

**MOVE
MORE,
SAVE
MORE**

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Introduction

“I wish I would have done this sooner for my employees and most importantly, my business.”

This was from one of my previous personal training clients back in Youngstown, OH. Years ago, I signed up a potential client for some personal training and nutritional services at a gym I worked for. At the time, I didn't know he was the owner of a national company. I didn't know he was going to sign up all of his top executives and sales performers after he started to see results. I never would have guessed that this member would go on to start his own onsite corporate wellness program for his employees.

That's the moment when I said to myself “Why don't I fill this need for employers”?

When he started his own onsite corporate wellness program, I completely shifted my state of mind from personal training to onsite corporate wellness.

Unfortunately, not all business owners, human resource professionals, and other wellness advocates share this same vision for their company and employees.

Well...

It's time to start embracing this vision for your company or you could be left by the wayside when young top talent is weighing the pros and cons of choosing which company they want to work for.

After years and years of peer-reviewed research and statistical analysis, the jury is in.

Workplace wellness works.

The numbers are impossible to refute.

This booklet and the resources provided summarize the most current research available.

Factor in the research showing that the Millennial generation, one of the largest populations ever to move into the workforce, expect quality wellness programs as evidence of management concern and commitment and you have more than enough evidence to support moving forward with well-designed programs.

But this doesn't mean you just put a gym onsite at the workplace or offer slightly healthier foods in the vending machines and expect this incoming workforce to call that a "wellness program".

You will need to commit more. You will need to offer incentives and programs that set you apart from your competition.

For example, offering onsite wellness has shown to decrease absenteeism and stress.

Who doesn't want that for their business or employees?

Next, you have ROI (return on investment). Within any given company, if a service, product line or project doesn't show a clear ROI, it is most likely that initiative will be short-lived. Correct?

Now, imagine ANY investment, personal or business-related, that showed a true 3:1 return (meaning that you or the company will earn three dollars for every one invested*).

Wouldn't you think anyone involved would be "all in"?

Well, not always so.

Why?

Because nothing happens overnight.

In most cases, upfront cash invested in wellness programming may take 12, 18 or even 24 months or more to show a true return. This is much longer than most CFOs, CEOs or business owners are willing to tolerate.

Hence why not all companies are willing to commit.

Yes, there are certainly some "soft numbers" associated with wellness programs.

Hence the 'morale' portion of our subtitle.

The danger is to get fixated there. At the end of the day, our purpose is to save you time, energy and most importantly money, when it comes to designing and implementing wellness programs in your business.

This points to the 'boost profits' wording in the subtitle.

Think of this information as a 'litmus test' to be passed before initiating any wellness program. Thereby saving you the pain of trying to reinvent the wheel.

Odyssey Fitness is committed to your success!

Your friend and coach,

Ethan Painter

Acknowledgements

Excerpts from “Lies & Myths About Corporate Wellness” by Greg Justice, MA are used in this book. Greg has been at the forefront of corporate wellness in the United States since before the term was coined.

I also want to recognize all the trainers, speakers and associated health professionals who are making it their mission to improve the health of employees...one company at a time

Overcoming Lies, Myths, And Objections

As you know, your most valuable asset is your work force.
To get the most out of your business, you **MUST**
maximize productivity.

In a nutshell, the healthier your employees are, the more and better work they can do for you, and the better their quality of life will be.

Happy employees create healthy companies.

The recognition of this truism has led to a business practice generally known as “corporate wellness.” But the world of corporate wellness is rife with common myths, misperceptions, and outright lies regarding programs that encourage and promote wellness – so much so that many companies are hesitant to put a program in place at all.

This book will dispel the myths and lies, teach you to separate fact from fiction, and most importantly, provide you with critical guidelines for developing and managing your own successful corporate wellness program so you can maximize your investment in the human resources that make or break your

business.

Overcoming Lies, Myths, And Objections

In fact, let's begin by identifying the most common lies and myths that, in reality, are simply the most common objections from business owners, upper management, and even employees themselves.

Many of these objections are the result of outdated thinking. A multitude of studies has verified the efficacy of wellness programming. Often, the measurable financial benefits of wellness programming are not realized for extended periods of time – typically 1-2 years –which can give rise to grave financial concerns and the misconception that wellness programs are simply cash drains, since many companies judge profitability on a quarterly basis. More on this in later chapters.

Here are the most common objections to wellness programs:

1. Health care costs are going up, and there is nothing we can do about it.
2. What my employees do on their own time is none of my business.
3. People get sick. It's out of their control.
4. It's too expensive. My company is too small to afford a wellness program.
5. It takes too much time.

