## Health and Wellness Quiz



#### **QUESTION**

What are the five areas of health that are encapsulated in a well 'designed workplace wellness program which result in health care savings, more worker engagement and lower risk of injury'

#### **ANSWER**

- Walking 30 minutes per day.
- Eating healthy.
- Not Smoking.
- Having a waist size less than their height.
- Drink alcohol in moderation.

#### WHY IS IT RIGHT

#### **WORKPLACE IN BRIEF**

The workplace is an important setting for health protection, health promotion and disease prevention programs. On average, people working full-time spend more than one-third of their day, five days per week at the workplace.

While employers have a responsibility to provide a safe and hazard-free workplace, they also have abundant opportunities to promote individual health and foster a healthy work environment for workers.

The use of effective workplace programs and policies can reduce health risks and improve the quality of for workers.

Maintaining a healthier workforce can lower direct costs such as insurance premiums and worker's compensation claims. It will also positively impact many indirect costs such as absenteeism and worker productivity.

To improve the health of their employees, businesses can create a wellness culture that is employee-centered; provides supportive environments where safety is ensured and health can emerge; and provides access and opportunities for their employers to engage in a variety of workplace health programs.

#### **WORKPLACE HEALTH PROGRAMS**

Workplace health programs refer to a coordinated and comprehensive set of strategies which include programs, policies, benefits, environmental supports, and links to the surrounding community designed to meet the health and safety needs of all employees.

Examples of workplace health program components and strategies include:

- Health education classes.
- Access to local fitness facilities.
- Company policies that promote healthy behaviors such as a tobacco-free policy.
- Employee health insurance coverage for appropriate preventive screenings.
- A healthy work environment created through actions such as making healthy foods available and accessible through vending machines or cafeterias.
- A work environment free of recognized health and safety threats with a means to identify and address new problems as they arise.

#### IMPACT OF WORKPLACE HEALTH PROGRAMS

Workplace health programs can lead to change at both the individual (i.e., employee) and the organization levels.

For individuals, workplace health programs have the potential to impact an employee's health, such as their health behaviors; health risks for disease; and current health status.

For organizations, workplace health programs have the potential to impact areas such as health care costs, absenteeism, productivity, recruitment/retention, culture and employee morale.

Employers, workers, their families and communities all benefit from the prevention of disease and injury and from sustained health.

#### HOW DOES AN EMPLOYEE WELLNESS PROGRAM HELP A BUSINESS

Research continues to show that corporate wellness programs provide many benefits for all types of companies. Not only do wellness programs help promote happy employees and healthy company cultures, but they have also been linked with positive ROIs. This is because healthier employees lead to better bottom line results by:

- Boosting employee morale
- Increasing employee productivity
- Lowering healthcare costs
- Reducing sick days
- Decreasing workers' compensation claim costs
- Creating a culture of wellness
- Attracting and retaining employees

## **Wellness Impacts Work Performance**

Employers are interested in helping employees improve their wellbeing because healthy and happy employees simply perform better. A study published by Integrated Benefits Institute found that employees who work for companies with a strong commitment to a healthy workforce spend more time working, work more carefully, and concentrate better than employees at

organizations that do not promote employee wellness.

Employee wellness programs typically cover holistic health aspects including stress, financial wellness, and mental health. All of these aspects contribute to an employee's work performance. Employees cannot perform their best or even feel happy at work if they are overly stressed or dealing with mental health issues. Wellness programs aim to assist employees in all areas of health and boost their overall wellbeing.

#### Perks / Benefits

Most wellness programs offer different benefits, incentives, and fun activities for participating employees. Some common incentives and perks for participating employees include:

- Free flu shots
- Yearly preventative health screenings
- Health education and resources
- Employer HSA/FSA contributions
- Onsite fitness or wellness classes
- Motivation, inspiration, and assistance for leading a healthier lifestyle
- Fxtra PTO
- Healthcare discounts or lower premiums
- Fun fitness and wellness challenges
- Gym memberships
- Gift cards or cash rewards
- Fun team outings and activities

## **Healthy Results for Employees**

Workplace wellness programs help employees become healthier by building a culture of wellness. Many employees practice unhealthy habits at the workplace because of an unhealthy office culture. From vending machines loaded with junk food to strict hours in the office, leading a healthy and active lifestyle is difficult and stressful for many employees.

With a wellness program in place 'along with employers who are dedicated to creating a healthy workforce 'employees will be encouraged to practice healthier habits throughout the workday. Healthy office potlucks, standing desks, walking clubs, and flexible hours will all help contribute to individual success and progress.

#### WHY IS EVERYTHING ELSE WRONG

#### THE WORK CULTURE

In today's fast paced work environment it is important for employees and employers alike to promote healthy working behaviors and surroundings. Healthy employees are more productive, have fewer absences and are less prone to work-related injury. It is therefore no surprise that in recent years, companies have put more effort into promoting healthy lifestyles among employees and reducing work-related stress, illness and injury.

