

Building Healthy Texans

A Guide to lower health care costs and more productive employees

Table of Contents

1. Letter from Commissioner Worksite Wellness—Reap the Benefits of Health
2. Why Invest in Worksite Wellness?
3. What Do Worksite Wellness Programs Cost?
4. Choosing the Right Type of Worksite Wellness Program
5. Success Story -Public Sector
6. Success Story - School District
7. How Do I Get Started? (Executive Summary of how-to)
8. Developing Management Support • Wellness Advisory Team
9. Organizational Assessment • Vision and Mission
10. Wellness Plan • Incentive Strategy
11. Communications to Employees
12. Success Story • Large Employeeer
13. Success Story • Medium Sized Employeeer
14. Sources & Resources

Worksite Wellness – Reap the Benefits of Health

A Message From The Texas Commissioner of State Health Services

Fellow Texans:

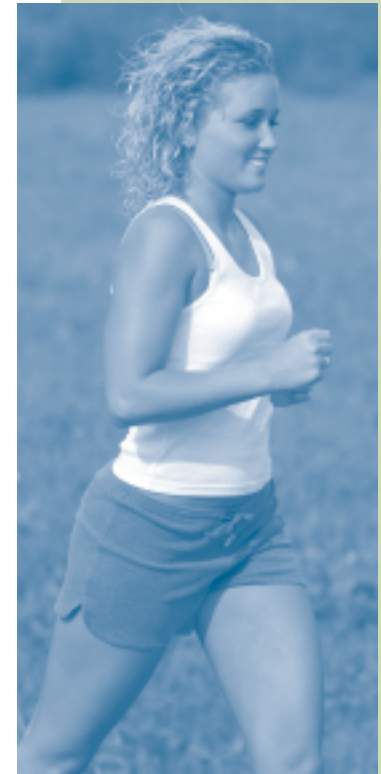
The concern for employee wellness is an increasing trend for American business. Why? The link between employee wellness and the bottom line is clear and consistent. Employers who integrate wellness in their overall objectives find they experience reduced absences, better morale, reduced health risks, and reduced health-care costs.

The purpose of this guide is to encourage and help you launch your own worksite wellness program. If you already have a program, but are not receiving the results you expected, perhaps some of the ideas and best practices in this toolkit will help you and your employees reap the benefits of a healthier workforce.

At least 50 percent of health-care expenditures are lifestyle-related, and therefore, potentially preventable. Yet despite the \$5,000 an average employer spends on health care per employee each year, most employers are spending less than 5 percent of that on medical screenings and prevention.

The most comprehensive meta-evaluation of worksite wellness program studies shows something very exciting! It shows that worksite wellness programs are not only effective at helping to reverse the rising spiral of health-care costs, but these programs are also becoming more effective. The average cost-benefit ratio has increased from 1:3 for earlier programs to 1:6 today.

Simply put, the average reduction in health-care costs, sick leave, disability costs, and workers' compensation is more than 25 percent for well-designed programs.



Employers are becoming more aware that overweight and obesity, lack of physical activity, and tobacco are adversely affecting the health and productivity of their employees, and ultimately, the businesses' bottom line. By changing their lifestyles, employees could improve their personal health status and, ultimately, the corporate landscape.

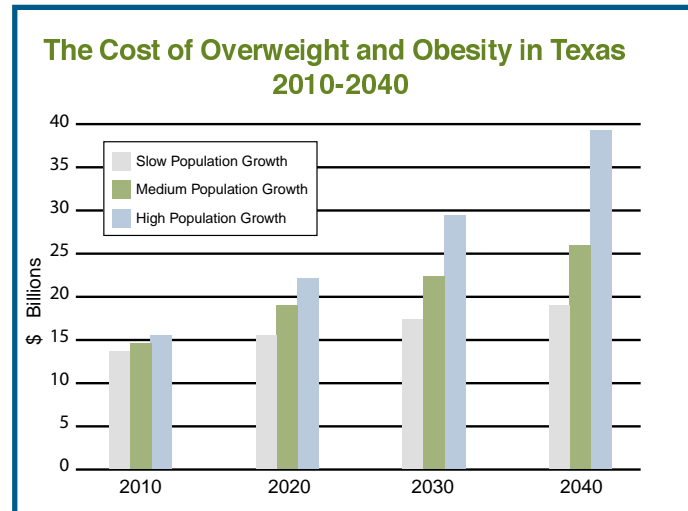
Source: U.S. Department of Health and Human Services, 2003

Worksite health promotion provides a long-term approach for helping keep employees well. The single most important thing you can do for your employees is to start a worksite wellness program now.

Yours in health,



Eduardo J. Sanchez, M.D., M.P.H.
Commissioner
Texas Department of State Health Services



A message brought to you by **Building Healthy Families**, a Texas coalition including the Texas Department of State Health Services, Blue Cross and Blue Shield of Texas*, H-E-B, the Texas Medical Association, the Texas Hospital Association, the American Heart Association, and the Caring for Children Foundation.

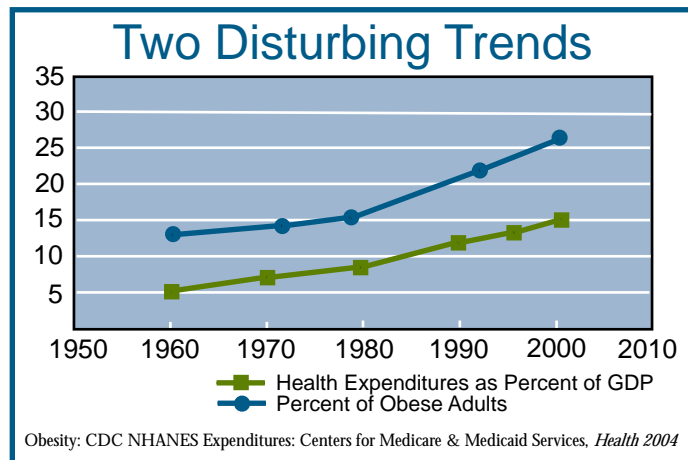
*A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Why Invest In Worksite Wellness?

