



The “411” on Wellness

*Thorbahn
Spring Seminar*

May 2010



HERE ARE THE FACTS

- *The average annual health care cost per person in the U.S. far exceeds 3,000. Preventable illness makes up approximately 70% of total costs of illness.*
- *The average return on investment for wellness programs are 3:1 that's a return of \$3.00 for every dollar spent.*

("The Art of Health Promotion")

Yearly Claims Costs of Unhealthy Employees



The total cost for employees in categories above is assumed to be even higher when absenteeism and productivity are taken into account.

The “P’s” that Produce

- *Proper, Prior, Planning, Prevents, Poor, Performance*
- *Proper, Prior, Planning, Prevents, Pricy, Premiums*
- *Proper, Prior, Planning, Promotes, Proactive, Programs*
- *Proper, Prior, Planning, Promotes, Positive, People*

What is Wellness?

- *“Wellness is a multi-dimensional state of being describing the existence of positive health in an individual as exemplified by quality of life and a sense of well-being”.*



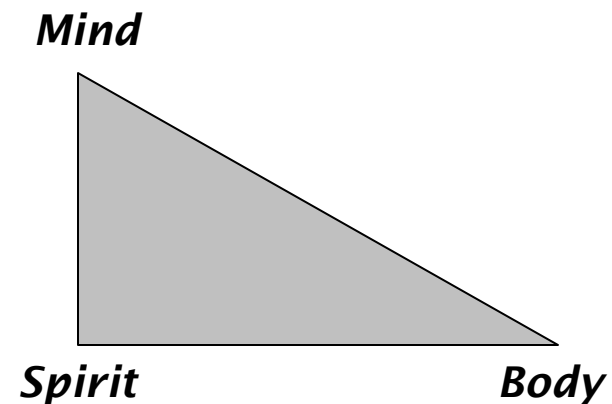
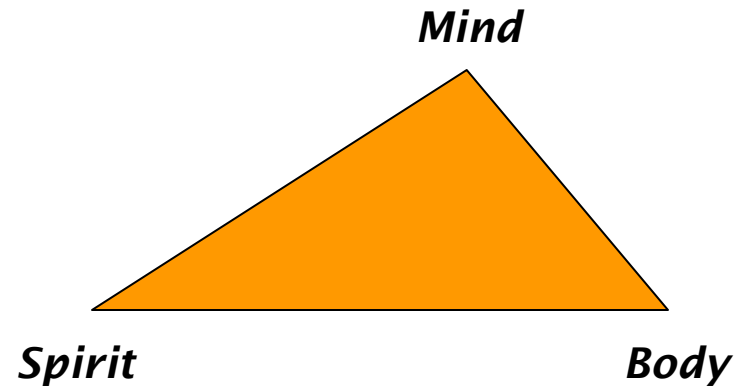
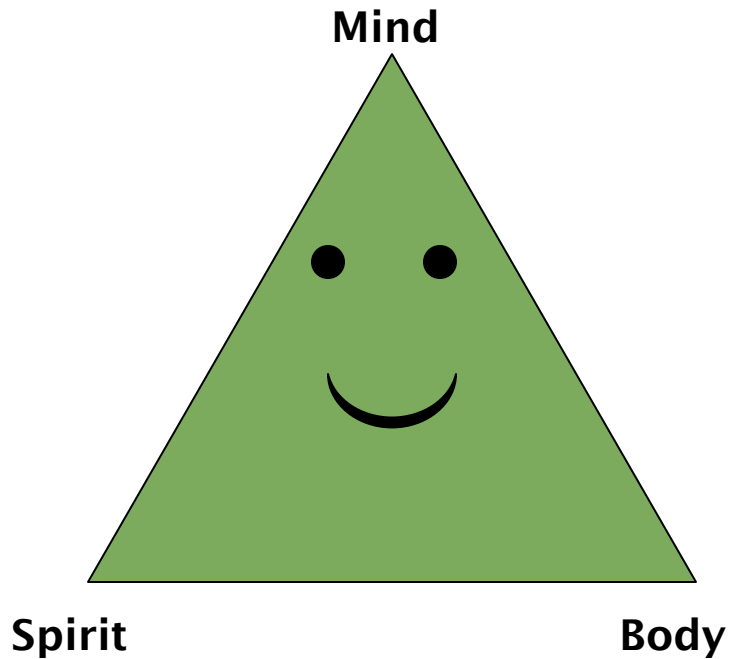
(Charles B. Corbin Arizona State University)

