



Wellness Programs

A Step-by-Step Guide



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Introduction

With the rise in popularity of workplace wellness programs, this guide was developed to assist you in starting or enhancing a wellness initiative. Helping your employees to establish and maintain a healthy lifestyle is not only good for them but can have significant benefits for your organization. Many studies have shown that healthy employees have lower health care costs than employees with one or more health risk factors. Furthermore, studies suggest that the indirect costs of unhealthy employees may be two to three times higher than the direct costs.¹ Indirect costs refers to such things as absenteeism, “presenteeism” (where employees come to work but don’t meet acceptable productivity standards) and disability claims.

It is estimated that 50 to 70 percent of health care costs are the result of personal lifestyle choices; this means they are avoidable.² Implementing a comprehensive wellness program is an excellent way to have a measurable, positive impact on your organization and on the lives of many of your coworkers and their families. We want to help you succeed in the exciting and vital role you’ll play in leading the wellness charge for your organization. This starter guide³ will provide you with the blueprint to either start a new wellness program or improve an existing one. CIGNA’s Health Promotion and Wellness Consultants are available to help you, if you so desire – ask your CIGNA account team for details.

The first response of most people charged with developing a wellness program is to immediately start planning an array of fun and exciting activities. However, there are some important steps that need to come first. We recommend that you read through this guide before getting started.

Step One: Get the Support of Senior Management

In order for your program to have the best chance for success you need the support of your organization’s senior management. This is because you will need their assistance in gaining access to the rest of the organization, their active backing of your goals so that others see the wisdom of getting on board to help and their approval for any funding that your program requires.

Management is concerned ultimately with the profitability of the enterprise (or for nonprofit organizations, with accomplishing the mission while staying within budget). Therefore, you have to show them credible evidence that (1) improving the health practices of your employees pays off for the organization, and that (2) a wellness program stands a good chance of improving those health practices.

How you go about getting senior management support is important. Do your research on the benefits of wellness programs, and come prepared to discuss that research and what you will need from your leadership team.

Research the following questions about your company:

- Is absenteeism high?
- Are retention rates low (high turnover)?
- Are accidents on the rise, or is quality of work slipping?
- Are disability or workers’ compensation claims a significant concern?
- Are health care costs rising rapidly (and where are they not)?

Point these out to the executive team and explain that wellness programs have been shown to lead to reductions in health care costs, absenteeism and workers’ compensation claims, and to improvements in productivity. They might also improve morale, loyalty and retention.

A review of 72 published studies of worksite health promotion programs found that on average they achieved a return on investment (ROI) of \$3.50 for every dollar invested.⁴ A meta-analysis of 56 published studies found that wellness programs led to average reductions of slightly more than 25 percent in sick leave, health plan costs, workers’ compensation and disability costs.⁵ See appendix 5 for additional research findings with which to bolster your case. Keep in mind, however, that these benefits may take three or more years to materialize.

In sum, the key to gaining the support of senior management is to show them how a wellness program will increase the organization’s competitive advantage. You do this with specific data and examples.

Step Two: Form a Wellness Committee

Once you have the support of senior management, the next step is to form a wellness committee. A team offers many advantages over going it alone. You get representation from many areas of your organization, you spread the work around, you gain the synergism of the many and the diverse and you have stability and continuity when people leave.

How do you decide who should be on the committee?

One key is diversity: Members should come from all areas and levels of the organization and should be representative of the whole organization. People with health risk factors, such as overweight people and smokers, should be represented. This might surprise you, but they can give you realistic feedback on the likelihood of success of various initiatives aimed at changing these issues. They also provide credibility – if the whole team

were paragons of health and fitness, many would find them hard to identify with. If your company has a union, they should be considered for representation.

Also, consider the skill sets that will be needed. You need people who are good at organizing events and motivating people, who understand the political lay of the land and can get things done in your organization. You need people who can do research and write convincingly. You need people who are respected and liked by other employees.

Another consideration is whether team members should be appointed (and if so, by whom) or if you should ask for volunteers. Often a combination of “invited” members and volunteers works best. Go to senior managers and others whose opinions you respect, and ask them to suggest team members. They might also be willing to approach those persons for you and ask them if they would be willing to serve. Make sure members understand that a certain number of hours per week will be required, over at least a year. This is not a once-and-done task.

About eight to twelve members is a good size. If you still have space after inviting members, you might open it up to volunteers. The upside of including volunteers is that they are likely to be motivated. The downside is you might get members who are not a good fit.

Finally, the team will need a leader. This should be someone who understands the organization’s strategic priorities, as well as the wellness team’s role and vision, and can integrate the two. He or she should have a healthy lifestyle and truly care about health, be a good communicator and motivator and have the people skills to lead a diverse group. This person could be you, someone chosen by senior management or someone that you ask to serve in that role.

Scheduling of team meetings needs to be flexible. You will meet more often in the beginning and when a new initiative is underway. You should meet at least quarterly, regardless.

Step Three: Do a Needs Assessment to Guide Your Efforts

According to the Wellness Councils of America, 73 percent of organizations that implement a wellness program do so without first doing any sort of needs assessment. They just start implementing activities that sound good. The first problem with this approach is you don’t know where the greatest needs are in your workforce, and hence where you are likely to get the best returns for your efforts. Imagine contracting for an expensive tobacco cessation program only to learn that you have very few smokers.

The second problem with not doing a needs assessment is you don’t know what your employees want and, therefore, whether they will embrace the activities that are selected. For example, “how would you know whether enough people would use a fitness center to justify the expense of installing one, unless you asked?”

A third problem is that without significant *before and after* data to compare you won’t be able to show measurable results. After you implement your wellness program, suppose you find that your absenteeism rate is 15 percent. How would you know whether that was an improvement unless you had measured it before you implemented the program, *and* measured it in the same manner both times?

