

2011



SURVEY RESULTS

Wellness Benefits Survey

Date: September 2011

2011 Wellness Benefits Survey Results

Workplace wellness continues to be a hot topic, as employers look to improve health and productivity while reducing costs. 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.

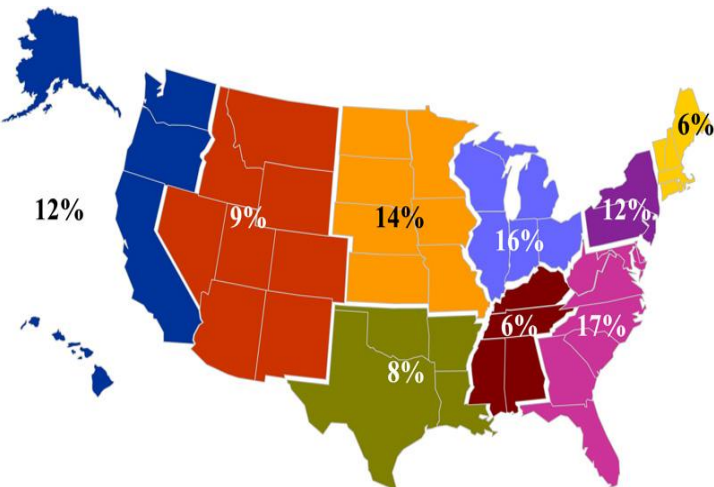
Employers may utilize a wide range of wellness initiatives, from onsite gyms to simple wellness newsletters. You can achieve savings and increased productivity with just a few simple activities that promote healthy behaviors. What's important is getting started, so that you have a foundation to build on as you look at more comprehensive initiatives 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 wellness benefits as a portion of the overall health plan.

A total of 1,761 respondents completed this survey.

Demographic Information

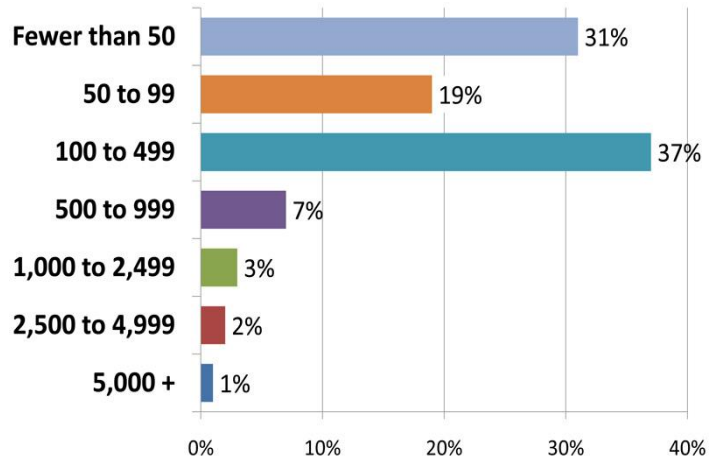
In which region is your organization based (the most employees)?



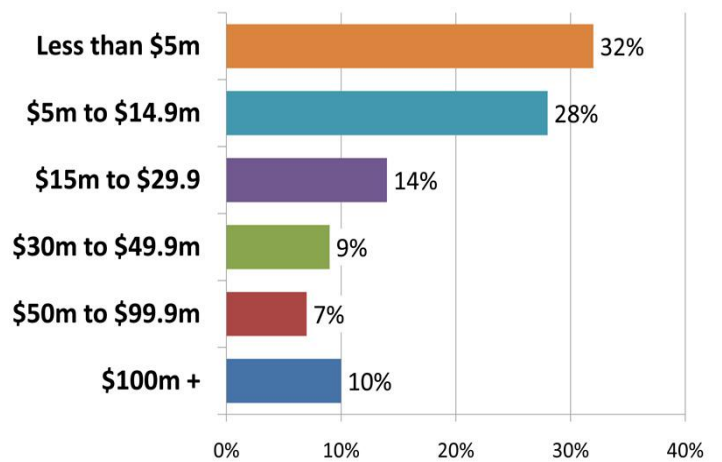
In which industry/sector does your organization operate?

- Agriculture, Forestry and Fishing (NAICS 11) – **1%**
- Construction (NAICS 23) – **8%**
- Education (NAICS 61) – **4%**
- Finance, Insurance and Real Estate (NAICS 52, 53) – **9%**
- Health Care (NAICS 62) – **11%**
- Hotels/Hospitality (NAICS 72) – **2%**
- Legal (NAICS 5411) – **2%**
- Manufacturing (NAICS 31-33) – **18%**
- Nonprofit (NAICS 813) – **11%**
- Public Administration (NAICS 92) – **3%**
- Retail & Wholesale Trade (NAICS 42, 44-45) – **10%**
- Social Services (NAICS 62) – **1%**
- Transportation (NAICS 48-49), Communication (NAICS 517), Electric, Gas and Sanitary Services (NAICS 22, 56) – **5%**
- Other services not listed – **16%**

How many employees does your organization employ?



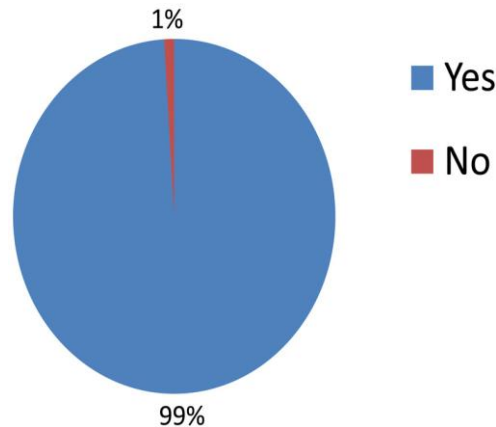
What is your organization's annual revenue?



