

WORKPLACE WELLNESS

HOW-TO GUIDE



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Introduction

As employers continue to look for ways to manage rising health care costs, many are turning to workplace wellness programs to improve employees' well-being and to help manage or prevent chronic conditions. If developed and implemented effectively, your company could achieve a similar return on investment (ROI) on your wellness initiatives.

The idea of designing a workplace wellness program from scratch, though, can be overwhelming. Workplace wellness programs require thorough planning and a keen eye for detail. Haphazardly rolling out a wellness program can alienate employees and become a financial strain on your organization.

Not sure where to start? Need help fine-tuning your program so you can achieve a positive ROI? That's why Employers Select Insurance Services is here to help.

Why Promote Wellness?

According to a recent study by the Kaiser Family Foundation and the Health Research and Education Trust, the majority of large and small employers offer wellness programs to their employees. These programs aim to improve employees' well-being by encouraging them to lose weight, stop smoking or make other positive lifestyle changes.

What is Workplace Wellness?

Workplace wellness refers to the education and activities that a worksite may sponsor in order to promote healthy lifestyles for their employees and their families. Examples of wellness initiatives include health education classes, subsidized use of fitness facilities and internal policies or programs that promote healthy behavior.

Do Wellness Programs Really Work?

When sponsoring a wellness program, the main hurdle to success is employee engagement. The benefits of wellness programs can only be realized if a significant number of your employees take part in your efforts. In order to gain buy-in, some businesses offer employees an incentive for participating or reaching certain health goals.

Why Workplace Wellness?

Wellness affects your company's bottom line in many ways—in particular, it can lower health care costs, increase productivity, decrease absenteeism and raise employee morale. Because employees spend many of their waking hours at work, the workplace is an ideal setting to address health and wellness issues. The U.S. Centers for Disease Control and Prevention (CDC) promotes the formation of workplace wellness programs because, according to one of its studies, employees in companies with “a strong culture of health” are three times more likely to actively strive to improve their health.

Control Health Insurance Costs

Health care costs can be a significant portion of a company's budget, so strategically targeting this expense can improve an employer's bottom line. Employees with more health risk factors, including being overweight, being a smoker and having diabetes, cost more to insure, and they pay more for health care than employees with fewer risk factors.

A wellness program can help employees with high risk factors make the lifestyle changes to improve their quality of life and reduce their health care costs, while also helping employees with fewer risk factors stay healthy.

Sourcing Data to Enhance Your Wellness Program

Before implementing a workplace wellness program, it is important to collect data to determine exactly where your efforts should be focused so you can get the biggest return on your investment. There are three main resources that can be used to collect wellness information: employee health risk assessments (HRAs), health culture audits and personal interest surveys.

These tools can provide you with insight into the health and wellness needs of your employees so you can design a wellness program that resonates best with your employees.

Health Risk Assessments

HRAs are electronic or paper health questionnaires that ask a series of questions about one's medical history and lifestyle to identify health risks. HRAs typically include three components: a questionnaire, a risk calculation and an education report.

Some health plan providers and health care systems offer HRA programs for the workplace. As a general rule, it is usually best for an employer to hire an outside vendor to administer HRAs. When selecting an HRA vendor, it is important to look for an experienced company that is affiliated with reputable organizations. The vendor should be able to ensure that it is compliant with applicable laws and has the proper security measures in place to protect your employees' data.

Vendors will then supply an HRA report and give feedback to employees. Medical information obtained as part of the HRA must be kept confidential. Generally, employers may only receive medical information in aggregate form that does not disclose, and is not reasonably likely to disclose, the identity of specific employees.

If you decide to offer an HRA, communicate to your employees ahead of time about the benefits of HRAs—whether via email, intranet postings, posters, etc. In addition, consider providing incentives, such as gift certificates or monetary rewards, to encourage employees to fill out an HRA.

Health Culture Audits

Health culture audits help determine how your company's culture relates to your employees' health and productivity. This audit assesses items such as health norms and your employees' attitudes about health and well-being as it relates to your company. Results from this audit can be used to determine how your workplace can be more supportive of healthy behaviors

Personal Interest Surveys

A personal interest survey is designed to uncover the interests and health needs of your employees. While there are a variety of survey methods, one that may be helpful is the Likert scale, which asks employees to rank items from “strongly disagree” to “strongly agree.”

Survey results can then be used to identify which initiatives employees would most like to see implemented in the workplace. Asking for input makes employees feel like their opinions are valued, which may make them more inclined to participate in wellness activities in the future.

By using these data collection tools, you can gather the information you need to evaluate your wellness program and modify your initiatives to increase employee engagement and increase your return on investment.

NOTE: Health information that is collected through a wellness program, including a health risk assessment, is subject to confidentiality restrictions under federal law. The Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Americans with Disabilities Act (ADA) and the Genetic Information Nondiscrimination Act of 2008 (GINA) each include rules to protect the privacy or confidentiality of employees' health information. Check with legal counsel if you are unsure whether your program complies with applicable law.

Wellness Environment Assessment

Completing an environment assessment helps you identify your workplace wellness program's strengths and any areas in need of improvement. This assessment can help your wellness team recommend changes to make your workplace more supportive of healthy behaviors. You may find some of the actions for supporting healthy behaviors are easy to do and others may not be feasible at your business. Assessment results can also be used as a baseline measure for future evaluation.

Who should do the assessment?

Identify a workgroup of at least four to five people who will be responsible for completing the wellness environment assessment. This may be a subset of your workplace wellness workgroup. Forming a diverse group from all areas and levels of your organization is important for meaningful assessment and successful planning and implementation. Participants could be HR professionals, employees from various departments, administrators or supervisors.

When should the assessment be done?

Use the assessment as a starting point for your wellness initiative. Once you have completed the assessment, determine which areas the workgroup will focus on, such as healthy eating, physical activity or smoking cessation.

Establish a time for the workgroup to meet, so members can regularly monitor program progress. Also, determine a schedule for annual assessments, so that assessments can serve as a tool for continuous improvement and accountability over time.

Components of a Wellness Environment Assessment

Part 1 – Wellness Assessment Checklist

Complete a worksite wellness assessment checklist to determine which wellness components are currently in place and identify areas for improvement. The assessment can be done by the full workgroup, or you may want to assign a few key personnel (such as the HR lead or workgroup coordinator) to do a preliminary scan. Ask Employers Select Insurance Services for a sample wellness assessment checklist or create your own.

Assessment checklists should include the following items:

- **Categories**—Consider using these six major categories: general health, physical activity, nutrition, health screening, tobacco use and emergency response. Each category should include several questions that address what initiatives you currently have in place at your workplace.
- **Current Status**—List whether you have the component (“Yes”), are in the process of instituting the component or planning for the component (“In Process”), or do not have the component (“No”). At the end of each category, subtotal the number in each column and then total all of the categories at the end of the checklist to get an overview of where your worksite wellness program currently rates.

- **Potential Priorities**—Use the assessment results to identify what components you want to focus on that are either currently in process or do not yet exist.

Part 2: Employee Input

In addition, you should conduct an employee survey to get a better understanding of your employees' current health habits and interest areas. The survey should be voluntary and anonymous to encourage employees to be honest about their health needs.

The survey can be tailored to your business and can be done in paper form, through online survey tools or by a third party. You can create your own employee survey or see Appendix B for a sample Workplace Wellness Needs and Interest Survey.

You should also consider engaging employees in focus groups or informal interviews to gather information on their wants and needs. This can be done either before or after the survey, or in place of the survey if you think focus groups or informal interviews would be more effective. Consider offering incentives or prizes to employees who complete the survey.

Whatever method you use to gather information, make it as easy as possible for employees to complete and submit the information so you can gain valuable insight into how to improve your workplace wellness program and reduce your company's health care expenses.

An Employer's Guide to Promoting Wellness

An annual operating plan is important for your program's success and should include a mission statement along with a defined list of specific, measurable short- and long-term goals. A written plan provides continuity when members of the wellness committee change and is instrumental in holding the team accountable to the goals, objectives and timeline agreed upon.

Developing an Operating Plan

One feature that all successful worksite wellness programs share is an outcome-oriented operating plan. An operating plan is important to your business for the following reasons:

- Links wellness initiatives to company needs and strategic priorities
- Legitimizes the program, which increases the likelihood of continued resources and support
- Provides continuity for the program when personnel changes occur
- Serves as a means to evaluate the effectiveness of the programs

Your operating plan should contain the following elements:

- **Vision Statement**—All successful and long-lasting wellness programs have clear vision or mission statements. A mission statement should include the values that drive the program along with the ultimate goals or accomplishments the program hopes to achieve. The following is a sample wellness program vision statement:
 - *To improve the health and well-being of ABC Co. employees through health education and activities that support healthy lifestyles; thereby, resulting in improved employee productivity, morale and health care cost savings for ABC Co.*
- **Goals**—Goals are the long-term accomplishments to be achieved from the program. To be attainable they should be realistic, reflect the needs of both management and employees, and flow naturally from the data collected. Goals should include clear time limits, so it is easy to determine whether or not the goal has been accomplished. The following is an example of a wellness program goal:
 - *ABC Co. will reduce the prevalence of employee smoking from 35% to 25% by the end of the next fiscal year.*
- **Objectives**—Objectives are the strategies you will implement to achieve your goals. Like goals, they should include specific action steps and timelines, and be written so that it is clear whether or not they have been accomplished. The following are examples of objectives that support the sample goal above:
 - *By x date, ABC Co. will implement a smoke-free workplace policy.*
 - *By x date, ABC Co. will offer all employees a health risk appraisal and will follow up with smokers by x date.*

- **Timeline**—Develop a realistic timeline to implement and evaluate the program. The timeline will incorporate key dates contained in the objectives and goals. Wellness initiatives generally begin at the start of the new year when people are making resolutions. They are then remarketed at least twice throughout the year. Wellness activities should be scheduled at times that are convenient for all participants, so it may be necessary to offer multiple sessions, including evening sessions.
- **Budget**—It takes resources to implement a wellness program. Your budget may include such items as salaries, program materials, administrative needs, outside vendors, evaluation and the costs associated with incentives. A detailed budget is essential during the evaluation process as program costs are compared to outcomes.
- **Communication Plan**—You must communicate your program to raise employee awareness of the program and drive participation. Your operating plan should address the types of marketing efforts that will be used to inform employees about your wellness plan. Specific communication techniques will vary depending on the size of your company and your budget. The following are effective but low-cost communication methods:
 - Involve employees in the planning and implementation process
 - Involve the company president to encourage participation
 - Use email, intranet postings, bulletin boards and company newsletters
 - Make the program fun by using a creative name and providing incentives
- **Implementation Plan**—This section of the operating plan will provide detailed information about implementing the various health promotion programs and will assign individual responsibilities associated with the offerings.
- **Evaluation Plan**—The final section should address how you will measure the success of your program. Ideally, evaluation will include measuring how well the program is working and whether it is achieving its expected results. Participation rate, participant evaluations and surveys are good evaluation tools.

Evaluations can also include taking additional employee surveys and periodically analyzing health claims data, and comparing this data to what you collected prior to the wellness program to gauge progress. Below is an evaluation using the goals and objectives mentioned above:

- Did the prevalence of smoking decrease by 10% by the end of the fiscal year? If not, why not? Was the goal realistic? Does the timeline need to be adjusted and objectives revised?

By developing an effective workplace wellness program, your company can lower health care costs, increase productivity and boost employee morale. All of which can contribute to protecting the company's bottom line.

Gain Senior Management Support for Wellness Programs

Developing and executing a successful wellness program at your organization can be difficult, especially without the support of upper-level management. While many companies find that senior management is 100% behind their wellness initiatives, other companies' executives may struggle to find the value of such efforts. In fact, some may not be able to make the connection between the company's overall business plan and the wellness of their employees and families.