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6. Corporate wellness is a touchy-feely new age thing without any solid benefit.
7. We don't have the facilities for exercise.
8. My employees won't participate.
9. It's too difficult to measure how (or if) a program is working.

I'm sure you've heard at least a few of these statements from business colleagues. But what's the real truth of the matter?

Let's tackle these statements one at a time:

1. Health care costs are going up, and there is nothing we can do about it.

Health care costs are rising, but a sound corporate wellness program gives you an opportunity to minimize the effects on your business. There are many factors that contribute to increasing health care and health insurance costs. Many of them are beyond your control. But what is within your control is utilization – the frequency and level of expenses associated with the use of health care insurance benefits.

Overcoming Lies, Myths, And Objections

The healthier your group is, the better insurance rates you will enjoy. This also applies to your workers' compensation costs. The fewer injuries your staff incurs, the less expensive your workers' compensation insurance will be. Savings from workers' compensation and health insurance costs for healthy workers can range from 10% to 30% compared to others in your industry whose employees are less healthy.

2. What my employees do on their own time is none of my business.

Although this may sound like an appropriate separation of personal and professional life, think about the benefits to both the individual and your business. If an employee arrives at work reeking of alcohol after a night of partying, is that none of your business? Even if he or she is not actually intoxicated, you might have concerns about his or her ability to function, as well as concerns about his or her influence on other staff. Sending the employee home for the day (generally without pay) is not an uncommon response to this behavior. Repeat the activity two or three times in a month, and you may suspect that the employee has a substance abuse problem. Is it your business yet?

What an employee does on personal time does impact behavior in the workplace. An employee's lifestyle definitely impacts insurance, benefits, workers' compensation costs, and productivity. The reality is that employers historically do not view wellness and lifestyle behavior as impacting profits and productivity. This book will change that.

3. People get sick. It's out of their control.

Many illnesses are a result of lifestyle choices. Diseases such as cancer, stroke, heart disease, lung disease, and diabetes do not always occur wholly by way of bad luck. They can often develop due to chronic neglect or abuse of the body. Note that six of the top seven causes of death in the U.S. have lifestyle-related causes. The one exception is automobile accidents. Whether it's the common cold, repetitive stress injuries, or more serious diseases, a person's wellness is usually a result of lifestyle choices.

4. It's too expensive. My company is too small to afford a wellness program.

Wellness programs can be surprisingly inexpensive and cost-effective. The returns in reduced costs are the tip of the iceberg. Healthy employees increase productivity, focus, and energy, and having a wellness program in place creates loyalty and camaraderie from a work force that appreciates the employer's concern and support. This leads to reduced turnover, which is yet another cost savings. An employer with even a handful of employees will benefit from these advantages.

Overcoming Lies, Myths, And Objections

5. It takes too much time.

Management involvement is a must for a wellness program to be successful. However, this need not be a time-consuming endeavor. Vendors are available to take care of all program details, from setting up and running a program to measuring the results. As for employee time commitment, much of what employees can do to participate is done outside of working hours. If you're inclined to allow extra time in the work day for your employees to exercise, so much the better. But if you cannot spare the time during the work day, they can exercise during lunch or after work with quick, effective 30-minute workout regimens.

6. Corporate wellness is a touchy-feely new age thing without any solid benefit.

Wellness programs have been studied and documented for more than 20 years now. When properly implemented, and when management is committed to their success, the benefits of these programs are well-documented and irrefutable.

7. We don't have the facilities for exercise.

You don't need a gym – or any complex exercise equipment – to have room to exercise. Workouts can be conducted in small areas (with body weight for resistance) and be amazingly effective.

8. My employees won't participate.

Some employees won't. Many, however, are already interested in becoming more fit. Others will benefit from a bit of education on the matter and are quite willing to participate in a program that's convenient, easy to understand, and encouraged by their employer. Combined with the incentive of a reduced health insurance premium (and any other incentives you may use to sweeten the pot), you'll have more participation than you may have imagined.

9. It's too difficult to measure how (or if) a program is working.

When you set up your wellness program, you can (and should) determine what you want to achieve. What *are* your goals? Productivity metrics, health care cost reduction, and reduced on-the-job injuries will provide statistical evidence of the program's effectiveness over time.

Throughout this book, you will learn the whys and how-tos of effective wellness programs, and I'll explode the myths and correct the misconceptions. You'll come to understand the importance of being committed to your employees' wellness and how to go about making sure your efforts pay off !

CHAPTER 2

Wellness By the Numbers and the ROI Issue

The importance of wellness

American employers lose more than **\$300 billion** in productivity annually due to illness, absenteeism, and sub-par performance (sometimes known as “presenteeism”).

