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CORPORATE WELLNESS PROGRAMS

Kenneth L. Ragan 2018

ANSTRACT

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ABSTRACT

This study addresses Workplace Wellness Programs (WWP) in large and small businesses to assess if and how they are effective, what employers perceived about WWP, and what components from a WWP are perceived as best for achieving desired results. In order to address this, 10 large and small business in the city of Columbus, Georgia were interviewed. The literature suggested that businesses should consider implementing WWPs. After conducting the interviews, local businesses do in fact support workplace wellness as they perceive a WWP may help reduce stress and an unhealthy lifestyle for employees, and in turn, develop a more productive employee.

INDEX WORDS: Workplace wellness programs, active programs, passive programs,

presenteeism, absenteeism.

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V

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INTRODUCTION

More than 150 million individuals over the age of 16 are employed in the United States (Gottschling, 2016). Most employment is considered to be white-collar jobs, or administrative positions, since the shift from Generation X to Generation Y is still in transition and potentially causing a decrease in blue-collar jobs, or manual labor (Landrum, 2016). White-collar jobs tend to experience more obese and overweight individuals potentially due to a more sedentary lifestyle (Collins, 2004). A less active daily routine can contribute to an increase in healthcare costs over time and also a possible decrease in employee productivity. Research indicates that employees who demonstrate healthy behaviors are significantly associated with a reduction in absenteeism and an increase in job performance and job satisfaction (Lewis, 2017). Furthermore, U.S. employers lose about \$13 billion a year due to costs associated with absences, medical claims, disability, and reduced productivity (Collins, 2004). Therefore, the Center for Disease Control (2013) states that a company with a wellness program can experience a 25 percent savings each on absenteeism, health care costs, and workers' compensation and disability management claims costs. Wellness programs are an attempt to benefit the business and the employees.

Wellness programs are initiatives in the workplace meant to promote and improve the health and well-being of employees ("Wellness Programs," n.d.). The programs can take on different capacities, such as passive and active wellness programs. Passive and active wellness programs could also be described as, participatory, and health-contingent wellness programs (Moran, 2013). Participatory (passive) wellness programs are those that do not have rewards or rewards that are not related to the health factors proposed in the Workplace Wellness Programs (WWP) and made available to all individuals; whereas, health-contingent (active) programs are

subdivided into "activity-only programs," rewards given upon completion of activity, and "outcome-based programs," rewards given to those with a specific outcome (Moran, 2013). Active wellness programs seem to generally be seasonal because they appear to only be implemented on a short-term basis with rewards to correspond with winning a competition or completing an objective (Moran, 2013).

Large and small businesses may implement wellness programs for multiple purposes, like demand for the programs, desire for decrease in insurance costs, or attempt to gain a competitive advantage. Examples of large companies with passive wellness programs include United States' Homeland Security, Google, and Aflac, where no active competition or reward is granted for a healthier lifestyle, but an on-site gym and nutritional food for employees are consistently available ("How We Care for Googlers," n.d.). On a smaller scale, Orangetheory Fitness is a gym that also takes part in passive wellness programs with some of their franchised gyms requiring their employees to exercise once or twice a week to remain an employee.

Many companies participate in workplace wellness programs in different capacities (e.g. active or passive), but what is the main purpose of implementing a workplace wellness program? What are perceptions of organizational leaders in terms of the program's effectiveness? Do local organizational leaders affirm that workplace wellness programs reduce absenteeism and insurance costs? What are employer's overall perceptions of perceived benefits of wellness programs? The purpose of this research is to answer those aforementioned questions by reviewing the literature and surveying local large and small businesses.

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LITERATURE REVIEW

Wellness programs ultimately are an extra cost for the business, but one that many businesses perceive is worth undertaking to make sure their employees know about personal health. For Cisco Systems, the tech company, they believe the concept of wellness includes all of the employees' well-being. This could range from their finances to their social life. Furthermore, Cisco participates in a passive wellness program by offering an array of options from onsite mindfulness workshops to onsite primary medical care (Milligan, 2017). Offering things like this may not offer the company an obvious return on investment, but abstractly, it could produce happier and potentially, more productive employees.

