



## THE AXA HEALTH AGE CALCULATOR

Helping employees understand their health better, and supporting them to make achievable, meaningful and lasting health and lifestyle changes



## Background – building on proven success

When we launched it in 2011 AXA PPP healthcare’s original Health Age Calculator broke new ground in health assessments.

Our all-new dynamic AXA Health Age Calculator builds on this success and sets a new benchmark in employee health behaviour change.

### Deeper analysis of health and lifestyle factors

At the heart of the new AXA Health Age Calculator is a more sophisticated and accurate analysis of key health and lifestyle risks.

Employees can see how their results for each risk are affecting their Health Age, helping to build a better understanding of the required healthy behaviours. An interactive dashboard makes it easy to explore potential health and lifestyle changes to reduce their Health Age and have a healthier life – for example, what would happen if they were to stop smoking.

### Fully integrated with Proactive Health Gateway tools

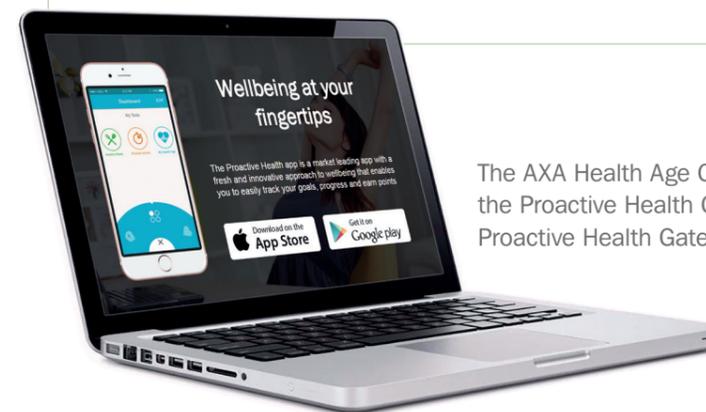
The AXA Health Age Calculator is fully integrated with the Proactive Health Gateway. Results entered into selected tools (e.g. Blood Pressure) on the Gateway automatically update Health Age results. And employees can access personalised online support and recommendations to support behaviour change.

### Quick and easy to use

Sophisticated question routing means it only takes around five minutes to complete the core questions to get results. And employees only need to complete the Calculator once. Their data is securely saved so they can easily update details whenever they make a change in their health to see their updated Health Age straightaway.

**“The new AXA Health Age Calculator advances the field by utilising an expanded evidence base on health risks.”**

Dr Stephen Begg, Discipline Lead for Public Health, La Trobe University



The AXA Health Age Calculator is available on the Proactive Health Gateway website or via the Proactive Health Gateway app.

Background – building on proven success	3
What’s new	4
Engaging employees in health and lifestyle risk	4
Deeper analysis of a broader range of key health and lifestyle factors	6
Risks included	6
Easy and quick to complete	7
Updating made easy	8
Focus on health behaviours as the way to reduce risk	8
Making it simple to understand the results	9
Lifestrength	10
More information	10



## What's new

### Deeper and more focused

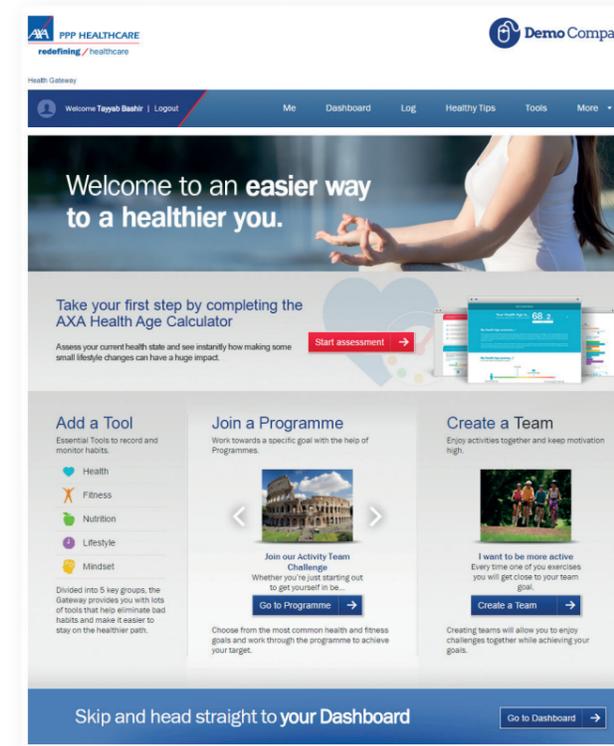
- More sophisticated and accurate analysis of key health and lifestyle risks.

