

Return On Wellness

Turning Employee Health
Into a Competitive Advantage
and Bottom Line Profits



Kevin Brady, CFP, CLU, CH.F.C, CEBS

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Introduction

After working in the employee benefits business for more than 30 years, I've witnessed that companies that pay attention to the health of their employees significantly reduce their costs and therefore improve their profitability. The turning point for me was when I implemented a wellness program in my own company. Right away, I started noticing a change in my company. It first showed up as a change in culture.

Before implementing the wellness program, I would say my company was a fairly typical company, with fairly typical employees. Some were healthy while others were not but, fairly typical of the population. Once I implemented a wellness program, I noticed things started changing. I started hearing blenders whirring in the morning as employees were making smoothies to start their day. As part of the wellness program, a certain amount of money is allotted every month for the staff to buy groceries for the office. All of a sudden, even the groceries that were kept in the fridge were different. Instead of peanut butter, it was almond butter. Instead of whole milk, it was skim milk and almond milk. These were small changes but significant changes. Then I really noticed the changes when it started paying off financially.

As a result of the program, the health claims were reduced substantially. During the first year, the health claims went down 42% and the absenteeism dropped from an average of six days per year to one day per year.

Three years later, not only was I paying less for the benefits program than previously, but I was able to add new benefits for the employees. I saw improved productivity, improved the culture and, as an employer, I was saving money. A true win-win for all involved.

I hope this book provides you with the formula for implementing a successful health and wellness program at your company. I hope it encourages you to implement a wellness program in your organization so you too can reap the benefits of healthier and more productive employees.

Yours in good health,

Kevin Brady

Return on Wellness

I see it repeated over and over again. When companies pay attention to the health of their employees, it translates right through to the bottom line. One of the things I've noticed is that when you visit a company, it doesn't take long to figure out the culture of that organization.

Think of yourself going to a restaurant or an airline counter, for example, and think of the way the employee greets you. Are they smiling, happy and energetic? Did they make you, as a customer, come away feeling great? Or did you see the type of employee who grunts at you and you can tell they don't even want to be there. They don't look happy and it's not a great experience for you as a customer.

When companies are really investing in the health of their employees, they are happier, healthier and more productive. More productive employees produce increased revenue and profit for the business. You can really notice a difference between companies that invest in a health and wellness program for their employees versus those that don't because it shows up on their bottom line.

Now think of one health issue which has affected your company. Unfortunately, there are increasing incidents of health issues all around us from diabetes, cancer or heart disease. It really isn't hard to think of a health issue that has affected your business. Now think of how that one health issue impacts your employees.

I would venture to guess that every single employer today has at least one employee, or a family member of the employee, who is facing a significant health issue. Think of the impact of that one issue on the company.

Health issues are today's reality for a workplace. Employees' average ages are increasing as employees are working longer. The average age of a working employee right now is 48. Unfortunately, that often results in increasing medical costs as employees go on maintenance medication. As the average age increases, companies are not only facing increasing medical costs, but employee absenteeism is rising as well. If employees or their family members have medical issues, they will likely be absent from work due to illness.

Another item which affects a company's bottom line is stress and mental illness. Right now, one of the largest health claim categories involves anything related to depression or mental illness. Anti-depressants and psychological drugs are one of the most common prescriptions in today's workplace. All of that leads to increased employee absenteeism and turnover. When employees are unhealthy and they aren't at work, they either have to be let go or they just can't work anymore. All those health issues affect a company's bottom line because they impact productivity, health claims and turnover.

When an employee, or a family member, has a health issue, the employee may be present at work but with limited productivity. Are the employees really there in mind?

For example, people go to work every day carrying a to-do list and things that must get done when all of a sudden they get a call from the school because their son or daughter is sick. That instantly becomes the number one priority. Even if they don't leave work that day, the child's well-being is front and center on their mind. Health is such an important factor in our lives and a health issue totally impacts an employee and in turn, ultimately impacts profitability of the company.

As a manager or owner, stop and think of your employees and ask yourself, "Do I have any employees who are always tired at work or are absent five or more days a year? Are they overweight? Do I have employees who appear to be bored, disengaged or under stress?" When I speak to president and CEO groups, probably by the second or third question, I see that 100% of the people have their hands up because every single one faces those issues.

