



Wellbeing at Canadian Natural

Strive at Canadian Natural Resources

The Impact of a Comprehensive Wellness Program

Agenda

- Section 1** About us
 - Canadian Natural – Trent Dixon
 - Aon – Mike Kennedy

- Section 2** Getting Upstream – a framework

- Section 3** Strive – Wellbeing at Canadian Natural
 - A phased approach

- Section 4** Outcomes

Who Are You?!



* Not a railway!!

* Oil and Gas Exploration and Production

* Largest Heavy Oil Producer in Canada

* Assets in N. America, North Sea and Offshore West Africa

* 7,000 Employees in Canada

* Market Cap of approx. \$44B

* Health & Benefits, Talent & Rewards, Retirement & Investment, HR Operations

* Health Strategies & Solutions team

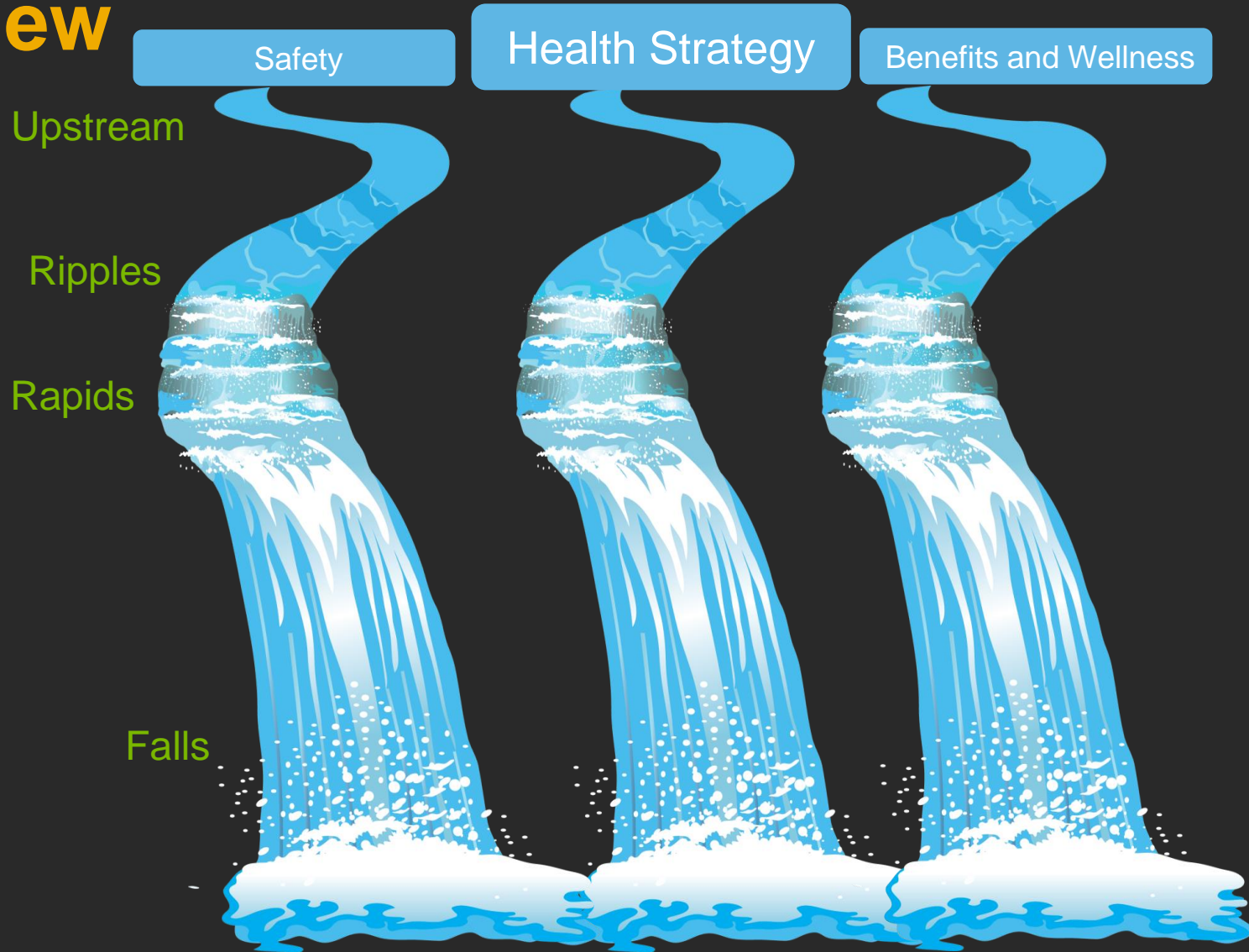
* Helped design program and secure Board support

* Assisted in vendor selection and aligning programs to Canadian Natural approach

* Ongoing analytics and support in program management

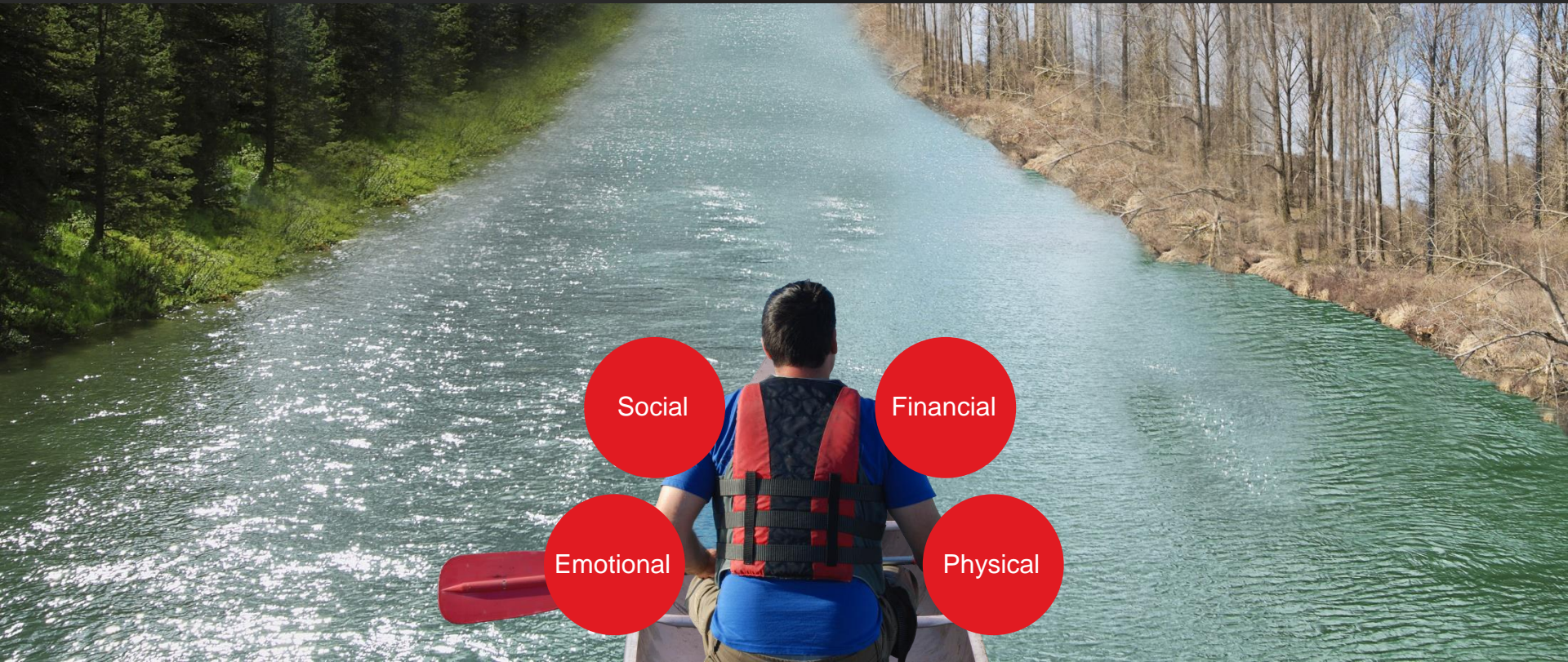
Integrated Approach:

Your View



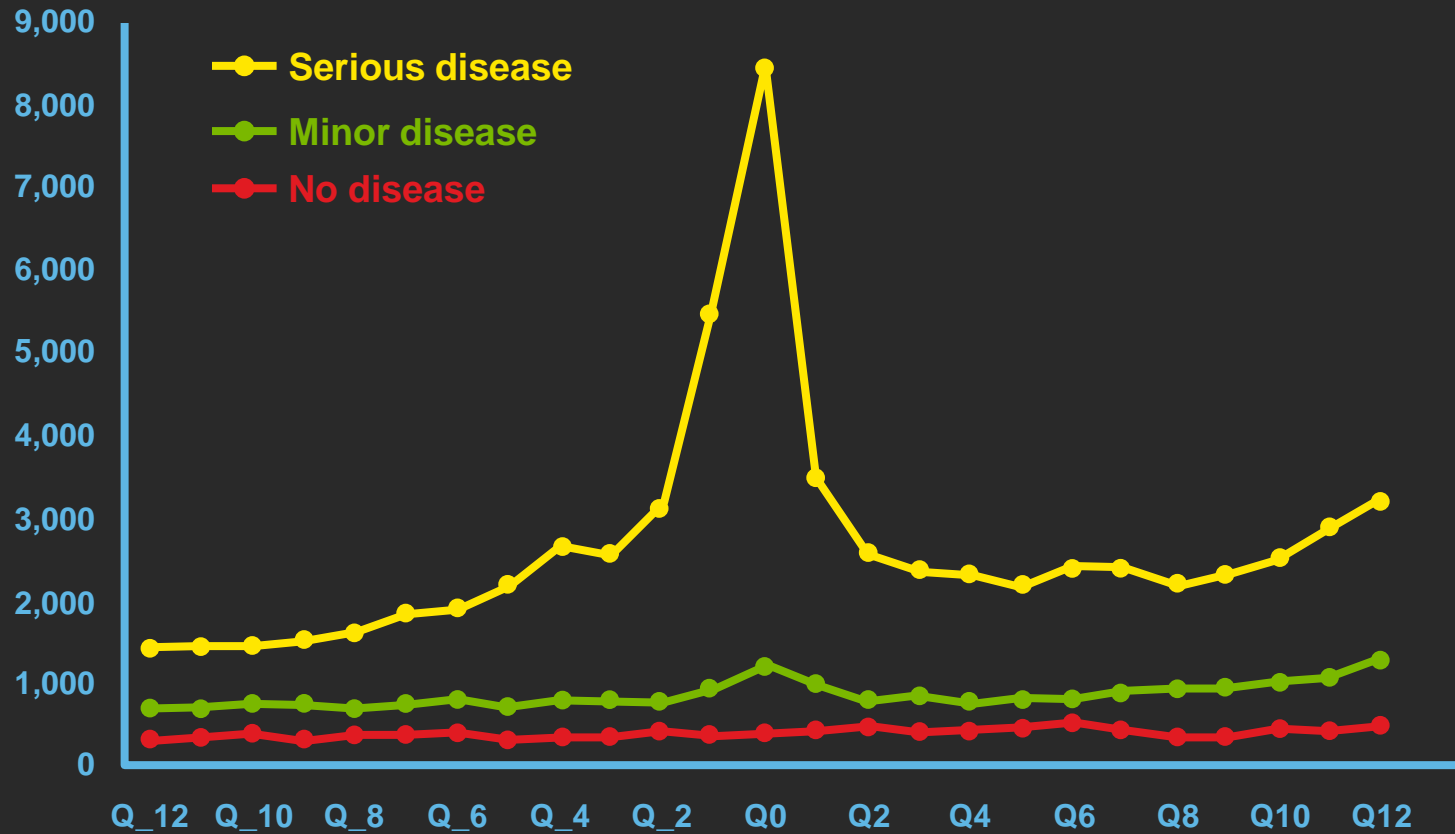
Integrated Approach:

Your Employees' View

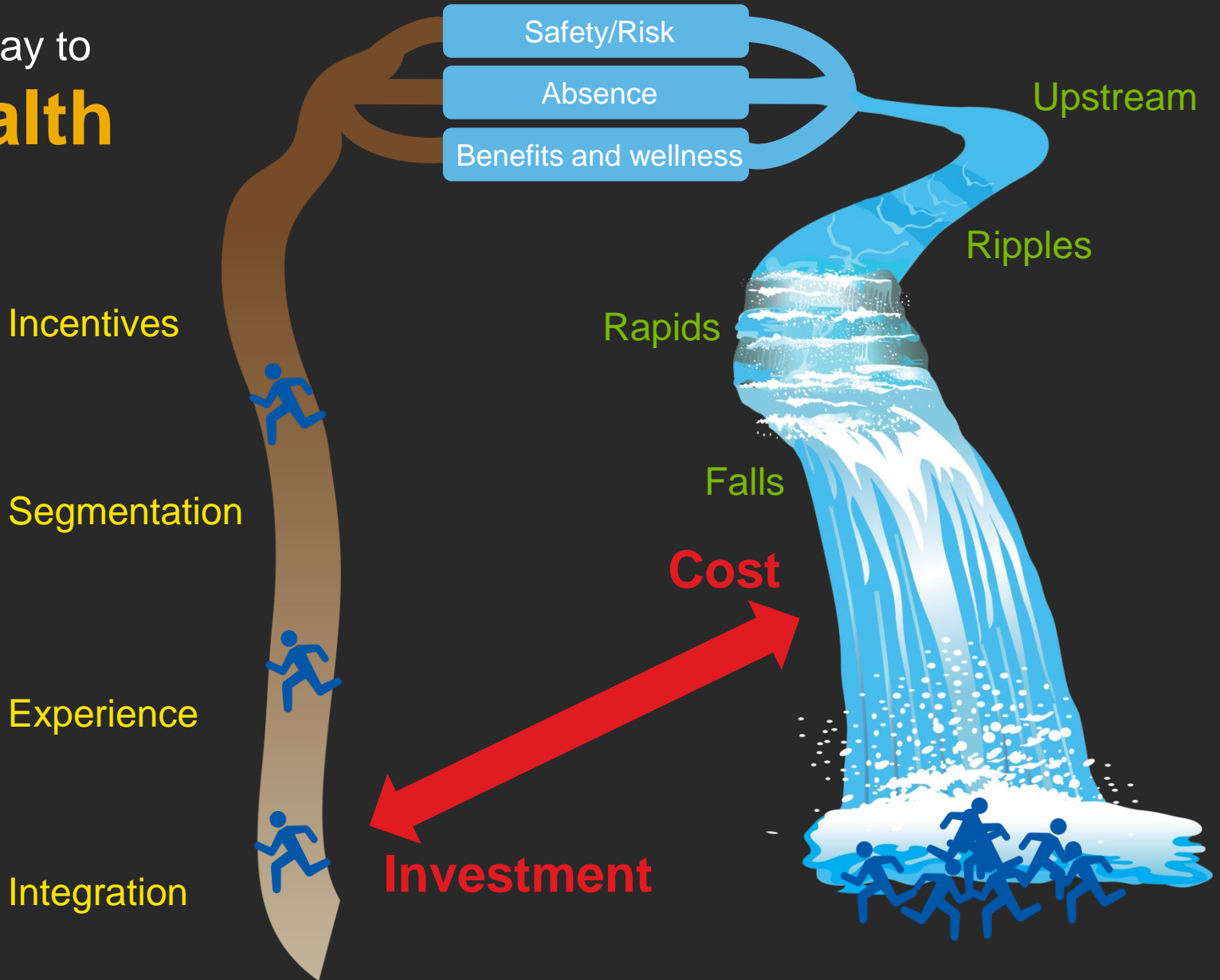


Integration in Action

Total medical and pharmacy costs paid by quarter



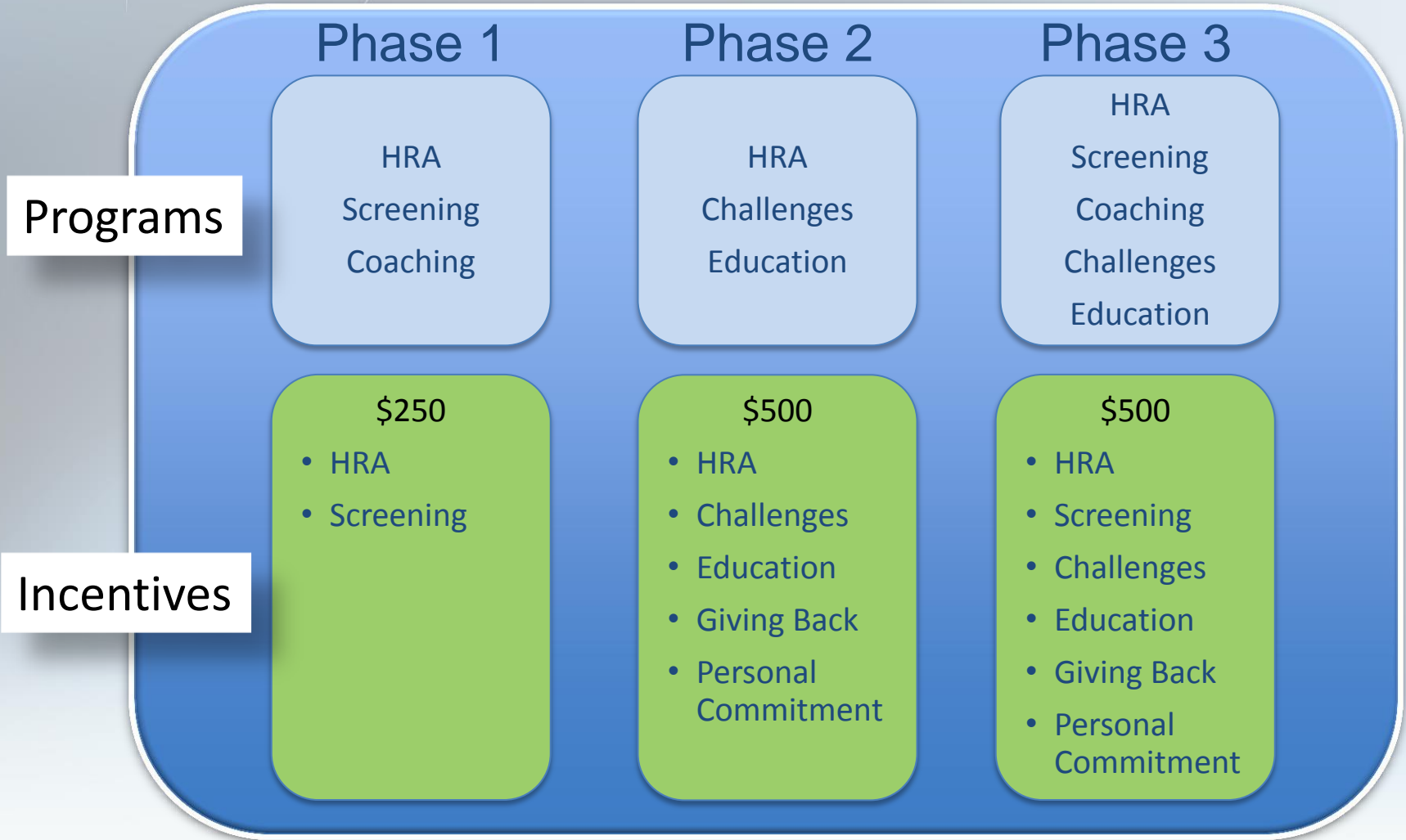
Pathway to Health



Building the Case Ensuring Sustainability

- Building on past programs
- Anticipated cost
- Maximum cost
- Establishing Steering Committee (with COO)
- Reporting is part of Board Report

Programming A Phased Approach



A Strong Launch

Pre-Launch

Email messages from the President

- Build buzz and interest

Launch

- President/COO intro at annual meeting
- Strive site launched at www.cnrlstrives.com

