Control Rising Costs. Increase Productivity and Morale. Your Workplace Wellness Partner

Our agency can deliver resources that you need to effectively create a healthy and happy employee culture. Our tools will help you create and administer a wellness program at your organization with minimal investment of time and money.

Stay Virtually Connected
We deliver documents on command, all from the convenience of your unique Web-based client portal. These tools allow you to access and share valuable resources, including employee newsletters, wellness information and awareness postings.

Our Tools for Your Success
Our company can help you create a wellness program that will help you control rising health care costs, increase employee productivity and increase employee morale.

Customized to fit your needs
Whether it’s a simple monthly wellness newsletter or a comprehensive plan, we’ll help you develop a program that fits your needs.

Data Analysis
We have tools to help you gather claims data, conduct a needs-and-interest survey, and audit your current wellness culture, all to help pinpoint your employee group health needs.

The Seven Cs
Whether it’s a simple wellness newsletter or a comprehensive plan, we will help you develop a wellness program that suits your needs and guides you through your efforts. Our article will advise you on how to:

- Capture senior-level support
- Create a wellness team
- Collect data
- Craft an operating plan
- Choose health initiatives
- Create supportive environment
- Consistently evaluate outcomes

Custom Communication to Your Employees
Speak to your employees through educational materials that meet your wellness needs. We have documents that will help them understand their health issues and make wise decisions to benefit their lives now and in the future. These include posters, payroll stuffers, communications flyers and e-mails.
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Workplace Wellness: Why Promote Wellness?
Wellness issues important to you – brought to you by the insurance specialists at Benefit Management Solutions Inc..

What is Workplace Wellness?
Workplace wellness refers to the education and activities that a worksite may do to promote healthy lifestyles to employees and their families. Examples of wellness programming include such things as health education classes, subsidized use of fitness facilities, internal policies that promote healthy behavior, and any other activities, policies or environmental changes that affect the health of employees. Wellness programs can be simple or complex. Many programs require a minimal investment of time and money. More substantial programs often use more resources, but the many benefits to supporting and encouraging employee health and safety outweigh the costs.

Why Workplace Wellness?
It affects your company’s bottom line in many ways. Here are three key factors:
- Decreased healthcare costs
- Increased productivity
- Better morale

Rising healthcare benefit costs are a significant concern, and poor health habits and unnecessary medical care costs consume portions of our corporate resources as well as the employee paycheck. The worksite is an ideal setting for health promotion and disease prevention programs. Employees spend many of their waking hours at work, nearing 50 hours per week. That’s why the workplace is an ideal setting to address health/wellness issues.

Why Start a Company Wellness Program?
Wellness programs help control costs
An investment in your employees' health may lower healthcare costs or slow the increase in providing that important benefit. In fact, employees with more risk factors, including being overweight, smoking and having diabetes, cost more to insure and pay more for health care than people with fewer risk factors.
An employee wellness program can raise awareness so employees with fewer risk factors remain in a lower-cost group. A program also can encourage employees with health risk factors to make lifestyle changes to improve their quality of life and lower costs. The payoff in dollars as well as in quality of life can have a big impact on your company’s bottom line.

**Increase productivity**
Healthier employees are more productive. This has been demonstrated in factory settings and in office environments in which workers with workplace wellness initiatives miss less work. Presenteeism, in which employees are physically present on the job but are not at their most productive or effective, is reduced in workplaces that have wellness programs.

**Reduce absenteeism**
Healthier employees miss less work. Companies that support wellness and healthy decisions have a greater percentage of employees at work every day. Because health frequently carries over into better family choices, your employees may miss less work caring for ill family members as well. The cost savings of providing a wellness program can be measured against reduced overtime to cover absent employees and other aspects of absenteeism.

**Improve morale and enhanced image for the organization**
A company that cares about its employees' health is often seen as a better place to work. Those companies save money by retaining workers who appreciate the benefit of a wellness program and they can attract new employees in a competitive market.
2009 Wellness Benefits Survey Results

Workplace wellness continues to be a hot topic, as there are many different types of wellness programs. The essence of these programs is to encourage employees to take preventive measures to avert the onset or worsening of an illness or disease, and to adopt healthier lifestyles.

Employers may utilize a wide range of wellness initiatives, from onsite gyms to simple wellness newsletters. You can achieve savings and increased productivity with just a few simple activities that promote healthy behaviors. What’s important is getting started. Having a plan, along with one or two health promotion activities, can serve as a foundation for a more comprehensive program down the road. If your company isn’t participating yet, these results might help you think about your next steps.

This survey was intended to uncover the trends in current wellness programs, along with gauging future employer needs, as more companies utilize this strategy as a portion of the overall health plan.

A total of 1163 respondents completed this survey.

Demographic Information

In which region is your organization based (the most employees)?

In which industry/sector does your organization operate?

How many employees does your organization have?

What is your organization’s annual revenue?
Your Health Plan
Almost one hundred percent of respondents are offering health benefits to their employees. Of those, sixty percent are likely to ask their employees to pay more for their health insurance in 2010. Fifty-five percent of respondents find workplace wellness programs to be at least a somewhat effective way of helping employers to control the increasing costs of health insurance.

Are you offering health benefits to your employees?

- 98% Yes
- 2% No

Indicate the likelihood of making the following changes to your health plan in the next year.

<table>
<thead>
<tr>
<th>Change in Health Plan</th>
<th>Very Likely</th>
<th>Somewhat Likely</th>
<th>Not Too Likely</th>
<th>Not At All Likely</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase the amount employees pay for health insurance</td>
<td>29%</td>
<td>31%</td>
<td>19%</td>
<td>16%</td>
<td>5%</td>
</tr>
<tr>
<td>Increase the amount employees pay for deductibles</td>
<td>15%</td>
<td>28%</td>
<td>32%</td>
<td>21%</td>
<td>4%</td>
</tr>
<tr>
<td>Increase the amount employees pay for office visits, copays or coinsurance</td>
<td>11%</td>
<td>27%</td>
<td>36%</td>
<td>21%</td>
<td>5%</td>
</tr>
<tr>
<td>Increase the amount employees pay for prescription drugs</td>
<td>7%</td>
<td>25%</td>
<td>40%</td>
<td>22%</td>
<td>6%</td>
</tr>
<tr>
<td>Restrict employees’ eligibility for coverage</td>
<td>2%</td>
<td>4%</td>
<td>32%</td>
<td>58%</td>
<td>4%</td>
</tr>
<tr>
<td>Drop coverage completely</td>
<td>0%</td>
<td>1%</td>
<td>11%</td>
<td>83%</td>
<td>4%</td>
</tr>
<tr>
<td>Introduce tiered networks for office visits or hospital stays</td>
<td>3%</td>
<td>9%</td>
<td>32%</td>
<td>41%</td>
<td>15%</td>
</tr>
<tr>
<td>Offer high deductible health plan with a health reimbursement arrangement (HRA)</td>
<td>16%</td>
<td>15%</td>
<td>22%</td>
<td>38%</td>
<td>9%</td>
</tr>
<tr>
<td>Offer HSA-qualified high deductible health plan</td>
<td>20%</td>
<td>10%</td>
<td>21%</td>
<td>39%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Rate how effective the following strategies are in reducing the growth of health insurance costs.