How much did YOU lose last year?

For every dollar an employer spends on salaries and wages, they spend a minimum of 10 cents on health insurance and workers’ compensation costs. This is above and beyond the unforeseen and often unrecognized costs noted above.

Why is wellness important in the corporate environment? Why should employers be concerned about their employees’ wellness?

Wellness By The Numbers And The ROI Issue

- The average employee misses 8.4 days annually due to illness or injury, totaling more than \$63 billion in lost productivity nationwide.
- An employee with a serious or chronic condition (diabetes, lung disease, heart disease, cancer, etc.) misses 72 days annually, and often functions at diminished capacity when present.
- Nationwide, more than 2.5 billion work days are reduced or lost completely every year.

So you have employees who get sick. Everyone gets sick from time to time, right?

Maybe yes, maybe no.

Even the common cold is sometimes at the mercy of a person's immune system function, so if your employees are in stellar health, they may not miss a single day or even feel under the weather for years at a time. Which would you rather have?

Wellness in the workplace has many benefits, and employers who have tracked (and contributed to) their employees' wellness have enjoyed increased productivity, decreased health care and workers' compensation costs, increased employee loyalty, and higher morale.

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Benefits of Wellness in the Workplace

Although good health and vitality benefit the employee in every aspect of life, they also profoundly benefit the employer as well. Just as investing in your employees' training provides you with a better, more valuable resource, investing in their health will provide you with a more effective and consistently available resource.

The costs associated with unhealthy employees are staggering.

Soft costs such as absenteeism and reduced productivity from presenteeism are estimated at four to seven times the amount employers pay in health insurance premiums and workers' compensation premiums combined!

If you're a large enough employer that you self-insure these exposures, your soft costs could be an even greater multiple (based on the theory that your direct costs are less than your commercial insurance premiums would be).

As mentioned earlier, most causes of death are far more controllable or preventable than many people realize. In the chart below, we can see these percentages. Accidents account for only a small portion of overall mortality. Six of the top seven causes can be directly impacted through exercise, diet, and educational intervention.

Wellness By The Numbers And The ROI Issue

Top 7 Causes Of Death:

Disease	Percentage of Deaths
Heart Disease	28.5%
Cancer	22.8%
Stroke	6.7%
Respiratory disease	5.1%
Accidents	4.4%
Diabetes	3%
Flu and pneumonia	2.7%

Although we say that accidents are the exception to the lifestyle disease mortality percentages, even some of the accidental deaths could surely be prevented by behaviors such as wearing seat belts, not driving while impaired, and taking other similar precautions.

If you evaluate your work force, you will no doubt find a significant percentage of employees who suffer from (or are at risk for) one or more of these diseases. And while they may not succumb to disease while under your employ, chances are that their work will be negatively impacted by struggles related to illness.

Between the time employees spend at the doctor's office, the time

they spend out sick, and the time they are working at less than full speed, ***you are losing an average of \$2,000 to \$2,800 per employee per year due to illnesses.*** And these numbers don't even include the health care costs or workers' compensation costs incurred due to illness.

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The ROI Argument

Let's face it: one of the first things any HR manager, C-Suite executive, or business owner wants to know is how much it will cost.

In many cases, the financials can render the initial conversation about implementing a wellness program a non-starter.

It may be difficult to reconcile the following blatant contradiction:

Wellness programs have been *PROVEN* to work – yet a huge percentage of executives at all levels believe any money spent on wellness programming is wasted.

Dr. Steve Aldana, CEO of Wellsteps and one of the foremost experts on the effective implementation of corporate wellness programs, has published and presented more than 75 papers on the subject. In a recent article, he presented this summary:

“Among the 22 different studies that looked at wellness programs and health care costs, the average return on investment was 3.27. This means that for every dollar that was spent on the program the company saved \$3.27 because of reduced health care costs.”

He goes on to say, “Anyone who still thinks wellness programs don't improve health is choosing to completely ignore hundreds of peer-reviewed scientific research papers that say otherwise.”

Wellness By The Numbers And The ROI Issue

Imagine that a company was contemplating a project, considering an acquisition, or planning a product launch, knowing ahead of time that the return would be \$3.27 for every dollar spent on that effort.

How quickly do you think a decision would be made in favor of moving forward?

Of course, it would be approved immediately and most likely fast-tracked. But when it comes to wellness, the same enthusiasm is lacking.

Why?

The answer often lies in timing.

For many companies, any initiative that does not show a positive return within a year's time – or often, within the first quarter—is considered a failure and quickly scrapped.

By this definition, corporate wellness is not an attractive investment.