Your Health Plan

Almost 100 percent of respondents are offering health benefits to their employees. Of those, 58 percent are likely to ask their employees to pay more for their health insurance in 2012. Fifty-two 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?



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

	Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	Don't Know
Increase the amount employees pay for health insurance	22%	36%	22%	13%	7%
Increase the amount employees pay for deductibles	9%	30%	37%	17%	7%
Increase the amount employees pay for office visits, copays or coinsurance	6%	25%	43%	18%	7%
Increase the amount employees pay for prescription drugs	5%	25%	45%	18%	7%
Restrict employees' eligibility for coverage	1%	4%	34%	55%	5%
Drop coverage completely	0%	1%	11%	84%	4%
Introduce tiered networks for office visits or hospital stays	2%	11%	35%	33%	20%
Offer high-deductible health plan with a health reimbursement arrangement (HRA)	17%	14%	24%	35%	11%
Offer HSA-qualified high deductible health plan	24%	13%	21%	33%	10%

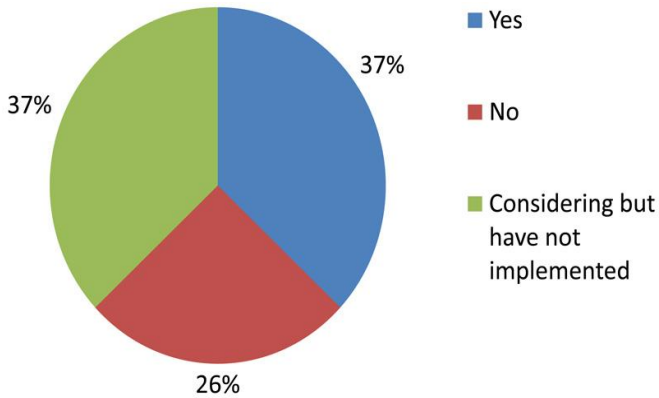
Rate how effective the following strategies are in reducing the growth of health insurance costs.

	Very Effective	Somewhat Effective	Not Too Effective	Not Effective At All	Don't Know
Workplace wellness programs	10%	42%	19%	4%	25%
Disease management programs	9%	37%	17%	4%	33%
Consumer-driven health plans (ex: HDHP combined with an HSA)	10%	31%	15%	5%	39%
Higher employee cost-sharing	8%	38%	24%	8%	23%
Tighter managed care networks	3%	26%	23%	7%	40%

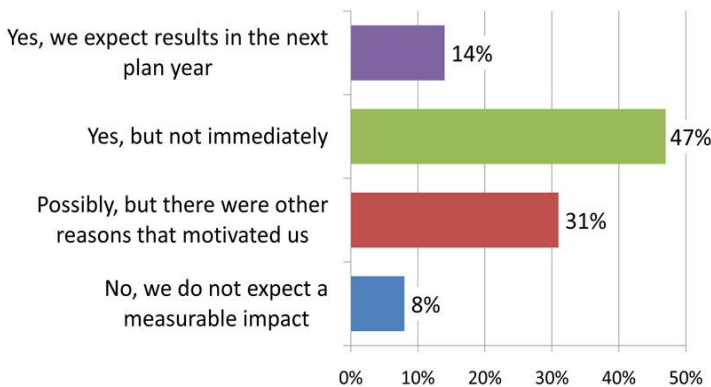
Your Wellness Program

There remains a high level of interest in workplace wellness programs – 74 percent of respondents are currently utilizing or considering a wellness program, up 6 percent from 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-one percent expect a reduction of health care costs resulting from the implementation of a wellness program. Seventy-one 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/weight loss programs and distributing a health/wellness newsletter.

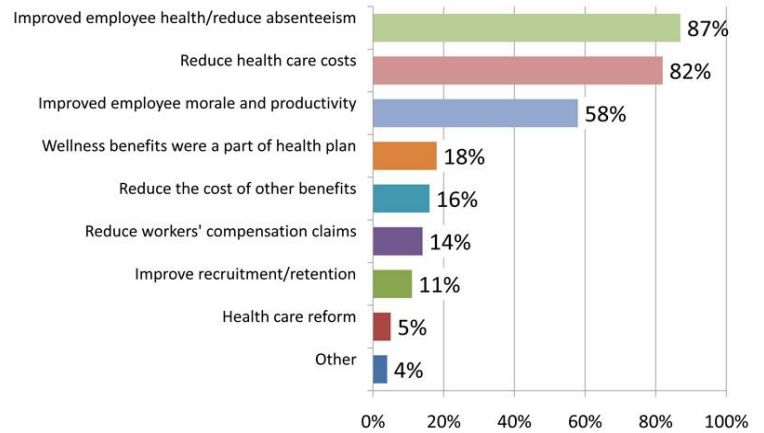
Has your organization moved toward a focus on improving employee health through wellness programs?