You must do some kind of needs assessment if you want a first-rate program. You may have already started this process when you were seeking support from senior management, but you will want to be more comprehensive at this point, and now you have a team to help you do it.

As the preceding discussion implies, there are two main categories of data that you need to collect. You need data that shows:

- (1) How the business can gain the most from a wellness program.
- (2) What the employees want from such a program.

Your program has to provide a benefit to the business or it will fail for lack of support from above; plus, it has to provide activities that employees want and will embrace, or it will fail for lack of support among those it is intended to help. The team will need to synthesize these two different but not necessarily incompatible objectives into recommendations that maximize both.

Following are some useful sources of data for your needs assessment. You need not use all of these, and you are not limited to these.

Tip: Where feasible, you may want to break out data for each separate worksite and department, as long as the groupings are large enough to preserve the anonymity of employees. This helps you tailor activities to each group’s needs, and target promotions to underutilizing groups.



I. Data to determine business needs.

- Health assessments can efficiently provide a lot of useful data on the health-related strengths and weaknesses of your employee population. They have the advantages of being standardized, reliable and repeated over time to give longitudinal data on such things as:
 - Demographics of your population, special characteristics
 - Health risks, wellness practices, preventive screening rates and chronic conditions
 - Employees' interests in specific wellness activities
 - Readiness to change: employees' expressed interest, or lack thereof, in changing certain behaviors, which helps you to target your efforts where they will do the most good
 - Perceptions of your organizational culture, and ideas for improving it (see step seven below)
 - Productivity, presenteeism and absenteeism rates

CIGNA offers our customers an online state-of-the-art health assessment from the University of Michigan. We have exclusive access to their sophisticated Trend Management System to analyze the results and make recommendations for risk reduction activities. The TMS looks at the predictive implications of **risk clusters** rather than simply separate risks. Talk to your CIGNA account team if you are not using this already.

- Medical and behavioral healthcare claims. Identify your organization's most costly diagnoses, procedures and drugs, and the highest utilizing demographic groups. Your CIGNA account team can help.
- EAP utilization data (where applicable). Look at the most common presenting problems, demographics of utilization, most frequent reasons for management referrals, types of post-EAP referrals, etc.
- Short- and long-term disability and Workers Compensation claims. Pay particular attention to reasons or causes.
- Biometric screening data, usually gathered at a health awareness day. May include such measures as cholesterol, blood pressure, glucose level, body mass index, vision and hearing.
- Turnover/retention rates. Exit interview data is especially helpful at uncovering reasons for turnover and clues for improving retention.
- Absenteeism rates and reasons.
- Accident/safety records, facility/environment assessment for sources of risk and stress.

II. Data to determine what employees want.

- Do an online employee interest survey (see appendix 3).
- Look at utilization patterns of previous wellness offerings. What was popular and what was not? For example, if you have offered fitness club discounts, how was utilization? Were the discounts too small to be meaningful, or club locations inconvenient?
- Consider conducting focus groups with employees from different departments, locations, and levels of the hierarchy.

The next step is to analyze the data you have collected, figure out what it can tell you and make recommendations based on the results.

The analysis should ask the following kinds of questions about the data:

- What appear to be the greatest health- and wellness-related problems and challenges of the employee population, in terms of direct and indirect costs to the organization?
- What are the main reasons employees leave this organization, and what do they say would keep them here? (This may or may not be remediable by a wellness program, but it may be worth asking if retention is a concern.)
- How significant are the rates of accidents and disability claims? What are the main causes of each?
- Is absenteeism too high? What are the main reasons for it?
- What are some of the main sources of stress in the work place? Is it a problem?
- Considering all of the above, which areas can we most readily impact, and how? Where are the greatest opportunities for a wellness program to make a difference?
- What would each of the preceding opportunities for intervention cost? Which would likely be most cost-effective; that is, provide the greatest benefit per cost?
- Which do the greatest number of employees say they want? Which do they sound most passionate about?

Now the task is to put it all together and make recommendations for program goals, objectives and activities. These recommendations will need to take into account where the needs are greatest, where a wellness program can actually change health outcomes, which activities offer the greatest return for the time, money, and other resources that are needed to make them a success and which activities are likely to be embraced by employees. Formulating recommendations is a complex balancing act that requires integrating many sources of information. It is as much an art as a science.

The final task for step three is to prepare a formal report. This is important. Tap someone from the team with good writing skills. Have it critiqued, revised, then proofread. Senior management is more likely to respond positively to a thoughtful, professional document

An important caution: You have gathered some potentially sensitive data, at both the individual and organizational level, and you must take precautions to keep it confidential. Ensure that you are following all laws and any guidelines set by your organization in regards to information protection.

Step Four: Develop an Operating Plan

At this point, it is time to create an operating plan and put it in writing, for a number of reasons. First, senior management will probably require one. Second, it provides vision and direction to the wellness team and other interested parties – it shows what needs to happen and when. Third, it holds people accountable by specifying who is responsible for what. Finally, it provides continuity through changes in staff – new team members can read the plan and get up to speed quickly.

A wellness program operating plan should have at least the following components:

Introduction

Explain the reasons for deciding to implement a wellness program. The introduction should answer the following question: Why is such a program good for the organization, and how will it also help employees and their families? You can cite both national data and data you have gathered about your organization in step three. You may want to include a mission statement that captures the purpose of your wellness program in a sentence or two; for example, ***“It is the mission of this program to both encourage and assist our employees and their family members to choose healthy lifestyles, and to achieve the highest state of health that they are capable of.”***

Program goals

Goals are broad and high-level, in comparison with objectives, which are specific. Goals indicate what you have decided to target with your wellness program, based on your needs assessment in step three. Goals let you know when you have succeeded. They help show the way toward specific objectives and activities. For example, one of your goals might be to ***reduce health care costs (or slow their rate of increase) for lifestyle-related medical conditions.***

Specific objectives

Objectives should each be tied to one of your goals, and should be SMART: specific, measurable, achievable, realistic, and time-specific. Each goal will likely have numerous objectives tied to it. An example of an objective for the above goal might be: ***Cafeteria will offer at least three vegetables, a salad, two lean meat entrees, and a low-fat dessert every weekday, beginning no later than March 4, 2010.***

Tip: It is advisable to select goals and objectives that are inherently easy to measure. It is easier, for example, to measure health assessment completion rates than fitness club usage.