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Very Effective</th>
<th>Somewhat Effective</th>
<th>Not Too Effective</th>
<th>Not Effective At All</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workplace wellness programs</td>
<td>11%</td>
<td>44%</td>
<td>18%</td>
<td>3%</td>
<td>24%</td>
</tr>
<tr>
<td>Disease management programs</td>
<td>10%</td>
<td>41%</td>
<td>17%</td>
<td>3%</td>
<td>29%</td>
</tr>
<tr>
<td>Consumer-driven health plans (ex: HDHP combined with an HSA)</td>
<td>9%</td>
<td>30%</td>
<td>18%</td>
<td>5%</td>
<td>38%</td>
</tr>
<tr>
<td>Higher employee cost-sharing</td>
<td>8%</td>
<td>37%</td>
<td>26%</td>
<td>8%</td>
<td>21%</td>
</tr>
<tr>
<td>Tighter managed care networks</td>
<td>4%</td>
<td>28%</td>
<td>26%</td>
<td>7%</td>
<td>35%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>6%</td>
<td>4%</td>
<td>13%</td>
<td>3%</td>
<td>74%</td>
</tr>
</tbody>
</table>
Your Wellness Program

There is a high level of interest toward wellness programs – 76 percent of respondents are currently utilizing or considering a wellness program, up from 72 percent last year. The top two reasons for implementing a wellness program are improved employee health/reduction in absenteeism and a decrease in health care costs, in line with last year’s findings. Sixty-three percent expect a reduction of health care costs resulting from the implementation of a wellness program. Seventy-three percent of all respondents believe their wellness program has been successful in improving the overall health of their employees. The most popular workplace wellness programs include: health risk assessments, weight management programs and distributing a health/wellness newsletter.

Has your organization moved toward a focus on improving employee health through wellness programs?

<table>
<thead>
<tr>
<th>Choice</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>43%</td>
</tr>
<tr>
<td>No</td>
<td>24%</td>
</tr>
<tr>
<td>Considering but have not</td>
<td>33%</td>
</tr>
<tr>
<td>implemented</td>
<td></td>
</tr>
</tbody>
</table>

Do you expect that your wellness program will reduce your overall health care costs?

<table>
<thead>
<tr>
<th>Choice</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, we expect results in the next year</td>
<td>17%</td>
</tr>
<tr>
<td>Yes, but not immediately</td>
<td>47%</td>
</tr>
<tr>
<td>Possibly, but there were other reasons that motivated us</td>
<td>27%</td>
</tr>
<tr>
<td>No, we do not expect a measurable impact</td>
<td>9%</td>
</tr>
</tbody>
</table>

What top three factors influenced your decision to implement a workplace wellness program?

<table>
<thead>
<tr>
<th>Factor</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved employee health/reduce absenteeism</td>
<td>88%</td>
</tr>
<tr>
<td>Reduce health care costs</td>
<td>77%</td>
</tr>
<tr>
<td>Improved employee morale and productivity</td>
<td>58%</td>
</tr>
<tr>
<td>Reduce the cost of benefits other than health care</td>
<td>19%</td>
</tr>
<tr>
<td>Wellness benefits were a part of health plan</td>
<td>18%</td>
</tr>
<tr>
<td>Reduce workers’ compensation claims</td>
<td>12%</td>
</tr>
<tr>
<td>Improve recruitment/retention</td>
<td>9%</td>
</tr>
<tr>
<td>Other</td>
<td>5%</td>
</tr>
</tbody>
</table>

If you have seen a reduction in costs as a result of your wellness initiative, where have you realized a savings?

<table>
<thead>
<tr>
<th>Savings</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Haven’t seen savings yet</td>
<td>72%</td>
</tr>
<tr>
<td>Reduced absenteeism</td>
<td>16%</td>
</tr>
<tr>
<td>Lower overall health care costs</td>
<td>13%</td>
</tr>
<tr>
<td>Productivity improvement</td>
<td>12%</td>
</tr>
<tr>
<td>Fewer doctor office visits</td>
<td>9%</td>
</tr>
<tr>
<td>Lower prescription drug costs</td>
<td>6%</td>
</tr>
<tr>
<td>Lower WC costs/claims</td>
<td>5%</td>
</tr>
<tr>
<td>Lower disability costs</td>
<td>4%</td>
</tr>
</tbody>
</table>

Do you think your wellness program has been successful in improving the overall health of employees?

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>27%</td>
</tr>
<tr>
<td>No</td>
<td>73%</td>
</tr>
</tbody>
</table>

Contact Benefit Management Solutions Inc. to discuss how this survey information can assist you in your future benefit plan strategies.
What Is a Wellness Program?

A wellness program is an organized program intended to assist employees and family members in making voluntary behavior changes that reduce their health risks and enhance their individual productivity. Wellness programs vary widely in design and may offer opportunities or incentives for improving health and wellness, such as increasing fitness, losing weight, managing chronic health conditions or quitting smoking.

Why Offer a Wellness Program?

Investing in a wellness program may save money over time by reducing health care costs. Plan Sponsors will have to determine whether the value expected to be derived from offering a wellness program is worth the cost. Depending on the scope of the program, it can be a relatively low-cost way to encourage healthy behavior among plan participants.

Sample Wellness Plan Design

The following is a sample plan provision regarding a wellness program.

A. Wellness

Subject to the participant maximum benefit limit stated in _________, ABC Company will pay benefits for fees incurred by you, and your spouse who is a participant, for participation in any of the listed health and wellness programs that are sponsored by a hospital, YMCA (legally-operating Young Men’s Christian Association), YWCA (legally-operating Young Women’s Christian Association), or a covered organization as defined in (1) and (2) following:

1. A fitness or health club will be considered a covered organization by the Claim Administrator if the Claim Administrator, at its sole option, determines that the fitness facility or health club meets all of the following requirements:
   a) each fitness instructor is certified in cardiopulmonary resuscitation (CPR), and a staff person certified in CPR is on the premises at all times of operation;
   b) written procedures exist for medical emergencies with all staff trained in these procedures;
   c) fire, rescue, and police telephone numbers are posted by all telephones in the fitness facility or health club;
   d) liability waivers are maintained on file for each participant by the fitness facility or health club;
   e) the fitness facility or health club employs at least one full-time staff person with a minimum of a four-year degree in either health education, wellness education,
physical education, exercise physiology, physical therapy, or public health; or emplo
y a full-time physician’s assistant, registered nurse, or physician;
f) an individual performs and evaluates a review or assessment of medical and physical health for each participant;
g) membership fees are paid by or receipted to each participant on a quarterly or more frequent basis;
h) there is a designated manager or director of the fitness facility or health club; and
i) the fitness facility or health club has an accepted current wellness services provider application on file with the Claim Administrator as of the date fees are to be paid by the covered employee or his/her spouse who is a participant.