**Implement a worksite wellness program,
and you may save 25 percent of your health-care costs.**

The Rising Spiral of Health-Care Costs

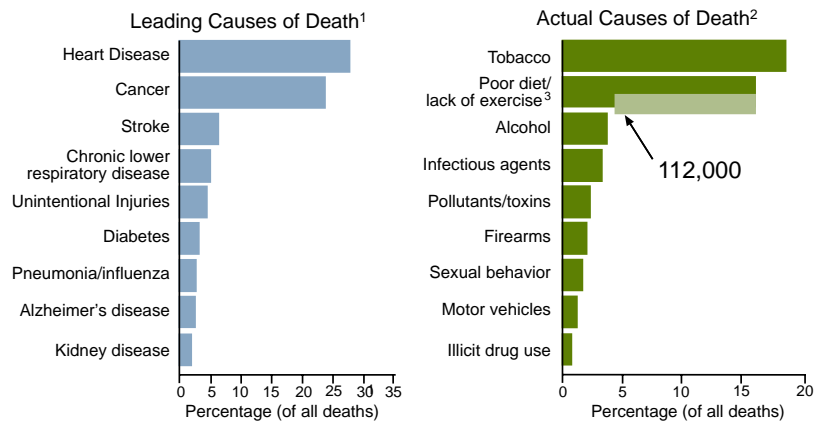
- The news is not encouraging. According to *Business Week*, family health-care premiums increased 49 percent from 2000 to 2004. Another increase of 12-15 percent is expected in 2005. General Motors expects to spend \$5.6 billion on medical costs in 2005, or 40 percent more than it earned in profits in 2004.
- More and more research shows that poor diet and lack of exercise are major drivers of increases in health-care costs for employers. The number of obese adults has doubled since the 1970s.
- The rise in obesity has a significant impact on health-care costs. On average, 2002 health-care costs for an obese person were \$1,244 higher than for a person with a healthy weight.
- Obesity is causing rapid increases in type 2 diabetes and contributes directly to a 65 percent increase in diabetes treatment from 1987 to 2002. Almost \$1 of every \$5 spent on health care in the United States is for a person with diabetes.



Treating employee health care as an investment, rather than a cost, can yield long-term dividends

- At least 50 percent of your organization's health-care costs are driven by the lifestyle-related behaviors of your employees, such as smoking, poor diet, and lack of exercise.
- In the past 10 years, the annual return on investment for worksite wellness programs has been as much as \$6 saved for every \$1 spent, doubling the return on investment of earlier programs.
- The average reduction in health-plan costs, sick leave, disability costs, and workers' compensation is more than 25 percent for well-designed worksite wellness programs.
- Fit employees are more productive employees, with fewer sick days, fewer accidents, higher morale, and lower job turnover.

Causes of Death in United States - 2002



Sources: 1 National Vital Statistics Reports, Vol. 53, No. 15, February 28, 2005.
 2 Adapted from McGinnis Foege, updated by Mokdad et. al., 2000.
 3 JAMA, April 20, 2005 - Vol 293, No. 15, pg 1861.

What Will a Worksite Wellness Program Cost?

The Facts Speak for Themselves - Wellness Helps Reduce Costs

- A 2003 evaluation of one large U.S. employer found that simply helping employees control their blood pressure alone can save \$547 per person per year.
- Johnson & Johnson claims to have saved \$38 million in health-care costs for its employees between 1995 and 1999 by promoting healthy lifestyles. Medical expenses decreased \$224 per employee per year (averaged over four years), and this rate improved over time. The company found most benefits in the third and fourth years after program initiation.
- A 2004 University of Michigan study of 23,500 General Motors employees showed that nonexercising workers claimed at least \$100 more per year in health-care costs than exercisers. The study also reported that obese, sedentary employees who began exercising at least twice a week lowered their costs by an average of \$500 a year.
- The Washoe County School District in Nevada estimated that, in a single year, it spent \$300,000 on direct costs associated with obesity and \$1 million for gastric-bypass surgeries. It instituted a weight-loss program that paid employees \$10 per pound lost, up to 25 pounds. Program participants missed three fewer workdays per year, producing a cost savings of \$15.60 per program dollar spent.



Staff Time

Building a successful worksite wellness program requires staff time as well as money. Some larger organizations may spend 20 hours per week for three to six months preparing all the steps prior to launching a worksite wellness program.

Business Costs

Monetary costs can fluctuate widely, depending on whether the employer pays all costs, the employees pay all costs, or the costs are shared.

A 1992 study indicated that 28 percent of companies spent \$5 or less per employee, and 19 percent spent between \$6-10 per employee.

The Wellness Council of America estimates the cost per employee to be between \$100 and \$150 per year for an effective wellness program that produces a return on investment of \$300 to \$450. A sample expenditure for various levels of programs include:

Program Type	Cost per employee
A minimal (largely paper) program	\$1 - \$7
A moderate program	\$8 - \$15
A medium program with several activities	\$16 - \$35
A fairly comprehensive program	\$36 - \$75
A very comprehensive, effective program	\$76 - \$112

Choosing the Right Type of Worksite Wellness Program

Research shows that untargeted health-promotion campaigns have little long-term impact.