Implementation strategy, timelines and persons responsible

This section of the operating plan, plus step five: **Choosing Appropriate Interventions**, are likely to be accomplished simultaneously. Based on your objectives you need to decide on specific activities, how to implement them, timelines, and the persons responsible for each.

Methods of communication and promotion

This section details how you will communicate and promote your wellness program activities to your employees and their families. Take a look at your work force:

- How do they prefer to receive communication from the organization?
- What media and approaches work best for them?
- Do they like games, competitions, prizes?
- Are they widely dispersed or all located in one or a few locations?
- What kind of a budget and in-house capabilities do you have for communications?

The answers to these kinds of questions will help you decide how to “sell” your program. Communication can include email, posters, flyers, newsletters, home mailings, and your intranet. Using multiple communication methods and frequent repetition works best.

Promotional strategies can include themed ad campaigns (spring fling, springing into wellness, the Olympics of health, etc.), competitions, prizes, and a health awareness day event. You can tie your activities to national health observances and theme programs; a list of these is available from the National Health Information Center of the U.S. Department of Health and Human Services at: www.healthfinder.gov/nho/default.aspx.

Budget

It is possible to start a limited wellness program with little or no new funding; however, you can do a lot more if you are given a budget. And it is important to remind those who must approve the budget that it is an *investment*, not just an expense. Remember, the average return on investment is \$3.50 for every dollar spent. Of course, how you spend your budget is crucial to your ROI. Be sure to put the most money where you are likely to get the best returns. Once approved, include your itemized budget in this section of your operating plan.

Evaluation plan

The evaluation section summarizes how you will evaluate the results of your wellness program after a specific time period, usually a year. It explains how you will measure outcomes to determine where the program was and was not successful, what you need to change and what you should continue doing.

An evaluation plan flows naturally from your needs assessment, goals and objectives. The needs assessment provides much of the *before* data, which you compare with *after* data at the point of evaluation. We will go into detail about the evaluation process in step eight: **Evaluate Your Results.**

Step Five: Choose Appropriate Activities

There is a logical progression from needs assessment data to goals, goals to objectives and objectives to activities. If the preceding steps are done well, deciding on activities will be the fun and easy part. Just be sure your choice of activities is based on the data you have collected, in order to get the best results from your program.

Following is a classification of wellness program activities that you might find useful. Appendix 1 lists ideas for specific activities to get you started on the creative process.

1. Education, awareness and support. Topics can span a broad spectrum; for example, exercise, heart-smart nutrition, stress management, how to minimize your risk for certain conditions such as Lyme disease or skin cancer, reminders about getting regular physical exams, balancing work and personal life, and financial planning. The information may be delivered in various forms, including lunch-and-learn or brown-bag seminars, posters in the workplace, tip sheets sent as email or home-mailers, and intranet web pages.

2. Preventive health screenings. Often performed at health awareness day events, preventive health (or biometric) screenings are aimed at detecting health conditions or risks that are best addressed early. These include diabetes/glucose levels, cholesterol, body-fat or BMI, posture or spinal analysis, depression, and blood pressure. Breast, cervical, colorectal, and prostate cancer and certain other screenings, must be done in a clinical setting, but you can use an on-site event to increase awareness of the benefits of having these done. Flu shots and childhood immunizations (but not screenings), can be offered on-site or off.

3. Demonstrations. Usually done at a health awareness event, these are “how to” demos by experts on such things as healthy cooking, exercise and fitness, yoga, relaxation techniques and more.

4. Lifestyle or behavior change. Lifestyle- or behavior-change programs (such as CIGNA’s lifestyle management programs for weight loss, tobacco cessation and stress management) are among the most robust wellness activities you can offer. They provide personal health coaching to help employees who want help to make significant changes in their behavior around such key health issues as smoking, weight, diet, exercise and stress.

5. Disease management. Disease management programs (such as CIGNA Well Aware and Smart Steps) aim to educate and coach employees with chronic health conditions about evidence-based best practices for managing those conditions. Conditions include lower back pain, heart disease, depression, diabetes, asthma, chronic obstructive pulmonary disease and obesity.

6. Physical activity. This refers to any efforts to facilitate or encourage more physical activity or exercise during or outside of the work day. It includes on-site fitness centers or exercise rooms, lunch-time walking or running groups, mind/body classes, stretch breaks, “walk 10K a day” programs and team sports such as softball and volleyball.

7. Safety and prevention. This category includes back-injury-prevention training, ergonomic education, workplace safety policies and procedures and information about avoiding identity theft and other types of crime.

8. Stress-relief and workplace culture. This is a broad category that includes activities and initiatives aimed at creating a more positive, relaxing, and fun workplace. Some examples are a laughter bulletin board where employees can post cartoons and jokes, a visiting massage therapist, a book discussion group, stretch breaks, yoga classes, group luncheons or celebrations and various after-hours activities. Of course, these should not encroach on productivity.