Sub-Categories for Wellness

- **Social** – *20% of Americans feel lonely/isolated. Join a club of interest.*
- **Occupational** – *One's attitude at work. Are you happy with career?*
- **Spiritual** – *When actions become consistent with beliefs/values.*
- **Physical** – *Taking responsibility for minor illnesses/prevention/fitness.*
- **Intellectual** – *Ability to extend your knowledge and share with others.*
- **Emotional** – *When one feels positive about oneself, others and in life.*
- **Environmental** – *Respect the physical and others in your environment.*
- **Financial** – *Balance mental, spiritual, and physical aspects of money.*
- **Mental** – *Biological factors and social environment in quality of life.*
- **Medical** – *Preventing disease as well as promoting optimal well-being.*

Proper, Prior, Planning, Promotes, Proactive, Programs

We must develop an equal balance in all areas.



“To have equal balance”

Top 5 Reasons why wellness is not in your company today

- You don't know how to do it.
- You don't have senior mgmt. support / budget
- You have analysis - paralysis.
- You don't follow-through on initiatives.
- Ya just lazy!



Benefits of Wellness Programs

Tangible

- *Reduction in demand for medical services*
- *Reduction in employee absenteeism*
- *Reduction in on job injuries and workers compensation costs*
- *Reduction in disability costs*

Intangible

- *Increased productivity*
- *Attract/Retain/Recruit effective employees*
- *Increased morale with employees*
- *Positive environment*
- *Employee empowered with control of their own health*

Proper, Prior, Planning, Prevents, Pricy, Premiums

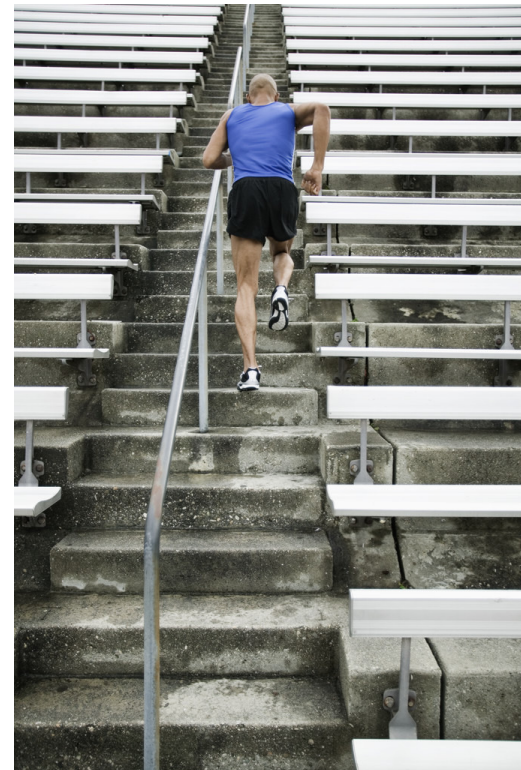
“Employers can save between \$300 and \$450 annually per employee as a result of reduced expenditure from annual wellness program investment of \$100 to \$150 per employee”.

Cornell University Institute for Health & Productivity Studies

How to get started?

1. Develop a Plan and Vision on paper.

- ✓ *Take “baby steps” – start small and grow*
- ✓ *Check budget*
- ✓ *Follow-through / stay consistent*

