

Case Studies of Effective Wellness Programs

*from a Municipality to a
Trucking Company*



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Agenda

- **What is Trending in Wellness?**
Risk Factors that impact your employees' health
- **What are the New Legal Requirements?**
ADA, HIPAA and other laws
- **Best Practices for Designing and Implementing Wellness Programs**
Case Studies
 - Culture
 - Participation
 - Incentives
 - Supportive Programming
 - Barriers: *Individual and Organizational*
- **Reminders**

Risk Factors We Measure



BMI

Blood Pressure

Cholesterol

Glucose

Tobacco

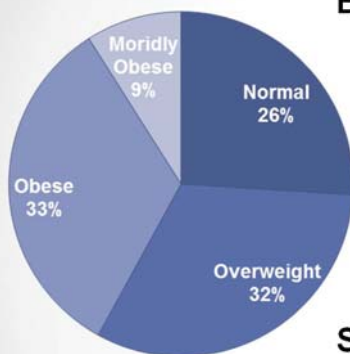
Stress

Sleep

Nutrition

Exercise

Risk Factors We Measure



BMI Reported screening

- 26% of our participants are normal weight
- 32% of our participants are overweight
- 33% of our participants are obese
- 9% of our participants are morbidly obese

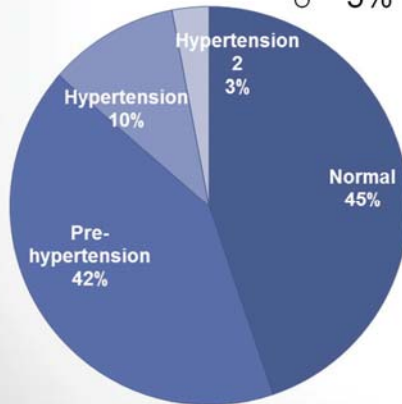
Self Reported BMI

- 25% of our participants are normal weight
- 33% of our participants are overweight
- 32% of our participants are obese
- 8% of our participants are morbidly obese

Risk Factors We Measure

Blood Pressure

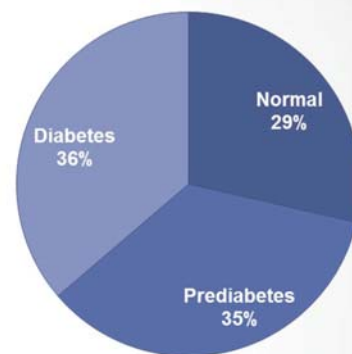
- 44.8% Normal under 120/80
- 41.6% Pre-hypertension 120/80 - 139/89
- 10.6% Hypertension 140/90 - 159/99
- 3% Hypertension STD 2 160/100 or higher



Risk Factors We Measure

Glucose

- 71% Normal 70-100
- 21.5% Prediabetes 101-125
- 7.4% Diabetes Over 125



86 million Americans have prediabetes, 29 million have type 2 diabetes.

Having diabetes doubles your risk of Alzheimer's. Dementia has been labeled Diabetes Type 3.

Risk Factors We Measure

Tobacco Use

Lab Data

- 31% Nicotine/cotinine in the blood

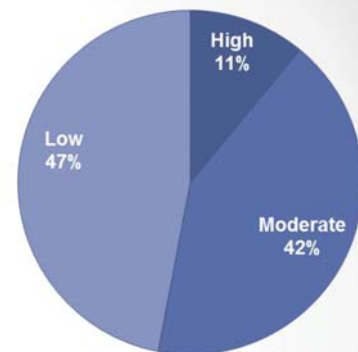
Self Reported Data

- 15% Smoke cigarettes, cigars, etc.
- 20% Exposed to secondhand smoke
- 4% Use smokeless tobacco

Risk Factors We Measure

Stress

- 11% Report High Stress
- 42% Report Moderate Stress
- 47% Report Low Stress
- 22% Had More than 2 stressful events in the past year
- 34% Had 1 stressful event in the past year
- 44% No stressful events



Risk Factors We Measure

Why Measure Stress?

- Stress has been labeled the “health epidemic of the 21st century,” costing American businesses up to \$300 billion per year.
- Stress contributes to 60 to 80% of all work related injuries.
- 75% to 90% of primary care visits are linked to stress.

