

Pinnacol Pointers for Safety Group Programs

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Introducing Pinnacol's Health Risk Calculator

Your industry presents unique challenges. But employee health presents challenges for companies across industries – challenges of cost and productivity.

A new online educational tool, the Health Risk Calculator, illustrates the value of participating in Pinnacol's free [worksite wellness program](#) and accessing the organization's [safety resources](#). Developed in partnership with the Colorado School of Public Health, Pinnacol's calculator uses data collected during studies of our free worksite wellness program for policyholders between 2010 and 2014.

Here's how it works.

You enter information into the calculator, which is found on [Pinnacol's Policyholder Portal](#). The calculator analyzes your information against industry data.

Interested? Here's a little more information.

- The Health Risk Calculator is remarkably easy to use. Just estimate the health status of your workforce in 10 key areas: diabetes, arthritis, heart disease, poor sleep, stress at work, migraines, depression, high cholesterol, tobacco use and abnormal BMI (body mass index).
- You can adjust the values up or down to see how related workers' compensation costs could rise or fall.
- The calculator simulates how an organization's claims costs can be impacted based on common health risks and industry-related data. The results represent an estimate of the average workers' compensation costs that businesses with this level of employee health could incur in the next year.

What if I don't know the health status of our workforce?

That's okay! Just "guesstimate" the values for the 10 areas. The tool will illustrate the potential correlation between your workers' health risks and your organization's estimated claims costs – in quantifiable terms that can help you and your management team.

Ready to test drive the Health Risk Calculator? Here's what to do.

- Take a minute to register at [Pinnacol's Policyholder Portal](#).
- Enter your organization's Pinnacol policy number and Federal Tax ID Number or Social Security Number.
- Enter the next Renewal Date. For example, if your current policy began 6/1/2016, your renewal date likely is 6/1/2017.
- Now that you're in, you're ready to begin using Pinnacol's Health Risk Calculator!

**Individual employee health is not a factor in determining policyholder premium. Actual premium is determined by the policyholder's industry, number of employees and claims history. The calculator is not meant to estimate your actual claims costs or insurance premium, and the results are not tied to your company's actual claims or insurance policy.*

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