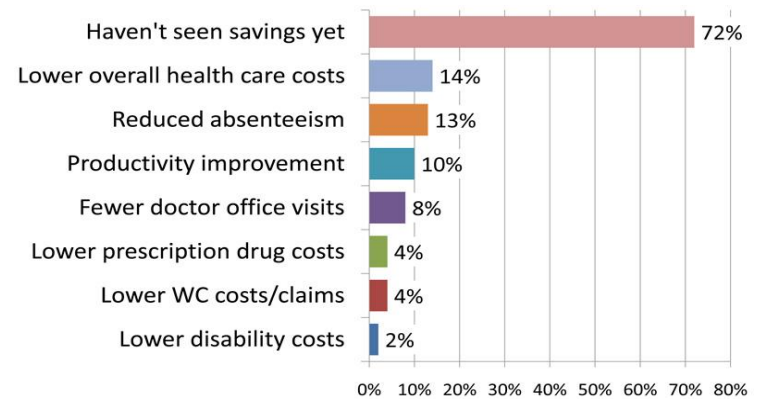
Do you expect that your wellness program will reduce your overall health care costs?



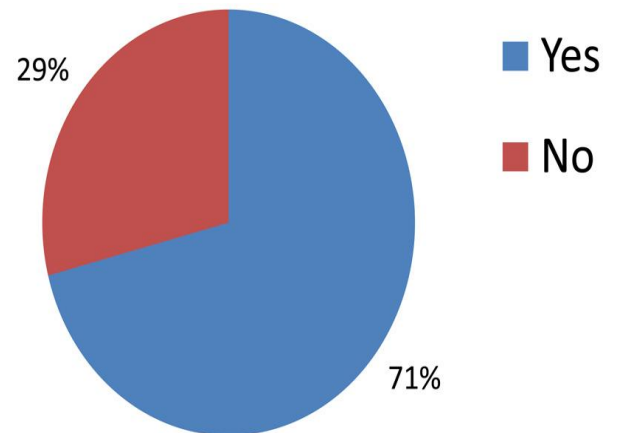
What top three factors influenced your decision to implement a workplace wellness program?



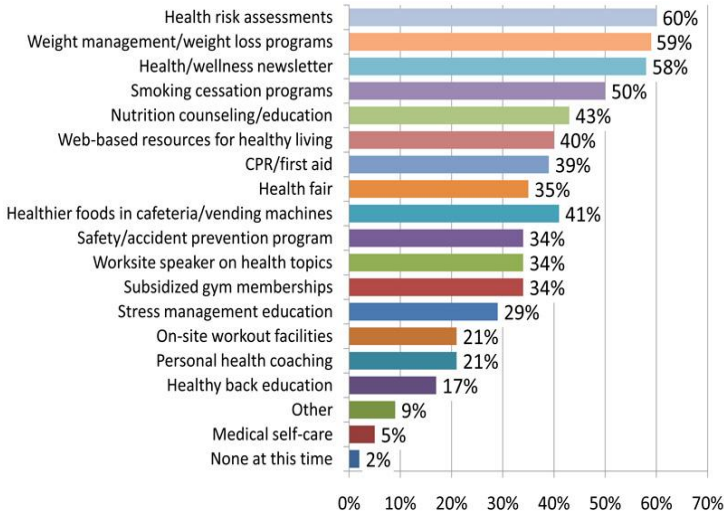
If you have seen a reduction in costs as a result of your wellness initiative, where have you realized a savings?



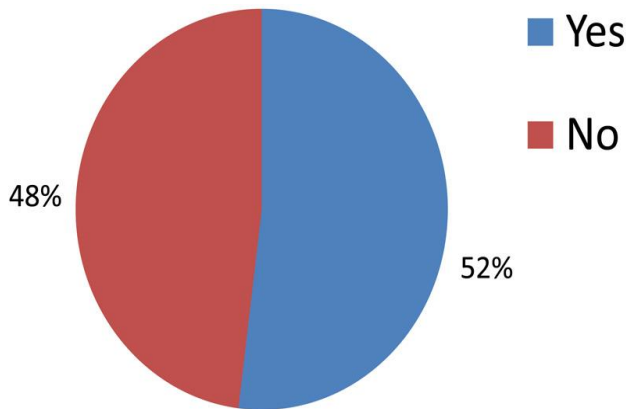
Do you think your wellness program has been successful in improving the overall health of employees?



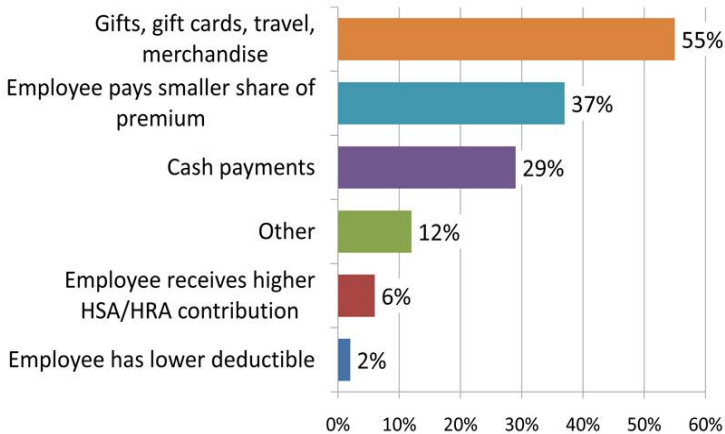
What types of programs do you offer as part of your wellness initiative?



Do you offer an incentive for participation in your wellness programs?



If so, what type of participation incentives do you offer?



