



Worksite Wellness

Small Steps to Healthier Employees

Brought to you by: J D Fulwiler & Co. Insurance

Health Care Facts

- The United States spends more on health care than any other country in the world annually.*
- Illness and injury associated with an unhealthy lifestyle are reported to account for at least 25 percent of all employee expenditures.**



* Source: The World Health Organization

** Source: American Journal of Health Promotion

Health Care Facts: Lifestyle Choices

- U.S. employers are spending more than \$13 billion annually on obese and overweight employees.*
- Alcohol and drug abuse costs the American economy \$267 billion per year in lost productivity, health care expenditures, crime, motor vehicle accidents and other conditions.**
- Despite warnings, Americans continue to smoke. Employees who smoke cost the average company an extra \$3,865 per year.***

* Source: 2006 Society of Human Resources Survey

** Source: The National Council of Alcohol and Drug Dependence

*** Source: National Business Group on Health

Health Care Facts: Preventable Illness



Researchers have estimated that preventable illness makes up approximately 70 percent of the burden of illness and the associated costs in this country.*

* Source: The Wellness Councils of America

Worksite Wellness = Solution



Benefits of a Wellness Program

- Employers can lower their plan utilization, thus lowering health benefit costs and, in turn, increase profits.
- Improved employee health
- Employees in optimal health perform better on the job.
- Reduction in sick leave absenteeism
- Companies who care about their employees are perceived as a great place to work by prospective employees and the community.
- Improved employee morale

Worksite Wellness Trends



Worksite Wellness Trends

The most common wellness initiatives include:

- On-site flu shots
- General health and safety communications for employees
- Weight management programs
- Health fairs
- Health risk assessments
- Smoking cessation programs

Worksite Wellness Trends

Many companies are offering incentives to participate in wellness programs, such as:

- Cash
- Gift certificates and merchandise discounts
- Days off
- Lower medical premiums
- FSA , HRA or HSA credits

Creating a Workplace Wellness Program



Creating a Workplace Wellness Program

Capture Management Support

To capture support:

- Link health promotion to business goals, values and strategic priorities.
- Engage management to participate to show that the program is for everyone.

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Create a Wellness Team

Role of a wellness team:

- Helps to garner “buy-in” from both management and participants.
- Develops a program that is responsive to the needs of all potential participants.
- Responsible for overseeing all of the company’s wellness efforts.

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Collect Data

Data can be collected in the following ways:

- Employee interest surveys
- Health risk assessments
- Health plan claims data, if available
- Biometric testing

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Craft an Annual Operating Plan

A successful operating plan should include the following:

- ❖ Vision statement outlining the envisioned future that you are trying to achieve with the program.
- ❖ Goals for the program
- ❖ Program objectives and health initiatives to support them
- ❖ A timeline
- ❖ A budget
- ❖ Communication plan
- ❖ Implementation plan
- ❖ Evaluation – how will the success of the program be measured

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Choose Appropriate Health Initiatives

Select health initiatives that flow naturally from the data collected.

- Should address risk factors of employees.
- Should be in line with what management and employees want from the program.

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Create a Supportive Environment

Provide employees with encouragement, support, opportunities and rewards.

- Offer healthy food choices in your vending machines.
- Implement a no-smoking policy on our grounds.
- Offer flexible scheduling arrangements that allow workers to exercise at their convenience.
- Reward healthy achievements.

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Evaluate Outcomes

Take a close look at your goals and objectives, and determine whether you have achieved the desired result.

- Evaluation allows you to celebrate achieved goals and discontinue efforts that are not as successful.

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HOW TO GET STARTED

Consider our customized resources:

- Employer's Guide to Wellness in the Workplace
- Needs and Interest Survey
- Getting Your Program Started Guide
- Wellness Program Work Plan

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Communicate to your employees through our educational materials

- Newsletters
- Posters
- Flyers
- Payroll Stuffers

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We are Family

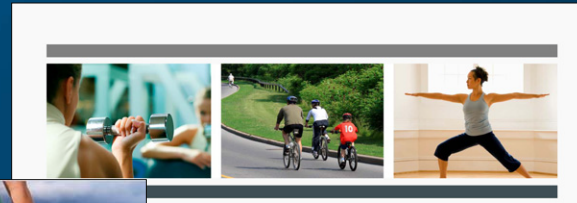
Did you know that who you spend time with can affect your waistline? According to a study by the New England Journal of Medicine, obesity can be "contagious."

Percentage Increase in Your Risk of Obesity if You Have an Obese...
 ...Sister: 27%
 ...Wife/Husband: 37%
 ...Brother: 44%
 ...Best Friend: 55%

LIVE WELL, WORK WELL

Pack a Healthy Lunch!

National School Lunch Week is October 12-17. What does this signify? It means paying more attention to what your child eats for lunch on a daily basis. Sure, those prepackaged treats are convenient, but are you paying attention to their nutritional



Workplace Wellness: Low-Cost Resources

These are important to you – brought to you by your insurance specialists.

Programs geared toward small companies can be as beneficial as they are for large firms, small businesses have an upper hand on bigger businesses when it comes to programs because they often achieve higher rates of participation and their programs are easier to implement. The key to developing wellness programs is keeping them simple.

Designing new wellness programs tends to be easier for smaller companies as well. Only a few hours can be done over a long period of time. Small companies need programs that are easy to implement.

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live well, work well

Health and wellness tips for your work, home, and life—brought to you by your insurance and healthcare specialists.

Fitness First: Exercise and Healthy Eating

In addition to trimming your waistline, regular exercise and healthy eating will help you feel better, think more clearly, and live a longer, healthier life.

How Much Exercise Do I Need?