The Society for Human Resource Management (SHRM) recently conducted a survey analyzing the price organizations are spending on wellness programs. Almost one-third of the organizations surveyed, increased their overall benefits offerings ("2017 Employee Benefits," 2017). Employers increase benefits, which also increases costs, in order to stay competitive. In actual fact, about two-thirds of organizations experienced recruitment difficulties and a lack of skills for certain types of jobs in 2016 ("2017 Employee Benefits," 2017). Furthermore, organizations could be adding wellness programs to their benefits package as a cost-reduction strategy (Gebhardt & Crump, 1990). Another SHRM study indicates that 77 percent of organizations stated that their wellness programs were either somewhat or very effective in reducing health care costs, and 88 percent noted that their wellness programs were somewhat or very effective in improving their employees' health ("SHRM Survey Findings," 2016).

Additionally, companies may leverage these extra costs of wellness programs to recruit the best talent for the individual companies. Wellness programs can be put into "pillars" to address the uniqueness of each employees' needs. For example, they could be goal-oriented making sure employees are healthy, nourished, and active (Milligan, 2017). Furthermore, the programs could be categorical, meaning the pillars are dividing into physical, social, financial, emotional, and mental components (Milligan, 2017). In short, wellness programs are no longer just about health and nutrition. Evidence suggests wellness programs should encompass a variety of activities that help reduce stress and an unhealthy lifestyle for employees.

A recent study shows that employees who are burdened by financial problems are bringing their stress to the workplace ("Workplace Benefits Report," 2017). In fact, employees are spending a median of two hours a week worrying about personal finances while at work ("Workplace Benefits Report," 2017). Furthermore, 56 percent of employees surveyed are stressed when it comes to their financial situation, and 53 percent say that the stress from their financial situation interferes with their ability to focus and be productive at work. ("Workplace Benefits Report," 2017). So not only are employees focusing on their personal finances on the job, but it is hindering their ability to achieve the goals for the companies they work for. With that, the stress from financial burdens is creating sickness in more than half of the employees surveyed ("Workplace Benefits Report," 2017). The employees noted that these burdens are having a negative impact on their physical health, and most profoundly on the health of younger employees ("Workplace Benefits Report," 2017). With employees feeling their physical health being negatively affected, this will inevitably increase absenteeism and health care cost since employees' health being negatively affected will lead to illnesses (Gebhardt & Crump, 1990).

Emotional and mental health are just as important as financial and physical wellness programs. If one's mind is not in order – meaning an individual is having difficulty performing cognitive tasks – then one will more than likely not be able to focus on daily tasks. With that, organizations may not want to overlook programs that help their employees grow stronger

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emotionally and mentally. Companies are doing this by changing the way they conduct business. Two out of five organizations in a SHRM study mentioned that offering more flexible work arrangements was one of the most effective recruiting strategies ("The New Talent Recruiting," 2016). These flexible work arrangements could be some type of telecommuting and offering flextime. Flextime is allowing employees to choose their work hours within limits established by their employer (Ferrell et al., 2017). Not only has the workplace became more flexible, but many workplace cultures are changing. For example, more companies are incorporating casual dress workdays (Ferrell et al., 2017). Between the flexible work environment and the changing workplace culture, employees may begin to feel more relaxed at work allowing the employees to become more stress-free.

Traditional physical health programs would focus on good cardiovascular health. However, current wellness programs should fit the needs of individual employees and include more preventive and integrated options (Milligan, 2017). The most common wellness benefit was providing wellness resources and information, and 62 percent of those surveyed gave wellness tips or information no less than quarterly in various forms including that of a newsletter, email, column, or through social media ("2017 Employee Benefits," 2017). While most of the physical wellness programs are passive, 30 percent of organizations utilized weight loss programs, and 28 percent applied company-organized fitness competitions or challenges ("2017 Employee Benefits," 2017).

With that, the importance of having a well-rounded wellness program can be seen. Not only can a wellness program with a variety of options help improve the health and lifestyles of employees, but it can also create a competitive advantage (Gebhardt & Crump, 1990). The competitive advantage is gained through leveraging a robust wellness benefit package and using

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it to recruit potential employees. Not only could this potentially help recruit promising talent, but it could also potentially help increase employee retention (Batorsky et al., 2016).

Workplace Wellness Programs (WWP) could be encouraged to be adopted in businesses because of these reasons: 1) could be used to create a competitive advantage for a business 2) could increase the quality of work produced by employees 3) may lower insurance costs 4) potentially reduce absenteeism (Gebhardt & Crump, 1990). Knowing that a wellness program could have the potential of doing the aforementioned, how effective are the programs, and are the benefits worth the costs associated with having a WWP?