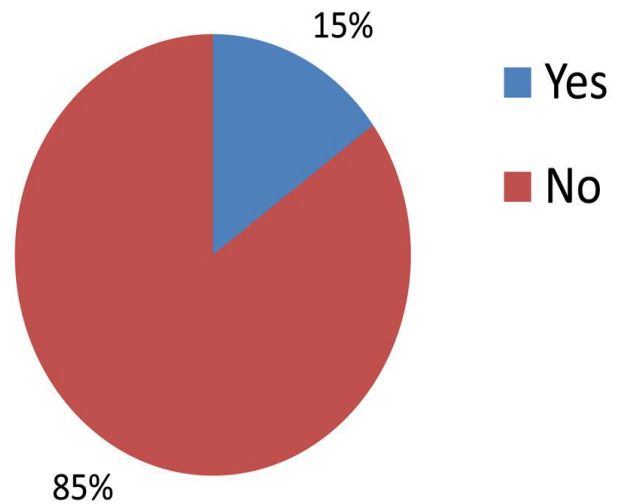
Incentives can produce significant changes in behavior, are easy to understand and administer, and can be combined to increase their motivational impact. Fifty-two percent of respondents understand this and are using them in their wellness programs. Contact your broker for ways to incorporate incentives into your wellness programs.

Wellness Staff

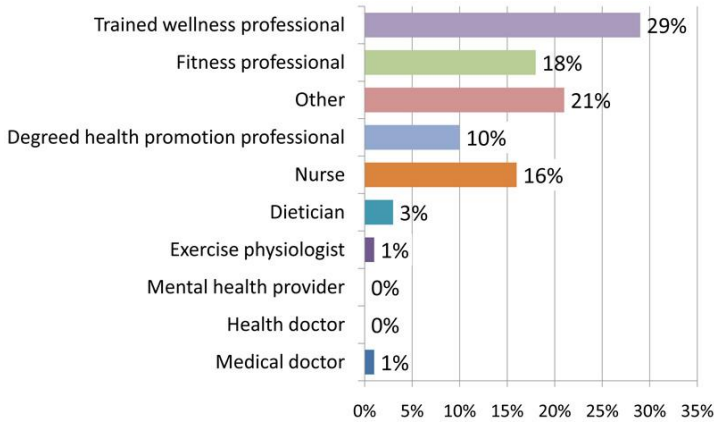
Studies show that wellness committees can help to garner buy-in from both management and participants, and can also assist in developing an effective program that is responsive to the needs of all potential participants. Staffing a wellness program is clearly a challenge, particularly for smaller employers. Most rely on their HR/benefits staff for assistance.

Don't forget about your benefits broker as a useful workplace wellness resource. Through your broker, you can gain assistance with getting a wellness program started, as well as get low-cost activity and resource ideas.

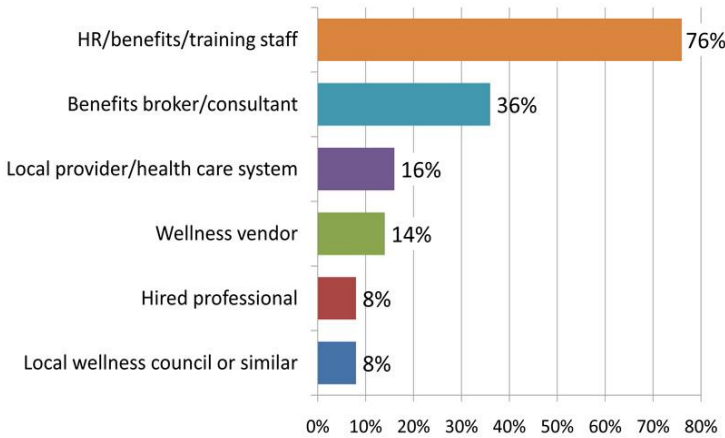
Have you hired any trained staff to run your wellness program?



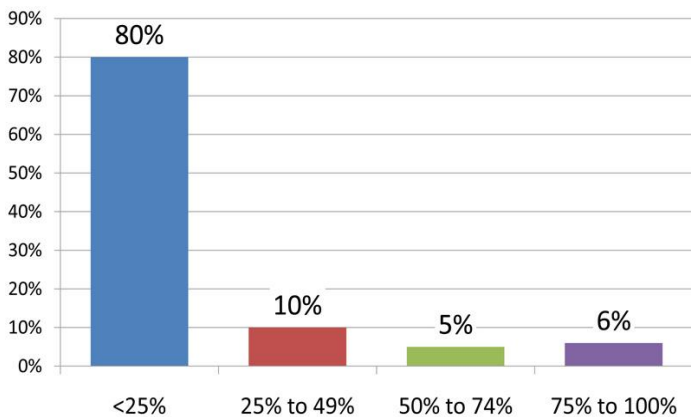
If you have hired trained staff, what is their background?



If you have not hired a professional to specifically run your wellness program, who assists with it?



What percentage of a full-time position is allocated to wellness?



