



Getting *the* Picture

For wellness programs to succeed, employees must be in the know.

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You can offer the best wellness program around, but if your employees don't know about it, you're getting a poor return on your benefits investment. That means your workers miss out on the opportunity to improve their health and productivity. And you don't reap the cost savings you're banking on.

Employers are increasingly looking to wellness programs as a way to deal with the rising costs of employee benefits. In fact, a Government Finance Officers Association survey found wellness-related initiatives were among the top cost-control strategies implemented by employers. Nearly 80 percent say they've added wellness initiatives to their benefits programs; and 90 percent of them would recommend this strategy to others. A 2013 Aon Hewitt survey showed wellness programs were also top of mind, with employers ranking increased participation in these programs as the number one outcome they hope to achieve from their health plans. Seventy-six percent of employers said they seek to increase participation in wellness, health improvement and disease management programs.

There's a good reason employers look to wellness programs to save money. The return on investment speaks loudly, regardless of company size. Though estimates on ROI vary, for every dollar invested in wellness programs, companies can save at least \$2 in health care costs and absenteeism, according to the Wellness Council of America.

Wellness initiatives also help employers increase productivity, morale and retention, which supports the bottom line. A Virgin HealthMiles survey of more than 89 percent of employees say the range of a company's health and wellness benefits is important in their choice of an employer. And 51 percent of wellness program participants said these benefits encourage them to work harder and perform better, according to a 2012 Principal Financial Well-Being Index.

Who's offering wellness programs?

The majority of companies today offer some type of wellness program or wellness-related initiatives. According to a 2013 survey of employee benefits by SHRM, 77 percent of employers offer wellness resources and information, and 64 percent offer wellness programs. Companies offer a wide range of preventive and health benefits, from on-site flu vaccines and CPR training to 24-hour nurse lines and on-site fitness centers. Regardless of the number and type of wellness benefits offered, employees must choose to participate in them or they won't be effective. And that's where the rub comes in for employers — 58 percent report low engagement as the greatest obstacle to the success of their wellness initiatives, according to Towers Watson.

Lack of awareness affects participation

One reason participation lags in many wellness programs is lack of awareness. Employees can't participate in company wellness programs if they're not aware of what's being offered. But employers and employees don't see eye-to-eye on this issue. According to a 2012 Workforce Management survey, more than 57 percent of employers believe their employees have a good understanding of the health and wellness programs they offer and how they can participate. Yet only 41 percent of employees say their employer does a good job of keeping them informed about the health and wellness services available to them. To combat this awareness problem, employers need to take a closer look at their benefits communication efforts.

A personal approach to benefits communication can improve participation

Improving a company's benefits communication efforts can stimulate employee engagement and participation in its wellness program. Communication activities can take many forms. Some companies adopt wellness "champions" or ambassadors who help spread enthusiasm about the program throughout the organization. Other businesses include regular articles in company newsletters or distribute personal benefits statements that highlight the company's total compensation package. Some companies turn to outside resources for communications support.

Partnering with a reliable benefits carrier that offers a full slate of enrollment services, as well as one-to-one benefits counseling, can help your clients achieve the desired results from its wellness initiatives. Individual, personalized benefits education and consistent wellness messaging go a long way in helping employees understand the importance of wellness and how it can improve their lives. Some companies offer these services at no charge as part of their enrollment process.

Surveys of employees who meet individually with benefits counselors during their enrollments prove the effectiveness of the one-to-one method. Virtually all (97 percent) employees surveyed after enrollment by Colonial Life in January 2013 say personal benefits counseling improved their understanding of their benefits, and that this type of communication is important (98 percent). In addition, employee morale can improve as workers begin to feel better about themselves and their employers.

Don't throw your wellness investment out the window

Benefits budgets are tight. Consequently, you're placing even higher hopes on getting a good return on your employee wellness investment. Don't throw good money out the window because of poor benefits communication. Partner with a carrier that specializes in one-to-one benefits counseling and drive the participation that will help you maximize your wellness dollars.



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