To get senior management at your company on board with a new wellness program, you must first determine their level of support. According to the Wellness Councils of America (WELCOA), management's attitude towards wellness falls into one of five categories. Once you determine where your management's attitude falls, you can then base your efforts on their outlook and avoid potential roadblocks in the process.

Category 1: Active Opposition

Management is opposed to a wellness initiative and does not see the value in its implementation. To work well with this type of management, listen to their opposition and then suggest minor things that you could do to improve workplace wellness. By constantly being open to their concerns, leadership may be more accepting of your ideas down the road because they see how open you are to their concerns.

Category 2: Quiet Opposition

Management feels that a wellness initiative is a waste of company time, though they do not voice this opinion. Instead, they do not participate in wellness events unless they are required to do so. To work well with this type of management, do some investigating to determine if they find any part of your wellness plan appealing and build on that. Sell those ideas and then petition for more additions to the program as they begin to warm up to the idea of a wellness initiative.

Category 3: Neutral

Management is preoccupied with other priorities and does not feel strongly about your wellness initiatives either way. To work well with this type of management, present statistics and case studies suggesting how wellness programs can benefit your organization. This should persuade them to take a greater interest in the initiatives.

Category 4: Quiet Supporters

Management does see the value in a wellness program but they are unaware of how to contribute to its growth and success at your organization. These individuals are active participants in wellness events but are unsure how to make the program flourish. To work well with this type of management, show them

how they can become more active in the program. Get wellness gurus involved to show higher-ups how they can make a difference and support other employees in the company's wellness efforts.

Category 5: Wellness Champions

Management is in full support of all wellness initiatives implemented by HR. They fully understand the financial and health benefits of a wellness program and want to educate others on the subject. These individuals typically live a healthy lifestyle and encourage others to do the same. To work well with this type of management, encourage their existing behaviors and let them know how much you appreciate their support. Ask for their assistance in getting the word out and ask what they envision for the future of your wellness program.

Creating a Successful Wellness Team

Creating a wellness team is critical to your workplace wellness program's success. Teams lead the way for other employees to transform their lives and make positive, healthy choices. Consider the following suggestions for developing a wellness team and getting your wellness program off to a good start.

Formally Appoint Team Members and a Leader

Upper-level management should formally appoint several employees to the team as well as choose a strong individual who is also a positive health role model to lead the team. This shows everyone that the wellness program and the team's roles are important within the organization. Consider making wellness team responsibilities part of the team members' job descriptions.

Promote the Wellness Team within the Organization

Internally promote the workplace wellness team and its initiatives. Creating high visibility for the program sends the message to employees that it is important.

Include Employees from All Levels of the Organization

To demonstrate that the wellness initiative is constructed for the benefit of all employees and to gain buy-in, include individuals from various areas and levels of the company. Within the team, all employees should be equal.

Meet Regularly With a Formal Agenda

Teams should meet on a regular basis to make sure the program priorities don't get sidelined by other tasks. An agenda clarifies the focus of the team's initiatives and drives the meetings. Record minutes to keep track of activity and progress.

Communicating Often is Key

To successfully educate and inform other employees, the team members should constantly communicate about their initiatives using a variety of communication platforms (for example, posters, email, intranet posts and social media).

An effective workplace wellness team can dramatically improve the health initiatives within your organization. Not only will these individuals work to rally others, their efforts can also lead to reduced health care costs and improve the overall well-being of your employees

Breathing Energy into a Wellness Team

After establishing a wellness team, it is important to consider strategies for how to keep momentum going for wellness initiatives. Below are some suggestions to motivate your team:

- Recruit the CEO or another influential executive to sit in on a wellness meeting and explain the importance of workplace wellness efforts.
- Create a team name, vision and tagline to help provide a sense of identity and inspire team members.
- Continually recruit new team members who are natural leaders. Select individuals who others gravitate to and look to for guidance. Consider one- or two-year terms for members.
- Assess the individual strengths of each team member to determine how you can best use his or her talents.
- Set goals for the team to achieve. Established goals will create an energy that will push members towards your goals and objectives.
- Publish a team newsletter to create a sense of pride and to outline the efforts of the wellness initiatives. Highlight information regarding the team's priorities, wellness success stories, upcoming events, your vision statement and your motto.
- Take the team on a retreat as a way to regroup and re-energize. Taking a team photo can help create an identity for the team, and it can be used on promotional materials.
- Continue wellness education by bringing in outside resources from the surrounding community to support the team while offering new ideas for them to implement.

By following the steps above, you can keep momentum going for wellness efforts and ensure your staff stays passionate about improving employees' well-being.

Maintaining Motivation and Interest

Your employees will likely have various levels of interest in workplace wellness programs. While some may already be very concerned with being active and eating well, others may be more difficult to engage. Below are some tips you can use to gain employee buy-in once your program is up and running.

Important Factors

The following items can influence the likelihood of employees participating in your wellness program.

- **Time**—People are busy, so the more you can work activity and healthy eating into their existing schedules, the better your chances are for success. For example, if it's nice out, consider having a walk-and-talk meeting instead of a sit-down meeting in order to sneak more activity in during the day. In addition, look at the time of the day and length of any activity you might be promoting. Employees may be more inclined to participate over lunch or at the end of the day than in the morning, for instance.
- **Access**—How accessible are your programs? Are they on-site or at a nearby facility? If employees have to travel far or the location is difficult to get to, employees may be less inclined to participate.
- **Knowledge**—People need to know the benefits of the program and need instructions and education on adopting healthier habits and behaviors.
- **Cost**—Providing free or reduced-cost programs can increase participation.
- **Incentives**—Some companies have found success in offering employees rewards for participating in a wellness program or for meeting certain health goals.

Key Time Periods

Good habits are often difficult to develop. The following are key time periods during a wellness initiative:

- **First six weeks**—The first few weeks are a critical time when many employees drop out of an exercise or diet program. If people can stay with a program for six weeks, they have made a fairly serious commitment to incorporate healthy habits into their lifestyles.
- **First six months**—Employees who made it past six weeks may get distracted or bored with the program after several months. Keeping employees' interest during this time is critical.
- **First year**—If employees can sustain the behavior for a full year, they have a very good chance of making the healthy lifestyle change permanent.

Consider these time periods and think about how you can help your employees get past these critical time markers. Promoting individual or group challenges, using incentives and increasing awareness are a few things you can do to keep your employees interested in the program.

Goal Setting

Setting clear goals can lead to better results. Whether it is a team goal of walking the equivalent of once around your state, or an individual goal of walking so many miles or clocking so minutes of an activity, having something concrete to aim for increases the likelihood that employees will stick with the program.

Buddy System or Team Goals

The social aspects of improving one's health cannot be underestimated. Many studies point to tight social groups being the backbone of a successful campaign because each individual has a commitment to something bigger than themselves. Plus, team activities are often more fun for people. Consider building your program around teams or partners to get a better return on your investment.

Team Campaigns

An organization-wide campaign or competition can raise awareness for your wellness initiatives. Encourage campaign participation, but make it voluntary so that employees who prefer that type of motivation can join while others can participate in their own way and at their own pace.

Incentives

Incentives can help maintain or raise interest in wellness initiatives. Listed below are some sample incentives employers can offer:

- **Achievement awards**—Verbal praise and a pat on the back are motivational to some, but a token of recognition for an achievement may mean more to employees. A colorful certificate to congratulate an employee on achieving a health-related goal is one example.
- **Public recognition**—Announce recognition at a campaign's mid-point or during wrap-up festivities to celebrate employees' successes.
- **Food**—Provide healthy foods to kick off, revitalize or wrap up a wellness campaign.
- **Entertainment**—Hold events with entertainment to boost morale and jump start, re-energize or wrap up a campaign.
- **Merchandise**—Offer merchandise incentives, such as sports equipment and gift certificates to encourage participation.
- **Monetary rewards**—Companies that offer cash as an incentive have been shown to achieve higher participation rates.
- **Time off**—Paid time off may be the next best incentive to cash for many employees. This type of incentive may make good business sense if the number of absences drops as a result of your initiatives, and attendance is used as one of your evaluation criteria.



In addition, look at your benefits package to see if your insurance carrier covers any wellness components. For instance, if your carrier offers reimbursement for things like fitness classes or club memberships, promote them to your employees so they can take advantage of them.

By using these strategies, you can increase participation in your wellness program and build a healthier workforce for years to come.



Choosing the Right Wellness Program

According to a RAND survey, approximately half of U.S. employers with 50 or more employees sponsor some type of workplace wellness program. As the issues of rising health care costs and increased absenteeism due to health problems grow, wellness programs are seen as an effective method of improving employee health and morale and decreasing health-related costs for employers.

In order to realize improved employee health and a good return on investment (ROI), you need to choose the right wellness program for your company. Success is dependent on both employee engagement and support from all levels of management. To choose the right program, you will need to determine your organization's needs and resources and then match that with the appropriate type of wellness program.

Determine Your Needs and Resources

If your company is considering implementing a wellness program, you will need to consider several factors before deciding what type of wellness program will be most effective for your company and its employees.

Employee Needs and Interest

Assess your workplace to determine your employees' health problems and fitness levels, as well as their interest in different types of wellness programs. Consider using surveys, focus groups and health risk assessments to learn more about the health status and interest areas of your employees. You will need a solid idea of the areas of interest and level of anticipated engagement from your employees to help you decide what type of wellness program is best suited for your workforce.

Areas of focus for a wellness program may include disease prevention, fitness, smoking cessation, alcohol and substance abuse counseling, nutrition education, mental health help, weight loss and stress management. In order to engage employees, your wellness program must fit what they perceive to be a need and must be something that they are willing to participate in. If your employees don't see a benefit, you will have extremely low engagement and participation.

For a sample need and interest survey, see Appendix B.

Resources and Management Support

For a wellness program to succeed, leadership on all levels must also buy in to the wellness program idea. To ensure the support of management, inform managers about the program early on and encourage them to participate. Communicate the program's goals and benefits clearly and often.

Gaining upper-level management support will give you easier access to sufficient resources and staff time to develop and implement your wellness program. You also need support from upper management

in order to set an example through their participation in the program. The participation of direct managers throughout your organization is also important because they will be able to encourage more engagement among all your employees, increasing the ROI of your program through widespread participation.

Types of Programs

Once you have assessed your needs and available resources, you can choose the type of program that best suits your organization. Wellness programs, as mentioned above, can focus on various areas such as physical activity or nutrition, and they can be designed with different levels of time commitment and needed support.

Workplace wellness programs encompass an extremely broad range of activities and initiatives in the workplace, and universally accepted definitions or categories have not yet emerged. However, wellness programs can generally be categorized based on the level of effort and time commitment necessary to make them successful and based on the type of activities included in the program. Following are three general categories of wellness programs.

Screening events

The least-involved types of wellness programs are screening activities. These are health risk assessments which can be self-administered questionnaires or biometric screenings. The goal of these programs is to give employees information on their health status and possibly prompt changes to achieve better health. Biometric screenings can often be set up through your health plan provider, making the screenings one of the least costly and time-consuming programs available.

Health education and promotion activities

These wellness programs will require a little more investment in time and financial resources because they may require corporate changes and outside resources. You can consider providing educational sessions and materials for employee groups, or you might provide individual or group counseling sessions for such topics as smoking cessation or alcohol or drug abuse. Other types of wellness promotion programs may include changing policies or procedures around the workplace, such as switching to healthier cafeteria or vending machine offerings, or promoting walking meetings instead of meetings in a conference room. These wellness programs aim to improve employee morale, educate and possibly prompt some behavioral changes.

Prevention and intervention measures

Wellness programs that attempt to reach wellness goals and achieve lifestyle changes are the most involved and resource-laden type of program. These wellness programs might include a weight-loss initiative, a walking competition or similar ideas that attempt to influence employee behavior. Typically these programs require up-front investment by the employer in planning, potentially bringing in outside counselors or resources, providing any necessary equipment (such as pedometers or a scale for weigh-ins) and offering various incentives or rewards for participants as they meet their fitness goals. This type of highly involved program will likely see the best ROI, but it needs a high level of support from management and high employee engagement in order to be successful.

