

WELLNESS AT WORK

Your health is important wherever you go. And now that many people are spending most of their day sitting at a desk or inside an office, implementing health programs inside the workplace has become a vital piece of a healthy lifestyle. Chronic Disease at Work Chronic diseases such as depression and hypertension can lead to a decline in the overall health of employees in a workplace, contribute to an increase in health-related expenses for employers and employees, and lead to lower productivity and/or days of work missed. Many businesses have realized the benefits of health promotion, and to curb the costs of rising health care offer workplace health programs to their employees. Ideally, the office should be a place protecting the safety and wellbeing of employees while providing them with opportunities for better long-term health.

In a study published January 2014 in CDC's Preventing Chronic Disease, Bonauto and colleagues looked at data from 37,626 employees in Washington State and found that the overall incidence of obesity among workers was 24.6%. The authors also note that obesity rates varied by job type. For instance, only 11.6% of those in health-diagnosing occupations, for example doctors, dentists, and veterinarians, were obese. On the other hand, 38.6% of truck drivers, who spend most of their days sitting, were obese. The authors of this study acknowledge the importance of physical activities and their availability at the workplace in preventing obesity.

Although chronic diseases like obesity are among the most common and costly of all health problems, adopting healthy lifestyles can help prevent them. A workplace health program aimed at keeping employees healthy is a key long-term human asset management strategy. What is a Workplace Health Program? A workplace health program is a health promotion activity or organization-wide policy designed to support healthy behaviors and improve health outcomes while at work. These programs consist of activities such as health education and coaching, weight management programs, medical screenings, on-site fitness programs, and more. Workplace health programs also include policies intended to facilitate employee health, including allowing time for exercise, providing on-site kitchens and eating areas, offering healthful food options in vending machines, holding "walk and talk" meetings, and offering financial and other incentives for participation. Effective workplace programs, policies, and environments that are health-focused and worker-centered have the potential to significantly benefit employers, employees, their families, and communities.

Need a Workplace Health Program at Your Office?

Ask your employer if they offer a wellness or health promotion program. If not, suggest implementing one at your office. If you are an employer looking to start a program of your own, read the CDC's Worksite Health ScoreCard and other materials for recommendations on implementing a health promotion program at your workplace.

References 1. Bonauto DK, Lu D, Fan ZJ. Obesity Prevalence by Occupation in Washington State, Behavioral Risk Factor Surveillance System . *Prev Chronic Dis* 2014;11:130219. DOI.. 2. Gerteis J, Izrael D, Deitz D, LeRoy L, Ricciardi R, Miller T, Basu J. Multiple Chronic Conditions Chartbook. [PDF - 10.62 MB] AHRQ Publications No, Q14-0038. Rockville, MD: Agency for Healthcare Research and Quality; 2014. Accessed November 18, 2014.

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More Information

Eighty-six percent of all health care spending in 2010 was for people with one or more chronic medical conditions. A number of studies published last year in *Preventing Chronic Disease* discuss wellness at work and the importance of expanding health promotion into the workplace. Read these articles for more information:

- Promoting Prevention Through the Affordable Care Act: Workplace Wellness
- Reducing Occupational Sitting Time and Improving Worker Health: The Take-a-Stand Project, 2011
- Perceived Stress, Behavior, and Body Mass Index Among Adults Participating in a Worksite Obesity Prevention Program, Seattle, 2005–2007

Additional Resources

- Total Worker Health
- Leading by Example: The Value of Worksite Health Promotion to Small- and Medium-sized Employers CDC Workplace Health Resources Quick List
- CDC Workplace Health Promotion

Do Workplace Wellness Programs Save Employers Money?

By Suzanne Ball , August 2, 2016

Takeaway: Workplace wellness program can save employers money in the right circumstances.

Can a wellness program actually reduce the heavy burden of medical care costs in your company? It depends. First, a little background. With healthcare costs continuing to soar, companies are seeking ways to reduce expenses from hefty insurance premiums, absenteeism, and low productivity. Investing in a wellness program can provide surprising benefits beyond lower healthcare costs, including increased job satisfaction and decreased voluntary attrition. It can even be a recruiting tool.

