



The pandemic has impacted everyone differently. Prioritizing the types of benefits that reduce the impact of chronic conditions and investing in targeted wellness programs have a proven return on investment. The author explains the role of organizations in reducing COVID-19-related health issues.

Effective Benefits:

Improve Employee Retention and the Bottom Line

by | Elaine Chin, M.D.



In my thirty-plus years in the health and wellness field as a physician, I've developed little patience for human resources professionals who choose to cling to the traditional model of employee health benefits rather than respond to a new type of workplace and workers with different needs and demands.

In my medical practice, I focus on supporting wellness for both individuals and companies. When advising companies, or any organization that employs people, I offer three consistent pieces of advice when it comes to benefits:

1. Offer benefits consciously designed to reduce absenteeism and presenteeism by making prevention of chronic health conditions a priority
2. Increase those benefits that have a proven return on investment for health and wellness and reduce or remove those that don't
3. Allow employees to personalize their health benefits, as we all know that one size does not fit all.

This advice, when followed, will almost invariably lead to an increase in employee health as well as the firm's productivity. Healthy employees miss fewer days and are less likely to quit.

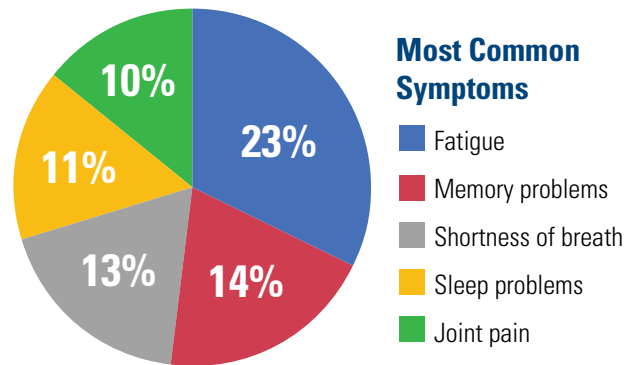
Action must be taken immediately to reduce a tsunami of claims caused by the effects of COVID-19 as employees return to the workplace. It begins with employers providing the types of benefits that will prioritize reducing the impact of chronic conditions and investing in targeted wellness programs that have a proven return on investment (ROI) on reducing COVID-19-related health issues. Finally, the pandemic has impacted each person differently, and the benefits offered must provide employees with the ability to customize a wellness journey that can most benefit their own health and well-being.

According to the Public Health Agency of Canada (PHAC), "70% of an organization's benefits costs come from six disease categories: cardiovascular, musculoskeletal, respiratory, digestive, cancer, stress."¹

Most organizations already know this, but unfortunately many chief financial officers have not yet addressed this cost-saving opportunity. But this is no time for complacency. COVID-19 has changed everything, including employee benefits, and to avoid failing our employees and our firms, we must adapt.

Long COVID-19

"People who have been infected with the virus that causes COVID-19 can experience long-term effects from their infection, known as post-COVID conditions (PCC) or long COVID."⁵



Source: [https://www.thelancet.com/journals/eclinm/article/PIIS2589-5370\(21\)00299-6/fulltext](https://www.thelancet.com/journals/eclinm/article/PIIS2589-5370(21)00299-6/fulltext).

Mental and Chronic Health Disorder Treatment and Prevention Must Be a Priority

According to the CDC, the COVID-19 pandemic has increased the prevalence of anxiety and depression worldwide by 25%.² Early in the pandemic, people with preexisting physical health conditions, such as heart disease, diabetes, cancer and asthma, were shown to be more at risk of serious complications if they contracted COVID-19,³ but now data shows that they are also more likely to develop symptoms of mental disorders. This is true especially of young people and women.⁴

The laissez-faire "don't rock the boat" strategy has led to a dramatic explosion in mental health issues. As well, those who got COVID-19 early in the pandemic will likely need to use more sick days and disability due to the persistent effects of long COVID.

As expected, those who were hospitalized were far more likely to experience long COVID (at 54%, compared to only 34% for outpatients).