Be sure to leverage your EAP, if you have one, for your wellness program. It will most likely have a wealth of relevant offerings, most of which your organization has already paid for. Following are a few of the services that CIGNA offers its EAP customers at no extra charge:

- Assessment and short-term counseling for a variety of concerns, including emotions, substance abuse, stress, relationships and work
- Wellness seminars (brown-bag or lunch-and-learns) on dozens of topics (ask for a list)
- Online self-assessment tools, tutorials and articles on many wellness-related subjects
- Child care, senior care, legal and financial information
- Health awareness day representation, with literature and giveaways
- Management referrals to EAP for issues that are impacting an employee's performance

Other resources for wellness activities

Internal departments:

- Human Resources for information on health plan, EAP and other benefits
- Safety or Corporate Security for information on safety procedures, accident prevention, avoiding crime victimization, etc.
- Occupational Health for first aid training, health screenings, etc.

External resources:

- Your other benefits vendors
- National public-service organizations such as:
 - American Cancer Society at www.cancer.org
 - American Diabetes Association at www.diabetes.org
 - American Heart Association at www.americanheart.org
 - American Lung Association at www.lungusa.org
 - Centers for Disease Control and Prevention at www.cdc.gov
 - Healthy People 2010 at www.healthypeople.gov
 - Mayo Clinic at www.mayoclinic.com
 - National Institute of Mental Health at www.nimh.nih.gov
 - National Institutes of Health at www.nih.gov

- Partnership for Workplace Mental Health at www.workplacementalhealth.org
- U.S. Department of Health and Human Services–Substance Abuse and Mental Health Services Administration at www.samhsa.gov
- Many local physicians, hospitals, dentists, nutritionists, personal trainers, fitness centers, chiropractors, pharmaceutical reps, mental health centers and other professionals will provide free lectures, demos and screenings.

Tips for planning wellness activities

- A health awareness day is an excellent way to reach a large number of employees and accomplish many of your objectives at one time. To succeed, it should be fun, interactive and feature as much variety as possible. For information on how to plan and execute a successful health awareness day, speak to your CIGNA account team.
- Talk to others who have implemented wellness programs. Ask them what they learned and what they recommend.
- Build evaluation into your activities; that is, plan ahead for the data you are going to need and how you will collect it. For example, record how many attended your health awareness day and got blood pressure screenings there; how many participated in the walking club and how many miles they walked; how much baked fish and vegetables are selling in the cafeteria, compared with corndogs and French fries; and so forth. Distribute employee satisfaction surveys at all events, and include space on them for suggestions.
- Take photographs of events and use them in newsletters, on bulletin boards, on the intranet, etc., to promote the event next time.
- Build on successful activities by holding them annually or more often.



Step Six: Boost Participation

The next task is to get people to actually participate in your wellness initiatives. This isn't always as easy as it sounds. Unless people are motivated, energized and believe that there is something in it for them, the program will languish for lack of enthusiasm. Don't leave it to chance. Take proactive steps to promote the program. Following is a list of suggestions for how to do this:

- Get the active support of managers at all levels. Managers should send out communications about the program in general and about specific activities as they occur. They should encourage and praise participation and positive behavior changes, participate themselves and accommodate participation (e.g., by scheduling other activities around the event and making sure employees are able to participate).
- Implement a strategic incentive program (see below for details).
- Use multiple channels of communication and repeat the message often. For example, email, intranet, posters, flyers, payroll stuffers, home mailings and voice-mail blasts.
- Tell employees what they stand to gain from a particular activity beyond any extrinsic incentives. For example, when promoting a lunchtime walking program, be prepared with a list of the short- and long-term benefits from walking an extra half hour or 5,000 steps a day.
- Tap into people's competitive nature. For example, offer a "Well Workplace" award to those sites that engage and participate actively in the wellness program. Provide other competitions, such as walking groups.
- Make participation easy and convenient. When feasible, get permission for activities to occur during work hours. Schedule at pleasant and convenient locations. Provide refreshments when appropriate, even if you have to rotate volunteers to bring them.
- Tie into national health observances and themed promotions, such as American Heart Month, National Poison Prevention Month and National Alcohol Awareness Month. This is just another medium for your message. For example, if employees are hearing about the benefits of exercise on television and the radio in addition to at work, the message is more likely to get through and they are more likely to believe it.
- Make it fun! If an activity offers employees a pleasant antidote to a stressful workday, they will flock to it.
- Put a personal face on it. Get out and talk to employees – not just about the wellness program but about how they are doing in general. Really listen to what they have to say, which shows them that you care about their well-being. They will be more likely to get interested in what you have to offer.

Incentive programs

Health promotion incentive programs are intended to influence employees to engage in healthy behaviors. One study looked at participation rates for three companies after adding health promotion incentives for participating in health assessments. The results were as follows: company A's participation increased from 25% to 91%, company B from 50% to 81%, and company C from 36% to 98%.

There is a lot of research literature on how to use incentives effectively. You must think carefully about where to put your incentive money in order to achieve the most cost-effective outcomes. Focus on rewarding those behaviors that have the greatest pay-off for the organization, and on behaviors that are likely to occur with incentives but not likely to occur without them. In other words, don't waste money on incentives where it won't do any good.

You can use incentives to reward successive steps toward a goal, rather than just for the final goal. Using tobacco cessation as an example, you might provide small incentives for enrolling in a cessation program, larger incentives for quitting smoking and for completion of the program, and still larger incentives for staying tobacco-free for one month, six months, and one year. Make sure you are in compliance with all applicable state and federal laws regarding wellness programs and incentives.

See appendix 4 for examples of incentives to consider. You will note that many of these items are wellness-related, so they pay off in two ways; for example, fitness equipment, lunch coolers (for bringing healthy food to work), pedometers, etc.

CIGNA can help you tailor an incentive program that is best for your organization. Ask your CIGNA account team about our Healthy Awards, CIGNA Incentive Points, Choice Fund, and Healthy Pregnancies Healthy Babies incentive programs.