The returns cited above can take two or more years to manifest. Short-term “band-aid approaches” are therefore doomed to failure and reinforce the concept that wellness doesn't work.

Truly effective programs must be inclusive, consistent, and essentially *all-in*.

Only then will companies see the savings exceed the cost of the programs as a result of employee participation.

CHAPTER 3

Developing Trends in the Wellness World

Before delving into which programs are working in the industry and what trends to look for in the world of incentives and health care itself, it may be appropriate to list some of the common wellness-specific programs that appear to have minimal or waning impact.

Here are some examples:

- The ubiquitous gym membership contribution: This is arguably the most common perk in corporate wellness. This stipend, often around the \$150 mark annually, goes directly toward the employee's gym membership.

While some employees make regular use of this perk, there is a problem. The people using these gym memberships are NOT the high-risk or even medium-risk employees company wellness programs and employers are trying to reach. You are essentially preaching to the choir. The users of this perk are already

fitness-minded.

Developing Trends in the Wellness World

Given that only about 16% of the total population in the U.S. has a gym membership, it is highly unlikely this well-intended perk has motivated an individual employee to suddenly join a gym if he or she has never been inclined to do so previously.

- The dreaded weight room circuit: Not every company has the space available for a fitness center. Unfortunately, the ones who do often fall into a common trap.

Once space has been allocated for a fitness center, the next step usually involves filling the space with large-footprint machines, such as an old-school Nautilus-style circuit. These machines see little use, come with no formal instruction (such as an on-site fitness professional), and are generally only used by those who are already familiar with their operation. Because of this, you face the same problem as with the gym membership incentive: the only users are already fitness-minded.

Today's fitness centers that see the greatest use are largely devoid of machines, are outfitted for much more inclusive functional training, and are staffed by certified professionals—ideally, a Certified Corporate Fitness Specialist through an organization such as NCFI.

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- One-off Lunch-and-Learns: While having an impactful, experienced speaker can certainly be effective, the impact of a stand-alone lunch-and-learn event can wane quickly with the passage of a few days or weeks.

The solution?

A lunch-and-learn followed by a series of related presentations, or better yet, an ongoing workshop on the topic.

We will detail this in the section on sample programs, but briefly, this entails an initial presentation or kick-off event, which is then followed up by a six-week series to reinforce the subject material.

Only then can an employer be certain the initial enthusiasm is driven home and long-term behavior impacted.

What's Working Now – Incentives and Trends

According to a recent MetLife survey, more than 57% of large employers (500 or more employees) and 16% of small employers offer some form of wellness program.

These programs generally include smoking cessation and weight loss assistance, and 80% of these employers also provide financial incentives, such as reduction in the employee's contribution to health insurance premiums.

Developing Trends in the Wellness World

Employee Participation

A 2008 study by Maritz, an employee motivation consultant, indicates that 16% of employees participate in a wellness program activity at least once a week with no incentive to do so. If an incentive is provided for obtaining certain goals, that number jumps up to 23%. The study also shows that these participating employees are more loyal to and engaged with their employer, and they miss significantly less work than their non-participating co-workers.

It is clear that incentives are a big part of the success of any wellness program.

Here are some examples of incentives being used regularly:

- Contributions from the employer to the employee's HSA account for completion of a certain education program (such as the ongoing workshops mentioned above), consistent attendance at in-house fitness classes, etc.
- According to HUB International's "2017 Workplace Wellness Trends," to account for generational differences, it is crucial to survey employees regarding which benefits they would like to see. HUB writes:

"Millennial employees may be more attracted to companies with student loan repayment programs, while baby boomers may place more value on long-term care options.

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Looking for a low-budget perk? Bring concierge services to your employees that remove barriers and increase productivity. For instance, you could offer discount programs, on-site services and amenities, and/or elder/child care support.”

Let’s take a look at trends in the programming industry that are common now:

- ✓ Anything to do with stress reduction. This issue has been called the #1 killer of productivity in the business world today.

Common ways to address this are meditation training, on-site yoga instruction, and formal stress reduction workshops.

- ✓ Functional Training: This has been mentioned already. Functional training is the primary method used in the corporate setting by group fitness classes. This method is very inclusive because it allows a qualified instructor to accommodate all fitness levels. Therefore, beginners will not be intimidated, as they might be with the formation of a hard-core running club or even an obstacle course training scenario like Spartan Races.

Developing Trends in the Wellness World

- ✓ Online Portals: Technology has allowed wellness companies to provide 24-hour access to a wealth of support and instruction to every employee in a cost-effective manner.

There are drawbacks, however. Online portals can lack the personal interaction so crucial for higher-risk employees; the loss of human interaction is often the price of convenience.

