



Wellness at Work: 3 Keys for Healthier, Happier, and More Productive Employees

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Wellness is making big waves in the way Human Resource leaders care for their employees both in and out of the office. Successful programs bring about positive and lasting change that can benefit a company's workforce and its financial bottom line.

While a dedicated wellness program may have once seemed like a perk provided only by the largest firms or latest startups, today smart organizations of all sizes are realizing that wellness can be a high-impact, cost-effective complement to their benefits offering. And in a competitive talent market, a strong wellness program will help differentiate your value to prospective hires and further demonstrate your organization's commitment to its workforce.

With wellness, however, it can be understandably difficult to know where to start. How can you get key decision makers on board with the investment, and what results can you expect? How can you ensure that a potential partner will help meet your goals? And how can you get employees engaged—and *maintain that engagement moving forward?*

This At-A-Glance Guide shares three key insights for implementing, evaluating, and managing a successful wellness program. By combining a proven program approach with intuitive technology, you can create a culture of wellbeing that resonates with your employees and makes a measurable difference across your organization.

**At-A-Glance Guide from
Empyrean Benefit Solutions**

This At-A-Glance Guide shares three key insights for implementing, evaluating, and managing a successful wellness program:

1. Understand the Real Value of Wellness in the Workplace
2. Engage Employees Right from the Start
3. Bring Technology and Wellness Together for Greater Success



1 | Understand the Real Value of Wellness in the Workplace

In 2017, healthcare coverage premiums rose to nearly \$7,000 for single coverage and \$19,000 for family coverage.¹

This benefit remains one of the most significant investments for employers, as well as one of the most important and influential aspects of employee compensation.

Companies must keep a competitive edge on their benefits offering to meet recruitment and retention goals. However, cost constraints mean HR teams are being increasingly tasked with finding innovative ways to stretch their benefit dollars further.

Many employers have integrated cost-sharing and consumerism into their strategy to help keep high costs in check. Today, over one-fourth of workers participate in a high deductible health plan (HDHP). And over the past five years, HDHP enrollment has risen by 9% while preferred provider organization (PPO) participation has dropped by 8%.¹

Consumer-driven health plans (CDHPs) can be powerful tools for offsetting costs, especially when paired with a savings option such as a health savings account (HSA). However, while cost-sharing can help reduce the financial burdens of providing coverage, it does not tackle the entirety of the challenges facing HR. To get at the root of costly coverage concerns, companies must also consider and adequately address the *wellbeing* of their workforce.

Health issues have far-reaching implications for both employees and their employers. Over 20% of employees say health issues have made work-related challenges difficult to manage, while nearly one-fifth admit that these issues have prevented them from reaching goals at work.²

Healthy employees cost thousands less in healthcare costs, and are less likely to require hospitalization or emergency room visits.⁴

Plus, healthier employees are more productive.⁵



Understand the Real Value of Wellness in the Workplace, *Cont'd.*

In fact, drops in productivity due to absenteeism have resulted in employer losses of nearly \$226 billion, and increased *presenteeism* (employees attending work when sick) has cost companies around \$150 to \$250 billion.³

A strong wellness program provides employees with the guidance, support, and incentives necessary to make lasting lifestyle changes, and enables HR to tackle these frontline issues head-on.

In fact, healthy employees have been shown to cost thousands less in healthcare costs, and are less likely to require hospitalization or emergency room visits, than employees who are in poor health or who are only somewhat healthy.⁴ Plus, healthier employees are more productive at work.⁵

Introducing a wellness focus into your workplace culture can help employees avoid preventable health issues, lowering costs for both you and them, and keep the wheels of your business running smoothly. As employees get healthier and minimize cost stressors from avoidable health concerns, this will also positively impact their financial wellbeing.

The benefits of these types of programs can translate beyond building physical stamina and muscle, extending to even include better sleep and stress management⁶— other important factors that can take their toll on workplace success.

An employer-supported wellness program gives workers the opportunities they need to get fit and take a more proactive, consumeristic approach to their overall health. Top-down encouragement from within your organization will further legitimize and emphasize the importance of these efforts.

Happier, more productive, and more satisfied employees are HR's ultimate goal, and are crucial to the success of every company. The right wellness partner and support will deliver vital pieces to help round out your benefits strategy and meet your goals.

Focusing on wellness can lead to lower costs and increased employee productivity and satisfaction—and organizations that engage in wellness find it easier than ever with a modern approach.



2 | Engage Employees Right from the Start

Alone, it can be difficult to drop unhealthy habits and behaviors, and good habits can prove just as tough to introduce into a routine. Your employees may want to make positive changes to their lifestyle, but may get frustrated when figuring out where to begin.