2. Other health agencies, post-secondary schools, clinics, fitness facilities or other organizations offering educational programs will be considered covered organizations by us if we, at our sole option, determine that program meets all of the following requirements;
   a) the organization employs at least one full-time staff person with a minimum of a four-year degree in either health education, wellness education, physical education, exercise physiology, physical therapy, or public health; or employs a registered dietitian, registered nurse, physician’s assistant, nurse practitioner, physician, psychologist, psychiatrist, or a social worker with a master’s degree.
   b) the program instructor has appropriate training and experience and consults with a professional practicing in a field directly related to the program topic;
   c) the program provides each participant with the opportunity to evaluate program content and the instructors;
   d) the fees are to be paid by the participant on a per-session or per-course basis; and
   e) the organization has an accepted current wellness services provider application on file with us as of the date fees are to be paid by the participant.

3. Subject to the participant maximum benefit limit, ABC Company will pay benefits at 90% of the fees charged for the following programs sponsored by a covered organization as described above.
   a) accident prevention and safety skills education classes;
   b) healthy back education classes, including back pain prevention classes;
   c) biofeedback education classes;
   d) hypertension screening and treatment education classes;
   e) nutrition and/or diet instruction including weight control and management classes, including necessary laboratory charges as part of the program, not including any food items or diet supplements;
   f) educational classes for alcohol and drug misuse/abuse training and/or understanding;
   g) parenting skills education classes (does not include prenatal, Lamaze, or birthing education or training);
   h) stress management educational classes;
   i) smoking cessation programs;
   j) classes for wellness concepts; and
   k) classes and assessment of lifestyle health risk factors including initial evaluations for admittance to an exercise program.

4. Subject to the participant maximum benefit limit, ABC Company will pay benefits at 60% of the fees charged for the following programs sponsored by a covered organization as defined above.
   a) any continuous three month or more frequent membership fees for aerobic fitness conditioning programs of a qualified fitness facility, health club, or other covered organization as defined above, including court fees, circuit weight training, and weight lifting that enhances aerobic training (does not include
swimming lessons, initiation fees, tanning fees, or sauna fees and similar charges); 
b) CPR classes and instruction on first aid (does not include instructor training courses); and 
c) prenatal classes, Lamaze classes, and birthing instruction courses.

5. Subject to the participant maximum benefit limit, ABC Company will pay benefits at 30% of the fees charged for the following programs sponsored by a covered organization as defined above.
a) biomechanical assessment which includes flexibility, body and muscle strength, and/or percent body fat measurements; 
b) relaxation skills and techniques educational classes; 
c) retirement planning and educational classes; and 
d) time management instruction and educational classes.

If you or your spouse who is a participant is eligible to receive payment for a fee under more than one of the above paragraphs, ABC Company will pay only the benefit for that program which provides the higher payment to you or your spouse who is a participant.

B. Health Risk Assessment

ABC Company will pay benefits for charges incurred by you, and your spouse who is a participant, from the facility currently contracted by us to provide this service and associated with the completion of the personal health risk assessment. The completed forms will be submitted to the facility at the address provided on the form. Confidential return of the evaluation will be directly to you or your spouse who is a participant. ABC Company does not require you to complete a health risk assessment.

Other types of health risk assessments may also qualify for payment under the policy, but the use of such an assessment must be authorized in writing in advance by the policyholder. The policy payment will be limited to the amount charged by the facility currently contracted by us to provide this same type of service.

C. Self-Care

ABC Company will provide plan participants with a health and wellness newsletter for each subscriber on a quarterly basis each calendar year. Additionally, we will periodically provide the policyholder with pamphlets and brochures on health and wellness subjects for distribution to subscribers.

ABC Company will have videocassette programs on health and wellness subjects available for loan to plan participants. Such programs are subject to change, and availability will be on a first call basis.

Benefit Management Solutions Inc. welcomes the opportunity to help your organization examine its plan design(s) and make recommendations for improvement.

This copy of Plan Designs is not meant to be provided as legal advice. Readers seeking legal advice should contact an attorney.

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Workplace Wellness: An Employer’s Guide to Promoting Wellness at the Workplace

Wellness issues important to you – brought to you by the insurance specialists at Benefit Management Solutions Inc..

There are many different types of wellness programs. The essence of these programs is to promote healthy lifestyles wellness initiatives such as smoking cessation programs, on-site gyms, educational materials and much more. While some businesses have instituted very comprehensive health programs, others have achieved savings or increased productivity with just a few simple activities that promote healthy behaviors. What’s most important is to commit to wellness promotion in your organization and get started.

Why Promote Wellness in the Workplace?

Worksite health promotion is an investment in your most important asset, your employees. Studies have shown that employees are more likely to be on the job and performing well when they are in optimal health. Benefits of implementing a wellness program include:

- Attracting the most talented workers
- Reducing absenteeism and lost time
- Improving on-the-job time utilization, decision making and productivity
- Improving employee morale
- Reduction in turnover
- Improved disease management and prevention, and a healthier workforce in general, both of which contribute to lower health care costs

Best Practices When Developing a Wellness Program

The Wellness Council of America (WELCOA), an organization dedicated to the promotion of worksite wellness, has identified seven best practices (“The Seven Benchmarks”) for employers to follow when building a comprehensive, effective worksite wellness program within their organization.1
1. **Capture senior-level support.** A commitment from the top is critical to the success of any wellness initiative. Management must understand the benefits of the program for both the employees and the organization, and be willing to commit sufficient funding. Link health promotion to business goals, values and strategic priorities, and emphasize improved employee productivity and health care cost savings.

2. **Create a wellness team.** Wellness teams should include a cross-section of people from all levels of your company, to ensure broad ownership of the program, help garner buy-in from the rest of the company, and make sure the program is responsive to the needs of all participants. These individuals will drive program development, implementation and evaluation.

3. **Collect data that will drive your health initiatives.** Once your team is in place and management is on board, it is time to gather baseline data to help assess employee health interests and risks, which will guide you in crafting your program. This process may involve a survey of employee interest in various health initiatives, health risk assessments, and claims analysis to determine current employee disease risk.

4. **Craft an annual operating plan.** An annual operating plan is important for your program’s success and should include a mission statement along with specific, measurable short- and long-term goals and objectives. Your program is also more likely to be successful if it is linked to one or more of the company’s strategic initiatives, as it will have a better chance of maintaining the support of management. A written plan also provides continuity when members of the wellness committee change and is instrumental in holding the team accountable to the goals, objectives and timeline agreed upon.