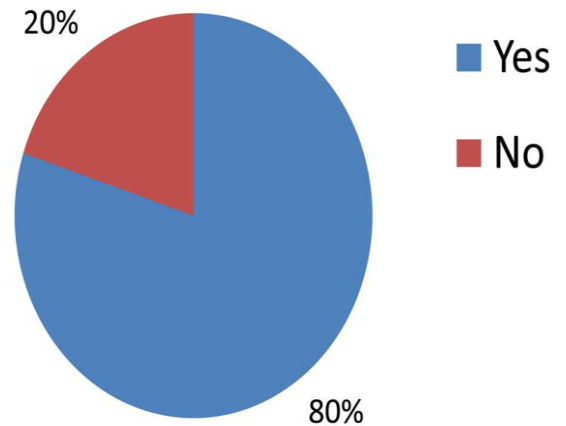
The Seven Cs

The Wellness Councils of America (WELCOA), an organization dedicated to the promotion of worksite wellness, has identified the seven best practices (The Seven Cs) for employers to follow when building a comprehensive, effective worksite wellness program within their organization. The seven steps are:

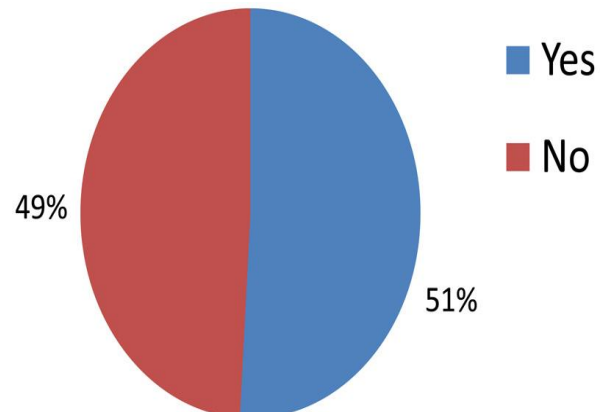
1. Capture senior level support.
2. Create a wellness team.
3. Collect data that will drive your health initiatives.
4. Craft an annual operating plan.
5. Choose appropriate health initiatives.
6. Create a supportive environment.
7. Consistently evaluate your outcomes.

Your broker has resources to help you to implement the WELCOA best practices.

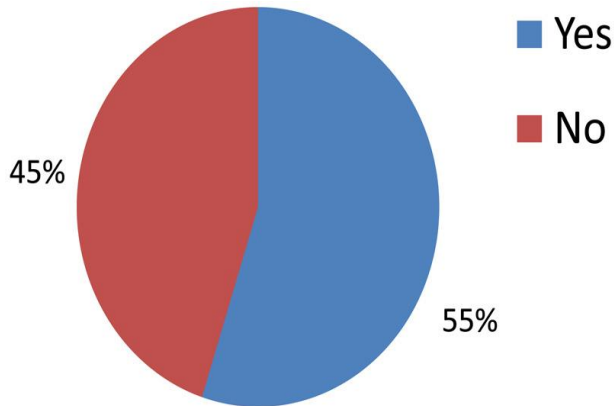
Have you captured senior level support for your wellness program within your organization?



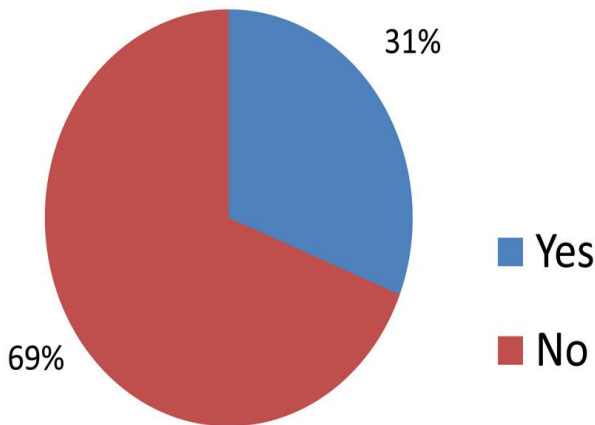
Have you created a wellness team within your organization?



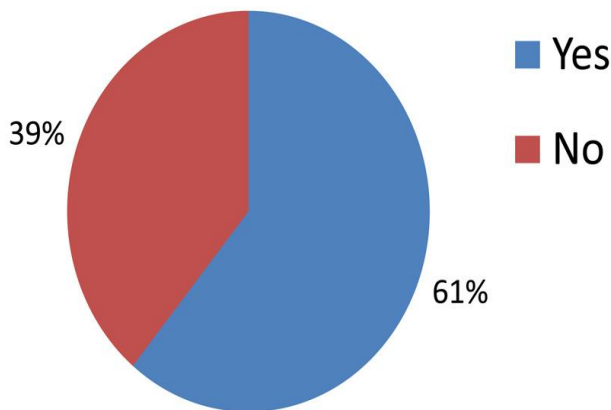
Have you collected and analyzed data to drive what health initiatives you offer as part of your wellness program?



Have you crafted an operating plan to guide and support your wellness initiatives?

