Promote Wellness Plans

By adopting wellness programs, you become proactive in making your workforce healthier, which may reduce your insurance costs. The goal of wellness programs is to make and keep employees healthier by promoting proper nutrition, exercise, weight loss, stress management and smoking cessation. According to the Wellness Council of America, more than 80 percent of U.S. businesses with more than 50 employees have some sort of wellness program. But small businesses can also benefit from them.

The Los Angeles Area Chamber of Commerce promoted wellness plans and programs to its business members through a November 2013 “Health Happens Here: In the Workplace” conference targeted at increasing education and implementation of such practices. We continue to support efforts to improve employee health, control health care costs, and even increase children’s health through comprehensive employee wellness programming.

Your programs can be as broad or as narrow as you choose, based on cost and other factors. Having healthier employees translates into a number of benefits:

- **Reduced absenteeism.** It may be common sense that healthier employees take less time off, but there are also statistics to back this up. Absenteeism was reduced by 8 percent when companies instituted wellness programs.\(^1\) Similarly, a Harvard study found that absentee day costs fall by about $2.73 for every dollar spent.\(^2\)

- **Reduced costs.** The same Harvard study found that medical costs fall about $3.27 for every dollar spent on wellness programs. Healthier employees use less health care. It’s believed they aren’t as likely to develop diabetes, heart disease, or stroke.

- **Increased productivity.** Productivity is affected by employees’ stress, chronic health conditions, and lifestyle medical conditions (conditions created or made worse by a person’s eating habits, such as type 2 diabetes); an 8 percent increase is typical.\(^3\)

- **Lower employee turnover.** There are also indications that there may be lower employee turnover at companies with wellness programs in place, which translates into significant savings for the company. The reason seems to be that employees feel more valued by a company that puts forth the effort to make and keep them well.

**Actions to take**
Large companies may be able to afford an array of high-priced benefits for their staff, such as on-site health care facilities, personal health counseling, or payment of employee memberships at health clubs. Small businesses
generally can’t afford to do this, but they can take meaningful actions to promote wellness.

- **Check insurance company offerings.** Your health coverage may offer workers certain wellness benefits. These include online health information, toll-free access to nurses for self-diagnosis, coverage for registered dietitians for employees with certain conditions (for example, diabetes or obesity), and coverage or discounts for alternative medicine.

- **Get rid of company-provided junk food in the workplace.** If the company offers employees snacks, stop putting out candy, cookies, chips, and other high-calorie, low-nutrition items. Replace these with healthy snacks, such as fruit and nuts.

- **Provide information.** Have a company newsletter? Include tips on healthy living and referrals to local health programs such as smoking cessation or yoga for stress management. Tell employees about free health screenings (such as blood pressure testing) offered at local hospitals.

- **Offer rewards.** Run your own weight loss contest and reward winners. Promote walking; use teams for competition. You can also buy pedometers for employees to encourage walking 10,000 steps a day.

- **Negotiate discounts.** Maybe you can’t pay for health club memberships, but you may be able to work out discounts for your employees. You don’t know until you ask!

To make a program successful, you must be consistent in your support of wellness. It isn’t helpful to offer weight loss programs while retaining the candy vending machine in your lunchroom. Owners who are smokers should participate in a smoking cessation program to lead by example. Embrace wellness as part of your company culture.

**Wellness Program Resources**

With a little research, you can find the right wellness programs for your business and how to implement them. Take a look at these resources for further reading on the variety of wellness programs available for your employees.

- Find links to federal agencies and state worksite health programs, from the [Centers for Disease Control and Prevention](https://www.cdc.gov) (CDC).
- Find more than 2.5 million articles, case studies, incentive campaigns, expert interviews, and white papers on wellness.
programs for free at the Wellness Council of America.
• Take an online survey to determine your company’s wellness environment at Wellsteps.

Cautions
In your efforts to promote wellness, tread carefully so you avoid unintended (and bad) consequences.

• Don’t discriminate. Promoting wellness is a good thing, until you cross the line into discriminatory action. For example, you can’t make an employee pay more than his or her share of health coverage simply because they are unfit or unhealthy; this is discriminatory. When in doubt about whether wellness-related actions may be problematic, talk with an employment attorney.

• Don’t trigger presenteeism. In your efforts to get employees to become healthier, those who are legitimately ill may feel pressured to come to work anyway. They probably won’t be productive and could infect others, so warn employees against presenteeism.

• Assess coverage carefully. Some insurance plans cover wellness; others don’t. Before dropping a policy that includes wellness incentives and programs because it costs more, think about the long-term cost to your company. If you can get employees to become healthier, you may save more on your coverage in the future.

Conclusion
Want to reduce absenteeism while controlling your insurance costs? Consider wellness programs you can implement in your workplace. Adopting a wellness attitude can make you and your employees—and ultimately, your pocketbook—feel better.

If you are a small business owner already implementing wellness programs, we’d love to hear from you on challenges and successes! Please join us at the upcoming Wellness Roundtable on June 11, 2014 to share your insights. You could receive a $50 gift card for your participation. Register here.
1 According to the American Institute for Preventive Medicine (http://www.healthylife.com/template.asp?pageID=75)
2 Workplace Wellness Programs Can Generate Savings (http://dash.harvard.edu/handle/1/5345879)
3 According to the American Institute for Preventive Medicine (http://www.healthylife.com/template.asp?pageID=75)