Post-Launch

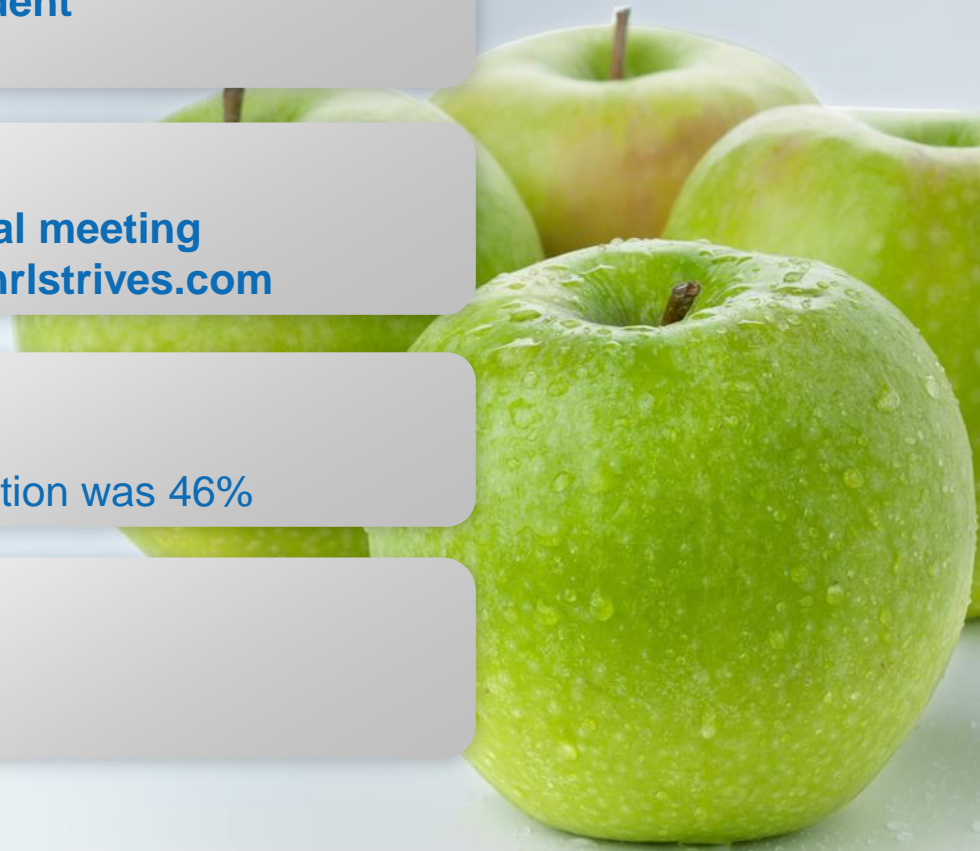
Health Risk Assessment

- Online questionnaire. Participation was 46%

Follow-Up

Employee Information guide

- Sent to employees' homes



Phase 1 Programs

Sept 2012 – Feb 2013

Personalized Risk Screening

- Onsite clinics at all locations. 39% participation

Health Coaching

- For those at high risk of developing disease or adverse health conditions
- Physician reach-out to suggest coaching

Incentives

- Health Spending Account
- Wellness Spending Account

GWL Visa Cards

- Health Spending Account Visa Cards sent to employees' homes



Phase 2 Programs

March 2013 – Feb 2014

A banner image showing a person with a large backpack sitting on a grassy hill, looking out over a mountain range under a blue sky. The text 'Strive for Five' is overlaid on the right side of the image in a white, sans-serif font.

Strive for Five

EARN up to \$500 in Strive Credits:

- HRA (\$125)
- Challenges – offered two (\$100)
- Education – in-person or videos (\$75)
- Giving Back (\$100)
- Taking Personal Responsibility (\$100)