Get Started

Contact Employers Select Insurance Services for resources to help you develop your wellness program.

Focusing Your Efforts

Now that you've completed your analysis of your workplace and considered an array of wellness program strategies, it's time to narrow your focus. By looking at what you currently offer, you should be able to identify gaps where additional wellness strategies could be implemented. By comparing those gaps with your employees' current health habits and interests, you can determine what would be best to include in your workplace wellness program.

Program Considerations

As you plan where to focus your wellness efforts, consider that some initiatives may have greater impact than others. Your wellness program can include many components, such as the following:

- Health screenings (health risk assessments or biometric screenings)
- Education through presentations, printed materials and online resources
- Program activities, including campaigns over a specified time period
- Environmental and policy changes

Your program should involve the creation of a supportive social and physical environment where healthy decisions are the norm. Part of creating this environment is to clearly define your company's expectations regarding healthy behaviors and implement policies that promote health and reduce the risk of disease.

Internal policies create an opportunity for widespread behavioral change by modifying the existing workplace rules and customs. Environmental changes, both physical and cultural, provide opportunities for employees to adopt healthier habits and can also result in widespread change. The following are some examples of policy and environmental modifications:

- Formal written policies, such as the following:
 - Guidelines for ordering food for company events
 - No smoking on company property
 - Company cost-sharing for health club memberships or fitness classes
- Environmental changes, such as the following:
 - Installing outdoor bike racks
 - Increasing the number of healthy food choices available in cafeterias and vending machines
 - Hanging up posters with healthy messages, such as a sign near the elevators encouraging employees to use the stairs

Environmental and policy changes have the ability to impact large groups of employees. Though your wellness strategies should also address individual behaviors, it is important to focus on areas where the greatest potential benefits could occur.

Employee Readiness

Another major factor to be aware of is that it will vary on how open employees are to changing their behaviors. Most people go through five stages when changing their behaviors:

1. **Pre-contemplation**—Not thinking about changing their behavior in the near future
2. **Contemplation**—Beginning to think about changing their behavior in the near future (the next six months)
3. **Preparation**—Have tried to change their behavior at least once in the past year, and are thinking about trying again within the next month
4. **Action**—Real steps are being taken to change their behavior; this is also the stage where a slip-up is most likely to occur
5. **Maintenance**—Have changed their behavior for over six months and are now maintaining that healthy behavior

People can move from one stage to another in the order above, but they also may move back and forth between stages before adopting a behavior for good. A slip-up is not a failure, but rather an important part of the learning process. Most people attempt healthy behavior changes several times before they succeed. Knowing where most of your employees fall in this continuum can help you plan better, more specific wellness initiatives.

Developing the Wellness Plan Content

One way to develop your program is to take your workplace assessment checklist and evaluate the areas where no policy or program exists, or areas where some policy or program exists but it can be improved. For each of these areas, ask the following questions:

- How important is it to have a program in this area?
- How much will it cost to implement a program in this area?
- How much time and effort would be needed to implement a program in this area?
- How great is the potential “reach,” or how many employees may be affected?
- How well does a program in this area match employees’ interests?

You should also package your activities so that they build off each other, which can lead to greater participation and long-term success. An example would be having a policy that encourages physical activity on break time, coupled with offering pedometers as incentives and providing maps or on-site trails to get employees out walking.

By taking the time to focus your wellness efforts, you can develop a program that will best meet the needs of your employees and boost your bottom line.

Wellness Program Vision Statement

A wellness initiative would not be complete without a thoughtful vision statement that encompasses the purpose and direction of the program. Below is a sample vision statement for your company to use as a guide:

Sample Client seeks to provide quality services to our customers. We recognize that providing superior [insert services here] places us above our competitors and makes our organization special. However, we cannot provide the best services to our customers without having healthy, satisfied employees.

To promote a healthy workforce, Sample Client is committed to providing resources to promote the physical, mental and emotional wellness of our entire staff and their families on a continual basis. These resources include time, program initiatives, education, financial support and commitment of the executive staff in promoting wellness in our workplace. We seek to improve individual well-being now, and to make health and wellness a permanent staple in our employees' and their families' lives. In turn, we envision an environment with more productive employees, lower health insurance premiums, decreased absenteeism and a greater overall sense of employee satisfaction.

Program Implementation Timeline

STEP 1

Get Management Buy-in

- *Workplace Wellness: An Employer's Guide to Promoting Wellness at the Workplace*
- *Workplace Wellness: Gain Senior Management Support for Wellness Programs*
- *Workplace Wellness: Why Promote Wellness?*
- *Worksite Wellness: Small Steps to Healthier Employees Presentation*
- *Workplace Wellness: Potential Legal Issues Associated with Workplace Wellness Plans*

Senior leadership should communicate your company's commitment to employee health:

- *Workplace Wellness: Introduction to Wellness Program Email*

STEP 2

Form a Team

- *Workplace Wellness: Creating a Successful Wellness Team*
- *Workplace Wellness: Breathing Energy into a Wellness Team*



STEP 3

Analyze Data to Determine Focus

- *Workplace Wellness: Employee Needs and Interest Survey*
- *Workplace Wellness: Health Risk Assessments*
- *Workplace Wellness: Wellness Environment Assessment*
- *Workplace Wellness: Assessment Checklist*
- *Workplace Wellness: Sourcing Data to Enhance Your Wellness Program*

STEP 4

Develop Your Plan

- *Workplace Wellness: Focusing Your Efforts*
- *Workplace Wellness: Using Incentives in Wellness Programs*
- *Workplace Wellness: Action Plan*
- *Wellness Program Work Plan*

STEP 5

Decide on Programs

- Health newsletter: monthly *Live Well, Work Well* newsletter
- Target specific physical conditions with *Live Well, Work Well* flyers
- *Workplace Wellness: Low-cost Resources for Small Businesses*
- Posters: *Hand Hygiene, An Apple a Day* posters
- *Workplace Wellness: Designing a Healthy Vending Machine*

STEP 6

Support Programs

- *Workplace Wellness: Maintaining Motivation and Interest*
- *Workplace Wellness: Keeping Your Healthy Employees Healthy*
- Supportive practices and supportive benefits
- *Live Well, Work Well* monthly newsletter

STEP 7

Evaluate Results

- *Workplace Wellness: Evaluation*
- *Workplace Wellness: Sample Evaluation Tool and Measures*
- *Workplace Wellness: Calculating Your ROI*



Action Plan

Once you've decided on your priorities for your workplace wellness plan, the next step is to develop an action plan. The following items should be included in your action plan:

- The goals and objectives of your wellness program
- Specific recommendations on strategies to implement (these need to be clearly stated and measurable)
- The chosen activities
- The staff, resources and materials needed for the program
- The time frame for completion
- The evaluation methods you'll use to measure program results

The action plan can also be used as part of a presentation to gain management support for your wellness program and to create interest for the specific strategies and activities that you plan to implement.

Sample Action Plan

Strategies to Implement	Activities	Resources and Personnel	Time Frame	Evaluation Method
Provide an incentive-based program to encourage physical activity.	Create a walking challenge.	<ul style="list-style-type: none"> - Walking teams - Team captains - Pedometers - Recording sheets 	Three months (May to July)	Pre- and post-survey of employees' activity levels
Offer low-cost, healthy food options in the vending machines and in breakrooms.	Inventory current options. Increase healthy vending options.	<ul style="list-style-type: none"> - [Insert name of employee leading the initiative] 	Four months (January to April)	Count of healthy food options before and after the initiative
Encourage physical activity during the workday.	Implement company policy on use of break and lunch time for activity	<ul style="list-style-type: none"> - Create wellness workgroup - Solicit staff input 	One month (January)	Review new policy. Ask a question about the new policy on annual employee survey.

FAQs about Wellness Programs

When you are considering implementing a workplace wellness program, you may have a lot of questions. Below are some answers to frequently asked questions about wellness initiatives.

We can't do a comprehensive program right now, but is it still worth doing something?

Absolutely—even a small activity can plant the seeds of success for your program to grow. Engage in some low-cost activities, like providing a health and wellness bulletin board or newsletter. You can also coordinate walking groups or encourage managers to hold walking meetings when it is nice outside. These small steps can promote a healthier workplace.

There is so much we could do in our program. Where do we start?

After you have secured management support, researching the health needs of your employees is the best way to identify which activities will resonate most with your employees. Make sure the first programs you develop are fun and interactive, because they will be the first impression that employees get of your wellness program. Start with programs that have broad appeal instead of those that might only be of interest to a smaller, more targeted group. In addition, because there are many regulations governing workplace wellness programs, make sure to review legal considerations or consult with legal counsel before implementing a wellness program.

We've tried some health and lifestyle programs but participation is small. What can we do?

Keep trying, and be patient. It will take some time for your program to get going. Remember that, ultimately, you are trying to change workplace culture, and change is a process that happens slowly over time.

One approach that has proven successful for employers, though, is to offer incentives for participation or attendance. For instance, you could offer free healthy snacks if employees attend a wellness meeting. Another approach is to invite people in the organization who are well-liked and respected to participate in your program in the hopes that it will encourage other employees to join as well.

We have a lot of work to do in the area of nutrition. How can we avoid getting the reputation of being the "food police"?

In educational sessions, talk about the health issues around fats, added sugars and portion sizes, but avoid demonizing unhealthy foods. If people feel like they are being attacked for their lifestyle habits, they may be reluctant to participate in future wellness initiatives.

Instead, empower employees by teaching them the benefits of healthy eating and the positive impact it can have on their life (more energy, better sleep, etc.). Encourage employees to add more healthy foods to their diets and make healthy foods available at work to encourage employees to grab an apple rather than buy a candy bar out of the vending machine. As employees begin to eat healthier, they will notice how unhealthy foods make them feel sluggish, and they will begin to avoid them on their own.

CEO and leadership support is important, but they will probably never come to lunch-and-learns or walking groups. How can we show their support to employees?

Some of the best support management can provide is HR and financial resources for the program. Endorsing a policy change that supports wellness is another important type of high level support. In addition, you can plan a program kick-off and have leadership visibly present and participating. Get the event on their calendars early, or ask leadership to write a short email or intranet post that demonstrates their excitement about the wellness initiative.

Some employees are suspicious about the motives of the program. What can we do about it?

Employees may be hesitant to share their health information and participate in wellness activities because they may feel like employers shouldn't be monitoring their health. Wellness programs may also cause unhealthy employees to become nervous about their job security, especially if your company has recently gone through downsizing.

The most important thing you can do to curtail suspicion is to encourage honest, open communication. Tell your employees not only what you are planning, but also **why** you are doing it. Discuss the benefits of wellness programs for the company and for the employees. You can mention the high cost of health care as an incentive for creating the program, but also talk about how you value your employees' well-being and want to equip them with the resources to live healthy lives. Reassure them that their personal health information will be protected and only used for wellness purposes.

Source: Wisconsin Worksite Wellness Resource Kit

County Benchmark Data for Wellness Initiatives

Benchmarking data can be a beneficial tool for gaining a better understanding of your employees' risk factors and their health needs. This data can then be used to design a workplace wellness program that will better meet the needs of your employees and increase your return on investment.

County Benchmark Data

County benchmark data can be a valuable tool for learning about your employees' health risks. If you assume that your employee population has the same general health risks, behaviors and habits as your county's population, you can use benchmark data to shape your wellness initiatives.

The Centers for Disease Control and Prevention (CDC) offers reliable health benchmark data broken down by county. The following are some of the health metrics provided for each county:

- Adult smoking
- Adult obesity
- Physical inactivity
- Excessive drinking
- Alcohol-impaired driving deaths
- Diabetes
- Mammography screening
- HIV prevalence
- Uninsured rates
- Access to exercise opportunities

Put it into Practice

Below is an example for applying these benchmarks to your own wellness initiatives. According to the CDC, 30% of adults in Madison County, Mississippi, are obese, which is higher than the national average.