Online portals are all the rage now with a multitude of wellness providers building business models around employee dashboards. However, these access points should be paired with regular on-site support and reinforcement by certified professionals for peak effectiveness.

For example, nutritional coaching is, not surprisingly, a popular topic. Having recipes, meal plans, and ideas for behavioral changes delivered online is convenient for both the provider and the employee. However, on-site reinforcement through face-to-face interaction results in a higher compliance rate and more engaged participants.

CHAPTER 4

How Do Corporate Wellness Programs Work?

Wellness programs run the gamut – as do success rates. The most casual and inexpensive programs may include only online information and the occasional newsletter.

More common programs include HRAs (health risk assessments), annual health fairs, and newsletters. They may also offer online support for diet management or motivational tips for fitness.

The most robust and successful programs combine all of these elements and add, among other things, employee assistance programs, nutritional counseling, one-on-one coaching, on-site exercise programs, online support for exercising and nutrition,

preventive care incentives, and incentives for desired behaviors.
The possibilities are endless.

How Do Corporate Wellness Programs Work?

It is recommended that wellness program administrators refer to this checklist to assure this ideal starting point is achieved.

✓ *Management commitment:* All successful wellness programs include involvement and commitment by management from the top down. If your work force sees their wellness program as a “do as I say, not as I do” offering from management, they won’t be inclined to take advantage of it. Not only must management commit to the importance of the wellness program, a good proportion of executives, managers, and supervisors must lead by example and participate in the program themselves.

✓ *Identification of risk factors:* This identification can be achieved through HRAs, physicals, surveys, or any number of methodologies. The identification will generally remain private between the employee and whoever or whatever gathers the data. The employer is not privy to this information.

✓ *Recommendations to reduce risk factors:* These recommendations may be generalized, or they may be customized to the employee if they are arrived at through online systems or consultation with a health care provider.

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✓ *Biometric screening:* Some programs augment a health risk assessment with a basic health profile that includes body mass index, blood pressure, cholesterol levels, glucose levels, and other measurements.

Having these numbers available, combined with more business-centered figures such as productivity, disability claims, and insurance utilization is often the primary method of verifying the efficacy of company wellness programs as a whole.

✓ *Solid research and planning:* You must understand your employees and their needs and propensities to choose a program that offers appropriate services and solutions for them. You must also research available programs to ensure you are selecting one that provides the flexibility, cost-effectiveness, and resources you and your employees need.

✓ *Employee buy-in and participation:* This may seem painfully obvious, but it can be easily overlooked. Employees must understand the program, why it is necessary, how it will benefit them, and how to use it. You must find ways to motivate them to use the program and reward them for reaching certain goals.

✓ *Collaborative team support:* People accept change more readily if they feel they have contributed to the decision-making that drives it.

How Do Corporate Wellness Programs Work?

Your program will enjoy a more effective launch and more acceptance up front if trusted employee leaders – not always managers or supervisors, but employees to whom others naturally look up – participate in the research, planning, and development phases of the wellness program.

✓ *Expert vendor support:* Some health insurance companies offer wellness programs, generally of a very limited variety. If you're going to take the next step and go beyond the minimal program your health insurance company may offer, you will want a vendor with expertise and good support systems that dovetail with your main objectives.

The optimal vendor should understand change implementation, corporate behavioral management, fitness, motivation, nutrition, health assessment protocols, confidentiality regulations, and a host of other disciplines. Again, an organization focused solely on the needs of the corporate wellness world, such as NCFI, can be a key resource.

✓ *Goals and incentives.* To ensure a successful change in behaviors and the resultant health-related statistics, employees should be given (or should establish for themselves) goals that are beneficial and realistic.

The goal can be to lose a certain number of pounds, reduce cholesterol, reduce blood pressure, and so on.

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Incentives can be offered for reaching the goal, or if the goal is not shared with the employer for privacy reasons, an incentive can be given for the employee taking the actions that would generally lead to reaching the goal.

✓ *Multiple touch points.* It's important that information, services, and support for the program be made available to employees at times and in ways that are convenient for them.

1. If you have an employee who would like to seek nutritional assistance online at 9 p.m., it is helpful to have a program with an interactive nutritional guide available on the web site.
2. If you have employees who prefer to read hard copy, printed materials should be available.
3. Hotlines for consultation with a health care provider for those who like to speak with someone should also be available.
4. Online videos for education or exercise can be helpful to employees who are on the road or do most of their participation at home during off hours.
5. Face-to-face support for nutritional counseling or exercise/fitness coaching can be invaluable in keeping employees engaged, educated, and accountable.

✓ *Updates & Modifications:* In addition to program

changes needed to improve utilization or outcomes, there will often be new modalities, services, or activities available that you will want to consider.