### Easier to use

- More intuitive question routing, so employees are only asked the questions relevant to them.
- Only takes around five minutes to complete.
- Single web based access, ensuring consistency across computer, tablet and smartphone.

### More engaging

- Employees can update their data and see the effect on their Health Age instantly, without needing to retake the full Calculator.
- They can experiment with potential health and lifestyle changes to see what could be done to reduce their Health Age.
- Unique Lifestrength measure shows how many years an employee can expect to be free of avoidable health issues.
- Focuses on health behaviours as the way to reduce risk.
- Linked into Proactive Health Gateway tools.



## Engaging employees in health and lifestyle risk

### Traditional ways of presenting health risks can be hard for people to relate to

Presenting health and lifestyle risks as a Health Age is an effective way to engage employees in otherwise abstract risks.

Employees don't need to have the medical know-how to understand a whole array of apparently unrelated risks; instead they get a single measure they can relate to personally.

For example:

- BMI = **High**
- Fruit and vegetable intake reaches hazard ratio = **>0.9 hazard ratio**
- Cigarette packs smoked per year = **High Risk**

*This looks bad, but what does it mean to me?*

By combining these risks, we can present the combined risk as a single figure people can relate to – their Health Age compared to their actual age

Actual age	Health Age
<b>38</b>	<b>44</b>

*I need to do something about this now!*

### How the Health Age is calculated

The AXA Health Age Calculator measures the risk an individual faces for each of the risk factors that it measures and compares it with the healthy average for someone the same age.

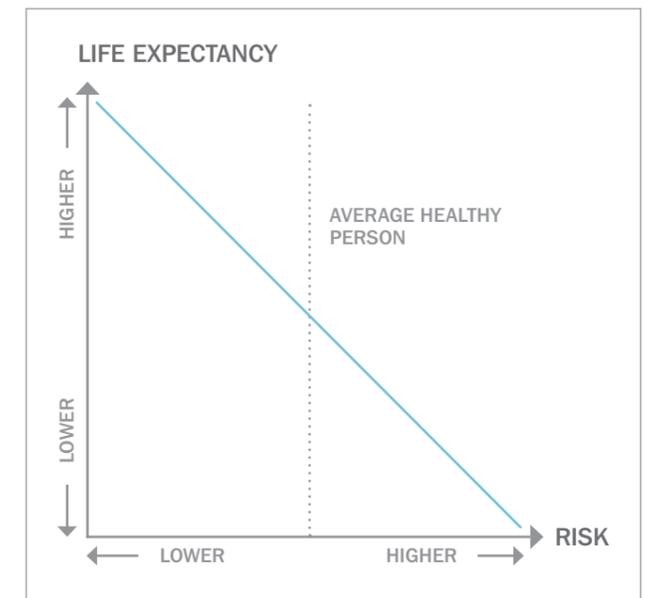
Compared to an average healthy person of the same age:

**Higher risk** = decreased life expectancy and higher Health Age

**Lower risk** = increased life expectancy and lower Health Age

The level of risk an individual faces is based on a dose-response relationship – the amount of exposure to a risk that leads to the level of effect.

The Calculator uses complex algorithms to determine the levels of risk for each risk factor, then combines all the risks to generate the employee's Health Age.