Strive Reps

- Key point of contact in each location

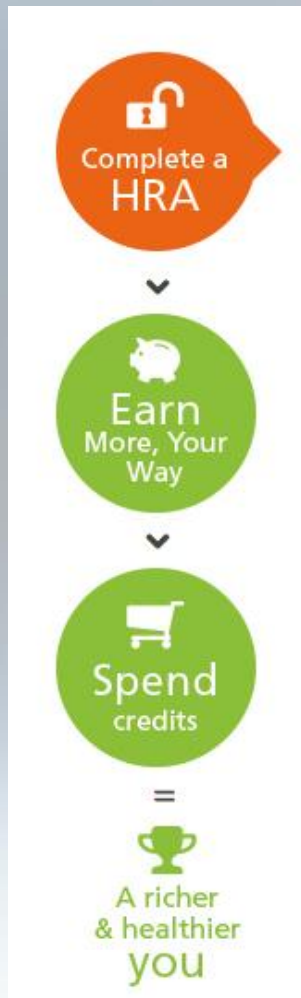
International

- Introduced Strive in the UK and West Africa



Phase 3 Programs

Mar 2014 – Feb 2015



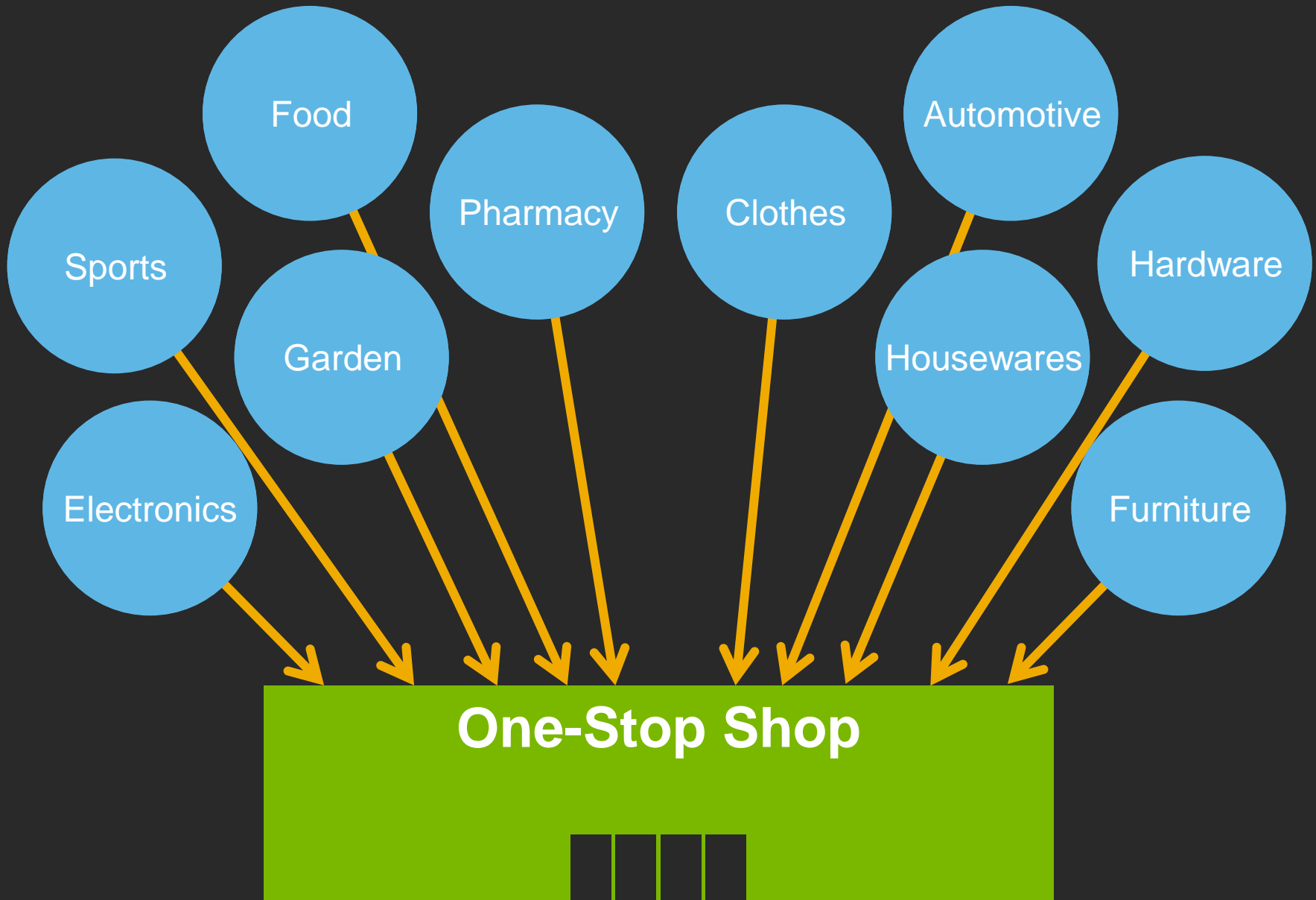
Program Elements

- Encourage repeat participants
 - HRA (45% total participation)
 - Personal Screening (33% participation)
- Coaching for high risk
- Challenges and education

Earn up to \$500 in Strive Credits:


- HRA (\$125)
- Challenges – offered two (\$100)
- Education – in-person or videos (\$75)
- Giving Back (\$100)
- Taking Personal Responsibility (\$100)

The Consumer Experience



The Health Consumer Experience





TAKE ACTION! PARTICIPATE IN THE STRIVE 2015 PROGRAM!

- Reminder to File your Claims: Expenses incurred between March 1, 2014 to February 28, 2015 are to be submitted to GWL by April 29, 2015!

QUICK LINKS



My Strive Log In

New!



Health Risk
Assessment



Strive Credits
Balance



Health
Challenge



Educational
Videos



Personal
Responsibility and
Giving Back Forms

Strive Structure



On the Right Track?

Participation Year to Date Numbers

	3-Jun-14	9-Jun-14	27-Jun-14	31-Jul-14	3-Sep-14
Users that have logged in	1,264	1,595	2,191	2,443	2,471
Employees with credits	1,066	1,159	1,703	2,204	2,407
Personal Responsibility	85	85	117	135	208
Education	115	115	197	248	392
Giving Back	25	25	48	82	108
HRA (2,146 completed last year)	998	1,093	1,592	1,898	2,109
Mystery Challenge Completed			482	1,187	1,187
Screening Clinics (Entered in portal)			615	884	1,100

Results

Tracked wellness participation and benefit claims (drugs and medical) data for 1,567 employees who participated in both Phase 1 and Phase 3.

Aggregate Risks by Type and Risk Level

**TOP
5**

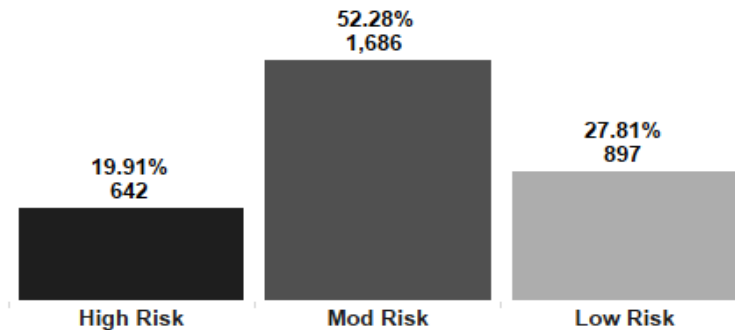
SELECT RISK METRIC

Overall Risk

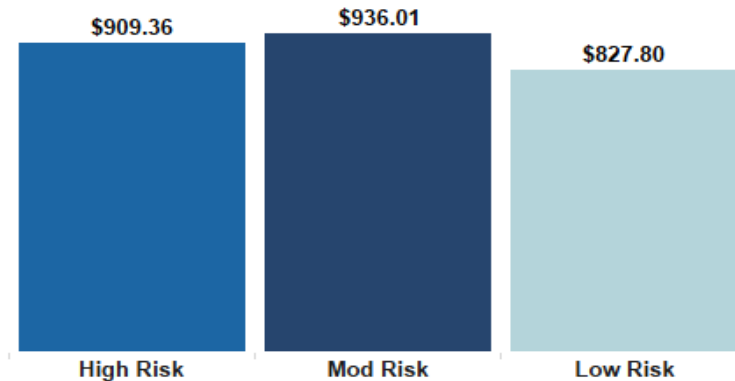
HRA RISKS

Nutrition Risk	2,755
Physical Activity Risk	1,360
Personal Control Stress Risk	1,194
Selfcare Risk	850
Emotional Health Risk	646

RISK CATEGORIES



AVERAGE CLAIMS \$



BIO RISKS

BMI Risk	1,810
Waist Girth Risk	698
Cholestrol Ratio Risk	692
Cardiovascular Risk	260
Glucose Risk	124

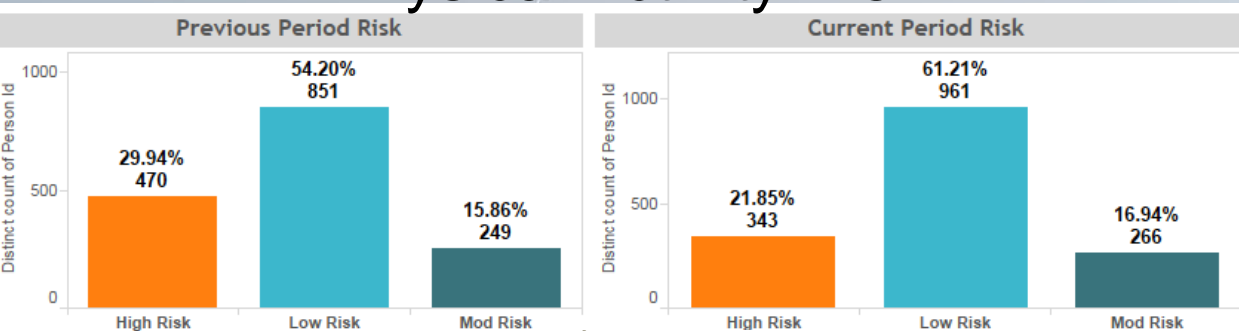
Annual Costs Per Claimant

	2012	2014	Increase
Participant	\$706.59	\$725.76	2.7%
Non-Participant	\$737.78	\$784.58	6.4%

