

Keeping your company strong
starts with a healthy foundation.
All you need is a plan.

Employer Guide to Wellness in the Workplace



Congratulations.

You're about to make
a huge impact on
your employees and
their families.

And we're going to show
you just how to do it.



Good health is great for business.

You're on the verge of breaking new ground at your company. By choosing to move forward with a wellness plan, you have an incredible opportunity to change the lives of the people you see and work with everyday. Starting now, you're setting the groundwork for a new culture of health and wellness at your worksite.

According to the Bureau of Labor Statistics, the average person spends 53% of their waking hours at work.¹ And, nearly two out of three individuals are interested in participating in wellness programs, and 20% are even willing to pay extra for a wellness program.² So there's really no better time or place to get the wellness word out. You can count on Anthem Blue Cross and Blue Shield (Anthem) for the support, guidance, tools and materials you'll need to help you start building a customized wellness campaign.

First, what do we really mean by “wellness?”

Wellness means having the energy and vitality to be productive, and feel and perform your best.

That's great, but why wellness at work?

Turn on the TV, go online, read the paper or just look around. There's no escaping the fact that our nation is in a health crisis. But how does that affect your company? Plenty. The single issue driving the cost of medical, pharmacy, disability, behavioral health, worker's compensation, absenteeism and presenteeism (coming to work when you're sick) is the lifestyle choices people make.

Here are some startling facts:

- Chronic conditions such as diabetes and heart disease account for 75% of our nation's health care costs.³
- Obesity costs employers \$45 billion annually in medical costs and lost productivity.⁴
- The excess cost to employers of employees who use tobacco, factoring in increased medical cost and loss of productivity increases to approximately **\$3,400 per year per smoking employee.**⁵

You can't afford to leave well-enough alone.

Helping your employees achieve improved health is one of the best long-term strategies for reducing your health care costs. A study of over 50 health and wellness programs that included 370,000 employees found a dramatic reduction in sick leave, workers' compensation claims and overall health costs.

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Healthier employees can lead to healthier companies.

In the long run, potential savings from lifestyle changes can be extraordinary.

It's estimated that over 10 years, cumulative medical cost savings through reduced obesity rates could reach \$282.6 billion.⁶ A reduction in tobacco use could add another \$190.5 billion in savings. "Wellness" is more than just a buzzword. It's our greatest opportunity to restore Americans and American businesses to better health.⁷

It's time to draw up your plan.

Your employees are your most valuable asset. Of course you want them be healthy, but there's more to it than that. When your employees are healthy, there's a healthy chance that:

- Productivity increases
- Premiums or total medical spending may be reduced

Bottom line – good health is good for business.

Your company's healthy journey begins now. We're going to take you step by step, employee by employee, to a new culture of health and a healthier bottom line.



Start building your foundation

This time, take it from the top.

Your goal is to build a lasting culture of health at your company. And the best way to begin is to get your senior leadership on board. Ask them to get behind promotions and support and approve employees' access to wellness resources. Your leaders can be your best wellness champions by sending emails directly to employees encouraging them to participate. Other ideas can include adding healthy tips to regular communications, sponsoring or participating in wellness challenges and even sharing success stories of their own path to wellness.

Make wellness a company value. Then really promote it!

It's up to you and your senior leaders to start putting your plan into action. Once they're in for the long haul, your next step is to get the word out to employees that wellness is a company value. Give them time in their day they can dedicate to their wellness plan and learn about healthy ideas they can use with their families. Here are some great ways to get started:

Step 1

Build a wellness team – When you've chosen your team leaders, think about also setting up a wellness team. Here's a great tip – your wellness team should be a winning combination of management, front line staff and employees from every health status – not just athletes and gym-goers. And if you have multiple locations, consider choosing individuals or teams from each office. Once you've selected your team, set up a meeting to schedule and encourage continuous communication.

Step 2

It pays to do a little investigating – Find out what health issues your employees are concerned about. You can use aggregate data from the online MyHealth Assessment, onsite health screenings or annual claims and health care utilization reports. If these reports aren't available, you can also have employees fill out interest or behavior surveys. You can leave surveys in common areas so employees can fill them out at their convenience. Be sure to let them know it's confidential. Once you get a good idea, you can better choose which wellness programs will go over well, so employees will be more likely to participate.