How Do Corporate Wellness Programs Work?

If a program is getting stale and participation is declining, you must consider offering new activities and/or services. You will want to do periodic surveys of participants and nonparticipants alike to either gauge their experience in the program or determine where their point of resistance lies.

What is the relationship between wellness programs and your health insurance company?

Some programs are offered by health insurance companies. Others are provided by unrelated vendors. Sometimes health insurance companies work with outside vendors to deliver certain services.

If your health insurance company doesn't provide a wellness program of any kind, you will want to discuss potential future reductions in premiums with your agent. An insurance company that does not support wellness programs may not be willing to provide a discount. If that is the case, you may want to consider a carrier that is more attentive to your needs and priorities.

If you have a self-insured health plan, your third-party administrator (TPA) may provide services, or they may refer you to qualified vendors. Alternately, you may shop around for a suitable vendor and connect them with your TPA for administration.

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Some workers' compensation companies also offer loss prevention consulting and activities. Injury prevention activities can include stretching at the desk to prevent carpal tunnel and back problems. Training on proper lifting, stress management, ergonomic workstations, and proper posture can all minimize repetitive stress injuries and musculoskeletal injuries.

CHAPTER 5

What To Ask and Metrics That Matter

To guide you in determining what kind of vendor or program will work for you, ask yourself the following questions:

1. What are my main goals in pursuing a wellness program? Should it be employee-based or money-driven?
2. What kind of time and money am I willing to invest in developing and managing this program? Is there a fixed budget?
3. If my employees participate to the fullest, how much time will that take out of their days? What concessions is the company willing to make, if any, during the work day for them to participate in wellness activities? This may include flexible lunch hours, flexible start or stop times to the work day, or offering child care or commute assistance to expand the window during which an

employee can engage in activities.

What to Ask and Metrics That Matter

4. How much on-site, online, or phone support will my employees need to utilize the program?
5. Do I have facilities on-site that allow employees to engage in fitness activities without leaving the office? If not, do I need them, or is there an alternative?
6. Will my employees know a good thing when they see it and take advantage of this program?
7. Will I need my vendor to provide face-to-face support and encouragement for me, my wellness team, and my employees?

Once you have answers to these questions firmly in your mind, you will know what kind of support you need from a vendor and this will help you choose the right one.

From there, the vendor and you will determine the correct type of program for your company, including the services or activities to be offered, the frequency of those services or activities, and even what rewards or incentives might best be offered.

Recommended metrics for determining program success:

➤ Metabolic Syndrome Indicators

Whether you have a self-insured health care program or purchase commercial health care insurance, you will need to be aware of Metabolic Syndrome and its risk factor indicators. This phrase is a recently coined buzzword that essentially means the subject suffers from a combination of enough particular risk factors that he is considered to be teetering on the edge of ill health.

The risk factors include:

- Elevated waist circumference
- Elevated triglycerides
- Reduced HDL (“good cholesterol”)
- Elevated blood pressure
- Elevated fasting glucose

If a person has three of these five factors, he or she is considered to be at elevated risk for cardiovascular disease (heart attack, stroke) and/or Type 2 diabetes.

Since being overweight is commonly associated with high blood pressure and high cholesterol, it is reasonable to assume there is a high percentage of overweight people who will have metabolic syndrome.

What to Ask and Metrics That Matter

In addition to smoking cessation, the American Heart Association recommends weight loss, increased physical activity, and healthy eating habits to manage the risks associated with metabolic syndrome. You can encourage employees to undergo a health screening to determine their risk factors for metabolic syndrome.

After implementation of a wellness program, these screenings can be repeated periodically, and you can enjoy seeing the percentage of at-risk staff reduced over time. The reduction of risk factors will mean fewer incidents of ill health, absenteeism, and medical costs for your staff and your company.

➤ Injury Statistics

If you have a large work force, especially one in an industry prone to injury, such as construction trades, you will have extensive injury data from your workers' compensation carrier (or your third-party administrator, if you're self-insured). After implementation of a wellness program, and controlling for other safety measures or training that may have been implemented in the same time period, you will see that your workers are stronger, healthier, more alert, and better focused, and they are not being injured on the job as often as they used to be.

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➤ Health Care Cost Statistics

You will never know exactly who has what ailment – or whether they are recovering – unless that employee chooses to share the information with you.

However, if your employees participate in screening and utilization of services, both preventive and allopathic, you will know what the big picture looks like in terms of risk factors.

If you purchase commercial insurance, check with your health care insurance company to find out what steps you can take and what programs you can implement that will result in an immediate discount in your premium.