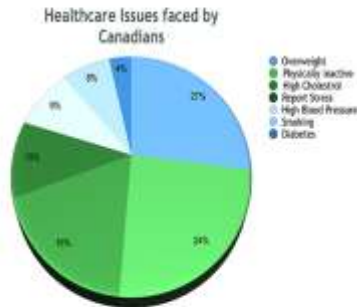
The idea is that you want to do things to try to prevent those things from affecting your employees as much as you can. While wellness programs aren't going to work for 100% of your employee population, the idea is to get as many engaged in the program as you can. On average, I find that about 70% of employees will participate in a wellness program. That 70% of the employee group will have reduced drug claims, reduced absenteeism and reduced disability claims. That participation translates right to the company's bottom line.

Today's Reality

Canadian Healthcare Scenario



- Overweight (27%)
- Physically Inactive (24%)
- High Cholesterol (18%)
- Report Stress (10%)
- High Blood Pressure (9%)
- Smoking (8%)
- Diabetes (4%)



75% of health care costs result from unhealthy lifestyles

Source: Statistics Canada 2016

If you look at the healthcare scenario above, the population is facing increased incidence of health issues. Currently, 27% of the population is overweight and 24% are inactive. One out of four people are overweight, one out of four is inactive, and 18% have high cholesterol. High cholesterol means ongoing medication.

The next statistic is interesting: 10% of employees actually report stress in the workplace. What makes it interesting is statistics show that over 20% of the population is either seeing someone (a psychologist, psychiatrist, or mental health worker) for help or they are on medication for mental health which would suggest the statistics should be a lot higher. When I look at that, I take it with a grain of salt because “reported” stress is the employee actually recognizing and saying, “Yeah, I’m under stress” but, a lot of us are under more stress than we think.

The statistics show that 9% have high blood pressure, 8% are smoking and 4% of the populace is diabetic. Unfortunately, most of these health issues are increasing. Diabetes is especially increasing at an alarming rate. It’s been shown that 75% of health care costs are the result of unhealthy lifestyles. Put another way, 75% of healthcare costs could be eliminated through healthy lifestyles.

What Impact Do These Health Issues Have on a Company?

When you think of the impact of those health issues on a company, some of the effects are very obvious. Obviously, absenteeism is an issue when your employees are experiencing health issues. If their spouse or their children have health issues, they likely are not going to be at work as much. This impacts absenteeism.

Another aspect of business is productivity. When employees have any of those health issues like obesity, high blood pressure or diabetes, how productive will they be when compared to those employees who don't struggle with these issues? I would venture to say they wouldn't be as productive.

That issue of productivity has a domino effect on other employees. If some employees aren't very productive, other employees have to pick up the slack. If an employee is off work a lot because of illness, that absence also impacts other employees.

You have probably heard a term called presenteeism meaning even if the person is at work, are they mentally or emotionally at work? Are they really engaged? How productive are they for the company?

This type of distraction is also risk to other employees. For example, let's say someone is operating equipment. There could be a risk to other employees or customers if their stress level is high or their mind is focused on other things besides the job at hand.

All of this has a direct correlation to turnover, because when companies are facing those issues, they will show higher turnover rates than a company that isn't facing those issues.

Why More Companies Don't Already Have a Wellness Program

I sent a survey to my clients asking how many of them had a wellness program or wellness initiative. Interestingly, 93% of my clients responded that they had some sort of wellness program. Then I had them fill out a checklist of things they do, and from a wellness perspective, I had companies which said they do a “lunch and learn” or a walking challenge or blood pressure tests once a year. However, when I looked closer, less than 5% of them actually had a formalized wellness program, meaning a full blown wellness program that is part of their strategic plan.

When I started to ask them why they didn't have a formalized wellness program, they offered a number of reasons. First and foremost, many companies think they are engaging in a wellness program when many are dabbling in wellness with a kind of flavor-of-the-quarter type program. They start a wellness initiative, but other priorities come up, and all of a sudden, wellness falls by the wayside.

