

# Corporate Health & Wellness

by Brian Hazelgren

## Create a Culture of Well-Being

Forward thinking, innovative companies create a culture of “You matter to us.” The best leaders exude confidence and a feeling of how they will lead their team to success. Top leaders today are also conscience of the people that matter most in the growth of their companies with a few key thoughts: Manage healthcare costs. Win the war for talent. Retain top employees. Maximize performance and productivity. Most effective leaders today feel that it's time to move past wellness and engage their employees in what matters most to them — their well-being.

To create a culture of well-being, leaders must ACTIVATE their entire employee base, FOCUS on key lifestyle behaviors and TARGET chronic conditions. Find a solution that offers a progressive path to accommodate whether you are ready to walk, jog or run toward maximum levels of well-being. However, all this must be captured in a simple solution that does not cost an exorbitant amount of capital, yet delivers high value. There are programs that deliver just that.



## The Rising Cost of Healthcare is Crushing American Businesses

High healthcare costs continue to be of concern to American businesses. In 2015, the average annual premiums for employer-sponsored health insurance are \$6,251 for single coverage and \$17,545 for family coverage. Since 2000, average premiums for family coverage have increased 114%. It is estimated that the total healthcare cost of the nation will reach 20% of GDP by 2019.

Much of the higher cost has been transferred to employees. Since 2005, workers' contributions to premiums have gone up 47%. As of 2015, the average employee is financially responsible for 19% of their individual insurance premium (\$1,188/year), and 30% (or \$5,264/year) of their family's premiums. - up 67% since 2010. In addition, employees pay increasingly higher co-pays at the doctor's office and higher deductibles for hospital services. (Sources: Kaiser Foundation; Health Research & Educational Trust; National Small Business Association;)

Beyond health insurance premiums, employers report additional health-care related spending to the tune of \$458 per month (\$5,496/year), per employee.

The average employee has at least 2 risks linked to increased healthcare costs, decreased productivity, and increased absenteeism. Together, these health risks could cost the average employer an additional \$9,000 yearly. This shows the real potential for savings from a well-designed wellness program, which can cut these risks in half or even eliminate them.

WHAT IS NOT TAKING ACTION  
costing you?

As a result of this trend, both companies and employees seem to be conscience of, and more highly motivated to keep healthcare costs as low as possible.

With an effective wellness program you can also benefit from improved productivity (the average economic impact of health risks on productivity is \$2,000 per year per employee), decreased worker's compensation claims, decreased employee turnover (studies show a 20-30% decrease), and improved employee morale.

Plus, employees are happier, less likely to develop serious disease, and more likely to live longer. (The average potential increase in longevity is 4.5 years per employee).

## How Much Should A Wellness Program Cost?

This question was asked of Dee Edington, a highly respected wellness program ROI expert, at the annual University of Michigan Corporate Health Management conference. His response: “About \$400-\$600 per employee, if you expect good savings and a positive ROI.” He further commented that while “medical care is expensive, wellness care is free” and showed how companies that invest adequately in their wellness programs save at least 3 times their investment in health-related costs.

But keep in mind that the more you invest, the greater the results – and savings – you can expect. The actual costs depend upon many factors:

- Will the program be run in-house or by a contract vendor?
- How extensive will follow-up interventions be?
- Will you include health coaching (shown to be very effective in getting people to change)?
- What health screening tests will be conducted, and which ones are mobile - where they show up to the workplace for added convenience?
- What kind of incentives will be provided?

- How will you distribute the cost?

The full cost of the wellness program doesn't need to be carried entirely by the company. While the employer carries the primary cost of the program, the employee can often share expenses on interventions or classes, such as paying half of the enrollment fee for a weight loss class – either up front, or upon receipt of documentation of regular attendance. In addition, some insurance carriers will cover a portion of health screening expenses and other wellness program costs.



