Who we are + What we do

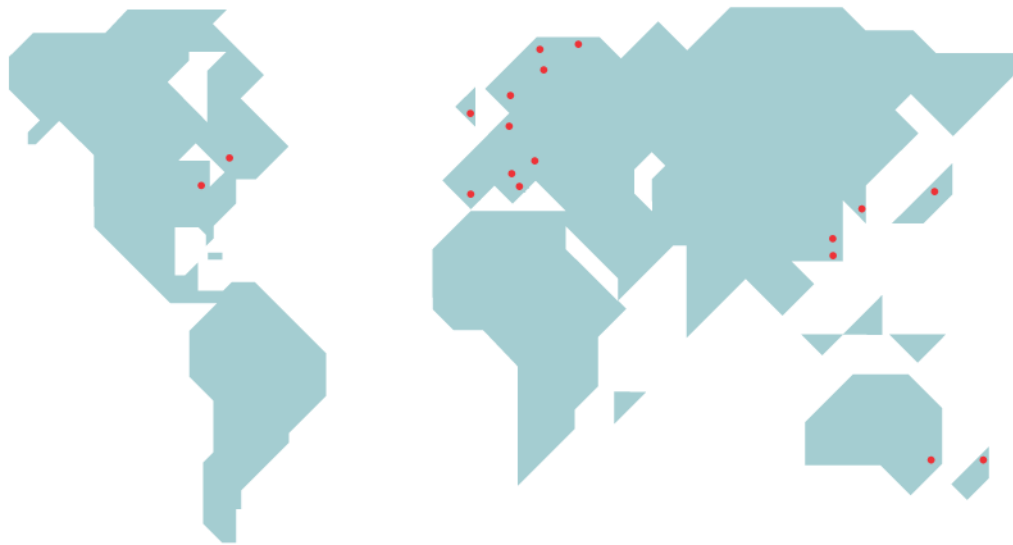
What we value

Morningstar Mission and Founding



- × Our mission: Create great products that help investors reach their financial goals
- × Started in 1984 with a print publication on mutual funds for individual investors
- × Business expands to financial advisors, then institutions

Morningstar Today



MORNINGSTAR[®]

- × Worldwide presence with 1,440 employees in 15 countries
- × Established, trusted name in independent investment research
- × Serving 4.9 million individuals, more than 185,000 advisors, and 750 institutions
- × Extensive data on more than 190,000 investment offerings
- × Innovation and independence make us a trusted source



Corporate Values

- × Investors Come First
- × Entrepreneurial Spirit
- × Great Products
- × Financial Success
- × Uncompromising Ethics
- × Great People

Wellness @ Morningstar

Recognizing the Need for Wellness

Our Path to Implementation

Program Design

Recognizing the Need for Wellness | Wellness Defined

- × Wellness is:

- × “an active process through which people become aware of, and make choices towards, a more successful existence.”

- National Wellness Institute

- × “a multidimensional state of being describing the existence of positive health in an individual as exemplified by quality of life and sense of well-being.”

- President’s Council on Physical Fitness & Sports

Recognizing the Need for Wellness | Employer Impact

- × Direct benefits
 - × Reduce healthcare and pharmacy costs
 - × Lower payment and frequency of short-term disability claims

- × Indirect benefits
 - × Increased employee satisfaction
 - × Higher productivity
 - × Differentiating recruitment tool

Our Path to Implementation

- × Conduct a needs assessment
 - × Identify preventable claims costs
 - × Gather employee input
- × Build management support
 - × Quantify the potential cost savings
 - × Obtain participation commitment
- × Develop program offerings
 - × Determine success metrics
 - × Communicate, communicate, communicate
- × Follow-up frequently
 - × Continue measurement + modification

Program Design| Philosophy

Benefits Design Principle

Application to Wellness

× Market Competitiveness

× Benchmark best-practices

× Assess our needs

× Shared Ownership

× Employer-sponsored base services

× Employee-funded customization

× Employee Choice

× Voluntary-based program

× Broadbased coverage – any program, any vendor

× Respect employee privacy

Program Design | Current Offerings

- × Health Risk Assessment
 - × Annual on-site employer-sponsored screenings
 - × Historical reporting for employees
 - × Aggregate reporting for employers
 - × Confidential follow-up

- × Weight Management
 - × Employees can utilize up to \$1,000 (lifetime maximum)
 - × Any program is accepted (e.g., Jenny Craig)
 - × Gym memberships are excluded

Program Design | Current Offerings

- × Smoking Cessation
 - × Employees can utilize up to \$500 (lifetime maximum)
 - × Any program/product is accepted
- × Wellness Fairs
 - × Annual introduction to wellness providers and services
- × Wellness Seminars
 - × Monthly seminars focused on healthy living
 - × Employees recommend topics/speakers

Program Design | Current Offerings

- × Flu Shots

- × Annual employer-sponsored flu shots offered to employees and their families

- × Alternative Health

- × Onsite yoga classes (employer subsidized)
- × Onsite massage (complimentary)

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