So if your business is based in Madison County, Mississippi, and assuming the individuals analyzed by the CDC are representative of your employee group, you might presume that your employees (and their spouses and dependents) have a higher than average rate of obesity. Since obesity is a risk factor for many significant health problems like heart disease and strokes, you may want to implement wellness initiatives that encourage employees to eat healthier and exercise more.



To access the CDC county benchmarks, visit www.countyhealthrankings.org. Then, simply select your state and county to get started.

Want more information or need help applying county benchmark data to your company's workplace wellness initiatives? Contact Employers Select Insurance Services today.



Results-oriented Wellness Program

When implemented successfully, workplace wellness programs can reduce health care costs, increase employee productivity and reduce absenteeism. While some wellness programs encourage participation, others are results-oriented, meaning employees are encouraged to meet certain health goals or metrics. The following article discusses the different types of wellness programs and tips for designing a successful program.

Types of Wellness Programs

Awareness-oriented

- Provides information and resources to help employees learn about healthy lifestyle choices
- Emphasizes education and awareness, rather than actual activity or behavior
- Tends to be the most appealing to already health-conscious employees

Activity-oriented

- Combines awareness with participation in healthy activities
- Common examples include walking programs and discounted or free gym memberships
- Often offers some type of participation incentive
- Usually leads to some health care savings, but realizing a positive return on investment is not always immediate

Results-oriented

- Focuses on measurable health outcomes and behavior changes
- Includes components of awareness- and activity-based programs
- When paired with incentives, this type of program can lower health care costs, decrease absenteeism and reduce the number of workers' compensation claims

Implementing a Results-oriented Program

Follow HIPAA Guidelines

One reason employers may shy away from results-oriented wellness programs is due to concerns about HIPAA's nondiscrimination rules. HIPAA prohibits group health plans and group health insurance issuers from discriminating against individual participants and beneficiaries in eligibility, premiums or benefits based on a health factor. However, HIPAA does allow benefits (including cost sharing), premiums or contributions to vary based on participation in a wellness program, if the program complies with certain

nondiscrimination standards. Under these rules, results-oriented wellness programs that are linked with group health plans are permitted if they abide by the following five conditions:

1. The program must give eligible individuals the opportunity to qualify for the reward at least once per year.
2. The total reward (incentive) for results-based programs is limited. Generally, it must not exceed 30% of the cost of coverage under the plan. For wellness programs that are designed to prevent or reduce tobacco use, the total reward cannot exceed 50% of the cost of employee-only coverage.
3. The program must be reasonably designed to promote health and prevent disease.
4. The full reward must be available to all similarly situated individuals. The program must allow a reasonable alternative standard (or waiver of the initial standard) for obtaining the reward for to all individuals who do not meet the initial standard based on a measurement, test or screening, regardless of any medical condition or other health status.
5. The plan materials describing the terms of the program must disclose the availability of a reasonable alternative standard (or the possibility of a waiver of the initial standard).

In addition, the wellness program must comply with other applicable laws, including the Americans with Disabilities Act (ADA) and the Genetic Information Nondiscrimination Act (GINA). To avoid noncompliance, employers should have their legal counsel review their wellness programs before they are rolled out to employees.

Components of a Successful Program

Consider the following strategies when designing a workplace wellness program:

- **Education**—Provide employees with information about healthy eating, exercising, smoking cessation, weight loss and other health topics.
- **Health risk assessments**—This type of assessment can help you identify employees' health needs and what risk areas your program should focus on.
- **Health testing**—This type of testing measures weight, body mass index (BMI), blood pressure, blood lipids and more to provide employers with a benchmark for goals to improve health factors.
- **Incentives**—Offer employees monetary or other rewards for participating in wellness activities or for achieving specific health goals.
- **High participation rates**—Use incentives and marketing to increase participation rates and drive the most return on investment.
- **Frequent contact**—Distribute posters, emails, intranet posts and bulletin board reminders to keep employees engaged in your program.
- **Family participation**—Encourage employees' family members to participate, making it easier for the employees to strive toward a healthier lifestyle at home.
- **Exercise**—Offer on-site workout facilities or discounted gym memberships to encourage employees to be more active.
- **Smoking cessation**—Include a smoking cessation program within your wellness plan to combat one of the leading health risks among employees.
- **Flexibility**—Allow flexibility in setting your objectives and goals, so that employees can personalize the program to address their most pressing risk factors.

Getting Started

Follow the tactics below to get your wellness program off the ground:

- **Seek executive approval**—A wellness program will not succeed without buy-in from your company's executives. Gaining senior-level support is key to building an effective wellness program.
- **Put together a wellness team**—Placing a team in charge of wellness helps make sure that initiatives remain a priority and that enough resources are available to successfully design, administer and monitor a wellness program.
- **Develop a plan**—Design a wellness program based on your company's size, needs and financial situation. You'll need to decide what type of incentives to offer, which health initiatives to emphasize and more. Remember to keep your program in compliance with HIPAA guidelines and the other applicable laws mentioned above.
- **Follow up and evaluate**—Once you've implemented your program, monitor participation rates and progress to make sure it is on the right track. Only by continuing to evaluate your program will your company be able to achieve a maximum return on investment.

For help setting up a results-oriented wellness program, contact Employers Select Insurance Services today.

Low-cost Wellness Strategies

Workplace wellness programs may not only increase employee morale, but, if run effectively, can also reap a positive return on investment for employers. Workplace wellness programs, though, can often be expensive. However, there are many ways employers can make positive changes for little or no cost.

Nutrition

Fruit and Vegetable Consumption

The following are low-cost strategies that encourage healthy eating:

- Provide healthy eating reminders to employees using posters, emails and intranet posts.
- Offer healthier food options in the vending machines and in the cafeteria, as well as at meetings, conferences and catered events.
- Ensure on-site cafeterias follow healthy cooking practices and set nutritional standards that align with the Dietary Guidelines for Americans.
- Provide cookbooks and cooking classes for employees and their families.
- Offer locally grown fruits and vegetables at the workplace (this could be a workplace farmer's market or a community-supported agriculture drop-off point).
- Price non-nutritious foods in vending machines and cafeterias at higher prices than healthy options.
- Provide an opportunity for on-site gardening, if possible.

Portion Control

Below are tips for encouraging employees to practice portion control:

- Label foods to show serving size and nutritional content.
- Provide food models or food scales for weighing and pictures to help employees assess portion size.
- Offer appropriate portion sizes at meetings, workplace events and in the cafeteria.

Breast-feeding

Consider the following tips to support nursing mothers in workplace:

- Provide rooms for expressing milk in a secure and relaxed environment and a refrigerator for the storage of breast milk.
- Create policies that support breast-feeding and lactation education programs.
- Offer flexible scheduling and on-site or near-site childcare to allow for milk expression during the workday.
- Adopt alternative work options (for example, telecommuting, part-time or extended maternity) for breast-feeding mothers returning to work.
- Educate employees on the importance of supporting breast-feeding co-workers.

Physical Activity and Weight Management

The following are low-cost wellness activities that promote physical activity:

- Allow access to on- and off-site gyms and recreational activities before, during and after work. Encourage and support participation in after-work recreational leagues.
- Provide incentives or reduced insurance costs for participation in physical activity or weight management or maintenance activities.
- Provide showers and changing facilities at the workplace.
- Map out on-site trails or nearby walking routes and destinations. Host walk-and-talk meetings when it is nice outside.
- Provide bicycle racks in safe, convenient and accessible locations. Sponsor a “bike to work” day and reward employees who participate.
- Create activities that have strong social support systems like buddy or team physical activity goals or programs that involve co-workers and their families.
- Set up programs to encourage physical activity, such as pedometer walking challenges.
- Offer flexible work hours and breaks to allow for physical activity during the day.
- Post motivational signs at elevators and escalators to encourage stair usage.
- Encourage employees to map out their own biking or walking route to and from work.
- Provide or support physical activity events on-site or in the community.

General Health Education

The following tips can help improve overall employee well-being:

- Have a wellness plan in place that addresses the purpose, nature, duration, resources required and expected results of a workplace wellness program.
- Promote and encourage employee participation in the physical activity, nutrition and weight management programs.
- Provide health education articles, handouts or fliers to employees.
- Create a committee that meets at least once a month to oversee your wellness program.
- Offer regular health education presentations on various physical activity, nutrition and wellness-related topics.

- Ask health associations, health care providers or public health agencies to offer free on-site education classes.
- Host a health fair as a kick-off event or as a celebration for completion of a wellness campaign.
- Conduct preventive wellness screenings for blood pressure, body mass index, blood cholesterol and blood sugar.
- Provide confidential health risk assessments.
- Offer on-site weight management or maintenance programs for employees.
- Add counseling for weight management or maintenance, nutrition, and physical activity as a benefit in health insurance contracts.

Tobacco Cessation

Consider the following tactics to curb smoking at your workplace:

- Establish a company policy prohibiting tobacco use anywhere on company property.
- Provide posters to support your tobacco-free policy.
- Establish a policy supporting participation in smoking cessation activities.
- Provide tobacco cessation counseling through an individual, group or telephone counseling program.
- Make sure your health plan covers a variety of tobacco cessation medications.

By considering the strategies above, you can implement low-cost wellness activities at your workplace. For help setting up one of these initiatives, contact Employers Select Insurance Services.

Low-cost Resources for Small Businesses

Wellness programs can be beneficial for businesses of any size. Small businesses, though, may have an upper hand when it comes to wellness programs, because they often achieve higher rates of participation and their programs are generally easier to implement. The key to developing an effective wellness program is to keep it simple and manageable.

Use the low-cost resources identified in this article to help develop, implement and evaluate your workplace wellness program.

Resources for Developing a Workplace Wellness Program

Use the following resources to get your wellness program off the ground:

- Browse the *Workplace Wellness* series in Broker Briefcase® for introductory articles about starting a wellness program, including:
 - *Workplace Wellness: An Employer's Guide to Promoting Wellness at the Workplace*— This article examines best practices for developing a workplace wellness program and the benefits that can be achieved.
 - *Workplace Wellness: Potential Legal Issues Associated with Workplace Wellness Plans*— This resource alerts employers to the potential legal risks associated with workplace wellness programs.
- In addition, use the *Needs & Interest Survey* in Broker Briefcase® to identify which types of workplace wellness programs may resonate best with your employees.

Health Risk Assessments

Health risk assessments ask a series of questions about one's medical history and lifestyle in order to identify health risks. This information can then be used by employers to drive targeted wellness efforts.

The following are potential ways for completing health risk assessments:

- Contact your health plan to see what health risk assessment services they offer.
- Send employees to in-network physicians as part of their annual physicals.
- Consider hiring an outside organization to conduct appraisals on-site.
 - When selecting a vendor, make sure their practices line up with the goal of your wellness program.
 - Ensure HIPAA and other privacy standards are protected.

Resources for Recommended Physical Activity Strategies

Use the following resources to encourage your employees to be more active:

- Map out on-site trails or nearby walking routes that employees can use during their breaks or before or after work. (www.mapmyrun.com/routes/create)
- Use the ready-made *Step Up: Employer Guide* program in Broker Briefcase® to motivate employees to lose weight and improve their well-being.
- Encourage employees to take the stairs instead of the elevator, and host walk-and-talk meetings when it is nice outside.
- Offer on-site fitness opportunities, such as group classes or personal training from local fitness clubs.

Resources for Nutritional Strategies

Use the tips below to motivate employees to eat healthier:

- Offer low-cost, healthy food options in vending machines and in break rooms, such as fruits, vegetables and nuts.
- Ensure on-site cafeterias set nutritional standards that align with U.S. dietary guidelines: www.health.gov/DIETARYGUIDELINES.
- Make water available throughout the day, so employees can choose water instead of soda or other sugary beverages.
- Provide educational materials and healthy eating reminders to employees. Employers Select Insurance Services can provide you with nutrition-related articles for your employees.