5. **Choose appropriate health initiatives.** The health initiatives that you choose should flow naturally from your data (survey, HRA aggregate report, claims) and be cohesive with your goals and objectives. They should address prevailing risk factors in your employee population and be in line with what both management and employees want from the wellness program.

6. **Create a supportive environment.** A supportive environment provides employees with encouragement, opportunity and rewards. A culture of health might have such features as healthy food choices in the vending machines, a no-smoking policy and flexible work schedules that allow workers to exercise. Also, your workplace should celebrate and reward health achievements and have a management team that models healthy behavior. Most importantly, be sure to involve employees in every aspect of the wellness program from its design and promotion to its implementation and evaluation.

7. **Consistently evaluate your outcomes.** Evaluation involves taking a close look at your goals and objectives to determine whether you achieved your desired result. Evaluation allows you to celebrate goals that have been achieved and to discontinue or change ineffective initiatives.

**Developing an Operating Plan**

One feature that all successful worksite wellness programs share is an outcome-oriented operating plan. An operating plan is important because it:

- Links wellness initiatives to company needs and strategic priorities
Your operating plan should contain the following elements:

1. **Vision Statement.** All successful and long-lasting wellness programs, and organizations for that matter, have clear vision or mission statements. A vision statement should include the values that drive the program along with the ultimate goals or accomplishments the program is trying to achieve. It should support the company’s overall mission statement. The following is a sample wellness program vision statement:
   - To improve the health and well-being of ABC Co. employees through health education and activities that support healthy lifestyles, thereby resulting in improved employee productivity, morale and health care cost savings for ABC Co.

2. **Goals.** Goals are the long-term accomplishments hoped to be achieved from the program. To be attainable they should be realistically set, reflect the needs of both management and employees, and flow naturally from the data collected. Goals should include clear time limits, so it is easy to determine whether or not the goal has been accomplished. The following is an example of a wellness program goal:
   - ABC Co. will reduce the prevalence of employee smoking from 35 percent to 25 percent by the end of the next fiscal year.

3. **Objectives.** Objectives are the tactics you will implement to achieve the stated goals. Like goals, they should be written so that it is clear whether or not they have been accomplished and include specific action steps and timelines. The following are examples of objectives that support the sample goal above:
   - By x date, ABC Co. will implement a smoke-free workplace policy.
   - By x date, ABC Co. will offer all employees a health risk appraisal and will follow up with smokers by x date.
   - By x date, ABC Co. will offer employees and their spouses smoking cessation classes to help them to quit smoking.
   - In November, ABC Co. will participate in the American Cancer Society’s Great American Smoke Out.

4. **Timeline.** Develop a realistic timeline to both implement and evaluate the program. The timeline will incorporate key dates contained in the objectives and goals. Health promotion programs generally begin at the start of the New Year when people are making resolutions and then are remarkeeted at least twice throughout the year. Wellness activities should be scheduled at times that are convenient for all participants, so it may be necessary to offer multiple sessions, including evening sessions.

5. **Budget.** It takes resources to implement a wellness program. Your budget may include such items as salaries, program materials, administrative needs, outside vendors, evaluation and the costs associated with incentives. A comprehensive budget is essential during the evaluation process as program costs are compared to outcomes.

6. **Communication Plan.** You must communicate your program to increase employee awareness of the program and drive participation. Your operating plan should address the types of marketing efforts that will be used to inform your employees about your
wellness plan. Specific communication techniques will vary depending on the size of your company and your budget. Some effective but low-cost methods are:

- Involve employees in the planning and implementation process
- Involve the company president to encourage participation
- Use e-mail, bulletin boards and company newsletters
- Make the program fun by starting with a creative name
- Provide incentives
- Keep it simple and easy by making activities easy to sign up for and participate in

7. **Implementation Plan.** This section of the operating plan will provide detailed information about implementing the various health promotion programs and will assign individual responsibilities associated with the offerings.

**Evaluation Plan.** The final section will address how you will measure the success of your program. Ideally, evaluation will include both measuring how well the program is working and whether or not it is achieving its expected results. Participation rate, participant evaluations and surveys are good evaluation tools. Also measure your results by reviewing each program goal and determining if it has been achieved. Using the example from above: Did the prevalence of smoking decrease by 10 percent by the end of the fiscal year? If not, why not? Was the goal realistic? Does the timeline need to be adjusted and objectives revised?

Implementing a wellness program requires careful planning to ensure your company can reap the benefits of workplace health promotion: healthier employees, reduced absenteeism, increased productivity, a boost in morale and reduced health care costs. All of these benefits will contribute to keeping the company’s bottom line fit and healthy.

1 For more information on the Wellness Council of America, please see WELCOA’s Web site at www.welcoa.org

This article is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.

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ABC Company Wellness Program: Needs & Interest Survey

Dear Fellow Employees:

The purpose of this survey is to obtain your input for ABC Company’s new Wellness Program. The survey includes questions on your needs, interests, and other pertinent information to be used in deciding what programs to offer and when to offer them.

- There is neither a right nor wrong answer on this survey.
- Your completion of this survey is completely voluntary.
- Your answers will remain completely anonymous.
- Thank you for your participation and support.

What is a Wellness Program? Simply put, it is a program designed to help employees stay well. It is the employer providing the tools and resources to allow employees to lead healthier lives.

Tobacco Use:
1. Please read the statements below. Select the statement that best describes your current tobacco use.
   - I don’t smoke.
   - I’m not thinking about quitting, at least not in the next six months.
   - I’m thinking about quitting someday, but not right now.
   - I want to quit within the next month or two, and want to know more about how to do it.
   - I have just quit, and I am going through withdrawal.
   - I have quit smoking, and I want to know more about how to never smoke again.

Allergies:
1. Do you have allergies? □ Yes □ No
2. If yes, what kind of allergies? □ Seasonal □ Food □ Other __________________________
3. What is your current method of treatment: □ Over-the-Counter □ Prescription
4. Would you like to learn more about allergies? □ Yes □ No
Nutrition:

1. Please read the following statements below. Select the statement that best describes your current intake of 100% juices and fresh, frozen and/or dried fruits and vegetables. A serving is a ½ cup or 1 medium piece of most fresh or frozen fruits and vegetables, 6 ounces of 100% juice and ¼ cup of dried fruits or vegetables.
   - I don’t eat fruits and vegetables regularly now, and I don’t plan to start in the near future.
   - I don’t eat fruits and vegetables regularly, but I’ve been thinking about starting.
   - I’ve been eating some fruits and vegetables a day (total of 2 servings or less).
   - I’ve been eating fruits and vegetables every day (total of 3 or more servings), for the last 0 to 6 months.
   - I’ve been eating 5 or more servings of fruits and vegetables every day, for 7 months or longer.