An employer-supported wellness program can be the catalyst that drives *real* change—but employees must be *engaged* in order to see true success.

What does the word “wellness” bring to mind? Your employees may have many different answers to this question, and it can seem daunting to meet each interpretation separately. However, limiting your wellness program to only a few activities will also limit its effectiveness.

Workplace wellness programs have vastly evolved beyond the basic weight-loss competition or after-work running club. And with up to five generations among your workforce,⁷ your wellness offering must be attractive and accessible enough to meet a wide variety of fitness levels and activity interests.

With this in mind, how can HR determine a *commonly engaging* ground on which to build a comprehensively healthier workforce?

As technology and constant connectivity blur the lines between work and home, today’s employees want a robust wellness experience that will support their individual health goals, and provide support in and out of the office.

Your wellness offering must be attractive and accessible enough to meet a wide variety of fitness levels and activity interests.



Engage Employees Right from the Start, *Cont'd.*

Your employees' physical, mental, and financial wellness concerns don't disappear when they walk through the office doors, so it's important that *personalized* wellness and benefits support and education is available to them 24/7.

Wellness does not have a single one-size-fits-all solution. Just as employees are diverse in their benefit needs, they may also have their own activity interests and personal goals depending on their current health standings and fitness.

Some employees may be focused on developing cardio and muscle strength, while others may want to develop better eating habits, manage their weight, or make other healthy lifestyle changes such as quitting smoking. **A method-agnostic wellness approach will enable employees to explore and develop positive changes that meet their unique needs, while still holding participants accountable and providing structure to keep them on the right track.**

And incentives, especially financial ones, can bring attention to your program and keep employees motivated day after day. Office-wide competitions or prize drawings that reward participation (instead of fitness level or body weight) are highly-effective and cost-efficient ways to spur employees to improve themselves, regardless of where their health may be today.

This type of inclusive design is especially important when it comes to wellness. Workers who are not already health-conscious are likely to significantly benefit from these programs. However, employees may feel discouraged to start or maintain participation if they do not think they are in adequate shape to keep up, or if they feel they are at a disadvantage to earn incentives and rewards.

To bring true “stickiness” to your wellness initiative (that is, make it easy for all employees to get engaged with your program and stay engaged over time), it's imperative that your program can immediately meet each participant wherever they are on their wellness journey—be they seasoned fitness aficionados or just starting out.

A truly supportive program will take this into account, and is designed to give all employees an equal footing for success by enabling participants at every health and fitness level to join in and be rewarded.



Engage Employees Right from the Start, *Cont'd.*

Successful wellness programs based on *operant conditioning*, where positive behaviors are reinforced through rewards, have proven to be particularly engaging.

KrowdFit, a leading wellness provider, offers employees chances to enter cash prize drawings in exchange for program participation. In return, 97% of active members remain engaged for over 36 months. This engagement leads to real results: 68% of participants have improved their eating habits, 78% have increased activity, and 64% have improved their sleep.⁸ And even across a diverse range of industries, 25% of participating employees have lost at least 10 lbs.⁹

Providing wellness incentives through prize drawings and competitive challenges makes a big difference to employees, while minimizing your investment and spend. As your program grows, data analytics and reporting from your wellness partner can also bring valuable insight into the challenges and rewards that resonate most with your workforce.

Offering a few prizes per year can boost program participation and is much less costly than offering individual incentives to each of your employees. Wellness partners that sponsor participation pools across their entire membership base can keep employees motivated between (or even without) company-sponsored incentives.

Lottery-based incentive models have the added benefit of helping employers boost participation while managing wellness reward limitations under the Affordable Care Act (ACA).^{*} With the uncertainty surrounding healthcare legislation, it's imperative that your wellness partner and program remain compliant with HIPAA, ACA, and other applicable regulations.

Be sure the wellness provider you select places a high priority around compliance. This will not only minimize your regulatory risks, but to also ensure that your program remains viable as legislation continues to evolve.

^{*} Under ACA regulations, total rewards for wellness programs are limited to 30% of the cost of employee-only coverage¹⁰



3 | Bring Technology and Wellness Together for Greater Success

Technology has permeated almost every aspect of everyday life, and health and wellness are no exception. From the rise of telemedicine to activity trackers, technology is offering employees new ways to connect with their health.

One of the most powerful aspects of smarter technology is the convenience it provides. Fitting a lifestyle change into one's routine can be challenging—which is why people benefit from technology that makes it easier to track their goals and measure progress. A robust wellness provider will leverage intuitive technology to empower employees and eliminate obstacles to success.