As defined earlier, passive wellness programs are those that do not have rewards for completing or achieving a certain task. As one could imagine, many businesses may prefer to adopt a wellness program that is more passive in nature due to the costs of rewards that come with active wellness programs. In fact, a recent study showed that the most commonly used wellness intervention mechanisms were that of self-help education materials, individual counseling with health care professionals, or onsite group activities led by trained personnel ("Workplace Wellness," 2010). Within that same study, about 30 percent of the programs used incentives, making the programs used active wellness programs. The incentives used in these programs were bonuses and reimbursements for participating in the program ("Workplace Wellness," 2010). Though companies mostly incorporate passive wellness programs, they may consider intermittently implementing active wellness programs to encourage their employees to take part in the program.

In an explanation of a group of studies, it was found that businesses save about \$3.27 on medical costs for every dollar spent on wellness programs, and absentee day costs decrease by about \$2.73 for every dollar spent ("Workplace Wellness," 2010). The study did not differentiate

between passive and active wellness programs when determining the amount being saved. However, it does show that a workplace wellness program does create a cost benefit ("Workplace Wellness," 2010). In addition to helping lower medical and absenteeism costs, a WWP may also help lower presenteeism costs (Walker et al., 2017). Presenteeism is where an employee is physically at work, but due to different causes – back pain, tiredness, depression, etc. – is not mentally at work (Walker et al., 2017). Presenteeism proves to be a major concern within businesses because if an employee is not mentally focused on the task at, the quality of work will more than likely suffer. Moreover, it is far costlier than illness-related absenteeism or disability (Hemp, 2004). In fact, Bank One calculated its direct and indirect health costs. They found that presenteeism costs outweighed absenteeism costs and medical/pharmaceutical costs combined. Banks Ones, presenteeism costs 63 percent (\$318 million) of direct and indirect medical costs, and absenteeism costs and medical/pharmaceutical costs were 30 percent (\$143.20 million) of direct and indirect medical costs (Hemp, 2004).

With major expenses being associated with absenteeism, medical and pharmaceutical, and presenteeism costs, companies could seek ways that will help educate employees about conditions that may be associated with these costs. In turn, a company's WWP may include educational seminars. For example, an education program at Lockheed Martin was designed for those employees who suffer with arthritis. This program gave explanations of treatment options and guidance on how to make physician visits more productive. (Hemp, 2004). Another form of an educational WWP could be by hosting lunch sessions about an illness the company knows the majority of their employees suffer with, and there could be a specialist at the lunch to lead the discussion. Trying to lower direct and indirect medical cost can go beyond a WWP that only has educational programs. It could also include programs that involve physical fitness. A recent

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study that showed employees who participated in aerobic physical activity, activity that improves cardiorespiratory fitness, had significantly lower work presenteeism levels compared with inactive employee (Walker et al., 2017). In fact, those employees who went beyond just cardiorespiratory fitness, and participated in both, aerobic and muscle-strengthening physical activities, had the lowest work presenteeism levels. (Walker et al., 2017). Furthermore, it would most likely be best to design a WWP, active or passive, that incorporates both, educational programs and physical activities. This way, employees will be educated about their illnesses and be able to participate in preventative maintenance, that is, aerobic and muscle-strengthening physical activities.

Active wellness programs give rewards to participants who complete an activity, or who achieves a specific outcome. One might assume that an individual who is offered a reward would be more inclined to participate in a WWP. However, one study identified an 18 percent difference among employees using a program with a reward versus those that do not (Batorsky et al., 2016). In terms of which is more effective (i.e. active or passive wellness programs), one might assume that the active wellness program would be more effective because of the reward attached to the program. The thought behind this is that an individual would work harder to achieve the goal of the WWP if there was a reward. However, the literature does not distinguish which program is more likely to achieve its goal. Furthermore, the literature does not differentiate between which program produces the best results in terms of reducing sick days and insurance costs, direct and indirect medical costs. However, the literature does show that there are cost saving with implementing a WWP. Moreover, one could say it would be best for a WWP to encompass both, educational programs and physical activities.

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METHODOLOGY

The following questions were addressed through conducting interviews with local chief executive officers and/or human resource management professionals: 1) What is leadership's perception of the effectiveness of wellness programs? 2) Do wellness programs reduce absenteeism and insurance costs? 3) What are employers' overall perceptions of perceived benefits of wellness programs?