2012	2014	Annual Claims
High Risk	High Risk	\$906
High Risk	Low Risk	\$830

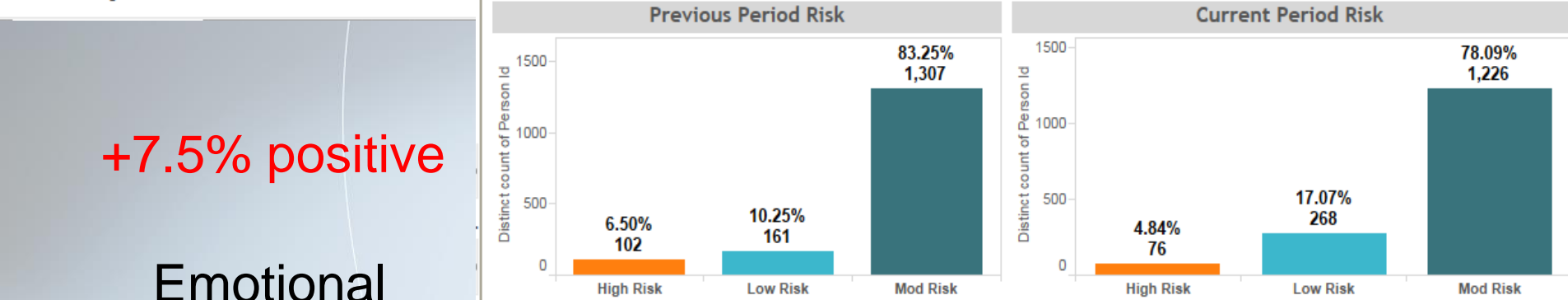
Positive Migration: More at Low Risk

Physical Activity Risk



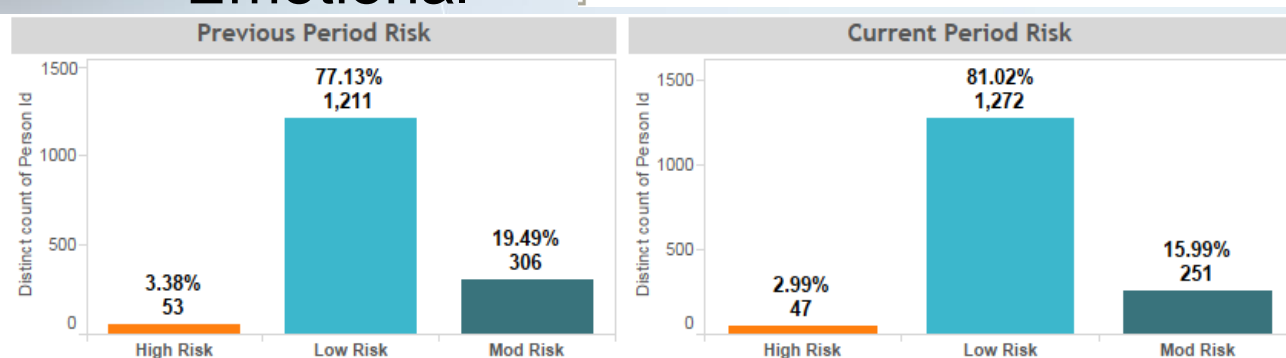
+10.5% positive

Nutrition



+7.5% positive

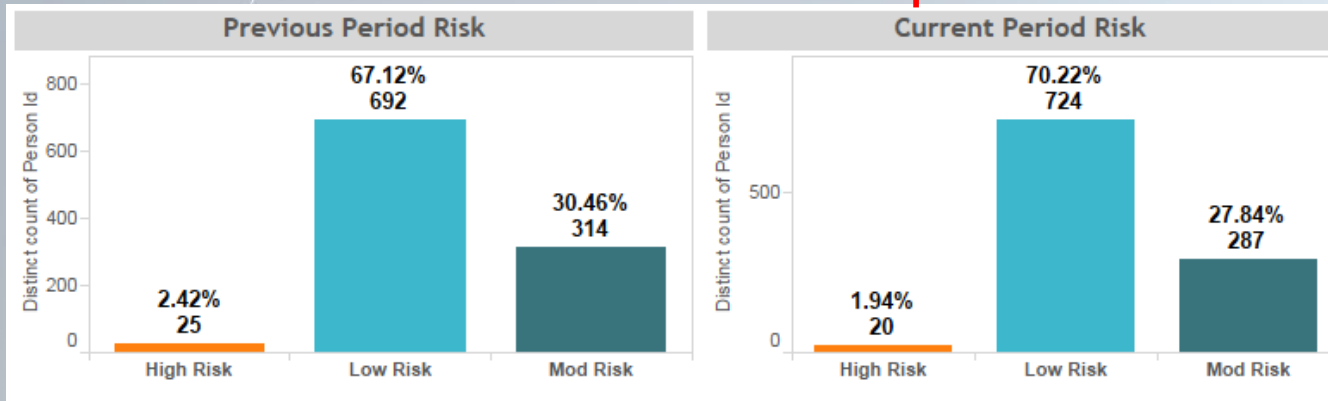