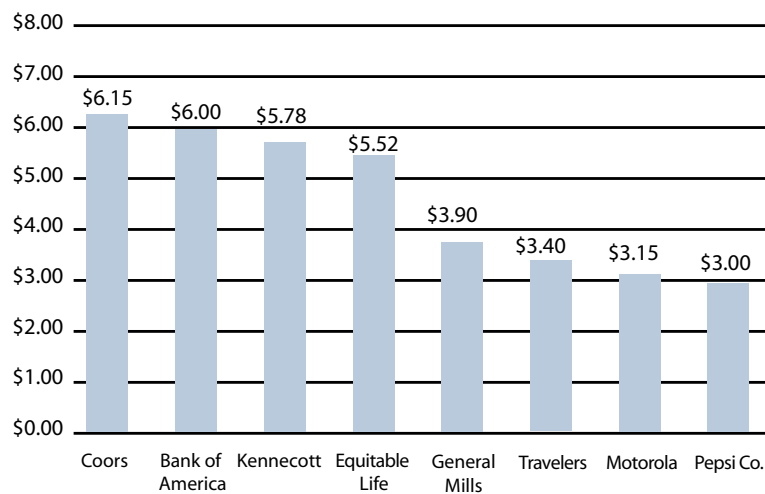
Chronic diseases, which rob individuals and families of their health and happiness, represent major costs to employers in the form of health-care and disability costs, lost productivity, and absenteeism.

Worksite wellness programs should address risky behaviors that can help your employees eat healthier, increase their level of physical activity, help reduce stress, lower blood pressure and cholesterol, and quit smoking. Wellness programs should focus on assisting employees achieve and maintain their optimal health status.

Comprehensive worksite-health programs focused on changing lifestyle behavior have been shown to yield a \$3 to \$6 return on investment for each dollar invested. It takes about three to five years after the initial program investment to realize these savings.

Ninety-three percent of U.S. companies offer some type of health-promotion program for their employees, but is it the right type?

Dollars Saved for Every \$1 Invested



Primary Types of Worksite Wellness Programs

Programs focusing on disease management. These programs monitor and treat specific illnesses. Disease management follows the 80/20 rule: 80 percent of health-care costs are spent on 20 percent of employees. Disease management is reported to have a \$7 to \$10 return on investment within a year. The 20 percent of employees requiring the greatest medical expenditures today are generally not the same 20 percent who will cause the greatest health expenses a year or two down the road.

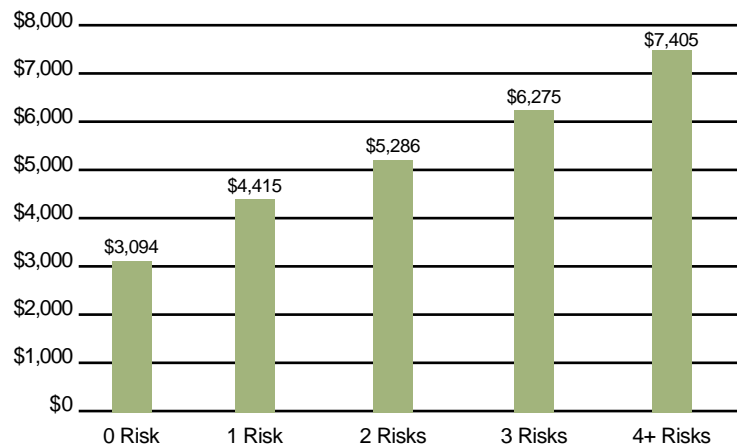
Programs focusing on health enhancement and risk management. These programs focus on lifestyle-behavior change, and offer a \$3 to \$6 return on investment within two to five years, according to a 2004 report issued by the National Business Group on Health. It is important to note that a \$3 to \$6 return on an entire employee population produces a higher total savings than does disease management.

Good Data Drives Good Business Decisions

- Based on more than 120 research studies, the National Business Group on Health reported that, within five years of program implementation, overall benefit-to-cost ratios (return on investment) of:
- \$3.48 in reduced health-care costs per dollar invested.
- \$5.82 in lower absenteeism per dollar invested.



The Cost of Risk Factors* Per Employee Annual Medical Cost (2004 Dollars)



Adapted from Musich, Edington, et al. (2004), Am J of HP, Vol. 18(3): 264-268

* Risk factors include smoking, poor diet, high blood pressure, and obesity

Success Story - Public Sector

City of Fort Worth

When the City of Fort Worth became self-insured in 2001, Mayor Mike Moncrief and the city council began to explore strategies to lower health-insurance costs for the city's 6,000 employees. In late 2001, the city hired Vicki Tieszen to launch a worksite wellness program in January 2002.

Tieszen developed a comprehensive wellness strategy designed to keep employees at their best and to reduce health-claims costs. The program offers a variety of free wellness and health-promotion services including lunch seminars, disease management programs, walking groups, and classes on changing lifestyle behavior.

"All participation is on company time," says Tieszen, who believes increased productivity and improved morale more than make up for any missed work time.

The foundation of the program is an annual health screening, held each March. By participating in two consecutive screenings and meeting a certain number of health-behavior criteria, city employees are eligible for an award of up to \$250 in cash or up to 15 hours in additional vacation time.

"Cash has been the most popular incentive," says Tieszen, noting that more than 60 percent of participants have chosen that option. The 2005 awards totaled \$175,350 in cash and almost 7,000 hours in leave.

The challenge of worksite wellness programs is having employees stay with a program long enough to realize its benefits. "We expected to see cost impact three to five years into the program," says Tieszen. And they have. "This is the first year with no increase in employee premiums," she says.



