



Workplace Wellness: What It Can Do for You

Provided by: Veritas Risk Services

Workplace wellness affects your company—and its finances—in several ways. Wellness programs have the potential to lower health care costs, increase productivity, decrease absenteeism and raise employee morale.

Because employees spend a large portion of their waking hours at work, the workplace is an ideal setting to address health and wellness issues, benefiting your employees' personal lives as well as their professional lives.

What Is Workplace Wellness?

Workplace wellness refers to the educational resources and health programs that a worksite might offer to promote healthy lifestyles for employees and their families.

Examples of wellness initiatives include health education classes, subsidized use of fitness facilities, internal policies that promote healthy behavior, and any other activities, policies or environmental changes that affect the health of employees.

What Wellness Can Do

Wellness programs positively impact productivity and finances in several ways, all leading to a more efficient, cost-effective workforce.

The following is a list of ways workplace wellness programs can improve your business.

Control coverage costs. Health care costs are a significant portion of a company's budget, and many employers are taking a close look at those rising expenses, especially with the effects of recent health care law changes. Strategically targeting health-related expenses can significantly benefit an employer's budget.

Employees with more health risk factors, including being overweight, smoking and having diabetes, cost more to insure and pay more for health care than people with fewer risk factors. A wellness program can help employees with high risk factors make lifestyle changes to improve their quality of life and lower costs, while also helping employees with fewer risk factors remain healthy.

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Improve productivity. The U.S. Centers for Disease Control and Prevention (CDC) supports research that demonstrates that workplace wellness programs can lead to more efficiency in the workplace because healthier employees are more productive. Even when sick or unhealthy employees show up to work, they're likely not operating at their true potential.

Improved health—fueled by workplace wellness programs and incentives—can reduce the problem of *presenteeism*, which is a condition where workers show up but produce inefficient or substandard work due to the adverse effects of their ill health.

Reduce absenteeism. Healthier employees means fewer sick days and less time away from work for doctor visits. For example, the CDC reports that overweight and obese employees miss considerably more days of work than normal-weight employees—a 56 percent increase in missed days for overweight and obese men, and a 15 to 141 percent increase in missed days for women who are overweight and obese, respectively.

Additionally, employees' healthier behavior may translate into better health care and lifestyle choices for their families, potentially leading to less work missed due to caring for ill family members. Reduced absenteeism can yield significant cost savings and return on your wellness investment.

Trim workers' compensation and disability expenses. Employees who make healthy changes and lower health risks have a lower chance of workplace injury or illness and disability. In both cases, this can save the employer money, not just on insurance premiums

and benefits paid out, but also on the cost of recruiting and training a new worker to temporarily replace an employee who is absent due to ill health.

The CDC's compilation of research suggests that employers can save as much as 25 percent on claims costs after implementing a successful workplace wellness program.

Boost morale and improve recruiting. Expressing a commitment to your employees' health can improve employee morale and strengthen retention. A company that cares about its employees' health is often viewed as a better place to work, and wellness programs can also help attract top talent in a competitive market.

Employees can experience many potential benefits after joining a wellness program, including improved well-being, better coping skills for stress, reduced risk for developing or worsening diseases and illnesses, lower health care costs and fewer doctor visits, access to social support through co-workers and a healthier work environment.

Overall, employees who experience positive changes and benefits from a wellness program will often feel more loyalty to the company and demonstrate increased productivity, leading to a stronger, less expensive workforce.

To learn more about workplace wellness programs and their benefits, to gain access to ready-to-go wellness programs or to obtain information on how to get started, contact Veritas Risk Services at 630-601-1504 or visit www.veritasrs.com.

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