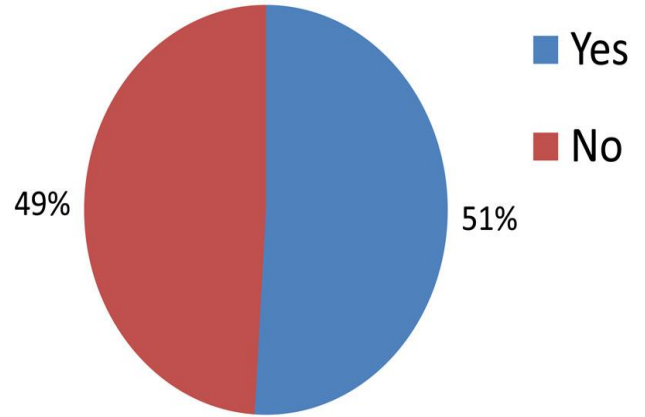


Have you created a supportive wellness environment?¹



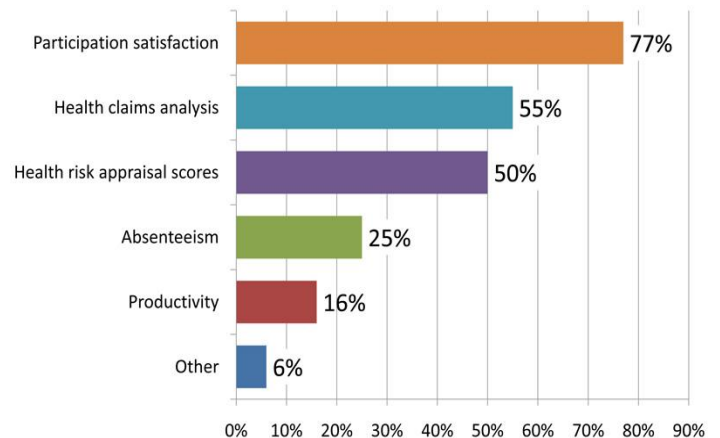
¹ A supportive environment provides employees with encouragement, opportunity and rewards. A culture of health that supports worksite health promotion might have such features as healthy food choices in their vending machines, a no-smoking policy and flexible work schedules that allow workers to exercise. A workplace that values health will celebrate and reward health achievements and have a management team that models healthy behavior.

Do you evaluate the outcomes of your



wellness initiatives?

What evaluation methods do you use?

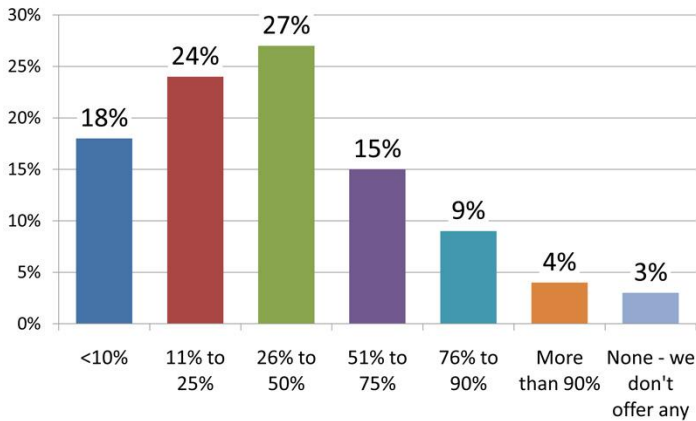


Wellness Program Needs

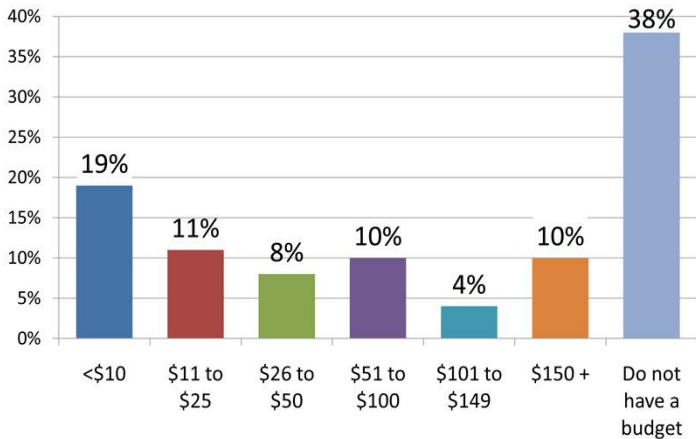
Getting a wellness program started still has many challenges. Aside from the barriers of time and money, ongoing participation from employees is the other most frequent reason for programs being unsuccessful. In fact, 69 percent of employers offering wellness programs have employee participation levels at or below 50 percent.

Your broker can help you address all three of these challenges. Get the tools you need to get your program off the ground, along with low-cost program resources and activities. Your broker can also offer ideas on how you might improve incentives and communication to increase participation levels.

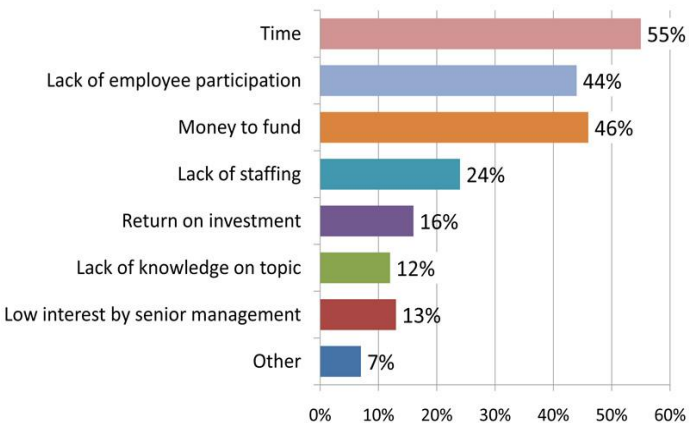
What percentage of your employees participates in company-sponsored wellness programs?