Tobacco Cessation Strategies

Abstaining from tobacco can significantly improve your employees' health and lower their chances of developing lung cancer, heart disease and other serious, costly diseases. Use the resources below to help your employees quit smoking:

- Visit the American Lung Association's website to learn more about how to help someone stop smoking: www.lungusa.org/stop-smoking.
- Use the ready-to-use *Kickin' Butts: Employer Guide* in Broker Briefcase® to support your employees' smoking cessation goals.
- Provide on-site counseling through an individual, group or telephone counseling program: www.opm.gov/policy-data-oversight/worklife/reference-materials/tobacco-cessation-guidance-on-establishing-programs-designed-to-help-employees-stop-using-tobacco/

Disease-specific Resources

Use the disease-specific resources below to develop an effective wellness program for your company:

- Arthritis:

- Centers for Disease Control and Prevention: www.cdc.gov/arthritis
- The National Arthritis Foundation: www.arthritis.org
- Cancer:
 - American Cancer Society: www.cancer.org
 - National Cancer Institute: www.cancer.gov
 - Centers for Disease Control and Prevention: www.cdc.gov/cancer
- Diabetes:
 - American Diabetes Association: www.diabetes.org
 - The Academy of Nutrition and Dietetics: www.eatright.org/Public
- Heart disease and stroke:
 - American Heart Association: www.heart.org
 - American Stroke Association: www.strokeassociation.org
 - 10-year heart attack risk calculator: <http://cvdrisk.nhlbi.nih.gov/calculator.asp>
- Home injuries: www.safekids.org
- Mental Health – National Mental Health Association: www.nmha.org/

For more resources and information on running a wellness program, contact Employers Select Insurance Services today.

Potential Legal Issues Associated with Workplace Wellness Plans

While there are many benefits that can be achieved through a workplace wellness program, there are also potential legal issues related to employer-sponsored wellness plans that employers should be aware of. Wellness programs must be carefully structured to comply with both state and federal laws. To avoid noncompliance, employers should have legal counsel review their wellness programs before they are rolled out to employees.

Below is a list of compliance concerns related to employer-sponsored wellness plans. The list of issues presented in this article is not exclusive.

The Americans with Disabilities Act (ADA)

The ADA prohibits employers with 15 or more employees from discriminating against individuals with disabilities. Also, under the ADA, an employer may make disability-related inquiries and require medical examinations after employment begins only if they are job-related and consistent with business necessity. However, these inquiries and exams are permitted if they are part of a voluntary wellness program.

On May 17, 2016, the U.S. Equal Employment Opportunity Commission (EEOC) released a final rule that describes how the ADA applies to wellness programs that include questions about employees' health or require medical examinations. The final rule addresses how these wellness programs must be structured to be considered "voluntary" by the EEOC, although portions of the final rule have been vacated by a federal court, effective Jan. 1, 2019.

Additionally, the ADA requires employers to make all wellness programs, even those that do not collect health information, available to all employees, to provide reasonable accommodations (adjustments or modifications) to employees with disabilities and to keep all medical information confidential.

The Health Insurance and Portability and Accountability Act (HIPAA)

Wellness programs are subject to HIPAA's nondiscrimination rules if they relate to group health plans. HIPAA generally prohibits group health plans from using health factors to discriminate among similarly situated individuals with regard to eligibility, premiums or contributions. Health factors include health status, medical condition (including both physical and mental illnesses), claims experience, receipt of health care, medical history, genetic information, evidence of insurability and disability.

HIPAA includes an exception that allows employers to offer their employees incentives to participate in health promotion and disease prevention programs. Qualifications for this exception vary depending on whether the employer uses a participatory or health-contingent wellness program.

Participatory Programs

Participatory wellness programs either do not require an individual to meet a health-related standard to obtain a reward or do not offer a reward at all. Also, these programs generally do not require an individual to complete a physical activity. Participatory wellness programs comply with the nondiscrimination requirements without having to satisfy any additional standards, as long as participation in the program is made available to all similarly situated individuals, regardless of health status.

Health-contingent Programs

Under a health-contingent program, employers provide the reward only to employees who meet a standard or goal related to a health factor. There are two types of health-contingent wellness programs:

- Activity-only wellness programs require an individual to perform or complete an activity related to a health factor in order to obtain a reward (for example, walking, diet or exercise programs).
- Outcome-based wellness programs require an individual to attain or maintain a certain health outcome in order to obtain a reward (for example, not smoking, attaining certain results on biometric screenings or meeting exercise targets).

In all health-contingent wellness programs, employers must satisfy five requirements to comply with nondiscrimination rules:

1. The value of the incentive must not exceed 30% of the cost of coverage under the plan (50% for wellness programs designed to prevent or reduce tobacco use);
2. The program must be reasonably designed to promote health and prevent disease;
3. Participants must be able to qualify for the incentive at least once per year;
4. The incentive must be available to all similarly-situated individuals and there must be an alternative standard (or waiver of the otherwise applicable standard) in certain circumstances; and
5. The availability of an alternative standard is disclosed in all the materials that describe the wellness program.

The Genetic Information Nondiscrimination Act (GINA)

Employer obligations regarding GINA vary depending on whether the program is part of a group health plan. If the program is part of a group health plan, employers are subject to Title I, which prohibits offering incentives for completing a health risk assessment that asks for **genetic information**. Genetic information includes genetic tests and asking for a family medical history. To avoid this issue, employers can refrain from offering an incentive for completing health risk assessments or provide an assessment that does not request genetic information.

If a wellness program is not part of a group health plan, Title I of GINA will not apply, but the employment discrimination requirements of GINA Title II will restrict the ability of the employer to

obtain and utilize genetic information. Under Title II, employers are prohibited from requesting, requiring or purchasing an employee's genetic information, unless:

- The employee provides the genetic information voluntarily (employee is not required and there is **no** penalty for declining to provide the information);
- The employee provides an informed, voluntary and written authorization;
- The genetic information is only provided to the individual receiving genetic services and the health care professionals or counselors providing the services; and
- The genetic information is only available for the purposes of the services and is not disclosed to the employer except in aggregate terms.

Also, an employer does not violate GINA when it offers financial incentives to employees for completing assessments with questions about family medical history, if the assessment clearly states that the incentive is available regardless of whether the employees answer those questions.

The Employee Retirement Income Security Act (ERISA)

A wellness program is subject to ERISA if it is funded or maintained by the employer for the purpose of providing, among other things, medical, surgical or hospital care and benefits to participants and their beneficiaries. The definition of medical services includes diagnosis and prevention. For this reason, wellness programs that offer significant screening benefits as part of their incentives may be subject to ERISA.

Programs subject to ERISA must comply with special claims procedures, summary plan descriptions (SPDs) and summary of material modifications (SMMs) requirements. Employers often combine their wellness programs with their major medical plans and other employee welfare benefits to help meet ERISA's compliance requirements.

Health Savings Account (HSA)

An employer may offer incentives such as contributions to employees' HSAs for individuals who participate in the employer's wellness program. To retain their tax-exempt status, HSA contributions must **not** exceed the employee's maximum HSA contribution for the year.

Also, employer-provided wellness rewards in the form of employer HSA contributions may raise discrimination or comparability issues. HSA contributions that are made through a cafeteria plan must comply with the cafeteria plan nondiscrimination rules. Under a cafeteria plan, HSA contributions lose their tax-exempt status if they favor highly compensated individuals or extend additional benefits only to key employees. HSAs outside of a cafeteria plan must follow the comparability rules, meaning that benefits must be the same for each category of employees who have the same high deductible health plan (HDHP) coverage.

Health Reimbursement Account (HRA)

Nondiscrimination rules for HRAs prohibit favoring highly compensated individuals in terms of eligibility requirements or benefits. Wellness program incentives that are in the form of employer HRA contributions could raise HRA discrimination issues. To help avoid discrimination issues, the program

should not base its incentive amount on an individual's employment compensation, age or years of service.

The Age Discrimination in Employment Act (ADEA) and Title VII of the Civil Rights Act

ADEA provisions are limited to individuals over the age of 40. For this reason, employers should construct their wellness programs so that they do **not** reduce incentives, impose a surcharge or otherwise discriminate against individuals in this protected group.

Under Title VII of the Civil Rights Act of 1964, a wellness program cannot discriminate against its participants on the basis of race, color, religion, sex or national origin. This includes preventing discrimination regarding employee eligibility, the terms and conditions for coverage and any surcharges employees must pay to participate. Employers should also note that under Title VII, it is unlawful to discriminate between men and women with regard to fringe benefits (including medical, hospital, accident and life insurance and retirement plans) even when third parties are involved.

The Fair Labor Standards Act (FLSA)

Wellness programs should have a voluntary participation policy. If participation in the program is mandatory or required, the time employees spend in lectures, meetings, training and any other activity associated with the program may be considered compensable time and may be subject to employee overtime wage pay requirements.

Employee participation in the program may be considered voluntary if:

- Attendance in program activities is outside of the employees' regular working hours;
- Attendance in program activities is not required by the employer;
- Program activities are not related to the employee job descriptions or responsibilities; and
- Employees do not perform any productive work while they participate in program activities.

For more information on compliance issues surrounding employer-sponsored wellness program, contact Employers Select Insurance Services today.

Embracing Social Networking in Your Wellness Program

Rising health care costs, poor health habits and unnecessary medical costs consume large portions of employer resources and your employees' paychecks. In fact, employees with risk factors such as smoking and being overweight typically incur more health care costs than employees with no risk factors.

If you're looking for ways to increase the effectiveness of your workplace wellness program, consider using social networking as a low-cost solution. Using social media as a wellness program tool can increase employee engagement, improve employee behaviors and save your organization money.

Why Use Social Networking?

Increase Participation and Engagement Among Your Employees

Social networking allows colleagues to challenge each other to participate in wellness initiatives in ways that traditional wellness programs cannot. The peer-to-peer dynamics online can increase employee participation and engagement in wellness initiatives.

Example: Consider creating Facebook groups for employees, depending on their wellness interests. For instance, if some of your employees are interested in running, create a "Running Club" group where members can post dates and times of group runs, races they plan on running, or goals, such as running a certain number of times each week. Once a few groups are created, invite employees to create groups of their own and encourage their co-workers to participate. Achieving wellness goals is much easier when you're not in it alone. Social networking can help employees stay invested in the program, whether they are tapping into an outlet to plan group workouts or just finding moral support.

Encourage Healthier Behavior

Those around you have a tremendous impact on your health. If employees see their colleagues losing weight, quitting smoking and embracing a healthier lifestyle, they will be more likely to do so as well. You can help employees adopt healthy behaviors by increasing peer influence through social networking.

Example: Consider using a corporate Twitter account to post health and wellness articles, information, and success stories. When employees "follow" you, they will receive wellness information as well as examples of how others are embracing a healthier lifestyle. This is an easy way to connect with employees about wellness in a setting they are already comfortable in. Adopting healthy behaviors doesn't happen right away, but social networking can keep wellness on employees' radar year-round.

Social Networking is Free

Don't have a large budget for financial incentives related to your wellness program? Social media is free, and public recognition within these mediums can be very influential in reaching the goals of your wellness program.

Example: Twitter is a great outlet for recognizing employees as a component of an incentive-based program. Consider tweeting the names of incentive winners to create company-wide awareness for the program. If there is a prize associated with the recognition, make that known as well. The public recognition will encourage others to participate in your program and embrace a healthier lifestyle.

Legal Concerns

When using social media, make sure to respect employees' privacy and ask permission before posting anything online. In addition, make sure to follow all legal considerations set forth in HIPAA, GINA and the ADA when using social media for wellness efforts. For more information on compliance in these areas, contact Employers Select Insurance Services.

Introduction to Wellness Program Email

Dear Sample Client employees,

We are pleased to announce that in the coming months we will be introducing a wellness program at Sample Client. Our mission is to make the pursuit of health and wellness a priority for everyone.