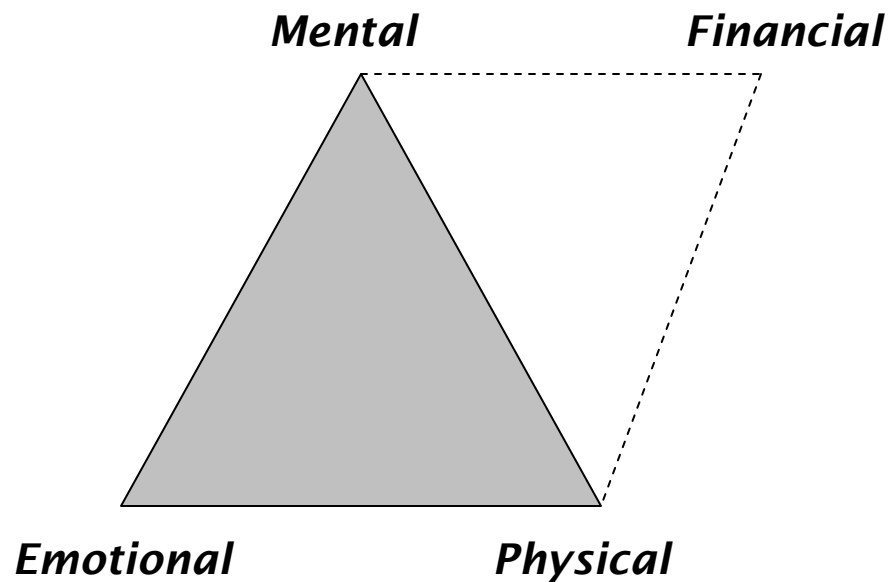


“Start, and take it one step at a time”

2. The How?

- √ *What is driving the company claims?*
- √ *Find out what interests your employees?*
- √ *Who will oversee wellness program?*
- √ *Develop a wellness calendar – w/dates*
- √ *Announce to company new objectives for wellness.*
- √ *Put into Action / Incentive Driven*
- √ *Review and Revise at end (pro's vs. con's)*

Proper, Prior, Planning, Prevents, Poor, Performance



Today's economy
brings a new
perspective to our
balance in wellness



FOUR QUARTERS IN A YEAR

- 1. Mental*
- 2. Physical*
- 3. Financial*
- 4. Emotional*

3. What are your Resources?

- ✓ Carriers – find out what's free, discounts, online programs
- ✓ Partnerships / Clients – barter services or incentive prizes
- ✓ Yearly Budget?



4. Examples of Low-Cost Wellness Initiatives

- *Provide access to off-site gyms*
- *Offer participation in recreation leagues*
- *Offer cash incentives for participation in physical activity or weight management programs.*
- *Offer outdoor exercise, trails, fields, walking*
- *Offer on-site fitness opportunities*
- *Buddy team physical activity goals*
- *Programs include staff and family members*
- *Walking challenges*
- *Support physical activity on breaks during working hours*
- *Host walk and talk meetings*
- *Post motivational signs at elevators to encourage stair usage.*

4. Cont'd Examples of Low-Cost Wellness Initiatives

- *Start member activity clubs walking, biking, swimming*
- *Offer onsite child care facilities to help facilitate physical activity*
- *Set up box and solicit fitness and health tips*
- *Offer healthy foods in cafeteria and / or vending machines*
- *Invite Red Cross, American Heart Assoc., American Cancer Society, to conduct educational workshops.*
- *Offer flex-time to exercise at before, lunch, after working hours*
- *Provide information to employees distributing brochures*
- *Wellness newsletters*
- *Provide free health screenings*
- *Biggest Loser Challenges*

The Top 7 Wellness Programs to engage employees.

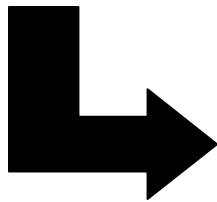
- *Health Risk Assessments*
- *Biometric Screenings*
- *Weekly Wellness Newsletters & Quizzes*
- *Employee Assistance Reward Programs*
- *Physical Activity / Sponsored Events*
- *Team Health and Wellness Incentives*
- *Health Fairs*



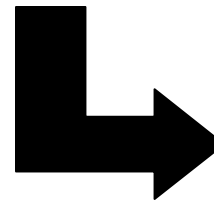
Proper, Prior, Planning, Prevents, Pricy, Premiums