2. Please read the statements below. Select the statement that best describes your current intake of low-fat foods.
   - I don’t cook, eat or purchase low-fat foods now, or plan to start in the near future.
   - I don’t cook, eat or purchase low-fat foods regularly, but I’ve been thinking about starting.
   - I’m cooking, eating or purchasing low-fat foods 1-2 times a day.
   - I’ve been cooking, eating or purchasing low-fat foods every day, for the past 1 to 6 months.
   - I’ve been cooking, eating or purchasing low-fat foods every day, for 7 months or longer.

3. Please read the statements below. Select the statement that best describes your current intake of whole grain foods. The serving size for whole grains is one ounce (ex. 1 slice of bread, 1 oz. of cereal, ½ cup of cooked rice or pasta).
   - I don’t cook, eat or purchase whole grain foods now, and I don’t plan to start in the near future.
   - I don’t cook, eat or purchase whole grain foods regularly, but I’ve been thinking about starting.
   - I’m cooking, eating or purchasing whole grain foods 3-4 times a week.
   - I’ve been cooking, eating or purchasing whole grain foods every day, for the past 1 to 6 months.
   - I’ve been cooking, eating or purchasing at least 3 servings of whole grain foods every day, for 7 months or longer.
Physical Activity:

1. Select the number of the statement that best describes your current level of physical activity. When considering time spent being active, count any time you are active for at least 10 minutes at a time. In other words, if you have three 10-minute "bouts" of activity in a day, record that as 30 minutes in a day. "Vigorous" exercise includes activities like jogging, running, fast cycling, aerobics classes, swimming laps, singles tennis and racquetball. These types of activities make you sweat and make you feel out of breath. "Moderate" exercise includes activities such as brisk walking, gardening, slow cycling, dancing, doubles tennis or hard work around the house.

☐ I don’t exercise or walk regularly now, and I don’t plan to start in the near future.
☐ I don’t exercise or walk regularly, but I’ve been thinking about starting.
☐ I’m doing moderate or vigorous physical activities for at least 30 minutes on some days, but fewer than 5 days a week.
☐ I’ve been doing moderate or vigorous physical activities for at least 30 minutes in a day, on five or more days a week, and have been doing it for the last 1 to 6 months.
☐ I’ve been doing moderate or vigorous physical activities for at least 30 minutes in a day, on five or more days a week, and have been doing it for 7 months or longer.

Health Screenings:

1. Please indicate whether you have had the following screenings or examinations in the past 12 months:

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<tr>
<th></th>
<th>Yes</th>
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<tbody>
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<td>Blood Pressure Check</td>
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<td>Blood Sugar Check</td>
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<td>Cholesterol Check</td>
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<td>Multiphasic Blood Screening</td>
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<td>Cardiovascular Exam (EKGs)</td>
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<td>Colon/Rectal Exam</td>
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<td>Prostate Exam</td>
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<td>Stool Check (bowels)</td>
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<td>Mammogram</td>
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<td>Vision</td>
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**Program Interests**

1. We would like your input on possible worksite wellness program initiatives that are being considered. Please rate your interest in the following programs:

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<td><strong>1. Body Fat Testing</strong></td>
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<td><strong>2. Educational Programs:</strong></td>
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<td>• Back Safety</td>
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<td>• Cancer Prevention</td>
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<td>• Heart Disease Prevention</td>
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<td>• Stroke Prevention Programs</td>
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<td>• Cholesterol Reduction</td>
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<td>• Home Safety</td>
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<td>• Substance Abuse</td>
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<td>• Headache Prevention &amp; Treatment</td>
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<td>• Cold/Flu Prevention &amp; Treatment</td>
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<td>• Automobile Safety</td>
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<td>• Accident Prevention &amp; Home Safety</td>
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<tr>
<td>• Managing Chronic Health Conditions (diabetes, hypertension, etc.)</td>
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<td>• Managing Chronic Pain (neck/shoulder injuries, back injuries, etc.)</td>
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<td><strong>3. Employee Assistance Programs:</strong></td>
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<td>• Depression Treatment</td>
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<td>• Financial Management</td>
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<td>• Job Stress Management</td>
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<td>• Accepting Change</td>
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<td>• Marriage Maintenance</td>
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<td>• Parenting Skills</td>
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<td>• Controlling Anger/Emotions</td>
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<td><strong>4. Fitness Programs:</strong></td>
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<tr>
<td>• Corporate Fitness Membership Rates</td>
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<td>Onsite, Low-Impact Exercise Equipment</td>
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<tr>
<td>Prescribed Exercise Programs</td>
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<td>Stretching Programs</td>
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<td>Walk-Fit Programs</td>
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<tr>
<td>Worksite Recreation (softball, basketball, volleyball)</td>
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<tr>
<td>Attending regular presentations on physical activity topics</td>
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<td>Receiving regular physical activity tips via e-mail</td>
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<tr>
<td>Having access to Web resources on physical activity</td>
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<tr>
<td>Getting information on existing activities in the area</td>
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<tr>
<td>Point-of-decision prompts to help you be active (stair/elevator signs)</td>
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<td><strong>5. Immunization Programs:</strong></td>
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<td>Flu Shots</td>
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<td>Tetanus Shots</td>
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<tr>
<td>Lyme Disease Vaccine</td>
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<td>Hepatitis ‘B’ Vaccine</td>
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<td><strong>6. Nutrition Education Programs:</strong></td>
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<tr>
<td>Healthy Cooking (meals/snacks)</td>
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<td>Cooking Wild Game</td>
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<td>Healthy Eating (do’s &amp; don’ts)</td>
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<td>Weight Management Programs (diet &amp; exercise)</td>
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<tr>
<td>Onsite vending machines with healthy choices</td>
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<tr>
<td>Attending regular presentations on nutrition topics</td>
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<td>Receiving regular health eating tips via e-mail</td>
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<tr>
<td>Having access to Web resources on nutrition/healthy eating</td>
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<td>Getting information on existing food/diet groups in the area</td>
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<tr>
<td>Recipes/healthy meal ideas</td>
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<td>Point-of-decision prompts to help you eat well (i.e., strategically placed healthy eating reminders)</td>
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<td>Joining small groups for regular information on diet (i.e., Weight Watchers)</td>
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<td><strong>7. Screening Programs:</strong></td>
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<td>Blood Sugar (diabetes)</td>
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<td>Cholesterol Levels</td>
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<td>Multiphasic Blood Screenings</td>
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<td>Cardiovascular (EKGs)</td>
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<td>Colon/Rectal (cancer)</td>
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<td>Prostate Checks (PSA)</td>
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<td>Stool Check (bowels)</td>
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<td>Mammograms</td>
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<td>Vision</td>
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<td><strong>8. Smoking Cessation Program</strong></td>
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<td><strong>9. Stress Reduction Programs</strong></td>
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<td><strong>11. Visiting Onsite Healthcare Nurse</strong></td>
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<td><strong>12. Self-Help/Self-Care (Learn medical treatments that you can carry out at home/home remedies)</strong></td>
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<td><strong>13. Environmental/Worksite Changes</strong></td>
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<tr>
<td>Review health food options for the cafeteria &amp; vending machines; healthy food options labeled</td>
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<td>Develop an organization recommendation on food choices for meetings and conferences</td>
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• Not schedule meetings within the organization on a specific day/time to allow for open time for wellness activities

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• Provide preventive wellness screenings (blood pressure, body composition, blood cholesterol, diabetes)

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• Provide Health Risk Appraisals

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2. Please indicate how likely you would be to participate in a health promotion programs during the following times:

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<th>Likely</th>
<th>Somewhat Unlikely</th>
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<tbody>
<tr>
<td>Before Work</td>
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<tr>
<td>During Lunch at Work</td>
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<tr>
<td>After Work</td>
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Any Other Interest or Suggestions (please specify):
1. List any suggestions you may have for health promotion programs. Your input is an important element to the success of our program.