Step Seven: Make Wellness a Part of Your Organization's Culture

Just as plants won't thrive in a poor environment, a wellness program won't thrive in an unhealthy organizational culture. Step back for a moment and look at the big picture in your organization. How do you feel when you walk into your workplace? Is it bright, cheerful and inviting? Or is it dingy, cluttered and depressing? How do employees feel about coming to work? Are they cheerful and do they take time to speak to each other about their weekends and their families, or do they go to their work stations and stay there? Are the policies old, rigid, and impractical – "that's how we've always done it?" Or are they flexible, helpful and logical?

Organizational culture, which includes environment, policies and people's behavior, has a profound influence on the level of participation in health promotion programs, and indeed on the health of employees. Culture is also what establishes an "employer of choice." Creating a true culture of health will lift your organization to new levels of competitive advantage. Following are some ways of doing this:

- Top management should proclaim prominently that health is an important value and responsibility for the organization and its employees, and that it will be supported by management in every reasonable way. Perhaps add this idea to your vision or mission statement.
- Hold managers at all levels accountable for facilitating a healthy work setting, and reward them for success.
- Change outdated or dysfunctional policies, rules and practices. Put your policies and procedures through the "mission filter"; i.e., ask "Does this policy help us in carrying out our workplace mission?" If not, scrap it.
- Implement and enforce policies that support healthy practices, such as seatbelt use, no smoking, appropriate alcohol and drug use, no sexual harassment, no tolerance for violence or threats of violence and respect for diversity.
- Where feasible, implement policies that reduce stress and increase job satisfaction. Consider, for example, flex-time, cross-training, telecommuting, teleconferencing (to reduce travel and expense) and a bring-your-child-to-work day.
- Create opportunities for employees to get involved in new projects that challenge them, tap into their creativity and broaden their skills.
- Involve employees as much as possible in decision-making, problem-solving, and developing new systems and procedures.
- Create flexible work schedules to allow employees to attend children's school events, to exercise during the day and so forth.

- Offer opportunities to exercise, such as a walking and jogging path, fitness room with lockers and showers, discounted or subsidized fitness club memberships, and lunchtime walking or running groups.
- Include plenty of healthy food choices in your cafeteria and vending machines. Provide a comfortable place to eat and a food preparation area including a refrigerator, microwave, toaster oven, and sink to facilitate healthy eating.
- Provide a full service EAP and actively promote its use.
- Tailor medical plan coverage to encourage appropriate treatment and preventive care, including a benefit design that incents proper management of chronic health conditions. Consider disease management programs for the latter, and a disability management program.
- Have an enthusiastic person, perhaps a member of the wellness team, thoroughly orient new employees to all aspects of the wellness program.
- Offer on-site wellness seminars such as "lunch-and-learns." Perhaps the organization can provide lunch as an incentive to attend.
- Eliminate safety hazards and provide training on safety equipment and procedures.
- Provide ergonomically appropriate workstation furniture and equipment.
- Assure healthy environmental conditions, including adequate light, adjustable heating and cooling and noise levels that are safe and conducive to concentration.
- Ban smoking from everywhere on the premises.

Step Eight: Evaluate the Results

Evaluation is the final step in the cycle of a wellness program. Formal evaluation is usually done, somewhat arbitrarily, after the program has been in place for a year, and at subsequent one-year intervals; however, elements of the evaluation process should be ongoing all year.

The purpose of evaluation is to determine the value of what you have done. The information is then used to inform the next cycle of the program and to promote your achievements to senior leadership and employees. More specifically, evaluation should reveal whether or not you met each of your goals and objectives, whether it was worth the costs and which parts of the program should be continued, modified or eliminated.

Most likely, management is going to be concerned about the value or cost-savings of a wellness program. The biggest potential areas for cost savings are health care claims, absenteeism, productivity and disability. In step three you collected “before” data on most of these variables. To show a change, it is essentially a matter of collecting “after” data at some later time, and then comparing the two.

To measure cost-savings, you would need to record all program-related expenses, assign a dollar value to improvements in the above variables, and deduct the former from the latter. Reduction in trend should be treated as cost savings (e.g., if health care or other costs have been rising at 11 percent a year, and after the wellness program is in place they only rise 6 percent, that is a savings).

The process of measuring cost-savings, however, is complex and can be expensive. Be aware also that it may take three or more years to see significant savings, especially in health care costs. But there are many other meaningful ways to measure the success of a wellness program which can show results the first year. These include:

- **Reduced risk factors.** This refers to significant changes in health-related behaviors and associated risks. Some examples are number of employees who quit smoking, reduce their blood pressure, BMI or cholesterol, or start and stay with an exercise program.
- **Other behavior changes.** These are the little things that add up; for example, measurable increases in eating healthier foods in the cafeteria and from the vending machines, number of employees who joined a fitness club or walking group, number of employees with a chronic health condition who enrolled in a disease management program and number of employees who got their preventive cancer screenings.
- **Perception of organizational culture.** This includes employees’ perceptions of the work environment, job satisfaction, and opportunity for work/life balance. You could do a “before” survey, make relevant changes, then do an “after” survey.
- **Participation rates.** Record the number of participants in all wellness activities. Ask your CIGNA account team about programs for which we can provide this information.
- **Participant satisfaction.** For key activities, give participants satisfaction surveys to complete. The survey should collect

quantitative data (e.g., a five-point rating scale from excellent to poor) as well as ask open-ended questions such as “How could we do it better next time?”

Evaluation is easier if you have prepared and stay on top of it all along. In step four you selected clear and measurable goals and objectives. Be sure to collect data all year with which to measure these.

Honesty and candor in reporting your results are important. We would like to find that all of our initiatives bore fruit, but that is unlikely. Some will work out; some won’t. And negative results are just as useful to guide future programming as positive results are. They tell you that something needs to change. So resist the temptation to gloss over any disappointing data, or to spin everything rosy. Tell it like it is. Of course, this also means fully singing the praises about things that went well.