The main causes of stress at work include workload, people issues, juggling work and personal life, and a lack of job security. According to a survey from Statista, 74 percent of employees stated they felt stressed often or sometimes, compared to 70 percent of those with management responsibility. Such information has inspired more employers to provide employees with benefits and programs to reduce stress. Popular elements of such programs include employee health screenings, health education, and supportive physical and social environments for health improvement.

#### U.S. Chamber of Commerce ' 2016

The chamber makes the case for:

- the business value of workplace wellness programs,
- guidance on running an effective program.

## The Report Cites Seven Facts About Health And Illness:

- 1. More than one-third of Americans are overweight or obese.
- 2. As of 2012, 117 million Americans had one or more chronic illnesses, which account for 75 percent of all health care costs in the U.S.
- 3. The Centers for Disease Control and Prevention estimates that nearly 86 million Americans have prediabetes, and less than 10 percent of them are aware of their condition.
- 4. Top two chronic health conditions driving health-related costs for employers were depression and obesity, research showed.
- 5. Employees who scored low on 'life satisfaction' stayed home from work 1.25 more days per month than those with higher scores, adding up to about 15 additional days off per year.
- 6. Approximately 80 percent of people are not ready to take action to change their health behaviors at any given time, according to management research.

Those numbers paint a troubling picture of poor health, chronic conditions and co-morbidities that could affect your workers' well-being and ability to safely perform their jobs.

## However, the next wellness statistic holds some good news:

- 7. If an individual does the following five things, they typically spend 33 percent to 50 percent less on health care costs:
  - Walking 30 minutes per day
  - Eating healthy
  - Not smoking
  - Having a waist size less than half their height
  - Drinking alcohol only in moderation

A well-designed workplace wellness program can motivate employees to make healthy choices around these five areas of

health. The result could be health care savings, more engaged workers and, possibly, lower risk of injury. That's why it's important to know that many employers are investing in wellness programs and have seen positive results from their efforts to build a culture of health.

# Three key statistics on wellness program popularity and effectiveness:

- 8. A large majority (87 percent) of employers are committed to workplace wellness, and 73 percent offer a wellness program, according to a survey. (p. 4) In our own survey of SFM policyholders, one-third of respondents offered a wellness program. This percentage went up to 77 percent for the largest employers.
- 9. In a survey, more than 60 percent of employers said workplace wellness programs reduced their organizations' health care costs.
- 10. Studies show that well-designed wellness programs have a return on investment of \$1.50 to \$3 per dollar spent over a two- to nine-year timeframe.

#### LIFESTYLE ISSUES

Many people live sedentary lives. We spend most of our waking hours at work sitting behind a desk, behind the wheel, or behind a counter. Then we plop down on the couch and relax in front of the TV when we get home. Even those of us who have more active jobs likely don't get enough exercise. A lack of physical activity is hazardous to your overall health and wellness.

Workers who are depressed often feel tired, unmotivated and have difficulty concentrating. Depression can cause problems with decision-making abilities and an increase in errors and accidents. Workers with depression also miss work more often and experience a higher level of presenteeism, where a worker

is present at work but less focused and productive than workers without depression.

Due to the stigma of mental illness, many people find it hard to talk about their depression and seek help for it. Getting help is important, because if left untreated, depression can lead to job loss, damaged relationships, substance abuse and suicide.

#### The Danger

Little activity has been shown to increase the likelihood of:

- Cancer.
- Heart attack and heart disease.
- Stroke.
- Diabetes and obesity.
- Without enough exercise you lose muscle mass, strength and flexibility, and bone loss progresses faster in people who aren't active. These factors can lead to falls, broken bones and mobility issues.
- Lack of regular exercise has also been linked to an increased risk of dementia, mood swings and depression.
- Lastly, a sedentary existence can leave you with a weakened immune system and make you more susceptible to illnesses such as colds and the flu.

#### What to Do ' Prevention

## Moving / Run

- Research consistently shows that engaging in three days of physical activity per week, totaling 150 minutes or 50 minutes per session, produces health benefits.
- •Brisk walking, running, bicycling, jumping rope, and swimming are all great examples of cardio exercises.
- Start with light or moderate aerobic exercise, for short periods of time (10 to 15 minutes) with sessions spread throughout the week to reduce your risk of injury and

fatigue. Gradually build up to 50-minute sessions as your level of fitness improves.

### **Pump**

- Strength training, including lifting weights or resistance training, improves bone density and helps slow bone loss as you age.
- Weight training strengthens connective tissue, muscles and tendons. This decreases your risk of falls, sprains and strains.
- Strength training also helps prevent loss of muscle mass.
- Remember to start slowly to reduce the risk of injury and give your muscles time to rest and recover. Wait at least 48 hours before you train the same muscle group again.