

HEALTHWAYS AND DAVE RAMSEY JOIN FORCES TO IMPROVE THE FINANCIAL WELL-BEING OF MILLIONS

With 70% of Americans Living Paycheck to Paycheck, New Collaboration Will Deliver Proven Solutions to Address Financial Stress and Insecurity

NASHVILLE, Tenn. (October 21, 2013) — Global well-being improvement leader [Healthways](#) (NASDAQ: HWAY) and The Lampo Group, Inc. (Ramsey) — headed by Dave Ramsey, one of America’s most trusted voices on money and business — have entered into an exclusive agreement for Healthways to deliver the [CORE™ Financial Wellness program](#) as part of its Well-Being Improvement Solution. Healthways will bring Ramsey’s proven financial behavior change model to millions of Americans through their employers, health plans, health systems, communities and families, positively influencing one of the single most important — and often overlooked — determinants of overall health, cost and productivity.

The agreement with Healthways is the first time that Ramsey has agreed to work with another organization in delivering its solutions, evidence of the shared commitment of the two firms to improve the financial well-being of individuals and families. As part of the collaboration, Healthways will scale online delivery of the CORE™ curriculum, bringing new content, interactive features and support to the self-directed program and making it accessible via all media, including mobile devices. In addition, Healthways coaches will receive advanced training from Ramsey’s team, allowing them to address well-being improvement from a holistic point of view that factors in financial stressors. Individuals with intensive issues or in financial crisis will have access to the Ramsey team of experienced coaches, and those looking for professional advice and support in specific areas, such as real estate, insurance and tax services, will have access to the Ramsey-endorsed network of local service providers. These collaborative services will be rolled out to the market during the first half of 2014.

“Improving financial well-being does not at all fit the classic healthcare business and service model. In fact, it’s an important missing element when the term ‘health’ is discussed. However, financial stress puts wear and tear on psychological and physiological response systems, putting people at greater risk for various health issues, such as cardiovascular disease and depression, as well as negatively influencing their work and family lives,” said [Ben R. Leedle, Jr.](#), Healthways president and chief executive officer. “Because of our work to scientifically understand the causes and behaviorally influence the key elements of individual well-being, we knew that a powerful financial well-being improvement capability needed to become an integrated component of our overall Well-Being Improvement Solution — not an optional add-on. And that led

us to Dave Ramsey. There is nothing else like our combined solution in the market, and we are pleased to deliver it to all of our customers.”

The impact of the Ramsey personal money management approach is clearly evidenced by the size and scope of the audiences he has reached over the last 20 years. More than two million families have participated in Financial Peace University; nearly one million people have attended a Dave Ramsey LIVE event; more than 10,000 schools and educational institutions use Dave’s Foundations in Personal Finance® curriculum; Dave Ramsey’s syndicated column has a circulation of more than 18 million; and “The Dave Ramsey Show®” is heard by more than six million listeners on more than 500 radio stations throughout the United States each week.

“Money issues have a negative effect on people’s health. Working together, our companies will be able to help a lot of people improve their financial situation and their overall well-being,” said Dave Ramsey. “The combination of Healthways’ science, research and technology, with our ability to help people change their behavior, creates the perfect scenario to help people get control of their money and begin to invest for their future.”

The Ramsey organization tracks the outcomes of all programs. On average over the first 90 days of the CORE™ program, individuals have been able to grow savings \$2,700 while reducing \$5,300 of debt. Once engaged with the curriculum, typically 91% of individuals complete the program. And these behaviors are sustained.

More than 30 million American workers — almost a quarter of the workforce — report high levels of financial distress. Research has uncovered disturbing statistics such as only 32% of American families have a household budget; 70% of Americans live paycheck to paycheck; only 30% of American families have a long-term plan for savings and investments; and 64% of Americans do not have enough cash on hand to cover one mortgage payment or to purchase one month of groceries for their families.

Financial problems prevent individuals from living their best lives, restricting them from engaging in social activities and achieving life goals. This, in turn, can compound other health risks, setting the stage for unhealthy habits, suboptimal care and management of chronic diseases and other conditions, and higher costs of all types. A wide range of research provides evidence of the link between financial stress and negative outcomes:

- For individuals, financial stress negatively impacts physical and emotional health and life satisfaction while increasing alcohol use and clinical depression.
- In families, financial stress creates conflict, emotional and behavioral problems in adolescents, and a negative impact on the health and well-being of children.
- For employers, financial stress impacts job satisfaction, organizational commitment, health risks, medical claims, absenteeism and productivity.

- Worrying about finances drains emotional resources, leaving individuals less capable of dealing with work-related stressors and lacking the energy to perform their job tasks well.

Leedle concluded, “The positive impact of the Ramsey solutions is unmatched. The pure behavior change approach is an excellent fit for the Healthways philosophy of enabling individuals and families to be engaged and empowered to control their journey toward improved financial well-being, as are the proven results that our clients expect to see from our programs. We are thrilled to work with Dave Ramsey and his entire organization as Tennessee neighbors and purpose-driven business collaborators.”

About Dave Ramsey

Dave Ramsey is America’s trusted voice on money and business. He’s authored four New York Times best-selling books: Financial Peace, More Than Enough, The Total Money Makeover and EntreLeadership. The Dave Ramsey Show® is heard by more than 6 million listeners each week on more than 500 radio stations. Follow Ramsey on Twitter at @DaveRamsey and on the web at www.daveramsey.com.

About Healthways

Healthways is the largest independent global provider of well-being improvement solutions. Dedicated to creating a healthier world one person at a time, the Company uses the science of behavior change to produce and measure positive change in well-being for our customers, which include employers, integrated health systems, hospitals, physicians, health plans, communities and government entities. We provide highly specific and personalized support for each individual and their team of experts to optimize each participant’s health and productivity and to reduce health-related costs. Results are achieved by addressing longitudinal health risks and care needs of everyone in a given population. The Company has scaled its proprietary technology infrastructure and delivery capabilities developed over 30 years and now serves approximately 45 million people on four continents. Learn more at www.healthways.com.

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