



## CORPORATE FITNESS/WELLNESS SOLUTION

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Dear Business Associate:

Thank you for the opportunity to discuss the *Dangerous Curves*<sup>™</sup> Corporate Fitness/Wellness Solution, a program designed to directly address the increasing fitness and lifestyle crisis we're experiencing in this country.

Did you know that 70% of healthcare costs in the United State are preventable? According to the American Heart Association, we lose **\$32 BILLION** a year because of premature illness associated with cardiovascular diseases like high blood pressure, diabetes and obesity.

These numbers represent costs that affect the bottom line of every business, which is why providing employee wellness programs is more important than ever. With the U.S. Centers for Disease Control reporting that regular physical exercise can substantially reduce the risk of heart disease, relieve stress, improve symptoms of anxiety and depression, and to alleviate the symptoms associated with other crippling conditions, it's clear that physical activity is a vital component to wellness and health.

What does this mean for your business? According to a 2004 study by Mercer Human Resource Consulting, "programs addressing workforce health have steadily gained momentum over the past five years and are now reporting a return on investment." **In fact, 86% of companies with more than 50 employees offer a wellness program, and 31% of employers offering disease management programs reported a positive ROI.**

The *Dangerous Curves*<sup>™</sup> Corporate Fitness/Wellness Solution is our partnership with local businesses to answer the call for a comprehensive, cost-effective employee wellness program. Designed by a top fitness professional, our program can be customized to meet the needs of your company and your employees to maximize health benefits AND cost savings.

*Dangerous Curves*<sup>™</sup> has been dedicated to helping Memphians live healthier, stronger lives since 1996. **Make the commitment today to strengthen the lives of your employees, and increase their wellness potential. A healthy workforce creates a healthy bottom line.** I look forward to working with you to create a program that truly makes a difference.

Yours in Fitness,

Donna Tschopp  
ACSM Certified  
Founder and CEO, Dangerous Curves<sup>™</sup>, LLC.

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## Intro to *Dangerous Curves*<sup>™</sup> Corporate Fitness/Wellness Solution

### **Making Your Business More Fiscally Fit**

As businesses in today's society look for ways to improve efficiency, productivity and the bottom line, most are faced with the growing issue of lost productivity from excessive employee sick days caused by on-the-job stress. **A well-implemented wellness program can significantly reduce the number of sick days employees take, and with improved health, employee on-the-job productivity also increases.**

You may already be aware of the double-digit increase in health care costs for employers between 2001 and 2004. These soaring expenses have seriously affected business' day-to-day operations. According to Mercer Human Resource Consulting's National Survey of Employer-Sponsored Health Plans 2006, the average per-employee cost increase of 7.5% outpaced general inflation.

The Center for Disease Control and Prevention (CDC) has listed inactivity as a MAJOR PUBLIC CONCERN - "physical inactivity is a serious, nationwide problem. Its scope poses a public health challenge for reducing the national burden of unnecessary illness and premature death."

### **A Solution For Improving Company Health**

In keeping with the importance of wellness for corporations, *Dangerous Curves*<sup>™</sup> developed a targeted program. It is our mission to educate Memphis about the benefits of regular exercise and to provide a state-of-the-art facility with programming to motivate people to become physically active and stay that way.

*Dangerous Curves*<sup>™</sup> educates and assists companies like yours to improve overall employee health and your bottom line. These are some of the benefits of the *Dangerous Curves*<sup>™</sup> Corporate Fitness/Wellness Solution:

- Reduce employee absenteeism
- Reduce turnover, increasing employee retention
- Increase employee morale and productivity
- Fight rising health care costs through preventive healthcare and maintenance
- Appeal to top talent during recruitment
- Educate employees about the benefits of an active lifestyle



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## The Advantages of Wellness and Prevention

### **Wellness**

Wellness is an active process of becoming aware of, and making choices toward, a more successful existence. This means being proactive in reducing and/or preventing illness. The facts are in and the Surgeon General has issued a new national warning label, similar to the one used for smoking, that reads: "The lack of physical activity is detrimental to your health." The CDC estimates that 60 percent of American adults don't get enough exercise. In fact, physical activity decreases with age and among women.