____________________________________________________________________________
____________________________________________________________________________
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____________________________________________________________________________
____________________________________________________________________________

Demographic Information:
1. What is your age? ________
2. What is your sex? □ Male □ Female
3. Are you married? □ Yes □ No
4. Do you have children living at home? □ Yes □ No
Workplace Wellness: Low-Cost Activities That Work

Wellness issues important to you – brought to you by the insurance specialists at Benefit Management Solutions Inc..

Workplace wellness programs that support employees and the environment that they work in have been shown to be a good return on investment. Workplace wellness programs can be extensive and sometimes expensive. However, there are ways for small employers to make positive changes at little or no cost.

Program Activities

Nutrition Activities

Fruit and Vegetable Consumption
1. Provide healthy eating reminders and prompts to employees via multiple means (i.e. e-mail, posters, payroll stuffers, etc.).
2. Offer appealing, low-cost fruits and vegetables in vending machines and in the cafeteria.
3. Provide cookbooks, food preparation, and cooking classes for employees’ families.
4. Ensure onsite cafeterias follow healthy cooking practices and set nutritional standards for foods served that align with the U.S. Dietary Guidelines for Americans.
5. Offer healthy foods at meetings, conferences, and catered events.
6. Use point-of-decision prompts as a marketing technique to promote healthier choices.
7. Provide healthy cooking demonstrations that teach skills (i.e. fruit and vegetable selection and preparation).
8. Provide taste-testing opportunities at the workplace.
9. Offer employee-led campaigns, demonstrations or programs.
10. Offer local fruits and vegetables at the workplace (i.e. workplace farmer’s market or community-supported agriculture drop-off point).
11. Use competitive pricing (price non-nutritious foods in vending machines and cafeterias at higher prices).
12. Provide protected time and dedicated space away from the work area for breaks and lunch.
13. Make kitchen equipment available to employees.
14. Provide an opportunity for onsite gardening if possible.

Sweetened Beverage Consumption
1. Make water available throughout the day.
2. Offer appealing, low-cost healthful drink options in vending machines and the cafeteria.
3. Modify worksite vending contracts to increase the number of healthy options.
4. Price non-nutritious beverages at a higher cost.
5. Use point-of-decision prompts to promote healthier choices.

**Portion Control**
1. Label foods to show serving size and/or nutritional content.
2. Provide food models, food scales for weighing and pictures to help employees assess portion size.
3. Offer appropriate portion sizes at meetings, workplace events and in the cafeteria.

**Breastfeeding**
1. Support nursing mothers by providing them rooms for expressing milk in a secure and relaxed environment, a refrigerator for storage of breast milk, policies that support breast feeding, and lactation education programs.
2. Offer flexible scheduling and/or onsite or near-site child care to allow for milk expression during the workday.
3. Adopt alternative work options (i.e. teleworking, part-time, extended maternity) for breast-feeding mothers returning to work.
4. Educate personnel on the importance of supporting breast-feeding co-workers.

**T.V. & Food Advertising**
1. Place TVs in non-eating areas of the workplace.
2. Limit food advertising in the cafeteria (i.e. print and other media).

**Physical/Weight Management Activities**
1. Allow access to on- and off- worksite gyms and recreational activities before, during, and after work hours.
2. Offer and encourage participation in after work recreation or leagues.
3. Provide cash incentives or reduced insurance costs for participation in physical activity and/or weight management or maintenance activities.
4. Provide shower and/or changing facilities onsite.
5. Provide outdoor exercise areas such as fields and trails for employee use.
6. Provide bicycle racks in safe, convenient, and accessible locations.
7. Offer onsite fitness opportunities, such as group classes or personal training.
8. Provide an onsite exercise facility.
9. Set up programs that have strong social support systems and incentives, such as:
   - Buddy or team physical activity goals
   - Programs that involve workers and family
   - Programs to encourage physical activity, such as pedometer walking challenges
   - Explore discounted or subsidized memberships at local health clubs, recreation centers, or YMCAs
10. Offer flexible work hours to allow for physical activity during the day.
11. Support physical activity breaks during the workday, such as stretching or walking.
13. Map out onsite trails or nearby walking routes and destinations.
14. Have employees map out their own biking or walking route to and from work.
15. Post motivational signs at elevators and escalators to encourage stair usage.
16. Provide exercise/physical fitness messages and information to employees.
17. Provide or support recreation leagues and other physical activity events onsite or in the community.
18. Start employee activity clubs such as walking or bicycling clubs.
19. Provide onsite child care facilities to facilitate physical activity.
20. Sponsor a bike to work day and reward employees who participate.
21. Set up a box and solicit fitness and health tips.

**General Health Education Activities**

1. Have a current policy outlining the requirements and functions of a comprehensive workplace wellness program.
2. Have a wellness plan in place that addresses the purpose, nature, duration, resources required, participants in, and expected results of a workplace wellness program.
3. Orient employees to the wellness program and give them copies of the physical activity, nutrition, and tobacco use policies.
4. Promote and encourage employee participation in the physical activity/fitness and nutrition education/weight management program.
5. Provide health education information to employees.
6. Have a committee that meets at least once a month to oversee the wellness program.
7. Offer regular health education presentations on various physical activity, nutrition, and wellness-related topics. Ask voluntary health associations, healthcare providers, and/or public health agencies to offer onsite education classes.
8. Host a health fair as a kick-off event or as a celebration for completion of a wellness campaign.
9. Designate specific areas to support employees such as diabetics and nursing mothers.
11. Provide confidential health risk appraisals.
12. Offer onsite weight management/maintenance programs for employees.
13. Add weight management/maintenance, nutrition, and physical activity counseling as a member benefit in health insurance contracts.

**Tobacco Cessation**

1. Establish a company policy prohibiting tobacco use anywhere on the property.
2. Provide prompts/posters to support no tobacco use policy.
3. Policy supporting participation in smoking cessation activities during duty time (flex-time).
4. Provide counseling through an individual, group, or telephone counseling program onsite.
5. Provide counseling through a health plan sponsored individual, group, or telephone counseling program.
6. Provide cessation medications through health insurance.