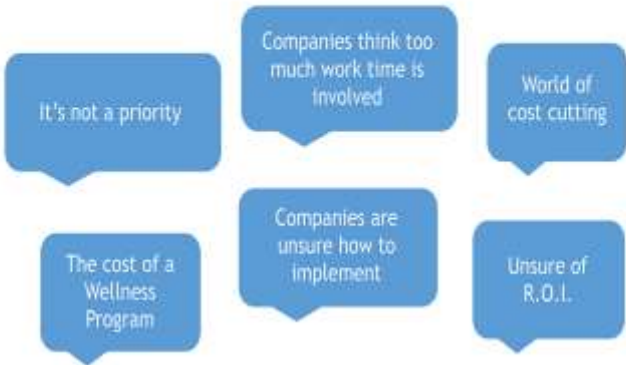
Many said they would like to offer a wellness program but they didn't know how to implement it. Others thought they just didn't have time to implement a wellness program. That wellness programs are cumbersome and difficult to participate in. For others, it just wasn't a priority.

Another big factor why wellness programs were not implemented was cost.

They either didn't know the cost or were unwilling to invest in the cost because they didn't really understand how wellness relates to the return on investment. In other words, they look at a wellness program and say, "You know what? I may have to spend \$10,000 or \$30,000 on a wellness program and I'm not convinced that there's going to be a solid return on that investment." Hopefully, when you are done reading this book, you will realize that there are significant returns by investing in a wellness program.

Why don't companies engage in a formal Wellness Program?

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Wellness Programs Provide a Return on Investment in Many Different Organizations

The return on investment for companies that implement a full, structured wellness program is \$3 to \$5 for every dollar spent. If you think that \$20,000 is a lot of money to spend on a wellness program, remember that your return on investment will be anywhere from \$60,000 to \$100,000.

Statistics show that 51% of companies that engage in a wellness program had improved morale, a 40% reduction in absenteeism, 30% improvement in overall employee productivity, a 23% improvement in employee retention and an 18% reduction in disability claims.

Those are some significant and compelling reasons to invest in a wellness program. All of those percentages I just shared are what translate into the return investment of \$3 to \$5 for every \$1 spent on wellness.

I'd like just to share a couple of examples of companies I have worked with who have implemented wellness programs.

Case #1:

The first example is my own company. Right after I introduced a health and wellness program, I noticed a reduction in our health claims. In the first year I had a 42% reduction in health claims; in year two, 17%; and in year three, 8%.

I'm not saying this is 100% attributed to just wellness, but it definitely had a big impact on the claims and therefore on the overall cost. When you look at employee benefits, costs are based on the claims. If the claims are down, the premiums are down, so I'm actually paying less today than I was four years ago for a benefits program because of the reduction in claims.

The other thing that really stood out was that absenteeism went down from an average of six days per year to one day a year. Are there other reasons for that? The cost savings saved in absenteeism was five days per employee, per year. When you multiply that by the number of employees, you can see the significance of future cost savings.

I wanted to test a health and wellness program prior to introducing it to my customers. The results speak for themselves. Not only did all my costs go down, I had a more engaged, productive, happy, and healthy staff.

Case #2:

The second example comes from a larger company with 1,700 employees. One of the objections I often hear is, "we can't implement a wellness program because we've got too many locations." This is a company with more than 40 different locations who had been a customer for a number of years. With them, I implemented the health and wellness program Advica Health. Over a four year period their disability claims reduced by 92%. Four years ago, their disability payments were \$568,000. Three years ago, they were \$238,000.

Two years ago, they were \$190,000 and last year, \$46,000. So here's a company whose disability claims dropped from \$568,000 to \$46,000 over a four-year period, which is a 92% reduction in costs.

That has a direct correlation to savings in premiums. Not only that, think of all those employees who were off work on disability but now are actively at work, which means more productivity and more profitability for the company.

Through implementing the Advica Health wellness program, we also found that the health claims were much lower than anticipated, which resulted in a surplus. For example, this company saved more than \$2.9 million dollars over four years. They continued to roll some of that surplus into improved benefits for their employees. With the surplus, they introduced benefits for part-time employees, added an employee assistance program, improved the vision coverage, implemented critical illness coverage, and they increased the paramedical benefits.

With the savings generated from the wellness program, they continually improved the "wellness benefits" in the benefits program, which led to decreased pharmaceutical claims.

Case #3:

The third example is a company with 400 employees. They implemented a full health and wellness program for their employees. They had different numbers, different percentages, but the same story. Their disability costs went down 67% in three years.