Wondering what a workplace wellness program is? Workplace wellness refers to the education and activities that Sample Client will sponsor to promote a healthy lifestyle.

Examples of steps we may take include providing health education, internal policy changes, environmental changes and other activities that encourage healthy behavior. Our goal is to shine a spotlight on health and wellness and make our workplace more conducive to healthy choices and more supportive of a healthy lifestyle.

Why did we decide to implement a workplace wellness program?

- We want to keep you and your family healthy. Many serious and chronic diseases are preventable. Sample Client cares about your health and wellness—plus, studies show that healthy employees are happier and more engaged.
- Since we all spend so much time at work, the workplace is an ideal place to provide you with information, encouragement and support for improving your overall well-being.
- Successful wellness programs can reduce health care costs—a positive for both the company and you.

To help us design a wellness program that will best meet your needs, we ask you to complete our Needs and Interest Survey. This survey will only take about five minutes to complete. By participating, you will have a chance to win [\[insert your incentive\]](#). [\[Insert your link to the Needs and Interest Survey\]](#).

Thank you in advance for your input! We are looking forward to rolling out the workplace wellness program soon.

If you have any questions, please don't hesitate to reach out to [\[insert contact name\]](#).

Sincerely,

[\[Insert name\]](#)

Benefits of Data Collection for Your Wellness Program

Obtaining positive results from your wellness program requires diligence, patience and plenty of data. Data can come from a variety of sources, including surveys, health claims analysis, health risk assessments and employee feedback.

There are many reasons why it's a good idea to use data to guide your workplace wellness program, such as the following:

- Data provides current and past information on the health status of your employees.
- Data collection over a long period of time allows you to determine how effective your wellness initiatives are and how they should be changed in order to generate more successful outcomes.
- Wellness data is tangible evidence of the need for wellness and the effectiveness of your programs. Use data to convince management to continue to support your wellness efforts. Data can also motivate employees to make healthy lifestyle changes.
- Data about your own employees allows you to benchmark against competitors in your industry and region to see how your programs and offerings stack up. Being a leader in wellness efforts can also be a valuable recruiting and retention tool.

NOTE: Health information that is collected through a wellness program is subject to confidentiality restrictions under federal law. The Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Americans with Disabilities Act (ADA) and the Genetic Information Nondiscrimination Act of 2008 (GINA) each include rules to protect the privacy or confidentiality of employees' health information. Check with legal counsel if you are unsure whether your program complies with applicable law.

Creating an Incentive Program

A well-crafted incentive program motivates your employees to take steps toward improving their health—resulting in a positive return on investment (ROI) for you. To design an effective wellness incentive, consider the following steps.

1. Determine what employee actions you want to increase or decrease with the use of an incentive. To determine which incentives to use, consider the behaviors that you want to encourage and the incentive values that have the greatest potential for driving those behaviors.
2. Determine what may be preventing the adoption of the desired actions, behaviors or modifications.
3. Select the rewards that you want to offer. They should be feasible based on your existing wellness program, while also producing the greatest behavioral change among your employees.
 - Incentives should be consistent with your work culture and appeal to a wide audience.
 - Employees should value your incentives.
 - Awards must be large enough to motivate employees to act.
4. Develop guidelines for achieving incentives—exactly what must an employee do to earn a particular award?
5. Create a communication plan to introduce and promote your incentive program.
 - The rules of the incentives must be clear and easy to understand.
 - Senior management should strongly endorse the program by participating themselves and encouraging others to do the same.
 - Remind employees of the incentives through frequent, ongoing communication.
6. Put your incentive program into action and evaluate its effectiveness at least annually. Based on the results, revise your program as necessary.

**Keep in mind that there are a number of legal compliance issues involved in designing a wellness program, including the type of incentives that can be offered under a wellness program. To avoid noncompliance, employers should have legal counsel review their wellness programs before they are rolled out to employees.*

Possible Wellness Program Components

Stress Management

The following incentives can increase the number of employees completing stress management training:

- Hold training sessions on company time.

- Offer a “door prize” for session attendees with a drawing held at the end of the session.
- Provide an additional 20 minutes of lunchtime for attendees.

Tobacco Cessation

The incentives below can promote smoking cessation:

- Restrict smoking and tobacco usage at your worksite.
- Offer a “performance-based” bonus for quitting smoking.
- Offer a seminar on the health effects of smoking and using tobacco products.
- Provide a prize for employees who abstain from smoking for a year after joining the program (extra day of vacation, discount on health premiums, etc.).

Healthy Weight Management

The following incentives can encourage participation in weight management programs:

- Provide a food diary to employees where they can keep track of cravings, triggers and daily caloric intake.
- Offer a seminar on the health advantages of a well-balanced diet.
- Keep track of the small victories, such as exercising five days per week or eating five or more servings of fruits and vegetables daily. Provide small weekly rewards or accumulate “points” toward a larger reward.

Hypertension Screenings

Use the incentives below to encourage employees to participate in blood pressure screenings:

- Provide on-site screenings on company time.
- Invite employees’ spouses to get screenings at no cost.
- Provide gift certificates to employees who participate in the screenings.

Cholesterol Screening

The following incentives can increase participation in cholesterol screenings:

- Provide on-site cholesterol screenings at no cost.
- Offer a cash reward for employees who participate in cholesterol screenings.

Physical Activity and Exercise

Use these incentives to encourage employees to be more active:

- Offer early registration discounts to employees who sign up for the program within a specific amount of time.
- Allow participating employees to flex their hours to make room for exercise in their daily routines.
- Offer free items such as gym bags, water bottles, sweat towels and T-shirts to participating employees.
- Provide a cash incentive for employees who maintain an exercise routine for at least six months.

Encouraging Self-care

The following incentives can increase the use of self-care methods and increase participation in employee health education workshops:

- Permit employees to waive benefit surcharges if they attend wellness seminars on self-care techniques. Common self-care topics include managing minor medical conditions, using home treatment options and diagnostic tests, and managing chronic health issues.
- Provide a health plan premium discount to those who attend health education workshops.

For more information on administering incentives in your workplace wellness program, contact Employers Select Insurance Services today.

Vendor RFP Comparison Chart

Employers can use the checklist below to select a vendor to assist them in the implementation of their workplace wellness programs.

	Vendor 1	Vendor 2	Vendor 3
Company Background Information			
Name of vendor:			
Years in business:			
Number of current wellness clients:			
Services or expertise offered:			
Health promotion philosophy:			
List of references:			
Certifications and licensures:			
Any security breaches or HIPAA violations?			
Exposure control plan:			
Medical or clinical background of current staff:			

Is staff full or part time?			
Current staff certifications:			
How is staff trained?			
What is their wellness process?			

	Vendor 1	Vendor 2	Vendor 3
Health Risk Assessments (HRAs) and Health Screenings			
National service capabilities:			
Is the HRA privately labeled?			
Is the HRA available in other languages?			
How was the HRA developed?			
How is the HRA administered?			
Online version available?			
Paper version available?			
What does the HRA include? Biometrics?			
Does it include self-perception of health?			
Does it include mental-health screening?			

Does it include readiness to change assessment?			
Does it identify health interests for follow-up?			
Does it assess productivity impairment at work?			
Does it quantify financial intervention impact?			
Does it qualify financial intervention impact?			
Is a physician summary report included?			
What is the average participation rate for their clients?			
How is screening time arranged?			
Do they charge for staff travel costs?			
Can they administer at multiple locations?			
Does the HRA include an NMR Lipoprofile test?			
Follow-up procedure for critical lab results:			
Has the organization ever been sanctioned?			

	Vendor 1	Vendor 2	Vendor 3
Data Analysis and Reporting Capabilities			
Do they perform a health claims analysis?			
Does their system interface with the carrier?			
Who reviews the data?			
What output do employees receive?			
What predictive modeling tools do they use?			
Do they do a return on investment projection or analysis?			
Do they do an HRA individual report?			
Do they give an HRA aggregate report to employer?			
Who helps with interpretation of the report?			
Do they do intervention activity reporting?			
How hard is it to get employee data?			

	Vendor 1	Vendor 2	Vendor 3
Employee Communication and Follow-up Services			
Will they help with the employee communications process?			
Type and frequency of communication tools:			
Pre- and post-HRA communications:			
Do they provide online newsletters?			
Do they provide paper newsletters?			
Do they provide postcard promotions?			
Do they provide worksite promotional fliers and postings?			
Do they provide monthly or quarterly campaigns?			
Do they provide participant workbooks or behavior change manuals?			
Do they provide telephonic services?			
Are online services available to			

participants?			
Do they provide health coaching?			
Do they interact with participants' physicians?			

	Vendor 1	Vendor 2	Vendor 3
Pricing			
Ballpark pricing:			
Website for additional information:			
Does price vary by group size or locations?			
Any hidden charges?			
Name of contact person:			

Involving Families and Doctors

Although the workplace is an important site for wellness initiatives, extending your efforts beyond the workplace can increase the percentage of healthy, low-risk employees at your company. Healthy employees are more likely to be productive at work and incur fewer health care expenses. Your program should use several methods to promote wellness efforts beyond the workplace. Self-care, family participation and health care provider involvement have been shown to improve a person's success in adopting and maintaining healthy habits. Anything you can do to encourage employees and their families to be actively involved will complement your workplace wellness program.

Self-care

Self-care, or personal interest in one's well-being, is important because you want employees to be proactive about their health. Examples of self-care include exercise, diet monitoring and following medical instructions to manage health conditions. Through self-care, employees are empowered to take charge of their own health and to make better decisions. To encourage self-care, provide easy-to-understand educational resources to employees about the importance of being active, eating well, smoking cessation, and how to manage and prevent chronic conditions.

Family Involvement

Healthy behaviors can be influenced and reinforced by family members' habits. The healthier family members are, the more likely it is that your employees will be healthy. Get everyone involved by sponsoring events that include employees' spouses and their children, and provide education about living healthy as a family. Allow flexible scheduling for increased family time, especially when employees and their children are sick.

Health Care Provider Involvement

Because there are many aspects of wellness that need to be addressed in the health care setting, working closely with health care providers is essential. Encourage participants to establish a solid relationship with their health care providers so that prevention and treatment of health conditions can be coordinated with your program.

As a starting point, create a follow-up plan for health risk assessments and biometric screenings. Have a systematic referral plan in place for screening results that require medical follow-up, so employees can address high-risk health factors quickly.

By following the tips above, you can increase involvement in your workplace wellness plan and encourage employees and their families to live healthier and reduce their health care expenses.

Source: Wisconsin Worksites Wellness Resource Kit

Calculating Your ROI

Now that you've created a wellness program, it is important to determine whether your efforts are paying off. To do this, you must calculate your return on investment (ROI). Calculating your ROI will help quantify your wellness program's effectiveness.

Why Evaluate Your Wellness Program?

The following are reasons why you should assess your workplace wellness program:

1. **To gather feedback about your initiatives so you can improve efforts in the future**—By gathering feedback on a regular basis, you can make improvements to your wellness program. Continually adjusting your program is the best way to create initiatives that are effective and fit your employees' needs.
2. **To show the value of your program**—By collecting data that demonstrates how your program has influenced and changed your employees in a positive way, you can highlight the value of the program and its need for continued funding to upper management.
3. **To calculate change**--ROI information can determine how much positive change is occurring from your wellness efforts. Information like employee satisfaction with the program, behavior changes and biometric results can show how your program has made a positive impact on the lives of your employees—and where there is still a need for improvement.
4. **To benchmark your success**—ROI data can show what you've accomplished. Data can be compared to others in your field to determine what additional steps can be taken to establish yourself as a leader in wellness initiatives, which can aid in recruitment and retention efforts.
5. **To compare the success of different intervention efforts**—Evaluating various programs and comparing their successes allows you to determine which programs are the most valuable to your employees. Based on this information, you can then modify or eliminate initiatives that were not as successful.