Step 3

Figure out your best approach:

- Decide what the focus of your program will be: awareness, education, behavior change, culture enhancement, etc.
- How often will you have an onsite program and how long will it run?
- Who's the targeted audience: staff only, spouses, dependents, retirees?
- Consider interventions that would impact both the low-risk and high-risk staff.
- Identify incentives that will increase participation such as low cost giveaways for participation or raffle/door prizes like fitness equipment, lunches, gift certificates or even paid time off.

Do incentives get employees to participate in healthy activities? You bet!

Incentive	Value	Expected participation
Trinkets and giveaways	Under \$25	10% -15%
Cash/ merchandise	\$25 - \$75	30% - 50%
Cash/ merchandise	\$100 - \$500	70% -80%
Benefit design/ premium breaks	n/a	80% -90%

Source: Hunnicut, David; Wellness Councils of America (WELCOA) website, 2007; National Wellness Institute
www.nationalwellness.org

Scope out the neighborhood

Step 4

Lay out a specific plan for your wellness campaign – Here's your chance to be creative. Think about creating a vision/mission statement for health and wellness that can inspire and motivate your fellow employees. Then plan it:

- **Set specific goals and objectives** that can be measured, like lowering cholesterol, group weight loss programs, a quitters club for smokers, etc.
- **Develop a timeline** for putting your plan into action.
- **Delegate roles and responsibilities.** Choose reliable, inspiring personalities to be team captains, ambassadors, etc.
- **Itemize** a budget for promotions and events, such as posters and handouts about onsite programs, etc.
- **Promote** health and wellness ideas, recipes, programs, etc. with the help of Time Well Spent®, your online resource.

Step 5

Begin communicating directly to employees – What's the best way for your employees to receive messages from your company's leaders? Think about it; letters, emails, company meetings, etc. And remember to communicate throughout the year, not just at the kick-off.

Step 6

Set up a wellness fair – It's a great idea to kick-off your wellness program with a wellness fair or even plan several throughout the year to keep your employees motivated.

Step 7

Evaluate and communicate your results – Encourage employees by showing evidence of programs' success.

Take a look around. What can you do to make your worksite a healthier environment? You've got plenty of opportunities to promote healthy activities right under your nose.

- **Have you checked your vending machines lately?** Chances are your employees have and we think they might not be stocked with apples. But they could be. Ask your local vendors about healthier grab-and-go options like yogurt, granola bars, fruit and other healthy snacks.
- **Got stairs? Anyone using them?** If they can't get to a treadmill why not use the office built-in gym? Remind your employees that they've got great cardio devices only steps away like: using the stairs instead of the elevator, walking over and speaking to someone instead of calling them, and passing by great parking spots for ones that are farther away. These are all great exercise opportunities!
- **Bagels again?** Who orders the food for company meetings? Next time, why not trade in the old stand-bys with salads, veggies, trail mix, etc.
- **Send reminders.** What can you remind employees to do immediately? How's their posture at their desks? Are keyboards designed to avoid carpal tunnel? Are employees lifting heavy objects correctly? You can't get too many tips and reminders about how to get healthier and avoid injuries.
- **Emotional health connection.** Make sure your employees know that they have a place to turn if stress or substance abuse problems arise. Keep Employee Assistance Program notices in plain sight in break rooms, cafeterias, etc.



Use your online toolset

Time Well Spent

This is your online wellness education center filled with ideas, information and promotion materials to help you build your program and educate employees about healthy lifestyle choices. Just go to **anthem.com/timewellspent** to find posters for break rooms, email blasts, company newsletter articles, payroll stuffers and more. You can distribute these materials electronically, use in-house printers or use FedEx Kinko's for preferred discounted pricing.

MyHealth Assessment promotional toolkit

Think your employees will need encouragement to take this assessment? No problem. Head over to **anthem.com/timewellspent** for MyHealth Assessment promotional materials like fliers, posters, emails and

letters you can use to help spread the word. You'll also find a checklist to help employees prepare for the MyHealth Assessment and a flier that addresses any privacy concerns they may have. There's even an Employer Guide that gives tips on how to deliver successful communications campaigns like this one.

360° Health® Wellness Calendar

This calendar fits right in with your wellness program as an easy, single source spot for tools and resources needed to support health and wellness promotions. Each month features a different health topic with links to relevant 360° Health programs and tools, as well as related, respected resources. Just go to **wellnesscalendar.anthem.com** and select a state.

