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Best HR Ideas for 2012: So You Think You Know the HRA?

This idea by Saint-Gobain Corp. in Valley Forge, Pa., is one of the Best HR Ideas for 2012. See the rest of them [here](#).

By Michael O'Brien



Not many people would associate learning about high-deductible health plans with a fun, engaging game. But the folks at Saint-Gobain Corp., a producer of construction and high-performance materials, did.

When company leaders decided to move to high-deductible health plans for their 16,000 worldwide employees, they partnered with two outside vendors to create an online, animated, choose-your-own-adventure novel with a health twist, with characters ranging from a 14-year-old high-school athlete with asthma to a 55-year-old woman with an unknown heart disease.

Employees who play the game choose a character and then make healthcare decisions for that character as the narrative unfolds. At the end of each scenario, they test their knowledge of how the plan works by figuring out who pays for the care their character received.

The game was intentionally designed to cover the plan features that often confuse employees, such as what happens with the shift from preventive to diagnostic care in the same visit, or in the dreaded "hit-by-a-bus" scenario.

Employees are put "smack in the middle of the action," says Natasha Romulus, the company's manager of employee benefits and wellness programs. "They're also not merely crunching numbers. They're making healthcare decisions, just as they do in real life."

And, as proof that the program is effective, Romulus adds, there was a 15.4-percent increase in participation in the high-deductible health plan after the program was rolled out last November.

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