One final consideration is what to do with the results of your evaluation. First, of course, you will want to present them to your management. Hopefully the results will justify the continuation of, if not an increase in, the budget. Second, use the results to plan what to do differently in the coming year. Third, report the results to your employees, though you may want to selectively excerpt those parts that are relevant to them rather than loading them up with all the details. Reporting positive results to your employees is an excellent way to increase participation in the future.

Conclusion

Why should your organization spend this much time, effort and money starting a wellness program? Because rising health care costs are one of the biggest concerns of most American businesses, and “the real problem exists at the individual level – the demand side,” according to Dee Edington, Ph.D., Director of the Health Management Research Center at the University of Michigan. Edington says that, “In my opinion, health promotion. . . is the solution. There’s nothing else but health promotion left.”

You can’t afford not to have a strong wellness program today. It’s an investment in your organization’s future. CIGNA can help by providing robust tools and resources. We hope that you will take these tools and resources and develop your own initiative, with CIGNA as a long-term partner in your employees’ health and well being.

Appendix 1

Ideas for Wellness Program Activities

Your choice of activities should be informed by your needs-assessment data, goals, objectives, employee interests and budget. However, even within these parameters there are many different directions you can take when selecting activities. Here are some examples of activities and programs to start your thinking process. CIGNA can help – ask your account team about our health and wellness programs that are available to your employees.

<p>Preventive Health Screenings:</p> <ul style="list-style-type: none"> • Blood pressure • Body-fat testing • Breast cancer screening • Cholesterol • Depression screenings • Diabetes • Eye exams • Fitness testing • Flu shots • On-site child immunizations • Posture screening, spinal analysis • Prostate cancer screenings • Skin cancer screening 	<p>Awareness, Education, and Support:</p> <ul style="list-style-type: none"> • Lunch-and-learn or brown-bag wellness seminars • Nutrition awareness, healthy cooking demos • Fitness/exercise demos • Healthy food alternatives in your vending machines and cafeteria • Food storage and preparation facilities to encourage healthier eating • Cancer survivor support groups • Elder care • Financial education • Prenatal care
<p>Physical Activities:</p> <ul style="list-style-type: none"> • Bike rack on premises so employees can ride to work or during lunch • Host an exercise equipment swap • Mind/body classes (e.g., yoga, tai chi) • On-site fitness center or exercise room • Subsidized fitness club memberships • Team sports (volleyball, basketball, softball) • Walking and/or running club (during lunch hour or breaks) 	<p>Stress-relievers and morale boosters:</p> <ul style="list-style-type: none"> • After-hours activities • Book discussion group • Group lunches or celebrations • Laughter bulletin board where employees can post jokes and cartoons (in good taste) • Stretch breaks • Visiting massage therapist
<p>Lifestyle Behavior Change Programs:</p> <ul style="list-style-type: none"> • Physical activity/exercise • Stress management • Tobacco cessation • Weight management/nutrition 	<p>Disease Management Programs:</p> <ul style="list-style-type: none"> • Asthma • Lower back pain • Depression • Diabetes • Heart disease • Obesity • COPD
<p>Safety and Prevention Programs:</p> <ul style="list-style-type: none"> • Back-injury prevention training • Ergonomic education • Fire-extinguisher use • Hand-tool safety 	

Appendix 2

Healthy People 2010 Leading Health Indicators

The *Healthy People* project provides science-based, 10-year national objectives for promoting health and preventing disease, as identified by U.S. Department of Health and Human Services. The project has created a list of the most significant *preventable* threats to our nation's health. These indicators are presented here to help in goal-setting for workplace wellness programs. You can find out more about this project at www.healthypeople.gov, and view the Healthy People 2020 indicators at <http://www.healthypeople.gov/HP2020/> when they become available.

The leading health indicators for 2010 are as follows:

1. Physical activity
2. Overweight and obesity
3. Tobacco use
4. Substance abuse
5. Responsible sexual behavior
6. Mental health
7. Injury and violence
8. Environmental quality
9. Immunization
10. Access to health care



Appendix 3

Employee Health and Wellness Interest Survey

(Your company) is planning to start (or enhance) a wellness program to help employees live healthy lives. We would like to know your interests and preferences. Please indicate with an X those topics that you would be interested in learning more about. Check as many as you would like:

Personal Health Issues

- | | | |
|--|--|---|
| <input type="checkbox"/> Smoking cessation | <input type="checkbox"/> Stress management | <input type="checkbox"/> Alternative medicine |
| <input type="checkbox"/> Weight Control | <input type="checkbox"/> Skin cancer | <input type="checkbox"/> Heart disease |
| <input type="checkbox"/> Nutritional cooking | <input type="checkbox"/> Breast cancer | <input type="checkbox"/> Other |
| <input type="checkbox"/> Physical activity, exercise and fitness | <input type="checkbox"/> Prostate cancer | |

Parenting and Child Care

- | | | |
|---|--|---|
| <input type="checkbox"/> Finding child care | <input type="checkbox"/> Teenage drug education | <input type="checkbox"/> Single parenting |
| <input type="checkbox"/> Talking with teenagers | <input type="checkbox"/> Parenting newborns | <input type="checkbox"/> Step parenting |
| <input type="checkbox"/> Teenage nutrition | <input type="checkbox"/> Discipline | <input type="checkbox"/> Balancing work and personal life |
| <input type="checkbox"/> Teenage pregnancy | <input type="checkbox"/> Attention-deficit/ hyperactivity disorder | <input type="checkbox"/> Other |

Elder Care Issues

- | | | |
|--|--|------------------------------------|
| <input type="checkbox"/> Alzheimer's disease | <input type="checkbox"/> Elder care | <input type="checkbox"/> Elder law |
| <input type="checkbox"/> Parkinson's disease | <input type="checkbox"/> Housing for the elderly | <input type="checkbox"/> Other |

Emotional Health Issues

- | | | |
|-------------------------------------|---|---|
| <input type="checkbox"/> Anxiety | <input type="checkbox"/> Postpartum depression | <input type="checkbox"/> Coping with cancer |
| <input type="checkbox"/> Depression | <input type="checkbox"/> Alcohol and drug abuse | <input type="checkbox"/> Other |

What times and methods work best for you for educational programs?