Employee wellness at work, at home and beyond

As part of your wellness plan, remind your employees they've got their own tools and resources that they can access anytime, anywhere!

360° Health Program – a total health solution⁸

When your employees experience fewer health complications, the result is a healthier, more productive workforce and potentially lower overall health care costs. 360° Health helps achieve this by offering each employee and covered family member the right level of support to help them live and feel better. This is done by helping them become more informed about, and involved in, their health and wellness through a combination of targeted programs, services and one-on-one professional support. For example:

Anthem.com

Employees can register and log in for benefit information and a whole lot more. Our secure, personalized website gives employees the ability to assess personal risk factors, get support to help improve their health, check symptoms, estimate treatment costs and more. They'll also learn about what programs and services are available through 360° Health, find personalized online resources, locate doctors, find great discounts and so much more.

MyHealth Assessment

MyHealth Assessment is an online questionnaire that asks employees specific questions about their current health status. This is an excellent tool that can help employees identify possible health risks and how they can lower them and start enjoying a healthier life. MyHealth Assessment can also act as a gateway to other valuable programs and services your employees have available to them.

24/7 NurseLine

Employees can speak with a Nurse Coach about general health issues any time of the day or night through a convenient toll-free number.

ConditionCare

If employees have asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD) or diabetes, this comprehensive program can help them manage their symptoms.

Future Moms

Moms-to-be can register for this program and speak to registered nurses about pregnancy issues. The program also includes other prenatal extras like a book about pregnancy and a week-by-week pregnancy tracking tool.

ComplexCare

Employees will receive personal attention from Nurse Coaches and other clinicians to help them manage symptoms and avoid costly hospital readmissions.

MyHealth Advantage

This program delivers personalized reminders and messages, based on employees' individual health information, that can help improve their health and lower your health care costs.

Case Management

If your employees are hospitalized due to an injury or illness, an Anthem case manager is there to help. Our case managers are licensed health professionals who work closely with employees to help them understand their benefits and treatment options so they'll be able to make more informed decisions. They help coordinate care and recovery including finding additional resources and assistance if needed.

Take good measurements

When it comes time to size up your wellness program, you're going to need proof positive that your plan is working and how it's affecting your company's bottom line.

How should you be measuring it?


- See how many employees registered for the program.
- Use surveys and pre/post questionnaires to get feedback on employees and develop next year's plan.
- Use aggregate reports from health screenings or the MyHealth Assessment to measure improvements over previous years.
- Check attendance, sick leave usage and employee turnover.

What should you be measuring? Ask yourself:

- Who is participating?
- Are employees happy with the program?
- Did they learn anything new?
- Will they make a behavior change as a result of what they learned?
- Did their numbers change (weight, cholesterol, blood pressure, etc.)?

How to use your results:

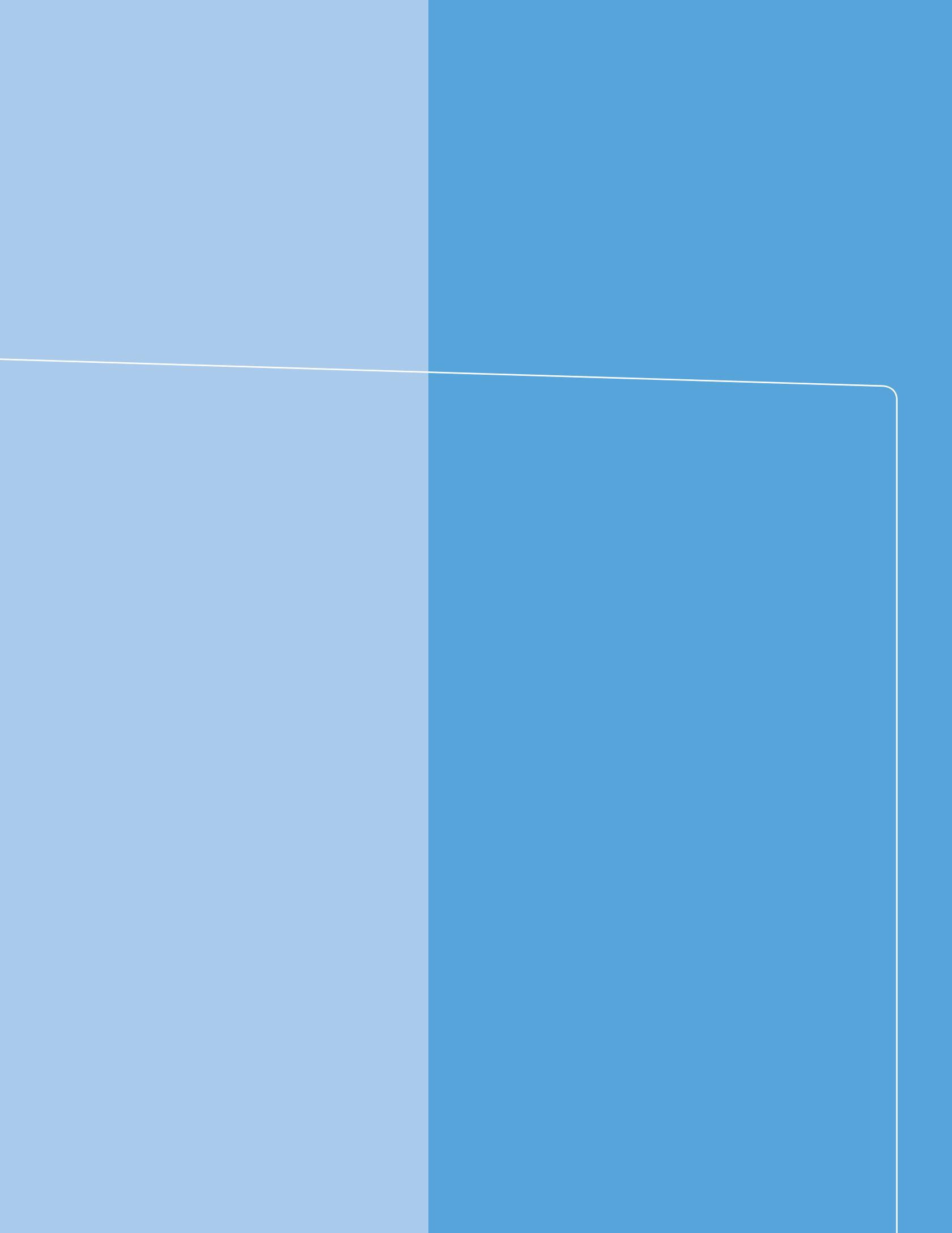
- Keep communicating. Make sure feedback is clear, constant and is shared with management, the wellness team and employees.
- When providing feedback, recognize employees' successes by sharing aggregate campaign results and thank everyone who participated.
- Encourage employees to volunteer and share their successes so they can inspire others.
- Justify your budget dollars: volunteer time, newsletters, business and professional publications and program enhancements.
- Let us know! Share your success stories with your Anthem representative. Personal stories can be really great motivators.

A close-up, slightly off-center shot of a Black man in a dark grey suit, white shirt, and dark tie. He is smiling and looking towards the right. In the background, another person is visible from the back, and a third person is partially visible on the left. The background is a bright, out-of-focus office environment.

We're here to help you any way we can.

We're excited that you're about to take this important leap in creating a culture of health at your company and we look forward to your healthy results. It's true that having healthy employees is a great way to keep your bottom line healthy; but we're also proud to help you to keep the people you value and their families healthy and happy for a very long time.

If you'd like more information, contact your Anthem representative.





1 U.S. Department of Labor, Bureau of Labor Statistics website: American Time Use Survey Summary (June 2010): www.bls.gov

2 2008 Survey of Health Care Consumers, Deloitte Center for Health Solutions

3 National Center for Chronic Disease Prevention and Health Promotion, U.S. Centers for Disease Control and Prevention, March 17, 2009

4 The Economic and Health Impacts of Obesity, Institute on the Costs and Health Effects of Obesity, National Business Group on Health, February 2009

5 Centers for Disease Control and Prevention website: Smoking-Attributable Mortality, Morbidity, and Economic Costs (November 2010): www.cdc.gov

6 Johns Hopkins Bloomberg School for Public Health, Public Health News: Study Suggests That Nearly 86 Percent of Americans Could be Overweight or Obese by 2030

7 The Commonwealth Fund, *Bending the Curve*, December 2007

8 Programs available to members are based on those purchased by employer.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. Independent licensees of the Blue Cross and Blue Shield Association. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI"), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation ("CompCare"), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.