They increased their financial surplus because their health benefit claims were much less than anticipated. Again, this company decided to roll back the savings to the employees by adding benefits for part-time employees, increasing dental coverage, and improving their health benefits.

What was really interesting is that this company is claiming less today than they did five years ago. The average health claim per employee is lower today than it was five years ago. Five years ago, their average health claim per employee was \$1,120. This past year, their average health claims rate per employee was \$828, so they had a 26% reduction in health claims over five years.

Remember that is in an environment with an aging workforce, increased medical costs, and increasing inflation. Minimally, over five years, one would expect a minimum of 25% increase in claims and this company has gone the other way to a 26% reduction in claims.

So overall, they had a 50% differential of where we would think claims should be. Once again this translates into reduced employee benefits costs and therefore improved bottom line.

Results of Canadian Companies with a Wellness Program

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- R.O.I. of \$3.00- \$5.00 for every \$1.00 spent
(Example, Spending \$20,000; ROI is \$60,000 - \$100,000)
- 51% experienced improved employee morale
- 40% reduced absenteeism
- 30% improved productivity
- 23% improved employee retention
- 18% reduced disability claims



Source: Sun Life/WellMet Survey of 400 Canadian Employers with a Wellness Program in Place

"The Formula" for a Successful Health and Wellness Program

So why do some companies that introduce a health and wellness program have more success than others? I've found is that there is a formula for the success of a health and wellness program. If companies engage the formula, meaning the key components of a great health and wellness program, they will have the biggest reduction in all the metrics we've been discussing; disability claims, health claims and absenteeism.

This formula is based on my experience of why some companies have better results than others with their health and wellness programs. The components are listed in no particular order and are all equally important.

Component #1 - Health Risk Assessment

The first thing that companies need to do is to get a baseline of the employees' health. One way is obviously to look at the health claims of the organization and see their trends, the illnesses experienced by the employees, et cetera. A more important way is called a "health risk assessment" (HRA). Very simply, it is an online questionnaire for each employee which will produce a report to the company on the overall "health" of their organization. It also produces a confidential report to the employee that may highlight any health concerns as well as potential solutions.

First, this tool alerts the employee if there are some potential issues that need attention.

Sometimes they already know about the issues but, if they don't, it is sometimes a wake-up call.

For the company, all those individual employee health risk assessment forms are then accumulated and the company gets a report on the overall health issues they face as an organization. Besides the health issues faced by the company, the report also produces key metrics in terms of claims, projected absenteeism and disability claims. That baseline is so important that customers complete it annually to see how they are improving as an organization from a health perspective. Most of my customers have their employees complete the HRA when the plan is introduced and once a year thereafter. It's a tool to help the employee, but it's also a tool to help the company.

Component #2 - Leadership

The second important factor in the formula is leadership. The leaders of the organization have to endorse and participate in the wellness program. I'll compare that to any type of initiative in which a company engages. If the leadership doesn't support it, it's not going to be successful. The leaders have to say, "We view health as a priority for this organization and we care about your health. So we're not only going to implement this program but we are going to participate as well." When the senior management takes an active role, I find that the employees do as well, if they know it's a priority for the organization.

Component #3 - Employee Coaching

Another key factor of a successful wellness program is employee coaching. As we all know, sometimes our good intentions fall by the wayside.

I might wake up on a Monday morning and say, “Okay, I’m not going to drink coffee this week,” or “I’m going to work out five times this week.” Then I have other conflicting priorities as well as picking up the kids or a meeting at night or I just don’t feel like it. When Wednesday rolls around, I often still haven’t worked out or haven’t taken action.

Most people really need some sort of coach, and the programs we offer have two types of coaching. For companies that want to pay for it, there’s one-on-one coaching, where people actually get personalized coaching. The coach could come in and meet with every employee once every two weeks or once a month.

There is also online coaching in which an employee enters their goals. My goal may be to lose weight or maybe go to the gym five times a week. If I’m not achieving those goals, my online coach will remind me of my goals and commitments. Whether it’s an online or one-on-one it is a reminder, “I’d better do something here because I set this goal and I’m not on track.” So I find that employee coaching is another key component of a wellness program.

Component #4 - Constant Communication

Whether it takes the form of webinars, newsletters, lunch and learns or other means, all of these methods work.