Lessons Learned

Confidentiality of data is critical

Ensure a firewall between personnel and wellness data

Top management support is critical

However, benefits administrator Bob Molloy believes that the bottom-line benefits began earlier. “Last year, other employers were experiencing an increase in premiums of 15 percent to 16 percent, while ours increased only 8 percent,” he says. “And now, as we look to the upcoming year, our health-insurance costs will be about \$10 million less than we had budgeted.”

Tieszen speaks enthusiastically about the decreasing number of high-risk employees. “Three years ago, 56 percent of those participating were in the high-risk category,” she says. “This year, we’re down to 22 percent. That’s a 154 percent decrease among participants. Healthier people are happier, more productive, and miss less work.”

From her first day, Tieszen worked to address two critical issues: management support and employee trust. “I had strong support from our city manager and from the department heads,” she says. “Top-level support is critical. I also hit them hard as role models.” Tieszen gives department heads summaries of aggregated data of their employees, not individual data, so they can have a sense of how their employees are doing compared to the organization as a whole. “Not surprisingly,” she says, “wellness has become competitive among departments.”

To build trust, employees must feel confident that their data remains confidential. “That’s the biggest lesson—confidentiality,” agrees Tieszen. Protecting confidentiality is why she doesn’t recommend putting a worksite wellness program under Human Resources.

“There should be a firewall between personnel and wellness to reassure employees about confidentiality,” she says. “I met with every department head to address the issue up front. We insist that the health data be stored on an off-site server. Now, after several years, I rarely have to address the issue. People know their data is not misused.”

The lesson from the City of Fort Worth is clear: “If you’re not doing anything around employee wellness,” says Tieszen, “you should be. People have to take more personal responsibility for their health.”

“If you’re not doing anything around employee wellness, you should be.”



Success Story - School District

Midland ISD

Cathy Harris, the health-services supervisor for the Midland Independent School District, knew what she wanted to accomplish when she joined the school district, and she knew it would not be easy.

“Midland ISD had a wellness program before I arrived, but the old program had disappeared,” says Harris. “I began by conducting a needs assessment of our faculty and staff. That was in 1997. I learned that people wanted weight-management and stress-management programs.”

Midland’s new wellness program began modestly in 1998. Harris had received a small grant for teaching videos and materials her school nurses could use for presentations. The idea was to promote wellness, campus by campus, across the 35 schools.

“I didn’t really have to sell the program,” Harris recalls. “It sells itself. One campus had a number of employees with high blood pressure. They found that walking worked to lower their blood pressure, which eliminated their need for medication. One nurse lost 100 pounds on the Weight Watchers program. She wanted to model good health for her kids.”

Still, in a district with 3,300 employees and 21,000 students, success did not come overnight. A major breakthrough came when Harris returned from an American Cancer Society meeting with pedometers for all her nurses. Many teachers and staff who saw the pedometers decided they wanted one for their own.

“We sold over 1,000 pedometers in about a month,” Harris says. “When I saw that level of interest, I approached our PTA and encouraged them to sell pedometers for their fundraiser. They really bought into the idea, and in fact expanded it, designating that year as “The Year of the Healthy Child.” The health-



Lessons learned:

Worksite wellness helps students, faculty and staff

People respond to recognition

Learn to celebrate the individuals your program affects

services department, the PTA, and the physical-education department joined forces to create a comprehensive and coordinated effort. The effort had several components, including healthy eating, but the major thrust in terms of physical activity was a “Walk Across America” campaign.

Walking across America is, according to Harris, a matter of taking 16,083,000 steps. Obviously, teamwork was required. “Half of our campuses participated,” she says. “One campus has walked across America five times. We also get involved with ‘National Walk to School Day’ every fall. For the students who need to come to school on buses, we turn it into ‘walk around school day.’”

To Harris, the benefits of a wellness program are obvious. “Healthy teachers can be role models as well as more effective teachers with lower absentee rates,” she says.

In terms of incentives, Harris says competition between campuses and recognition of individual achievement provide ample motivation for participants. “People respond to recognition,” says Harris. “A certificate from the school board tells someone that people are noticing that they’re doing a good job of staying healthy and being a role model.”

“I try to be a role model,” says Harris. In fact, “role model” is a word she says often. Perhaps it is a fitting word in an educational environment where students are often influenced less by what adults say than what they do.

The connection between health and school performance is obvious to Harris. “The first year we had a nurse on every campus, we became a recognized school district,” says Harris. “Healthier kids and healthier faculty make a difference.”

The program has grown year by year. Still, a significant number of employees stay disengaged. “You learn to celebrate each one you impact,” says Harris. “We’ve reversed the health status for some people at high risk. The best experience of all is hearing kids in elementary schools talking about being healthy and getting healthy as a family. As one boy said, ‘My dad walks with me now.’ That is the kind of success that keeps me going.”

**“Healthy teachers
can be role models
as well as more
effective teachers
with lower absentee
rates”**



How Do I Get Started?

Create a culture of wellness within your organization

Develop Exemplary Management Support

- In the most successful worksite wellness programs, senior managers lead their organizations by example. And they work to ensure that the management structure not only allows, but actively encourages their employees to participate.

Organize a Wellness Advisory Team

- Wellness committees serve as the eyes, ears, arms and legs of the program, representing co-workers ideas and concerns, and helping reshape the organizational culture toward health.

Conduct an Assessment of Financial and Human Assets and Liabilities

- Successful worksite wellness programs are built upon a foundation of information, including claims review, demographic analysis of the workforce, management and employee surveys, health risk data, history of organizational wellness, and health benefit plan design.