Risk Factors We Measure

Sleep

- 1% Report 10-12 Hours of Sleep
- 58% Report 7 to 9 Hours of Sleep
- 29% Report 6 Hours
- 9% Report Less than 6

- 46% Report Waking Up Refreshed
- 54% Report Poor Sleep Quality: wake repeatedly, groggy, fitful sleeping, etc.

Risk Factors We Measure

Why Measure Sleep?

- Lack of sleep costs the American economy \$63 billion a year in lost productivity alone – Harvard Medical School
- Sleep deprivation can be as hazardous as drunk driving.

4 hours of sleep loss produces as much as impairment as a six pack of beer.

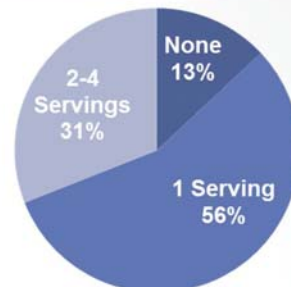
Whole night of sleep loss = BAC of .19

Risk Factors We Measure

Healthy Eating

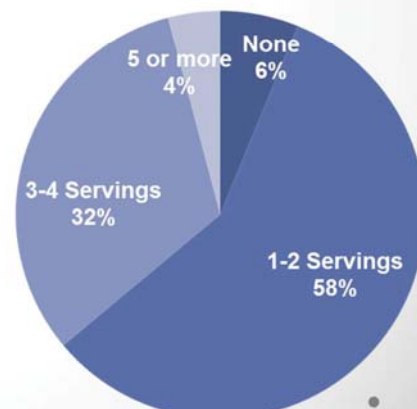
Daily Servings of Fruit

- 13% Report 0 Servings
- 56% Report 1 Serving
- 31% Report 2-4 Servings



Daily Servings of Vegetables

- 6% Report 0 Servings
- 69% Report 1-2 Servings
- 22% Report 3-4 Servings
- 4% Report 5 or more Servings

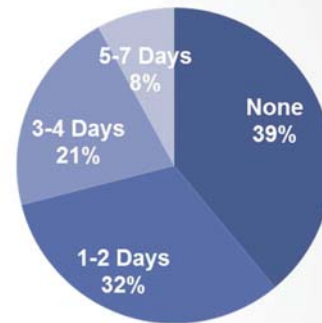


Risk Factors We Measure

Exercise

Aerobic Exercise

- 39% Report 0
- 32% Report 1 - 2 days per week
- 21% Report 3 - 4 days per week
- 8% Report 5 - 7 days per week



Strength Training

- 56% Report 0
- 29% Report 1 - 2 days per week
- 15% Report 3 or more days per week

59% report no flexibility training

Following the Legal Requirements HIPAA, GINA, ERISA, ADA



HIPAA

Healthcare Reform Changes

– Plan Years beginning January 1, 2014

- ✓ **Participation Based Programs**
- ✓ **Health Contingent Based Programs**
 - ✓ **Activity only wellness programs**
 - ✓ **Outcome based wellness programs**

HIPAA - Five Standards

- **Limited value of reward: 30 to 50%**
- **Promote health or prevent disease**
- **Annual qualification (can be more often)**
- **Reward available to all similarly situated individuals**
- **Full disclosure of alternative standards and waiver opportunity**

Full disclosure of alternative standards and waiver opportunity.

Include this wording into your wellness materials:

“Your health plan is committed to helping you achieve your best health status. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at _____ and we will work with you and, if you wish, with your doctor to find a wellness program with the same reward that is right for you in light of your health status.”

Other Laws that May Apply

ERISA- Wellness programs are generally subject if they provide medical care. Requirements: wrap document or SPD, Plan document, 5500 requirement and claim procedures if not tied to medical plan.

GINA- Do not ask family health history questions on your HRA if you are doing at the time of enrollment or if you are providing an incentive.

ADEA- Prohibits employers from discriminating against employees and job applicants on the basis of age with regard to employment and benefits. Do not discriminate against any employee over age of 40.

FLSA- If mandatory participation, any time completed could be considered compensable time.

HIPAA Administrative Simplification- Privacy, Security, EDI, Use summary health information.

Healthcare Reform- Summary of Benefit and Coverage requirement (SBC). If subject to ERISA, they are subject to the SBC requirements.