### **Exercise can help your employees:**

- Increase psychological well-being
- Reduce problematic blood pressure
- Control their weight
- Build and maintain healthy bones, muscles and joints
- Become stronger and better able to move without falling

### **The High Cost of Heart Disease and Cancer**

Heart attacks are expensive for corporations. According to the American Heart Association, "the cost of cardiovascular diseases and stroke in the United States in 2006 is estimated at \$368.4 billion." Cancer is also expensive for business: the 2007 estimated cost of all cancers was \$189 billion. What do most of these diseases have in common? They are preventable. Companies pay for lost time due to days off for "stress," sickness, premature death, retraining and bereavement. The prevention of just one heart attack justifies the investment of an entire year's cost for an associate wellness program. **Wellness Programs Are Prevention Programs.**



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## The Economic Benefits

### **Corporate America Has Discovered Worksite Wellness**

As businesses struggle to reverse rising healthcare costs, wellness programs are becoming essential to a company's economic livelihood. Companies are finding that any investment in wellness is worth its weight in gold.

### **Reduced Absenteeism & Disability Time**

A recent American Sports Data study found the following averages:

- Frequent exercisers were absent from work only 2.11 days per year compared to inactive employees who were absent 3.06 days per year.
- The physically active employees reported to work nearly 70% more than inactive employees.
- Researchers believe that exercise helps boost the immune system and increases strength, thus resulting in fewer incidences of absenteeism due to sickness or injury.
- The leading cause of increased loss of productivity to sick time is stress.

In December 2006, the Proceedings of the National Academy of Sciences published a report that found:

- Stress affects the telomeres in the chromosomes of immune cells of women between the ages of 20 and 50.
- Women under stress, had undergone the equivalent of 10 years additional aging compared to women living healthy lives.

DuPont Corp. found that absences from illness unrelated to the job decreases 14% at 41 industrial sites where its health promotion program was offered, compared with a 5.8% decline where it wasn't.

### **Improved Productivity & Morale**

Although not as easy to measure as a reduction in healthcare costs, improved employee productivity can have a considerable impact on an organization and its profitability. **Corporate wellness programs tend to improve overall morale, as participating associates feel better about themselves and their company.** Such programs lead to a more energetic, positive and productive workplace, thus strengthening a company and helping to position it for success.



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## The Economic Benefits (continued)

### **Lower Turnover**

Healthy associates are happy associates; and happy workers almost always turn out to be faithful, long-term employees. **So the healthier and happier the work force, the less a company has to spend on hiring and training new personnel.** The basis for creating a healthy work force, of course, is a well-conceived and well-promoted corporate wellness program.

### **Reduced Costs & Medical Claims**

The most obvious benefit of a corporate wellness program is that it allows companies to reduce their overall healthcare costs, in part by reducing the number of medical claims processed each year. Both the business community and the general population need exercise. Study after study has confirmed that regular exercise has a preventive effect against a wide variety of illness and disease.

- The U.S. Surgeon General reports that 75% of all illness can be attributed to lifestyle-related causes, and that 60% of America's population is "inactive."
- The more your business helps associates avoid illness and disease, the more you can save on healthcare costs each year.
- Setting up wellness plans is relatively inexpensive. According to an HR focus Wellness Survey, wellness programs only cost 1% to 3% of total health care costs to the company.



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## Corporate Wellness Services & Facilities

The *Dangerous Curves*<sup>™</sup> Corporate Fitness/Wellness Solution provides a variety of services and convenient locations to choose from in your area. Our goal is to ensure that your associates achieve the results that both you and they desire, thus they will have access to all of the following services *Dangerous Curves*<sup>™</sup> offers:

### **Cardiovascular Conditioning**

According to the American Heart Association, heart disease is the leading cause of death among men and women in the United States. We strongly suggest that everyone take advantage of *Dangerous Curves*<sup>™</sup> Fusion Training, a combination of cardio and strength training. To make exercising more enjoyable, we offer our surround sound visual system, which lets clients watch concerts, new release movies or their favorite television program while exercising.

### **Circuit & Strength Training**

The Surgeon General's report recommends for adults that cardio respiratory endurance activity should be supplemented with strength-developing exercises at least twice per week. Strength training improves musculoskeletal health, maintains independence in performing daily life activities, and reduces injuries from falling. We provide only the finest strength and resistance equipment from manufacturers like: Cybex<sup>®</sup>, Life Fitness<sup>®</sup> and Hammer Strength<sup>®</sup>.