What Factors Should You Evaluate?

Consider the following factors when evaluating your workplace wellness program:

- **Participation**—Tallying participation for the various activities in your wellness program will show you what is of interest to your employees.
- **Employee satisfaction with the program**—This information shows how much people enjoyed or appreciated your wellness initiatives. Use this opportunity to allow people to provide suggestions for improvement and share their favorite program features.

- **Behavior and health habit changes**—Obtain information about your employees' health habits before the program begins and then periodically thereafter. Use this data to determine if your wellness efforts positively changed their behaviors.
- **Biometric measurements**—Measurements include blood pressure, body mass index (BMI), blood sugar levels and more. Use this information to demonstrate how your efforts have positively changed employees' lives, especially to senior-level management and those who may not initially see the value in your wellness program. *(Keep in mind that, under the Americans with Disabilities Act (ADA), employers should only receive medical information about employees in aggregate form that does not disclose the identity of specific employees.)*
- **Productivity changes**—Productivity may include missed days of work, time away from work tasks, etc. Gauging an improvement in productivity will yield information regarding your program's impact on your employees' well-being.

How Can You Evaluate Your Wellness Program?

The strategies below can be used to assess your wellness program:

- Obtain program registration sheets to see who is attending wellness events and how popular different events are to your employees.
- Conduct participation surveys during and after wellness program efforts.
- Collect and track data such as productivity, claims costs, biometric measurements and employee satisfaction throughout your program.

When Should You Evaluate Your Program?

Consider the following timeframes when assessing your workplace wellness program:

- On an ongoing basis for participation in wellness events and employee satisfaction surveys for wellness efforts
- On an annual basis for personal health assessments, health risk assessments and wellness interest surveys
- On a biannual basis for productivity audits

For more information on how to calculate your ROI, contact Employers Select Insurance Services today.

Enhancing the Return on Your Wellness Investment

According to the Wellness Council of America (WELCOA), the majority of health care costs are spent treating preventable chronic conditions. Depending on the health of your employees, this can add up to huge costs for you and your workers. Targeting and helping prevent chronic conditions among your workforce can significantly reduce your health care costs.

As with any major business initiative, the driving factor in developing a wellness program is attaining a strong return on investment (ROI). If your program is successful, your employees will be healthier and will have fewer medical claims. In addition, if you are self-insured, dollars saved from your wellness program can improve your bottom line. If self-insurance is not an option for your organization, you can inform your insurance company of your wellness efforts in an attempt to negotiate a lower premium.

In addition to rising health care costs, absenteeism and presenteeism also affect employer profits. Employees are generally physically absent from work due to stress, illness, family obligations or personal issues. Presenteeism refers to employees who show up to work but cannot fully focus on their tasks due to being sick, sleep-deprived or distracted by personal problems. Wellness programs can address these issues by helping to lower stress, prevent illness and increase employee morale.

If you know how much you are spending on health care, you can estimate how much you are spending on absenteeism and presenteeism using the following calculations:

- Absenteeism: $0.2 \times$ your annual health care cost
- Presenteeism: $1.8 \times$ your annual health care cost

What Yields The Best ROI?

There are many strategies that you can implement to increase the ROI of your wellness programs.

Use Your Insurance Plan to its Fullest

Your insurance plan is required to provide free preventive care benefits for members, spouses and dependents, such as cancer screenings, Pap smears, mammograms, annual physicals and routine immunizations. These benefits cost employees nothing out of pocket and can help catch conditions early and prevent future costly claims.

To encourage employees to seek preventive care, send age-appropriate screening reminders, provide vaccination sign-ups for employees and have outside vendors come on-site to provide screenings. When communicating with employees, keep messages positive and constructive by reinforcing how preventive

care can improve their health and lower future medical bills.

Create a Targeted Plan

Identify the biggest problem areas among your employees. Do you have a lot of smokers? Are a lot of employees struggling with obesity? Choose the areas with the highest prevalence rates to create your initial wellness program. Keep in mind that you can always add more initiatives later, once your program has launched.

Ask employees what programs would benefit them the most. Would they like access to on-site fitness facilities, or would they prefer discount programs for local gyms? Do they want more education on healthy eating and exercising? Tailor your program to fit your employees' needs, and they'll be more likely to participate.

Make Workplace Modifications and New Policies

Implement changes in your workplace to promote healthy living, such as a "Take the Stairs" program, offering healthier vending machine choices or starting a walking group during lunch. If you plan annual company outings, consider adding a fitness component, such as a 5K run or walk or a company softball game.

Communicate Benefits to Your Employees

Instead of emphasizing how your wellness initiatives will benefit the organization, highlight the benefits for your employees. Send out positive messages such as "You will feel better," "You'll have more energy," or "You'll lower your future health care costs."

Utilize Community Resources

Make the most of community resources from nonprofit organizations, your county health department, the chamber of commerce, local health care providers and your city government. These organizations can provide resources for workplace wellness events, and some will even provide wellness grants to promote their services.

Support and Evaluate Your Program

In order to have an effective wellness program, you need to make an effort to sustain and support it. You should have a team responsible for managing the program to ensure wellness efforts remain a priority. ROI generally does not occur until two to three years into the program, so it is important to remind upper management of that in order to maintain their buy-in.

Periodically evaluate your wellness program. Survey employees to see if they're satisfied and identify areas for improvement. Look for ways to increase participation or to further the initiatives you've put in place.

Use the tips above to increase your wellness program's ROI. For more information on calculating ROI, contact Employers Select Insurance Services.

Sample Evaluation Tool and Measures

Use the wellness evaluation log below to determine the success of your workplace wellness program.

Sample Process Objectives	2015	2016	Change
Number of employees enrolled and participating (participation rates):	200	220	↑10%
Company wellness website hits:	10,620	22,000	↑107%
Observation or counts (employees walking during lunch, etc.):	60	75	↑ 25%
Participant satisfaction (via surveys, focus groups, interviews, etc.):	72%	80%	↑ 8%
Policy or environmental changes or tracking—compare a list of policy or environmental changes from the initial site assessment with a follow-up at one year, two years, etc.	10 in place	15 in place	↑ 50%
Sample Outcome Objectives	2015	2016	Change
Pre- and post-test surveys—measure changes in attitude, knowledge, current eating habits and physical activity from the initial assessment to the completion of a specified program or campaign.	2 in place	8 in place	↑ 300%
Quizzes—test employee knowledge on various health and wellness topics.	78%	85%	↑ 7%
Vending items being chosen (arrange with vendor to track selections):	25% are healthy choices	35% are healthy choices	↑ 10%
Cafeteria menu options:	35% are healthy choices	70% are healthy choices	↑ 35%

<p>Health indicators and reduced risk factors—compare company aggregate screening measures, such as blood pressure, cholesterol, body mass index (BMI), etc. before and after the program or campaign.</p>	<p>BP = 140/100 Cholesterol = 225 BMI = 30%</p>	<p>BP = 130/90 Cholesterol= 212 BMI = 29%</p>	<p>↓ BP ↓ 6% ↓ 1%</p>
<p>Corporate costs and return on investment—the expense, or what it costs to run your wellness program, can be easy to quantify. However, savings from reduced health care claims or absenteeism can be harder to calculate. Work with HR to determine what can be measured and then set a “baseline” figure to compare against later.</p>	<p>Sick days = 662 Health care claims = \$864,000</p>	<p>Sick days = 604 Health care claims = \$789,000</p>	<p>↓ 9% ↓ 58 days ↓ 9% ↓ \$75,000</p>

Workplace Wellness Assessment Checklist

Use the checklist below to assess your workplace as well as to identify wellness program strengths and areas that need improvement.

#	Wellness Component	Yes	In Process	No	Potential Priority	Comments
General						
1	Do you have support from key stakeholders such as senior leadership, HR managers, safety officers, etc.?					
2	Do you currently have a policy outlining the requirements and functions of a comprehensive workplace wellness program?					
3	Do you have a committee that meets at least once a month to oversee your workplace wellness program?					
4	Do you have a workplace wellness plan in place that addresses the purpose, nature, duration, resources required and expected results of your program?					
5	Does your new employee orientation include an explanation of workplace wellness programs, and are new hires given copies of any physical activity, nutrition and tobacco use policies?					

#	Wellness Component	Yes	In Process	No	Potential Priority	Comments
6	Does the worksite offer educational programs for health areas such as physical activity, nutrition and tobacco cessation?					
7	Do you encourage employee participation in wellness programs? The following are ways to promote participation: <ul style="list-style-type: none"> • Information at orientation • Fliers or bulletin boards • Letters mailed to employees • Announcements at meetings • Employee newsletter articles • Incentive or reward programs • Public recognition • Health insurance discounts • Sponsor employee sports teams 					
8	Do you provide health counseling or other support mechanisms to modify behaviors?					
9	Do you offer adequate health care coverage for employees and their families for the prevention of and management of chronic disease?					
10	Is there a budget for employee health promotion that includes funds for programs or a portion of a salary for a coordinator?					
General areas totals (number of "yes," "in process" and "no" items)						

#	Wellness Component	Yes	In Process	No	Potential Priority	Comments
Physical Activity						
11	Does your company culture discourage sedentary behavior, such as watching TV on breaks and sitting for long periods of time?					
12	Do you provide flexible scheduling so employees can make time for exercise?					
13	Are employees provided with breaks during working hours and encouraged to be active during those breaks?					
14	Does the company map out on-site or nearby walking trails?					
15	Does the company encourage employees to map their own biking or walking routes to and from work?					
16	Does the company allow for walk-and-talk meetings instead of sit-down meetings to encourage activity?					
17	Do you provide exercise messages and information to employees?					
18	Do you provide prompts to promote physical activity near stairwells or elevators?					
19	Do you provide bike racks in safe and convenient locations?					
20	Do you provide showers or changing facilities?					

#	Wellness Component	Yes	In Process	No	Potential Priority	Comments
21	Do you provide outdoor exercise areas, playing fields or walking trails for employee use?					
22	Do you provide or support a broad range of competitive and non-competitive physical activities that help develop the skills needed to participate in physical activities?					
23	Do you offer company-sponsored fitness programs or clubs for employees other than at an exercise facility?					
24	Do you provide free, discounted or employer subsidized memberships to fitness centers?					
25	Do you offer incentive-based programs to encourage activity (e.g., pedometer walking campaigns)?					
26	Do you provide on-site physical activity classes such as aerobics, kickboxing, yoga, etc.?					
27	Do you provide an on-site exercise facility?					
28	Do you provide incentives for engaging in physical activity (e.g., merchandise, coupons or cash)?					
29	Can employees use the worksite's indoor or outdoor physical activity facilities outside of work hours?					
30	Do you provide on-site childcare coverage to facilitate physical activity participation?					

Activity area totals (number of "yes," "in process" and "no" items)

#	Wellness Component	Yes	In Process	No	Potential Priority	Comments
Nutrition						
31	Do you send healthy eating messages to employees (via email, messages, bulletin boards, etc.)?					
32	Do you promote the consumption of fruits and vegetables in catering and cafeteria policies through motivational signs, posters, etc.?					
33	Do you provide protected time and dedicated space away from the work area for breaks and lunch?					
34	Do you offer appealing, low-cost, healthy food options, such as fruits and vegetables in the vending machines, snack bars and break rooms?					
35	Do you promote healthy choices by increasing the number of healthy options that are available? Do you use competitive pricing to make healthy choices more economical?					
36	Does your on-site cafeteria follow healthy cooking practices?					
37	Does your on-site cafeteria set nutritional standards that align with the Dietary Guidelines for Americans?					
38	Do you label food to show appropriate serving size and calories, and provide employees with food models, pictures or portable food scales for weighing portion sizes?					
39	Do you offer healthy food options at meetings and company events?					