New Final Regulations from EEOC

Federal Register May 17, 2016

- **New Notice requirements**
- **Limits the amount of the reward to 30% of total cost of employee only coverage for both participation and health contingent based plans.**
- **Information obtained can only be used on an aggregate basis and used to design the wellness plans.**
- **Definition of Voluntary. Does not require participation, does not deny coverage under any of its group health plans or particular benefit package or limit extent of benefits.**
- **Program must have a reasonable chance of improving the health. Must use information collected to develop wellness programs and educate at risk employees about their health coaches.**
*****A program is not reasonably designed if it exists mainly to shift costs from covered entity to targeted employees based on their health.**

Case Studies Municipalities vs. Long Haul Trucking Company



Case Studies

City Government

Located in Northwest Indiana

- Wellness program since 2010
- Participation Based Program
- Participate in any of the 12 challenges and you get money deposited in HSA account
- Excellent Participation

Long Haul Truck Driving Company

Located in Northwest Ohio

- Wellness program since 2013
- Health Outcome Based Program
- Must receive Health Score of 75 or improve 10% from preceding year **or** participate in pedometer program or nutrition program.
- Excellent Participation over 98%

Best Practices – Corporate Culture

City

- Excellent upper level management support
- Culture of Trust and Transparency
- Tied to Mission Statement and policies
- Cohesiveness, integrated, friendly, open

Company

- Excellent Upper Management support
- Paternal culture and structured environment.
- Industry - isolated, work on own
- Wellness program met with resistance at implementation. Now part of their culture.

Know your culture when designing your program.

Best Practices for Participation - Communication

City

- HR Director
- Wellness Committee
- Supervisors
- Lunch Seminars
- Mayor

Company

- Flyers
- Vice President of Operations
- No Wellness Committee

Communication is frequent and many different forms. Aggregate results are shared with the employees

Best Practices for Participation - Incentives

City

Employees and spouses can earn money into their HSA account by participating in certain events.

- \$50 for attending lunch seminars.
- \$100 for employee and additional \$100 spouses for participating in pedometer challenge (250,000 steps)
- Health Screening provided at no charge.
- \$100 for financial check up. 2 per year.
- \$100 for check up challenge (preventive exams)
- \$100 for completing tobacco free affidavit
- Running or Walking Active Program
- \$100 for participating in community 5K
- \$200 for participating in 10K
- \$500 for participation in Marathon
- \$50 for participating in 2K walks
- \$100 for participating in team sports such as softball, etc.
- \$100 if children participate in extracurricular activity, etc.
- \$100 for participating in yoga, Pilates, step, spin class, etc.
- \$100 for active gym or fitness membership

Contributions are made quarterly into the HSA. If employee walks 1 million steps and meets the quarterly challenge, they get an extra contribution.

Best Practices for Participation - Incentives

Company

Employees and spouses can earn premium discounts if they are a qualified participant.

- Must receive a score of 75 or higher or
- Improve their health score by 10% since last measurement
- Participate in pedometer program. Must receive 500,000 steps within the qualification time period or participate in point program.

Incentive uses 30% premium differential.

	Qualified Participant	Non Qualified Participant
Employee	\$15 per week	\$40 per week
Emp/Ch	\$30 per week	\$70 per week
Emp/Sp	\$30 per week	\$80 per week
Family	\$40 per week	\$120 per week

Best Practices for Participation – Supportive Programming

Develop tailored program based on results from initial Summary Risk Report.

- Use your aggregate data to comply with the new ADA /EEOC guidelines.
- Receive feedback from wellness committee (City).
- Decide what challenges work and what new challenges to add.

Customized Wellness Challenges



- Lifestyle
- Physical Activity
- Community Centered
- Family Focused
- Sleep Hygiene
- Mindfulness
- Financial Wellness
- Healthy Eating
- Weight Loss

FAST FOOD Challenge

Commit to one month less of fast food for and earn 200 points toward your wellness incentive. For those hungry for healthy and increased flow of fat, here's the plan: eat right. Get gain. Take your time, it's all on you, but you'll be eating rich whole foods like fruits, vegetables, and whole grains.