### **Free Weights**

*Dangerous Curves*<sup>™</sup> training programs incorporate the use of free weights to reshape the body and to improve muscle tone.

### **Personal Trainers**

A Certified *Dangerous Curves*<sup>™</sup> Personal Trainer will tailor a training session to meet your associates' needs, and will supervise each workout session to provide personalized guidance and motivation.

### **Complete Locker Rooms**

You will find clean, private locker rooms for men and women who want to just freshen-up or to shower after exercising.

### **Airbrush Tanning**

We provide airbrush tanning for people who want the convenience of a quick, indoor tan. Appointments for this service are required.

### **Nutritional Food Products & Supplements**

We offer a post workout, organic protein shake filled with vitamins to help your associates recuperate and replenish their bodies. We also have a variety of vitamin supplements, protein bars and healthy food ingredients.



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## Structure and Options of the Fitness/Wellness Agreement

### **What Will Be Needed From Your Company**

- Provide *Dangerous Curves*<sup>™</sup> with a list of all associates in your company.
- Pay *Dangerous Curves*<sup>™</sup> directly for the *Dangerous Curves*<sup>™</sup> Corporate Fitness/Wellness Solution.
- Promote the *Dangerous Curves*<sup>™</sup> Corporate Fitness/Wellness Solution to all of your associates.
- Provide a company contact person to handle any questions that *Dangerous Curves*<sup>™</sup> may have concerning the program.

### **General Discount**

Under this Fitness/Wellness program, employees are given a specific discount on personal training based on the interest level and the number of enrollments.

- A *Dangerous Curves*<sup>™</sup> professional Account Manager will assist your company liaison with promoting all your wellness program needs.
- *Dangerous Curves*<sup>™</sup> will provide on-site promotions at your company's request to help promote the *Dangerous Curves*<sup>™</sup> Corporate Fitness/Wellness Solution to your associates.



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## Frequently Asked Questions & Answers

*When it comes to making an investment, Companies usually have some concerns or questions. At Dangerous Curves™, we understand and are prepared to help you answer the questions that you may have. Here are some frequently asked questions and answers:*

**I am not sure how many associates may be interested.**

It is very common for a company to be unsure of how many associates will participate in the program. We can provide a customized survey to assist you in identifying the level of interest with your company. What you will find is that as you get the program started, more and more associates will want to participate because of the affordability, convenience and the results others will receive.

**What about the liability to the company, especially if one of the associates gets injured?**

Because your associates are participating on a voluntary basis and not on your company property, most attorneys in the country advise that your company is the last party to be held liable. In addition, we offer certified trainers and instructors, which further reduce the possibility of an injury. You have a much greater chance of having a future medical or workers compensation claim at the office, than through injury at our facility.

**There is just not enough money in the budget for this year.**

We understand and know that budgets are adjusted if an idea makes good financial sense. Besides, you may want to bill back some of the investments to the associates, and in some cases, there may be enough interest to offset any company contribution being made.

**There is too much administration and we do not have the manpower to handle it right now.**

This is a common misconception. We have developed the program so that there is minimal administrative work required on your part. Once you have enrolled a core group of associates, the only challenge is to get more associates involved. Plus, when it comes to reuniting future associates, you will find this to be an invaluable tool, because it will separate you from your competition.

**Can't you just offer the employees that are interested a discount and let them decide?**

This method has been tried for many years and unfortunately, it has failed. If your goal is to get as many associates involved as possible, then the *Dangerous Curves™* Corporate Fitness/Wellness Solution is the answer. Why? Because when something is promoted and paid for by the company, the associates are more encouraged to participate. They would much rather participate through an approved company arrangement, than to go out and try to do it on their own.

***We Appreciate The Opportunity You Have Given Us.***

The *Dangerous Curves™* organization would like to thank you for taking your time to inquire about *Dangerous Curves™* Corporate Fitness/Wellness Solution. We are hopeful that you will see the value of this program and the benefits it will provide to your company and to your associates.

No matter what your decision, we appreciate the opportunity.

**Thank You.**