The key is to keep communication front and center. Obviously it's not going to be very effective for companies to introduce a wellness program and forget to reinforce it.

Companies that introduce wellness initiatives and have ongoing communication with the employee are going to keep it exciting for the employees. They're going to continue to get more and more information and be more engaged in the program.

Our programs make this very simple and easy for companies as we provide all of the communication to employees.

Component #5 - Employee Wellness Committee

The next item I find is important is that companies establish an employee health and wellness committee. The committee should really not be only drawn from management and should also include employees. The committee really sets the agenda, sets the direction and where the program is going.

I find that employees are more engaged with an employee driven program because it's not management saying, "This is what we're going to do." The other employees are saying, "This is what we're going to do and this is why we're going to do it." I also find that if you have turnover on those committees, it's a good thing because you get new and fresh ideas.

Component #6 - Measure Key Metrics

As I previously mentioned, it is important to get a baseline on employee health through the HRA. However, it is important to continue to measure those metrics on an annual basis. Is our absenteeism better? Is our turnover better? Are our health claims lower? Are our disability claims lower? Are our sick days lower? Again the programs that are offered ensure that the HRA is done and it's easy to measure. Once a year the company gets a report back and says, "This thing is working - our metrics are improving as an organization."

Component #7 - Health Care Advocate

Another key component is a personal health care advocate who can assist an employee. I find that one of the main reasons employees move to disability is they just get stuck in the healthcare system. For example, the employee can't get an appointment with a medical specialist for three to four weeks. During those three or four weeks, they're collecting disability payments at home and the chances of getting back to work as time progresses are lower and lower.

Part of the Advica Health process is that as soon as someone goes off, the team is in touch with that individual, to help them get through the healthcare system quickly, efficiently and get back to work. I would say that this is the most important component for reducing disability claims.

I call this program pre-disability or early intervention since we are helping employees get appropriate treatment efficiently so that they never have to go on disability. As soon as someone can put an arm around that employee, get them the proper treatment or proper medication, or get them the proper specialists, the chances of them getting back to work quicker and more efficiently are that much better.

Component #8 - Reinvesting in the Program

To reinvest in the program regularly is a very important way to keep it exciting for the employees. Companies that do this continually reduce their costs and improve employee morale and productivity on an annual basis. It's not something they implement and then forget about. Keeping it in front of the employees keeps it exciting.

Component #9 - Executive Medicals

The last key component is executive medicals for some or all of the employees. Sometimes employees have health conditions or issues without knowing. They may go from doctor to doctor, relying on the system, and remain undiagnosed.

Comprehensive executive medicals work like this; the employee goes in for comprehensive blood and urine tests and the undivided attention of a physician who performs a thorough examination. Many times the employee will have a condition that has been undiagnosed until they undergo this medical examination. The key thing is to get the employee treated quickly thus increasing the chances of a speedy recovery.

In summary

In my experience, companies that pay attention to all the criteria have the most success with health and wellness. They have the largest reduction in costs and the biggest improvements in profitability for the company. One of my mentors, Rich Roll, who has been labeled one of fittest men in the world summed it up perfectly at one of my round table events, “As a company president, you cannot afford not to implement a wellness program. If you implement a wellness program, it’s going to improve the culture of your organization and the health of the employees while reducing your costs, and ultimately, it’s going to improve the profitability of the company.”

How to Turn Employee Health into a Competitive Advantage and Bottom-Line Profits

You already know there is a direct correlation between the health of your employees and your bottom line. The confusing part is how to implement a successful employee wellness program which the employees can get behind and embrace.

That's where Advica Health comes in. Advica Health helps organizations just like yours turn employee health into a competitive advantage and bottom line profits. They have done the research and sought out different providers. I have found that the companies that outsource their programs really hit all of those attributes of a successful wellness program because trying to do it in-house just doesn't work. They end up just dabbling in it. Experts will boilerplate the program so it's nicely packaged, easy to implement and stand the test of time. Advica Health has really boxed and packaged up the program for customers and made it turn-key so it's really easy for them. By paying a very small fee, a company can implement a full health and wellness program which will really impact their bottom line.