### Health & Wellness Program Services

There are a few areas of focus that should be considered for an effective well-being program to take affect and be worth the investment.

- Ancillary Services
  - Toxicology testing
  - DNA testing
  - Heart Disease Screening
  - Compounding Pharmaceuticals
  - Sleep Apnea
  - Simple Blood Tests
- Diet, Exercise, and Healthy Living Coaching
- Behavioral Health Assistance/Programs
- Wellness Management - Nurse Practitioner's/Physicians Assistant's onsite
- Mobile and Onsite Testing/Screening
- Discounts on Food, Recreation, Products
- Healthy Living Events
- An attitude from leadership of "You matter to us!"

### Behavioral Health

Data from the Substance abuse and Mental Health Administration shows more than 41 million (18%) of American adults had some form of mental illness, and nearly 20 million (11%) had an addiction in 2011.

*Behavioral health disorders cripple America's workforce as the leading cause of disability.* Nearly 9 million have a mental illness that greatly affects their day-to-day living, and 10.8 million full-time adult workers have an addiction.

Despite this heavy burden on the economy, treatment of behavioral health disorders is a low priority. More than one in three adults with a serious mental illness, and 90 percent of adults with addictions - 98 percent receive no treatment. Less than one-third of those treated receive care considered minimally adequate. (Source: National Council for Behavioral Health).

When this reaches out further to the military veteran community - and to athletes who have suffered head injuries, the causes of Post Traumatic Stress Disorder (PTSD), and Traumatic Brain Injury (TBI) become exacerbated. As employers, we need to come to a consensus that behavioral health disorders are not just hurting our employees, it is hurting productivity and effectiveness, which in turn harms the business. If the business is harmed, then we have to raise our prices, and we know the net result of that...it effects the consumers who buy our products and services. Interestingly enough, we are all consumers.

### Programs to Consider/Benefits

First and foremost, whatever you plan on spending for a wellness program, make sure you are able to save at least 3X your investment.

You can accomplish this by implementing and updating a wellness program that provides value to your employees. From alternative health insurance, fully



stocked kitchens, free mental health counseling, and domestic partner benefits, to on-site fitness centers, unlimited vacation days, ping-pong tournaments, bring in programs that take a proactive approach to tests

and screenings and offer those onsite.

Redefining office culture and proving that working hard and finding balance aren't mutually exclusive. Workplaces that are truly committed to helping their employees staying healthy and happy, will promote healthy options both in and out of the workplace. Business leaders must provide a proactive approach to health and wellness by making healthy choices accessible and easy. Here are a few ideas...

- Brings in a sense of teamwork creating a ripple effect that extends back to the community, too.
- Offer big discounts on supplements, organic facial, skin and hair products.
- Cover 80%-100% of the employees' (and dependents') health insurance costs, and also

include Toxicology testing, DNA swab testing to see how effective their medications are, Blood work offered in a mobile lab, Heart Disease Screening for four high-risk areas - also in a mobile lab. Big discounts on pharmaceuticals, and Sleep Apnea tests.



improvement program and work directly with the employees. As an extension of the benefits or wellness team, onsite health coordinators create and promote a culture of well-being by scheduling, promoting, developing and implementing health and well-being support programs and activities at the worksite.

