TIPS FOR SAVING MONEY BY PROMOTING EMPLOYEE HEALTH AND WELLNESS
OVERVIEW

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HEALTHY EMPLOYEES, HEALTHY BUSINESS

As a small business owner, you have dozens of competing priorities, and implementing an employee wellness program might not be at the top of the list. But research shows that focusing on this issue is in employers’ best interest.

According to the CDC Foundation, work-related injuries and illnesses, chronic diseases and pain, absenteeism, and employees who show up to work sick cost U.S. employers billions of dollars each year. Additionally, health issues like depression, fatigue, and stress drive up employers’ medical costs and hamper workforce productivity.

However, when employers place a priority on wellness and employees improve their health as a result, productivity rises. For example, a recent study of workers at Midwestern commercial laundry plants found that implementation of an employer-sponsored health program had a 76.3 percent return on investment, The Wall Street Journal reported. The study’s authors primarily credit lifestyle changes—including improved nutrition, more exercise, and less stress—for the improvements, but also noted that the staff worked harder because the employer demonstrated care for their well-being.

OrthoCarolina, a Charlotte-based orthopedics group, found similar positive results from its nationally recognized Be Well corporate wellness program. Not only has the program helped save the company $1.2 million per year since 2014 in employee healthcare costs, but it sees a $1.50 to $2 return for every dollar the company spends on the program.

“In addition to the financial return, our staff is more engaged, more productive, and has incentives in place to manage and improve their health,” says Jason Boudrie, wellness director for OrthoCarolina.
1. LEAD BY EXAMPLE

If you’re stressed out, fatigued, subsisting on vending-machine food, and struggling with your own chronic pain or diseases, speeches about the importance of wellness won’t mean much.

“Promoting a positive health and wellness culture begins with accepting your own areas for improvement,” says Sarah Frances Robbins, a mental health nurse practitioner and owner of Precision Mental Performance, a small online therapy practice. “Being honest and transparent with employees begins to build trust within the corporate climate. … Once the culture begins to shift toward health, then the company will begin to see less burnout, less turnover, happier customer service, and fewer sick days, which will make the company more desirable for highly qualified applicants.”

Demonstrating that healthy living is important to you is the first step to gaining employee buy-in for a workplace wellness program.

2. SURVEY YOUR STAFF

A wellness program only works if employees participate, so involve your staff in the process to find out what benefits and components are most valuable to them.

At ResumeGo, a small company offering career coaching and resume writing services, co-founder Peter Yang used an initial interest survey to gain employee feedback on wellness program benefits, which now include nutrition seminars, a healthy office kitchen, subsidized gym memberships, and Health Reimbursement Arrangement contributions. While each person’s health priorities were different, Yang and his partners included a variety of perks to benefit everyone in some way. They also continue to solicit feedback with quarterly surveys to modify the program over time. Andrew Cavenagh, managing director of Pareto Captive Services, which helps mid-size businesses self-insure and customize their health plans, says to consider the specific needs of employees and the overall health of the group when designing a wellness program. Anthony Evans, president of business development at Henry Investment Group and one of Pareto’s clients, noted that this approach helped them discover where employees needed better health access and information and create a health plan structure to fit those needs.

“The overall key is to know and analyze your company,” Cavenagh says. “There isn’t a one-size-fits-all wellness program for all companies.”
EATING AT THE OFFICE

Not only does food directly impact mood and energy levels, affecting productivity, but poor nutrition is also the root of countless chronic diseases, says Susan Stalte, a registered dietitian and owner of an online corporate nutrition consulting business. Many people underestimate the true power of the foods they opt for each day, she adds, and while they want to eat well, they don’t know which foods to buy or they set unrealistic nutrition goals that don’t set them up for success.

“If a business can equip an employee with the knowledge necessary to make healthy choices, it can cut down on healthcare spending and time away from the office,” Stalte says.

Your company can promote healthy eating in a variety of ways. Try:

- Stacking the fridge and vending machine with healthy snack options like water, fruits, vegetables, nuts, and yogurt instead of soda, chips, and candy.
- Hosting a regular healthy staff lunch, either catered or potluck.
- Offering learning opportunities, such as talks on nutrition or a healthy cooking demonstration. You can even tie these in with the hosted lunches above!