Emotional



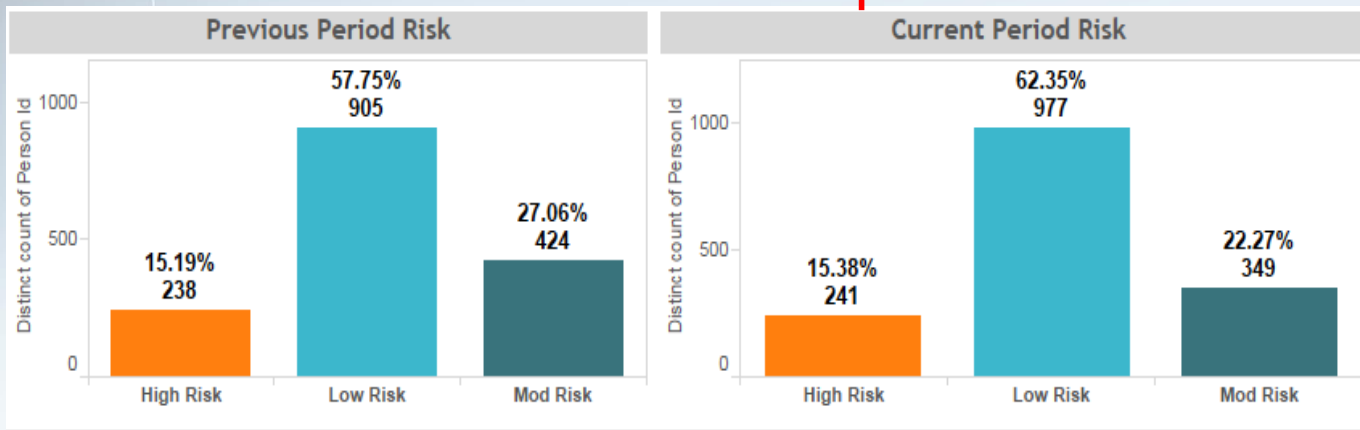
+4.2% positive

Positive Migration: Biometric Measures

Blood Pressure **+3.2% positive**



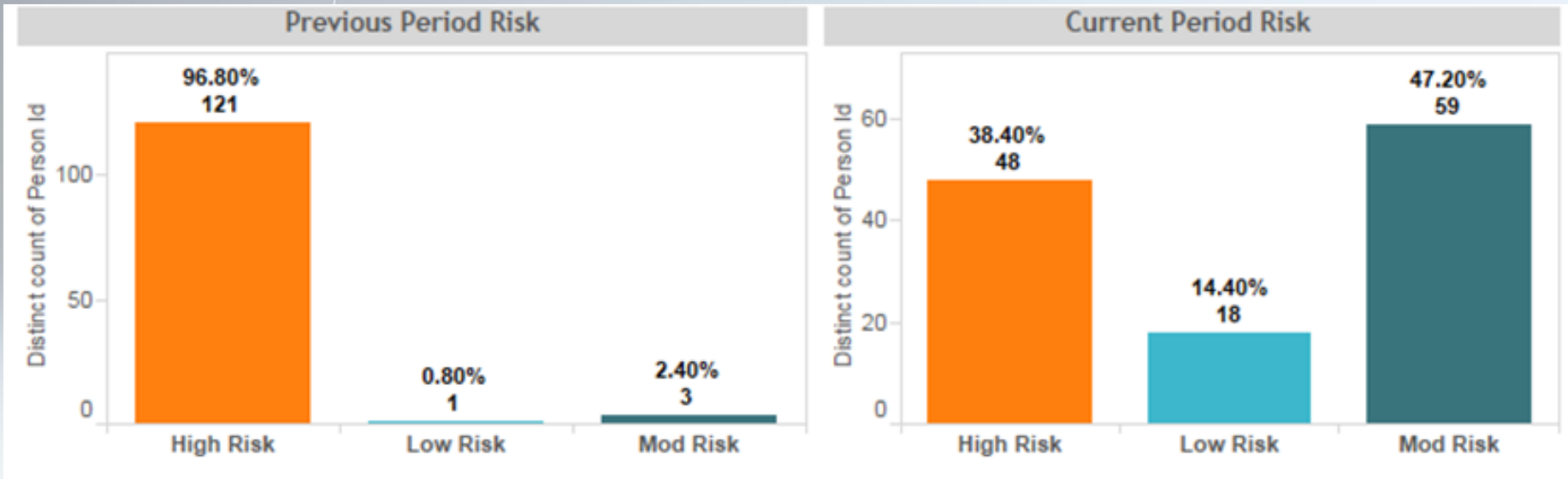
Biometric Risk **+4.3% positive**



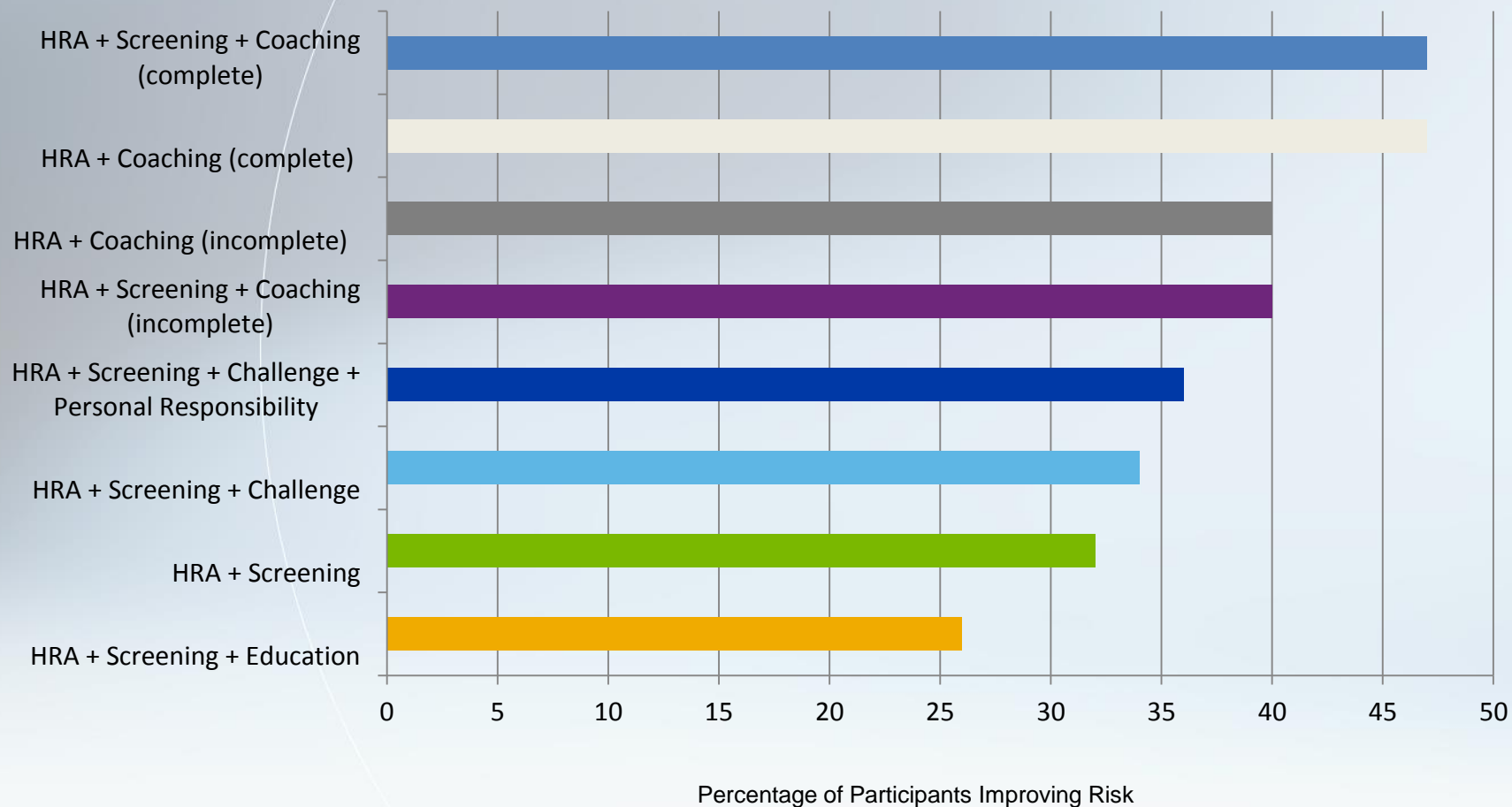
Coaching

Does it Work?