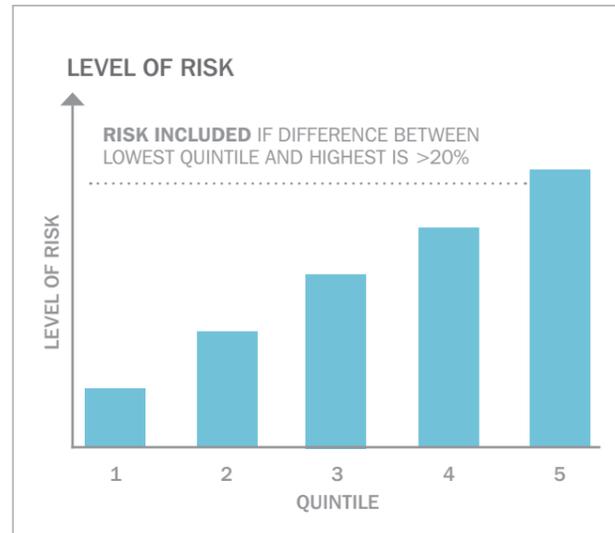


## Deeper analysis of a broader range of key health and lifestyle factors

The Calculator includes risks that have been proven to have a significant effect on health.

In scientific terms, we determined that a risk should be included where the difference between being in the lowest quintile and highest quintile is greater than 20%; if there's only a small difference, then it's not a risk.

As well as ensuring that the Calculator takes account of the key risks, this also means that we avoid collecting unnecessary data about the myriad of risks that have a marginal effect.



### New risks

We're constantly reviewing the types of risk included in the Calculator and we'll add new risks as scientific studies uncover them.

Because the Calculator securely saves data under a user profile, employees will be able to add data for any new risks without needing to complete the full Calculator again.

## Risks included

The new AXA Health Age Calculator looks at a broader range of risks:

- Mental health: stress, anxiety and depression
- Biometrics
- Activity vs inactivity, including adjustment for prolonged sitting
- Alcohol consumption
- Nutrition and food variety
- Sleep and fatigue
- Cancer
- Musculoskeletal conditions
- Smoking
- Waist/hip ratio
- Family medical history

## Easy and quick to complete

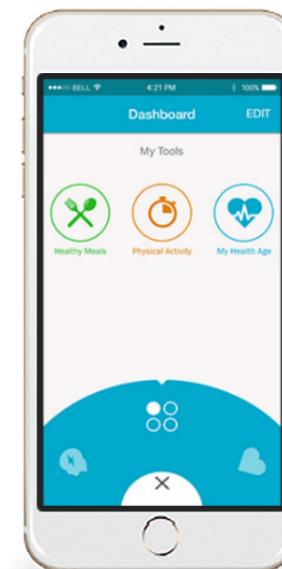
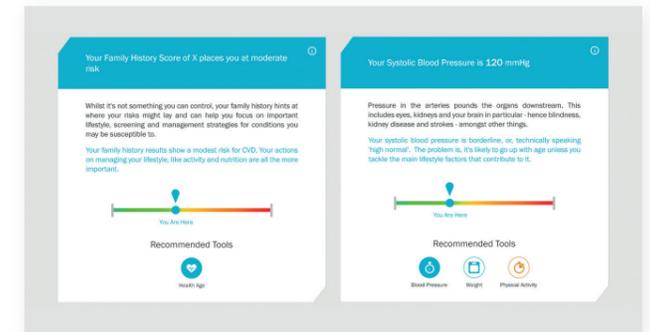
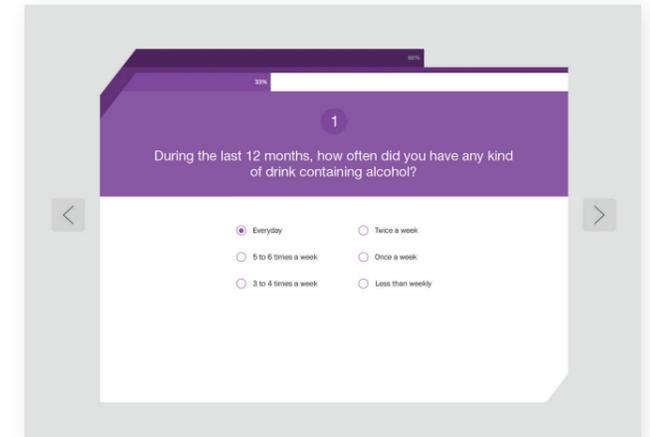
### Sophisticated question routing

The new Calculator is designed to be quick and easy to complete.