HEALTHY SNACK IDEAS

To help you stock your office kitchen with healthier items, registered dietitian Susan Stalte recommends these options:

- String cheese or Babybel cheese
- Cottage cheese
- Siggi’s or Fage Greek yogurt
- Hard-boiled eggs
- Hummus
- Starkist tuna salad packs
- Oberto beef jerky
- Raw vegetables, such as snap peas, cucumbers, and sweet pepper slices
- Fruit, such as bananas, apples, and oranges
- Raw nuts, such as pistachios, almonds, and cashews
- Roasted chickpeas
- Applesauce packets
- Medjool dates
- Ezekiel toast
- Beanitos chips
- Air-popped popcorn
- Mary’s Gone Crackers
- Fig Newtons
- Justin’s individual nut butter packets
- Dark chocolate (the higher the percentage, the better)

HEALTH BARS, SUCH AS:

- Primal Kitchen Dark Chocolate Almond bars
- Zing bars
- RXBars
- Perfect Bar mini’s
- Health Warrior Chia bars
- KIND bars

SNACK PAIRINGS:

- Small piece of fruit with either two string cheese sticks, ½ cup of cottage cheese, or two handfuls of nuts
- Snap peas with two string cheese sticks or two handfuls of nuts
- Greek yogurt with raw nuts and berries
- Roasted chickpeas with two string cheese sticks or Babybel cheeses
- Two medjool dates with 1 tablespoon of nut butter
- Ezekiel toast with 2 tablespoons of nut butter and a half banana on top
- Mary’s Gone Crackers with cottage cheese or hummus and cucumber slices on top
Another important factor in improving employee health is getting more exercise. A sedentary lifestyle can lead to weight gain and numerous chronic diseases—you likely remember a rash of headlines in recent years that proclaimed, “sitting is the new smoking” and “sitting will kill you.” Your company may not be able to afford subsidized gym memberships or standing desks for all employees, but a little friendly competition can go a long way toward encouraging your staff to be more active. Consider sponsoring your employees’ participation in a charity run or walk event, host a staff 5K race or company picnic/field day, or institute a weight-loss or step-counting challenge.

At OrthoCarolina, employees earn points—and then cash or Health Savings Account bonuses—based on their participation and progress in programs focused on achieving measurable, individual results. Your business may be able to implement a similar program with an employee wellness app, such as Jiff, LifeWorks, Limeade, or Virgin Pulse.

“Working in competitions and games can be a great way to incentivize employees,” says Aaron Hackett, doctor of physical therapy and owner of Aevitas, a small business that provides corporate wellness consulting. “It’s always amazing how something as little as a $30 movie gift card or employee of the month parking spot can really spark participation.”

Hackett advises keeping it fun, focusing on being active and healthy rather than on body image, and making sure the nature of the competition doesn’t exclude anyone.
HEALTHY BENEFITS

Depending on employee input and feedback, your company’s wellness program could offer a wide variety of benefits—from smoking-cessation programs to health fairs and health screening events to on-site fitness classes or subsidized gym memberships—that will help them make healthy lifestyle changes. But don’t overlook simple, low or no-cost benefits that promote balance and well-being.

“Allowing a late-start day or a chance to leave early can be huge in someone’s day,” Hackett says. “It can mean missing [traffic] gridlock or a chance to eat breakfast with their kids. An extra 15-minute break during work could mean a nice walk around the building, a relaxing talk with co-workers, or even a power nap. These cost the company little to nothing, but mean a great deal to an employee. It also shows the employer understands that life can be hard and stressful, and we all need a break.”

HOW NFIB CAN HELP WITH HEALTHCARE COSTS

The tips in this e-book can help you establish a successful employee wellness program that reduces long-term costs, but NFIB can also help you find the best health insurance coverage for yourself and/or your employees. With the assistance of the NFIB Health Insurance Exchange, shop for insurance options like Term Medical and Fixed Indemnity Plans. These non-ACA/non-Obamacare plans can provide greater savings, better access to care, and medical insurance with up to $2 million in lifetime benefits. If you’re not in the market for a health insurance plan right now, but are interested in supplemental coverages to round out your or your employees’ insurance needs, the NFIB Health Insurance Exchange is also the place for accident, dental, critical illness plans, and more.

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