- Of those at high risk, only 38% remained at high
- 14% are now low risk, 47% are moderate risk
 - 62% positive risk migration



Effect of Initiatives on Risk Status/Migration



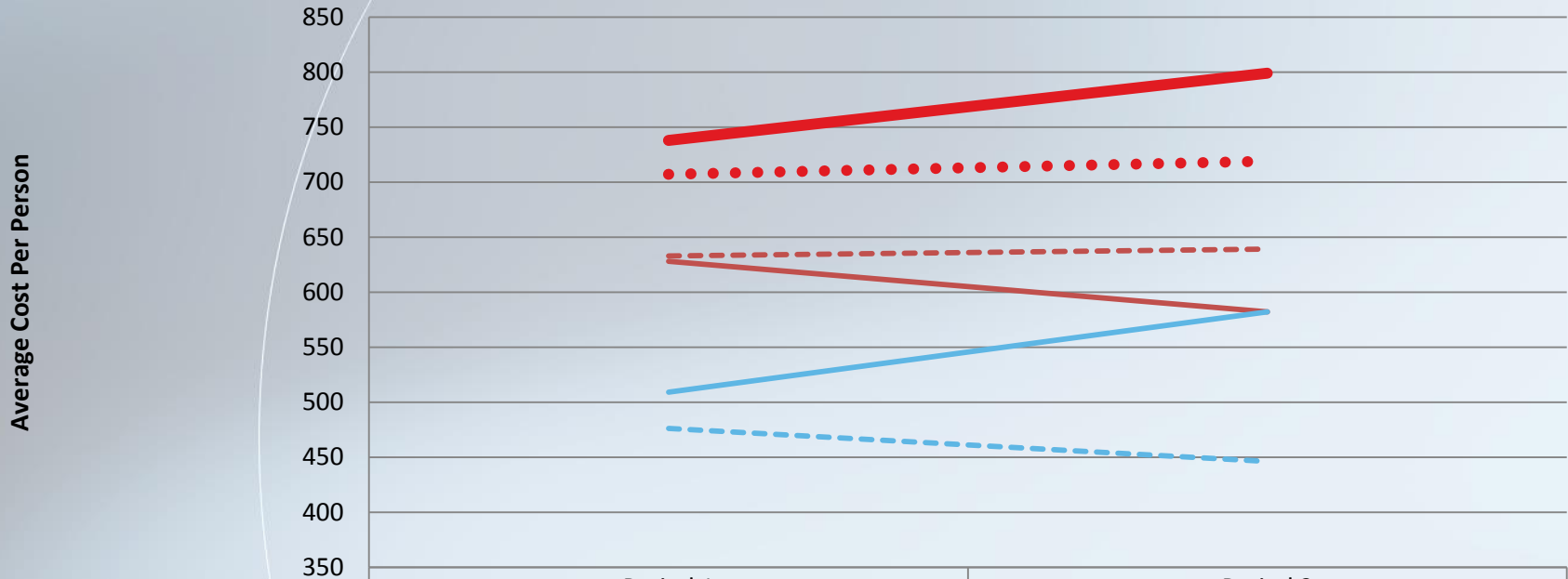
Health Risk Migration

		Total Percentage				Total People			
		T	C	F	H	T	C	F	H
↔	Maintained Low Risk Status	11%	14%	10%	7%	177	109	39	29
↓	Moved from Moderate to Low Risk	13%	12%	15%	10%	196	96	62	38
↓	Moved from High to Low Risk	2%	3%	1%	3%	35	20	5	10
↓	Moved from High to Moderate Risk ¹	6%	5%	6%	11%	101	36	24	41
↔	Maintained Moderate Risk Status	39%	42%	35%	37%	605	320	143	142
↑	Moved from Low to Moderate Risk	9%	9%	10%	7%	141	73	40	28
↔	Maintained High Risk Status	11%	7%	14%	14%	167	56	55	56
↑	Moved from Low to High Risk	1%	1%	2%	2%	23	10	7	6
↑	Moved from Moderate to High Risk	8%	7%	8%	10%	122	51	32	39

Overall Cost Trending

Participant vs. Non-Participant

Benefit Cost Trending by Participant vs. Non-Participant



	Period 1	Period 2
Participant Total	738	799
Participant Drug	628	582
Participant Medical	509	582
Non-Participant Total	707	719
Non-Participant Drug	633	639
Non-Participant Medical	476	446

Relative Cost

Further insight into priorities

- Benchmarks can be misleading
- Compared claims and costs to expected costs based on demographics
- Brings focus to areas of priority
- Allows decisions on where not to focus

	Overall RCI by Condition Category						
	RCI		CNRL	CNRL Actual	Claimant Index		CNRL
	CNRL Actual	Benchmark			Benchmark	CNRL	
Accident			\$0	0	0		
Others			3,469	3,755	0.92		
Cancer			36	52	0.69		
Cardiovascular			1,140	1,051	1.08		
Infectious Disease			2,086	2,083	1.00		
Diabetes			329	233	1.41		
Gastrointestinal			784	877	0.89		
Genitourinary			113	137	0.82		
Unknown			1	32	0.03		
Respiratory Disease			613	621	0.99		
Musculoskeletal			2,662	3,267	0.81		
Mental Health			905	1,110	0.82		
Nervous System			143	215	0.67		
Total	\$		5,026	5,026	1.00		

Comments

- Participation, risk, change and cost impact are not linear
- Sending people for care will result in more diagnoses, prescriptions and other treatment
- Trend is lower than could be expected
- Costs for participants are rising at less than half the rate of non-participants
- Higher participation seems to have larger impact on health
- Credits in an HSA can lead to higher costs

“Never let a good crisis go to waste!”

Setting the Foundation

* Align with values

* Phased approach

Steering Committee

- * Senior level, cross-department
- ## Working Group
- * CNQ, Inliv, Aon, GWL

* Earned Incentives

* Build support in field and office

Trends and Innovations

* Individual-level data

* Credits

* Mobile app

* Active follow up for high enrolment

* Segmented programming and communications

* General Contractor: beyond vendor management

Contact Us

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