Guidelines for your program

Year #1
Educational



Year #2
Incentive
Challenges



Year #3
Comprehensive
Wellness
Incentive Plan

JUNE 2010						
SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

June Holidays
Flag Day - 14
Father's Day - 20
Summer Begins - 21

FREE-PRINTABLE-CALENDARS.COM

*Get it on the
calendar and it will
happen!*

Summary

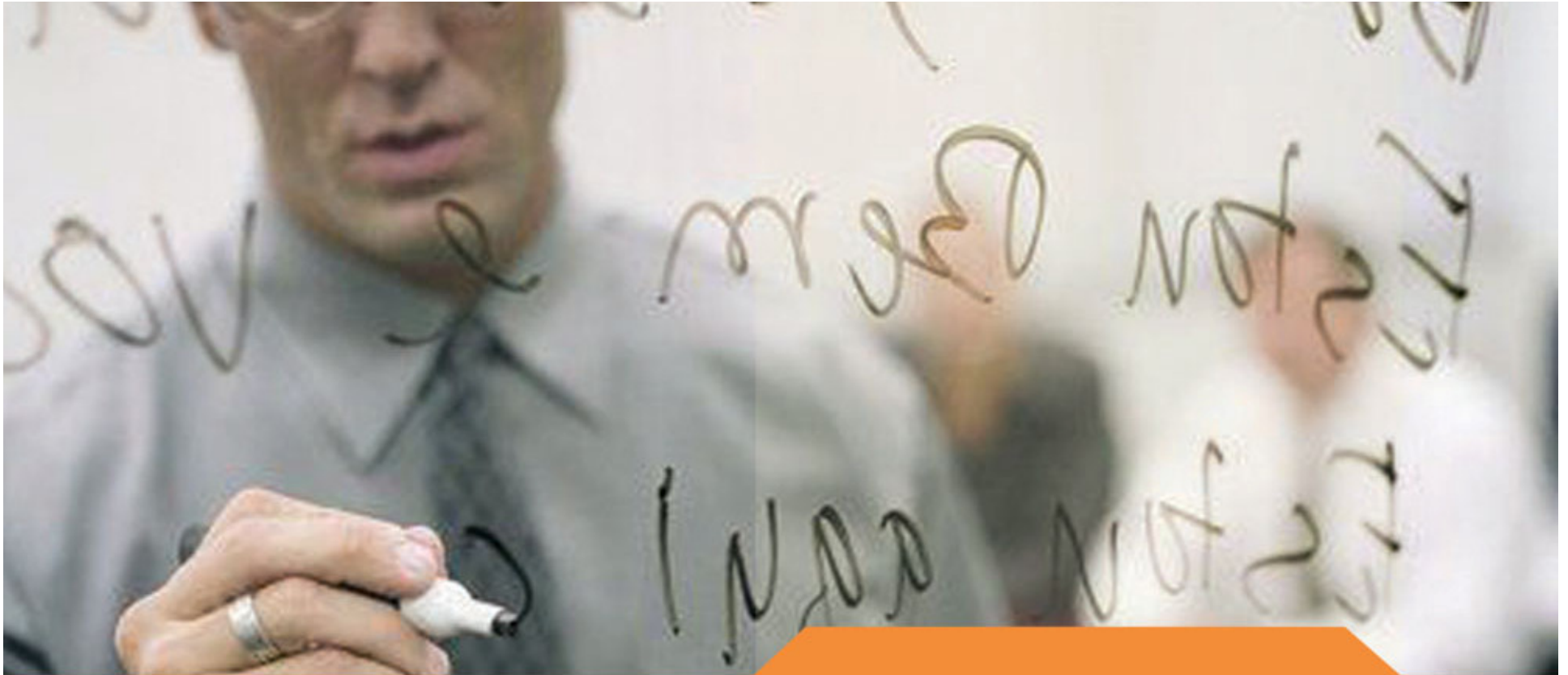
- *Develop a Plan – Date it!*
- *Collect all the information – Survey, Claims, etc.*
- *Make the decision....Put it in Action!*

“You see, in life, lots of people know what to do, but few people actually do what they know. Knowing is not enough! You must take action”.

- Anthony Robbins

“No action, no change. Limited action, limited change. Lots of action - Change occurs”.

- Catherine Pulsifer



“Large enough to meet your needs...Small enough to care”