There are 16 core questions. Depending on the answers given, the Calculator may ask supplementary questions. This eliminates any potential frustration at being asked for irrelevant information.

It takes only about five minutes to complete the core questions. If the employee needs to answer the supplementary questions, the time extends by just a few minutes depending on how many supplementary questions they need to complete.

- Progress bar reassures users
- Core questions focus on the essential information needed to calculate the Health Age
- Help information available when needed
- Colours reflect Proactive Health Gateway's five health drivers: Health measures; lifestyle; mindset; nutrition; fitness
- Supplementary information only requested when needed



### Saved results makes updating easy

Employees only need to complete the new Calculator once.

If they make a change in their health or lifestyle, it's easy for them to update their information and see the effect on their Health Age straightaway.

All information is held securely and is completely confidential. Only the employee can sign back in to their profile using their chosen password.

### Smartphone and tablet app as well as web-based access

Employees can complete the Calculator on the web or on the app and view their results and progress anytime, anywhere.



## Updating made easy

Employees can update their data and see the effect on their Health Age instantly – without needing to retake the full Calculator.

Because the AXA Health Age Calculator is so finely tuned to health risks, it's able to reflect even small changes, such as a kilogram of weight lost or an added session of exercise.

This makes the whole experience of using the Calculator compelling and engaging.

### Linked to Proactive Health Gateway tools

There are automatic links from six tools on the Proactive Health Gateway.

Updating results in any of these tools will automatically trigger a recalculation of the Health Age:

- Blood pressure
- Cholesterol
- Fasting blood glucose
- Physical activity – via the Proactive Health Gateway or wearable tech, such as a Fitbit
- Waist size
- Weight

### Urgent action flags

If an employee enters information that suggests there's reason to be concerned about their immediate health, they'll see a message advising them to take action.



## Focus on health behaviours as the way to reduce risk

The AXA Health Age Calculator focuses on the path an employee can take to reduce their risk rather than on the risk itself.

For example:

- it focuses on nutrition, exercise and sometimes prescription drugs, rather than simply advising an employee to lower their BMI, blood pressure or blood glucose level
- it focuses on strategies for quitting smoking rather than the need to quit.