Studies are now coming to the forefront, recognizing that long COVID is more common than first assumed. A 2021 survey showed that more than 90% of the 3,700 participants who had COVID-19 without the benefit of any vaccines

reported a recovery time exceeding 35 weeks. By month six, most still reported fatigue, malaise and cognitive dysfunction.⁶

More recent 2022 global data suggests almost half of all COVID-19 survivors reported persistent symptoms as much as four months after their diagnosis.⁷ The prevalence of long COVID is around 43%, and the range can vary from 9% to 81% due to differences in sex, region and study population.⁸ The risk of long COVID associated with the Delta variant appears to be higher when compared to the Omicron variant.⁹

Long COVID will continue to be a significant burden on society and workplaces for some time to come. These post-COVID conditions impact our health care system and individual productivity.

Beyond long COVID, the pandemic has also inflicted microtraumas on each one of us. The cumulative effect of these microtraumas is significant.

To deal with microtraumas, some people may have simply eaten more and gained a few extra pounds or reduced their exercise and fitness levels. Others have turned to alcohol, cannabis and prescription medications to manage their frustration and grief.

When these coping behaviours become lifestyle habits, they lead to obesity, cardiometabolic disease and substance abuse.

Eating high-calorie, high-fat foods during periods of stress causes the body to store more fat and increase insulin levels,¹⁰ which in turn causes a relative drop in blood sugar and hampers alertness and optimal brain function.

Obese people have a 25% increased risk of developing mood and anxiety

disorders.¹¹ Physical ailments and conditions, including obesity, are associated with severe mental disorder risk.¹²

It's time to change our response by making healthier lifestyle decisions and realize that employers must take control of these health issues or pay the direct price of increased claims and indirect costs of lost productivity due to absenteeism and presenteeism.

Organizations need to invest in proactive programs that promote lifestyle modifications and stop funding passive benefits that do not address COVID-19's impact on physical and mental health.

Optimize Benefits by Focusing on the Biggest Issues

Study after study has shown that reducing just three prominent lifestyle risks—smoking, poor diet and lack of exercise—can reduce the risk of heart disease, stroke and Type 2 diabetes by 80% and cancer by 40%.¹³

If organizations were encouraged to focus their health programs on addressing the two biggest issues affecting



Microtrauma refers to the cumulative effect of many smaller physical or emotional traumatic occurrences that we may experience. Small, negative occurrences can lead to reflexive responses. Some of these responses are unhelpful or even seriously hindering. They can trigger further and ongoing damage and have a lasting effect if not addressed, repaired nor healed. Some call this post-traumatic stress disorder (PTSD).

them in a postpandemic world, those issues would be obesity and mental illness.

Today, the rate of obesity in the general population is around 40%.¹⁴ An obese employee (BMI > 40) is 13 times more likely to have lost workdays and will incur seven times more medical claims costs as compared to non-obese employees.¹⁵

We already know that employees who experience high stress cost em-

Takeaways

- Long COVID will continue to be a significant burden on society and workplaces for some time to come. These post-COVID conditions impact our health care system and individual productivity. The pandemic has also inflicted microtraumas on each one of us. The cumulative effect of these microtraumas is significant. When these coping behaviours become lifestyle habits, they lead to obesity, cardiometabolic disease and substance abuse.
- Three essential elements are fundamental to a wellness program design that employers may urge employees to utilize: know their biometric numbers to track health risks, monitor their progress with ongoing testing and technology, and get support from a live personal health coach.
- Study after study has shown that reducing just three prominent lifestyle risks—smoking, poor diet and lack of exercise—can reduce the risk of heart disease, stroke and Type 2 diabetes by 80% and cancer by 40%.
- Total rewards plans, offered as health saving accounts, provide employees flexibility and a customizable experience to shape their needs, which may be focused on gender, age or health status. Fundamental to these programs is the ability of employees to access services they want or purchase products they need.

ployers almost 50% more in health expenditures, while stress-related absenteeism accounts for billions of extra costs to companies each year. Employers who can reduce their employees' stress levels can save their bottom line approximately \$925 per year per employee.¹⁶

There is a benefit to being active too. Those who self-report as being physically active less than once a week are three hours less productive per week.¹⁷

This is why it is important to help employees access guided health programs not only to address the health issues of obesity and mental health but also to reduce the barriers to healthy behaviour: lack of knowledge, time and money and, most notably, lack of will-power.¹⁸

There are three essential elements that are fundamental to a wellness program design. Under these programs, employers may urge employees to:

1. Know their biometric numbers to track health risks
2. Monitor their progress with ongoing testing and technology
3. Get support from a live personal health coach.