Challenges You'll Face:

- Fast food is often high in calories, fat, and sodium.
- Fast food is often high in sugar.
- Fast food is often high in fat.
- Fast food is often high in salt.
- Fast food is often high in processed ingredients.
- Fast food is often high in additives.
- Fast food is often high in preservatives.
- Fast food is often high in artificial colors and flavors.
- Fast food is often high in trans fats.
- Fast food is often high in hydrogenated oils.
- Fast food is often high in refined grains.
- Fast food is often high in white flour.
- Fast food is often high in white rice.
- Fast food is often high in white bread.
- Fast food is often high in white pasta.
- Fast food is often high in white sugar.
- Fast food is often high in white salt.
- Fast food is often high in white oil.
- Fast food is often high in white fat.
- Fast food is often high in white protein.
- Fast food is often high in white fiber.
- Fast food is often high in white vitamins.
- Fast food is often high in white minerals.
- Fast food is often high in white antioxidants.
- Fast food is often high in white phytochemicals.
- Fast food is often high in white flavonoids.
- Fast food is often high in white polyphenols.
- Fast food is often high in white terpenes.
- Fast food is often high in white alkaloids.
- Fast food is often high in white glycosides.
- Fast food is often high in white saponins.
- Fast food is often high in white tannins.
- Fast food is often high in white coumarins.
- Fast food is often high in white lignans.
- Fast food is often high in white stilbenes.
- Fast food is often high in white isochlorogenic acids.
- Fast food is often high in white caffeoyl quinic acids.
- Fast food is often high in white feruloyl quinic acids.
- Fast food is often high in white p-coumaroyl quinic acids.
- Fast food is often high in white cinnamoyl quinic acids.
- Fast food is often high in white caffeoyl shikimic acids.
- Fast food is often high in white feruloyl shikimic acids.
- Fast food is often high in white p-coumaroyl shikimic acids.
- Fast food is often high in white cinnamoyl shikimic acids.
- Fast food is often high in white caffeoyl glucuronic acids.
- Fast food is often high in white feruloyl glucuronic acids.
- Fast food is often high in white p-coumaroyl glucuronic acids.
- Fast food is often high in white cinnamoyl glucuronic acids.
- Fast food is often high in white caffeoyl malic acids.
- Fast food is often high in white feruloyl malic acids.
- Fast food is often high in white p-coumaroyl malic acids.
- Fast food is often high in white cinnamoyl malic acids.
- Fast food is often high in white caffeoyl succinic acids.
- Fast food is often high in white feruloyl succinic acids.
- Fast food is often high in white p-coumaroyl succinic acids.
- Fast food is often high in white cinnamoyl succinic acids.
- Fast food is often high in white caffeoyl tartaric acids.
- Fast food is often high in white feruloyl tartaric acids.
- Fast food is often high in white p-coumaroyl tartaric acids.
- Fast food is often high in white cinnamoyl tartaric acids.
- Fast food is often high in white caffeoyl malonic acids.
- Fast food is often high in white feruloyl malonic acids.
- Fast food is often high in white p-coumaroyl malonic acids.
- Fast food is often high in white cinnamoyl malonic acids.
- Fast food is often high in white caffeoyl oxalic acids.
- Fast food is often high in white feruloyl oxalic acids.
- Fast food is often high in white p-coumaroyl oxalic acids.
- Fast food is often high in white cinnamoyl oxalic acids.

Well Rested Challenge

Get Some Rest and Adopt Helpful Bedtime Habits to Improve your Wellbeing.

Resolve one point each day you report 7 or more hours of sleep to your Wellness Portal.

Additional points can be earned by completing **Healthier Daily Bedtime Rituals** also listed in your Wellness Portal.

THE IMPORTANCE OF SLEEP

According to the National Sleep Foundation, adults in the U.S. sleep an average of 7.4 hours per night.

Getting enough sleep is important for your health and well-being. It helps you feel more alert, improves your mood, and helps you concentrate better. It also helps you recover from stress and illness.

Not getting enough sleep can lead to a variety of health problems, including high blood pressure, heart disease, diabetes, and depression. It can also affect your ability to learn and remember information.

To get more sleep, try to establish a regular bedtime routine. Avoid caffeine and alcohol in the evening. Turn off electronic devices at least an hour before bed. Create a relaxing environment in your bedroom.

ABC COMPANY Walks the WALK

Get Active to Support a Working Cause & Join Your Team Across the Finish Line.

50K CHARITY WALK

Saturday August 26, 2017
 8:00 am Day of Registration
 9:00 am Walk Begins
 10:00 am Walk Ends

Register: October 9
 By August 18, 2017
 From 100 Registrations - \$1000
 50K Online Registration

Sweet Freedom Challenge

Test your willpower with 30 days of freedom from desserts, packaged foods, and beverages with added sugar.

Make your healthiest choices by eating more whole grains, fruits, and vegetables. Choose lean proteins and healthy fats. Drink water instead of sugary drinks.