## Making it simple to understand the results

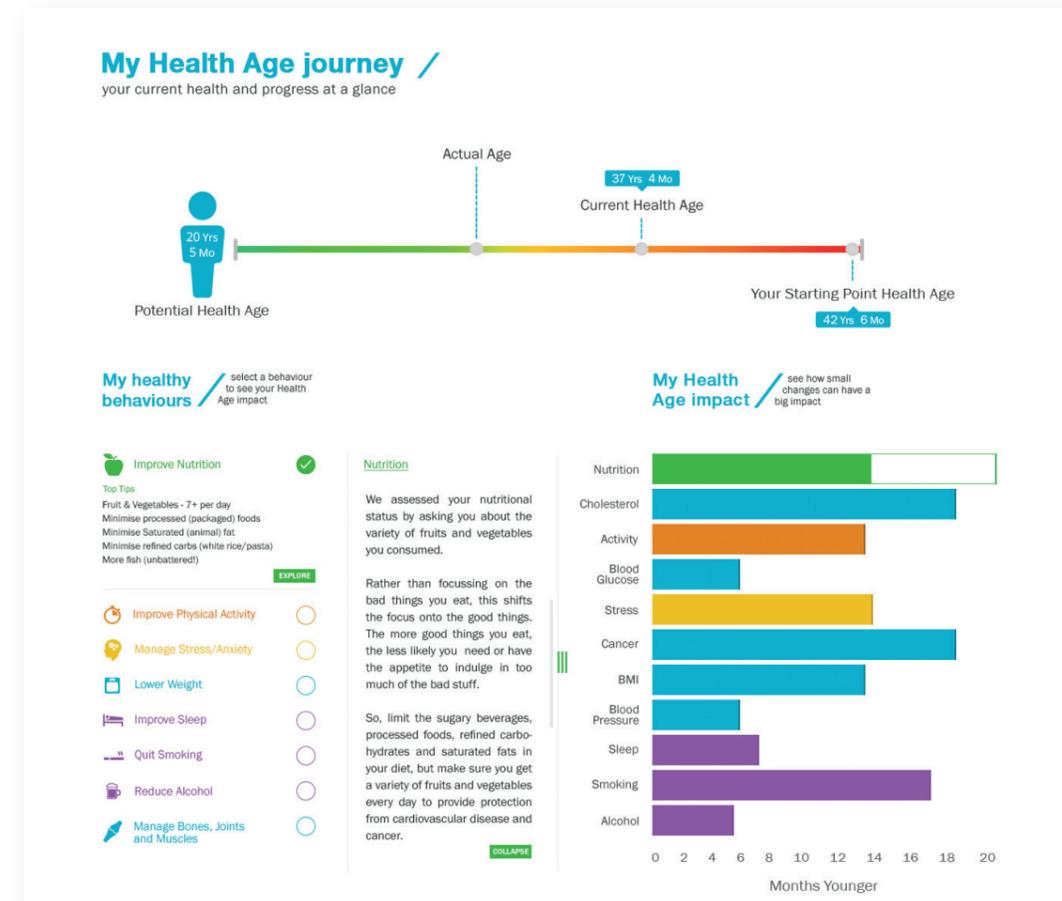
### My Health Age

- Health Age result
- Potential reduction
- Personalised summary



### My Health Age journey

- Current, past and potential Health Age
- Dashboard allows user to experiment with potential health and lifestyle changes
- Visualises the relative impact of each risk
- Lifespan shows the healthy life expectancy, so users can see how many years they can expect to be free of avoidable health issues





## Lifestrength

Our unique Lifestrength feature makes health risks more real by telling employees their healthy life expectancy as well as their Health Age.

Lifestrength gives employees an idea of how many years they can expect to be free of avoidable health issues.

Positive healthy behaviours that reduce risk will not only increase life expectancy, they will also increase their Lifestrength.

	Average individual	Exercising individual
Current age:	40	40
Exercise:	Average	More exercise
Years with disability:	10%	5% (exercise reduces this)
Life expectancy:	80	82 (exercise increases this)
Minus Years with disability:	8	4
<b>= Lifestrength</b>	<b>72</b>	<b>78 (exercise has added 6 years)</b>

Making the changes you've selected above could have this impact on your Health Age and Lifestrength.

New Health Age **60** Yrs 2 Mo

Years Younger **10** Yrs 2 Mo

Lifestrength **32** Yrs 2 Mo

Health Age is about quantity of life, Lifestrength is about quality.  
The difference can be huge. Improving your Health Age by 2 years could improve your Lifestrength by 9! That's 9 years without problems that will really affect your independence.  
AXA Lifestrength calculates how much your quality of life will be impacted through physical and psychological health issues. These may arise at various times throughout your life, but more commonly in mid to old age.

### Disability Adjusted Life Year (DALY)

Lifestrength is based on the Disability Adjusted Life Year (DALY), which is a relatively new measure used by the World Health Organisation.

**DALY** = Years of Life lost (due to poor health) + Years Lost due to Disability

## More information

For more information on the AXA Health Age Calculator speak to your AXA PPP healthcare account manager or one of our Wellbeing Consultants.

