MY BENEFIT ADVISOR

Establishing a Culture of "Well-being" Through Wellness Initiatives

An established MBA client with 143 employees located in Blue Bell, PA.

Key Challenges

When it comes to controlling costs in employer sponsored insurance programs, an effective strategy must evolve over time. Measures producing results in the first year may need to be modified to continue producing results in subsequent years.

Several years ago, we had suggested a few plan structure and funding changes that effectively reduced this employer's health care costs. Unfortunately, insurance premiums began increasing two years ago, requiring further analysis and a modified cost control strategy.

MBA Solution Presented

We suggested that the company establish a culture of well-being through the implementation of wellness initiatives. We illustrated how a properly designed wellness program could return \$3-\$5 in savings for every dollar invested in the program by the employer. Effectively designed wellness programs with carefully chosen vendors and employee incentives can positively impact employee health, productivity and health care expenses.

Our outline for a successful wellness program design encompassed the following critical aspects:

- **Commitment from corporate leadership** from all levels of management, right up to company owners. The health and well-being of every employee needs to be incorporated into the company's "vision" or mission statement.
- Creation of a health culture within the organization developing policies, practices and activities in the workplace that focus attention on the employee's emotional, physical and social well-being.
- Communication and education customized so employees are all aware of the program resources and potential impacts.
- Employee ownership in the program gathering employee feedback about what they'd like in the program, what works and what doesn't and how to improve the future direction of the program will all help the employees become and remain engaged for success.
- Incentives to increase employee motivation for participation and achieving self-determined health goals.

Measureable Results

After establishing a committee consisting of employees and management to discuss and design a program tailored to the company, we chose a vendor and implemented the program, producing measurable and significant results.



A culture of "well-being" has now become established at this company, resulting in improved employee morale, an 18% reduction in employee absenteeism and only a 4% increase in this year's medical insurance premiums.