The research gathered is qualitative in nature. With that, interviews were conducted with large and small businesses in the city of Columbus, Georgia. Large businesses are those that employ more than 500 employees, and small businesses are those that employ less than 500 employees. In total, 10 businesses were selected for the interviews, five small and five large. The identity of the companies interviewed have been kept confidential and were assured anonymity and confidentiality. The businesses were selected by emailing prospective businesses to gauge their interest. Once confirmed, an in person or telephone interview was conducted. Most of the representatives speaking for the companies were former chief executive officers or presidents who had not long left the company. Chief executive officers were interviewed when a human resource employee was not available, and it was assumed the chief executive officer would be knowledgeable enough about the entire company to speak on its behalf.

Six specific questions were asked of all respondents during the interview: 1.) Does the company have a wellness program? 2.) What benefits and consequences did the program have on the individual, department, and the company overall? 3.) Which metrics do you use to define program success? 4.) Based on qualitative and quantitative data, how well was the wellness program implemented and working? 5.) If you were building a new wellness program, what

would you do differently and what advice would you offer? 6.) What advice would you give to your HR colleagues regarding employee wellness programs?

The questions were asked in hopes of gauging the perceptions of the overall view organizational leaders hold toward wellness programs. The first question was meant to have the companies explain how they handled employee wellness and what ways they implemented the wellness programs. Question two was broadly asking how the program affected the employees and the company. The third question was asked in hopes to understand how the company saw success and in turn revealing their reasoning for implementation of the program. Question four was an attempt to understand if wellness programs was worth the cost by examining data collected by the company. Question five sought to understand what companies would really like to see in a wellness program. The sixth, and last question, served the purpose of trying to see the companies true feelings of a wellness program. If the company gave positive advice, then the thought is, the company values a wellness program.

RESULTS

The results of the interviews are presented in Table 1, and it also shows the companies interviewed and the number of employees eligible for benefits within their respective companies. The table may be found in the appendix section.

The first question asked whether or not the company has a wellness program. All of the companies had some form of a wellness program. Some ranged from only doing a gym reimbursement to having their own health clinic with a holistic program. It would seem that as the company increases with employees, the more attention a wellness program may get, but that it is not the case with Company E. It appears that the level of attention given to a program is determined by the culture and goals of the company. However, it does seem that if the company

promotes a healthy culture, and also employs more employees, there are more options available on the program, and not just only focusing on fitness. Additionally, most of the companies interviewed had some form of a program offered by their health care insurance provider that would lower insurance premiums for the individual.

The following question broadly asked if there were any perceived benefits or consequences for the individual or company. It appears that most companies have had positive experiences with having a wellness program. However, the large companies seem to benefit the most from having a program. For example, all large businesses except Company F, Company I did not specify, experienced a decrease in insurance claim. This is because of how Company F has their program set up as an anonymous program, so there is no tangible way to track progress. Moreover, most companies noticed that if nothing else, the programs were an office morale booster. Additionally, Company C noted an estimated 1.5 million dollars saved would have normally been spent on health insurance claims, presenteeism, and absenteeism.

Company E does not have a WWP other than free gym membership. They believe that not having a WWP could contribute to obese employees and those with joint issues. The company felt strongly that if a WWP was in place, then this could help combat some of these issues they were experiencing. Additionally, Company D and Company G had new programs where it was too early to tell, but Company G hopes the program would lower insurance claims. Whereas, Company D had a negative experience with a previous program. They noted that during a past weight loss challenge, employees were losing weight in an unhealthy manner, so it was counterproductive.

The next question asked how or what the company used to determine program success. Company A and Company E do not really use any metrics to define program success because they do not really have a WWP besides gym reimbursement. However, Company F, Company D, Company H, and Company J currently determine success by participation. Others use the thirdparty program manager to determine if claims are reduced. While Company B uses their thirdparty manager to determine if employees are decreasing in health risks, tries to if absenteeism, and presenteeism decreases. Company I uses participation to an extent, but stated the programs are there to just help the employees.

Question four was looking to determine how well the WWP was implemented and working based on data. Most companies said either the program was doing well, or it was only doing well for those employees who participated in the WWP. It seems that the data used most to determine if the program was working was by using participation rates. However, Company B determined the program was working by looking at the cost of program and the savings in health care claims. They noted that they were almost at a break-even point. While others like Company C noted that about 2,000 out of their 5,500 employees were taking part of the program, and due to of the number of employees participating, the program was determined to be working well.