The Start of Workplace Wellness Workplace wellness programs have been around since the late 1970s when corporations began to provide onsite workout facilities for their top executives. Boeing took a bold step in 1984 when it became the largest U.S. company to ban smoking in the workplace. Today, wellness programs are commonplace. A RAND Corporation study tells us that 85% of U.S. companies with 1,000 employees or more offer some kind of wellness program. A metaanalysis of research literature done by three Harvard professors found that overall medical costs decline \$3.27 for every dollar spent on wellness programs and costs from absenteeism fall about \$2.73 for each dollar. What is a Wellness Program What exactly is a wellness program? There is no standard definition or set of standards. Each employer determines what its company wellness program means and how it will function. Leonard Berry, a professor at the Mays Business School at Texas A&M University, offers this definition: "An organized, employersponsored program that is designed to support employees (and sometimes, their families) as they adopt and sustain behaviors that reduce health risks, improve quality of life, enhance personal effectiveness, and benefit the organization's bottom line." The spectrum of wellness programs is broad. A company can declare it has a wellness program by simply distributing a Health Assessment Questionnaire that asks about an employee's body mass index (BMI) or habits such as smoking, exercising, or diet. Or, as a step up, the company can distribute selfhelp information about healthy lifestyles and how to find local resources. Another option to maximize outcomes is for the company to make a longterm investment in its employees by offering onsite activities such as smoking cessation and weightloss programs, yoga classes, and stress.

Wellness Program Savings Examples

Here are some companies who are considered to have outstanding wellness program models: Johnson & Johnson's program has reduced the number of employees who smoke by 67% since 1995. Savings on health care costs is \$250 million over ten years. For every dollar spent on the wellness program, the return was \$2.71. When MD Anderson Cancer Center added a workers' compensation and injury care unit to its workplace wellness program in 2001, the result was an 80% drop in lost work days and a 64% decline in modified duty days within six years—a \$1.5 million savings. Bonus: workers' comp insurance premiums were reduced by 50%. Citibank Health Management Program has reported a savings of about \$4.50 in medical costs for every dollar spent on its program.

Requirements of a Successful Wellness Program

By now, you may be convinced that your company should implement a wellness program. Or perhaps you already have a wellness initiative, but it's not meeting corporate goals. There are no strict rules about what to include or how to run a program. One thing is certain; putting up posters about how to stop smoking or why exercise is important will not be enough. Dr. Berry and his colleagues examined successful wellness programs and found some common themes:

1. Leaders are involved too. Participation in a wellness program is always voluntary, but when employees see their leaders on a treadmill and attending workshops on healthy eating. Managers and supervisors can include a health goal as part of their department's strategy.
2. Keep the wellness program on the radar. Long after the initial launch, employee health should remain a priority. Just as a garden requires time and tending after planting before harvest, the wellness program needs patience and attention in order to yield results. Monthly topics, an annual Wellness Day, regular "Lunch & Learn" presentations remind everyone that the wellness program is here to stay.
3. Make the offering relevant. A wellness program includes more than physical aspects. Look to other important issues, such as depression, caregiver stress, or even financial fears. When employees complete a Health Risk Assessment (HRA), the company can offer specific information on the things that are most relevant. Also, make the services high quality to demonstrate that employees are the most valuable asset.
4. Eliminate the barriers. Making the wellness program accessible to everyone is one of the keys to success. The onsite workout facilities should be open during nonbusiness hours and on weekends. The cafeteria should serve healthy food. Use online sources to deliver information. Include screenings, such as cholesterol and blood sugar, at an annual Health Fair or during the year. Invite fire and police departments to come and talk about safety in the home and community.
5. Communication. Keep in mind that people prefer to receive information in different ways. Every company has a unique culture and employee diversity. Not everyone can access email updates, or have high level reading skills. Posters, flyers, videos, podcasts...use methods that correspond with the company's demographics. Keep communication fresh and forthcoming; everyone should look forward to the next announcements. What about offering incentives? While not necessary, many companies like to reinforce healthy behaviors. Discounts on insurance premiums, cash rewards, and even public acknowledgement can motivate employees to participate in a wellness program. The focus is on reinforcing positive habits, not punishing those that are negative or unhealthy.

Benefits of Wellness Programs Beyond Monetary Savings

If all this seems like a lot of effort, consider other benefits beyond lower medical expenditures:

Improved productivity: When employees come to work feeling sick or stressed, they can't work effectively. In fact, low productivity can actually cost a company more than twice the expense of absenteeism.