Create Clearly Stated Vision, Mission and Outcomes

- Establish a clear vision of program direction, expectations and measures to answer the questions, “Where are we going and how will we know when we get there?”

Develop a Comprehensive and Strategic Wellness Plan

- A multi-component plan should consist of strategically developed and implemented awareness, lifestyle change, and supportive environment programs, as well as policies and activities that target appropriate health risk behaviors and needs of the employees.

Identify an Incentive and Reward Strategy

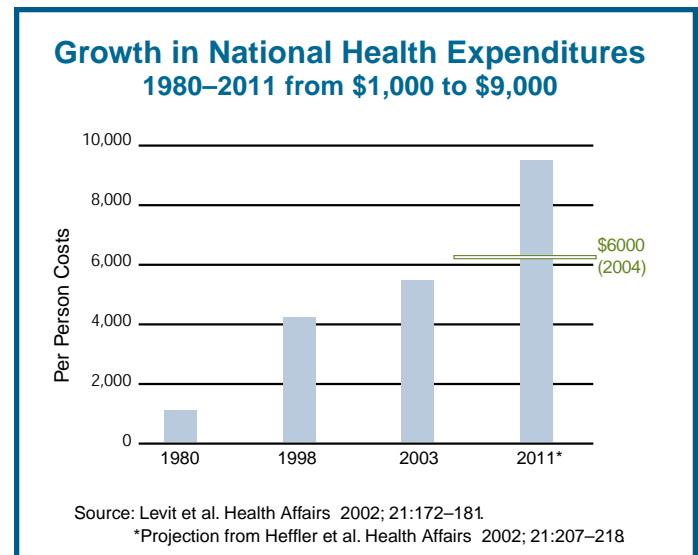
- Incentives show the organizational commitment to the program and motivate individuals to participate. Incentives vary widely from program to program, but can include such things as time off, reduction in health insurance premiums or co-pays, cash incentives, discounts to health clubs, free pedometers, etc.

Communicate To Employees

- Your program should be simple and concise, use an identifiable brand, and rely on a variety of media to communicate with employees and managers.

Evaluate Outcomes

- Evaluate program participation, satisfaction levels and behavioral change. You may want to track the number of workers' compensation claims, productivity, turnover morale and absenteeism.



Develop Exemplary Management Support

Goal: A worksite wellness program established into the organization's culture.

Focus: Create support and excitement for the program from all levels of the corporation: upper-level management, mid-level management, and grass-roots employees.

Obtaining upper management's buy-in is essential to launching an effective program. The employees must understand that management is supportive of the wellness initiative.

Actions:

Develop an Upper Management Executive Team to determine high-level decisions – positions that should be included are the Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, Communications Officer, and other appropriate division-level managers and program experts, as necessary.

The Upper Management Executive Team will:



- Communicate to all levels of management about the program and drive the integration of the worksite wellness program as a part of the company culture.
- Ensure that organizational resources are available for program planning and implementation.
- Encourage employees to participate and to assist in “recruiting” other employees, get the momentum going, and keep it growing.
- Share success stories within the company, and continue to increase the perceived value of participation.

Organize a Wellness Advisory Team

Goal: Create a working committee that consists of employees and essential functional parts of the organization.

Focus: To assist in reshaping the organizational culture to support employee-wellness activities by serving as messengers and supporters for the program.

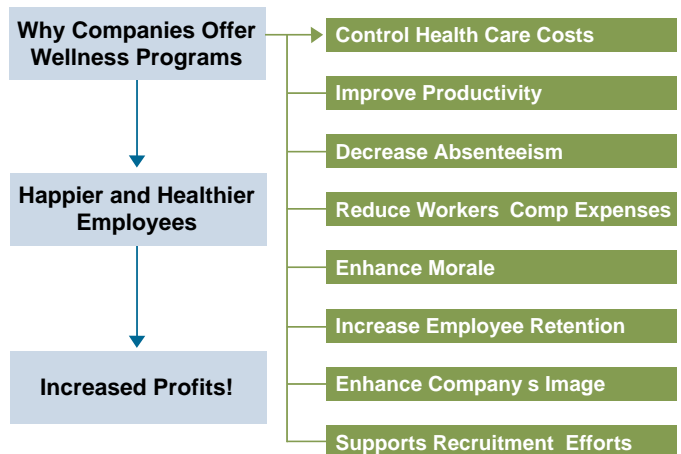
Wellness Advisory Committees serve as an essential part of the infrastructure of your worksite wellness program. The team members are the eyes, ears, arms, and legs of the program. They represent their co-workers by sharing ideas and concerns about the wellness program.

Actions:

The Wellness Advisory Committee will:

- Work with upper management and the Wellness Program coordinator in the design, implementation, and evaluation of the program.
- Create methods to enhance the acceptance and success of the activities of your worksite wellness program by encouraging employee ownership of the program.
- Hold periodic meetings to keep the committee informed of upcoming plans and events and to provide feedback to the program coordinator about their thoughts, ideas, and suggestions, and those of their co-workers.
- Recommend policy and environmental changes that are aimed at improving the health and safety of employees.

Corporate Wellness – Employer Expectations



Assets and Liabilities • Vision and Mission

Conduct an Assessment of Financial and Human Assets and Liabilities

Goal: Create a baseline of information and identify human and organizational needs.

Focus: Review a variety of information to better understand past and current conditions regarding health-care utilization, organizational culture, demographic overview, and health-promotion initiatives.

Data collection plays an important role in planning, monitoring, and evaluating a wellness program. It will also set the baseline for continued and future evaluations of program efficiency, effectiveness, and feasibility.