Your health insurance carrier may only discount your premium for certain activities or metrics, but you will gain continued and additional benefits due to your workers' increased focus and vitality, as well as reduced absenteeism and presenteeism.

If you have a self-insured program, you can work with your third party administrator (TPA) to determine the same information. More importantly, once you have chosen a wellness program vendor, they can work with your TPA to coordinate results and program revisions.

For every dollar not spent on health care, you will enjoy a direct return on your investment. You may find that the preventive care expenditures increase a bit as your employees become more interested in their health and wellness. But as we all know, most serious illnesses are significantly less expensive to treat when

they are caught early, before they can cause catastrophic disruption in the employee's life.

What to Ask and Metrics That Matter

➤ **Improved Productivity and Attendance**

Absenteeism, sick days, time off for doctor's appointments, late arrivals, presenteeism, and other indicators of ill health will be greatly reduced after the implementation of an effective program.

These metrics are easy enough to measure if you have been tracking them prior to implementation of your wellness program.

If you did not previously monitor these statistics, you may find it helpful to begin tracking them at the beginning of the program and check them quarterly.

➤ **Increased Camaraderie and Employee Morale**

One of the soft benefits of a successful wellness program is increased esprit de corps in the employee ranks. As your staff participates in wellness activities together and begins to see results, supports one other in their successes, and assists each other with challenges, they create a common ground that otherwise would not exist.

Increased morale is a more difficult outcome to measure than some of the hard benefits mentioned above, but the results often include lower turnover and higher productivity – desirable goals regardless of their measurability.

➤ **Increased Employee Perception of Employer Engagement**

Employees of organizations providing wellness programs routinely cite the program as evidence that the employer cares about their well-being. Because loyalty is a two-way street, a wellness program is an effective way to show your employees that they are important to you, and they tend to return the sentiment.

In general, employers also take into consideration the humanitarian motivation of doing something to improve the lives of their employees.

This is particularly true of the millennial work force, which is known to seek out (and remain with) employers who demonstrate a genuine concern for employees through the implementation of a thorough wellness program.

CHAPTER 6

Qualities of a Perfect Program and Sample Programs

Is there one perfect wellness program that works for every company every time? No, there is not. However, you can create a wellness program that is perfect for *your* company and *your* employees.

This is quite important when selecting a vendor to implement the program. Many larger-scale chain wellness companies have a fixed, inflexible approach that may not plug into your company easily. It is important to be aware of these limitations.

Qualities of a Perfect Program

Here are the attributes your successful program will have:

- **Efficiency**
 - You will see results with an appropriate amount of effort. The program will be designed to meet your needs so that you're not spending money on things you don't utilize or value.
- **Expertise**
 - Your program will be developed by qualified persons. Those providers will provide ongoing oversight to ensure that you are offered the latest technology, safety, and science.
- **Timing**
 - Your program will allow information and resources to be accessed at times that are convenient for you and your employees.
- **Flexibility**
 - Your program will allow services to be utilized and activities to be undertaken at locations that are convenient for you and your employees. This may mean group exercise classes on-site or in a nearby facility or park, and those classes may be before, after, or during work, depending on your facilities.

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- Online training videos, online or face-to-face nutritional counseling, or exercise programming can be used any time of the night or day. Audio training, downloadable assets, and other available systems of delivery will ensure the highest level of flexibility.

- **Effective and Cost-Effective**

- Your program will be effective, cost-effective, and you will see measurable results. Costs will vary based on the services you utilize. Some activities or services may be paid for in part by the employees.

- **Informative**

- Your program will include necessary and helpful information. This includes education of the management team, including all executives from the top down. Employee education regarding the importance of wellness, and the features, services, resources, and activities of the program will also be provided.

- There will be a feedback loop so the wellness team can monitor progress and participation and recommend adjustments or additions to the program.

Sample Programs

Sample Programs

Many of the samples included here come from actual programs in place across the U.S. right now, as reported by NCFI Certified Corporate Fitness Specialists. Some are variations designed to suit various scenarios.

Specific prices and costs have been omitted due to considerable variation in market size, industries, prevailing wage, and other factors.