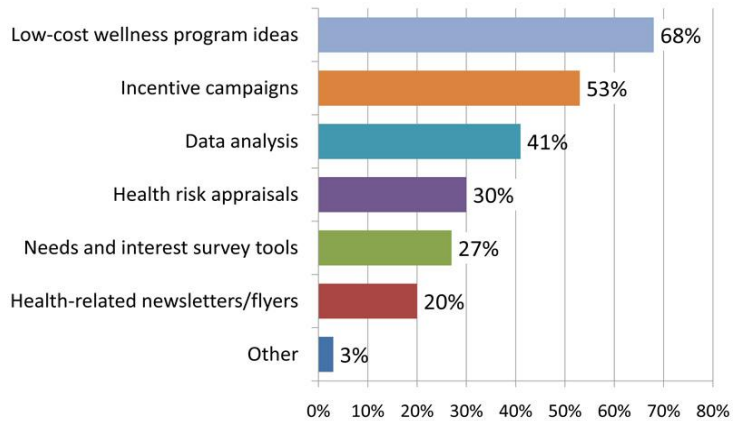
What is your annual budget per employee per year for the wellness program?



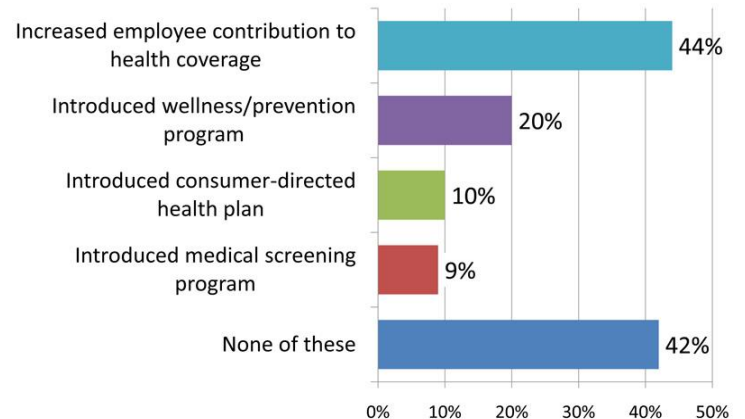
What is the biggest barrier you encounter regarding wellness programming? (Check all that apply)



What are your greatest areas of need with regard to wellness program resources in the next two years?



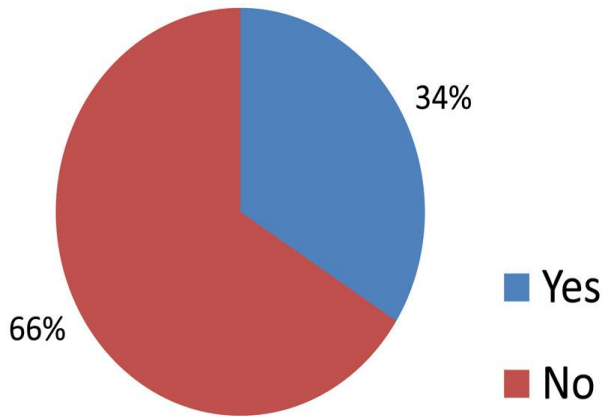
In the past year, have you done any of the following?



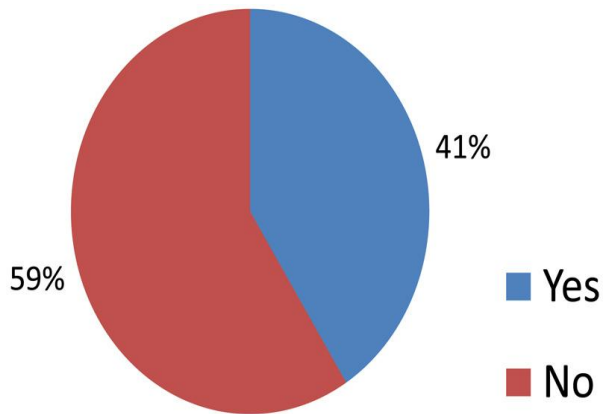
Health Risk Assessments

A health risk assessment is a technique for determining the presence of disease and estimating the risk that someone with certain characteristics will develop disease within a given time span. It can be used by employers to identify major organizational health problems. Employers can target these risk factors and address them in wellness programming.

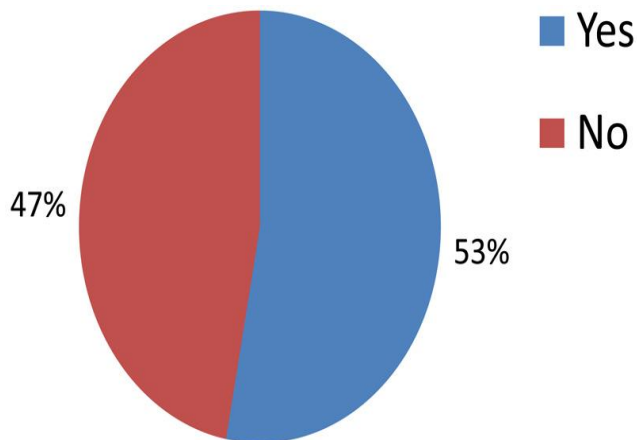
Do you give your employees the option of completing a health risk assessment to help them identify potential health risks?



