



EXECUTIVE HEALTH PROGRAMS



General Philosophy

Executives are paid to make consistently good decisions under pressure. Ford Health's medically supervised program is designed to asset manage their health and wellbeing which impacts on performance over time.

If an executive feels intact mentally, medically, physically and spiritually, they cope better and are less vulnerable to the day's demands.

Our program is a one stop service - including health risk assessment, individualised reporting, goal setting, behaviour change tracking, prevention of common lifestyle problems, referral for treatment and investigation as necessary. This is very convenient for time poor executives. Our team book everything once the corporate eligible list is confirmed. Our service compliments regular private doctor care.

Background Financial Assumptions

To calculate the magnitude of benefit in dollar terms for Executive Programs, we cannot use a traditional OHS model. So we adopt a rather simple actuarial approach to demonstrate magnitude of investment. This looks at value of life and contribution to business continuity.

Life Insurers - recommend that an individual be insured 10 times multiple of salary to cover future needs should they lose employment from accident, injury or death.

Companies - can use a 6 times salary multiplier to represent the impact of a lost executive to the conduct of business. This does not include our calculations for presenteeism which may be substantially higher.

Therefore, CEO/EMT 6 times and Middle Manager/Store 4 times salary impact.

Current Ford Health Experience

On average, over a four year lifecycle of a company's executive program we find 6-10 executives per 250 participants with diseases or disorders that may have caused them to leave were they to have not attended such a program as ours.

The average time lost from work in cases found, has been reduced to a leave of absence, not cessation of employment. This is equal to approx. 5 weeks for surgery, rehabilitation etc.

Engineering Company

A professional engineering client of Ford Health calculated their ROI for the executive program as follows:

Average executive salary \$175,000. Over a three year period we found 9 participants with significant disease (heart disease, cancer ,depression) in their group of 230.

Calculation $\$175,000 \times 9 \times (\text{impact multiple } 4) = 6.3M\$$.

*Total outlay of 230 x 3yr x \$1000 annual subscription = \$ 686,550. **ROI approx. \$9:1***

Post GFC – corporate risk management recognises preservation of leadership is essential to operations. Executive Health programming is a specific solution that usually falls outside OHS risk compliance for the general workforce employees.