The program that Advica Health offers really has two components. One is called a navigation and access program that I'll call 'reactive healthcare', because it's designed for an employee who has an existing health issue. It could be something like, "I think I have cancer or heart disease," or it could be something as simple as, "My shoulder isn't working well and I can't come to work today."

Through the Advica Health program, the company or the employee would contact Advica Health and have a healthcare navigator who would quickly and efficiently, get them through the system by arranging appointments, booking specialist appointments, arranging x-rays or arranging ultrasounds.

Basically, the healthcare navigator helps get them through the whole healthcare provider network so that the employee can get back to work quickly. From the employee perspective, they are coming back quickly and they're getting the right treatment.

Again, people often get stuck in the system. So if an employee takes a day off to meet with a doctor who says, "You have this or we're worried about this," and the employee can't go back to work, it may be impossible for that person to see a specialist for six to eight weeks or be unable to get an MRI for three months. I find that a person really needs someone to help them get through that system and that's what Advica Health does. I call it a turn-key solution to getting people through the healthcare system quickly and efficiently.

If you have a health issue or your employee has a health issue, one call to Advica Health basically does it all. From that point forward, the healthcare navigator will take over and help that employee get through the system very quickly. It's not a referral to go see various doctors or show up at various clinics. It actually involves putting their arm around that employee, holding that employee's hand and navigating them through the system quickly and efficiently.

The Advica Health program is lined up with a network of specialists and doctors across Canada and some of the best in the U.S. including Mayo Clinic, Duke, Harvard, and Cleveland Clinic. The best of the best solutions in both Canada and the U.S. can be drawn upon for opinions or second opinions on any condition. It's really a one-stop, one call system that gets everything moving from an employee standpoint.

The second part of the program is Advica Wellness. This is a fully operational solution that provides all of the success components that I referred to earlier in terms of a successful wellness program. It provides everything from the launch to the employees, the health risk assessment, the report back to the company on the health risk assessment, the online coaching, the quarterly health challenges, etc. Again companies don't have to think, "What are we going to do this quarter?" Advica Wellness will organize a challenge every quarter. For example, the challenge may be to climb Mount Everest. Well, you don't actually climb Mount Everest but every 30 minutes of exercise counts as so many vertical feet. I find companies feel that these challenges are fun team-building exercises creating camaraderie within the overall organization. Once the company says, "Yeah, let's go ahead with it," then it's a turn-key, easy solution for the company.

Wellness is really about prevention that helps employees prevent health issues but we all know that health issues will occur. When you have a health issue, Advica Health kicks in and helps that person get through the system quickly and efficiently.

The Next Steps on Implementing a Successful Health and Wellness Program

Step 1: Send an email to info@advicahealth.com and they will send you the wellness calculator for you to complete. The wellness calculator will help determine how much bottom line savings your organization could reap by implementing a wellness program.

Step 2: From your answers in step 1, Advica Health will send your customized wellness report that will outline what you could save, based on average savings, by implementing Advica Health and Advica Wellness at your organization.

Step 3: Advica Health will work with your team to design and implement your personalized Advica Health and Advica Wellness program.

Most business owners think employee health and wellness programs are expensive, time consuming and they can't afford them. With Advica Health, you now can improve the health of your employees all the while increasing profits.

If you'd like us to help, just send an email to info@advicahealth.com and we will take it from there.

About the Author

Kevin Brady is an enviable leader in the health and benefits field. His vast experience includes holding a senior management position within one of Canada's largest insurance companies as well as starting his own employee benefits company. In addition he saw a need to help companies and employees with health solutions and therefore founded Advica Health. This organization assists companies and individuals by improving their health and providing health and wellness solutions.

Kevin shares his expertise in the area of health and wellness through volunteering and giving back to his community. He has served on many boards in the health and wellness field including board chair for both his local YMCA and hospital. He is also a sought after speaker on the topic of how companies can improve their profits through employee health and wellness.

He has been recognized as Citizen of the Year in 2007 and Philanthropist of the Year in 2010 for his philanthropic work. He has also received the esteemed Queen's Jubilee Medal that is awarded by the Queen of England in recognition for being an outstanding community member.

Kevin leads a very active life and has qualified for the triathlon world championships representing Canada for the last three years. He is married to wife, Barbara, who lives by the same principles as Kevin. They have three children, Tim, Matt and Lauren who are all successful in their academic and active lives.

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