For example, many people rely on activity trackers, such as a Fitbit or other wearable device, to keep an eye on their fitness metrics and daily activity goals. However, just as employees may have different preferences for the wellness activities and challenges they choose, they may also have different preferences for the devices they choose to use.

If applicable to your wellness program, your partner should enable employees to utilize a variety of devices. This will increase the chances that employees can use a tracker they already own, or can comfortably invest in one that matches their budget.

Going further, HR has a powerful opportunity to utilize technology to connect their benefits and wellness offering in meaningful ways.

Integrating your wellness program within your employee benefits portal will maximize the impact of your investment, enrich the employee experience, and drive more positive outcomes.



Bring Technology and Wellness Together for Greater Success, *Cont'd.*

As a benefits leader, you understand that your workforce's health transcends the workplace. Wellness has far-reaching implications on the success and happiness of the individuals and families powering your organization.⁶

Dedicating focus to your employees' wellbeing is a great way to drive engagement and satisfaction. And integrating your wellness program within your employee benefits portal will deepen the connection between these aspects of your offering—maximizing the impact of your investment, enriching the employee experience, and driving more positive outcomes.

Your benefits administration technology platform is the core means by which employees interact with their health and welfare benefits. These benefits are key to their wellbeing, but that value can get easily lost amid employees' daily grind. It can be a struggle to keep participants engaged with their benefits outside of Annual Enrollment, but integrating your wellness program within your benefits portal can help.

With wellness dashboards, participation and goal metrics, and incentive information directly available within your benefits portal, you can deliver a seamless one-stop-shop for employees' benefit and wellness needs.

Reliable platform integration removes obstacles to engagement, such as the requirement for multiple user logins across websites. Once enrolled, employees can simply log in to your benefits platform and immediately begin interacting with their wellness goals and benefits.

Via one integrated portal, you'll drive comprehensive, *year-round* engagement and bring tools and support front-and-center for easy access. From there, employees develop a more holistic understanding of their health, wealth, and wellness benefits – and more fully recognize your value as an employer. This will not only lead to efficiency in terms of productivity and benefits spending, but also increase employee satisfaction and retention.

How can your team efficiently deliver the personalized and cohesive wellness experiences employees need to succeed? While it may seem daunting at first, **pre-established partnerships between leading providers can make introducing a wellness program much simpler, faster, and less costly than ever before.**



Bring Technology and Wellness Together for Greater Success, *Cont'd.*

When evaluating a benefits administration technology partner, be sure to consider any wellness partnerships that may be available to your organization through potential providers.

If you currently have a wellness provider, take time to explore how an integrated program might compare with your own, and reflect on how your program has impacted the success of your strategy and larger organizational goals.

Here are a few questions to consider:

- Where does wellness fit into your workplace culture today? Tomorrow?
- Does your benefits administration provider offer a market-leading wellness partnership?
- Which companies are currently utilizing this wellness platform or program?
- What kind of results have clients experienced with this wellness program?
- What is the depth of the wellness partnership and integration capabilities, and how does this improve employees' portal functionality and overall benefits experiences?

In addition to leveraging partnerships through your benefits administration provider, your technology platform should also enable integration with other wellness providers, carriers, and third-party vendors. This will allow you to configure your benefits platform to best serve your employees and strategy, and maintain a tailored fit as your offering and company evolve over time.



Conclusion

Wellness offerings are quickly becoming a must-have for employees and their employers, and with good reason. These programs have proven to be extremely effective win-wins for the health of your workforce and your bottom line.

The wellness provider you select, as well as the way participants engage and connect, are critical variables that will directly influence the success of your program. Implementing and maintaining an engaging wellness program may seem difficult, but **leveraging pre-established connections between best-in-class partners can make your job significantly easier.**

You do not have to compromise convenience, effectiveness, or costs in order to deliver an exceptional offering. With the right wellness partner—powered by modern and adaptable technology—you'll eliminate obstacles and bring measurably positive results to your company year after year.



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About Empyrean

Empyrean Benefit Solutions manages employee health and welfare benefits programs, combining the industry's most modern, client-adaptive, and configurable benefits technology platform with expert, responsive service to deliver Hi-Touch Benefits Administration. Empyrean provides market-leading enrollment, eligibility management, ACA reporting, and other plan administration services that empower employers, insurance brokers, and healthcare exchanges to meet ever-evolving benefit challenges. Founded in 2006, Empyrean's integrated platform serves over three million annual participants across a wide spectrum of sizes, industries, and complexities.

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