Better morale: A strong wellness program can make employees feel appreciated. They become proud of their company and want to do their best. The result is a reduction in turnover.

Job candidates often seek a company with a robust wellness program. It indicates a company culture that values its employees and is willing to invest in their health and wellbeing. Outsourcing for Help

Many corporations choose to outsource their wellness programs to companies that specialize in designing and implementing a made-to-order program. The costs of maintaining an inhouse staff, as well as the necessary resources and supplies, can be more than handing the project to a wellness company. A quick Internet search will bring up a list of wellness companies in your area. These sites usually provide an "ROI Calculator" to help estimate the health care savings by establishing a workplace wellness program.

Summary

Let's return to the question: Can a wellness program actually reduce the heavy burden of medical care in your company? It depends...on whether your organization can commit to the long-term investment of developing a program that matches the culture and then keeping it front and center for all employees. Give it time, reward healthy practices, and your company will join those who have succeeded both in saving money and in building a better workplace.

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More companies offer financial wellness programs

Robert Powell, Special to USA TODAY 6:45 a.m. EDT September 27, 2014

Financially stressed-out workers aren't good for businesses. Yes, employees who bring their money worries tend to be less productive and less engaged, and even raise employer health care costs. And so, it is with good reason that employers are now adding "financial wellness" program to their menu of employee benefits. For one, companies that offer this sort of benefit could save \$3 for each dollar they spend, according to a recent Consumer Financial Protection Bureau (CFPB) report. What's more, financial wellness programs can reduce absenteeism, as well as disability and workers' compensation costs. That's because poor financial management causes stress, which sets the stage for medical problems, the CFPB said in its report. And if all that wasn't reason enough, good financial wellness programs reduce borrowing from retirement savings and help participants achieve stability, the report said. (Read Financial Wellness at Work. (<http://www.consumerfinance.gov/reports/financial-wellness-at-work/>)) To be sure, most employers don't offer financial wellness programs. But three-quarters of about 400 large companies surveyed by Aon Hewitt survey say they're planning to focus more on financial wellness this year. And that means this sort of program could be coming to an employer near you.

But what are financial wellness program? How do they work? And should you take advantage of such plans if offered one in your workplace? For the answers to those and other questions, we turned to Liz Davidson, the CEO and founder of Financial Finesse, an El Segundo, Calif., based provider of financial education programs. Below are her responses to our questions. What is a financial wellness program? I want to define financial wellness, since the term is commonly misused by financial services firms selling financial products or services, managing assets or even providing advice.

Financial wellness, from an employees' perspective, is a state of financial well-being, where they have:

- minimal financial stress;
- a strong financial foundation (little or no debt, an emergency savings fund and are living below their means);
- and a plan they are following that puts them on track to meet future financial goals.

From the standpoint of employers who are offering financial wellness programs as an additional employee benefit, the programs must meet the following criteria to qualify as a true financial wellness program:

1. Delivered by an unbiased financial education company that is focused on changing employees' financial habits and behaviors, and helping them make informed financial decisions and create strong financial plans. Pairing this with an advice component can make for a comprehensive program, but solely having financial representatives sell employees insurance, mutual funds, or manage their assets is not a financial wellness benefit.
2. Holistic and comprehensive, meaning that it covers all aspects of financial planning, from serious debt issues to advanced estate planning and wealth protection, so the program can help all employees in a

workforce, not just those who fall into a certain demographic. Also, the program should integrate all employer benefits and providers so it is a seamless program from an employee perspective.

3. Personalized and employee focused so that the programs start with the employees' financial issues and provide guidance around their specific needs, rather than attempting to simply educate them on financial terms or specific financial services. Personalized financial wellness programs are tremendously successful at driving behavioral change because they provide direct guidance tailored to the person's individual needs, as opposed to a "one-size-fits-all approach."

4. This may be the most important thing (after an unbiased financial education company): These programs must be a process, not an event. Employers would never expect employees to work out once or eat their vegetables for a week and immediately improve their health. Same thing with finances. Financial wellness programs, by nature, provide multiple channels and ongoing access to financial coaching so that employees have the support and accountability they need to not only make one-time changes, but ultimately develop financial habits and behaviors that become part of their lifestyles.

What's the purpose of such a program and what features would a good program have?