Actions:

- **Claims review (health care, pharmaceutical):**
 - What have been the 10 most costly major disease categories in each of the past five years? What are the number of claims and dollars paid for each?
 - What have been the 10 most costly therapeutic classes of drugs in each of the past five years? What are the number of claims and dollars paid for each?
 - What have been the 10 most frequently prescribed and filled therapeutic classes of drugs in each of the past five years? What are the number of claims and dollars paid for each?
- **Demographic analysis of employee population (may include dependents):**
 - List your number of employees, by gender, for each of the past five years and the percentages of males and females by age groups.
 - Think about any other factors that may have affected the health of your employees and their use of the health-care system. This may include mergers, acquisitions, workplace trauma, employee strikes, layoffs, early retirement offers, etc.
- **Management survey:**
 - Conduct surveys of mid-level management to understand their concerns and measure their level of interest and buy-in.
 - Employee-interest survey: Gather information to find out what the employees want and to measure the level of participation, satisfaction, and “success” of any previous activities.
- **Risk data (health-risk assessments):**
 - Is there any data from health-risk appraisals over the past five years?
- **Participation in similar activities:**
 - List and describe all wellness initiatives that have been implemented over the past five years, including participation rates.
- **Design of the health plan, and anticipated changes:**
 - Have there been any significant changes in the health plan’s design in each of the past five years, such as a change from an HMO to a PPO, increased co-payments or deductibles, or increased employee contributions?

Assets and Liabilities • Vision and Mission

Create Clearly Stated Vision, Mission and Outcomes

Goal: Establish a clear vision of program direction, expectations, and measures.

Focus: Setting a vision, mission, goals and objectives to keep your worksite wellness program focused toward its desired outcomes. It will answer the questions, “Where are we going?” and “How will we know when we get there?”

Actions:

- Identify two to five clearly stated goals. Be sure that your program is capable of having an impact in the area desired, and be sure that you are capable of measuring that impact.

Example Goal: Employees having access to healthier food options

- Establish two to five measurable objectives that specifically state what your program is going to accomplish, by when, how, and how it will be measured.

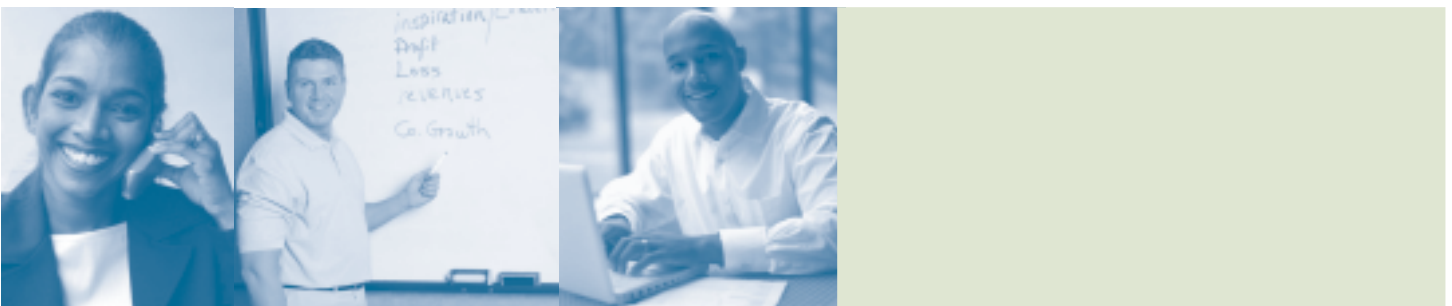
Example Objective: Modify all vending machines to include 50 percent healthy food options.

- Identify several activities that will help you achieve your objective. Activities are very specific.

Example Activity: Work with vending machine owners to identify healthy food options and restock with 50 percent of items that are healthier food options..

- Identify who is going to do what, by when, and what resources are needed.

Example Detail: The Program coordinator will contact XXX Vending Company by September 30.



Wellness Plan • Incentive Strategy

Develop a Comprehensive and Strategic Wellness Plan

Goal: A comprehensive worksite wellness program plan.

Focus: Development of a plan that consists of a variety of awareness, lifestyle change, and supportive environment program, policies, and activities that will target risk behaviors, needs, and interests of employees.

Your worksite wellness program should provide an integrated, strategic approach specific to the needs, goals, and culture of your organization, designed throughout an annual cycle. It will be important to review and revise existing policies governing such areas as smoking, vending machines, and the staff cafeteria. Also, it is useful to examine what worksite wellness or health-promotion activities are offered under your existing health-benefit plan.

Actions:

- Develop activities based on your program goals and the specific needs of your employees. Focus on those topics that are of greatest interest to your employees and the greatest needs of your company, in that order. Avoid topics with narrow appeal.
- Keep it simple. Design the program so it's easy for the participants to understand and track. Let employees focus their learning efforts on their own behavior, not on the rules and regulations of the program. Also, simplify the program administration. Let people record their own activities when possible; create a mixture of self-reported activities along with verified activities.
- Integrate a combination of activities to include awareness, educational, and behavior elements. Link the activities throughout the year to allow for desired behavior repetition.
- Select activities that every employee can participate in.