- | | | |
|---|--|---|
| <input type="checkbox"/> Lunch-time sessions | <input type="checkbox"/> Webinars | <input type="checkbox"/> Email |
| <input type="checkbox"/> After-work sessions | <input type="checkbox"/> Telephonic sessions | <input type="checkbox"/> Intranet posting |
| <input type="checkbox"/> Before-work sessions | <input type="checkbox"/> Printed material | <input type="checkbox"/> Other |

Would other members of your household be interested in any of the above topics? If yes, list the topics.

Do you currently participate in any physical fitness activities? Indicate with an X those that apply to you:

- | | | | | |
|----------------------------------|--------------------------------------|-----------------------------------|--|--------------------------------|
| <input type="checkbox"/> Biking | <input type="checkbox"/> Tennis | <input type="checkbox"/> Swimming | <input type="checkbox"/> Running | <input type="checkbox"/> Other |
| <input type="checkbox"/> Walking | <input type="checkbox"/> Team sports | <input type="checkbox"/> Aerobics | <input type="checkbox"/> Weightlifting | |

Indicate with an X any of the following activities that you may be interested in:

- | | | | |
|-------------------------------------|----------------------------------|--|---|
| <input type="checkbox"/> Yoga | <input type="checkbox"/> Massage | <input type="checkbox"/> Dance lessons | <input type="checkbox"/> Team competitions |
| <input type="checkbox"/> Meditation | <input type="checkbox"/> Tai chi | <input type="checkbox"/> Stretching techniques | <input type="checkbox"/> Individual goal contests |
| <input type="checkbox"/> Running | <input type="checkbox"/> Biking | <input type="checkbox"/> Lunchtime walking program | <input type="checkbox"/> Other |

Would you be interested in attending a health awareness day, which might offer employees and their household members information and screenings for such things as cholesterol, blood pressure, hearing, posture, body fat, depression and breast cancer? Yes No

Appendix 4

Wellness Incentives*

There are many ways to offer your employees incentives to encourage healthy behaviors. Following are a few ideas, many of which are health-related items so they pay off twice. Talk to your CIGNA account team about how we can help tailor an effective and convenient incentive program for your. These include Healthy Awards, CIGNA Incentive Points Program, Choice Fund and Healthy Pregnancies Healthy Babies.

- Cash payment
- Contribution to a Health Reimbursement Arrangement or Health Savings Account
- Reduction in health care premiums
- Extra paid time off
- Recognition in employee newsletter or at a ceremony
- Special privileges, such as premium parking space, lunch with the CEO, etc.
- Merchandise/gifts (items of larger monetary value can be given in a raffle):
 - Airline travel coupon
 - Emergency road kits
 - Exercise equipment (weights, yoga and gym mats, exercise ball, exercise videos)
 - First aid kits
 - Free pass to gym, free gym membership, or reimbursement for a portion of gym fees (often contingent on regular attendance)
 - Gift certificate for free massage or spa activity
 - Gift certificates to stores, restaurants, etc.
 - Gym bags
 - Lunch coolers
 - Magazine subscriptions (health-related)
 - Pedometers
 - Self-help books, exercise and nutrition publications
 - Umbrellas
 - Water bottles
 - Weekend vacation packages

* *Incentives are subject to tax liability. Make sure you are aware of your and the employee's responsibility in reporting incentives, and communicate it clearly to all stakeholders.*

Appendix 5

Evidence for the Value of Investment in Wellness Programs

The Problem

- In 2000, private business expense for health services as a percentage of profit was 40 percent before tax and 58 percent after tax. (Cowan, C.A., McDonnell, P.A., Levit, K.R., Zezza, M.A. 2004. Burden of health care costs: Businesses, households, and governments. *Health Care Financing Review*. 3(23): 131–159.)
- It is well-established that the more health risk factors (such as smoking, overweight, and inactivity) employees have, the higher their health care costs and absenteeism are, on average. [(1) Edington, D. W. 2001. Emerging research: A view from one research center. *American Journal of Health Promotion*. 15(5): 341–349; and (2) Aldana, S.G. 2001. Financial impact of health promotion programs: A comprehensive review of the literature. *American Journal of Health Promotion*. 15(5): 296–320.]
- 50%–70% of all diseases and medical problems are caused by lifestyle choice: smoking, obesity, excess stress, lack of fitness, poor nutrition, lack of compliance in managing diabetes, hypertension, etc. (Whitmer, R.W., Pelletier, K.R., Anderson, D.R., Baase, C.M., Frost, C.J. 2003. A wake-up call to corporate America. *Journal of Occupational and Environmental Medicine*. 45(9): 916–25.)
- Indirect costs of poor health (e.g., absenteeism, disability, “presenteeism”) may be two to three times higher than direct medical costs. (Partnership For Prevention, 2005, *Leading by Example*, at: http://www.prevent.org/images/stories/Files/docs/Leading_by_Example.pdf. Also *Journal of Occupational and Environmental Medicine*, 2004.)
- According to 30-year studies conducted by the National Institutes of Health, 40–55% of premature deaths are related to lifestyle behaviors such as alcohol and tobacco use, sedentary lifestyles, and poor diet. (U.S. Dept. of Health and Human Services, 1999, cited by Michael O’Donnell, Editor, *The American Journal of Health Promotion*.)