*This article is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.*

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Smoking: Think About Quitting

Part One

Consider Quitting
Decide for sure that you want to quit smoking. Promise yourself that you’ll do it. It’s okay to have mixed feelings. Don’t let that stop you. There will be times, every day, you won’t feel like quitting, but you have to stick with it anyway. Find reasons to quit that are important to you. Think of more than the health benefits, such as:

• How much money you’ll save by not buying cigarettes.
• The time you’ll have for yourself instead of taking cigarette breaks, rushing out to buy a pack, or searching for a light.
• Not being short of breath or coughing as much.
• Setting a better example for your children.
• Write down all the reasons why you want to quit. Keep your list where you’ll see it often, such as where you keep your cigarettes, in your wallet or purse, in the kitchen or your car. When reaching for a cigarette, you’ll see your list and it can remind you why you want to stop.

What You’re Really Smoking
Your body gets more than nicotine when you smoke. There are more than 4,000 chemicals in cigarette smoke. Some of them are also in wood varnish, insect poison, arsenic, nail polish remover and rat poison. The ashes, tar, gases and other poisons in cigarettes harm your body over time, damaging your heart and lungs. They also make it harder for you to taste, smell and fight infection.

Reasons for Quitting
You will:
• Feel healthier.
• Have more energy, improved focus, increased sense of smell and taste – not to mention whiter teeth, fresher breath, easier breathing and less coughing.
• Lower your risk for cancer, heart attacks, strokes, early death, cataracts and skin wrinkling.
• Make your partner, friends, family, kids, grandchildren co-workers and yourself proud.

• Save money, and have more of it.
• Not have to worry about when you’ll be having your next cigarette, or what to do if you are going to a place where smoking is not allowed.

Impact on Others
Secondhand smoke can cause cancer, breathing problems and heart disease in non-smokers:
• People exposed to secondhand smoke get colds and the flu more easily, and they often die younger.
• Pregnant women who smoke or are exposed to secondhand smoke are also at risk, such as losing their baby, small birth weight, increased risk for SIDS and kids that are cranky, restless, often sick and/or are more likely to have...
learning disabilities. Quitting can help you have a healthy baby. It is beneficial to quit at any time during a pregnancy, but it’s best to quit before getting pregnant.

- Children exposed to secondhand smoke can experience complications as well. They are much more likely to have breathing problems like asthma, or ear and lung infections, like pneumonia.

Why Quitting is so Hard
Many ex-smokers say quitting was the hardest thing they ever did. Your addiction to nicotine, a substance found in all tobacco products, is why it’s so hard to stop smoking. Nicotine makes you feel calm, satisfied, alert and focused. However, the more nicotine you take in, the more you’ll need in order to keep getting the same effects, and soon you won’t even feel normal without it in your system.

It takes time to recover from nicotine addiction. It is not uncommon for people to make several attempts before they can quit for good. Quitting is also difficult because smoking is such a part of your life and daily routine. The simple actions of holding a cigarette, inhaling, puffing, blowing it out are all part of the addictive behavior. This is especially true when you are feeling stressed, bored, upset or angry. After years of smoking every day, it’s likely become so habitual that you may light up without even thinking about it.

Triggers While Quitting
You may feel uncomfortable not smoking during specific times or at places where you usually have a cigarette; these are called triggers. These situations trigger, or turn on, your cigarette cravings. For example:
- Feeling stressed or down
- Talking on the phone
- Drinking alcohol
- Watching TV
- Driving
- Finishing a meal
- Playing cards
- Taking a break
- Spending time around other smokers
- Drinking coffee
- Witnessing someone else smoke
- Cooling off after a fight or winding down after sex

Breaking these habits is the hardest part of quitting for most smokers. Knowing what your triggers are is important so you can meet them head-on. Stay away from the things that tempt you. Also, be prepared to fight those urges when they attack:
- Stay away from places that are not smoke-free. If you are somewhere smoking is allowed, sit in non-smoking sections.
- Keep your hands busy by holding a pencil or paper clip. Doodle or write letters, or carry a water bottle.
- Stay away from others who smoke. Spend time with non-smoking friends.
- Keep something else in your mouth such as gum, a carrot or celery stick. Keep your mouth and hands occupied with toothpicks or straws.
- Drink less or stay completely away from alcohol. Drinking makes people want to smoke. Stick to juice, soda or ice water.
- Remember: The urge to smoke will come and go. Cravings usually only last for a brief time.
- Consider when you smoke and why you smoke.
- Keep a record of each cigarette you smoke for the next few weeks to help identify your triggers. You may find that you light up a lot without even thinking about it, and you’ll learn which cigarettes are your favorites. This information can help you prepare to fight your smoking urges.

Did you know...?
Over 438,000 Americans die each year from diseases due to smoking. That’s more deaths than are caused by alcohol, cocaine, heroin, car accidents, homicides, suicides, fires and AIDS combined!
The Cost of Smoking

How much are you willing to spend and lose to light up? According to MSNmoney.com, the costs of smoking can skyrocket fast due to insurance costs, dry cleaning bills and countless other expenses. Plus, smoking could even cost you your job!

The most startling statistic: A 40-year-old professional who quits smoking and puts the amount of money he/she spent on cigarettes into a 401(k) account could realistically save almost $250,000 (earning 9 percent) by the time he/she is 70 years old.¹ Now think about that question again... how much are you willing to pay to light up?

Here are some of the ways in which smokers lose out financially as compared to those who choose not to light up:

- Cost of purchasing cigarettes and smoking-related materials (lighters, ashtray, etc.)
  - The average cost of a pack of cigarettes is $5.00.² Multiply that by a pack per day – that is $35 per week and $1,820 per year.

- Insurance (health, life, property, etc.)

- Using Budgetlife.com, a 20-year term life insurance policy of $500,000 would cost a nonsmoking, generally healthy 44-year-old man $1,110 in annual premiums, but would cost $2,571 for the same man if he smoked a pack of cigarettes per day.

- Nonsmoking homeowners generally receive a 10 percent discount off their homeowner’s insurance. In the insurance industry, smoking equals a greater chance of burning down a house.

- Resale value of cars is lower due to damage (odor and burn damage)
  - It costs roughly $150 for a thorough car cleaning.
  - Dealers will knock down the trade-in value of a more expensive car by at least $1,000 because of damage due to smoking.

- Resale value of homes is lower due to damage (burn damage, odor in carpeting, window treatments, etc.)

- To clean carpet, it costs about 28 cents per square foot. Multiply that number by the number of square feet in a home and that’s a big expense.

- The smell of cigarettes turns off many buyers, causing the house to sit on the market a lot longer than others. This will cause the seller to lose money on taxes, mortgage payments, realtor fees, etc. while waiting for the house to sell.

  - Dry cleaning
  - Teeth cleaning and/or whitening
  - Loss of wages
• Many studies suggest that smokers earn between four and 11 percent less than nonsmokers because they are perceived as less attractive and not as successful.

