



RICK LADENDORF

Workplace Wellness

Healthy Employees and The Effect On the Bottom Line

WELLNESS PROGRAMS HAVE BEEN PROVEN TO IMPROVE EMPLOYEE HEALTH AND PRODUCTIVITY, WHILE REDUCING HEALTH PREMIUMS, WORKERS COMPENSATION INSURANCE COSTS AND ABSENTEEISM. ON AVERAGE, ONE DOLLAR INVESTED IN A WELLNESS PROGRAM WILL YIELD THREE TO FIVE TIMES THE INVESTMENT.

According to the 2012 Milliman Medical Index (MMI), the average cost for a typical American family of four receiving health care through an employer-sponsored preferred provider organization this year is \$20,728 of which employers will contribute \$12,144 while employees – through payroll deductions and out-of-pocket expenditures – will pay the remaining \$8,584.

conditions, including asthma, seasonal allergies, arthritis, migraines, depression, back pain, gastrointestinal disorders and diabetes.

Theresa Zupon, director of human resources and Kristi Bonsack, director of wellness for Longboat Key Club & Resort, near Sarasota, FL, launched a property-wide wellness program for its members and associates (staff) in January, 2012.

The associate's program, entitled "Passport to Wellness", is managed by Zupon and to date she has had a very positive response. She has seen an increase in participation, increase in productivity, and a decrease in costs and absenteeism.

Clubs, which embrace workplace wellness as a way of reducing health care costs for the staff should consider offering club members' similar programs to help leverage the investment while simultaneously increasing member usage and participation. For example, share the health web portal with members and offer challenges, workshops, classes and activities.

What's more alarming is that this figure does not include the indirect costs associated with absenteeism, presenteeism or lost productivity.

According to the Mayo Clinic Health Solutions "The True Cost of Poor Health", many organizations currently don't pay enough attention to the hidden costs of avoidable sick days and presenteeism – the cost of employees on the job but not fully functioning because of real illnesses and medical

"We surveyed our guests, members and associates to learn more about their nutritional and fitness goals and created the "Passport to Wellness" program in response to their needs. Our associates can select from a wide variety of workshops, seminars, classes and health screenings and participation is exceeding our expectations," she explained.

"Our health care costs are declining and morale is at an all time high. It is essential to offer programs at times that

will allow the associates to participate, taking into account multiple shifts. We also make it fun by offering small cash incentives or time off with pay as a way to encourage participation.”

Tom Tegler, president of Wellworks For You, a nationwide workplace wellness solutions provider explains, that over 75 percent of all healthcare claims come from preventable conditions and lifestyle behaviors such as smoking, poor diet and lack of exercise.

“Healthcare claims are what drives up our healthcare renewals year after year yet we continue to operate in a reactive mode such as shifting costs, changing carriers and reducing benefits. If 75 percent of the claims come from conditions, which are preventable then we should operate in a proactive mode.

“Let’s place the programs, technology and screenings onsite for employees to have access to the education and screenings necessary to catch these conditions before becoming chronic and costly. It is up to the employer and their wellness company to solicit participation and in most cases the use of incentives are needed to move the needle,” he said.

FIVE WAYS TO REDUCE HEALTH CARE COSTS

1. Offer incentives in exchange for participation in employer sponsored health expos, seminars, workshops and Lunch n’ Learns.
2. Create challenges, measure and recognize efforts.
3. Offer a web portal to manage participation, nutritional tips, content, event calendar and progress.
4. Communicate frequently and recognize participation and behavior change.
5. Customize company-sponsored events based on survey results and participation. Offer programs, which address the needs of the majority including health risk assessments, stress management classes, smoking cessation and of course weight management classes.

INCREASE MEMBER REVENUE

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Rick Ladendorf is the founder of Prevo Health Solutions and can be reached at (949) 933-5470 or via email at rladendorf@prevohealth.com

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