The Solution

- A meta-analysis of 42 published studies of worksite health promotion programs found an average of:
 - 28% reduction in absenteeism
 - 26% reduction in health care costs
 - 30% reduction in workers’ compensation and disability claims costs
 - \$5.93-to-\$1 savings-to-cost ratio
(Chapman, L.S. 2003. Meta-evaluation of worksite health promotion economic return studies. *The Art of Health Promotion*. 6(6): 1–16.)
- An update to the preceding study was done in 2005, adding 16 new studies. It confirmed the earlier findings that wellness programs provide significant return on investment (ROI). Moreover, the more recent studies had larger effects and higher cost-benefit yields than the earlier studies, a promising trend. The author concluded that “the summary evidence is very strong for average reductions in sick leave, health plan costs, and workers’ compensation and disability costs of slightly more than 25%.” And further, that “worksite health promotion represents one of the most significant strategies for enhancing the productivity of American workers at a time when their average age is increasing faster than that of many of our global competitors.” (Chapman, L.S. 2005. Meta-evaluation of worksite health promotion economic return studies: 2005 update. *The Art of Health Promotion*. 19(6): 1–10.)

- A review of 72 published studies of worksite health promotion programs looked at (1) whether employees with higher health risk factors have higher health care costs and absenteeism than those with lower health risk factors, and (2) whether health promotion and fitness programs provide financial savings in the areas of health care costs and absenteeism. They concluded that (1) high levels of stress, excessive body weight and multiple risk factors are associated with higher health care costs and absenteeism, (2) health promotion programs are associated with lower health care costs and lower absenteeism, and (3) fitness programs are associated with lower health care costs. The seven studies that calculated a cost-benefit ratio for health care costs found an average savings of \$3.48 for every dollar spent. The three studies that calculated a cost-benefit ratio for absenteeism found an average savings of \$5.82 for every dollar spent. The author concluded that “health promotion programs should be considered a viable and effective method for helping employers reduce employee-related expenses.” (Aldana, S.G. 2001. Financial impact of health promotion programs: A comprehensive review of the literature. *American Journal of Health Promotion*. 15(5): 296–320.)
- Dr. Dee Edington, Director of the Health Management Research Center at the University of Michigan reported the following findings, based on his group’s research over 20 years: (1) medical costs are higher for those with health risk factors, and these costs decrease as risks decrease, (2) decreases in medical care costs are greatest for those who participate in health programs multiple times, and (3) the cost when an employee adds a risk factor is significantly greater than the savings when an employee eliminates a risk factor – this led them to conclude that programs that seek to keep healthy employees healthy may provide greater returns than programs that only focus on high-risk populations. (Edington, D. W. 2001. Emerging research: A view from one research center. *American Journal of Health Promotion*. 15(5): 341–349.)
- A review of 12 studies of outcomes from health promotion programs between 2000 and 2004 found evidence of positive clinical and cost outcomes. The author concluded that “at this time, the most salient issue for managed care organizations and corporations to address is not whether worksite health promotion and disease management programs should be implemented to reduce risks and enhance productivity, but rather how such programs should be designed, implemented, and evaluated to achieve optimal clinical and cost-effectiveness.” (Pelletier, K.R. 2005. A review and analysis of the clinical and cost-effectiveness studies of comprehensive health promotion and disease management programs at the worksite: Update VI 2000-2004. *Journal of Occupational and Environmental Medicine*. 47(10) 1051–1058.)
- A 2005 survey conducted by the National Business Group on Health, and Watson Wyatt, showed top-performing companies – those with an average 2-year medical cost trend of 5% – invested in wellness programs more frequently than poorer-performing companies, whose 2-year trend averaged between 10 and 15%.
- A study compared 1,892 U.S.-based employees who participated in a health promotion program between 2002 and 2005 with the same number of non-participants as a control. Total health care costs grew more slowly, and annual health care costs were lower, for those who joined the wellness program than for nonparticipants. Program participation was associated with a savings of \$176 per person per year. Over the four-year study \$1.3 million was saved, which when compared with program expenses of \$808,000, yielded a return on investment of \$1.65 for every \$1 invested. (The impact of the Highmark employee wellness programs on four-year health care costs. Naydeck BL, Pearson JA, Ozminkowski RJ, Day BT, and Goetzel RZ. *J Occup Environ Med*. 2008; 50:146–156.)

If you are interested in additional individual studies that drill deeper into specific aspects of wellness programs, ask your CIGNA account team for a copy of CIGNA’s Compendium of Research Evidence.

- 1 Partnership For Prevention (2005) Leading by Example. http://www.prevent.org/images/stories/Files/docs/Leading_by_Example.pdf Accessed on 4/19/06.
- 2 Whitmer, R.W., Pelletier, K.R., Anderson, D.R., Baase, C.M., Frost, C.J. (2003) A wake up call to corporate America. *J Occup Environ Med*. 45(9):916–25
- 3 We wish to acknowledge that the steps for establishing a wellness program are adapted from material by the Wellness Councils of America (Welcoa) at www.welcoa.com and the book *Planning, Implementing, and Evaluating Health Promotion Programs* by J.F. McKenzie, B.L. Neiger, and J.L. Smeltzer. 2005.
- 4 Aldana, S.G. (2001) Financial impact of health promotion programs: A comprehensive review of the literature. *American Journal of Health Promotion*. 15(5) 296–320.
- 5 Chapman, L.S. (2005) Meta-evaluation of worksite health promotion economic return studies: 2005 update. *The Art of Health Promotion*. 19(6) 1–10.
- 6 The MEDSTAT Group, “Linking Benefit Plan Design to Corporate Health Promotion Programs: Benchmarking Study of Corporate Best Practices,” Unpublished study, September, 1999.

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