Mile-A-Day Cardio Challenge

With the freedom to choose the activity you enjoy, you can burn more calories, increase your metabolism, and improve your mood. Earn points for every mile you log in your Wellness Portal.

1 Mile = 100 Points
 2 Miles = 200 Points
 3 Miles = 300 Points
 4 Miles = 400 Points
 5 Miles = 500 Points
 6 Miles = 600 Points
 7 Miles = 700 Points
 8 Miles = 800 Points
 9 Miles = 900 Points
 10 Miles = 1000 Points

Rethink Your Finances

Master Critical Financial Exercises That Improve Money Habits and Enrich Your Financial Outlook.

Changing money can be scary and even emotional. It turns out that financial literacy is the foundation of financial success. It helps you make smart decisions and avoid financial pitfalls.

Financial literacy is the ability to understand and effectively use various financial tools, including personal budgets, financial statements, credit cards, loans, mortgages, other debt instruments, tax implications, investments, and insurance products.

Financial literacy helps you make informed decisions about your money. It helps you understand how to save, invest, and manage risk. It helps you understand how to protect your assets and your family's future.

FIND YOUR ZEN

Find your Zen with wellness activities that help you relax, reduce stress, and improve your mood.

1. Practice deep breathing exercises.

2. Try meditation or mindfulness.

3. Engage in gentle stretching or yoga.

4. Listen to calming music.

5. Spend time in nature.

6. Practice gratitude journaling.

7. Take a warm bath.

8. Use aromatherapy.

9. Practice progressive muscle relaxation.

10. Try transcendental meditation.

Healthy Family Table

Make family mealtimes a tradition to encourage proper nutrition and a sense of mental and emotional wellbeing.

Family meals are a great way to spend time with your loved ones. They help you eat healthier, improve your mood, and strengthen your relationships.

Family meals are also a great way to teach your children about nutrition and healthy eating. They help you establish good eating habits that can last a lifetime.

Master Meditation

Regular meditation practice has a number of health benefits, including reduced stress, improved focus, and better sleep. Earn points for every minute you meditate in your Wellness Portal.

1 Minute = 10 Points
 2 Minutes = 20 Points
 3 Minutes = 30 Points
 4 Minutes = 40 Points
 5 Minutes = 50 Points
 6 Minutes = 60 Points
 7 Minutes = 70 Points
 8 Minutes = 80 Points
 9 Minutes = 90 Points
 10 Minutes = 100 Points

New Year New You Weight Loss Challenge

This is the year you can choose to eat well, move more, and be the best version of yourself! We are here to help you every step of the way with opportunities to learn and grow along with tools to monitor food intake and physical activity.

Individuals who complete the weight loss challenge will be awarded 200 points to use toward their incentive. Challenge participants who maintain their goal for one year will receive a bonus reward.

1. Complete all eight. Each week complete a new exercise designed to help you achieve your fitness goals.

2. Eat well. Focus on whole grains, fruits, and vegetables.

3. Move more. Aim for at least 30 minutes of physical activity each day.

4. Stay hydrated. Drink plenty of water.

5. Get enough sleep. Aim for 7-9 hours each night.

6. Manage stress. Practice stress management techniques.

7. Avoid alcohol and tobacco.

8. Celebrate your progress. Reward yourself for your hard work.

Get Active Fitness Challenge

Take Strides to Improve Your Health. Accumulate points toward your wellness incentive by tracking your physical activity on the Wellness Portal through July 31, 2017.

Earn 10 Points for Every 10,000 Steps OR Earn 5 Points for Every 30 Minutes of Moderate-Intensity Exercise

The average American sits more than 7 hours each day putting our bodies at increased risk for weight gain, low cholesterol, cancer, and heart disease. Regular physical activity such as walking, cycling, swimming and strength training can help overcome these health risks.

StairWell Competition

Track the number of flights you climb on your Wellness Portal to earn points.

Try to climb to the top of the American Pyramid by using stairs to reach each level of the challenge.

10 20 30 40 50 60 70 80 90 100 110

100 flights = 1000 Points

Color Challenge
Eat the rainbow!

Community CLEAN-UP
Lend a Hand to Beautify Your Community

Budget Challenge
Based in your financial wellbeing by creating a personalized budget to set saving goals and track spending.

21 DAY DETOX CHALLENGE
Challenge the way you eat with a 21-day detox challenge.

Journey to SELF-LOVE
Learn to love yourself and your body.