One option to consider is finding a program that offers an option to conduct lab diagnostics using self-test kits and review of results. The creation of a health action plan and follow-up are done via video conferencing. Some programs can begin from US\$300 per employee for a three-month program.

There is also value in using healthy lifestyle apps. Using healthy lifestyle apps to monitor activities can be valuable in a hybrid workforce world where company-wide health events cannot be effectively deployed on site.

TABLE

Sample Program	Lab Diagnostics	Technology	Health Team
Detox and Healthy Weight	Cholesterol, insulin, A1C	Metabolism and activity tracker	Nurse practitioner and wellness coach
Destress and Better Sleep	Cortisol, melatonin, neurotransmitters	Sleep tracker	Naturopathic doctor and wellness coach

Personalization and Flexibility Essential to Effective Health Programs

To make health challenges effective to a company's bottom line, there must be carrots and sticks to encourage participation. Any wellness program with less than a 50% participation rate amongst employees will not get the overall ROI needed to move the health and well-being of all employees forward. Therefore, each offering must allow for individualization, a common desire of employees.

Beyond helping employees with access to a guided health program to help them get back on track to healthier habits, overall health benefits offerings require an update.

The need to provide enough dollars per benefit to make it useful has been a long-standing complaint for many people. Most health benefits can often cost as low as \$500 to \$1,000 per service per year with a co-pay of \$50 to \$100. When someone is experiencing acute physical or mental illness, \$50-\$100 per week for four weekly appointments can be inaccessible. As well, many treatments like physiotherapy and psychotherapy are often long term, meaning these benefits are often woefully inadequate to support sufficient treatment hours.

In contrast, some of today's total rewards plans are offered as health sav-

ings accounts. This flexible and customizable model allows the employee to shape their needs, which may be focused on gender, age or health status. Fundamental to these programs is employees' ability to access services they want (e.g., gym memberships and personal training) or purchase products they need (e.g., fitness equipment and ergonomic chairs).

Woefully missing from many plans is coverage for specialized laboratory testing that helps individuals to better understand their health status. Many medical plans only cover "medically necessary" testing, which a physician must order. This is an issue, especially in countries like Canada. Unique tests—such as tumor DNA testing to improve cancer treatment decisions, brain neurotransmitter testing to support better mental health and food sensitivity testing to manage irritable bowel syndrome—are difficult to access. Often these and other self-test offerings become a self-pay item that many employees simply cannot afford. Health savings accounts must include the ability to rebate all FDA- and Health Canada-approved tests regardless of who orders the test and where the laboratory is located.

Newer to the mix is a separate account to support the payment of vacation-related costs. Far too many em-

ployees do not use their vacation time. During the pandemic crisis, there were precious few places that most of us could easily travel to due to COVID-19 restrictions. Unused vacation can become a balance sheet liability and a cash payout as we head into a possible recession and layoffs.

As national borders and travel rules loosen up, the cost of travel is increasing. Creating a fund to support a vacation could incentivize a holiday to reduce stress. People who take vacations have a lower risk of heart attack and depression. One study found that for every ten hours of vacation employees took, their performance reviews were eight percent higher the following year.¹⁹

Today's health benefits not only need to meet employees where they are but also recognize the landscape of health issues in a postpandemic world. Far too many employees are more physically and mentally unwell. They are also demanding to work more at home. Unless we lean into these realities, the costs of resignations, absenteeism and presenteeism will keep climbing. Employees will also gravitate to employers that offer better benefits that can improve their health and well-being. Investing in impactful health benefits is now a recruitment and retention strategy in itself. 📌

Endnotes

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BIO

Dr. Elaine Chin is the founder of the Bespoke\Wellness Group in Toronto, Canada. She is on a mission to combat the predictable and preventable illnesses that impact us all. After seeing too many people she loved pass away from predictable and preventable illnesses,



she decided to devote her life's work to facing them head-on. Dr. Chin is a respected thought leader in the space of personalized medicine, integrative health and corporate wellness. She has served as the chief wellness officer at TELUS Communications and advises companies on their health and wellness strategies. Presently, Dr. Chin is an expert contributor to national television newscasts and lifestyle show (CityTV), and she is a consultant at *Good Housekeeping* magazine in New York. Her 2021 book, *Welcome Back! How to Reboot Your Physical and Mental Well-Being in a Post-Pandemic World*, is cited as a Top 10 Wellness Book by Indigo Books in Canada.

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