

about Medicare and individual retiree health insurance options available in their market. This could be done with minimal effort and cost while still showing employees you are doing what you can to help them prepare for and manage their health insurance costs in retirement.

- **Partner with retiree health insurance companies and/or retiree health enrollment “exchanges.”** These resources can educate your retirees and help them shop for an appropriate plan. Remember how plan offerings can vary in different markets? Make sure the companies you work with truly know the local market. This may take more effort than simply providing education and may require some ongoing management

and vendor interface on your part. However, you may be surprised at how much your employees and retirees truly appreciate this additional support in helping them determine the right option for them. The value from this increased goodwill may far outweigh the additional work and effort you put in to make this happen.

Of course, you can consider a combination of the above ideas and/or develop additional solutions. Ultimately, the final approach should fit your company’s overall benefits philosophy and objectives with respect to the long-term health of your employees and retirees while helping your employees and retirees find the right retiree health solution for their situation.

A Wellness Reboot— Simplifying Workplace Wellness Programs

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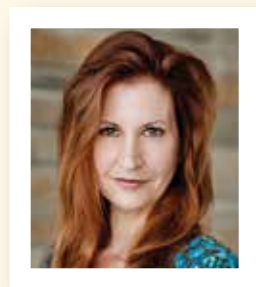
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Year over year, companies continue to invest time, money and resources into the development of workplace wellness programs. Employers create brilliantly complex campaigns to dial up organizational wellness after deliberating over ways to effect positive, healthy outcomes for their workers.

As with anything, there are times when people experience higher levels of motivation and times when they lose interest and drive. Wellness programs encounter the same challenges with fluctuating momentum and campaign effectiveness. Pinpointing the reasons for lack of interest and employee



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uptake in wellness initiatives is often an ambition not easily achieved. As those issues remain unresolved, employers continue to implement wellness campaigns without clearly addressing the issues that undermine employee participation.

Before establishing a workplace wellness program, companies often place much emphasis on the reason that wellness initiatives are warranted and in determining the potential return on investment (ROI). Predictably, heads are scratched and eyebrows furrowed while concentration on crunching numbers and establishing baseline metrics occurs.

In the development process, decision makers and wellness coordinators seek answers to questions such as: What does success in a wellness program look like? Can and should measures of success be the same as the company down the street or should they be more closely aligned to those of direct competitors? How will we effectively measure ROI?

While questions of this nature tend to dominate, there are other important questions pertaining to the magnitude of employee motivation and self-determination that should not go unaddressed because they have the potential to bring vibrancy and inspiration back in wellness programs in need of a serious reboot.

Like hitting control-alt-delete on a computer keyboard, wellness program revitalization and simplification may

come from paying more attention to intrinsic motivation, behavioural science and positive psychology where thinking about wellness evolves more in terms of understanding personal motivation, one's self-image, unhealthy patterns of behaviour, energy drainers and true barriers to healthy lifestyle change.

A wellness reboot also involves simplifying messages and tailoring them to employees in specific categories such as health status (low risk, at risk, high risk and those living with a chronic disease) and stage of life (single, young family, empty nester, approaching retirement).

A 2013 article, "Avoiding the Chronic Disease Cost Avalanche," by Janet Greenhut, M.D., and Danielle Giuseffi of HealthMedia Inc., makes a call to action for employers. The authors reference The Institute of Medicine's 2001 report, *Health and Behavior: The Interplay of Biological, Behavioral and Societal Influences*, and conclude that since employees are on the job approximately 40 hours per week, employers have more potential to influence a worker's lifestyle than the physician who spends 30 minutes with the worker during an annual physical. Employers can help employees self-identify health risks before they reach the tipping point where a pre-condition becomes a chronic condition.

While it may seem a scary or daunting responsibility, employers can considerably influence the choices employees make and the resources available to help them embrace a healthier lifestyle. Employers can help at-risk employees avoid the avalanche and/or progression from precondition to condition by providing resources in ways that make sense for employees and are tailored to their preferences.

It might not seem compelling to build wellness programs that apply the intrinsic motivation for employees who don't present with symptoms through absenteeism or currently

generate high claims costs. Yet to intervene early on the spectrum of health during the presymptom and predisability claim phase is the inspired and strategic decision that will help employers avoid the avalanche effect of health deterioration as well as high medical costs.

A wellness reboot also means examining existing programs to consider whether wellness activities foster a culture of well-being, drive engagement and employee retention or if they resemble a string of disconnected activities lacking the power to promote lasting change in a person or the company. When organizations recognize that physical, emotional, financial and social factors all interconnect to influence employee decisions, the delivery and implementation of wellness initiatives become more personal, more focused and more meaningful.

Wellness programs that show employees how choices about living a healthy lifestyle are directly connected to their work and contribute to the organization's vision and purpose see results. They facilitate the compelling need for more in-depth dialogue between leaders and employees where healthy and safe conversations about a person's mind, body and spirit can occur. Companies operating in a workplace culture that considers wellness holistically can more easily recognize and inspire positive, healthy change.

An evaluation of the success of a wellness program reboot should include an assessment of the workplace culture for ongoing leadership support and whether communication is clear and emphasizes the importance of intrinsic motivation. Approaching the review with this lens will generate different measures of success that perhaps provide a more robust and meaningful evaluation than one simply routed in a quest for return on investment.

Recently, a satisfaction survey was sent to all members asking for feedback on the Society's services.
Congratulations to Bill Steben, CEBS, from Ameriplan Benefit Corp. in Knoxville, Tennessee!
Bill was randomly selected to receive a complimentary 2017 ISCEBS membership for participating in the survey.