FITNESS PHOTO CHALLENGE
This creative fitness challenge will nurture your inner athlete and artist.

30 WEEKS OF GRATITUDE
Health psychologists recommend people cultivate gratitude as a way of life.

H2O CHALLENGE
Drink more water during the week to stay hydrated and avoid fatigue.

100 Calorie Challenge
Burn 100 Calories. Earn 100 Points. Feel 100x Better.

Volunteer
Give back to your community and be a part of something bigger.

Get Fit, Don't Sit Pedometer Challenge
Take strides to improve your health & secure your tomorrow.

Best Practices for Participation – Supportive Programming

Stop Diabetes. Start Living Well.

Stop Diabetes is a 12-week state of the art program designed to empower participants to take control of their health with a focus on self-discovery, education, and transformation. Our program provides real, sustainable solutions for anyone longing to lead a healthier life while providing education on preventing, managing, and reversing Type 2 Diabetes.

Setting the Stage Participants complete a baseline Health Screening one week prior to the start of the program. Biometrics and laboratory results are delivered to participants in a private, personalized wellness portal where they can track their nutrition, physical activity, weight, and lifestyle behaviors. The wellness portal also features a coaching tool, giving participants ongoing access to their program instructor. Employer will receive a Summary Risk Report showing aggregate baseline data and risk factors.

Week 1	Program Introduction: Track Your Way to Better Health
Week 2	The Skinny on Fat and Sugar
Week 3	Eat Well to Be Well
Week 4	Starting a Movement
Week 5	Fitness for Life
Week 6	Metabolism & Weight Management: A Love Story
Week 7	Taking Charge of Your Health: Responding to Social and Environmental Cues
Week 8	Problem Solving for Progress
Week 9	Reacting to Slips and Negative Self-talk
Week 10	Eating Healthy When Eating Out
Week 11	Meal Planning: Plan, Prepare, Empower
Week 12	Maintaining Motivation

Program Wrap Up Participants attend a follow-up Health Screening upon completing the 12-week program in order to measure progress and program outcomes. Participants will also complete a program survey via their wellness portal. Employer will receive a formal Risk Improvement Report showing program outcomes and participant feedback.

Best Practices for Participation – Supportive Programming

Developing and Implementing Wellness Programs

- Consider Organization's Culture
- Meet Them Where They are At
- Remove Barriers

Barriers – Organizational

Organizational Barriers

- Upper management or mid management does not support program
- Low participation for health screening
- Employees not computer savvy
- Employees not all at one location
- No money for a wellness program
- Don't know how or do not have the staff

Barriers – Individual

Individual Barriers Reported in Benefit Survey

- Work commitments 47%
- Lack of motivation 37%
- Costs associated with health lifestyles 37%
- Family responsibilities 33%
- No personalized guidance 17%
- Unrealistic goals for health 11%

Return On Investment

- **Lowered BMI.** 1 point reduction in BMI equates to \$202.30 in annual medical claims per Cigna. New Study: Fivefold increase in duration of workers compensation claims when claimants are obese.
- **Lowered Blood Pressure.** Recent studies show the number one killer is high blood pressure and if you can reduce it to under 120/80 risks of heart attacks, heart failure, and strokes are reduced by a third and their risk of death reduced by nearly a quarter.
- **Reduced Number of Tobacco Users.** Smokers cost \$6000 more per year in direct medical costs and lost productivity. At work, smokers tend to have more MSDs and are at a greater risk for CO poisoning.

Reminders

- Tailor to needs of the individuals.
- Provide incentives. Premium discounts work very well if the participants have a chance of receiving them. For example, improving a health score by 10% is feasible while having a BMI under 30 may not be attainable.
- Communicate clearly and frequently. Makes health a core value, tie to mission statement and linked to business objectives.
- Share your aggregate organizational results.
- Provide screenings at no cost and at convenient times and provide free resources on how to live a healthy lifestyle.
- Provide activity challenges so employees and dependents actually do the healthy behaviors.
- Build in your reasonable alternative standards. The employees who participated in the challenges because they were afraid they would not improve, improved the most.

More Information

Need help or have questions?

Linda Passmore & Alyssa Bolinger

CWS

COMPLETE WELLNESS SOLUTIONS

6338 Constitution Drive
Fort Wayne, IN 46804

www.completewellnessolutions.com

260-434-0909