Healthy Employees = Healthy Company

Workplace wellness programs are proven successful in helping employees make lifestyle changes that improve their health and the health of the company. Benefits include:



- Decreased sick leave absenteeism by an average of 28%
- Decreased workers' compensation and disability costs by an average of 30%
- Increased job satisfaction
- Improved recruitment and retention

The good news is that employees want to improve their health.



For More Information

The best source of high-quality health insurance at an affordable price is a professional health insurance agent or broker. To find a professional in your community, go to **www.nahu.org** and click on the "Find an Agent" feature.



CORPORATE
WELLNESS

PROGRAMS

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t Little League games and in boardrooms across the nation, people are discussing the rising cost of health care. Our nation is struggling with the dramatically rising cost of private health insurance, which is a direct result of increased health care costs. There are many factors contributing to the increase in health care costs, but the one we often leave out of the debate is the one the public has the most control over: living a healthy lifestyle.

American lifestyles and attitudes toward wellness contribute greatly to the increasing cost of medical care. It is estimated that as much as 50% of health care costs can be attributed to individual behaviors such as smoking, stress, alcohol abuse and obesity.

Employers have a vested interest in understanding the connection between wellness and lower insurance premiums. Obesity alone costs U.S. companies \$13 billion annually. These workers have 36% higher medical costs than fit employees.





But chronic disease doesn't just result in higher medical costs; it impacts the bottom line—productivity. Annual lost work days due to chronic conditions have a \$1 trillion impact on U.S. productivity each year.

There are many factors contributing to chronic disease, but we do know that 50% of our health status is determined by lifestyle choices. Employers that invest in employee health are making a sound investment—a multitude of studies show a return of \$3 for every \$1 invested. A review of claims studies showed that when corporate wellness programs were introduced:

- claims costs were reduced by 28%
- physician visits by 17%
- hospital admissions by 63%
- disability costs by 34%
- the incidence of injury by 25%

In looking at potential benefits of wellness programs, it is important to remember that reaching employees with chronic conditions is important, but equally important is keeping those employees who don't have chronic conditions in good health. Without the right programs, the healthy 30-year-old employee today can be your



high-blood pressure, type II diabetes worker in a few short years.

There are literally hundreds of prevention and wellness programs a company can institute to help improve its employees' health. While health costs may go up initially, **the long-term payoff is immense**. The good news is that, in a recent study, 57% of employers indicated that they are considering implementing a wellness program with employee financial incentives for controlling health care costs. This is a step in the right direction. By recognizing the inherent link between wellness and the cost of health care, it is evident that taking care of ourselves not only gives us a better quality of life, it also improves everyone's bottom line.

Employee Health IMPACTS Your Business

In the United States today, preventable diseases make up to 70% of all illnesses, which greatly impacts the cost of health care. Chronic and preventable illnesses are often directly related to lifestyle choices.

The good news is that employees want to improve their health and participation in employer-sponsored wellness programs is increasing as employees take personal steps to battle rising health care costs.

DID YOU KNOW THAT FOR EVERY 100 EMPLOYEES -



60 are overweight

60 are sedentary

50 have high cholesterol

24 have high blood pressure

25 smoke