Examples:

- Challenges: Activities that focus on practicing a desired behavior and continue for 4-8 weeks and focus on specific topics (such as physical activity, nutrition, or stress management).
- Learning experiences (seminars, videos, classes): One-time activities that last for a relatively short time and focus on a specific topic; these can precede "challenge activities" to prepare participants for behavior change.
- Behavior changes (such as smoking cessation): Interventions may or may not be offered at the workplace; individuals should be encouraged to make lifestyle changes that they wanted to make even without the incentive.
- Disease management (support and education groups for diabetes and hypertension): These may be provided or supported by the company through disease-management vendors, or by community, health, or religious organizations.
- New skills (first aid, cardiopulmonary resuscitation): These may be provided or supported by the company, or by community, health, or religious organizations.
- Screenings, wellness assessments, physical exams: A wellness assessment provides the company with aggregate data that can be used in program planning and evaluation; preventive screenings and physical exams can be encouraged by awarding credits to employees.
- Program support (membership or leadership in wellness committee or challenge team): Reward those who work with you to help make your worksite wellness program a success.
- Community events: Reward participation in events like the Heart Walk or March of Dimes Walk; limit the number of these events that can be counted toward the annual total, and be selective about which events you allow to be counted.

Develop An Incentive Strategy

Goal: To motivate and reward employee participation and completion.

Focus: Create a sense of interest in participation and completion of wellness activities.

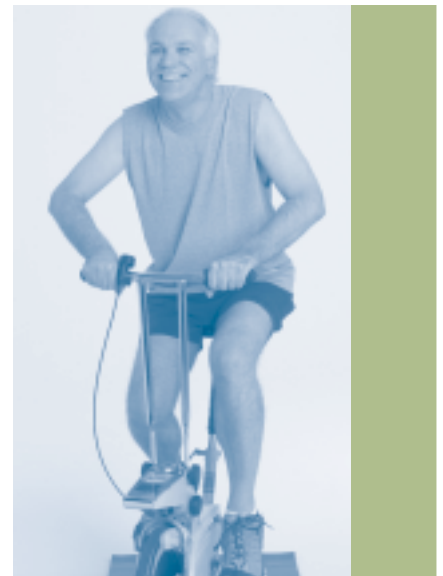
Providing incentives and rewards will send an important message to the employees that the organization is committed to improving their health and will share the rewards that these changes will bring. It also plays a significant role in motivating individuals to participate.

Actions:

- Identify through employees what incentives they value most.
- Identify what incentives the organization can provide.
- Integrate your incentives into your benefits strategy.
- Ensure that every participant who achieves a goal receives some recognition.
- Offer participation incentives.
- Avoid offering incentives for the “best” or the “most.”
- Avoid rewards for biometric changes.
- Use incentives to promote your worksite wellness program, through logos and branding.

Examples:

Paid time off, reduction in health insurance premiums or co-pays, cash incentives, discounts to health clubs, free pedometers, etc.



Communication to Employees

Goal: Increase awareness of and participation in the worksite wellness program.

Focus: Promote the worksite wellness program to employees to encourage participation in activities and benefits.

A well-designed communications strategy is paramount to successful program awareness and participation. Even a “world class” program design will not succeed if nobody knows that it is available or how to get involved. Employees who do not get involved in the program should be doing so because they choose not to participate, not because they did not know about how, when, or where to participate.

Actions:

- Conduct a Resources and Communications Audit to identify internal and external resources available to support your worksite wellness program, as well as knowing how information will be disseminated.
- Keep the program simple and concise: easy to read about, understand, and act upon.
- Build the brand; make sure it’s something that employees can identify with. Add the brand to T-shirts, water bottles, mouse pads, stress balls, etc.
- Use a variety of media:
 - Print – brochures, fliers, posters, banners, paycheck inserts, newsletter articles, bulletin boards, literature racks, post cards.
 - Electronic – Web, intranet, e-mail, closed-circuit televisions, sign lines, audiovideo productions.
 - Staff meetings and organization events; word of mouth.



- Use existing channels of communication – what works best in your company – and be sure to know about all points of contact and systems of distribution.
- Timing for communications:
 - Prior to activity to create awareness and to educate.
 - During activity to stimulate participation.
 - After an activity to report results.
 - Between activities to maintain momentum and interest.
- Consistency of communications:
 - Use branding; maintain a consistent look, feel, and tone of messages.
 - Maintain this consistency throughout the program.
- Surveys and forms:
 - Collect information.
 - Disseminate information.



Success Story - Large Employer

Bell Helicopter

Since the Bell 47 became the world's first helicopter certified for commercial use in 1946, Bell Helicopter Textron, located in Fort Worth, has built more than 35,000 helicopters. The company's success and reputation for excellence was built with a workforce of dedicated employees, many of whom had worked at Bell their entire career. The downside was that, as they entered the new century, the workforce of 5,700 was older than average, mostly male, and their health-care costs were rising significantly.

So in 2000, Bell decided to explore worksite wellness options.

"We knew that people approach wellness from different perspectives," says Mark Simeroth, who was Bell's manager of benefit plans at that time. "We conducted focus groups to find out what people want. Some of our employees weren't thinking about it. Some were thinking about it but not doing it. Some had started making an effort to become more fit, and some were true believers."

Simeroth realized that the key was to develop a program that impacts all four groups. "Our goal was to move people to the next level," he says.

Bell partnered with a provider of online-based corporate wellness programs to design a points-based program, Well@Bell, to help employees exercise more and eat right.

"The big positive for us was that the focus groups showed high interest," says Simeroth. "We developed committees to get constant feedback. The committees have been real champions of the program."

Five years into Well@Bell, 5,300 of the 5,700 Bell employees have participated in the program. The employees at risk from physical inactivity has been reduced from 83 percent to 30 percent, and those with five or more risk factors (high blood pressure, smoking, obesity, etc.) has decreased from 62 percent to 22 percent, and the number of smokers has been cut almost in half. Worker's comp claims and insurance costs are down.



Lessons learned

Adapt your program to your workforce

Have groups of employees who advocate for the program

Ensure your program stays fresh and lively

“Some people here feel the program has literally saved their lives,” says Simeroth.