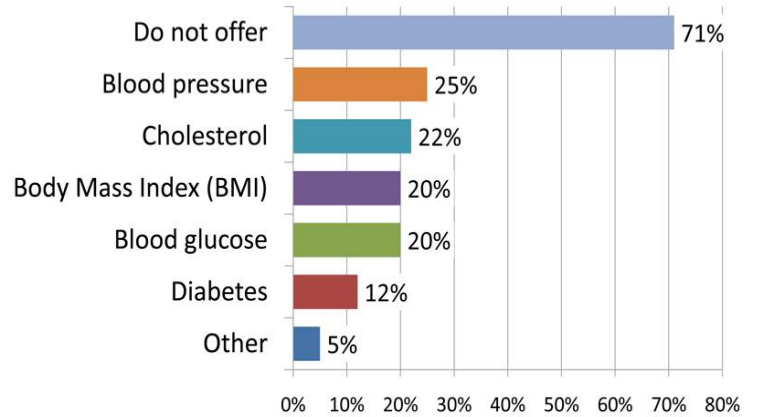
Do you offer a financial incentive to employees who complete a health risk assessment?



Do you use your health risk assessment as a way to encourage participation in your wellness program?



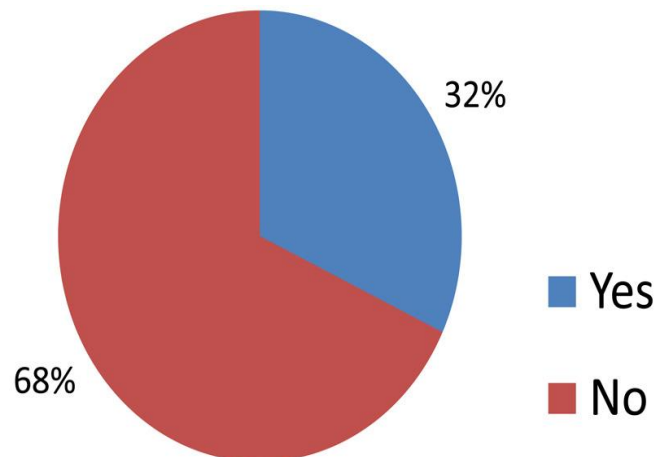
Do you offer any of the following biometric screening programs?



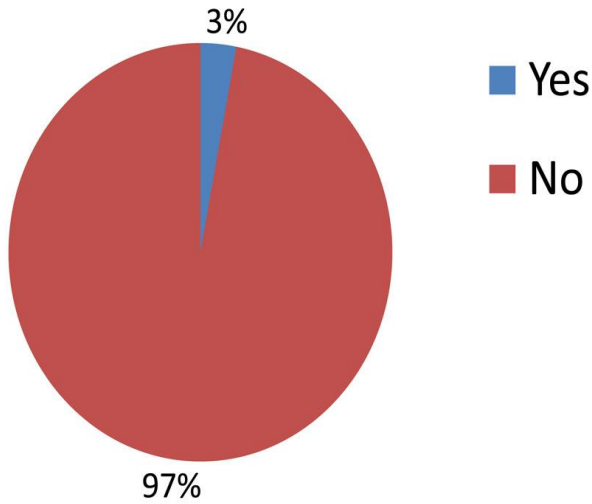
Disease Management

Disease management is the concept of reducing health care costs and improving the quality of life for individuals with chronic disease conditions by preventing or minimizing the effects of a disease through integrative care. Diabetes, cholesterol and high blood pressure are popular disease management programs.

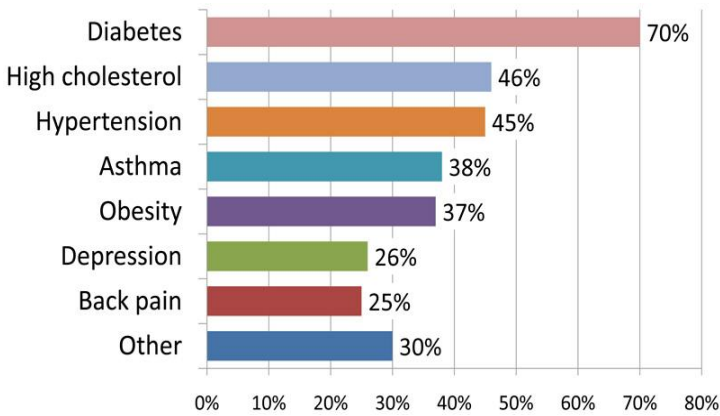
Do you include disease management in any of your health plan offerings?



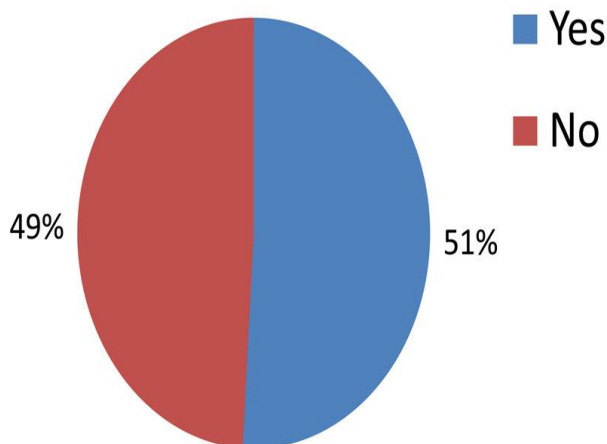
Do you offer financial incentives to employees who participate in disease management programs?



What types of disease management programs do you offer?



Do you have an employee assistance program?



Contact HealthCare Benefits, Inc to discuss how this survey information can assist you in your future benefit plan strategies.

This survey was conducted in summer 2011 through the website provided by HealthCare Benefits, Inc. The survey was anonymous, so responses have not been validated for statistical significance or margin of error.

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