Program 1

Company ABC – Base Program

- ❖ Quarterly Lunch ‘n Learn
- ❖ Six-week follow-up educational training of the Lunch ‘n Learn topic for reinforcement
- ❖ Twice weekly group exercise class: 11:30 a.m. to 12 noon, Tuesdays and Thursdays
- ❖ Twice-yearly Lifestyle Change Transformation Contests; 4-6 weeks in length, employees win prizes for top point-earners, online reporting feature
- ❖ Monthly or bi-monthly newsletter that includes recipes, nutritional education, motivational articles, etc.
- ❖ Weekly motivational e-mails

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Program 2

Company XYZ – Initial Pilot Program

- ❖ Lifestyle Change Transformation Contest
 - Group fitness classes, 30 minutes, twice weekly
 - Online habit change software access for daily reinforcement and education
 - Online nutrition coaching software access: meal plans, recipes, tracking, etc.
- ❖ Master Trainer kick-off meeting with management to promote participation
- ❖ Company-provided incentive program to promote engagement of employees for the Pilot Program
- ❖ Wrap-up meeting to celebrate gains and determine next-step programs

Program 3

Company D – “Minimalist Program”

- ❖ Monthly on-site presentation on employees’ chosen topics
- ❖ Twice-yearly point-based Lifestyle Change Transformation Contests (usually January and September)
- ❖ Newsletter supporting presentation topics, as well as motivation, nutrition, etc.

Sample Programs

Program 4

Company E – Healthy Eating Lifestyle Program (H.E.L.P.)

- ❖ 12-Week program
- ❖ Weekly accountability meetings
- ❖ Weekly newsletter
- ❖ Private social media group
- ❖ Online nutrition program

Program 5

Company F – a` La Carte, a Way to Start

- ❖ Weekly or monthly event
- ❖ 30 to 45 minutes in length
- ❖ Monthly or bi-monthly newsletter, upcoming event specials, offerings, and announcements

Program 6

Company G – High-risk Employee Coaching Program

This program works best when offered around the same time as biometric screenings.

These were the major considerations:

We wanted to make sure they had a structure that assured their privacy, which in turn, would make them more likely to

participate for a longer period.

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We feel it is important to require a minimum amount of time to participate in the program so as to maximize true long-term change.

Program details:

- ❖ An initial one-on-one phone call or in-person meeting with me (approximately 30 minutes)
 - This would focus on background, goal setting and obtaining some basic biometric numbers (if necessary).
- ❖ A weekly required accountability check-in each Friday
- ❖ Ongoing e-mail support with answers to questions and recommendations provided by me and/or my staff
- ❖ Phone support for more pressing issues which may arise
- ❖ Access to workouts with video explanations and monitoring (optional)
 - These can be tailored to for home, gym, or travel.
- ❖ Nutrition coaching, which can include meal planning, recipes, shopping lists
 - There are many different approaches we use to suit specific lifestyles.
 - Supplement recommendations (optional)

Sample Programs

- ❖ Lifestyle/habit change coaching, which features ongoing efforts to create healthy living patterns, a plan to change and break destructive habits, and encourage daily accountability

Program 7

Company H – Stress Reduction & Emotional Well-being
Presentation (ongoing course)

- ❖ Kick off for the six-week course, which could be conducted during the lunch hour
- ❖ One session per week for six weeks (exact session length to be determined)
- ❖ Book and workbook for each participant (requires some printing costs)
- ❖ Focus on short- and long-term solutions for stress reduction, meditation/breathing techniques, and lifestyle changes to better cope with stress and anxiety
- ❖ Details on the proper introduction of mindfulness in all aspects of life, including nutrition, sleep, sources of stress, etc.

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Program 8

Company I – Nutritional Coaching only

This is an online software-based solution which would work well for those who simply will not work out and prefer to work on their own.

- ❖ Delivers registered dietician-designed meal plans, recipes, and shopping lists
- ❖ Allows users to do weekly exchanges of foods they do not or will not eat
- ❖ Presents a wide variety of meal plan options tailored to individual needs and goals
- ❖ Requires a minimum number of participants to cover hard costs of software access (30 individuals)

Sample Programs

Program 9:

Company J – Walking Challenge

We have an excellent online tracking system so folks can track/report numbers (and other activities) for points. This would work quite similarly to the Transformation Contest, but with a lower cost because the on-site fitness classes would not be required.

- ❖ Actual on-site trainer
- ❖ Team-based or individual-based
- ❖ Online tracking of steps
- ❖ Could easily be rolled into a walking club

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Program 10:

Company K – Hybrid Program

This does not require much of an on-site presence. In addition, there is an increase in engagement because of the e-mail-based access component, compared to the difficulty of engaging employees who will never embrace exercise. It is actually a strong combination of many programs, not just one solution.

Program details:

- ❖ Twelve 45-minute individualized training programs on-site annually. Each can be chosen from various themes, such as workouts on the go, band training, body weight only, interval training, and med-ball madness
- ❖ Three times weekly e-mail program covering topics such as nutrition, workouts with videos, flexibility, injury prevention, mindfulness, and stress reduction
- ❖ Year-round coaching featuring ongoing individual e-mail support