Still, there are businesses like Company A who did not have the resources to ensure a program was well implemented. In addition, Company E states that it works for those who use it, but due to the company not having a holistic program, it does not encourage everyone to join. However, Company H and Company I claimed they were not too worried about the data, but rather just wanted their employees healthy. Company H did say, that when attention was given to the WWP, it was working well, but once that attention left, the program began to suffer.

The fifth question looked to see how a company may create a WWP if they were able to do so unrestrained. The responses given to by those interviewed were very different, and no one company shared similar opinions. Company A would like to create a system where automatic recording would be offered, so employees would not have to log information themselves. The company also stated they would offer a larger incentive plan, one that is also easier to achieve, and something that is more holistic and not about just physical activity. Whereas, Company B would like to have a longer time to advertise the program to employees before releasing it, to ensure better participation. Company C would have the executives to buy into the program. Company D, Company E, and Company J are similar in that they would both like to give the employees more flexibility on what to choose. For example, the employees of Company D and Company E would select their own program to do, something in the community or elsewhere, and then the company would reimburse the employee for it.

Company F would seek to create a program where the employees get the same discount and they would all achieve the discount the same way, there would not be multiple ways to achieve it. However, Company G would like to create a committee that would create the program and each position would have an important role in the decision making. Essentially, the employees would create something that they would like. Company H would hope to be able to pay employees to take time during the work day to focus on their health, however that may be. Company I said a new program would not be determined by one person but rather a collection of individuals within the respective department.

The final question asked what advice the company would give to their colleagues concerning wellness programs. The answers given to this question by the companies are somewhat diverse, but a general consensus is that companies believe there should be a WWP in place, and the program should be thoroughly explained how it benefits the employees. However, there are a few companies that share similar ideas that could be grouped together. Company B, E, G, and I believes a program should be created, whether it is through a health care insurance or internally with the company itself. Additionally, Company E states it should be communicated why it is important to have a WWP and to make it easy on the employees to join. Another group with similar ideas it Company A, C, D, and H. These companies seem to believe if their employees would become more active that the employees would become more productive, and it is important for the WWP to make the employees more productive. Moreover, like Company H, D, and J states, there should be a balance to encourage employees to stay health, or the programs should be more holistic in nature. Company F suggested that their colleagues should take time to participate.

DISCUSSION

This study addressed WWP in large and small organizations to assess how they are perceived to be effective, which type of a WWP is perceived to provide the best results, what employers perceived about WWP, and what components from a WWP are perceived as best for achieving desired results. The paper used the literature from prior studies, and interviews from businesses within the Columbus, Georgia area to determine how to answer the posed questions.

The literature suggests that businesses should consider implementing wellness programs for multiple purposes, like demand for the programs, desire for decrease in health insurance costs or claims, or attempt to gain a competitive advantage. Gathered from the interviews, a WWP may help reduce stress and an unhealthy lifestyle for employees, and in turn, develop a more productive employee. Apart from having just a WWP, a company should consider creating a program that is holistic one that helps the employee physically, emotionally and mentally, financially, and nutritionally. While it seemed that many of the interviewed companies offered a form of active WWP, a company should cogitate if an active WWP will best yield the desired results, or if a mix of active and passive WWPs will do so.

The findings in this study is significant because many companies are curious if a WWP will produce any tangible results, or if there will be return on their investment. The programs may not see direct lowering of health insurance premiums. However, there are serious chances of a program lowering health insurance claims, reducing the stress and unhealthy habits of an employee. This was observed through interviews conducted where companies have seen employees become healthier, thus lowering high health insurance claims, and by increasing the office morale.

Though this study contends that a WWP is needed to help employees and businesses to prosper, it does have some limitations that calls for further research. This study did not distinguish which program, active or passive, is more likely to achieve desired results. Additionally, it did not differentiate between which program produces the best results in terms of reducing absenteeism, presenteeism, and health insurance costs. Furthermore, the study was not successful in determining what employers thought about active and passive WWP. Rather, the study was able to show what employers thought about a WWP in general. Active wellness programs can be costlier to implement than passive wellness programs, due to the presence of rewards, so it would be worth assessing whether the benefits of one program outweigh the other (Gebhardt and Crump, 1990).