The purpose of a program is two-fold: From an employer perspective, a financial wellness program can provide lower employee turnover, lower healthcare costs as a result of less financial stress taking a toll on employees, and lower absenteeism to name a few. Read Actual Results from Company's Financial Wellness Program (<http://www.financialfinesse.com/wp-content/uploads/2014/07/ROI-Case-Study-08012013.pdf>) to view a return on investment (ROI) study on stress and health care changes as a result of financial wellness programs. One thing that bears mentioning is that these programs significantly impact employees' retirement preparedness, which is good for the employee and the employer. Employees who work past normal retirement age should do so because they want to, not because they have to.

From an employee perspective, it can lead to higher satisfaction and better knowledge of their employer benefits, less physical illness due to lower stress, higher productivity at work and, of course, financial security. A good program would be established as a core employee benefit and is customized based on employee needs and learning styles, taught by experienced Certified Financial Planners®, and maintain a completely unbiased approach. By assessing employees' vulnerabilities, strengths and weaknesses through a financial wellness assessment, it provides an employer with the ability to customize the program topics based on employees' needs through a learning style that resonates best for them (in a variety of different mediums such as online, one-on-one, workshop, webcast and the like). There is no one-size-fits-all approach to a wellness program, so tailoring the program to the employees ensures the highest utilization and participation rates, and a greater overall satisfaction with the benefit itself. Maintaining an unbiased approach to the education builds employee trust with the benefit, as he or she initially might be skeptical of "being sold" or concerned that the educator might have a hidden agenda. It ensures pure guidance over advice, while also empowering the employees to make the best educated decisions for themselves based on their unique situations. Lastly, a good financial wellness program would be comprehensive, integrating all employer benefits and providers so it's a seamless and holistic program from an employee perspective.

What advice would you give to employees who are just now being introduced to a financial wellness program? Become familiarized with the benefit and what it can offer you. Do the educators have their

Certified Financial Planner® designation? Are they unbiased and are they there to truly educate vs. advice? Use it as an ongoing resource throughout your career to help you make financial decisions, and maximize your benefits and investment decisions. Employers that provide this program to their employees as a free benefit truly care about their workforce and their well-being. It can be a truly life-changing opportunity to take ownership of your financial situation, regardless of what life stage you are in. Any other thoughts? Employers often include this as a free benefit to employees, so employees should take advantage of it as much as possible provided the program meets the criteria of being a true financial wellness program designed to help them develop the financial habits and behaviors they need to become financially secure.

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<http://usat.ly/1piSBpz>

Wellness Programs Healthy Despite Cutbacks

Work place health initiatives are one area where CEOs are not willing to make cuts. From: Inc.com | April 6, 2009 By: Kelly Faircloth Despite the struggle to contain costs, one human resources offering is proving resistant to cutbacks: company wellness programs. Traditional health benefits cover employees who fall ill. But workplace wellness programs are aimed at preventative care—they encourage workers to adopt healthier behaviors so they don't get sick in the first place. Efforts typically focus on two areas: education, which can include classes or screenings and company support for better behaviors, such as smoking cessations programs, healthier cafeteria offerings, and bike racks. A recent survey by New York-based human resources firm Buck Consulting found establishing a corporate culture promoting healthy lifestyle choices was a priority for 87 percent of respondents, and 65 percent reported they currently have moderate or extensive wellness programs. Nineteen percent were expecting to increase their wellness budgets, while 59 percent predicted spending would stay the same. Among those bracing for company-wide cuts, 78 percent didn't think wellness would be harder hit than other departments.

"A lot of these programs in the past got cut, but now times have changed and companies are recognizing this is a longer-term investment," said Barry Hall, a Buck principal in the area of global wellness. Dr. Terry Schaack, Medical Director of the California Health and Longevity Institute, which offers training for executives whose companies are developing wellness programs, agreed businesses have accepted these programs as important in recent years. "Ten years ago, you had to do some convincing that this would save the corporation money overall, but you no longer have to do that—they know it's true," he said. "Now the real question is, can your program accomplish these transformations?" As healthcare costs continue to skyrocket, these initiatives are looking increasingly attractive as a way to control long-term costs. Lifestyle changes can reduce the risk of diseases like diabetes and heart disease, and so companies are turning to wellness programs as a way to cut healthcare spending before it becomes necessary. Companies are also interested in the programs as a way to boost productivity.

"If you feel better, you're more productive, and if you can get more productive days from people, it's better for the company," Dr. Schaack said.

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