Exercise should be fairly comfortable for you. Your pace should be just below the point at which you start to breathe quickly. Exercising at this pace produces two desirable results: It mobilizes fat burning and helps you develop endurance. This means that for maximum fat burning, longer, slower exercise is more beneficial than short, strenuous workouts. If you are exercising at the proper pace, you should burn between 400 and 600 calories per hour during any aerobic exercise. This includes riding a stationary bicycle, walking or running on a treadmill or using a stair climber.

Start Sensibly
 Don't begin your exercise program too ambitiously. The key to success is to start

slowly and increase the difficulty of your workouts as you become more fit. Those that overdo it experience muscle soreness, become discouraged, and quit. Rather than trying to run three miles on your first day, begin by running a mile and increasing your distance as your fitness level improves. Most importantly, remember that feeling dizzy or ill is your body's way of telling you that you are working too hard. If this happens, take a rest from your exercise or stop your workout for the day.

Counting Calories Means Trimming the Fat

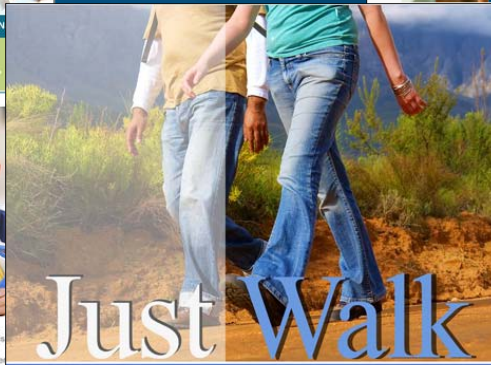
The media is full of widely varying reports on how to lose or maintain weight. It's no wonder that you may be confused about what foods to eat and what to avoid. Most experts agree that eating a well-balanced diet low in fat is the key to losing weight. Since



Did you know...?

If you burn at least 150 extra calories per day, you significantly reduce your risk in developing heart disease, high blood pressure, diabetes, colon cancer, anxiety and depression.

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Discover the fountain of youth: Walking

Consider the following: Aging has nothing to do with calendar years. A 40-year-old woman could have the heart, arteries and immune system of a 75-year-old while a 65-year-old man might have the RealAge (measured by the risk of disease, disability or death) of a 50-year-old. Exercise is a key factor in reducing your RealAge. Just 30 minutes of walking a day can make you healthier, more energetic, and "younger." See www.RealAge.com to take the RealAge test.

Walking Facts:

- The U.S. Surgeon General suggests 30 minutes of daily moderate activity above and beyond normal activity levels. That's approximately 3,000 to 4,000 additional steps a day from the normal 5,000 to 6,000 we walk.
- Even with no change in diet, 30 minutes per day of walking (the equivalent of 10 to 12 miles per week) may prevent weight gain and even produce weight loss.
- Walking reduces your risk of heart attack by raising "good" cholesterol and lowering "bad" cholesterol levels.
- Walking reduces your risk of developing high blood pressure, and may reduce it.
- Regular walking reduces your risk of developing type 2 diabetes and improves your body's ability to process sugar, lower your blood sugar levels and reduce your risk of heart disease.
- A brisk walk is a great way to reduce stress, depression, and feelings of anxiety.
- People who take three 10-minute walks each day have about the same health gains as those who walk for 30 minutes straight.

So what are you waiting for? Walking is easy to do, doesn't require special equipment, and has the same health benefits as strenuous exercise. It may be the single best thing you can do for your health.

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Prevention Newsletter

for the health and well-being of you and your family.

Obesity has reached epidemic proportions globally, with more than 1 billion adults overweight, and at least 300 million of them clinically obese. It is a major contributor to chronic disease and disability.

Why is obesity considered an epidemic? There are many reasons, including the fact that Americans are eating more energy-dense, nutrient-poor foods with high levels of sugar and saturated fats. Society's fast-paced mindset encourages eating food on the go, and the family dinner table is all but obsolete.

Don't become part of the epidemic. Learn how to manage your weight effectively and live the healthiest lifestyle possible!

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The Obesity Epidemic

Being overweight or obese poses a major risk for serious diet-related chronic and life-threatening diseases, including Type 2 diabetes, coronary heart disease, high blood pressure and high cholesterol, stroke, gallbladder disease, cancer, osteoarthritis, sleep apnea and respiratory problems, and reproductive complications.

What Counts as Obese?

Weight is commonly assessed by using Body Mass Index, or BMI, defined as the weight in kilograms divided by the square of the height in meters (kg/m²). A BMI over 25 kg/m² is defined as overweight, and a BMI of 30 or more is considered obese. Go to www.nhlbiupport.com/bmi to figure out yours.

Living a Healthier Lifestyle

- It's easier than you think to start implementing healthy choices into your life. Little changes can go a long way:
- Substitute water for one sugary drink every day.
 - Add 1 to 2 more fruits or vegetables to your meals each day.
 - Plan a healthy snack for every day of the week.
 - Switch to a low-fat version of your favorite food.
 - Eat breakfast! It keeps you from overeating throughout the rest of the day.
 - Watch your portion sizes! A serving of meat should be no more than the size of a deck of cards, and one serving of pasta or rice is only half a cup.
 - Stop eating when you feel full.
 - Be conscious of what you are consuming. Read the labels on food you purchase and know the serving size.
 - Stay away from trans fat, a formerly healthy fat which has been chemically processed into an unhealthy fat. Even something labeled "low-fat" may still contain trans fat.

Read food labels for ingredients and pay attention to serving size!

Workplace Wellness Programs

Let J D Fulwiler & Co. Insurance help you create
a successful workplace wellness program –

We have all the tools you need!