During interviews, representatives from some companies would not directly answer some questions, did not have data on programs, or they may have forgotten about something within a particular program. This may have been due to the researcher's questions. Finally, there were only 10 respondents in this study. A larger sample size might reveal a more robust findings.

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APPENDIX

Table1. Summary of Qualitative Responses

Tel Ibress	Company A	Company B	Company C	Company D	Company E
No. Employees	20	2,500	5,500	145	75
Q1	The insurance company offered wellness programs for discounts on insurance prices	Yes. A health clinic is the primary program.	Yes. An onsite care center, nutrition, stress management, physical.	Yes. Physical wellbeing, and mental wellbeing.	Free gym membership for all FT employees
Q2	The rewards offered through the health insurance company was not sufficient enough to have employees pursue it.	Ease of access and convenient for the employee. Helps stop high cost claims by the employees using the health clinics more frequently because the employees do not have to worry about medicine or copays.	Employees decreased in health risks. The company estimated to have saved 1.5 million.	Making observations, that a few lost weight. However, the program mostly boosted office moral. Some negative, noticed people trying to lose weight in unhealthy ways.	Not having one could contribute to obese employees.
Q3	N/A	Determines if the employee who uses the program is decreasing in health risks.	Information provided by health care plan and by the care center based on type of visit and simple surveys.	Only based on participation.	N/A
Q4	Was not implemented well because of a lack of resources.	Almost seeing a break even on the cost to run the health center and the return of savings on health care plan, by means of savings on health claims.	The program is working well. 45% participation in wellness program. Health center is about 60%.	Too soon to tell because the program is new. However, people say they enjoy it, but no other data than testimonials.	The gym membership works well for those who have it, but it is not holistic enough to encourage everyone to join.
Q5	A more wholistic program, not just about physical activity.	Longer span of time to advertise the program so employees would better participate.	Need buy in from the executives	Meet the workforce where they are. More control into the individual and how they can track their progress.	Find what is in the community and create rewards programs for people to visit organizations to learn how to be healthy, allowing employees to be in control of the program in a sense.
Q6	Figure out a way to make employee's health a priority to themselves.	Make sure the company explains, in detail, what the program is to the employees.	The programs are important to help make the employees the most productive they can be.	Make the program holistic and not just about physical.	Try to create/implement one and communicate why it is important.

Company F	Company G	Company H	Company I	Company J
886	96	150	4,500	650
Yes. Physical, nutrition, mental, financial.	Yes. Mental and physical.	Yes. Mental, physical, nutrition, finance.	Yes. Has in-house programs. Physical, mental, and financial.	Yes. Physical, mental, financial, and nutrition.
Morale booster for the employees.	Has a new program that is hoping to lower insurance claims through the program.	Helped lower absenteeism.	Hard to track because of privacy reasons.	Employees' are able to get discounts/lower on premiums. Lower costs for the company. Less overall claims.
Currently only by participation.	Will determine if claims have been decreased.	Based on participation.	Participation to an extent.	Participation levels and if the company decreased in annual benefit costs.
Those who participate experience good outcomes.	Great so far because of the participation/buy in rate. Currently70/96 employees enrolled. Too early to tell about other data.	The company had a philosophy that wanted employees healthy. They were not too worried about the data. When attention was given to the program it was successful, but it would die out as another program came up in its place.	The programs are working very well. This was based on feedback and participation from employees.	The program is working well, and the company is constantly looking to better the program. Does not track absenteeism/presenteeism costs.
Everyone gets the same discount without having employees having to choose how to achieve the discount.	Having a committee where each position has an important role.	Create where employees could be paid an hour where they could focus on their health.	A collective group of individuals would need to create a wellness program.	A little more flexibility in the program that would allow more participation and more space for onsite gyms.
Take time to actually participate.	To create one, either through health care insurance or create your own.	Find a balance to encourage employees to stay health, while cutting costs.	There should be a program in place for their employees.	Look at wellness programs comprehensively. More education around financial wellness.

- Q1.Does the company have a wellness program?
- Q2. What benefits and consequences did the program have on the individual, department of the company, and the company overall?
- Q3. Which metrics do you use to define program success?
- Q4.Based on qualitative and quantitative data, how well was the wellness program implemented and working?
- Q5.If you were building a new wellness program, what would you do differently? What advice would you offer?
- Q6. What advice would you give to your HR colleagues regarding employee wellness programs?

CORPORATE WELLNESS PROGRAMS

By

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