- Offer Unlimited free phone counseling when an issue arises in their personal or professional life.
- Encourage employee bonding with a fun company picnic; and Provide Annual Wellness Fairs.
- “Epic Odyssey” trips where workers can travel together and explore new cultures. That team spirit translates to various sporting, gaming, and philanthropic groups.
- Healthy equals happy, and with that in mind, offer employees free training classes and on-site fitness centers.
- Company-sponsored fitness challenges, and endurance event reimbursements.
- Vending machines with healthy options.
- Bike to work reimbursement program.
- Access to trained nurses who can answer questions on everything from claims issues to chronic illness.
- “Ask A Friendly Professional” hotline. Provide a program that allows employees to video-chat with nurse practitioners, physicians assistants 24/7 to obtain a quick diagnosis.
- Expert Medical Opinion, which enables employees to get a free second opinion from a Clinic Specialist at no cost. These same NP’s and PA’s can perform personal risk assessments to determine current medical problems and also encourage healthy lifestyle changes.
- Provide a full-time onsite health promotion specialist to be the point person for a well-being
- improvement program and work directly with the employees. As an extension of the benefits or wellness team, onsite health coordinators create and promote a culture of well-being by scheduling, promoting, developing and implementing health and well-being support programs and activities at the worksite.
- Offer inexpensive gym memberships to employees, their spouses, adult children, and even company retirees.
- Healthy Rewards Program where employees who complete certain activities, like signing up for a gym or getting a flu shot, have lower medical contributions.
- Include on-site gyms (whenever feasible), health education classes, and color-coded choices in the cafeteria to encourage more plant-based eating.
- Offer quarterly entertainment on campus.
- Company matches employee donations to charities up to \$5,000, but you don’t have to cough up cash to have an impact: The company can also donate \$15 for every hour an employee volunteers time.
- Domestic partners are included in health care coverage, adoption fees are reimbursed, child care and elder care resources are available, and parental leave includes both partners.
- Offer on-site fitness centers/classes for fitting in midday workouts and several health resources available by phone.
- The company’s “Tobacco Quitline” gives individual counseling over the phone, and the “Ask A Friendly Professional” hotline is a 24/7 medical resource staffed by nurses ready to assess and give advice on health matters.
- Offer complimentary services (laundry, car wash, dry cleaning, bike repair, haircuts, massages).
- Fitness Fridays where employees bond over games like dodgeball, ping pong, air hockey.
- A holistic approach to health, evidenced by adding meditation rooms in every building on the company’s campus as well as various work options, including Flexible User Shared Environments.
- “Healthy Choice” program to have employees health assessed, and receive an individualized wellness plan with goals and strategies.

- The company sponsors running and walking groups, and daily yoga.



- During periodic volunteer days, employees work with a veterans service organization on a Rebuilding Together program for veterans.

- Give the athletic-minded traveler tips for how to continue making healthy decisions on the road.

- Develop an online program specifically designed to help employees who struggle to find time to exercise and think about nutrition. On-site physical therapy, guided meditation, and fitness centers.

- Give the \$400 to put toward the cost of deductibles, coinsurance, and prescriptions, and coverage including enhanced career management for specific health topics from pregnancy to cancer.

- Host farmers markets where employees can purchase local, organic produce.

- After six years, employees are eligible for paid six-week sabbaticals.

- Place nutritional information next to all options available in the cafeteria. Employees participate in monthly Lunch & Learns on wellness topics.

- Workers can purchase and bring home healthy prepared meals as part of the company's "Let's Do Dinner" program.

- Host a number of support groups for those raising a child with disabilities, grieving a loss, caring for elders, missing a loved one in the military, dealing with substance abuse, etc.

- Offer employees free training classes and on-site fitness centers, company-sponsored fitness challenges, and endurance event reimbursements.

- Partner with manufacturers to offer big discounts on footwear and other athletic/workout gear.

- Medicine balls are commonly tossed around during brainstorming sessions, and treadmill desks are available should an employee want a break from their usual setup of sitting or standing desks.

- Strength-training equipment laid out to encourage a quickie eight-minute workout in the time it would take to do a Starbucks run.

- Or, a FitBit race where departments/offices are pitted against each other to see who could gain the most steps.

- Encourage meeting, mingling, and munching down on healthy foods.

- Consider a "Fun Room," fully outfitted with arcade games, music, bean bags, a hammock, and even a guitar. That company fun translates to fitness and nutrition, too.

- Ping-pong tables and a basketball hoop encourages employees to jump into pick-up games, and running and hiking clubs get people moving outside office walls.

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