- Less pension and Social Security benefits
  • If a smoker dies before age 65, he/she will not collect Social Security, despite paying into it for years.

- Losing out on a job opportunity or current employment because of a refusal to quit smoking
  • Weyco, a Michigan-based benefits administration company, fired employees for not submitting to a breath test after instituting a no-smoking policy for its employees. Both employees and their spouses were tested at the company and were issued an $80-per-month charge for failed tests.
  • Alaska Airlines will not hire anyone without a nicotine test first.
  • Union Pacific Railroad Company will not hire smokers, period.
  • Kalamazoo Community College in Michigan will not hire smokers for full-time positions at either of their two campuses.

A Financial Incentive to Quit
With all the money you’re spending on your smoking habit, just think of what else you could do with that money if you didn’t smoke! You could invest for your retirement, pay bills, go on vacation, or reward yourself some other way.

Sources:
1 “The high cost of smoking” - MSNMoney.com

This brochure is for informational purposes only and is not intended as medical advice. For further information, please consult a medical professional.
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ABC Company urges you to kick some butts! Why is this so important? Your health is at risk and it is not limited to your lungs!

- Smokers are at risk for cancer of the lung, mouth, larynx (voice box), pharynx (throat), esophagus, bladder, kidney, pancreas, cervix and stomach, and some forms of leukemia.
- Smokers are at risk of pneumonia, emphysema and chronic bronchitis. These diseases, lumped together as chronic obstructive pulmonary disease (COPD), cause long-term debilitating health problems and can sometimes be fatal.
- Smokers are 50 percent more likely to die from a heart attack than nonsmokers, and have a greater chance of developing peripheral vascular disease (narrowing of blood vessels that carry blood to the legs and arms).
- Smoking affects the walls of the blood vessels that carry blood to the brain, which causes strokes.
- Male smokers are at risk of erectile dysfunction because of blood vessel disease.
- Female smokers over 35 years old who use oral contraceptives are at risk of heart attack, stroke and blood clots in the legs.
- Babies born to smoking mothers are more likely to have a low birth weight which tends to cause learning and physical impairments.
- Wrinkling of the skin, yellow fingernails and bad breath are all caused by smoking.
- Smoking increases the risk of macular degeneration, a common cause of blindness.
- Overall, male smokers lose an average of 13.2 years of life and females lose 14.5 years, according to the U.S. Centers for Disease Control and Prevention (CDC).

Are you motivated to quit yet or will you need to go blind, have a heart attack or get cancer first?
Sample Employee Wellness Posters

Are You Getting a Regular Dose of Fiber?

A recent study conducted at the University of Texas indicated that consuming fiber can have major positive effects on your health.

In the study, researchers analyzed the fiber intake of 1,185 adults. Men consumed an average of 6.9 grams per day and women consumed an average of 4.5 grams per day. Those who consumed less than 10 grams of fiber a day were at a higher risk for heart disease and cancer. Here’s how to incorporate fiber into your diet:

- Eat Fiber-rich foods such as breads or cereals in your breakfast cereal. Men should eat at least 30 grams of fiber per day and women should eat at least 25 grams per day.
- Add Fiber to your diet by eating more fresh fruits and vegetables. Men should eat at least 5 servings per day and women should eat at least 4 servings per day.

Eat Breakfast

It’s very nutritious.

Rise and shine...it’s time to eat breakfast!

Eating breakfast is one of the most important things you can do to set the right tone for the day.

Rip off your meat and fiber into the morning.

Breakfast controls weight and binge eating throughout the day.

Breakfast eaters are more healthy and end up with less calories than non-breakfast eaters.

People who eat breakfast have lower blood cholesterol, which can reduce the risk of heart disease.

Begin your day with a piece of fruit, such as an apple or banana, then pair it with a piece of whole wheat toast and low-fat peanut butter or a small bowl of yogurt with a few nuts.

Your body will thank you later when it’s not grumbling and your waistline will thank you!

The Benefits of Participating in Our Company’s Wellness Program

What can our wellness program do for you?

Do you work in an office environment? Do you need time for effective ways to make a change, look and feel better?

You can receive benefits that can help you lose weight and eat healthier, and provide all the support you need to make a goal and stick to it.

We also have some of the best healthy eating and exercise programs available.

Encourage your employees to participate in our wellness program and keep them healthy.

Other benefits of joining our wellness program:

- Protection: you can take advantage of great insurance from the company.
- As a benefit, you can receive health care benefits, you will eventually save money.
- As a benefit, you can use your health care savings, you will eventually save money.
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- As a benefit, you can use your health care savings, you will eventually save money.

If you’re not sure what a “lifestyle” is, then start by setting a goal for yourself and go for it today.

Shoo the Flu!

It’s Time to Shoo the Flu!

Every year, between five and 20 percent of the U.S. population will get the flu, according to the Centers for Disease Control and Prevention (CDC).

How can you catch the flu?

The flu is spread by breathing in contaminated air from someone who already has the flu. You can also catch it by touching something that has the flu virus on it and then touching your hands.

What does the flu feel like?

The symptoms can be:

- Sudden onset of fever
- Headache
- Muscle pain
- Runny or stuffed nose
- Cough with or without a sore throat
- Tiredness or overall weakness

What can you do to prevent the flu?

- Get a flu vaccine, especially if you are over 65 and in close contact with the flu virus, such as a child or a person with a high risk of complications.
- Avoid close contact with people who are sick.
- Wash your hands often. Use soap and water or alcohol-based hand sanitizer.
- AVOID touching your eyes, nose and mouth. If you touch your face, wash your hands immediately.
- Get plenty of sleep, stay physically active, eat a nutritious diet and keep your immune system healthy.

Need some help warding off the flu this winter? (If you can’t) Take 2 capsules of a multivitamin and iron supplement for more information on our company-sponsored flu shots.

An Apple a Day

Truly CAN keep the doctor away! Apples contain nutrients and vitamins that may actually work to prevent disease.

Boron, an ingredient in apples, is known to strengthen bones.

Need to brush your teeth but don’t have a toothbrush? Eat an apple! Known as “nature’s toothbrush,” apples stimulate the salivary glands, which aid in cleaning the teeth.

Research has shown that the compounds in apples significantly lower the risk of cancer, fever, and breast cancers.

Pectin in apples lowers LDL (or “bad”) cholesterol. Those who eat just two apples per day can lower their cholesterol by as much as 16 percent.

A study done at Cornell University suggests that apples may protect brain cells, helping to prevent Alzheimer’s disease.

Brazilian researchers discovered that women who ate three apples per day while eating their normal food intake lowered their risk of heart disease by 23 percent.

As only 80 calories, five grams of fiber and no fat, an apple makes for a perfect snack.

They’re crispy, juicy, sweet and tart. Why not enjoy an apple – or two – today?