“Certainly, we’re a more productive organization. My observation is that fit people are always at work and more enthusiastic about what the company is doing. Very few of our best employees are not touched in some way by our wellness program.”

Simeroth believes the level of employee participation and employee commitment is the real determinate of success. “Your program needs to be adapted to your workforce so there’s something for everyone,” he says. “The goal is to stimulate behavior change. I learned how important it is to have groups of employees who advocate for the program. That’s a real strength for us. Well@Bell is an employee-owned program. Management didn’t impose it, and I don’t think our employees would let management take it away.”

Simeroth would encourage other employers to embark on a similar journey. “Get a program going, establish a baseline, and see what happens,” says Simeroth. “Just make sure you keep your program fresh and lively.”



“My observation is that fit people are always at work and more enthusiastic about what the company is doing.”

Success Story - Medium Sized Business

American State Bank

American State Bank, based in Lubbock, has provided banking services to West Texans for more than 50 years. In 2001, bank executives decided to embark on a worksite wellness campaign to curb rising health-care costs and to stay competitive in the market for new employees.

“We needed to do something about the cost of health insurance,” says Mike Epps, executive vice president and chief financial officer. “In the three years since we implemented our program, our health-care costs have been flat. The worksite wellness program we put in place more than pays for itself. In fact, I’d say everything we’ve expended has come back to us tenfold.”

American State Bank’s wellness program focused on attacking modifiable risk factors, such as high blood pressure, high cholesterol, tobacco use, and obesity. The bank provided health fairs, seminars, blood-pressure screenings, fitness-club memberships, pedometers, smoking-cessation support, and incentive-based wellness challenges.

“We probably avoided a million dollars in increased health-care premiums over the three and a half years of the program,” says Epps. “However, the benefits go beyond that. People who feel better are going to produce more. And when we all sweat together in an exercise class at the gym, we build camaraderie. We have less absenteeism. We have fewer workers’ comp claims because people who are in shape are less likely to slip and fall.”

The program pays two-thirds of the cost of a gym membership for employees who go a minimum of 10 times a month and two-thirds of the cost of a Weight Watchers program. Walkers are also paid. The incentive for reaching certain goals or maintaining activity levels is \$25 every quarter.



Lessons Learned

Employees who feel better produce more

Modest incentives increase participation

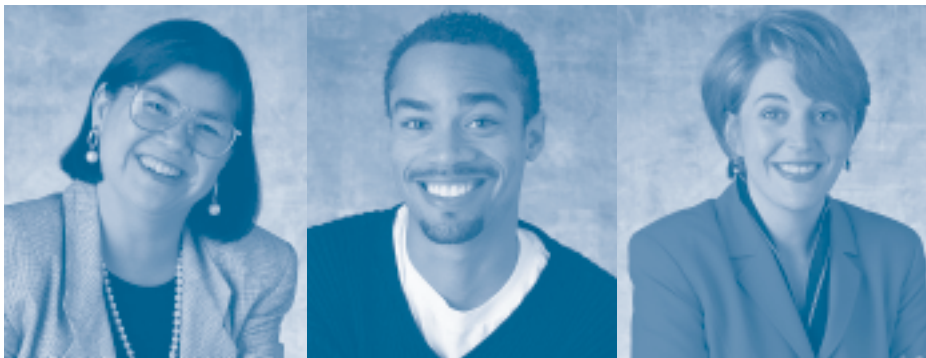
Support from senior management is essential

“Giving employees something for being active increases participation. It doesn’t need to be much,” says Epps, who estimates that the bank provides 80 to 100 bonuses every quarter. “It’s not an insignificant amount of money, but a single heart attack costs a whole lot more.”

Epps believes that the support of senior management is important. “Without support from senior management, it won’t go,” he says. However, wellness is not a program that managers can easily support in the abstract. Epps believes that executives must walk the talk.

“I weighed 245 pounds and hadn’t exercised in years. My cholesterol was too high,” says Epps. “But I’ve lost 45 pounds. Now, I exercise every day. I feel great.”

Epps’ advice to other executives considering launching a worksite wellness program is straightforward. “Get started now. I wish we’d started earlier,” he says. “You’ll tinker and change some things as you go, but get started, and talk it up.”



“The worksite wellness program we put in place more than pays for itself. In fact, I’d say everything we’ve expended has come back to us tenfold.”

Worksite Wellness Program

Sources for this Toolkit

“Meta-Evaluation of Worksite Health Promotion Economic Return Studies: 2005 Update,” Larry S. Chapman, MPH, The Art of Health Promotion, American Journal of Health Promotion, July/August 2005

“Health Improvement: A Comprehensive Guide to Designing, Implementing and Evaluating Worksite Programs,” Issue Brief, Center for Prevention and Health Services, National Business Group on Health, November 2004, Vol. 1, No. 1

“Absolute Advantage,” The Workplace Wellness Magazine, multiple articles, Vol. 2, No. 5, Wellness Councils of America

“Trends: The Rising Prevalence of Treated Disease: Effects On Private Health Insurance Spending,” by Kenneth E. Thorpe, et al., Health Affairs, Web Exclusive W5 317-325

Resources for Launching Your Own Worksite Wellness Program

The Wellness Councils of America (WELCOA) www.welcoa.org

Cooper Aerobics Center www.cooperaerobics.com

Dallas Fort Worth Business Group on Health www.dfwbgh.org/resourcectr.htm

National Wellness Institute www.nationalwellness.org

Texas Department of State Health Services www.dshs.state.tx.us/wellness
(512) 458-7200