#	Wellness Component	Yes	In Process	No	Potential Priority	Comments
40	Do you make water available throughout the day?					
41	Do you make kitchen equipment (refrigerators, microwaves, stoves, etc.) available to employees for food storage and cooking?					
42	Do you offer locally grown fruits and vegetables on-site?					
43	Do you provide on-site gardening?					
44	Do you provide interactive food opportunities, such as taste-testing, food preparation skills and peer-to-peer modeling?					
45	Do you have workplace policies and programs that promote breast-feeding?					
46	Do you provide an appropriate place for breast-feeding or pumping?					
47	Do you provide lactation education programs?					
48	Do you provide incentives for participation in nutrition and weight management activities?					
49	Do you include the employees' family members in campaigns promoting fruit and vegetable consumption?					
Nutrition area totals (number of "yes," "in process" and "no" items)						
Health Screening and Disease Prevention and Management						
50	Do you offer health risk assessments?					
51	Do you offer easy access to free or reasonably priced health screenings?					
Screening area totals (number of "yes," "in process" and "no" items)						

#	Wellness Component	Yes	In Process	No	Potential Priority	Comments
Tobacco Use						
52	Do you prohibit tobacco use anywhere on your property?					
53	Do you post prompts or posters to support your no tobacco use policy?					
54	Do you promote the Tobacco Quit Line (800-QUIT-NOW)?					
55	Do you support participation in smoking cessation activities during work hours (flex time)?					
56	Do you provide counseling through an individual, group or telephone counseling program on-site?					
57	Do you provide individual, group or telephone counseling sponsored through your health plan?					
58	Are smoking cessation medications covered through your health plan?					
Tobacco area totals (number of "yes," "in process" and "no" items)						
Cardiac Emergency Response Plan						
59	Do you have a written plan for emergency response to cardiac events?					
60	Do you provide emergency training in cardiopulmonary resuscitation (CPR) and/or automated external defibrillators (AEDs) for response to cardiac events?					
Cardiac response totals (number of "yes," "in process" and "no" items)						

Worksite Scorecard (Totals of all categories)	Yes	In Process	No	Potential Priority	Comments
General (10)					
Physical Activity (29)					
Nutrition (19)					
Health Screening and Disease Prevention (2)					
Tobacco Use (7)					
Cardiac Emergency Response Plan (2)					
Worksite Total (60)					

Evaluation

Evaluating your workplace wellness program can provide you with the information you need to measure whether your employees' attitudes, behaviors and health indicators have improved as a result of your program. This information can then help you make any necessary changes to your wellness program.

Types of Evaluation

Use the following evaluation methods to gauge the success of your workplace wellness program:

- Participation levels—The number of staff enrolled and participating will demonstrate employee interest in the program and how well it is supported.
- Program registration sheets—Similar to analyzing participation levels, these logs capture program information that can be compared from year to year.
- Pre- and post-test surveys—These surveys can measure changes in attitude, knowledge, and current eating and physical activity habits from the initial assessment to the completion of a specified program or campaign. In addition to surveys, you can ask employees to fill out self-reported behavior-change surveys, in which they indicate how they went from being an uninvolved employee to a motivated participant of the program.
- Quiz employee knowledge and skills pre- and post-participation.
- Measure the popularity of healthier vending machine options.
- Use health risk assessments (HRAs) to measure health indicators (blood pressure, cholesterol, BMI, weight, etc.) and risk factors (obesity, high blood pressure, tobacco use, etc.) before and after the program. Make sure to be aware of legal concerns surrounding HRAs before implementing this type of program.
- Measure turnover and recruitment since the implementation of your wellness program. Employees typically view companies with wellness programs as a better place to work.
- Compare health care claims data over time. Look for changes in the number and type of claims (hospitalizations, outpatient visits, etc.). Also track measures such as preventive care utilization and prevalence and cost of chronic diseases.
- Measure your corporate costs and return on investment (ROI). What a program costs to implement and run should be easy to quantify. Compare these costs to your savings from things like reduced health care claims and absenteeism in order to calculate your ROI.

Evaluation Schedule

Periodically evaluating your wellness program allows you to tailor your wellness initiatives to best meet the needs of your employees:

- **Frequently:** Evaluate participation using registration records and participant satisfaction surveys on an ongoing basis.
- **Annually:** Conduct personal health assessments, health risk assessments and health screenings once a year.
- **Biennially:** Conduct a modified claims analysis and health and productivity audit every two years. This information represents large data sets that do not change frequently but are important to measuring your program's success.

Need more information about evaluating your wellness program? Contact Employers Select Insurance Services today.

Appendix A: Employee Evaluation Form

Thank you for your interest in Sample Client's workplace wellness program! To make sure our program is effectively serving our employees, we would appreciate your feedback on the following questions.

1. How did you hear about Sample Client's workplace wellness program?

- Word of mouth
- Poster
- Intranet post
- Email
- Other: _____

2. Please rate the following aspects of Sample Client's workplace wellness program:

	5 (Strongly Agree)	4	3	2	1 (Strongly Disagree)
The information presented was helpful.	<input type="checkbox"/>				
The program was what I expected.	<input type="checkbox"/>				
The handouts and materials were useful.	<input type="checkbox"/>				
The program length was sufficient.	<input type="checkbox"/>				
I plan on using the information I received to live a healthier lifestyle.	<input type="checkbox"/>				

2. How could we improve Sample Client's workplace wellness program?

3. What new wellness activities or programs would you like to see offered in the future?

4. Would you participate in Sample Client's workplace wellness program again?

Yes No – If no, why not? _____

Your feedback is important to us. Thank you for taking the time to complete this survey!

Appendix B: Needs and Interest Survey

Dear Sample Client employees:

The purpose of this survey is to obtain your input for Sample Client's new workplace wellness program. Sample Client would like to provide you with tools and resources to lead a healthier life.

The survey includes questions on your needs, interests and other important information to determine what types of wellness programs to offer and when to offer them. The completion of this survey is completely voluntary and answers will remain anonymous.

Thank you for your participation and support!

Tobacco Use

Please select the statement that best describes your current tobacco use.

- I don't smoke.
- I smoke and I'm not thinking about quitting.
- I'm thinking about quitting someday, but not right now.
- I want to quit within the next month or two, and want to know more about quitting.
- I just quit smoking, and I am going through withdrawal.
- I quit smoking, and I want to learn more about how to never smoke again.

Allergies

1. Do you have allergies? Yes No
2. If yes, what kind of allergies? Seasonal Food Other: _____
3. What is your current method of treatment: Over-the-counter Prescription
4. Would you like to learn more about allergies? Yes No

Nutrition

1. Please select the statement that best describes your current intake of fruits and vegetables. A serving is a ½ cup or one medium piece of most fresh or frozen fruits and vegetables, 6 ounces of 100% juice or ¼ cup of dried fruits or vegetables.

- I don't eat fruits and vegetables regularly, and I don't plan to start in the near future.
- I don't eat fruits and vegetables regularly, but I've been thinking about starting.
- I eat some fruits and vegetables each day (total of two servings or less).
- I've been eating fruits and vegetables every day (total of three or more servings) for the past one to six months.
- I've been eating five or more servings of fruits and vegetables every day for seven months or longer.

2. Please select the statement that best describes your current intake of low-fat foods.

- I don't cook, eat or purchase low-fat foods now, and I don't plan to start in the near future.
- I don't cook, eat or purchase low-fat foods regularly, but I've been thinking about starting.
- I cook, eat or purchase low-fat foods one to two times a day.
- I've been cooking, eating or purchasing low-fat foods every day for the past one to six months.
- I've been cooking, eating or purchasing low-fat foods every day for seven months or longer.

3. Please select the statement that best describes your current intake of whole grain foods. The serving size for whole grains is 1 ounce (for example, one slice of bread, 1 ounce of cereal, ½ cup of cooked rice or pasta).

- I don't cook, eat or purchase whole grain foods now, and I don't plan to start in the near future.
- I don't cook, eat or purchase whole grain foods regularly, but I've been thinking about starting.
- I cook, eat or purchase whole grain foods three to four times a week.
- I've been cooking, eating or purchasing whole grain foods every day for the past one to six months.
- I've been cooking, eating or purchasing at least three servings of whole grain foods every day for seven months or longer.

Physical Activity

Select the statement that best describes your current level of physical activity. When considering time spent being active, count any time you are active for at least 10 minutes at a time. In other words, if you have three 10-minute "bouts" of activity in a day, record that as 30 minutes in a day. "Vigorous" exercise includes activities like running, fast cycling, aerobics classes, swimming laps, dancing, tennis and racquetball.

1. These types of activities make you sweat and feel out of breath. "Moderate" exercise includes activities such as brisk walking, gardening, slow cycling or hard work around the house.

- I don't exercise or walk regularly now, and I don't plan to start in the near future.
- I don't exercise or walk regularly, but I've been thinking about starting.

I do moderate or vigorous physical activities for at least 30 minutes on some days, but fewer than five days a week.

I've been doing moderate or vigorous physical activities for at least 30 minutes a day, five or more days a week, and I have been doing it for the past one to six months.

I've been doing moderate or vigorous physical activities for at least 30 minutes a day, five or more days a week, and I have been doing it for seven months or longer.

Preventive Health Screenings

Please indicate whether you have had the following preventive screenings in the *past 12 months*:

	Yes	No	N/A
Blood pressure check			
Blood sugar check			
Cholesterol check			
Cervical cancer screening			
Colon/rectal exam			
Mammogram			
Obesity screening and counseling			
Prostate exam			
Tobacco use screening			

Program Interests

Please rate your interest in the following workplace wellness programs:

	Very Low	Low	Neutral	High	Very High
Educational Programs					
Back safety					
Cancer prevention					
Heart disease prevention					
Stroke prevention					
Cholesterol reduction					
Home safety					
Substance abuse					
Headache prevention and					

treatment					
Cold and flu prevention and treatment					
Automobile safety					
Accident prevention and home safety					
Managing chronic health conditions (diabetes, hypertension, etc.)					
Managing chronic pain (neck or shoulder injuries, back injuries, etc.)					
Employee Assistance Programs					
Mental health counseling					
Financial management					
Job stress management					
Marriage counseling					
Parenting skills					
Fitness Programs					
Corporate fitness membership rates					
Walking programs					
On-site exercise equipment					
Workplace recreation (e.g., softball, basketball and volleyball)					
Attending regular presentations on physical activity topics					
Receiving regular physical activity tips via email					
Point-of-decision prompts to encourage activity (e.g., stair and elevator signs)					
Immunization Programs					
Flu shots					
Tetanus shots					

Hepatitis B vaccine					
Nutrition Education Programs					
Healthy cooking (meals and snacks)					
Healthy eating (do's and don'ts)					
Weight management programs					
On-site vending machines with healthy choices					
Attending regular presentations on nutrition topics					
Receiving regular healthy eating tips via email					
Getting information on existing food or diet groups in the area					
Recipes and healthy meal ideas					
Point-of-decision prompts to encourage healthy eating					
Biometric Screening Programs					
Blood pressure checks					
Blood sugar (diabetes)					
Cholesterol levels					
Body mass index (BMI)					
Workplace Changes					
Review healthy food options for the cafeteria and vending machines; healthy food options labeled					
Include nutrition information on food choices for meetings and conferences					
Not scheduling meetings on a specific day or time to allow open time for wellness activities					
Other Programs					

Smoking cessation program					
Stress reduction program					
Self-care (Learn medical treatments or remedies that you can try at home)					
Time management program					
Visiting on-site nurse					
Provide preventive wellness screenings (e.g., blood pressure, cholesterol and diabetes)					
Provide health risk assessments					

Please indicate how likely you would be to participate in wellness programs during the following times:

	Extremely Likely	Somewhat Likely	Likely	Somewhat Unlikely	Extremely Unlikely
Before work					
During lunch at work					
After work					

Please list any suggestions you may have for Sample Client’s wellness program.

Demographic Information (optional)

1. What is your age? _____
2. What is your sex? Male Female
3. Are you married? Yes No
4. Do you have children living at home? Yes No

Your feedback is important to us. Thank you for participating!

