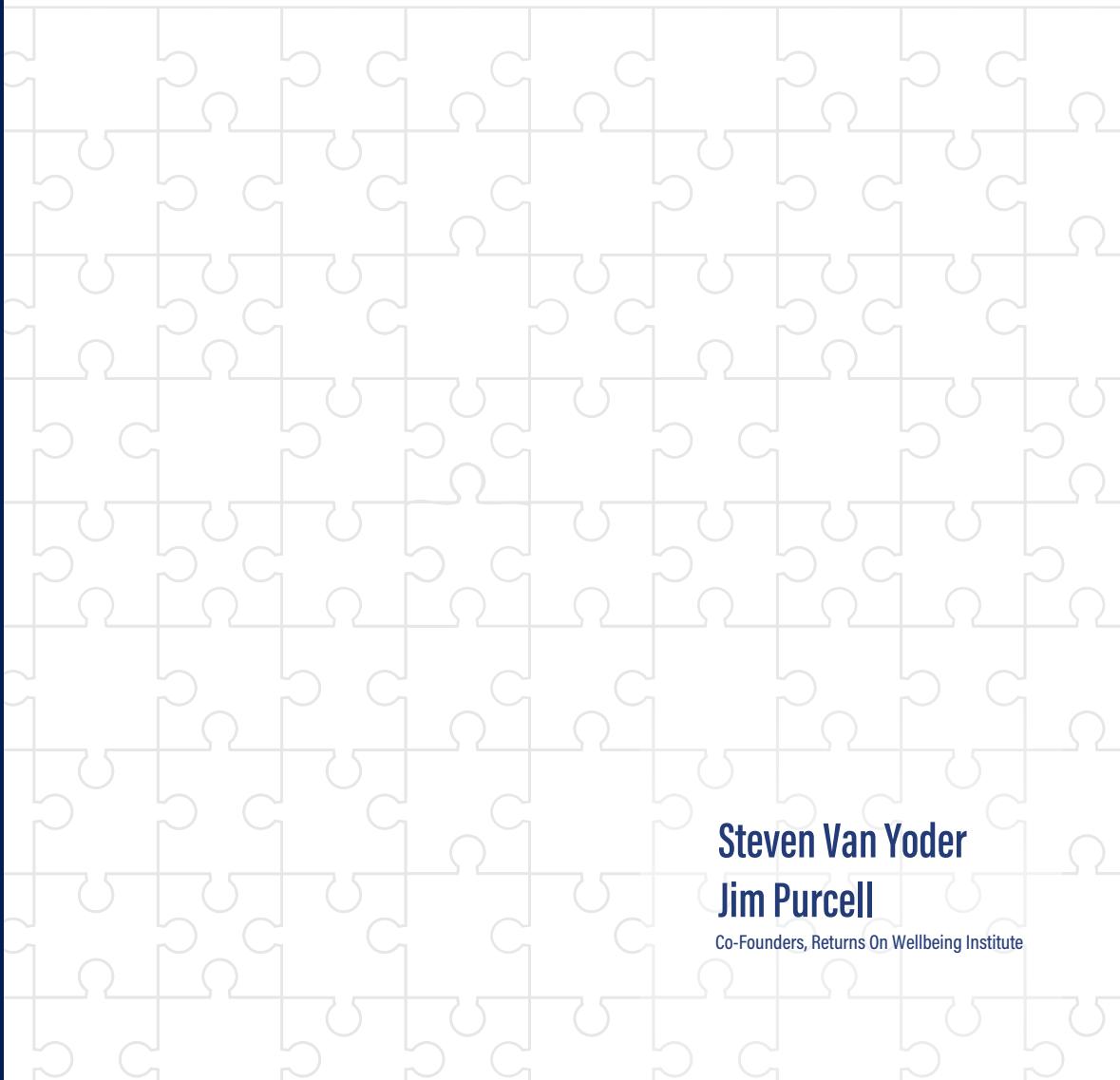


# Workplace **Wellness**

SPECIAL REPORT

## BEST PRACTICES STUDY 2022



*Sponsored by*

**WELCOA®**  
WELLNESS COUNCIL OF AMERICA

**Steven Van Yoder  
Jim Purcell**

Co-Founders, Returns On Wellbeing Institute

# ABOUT

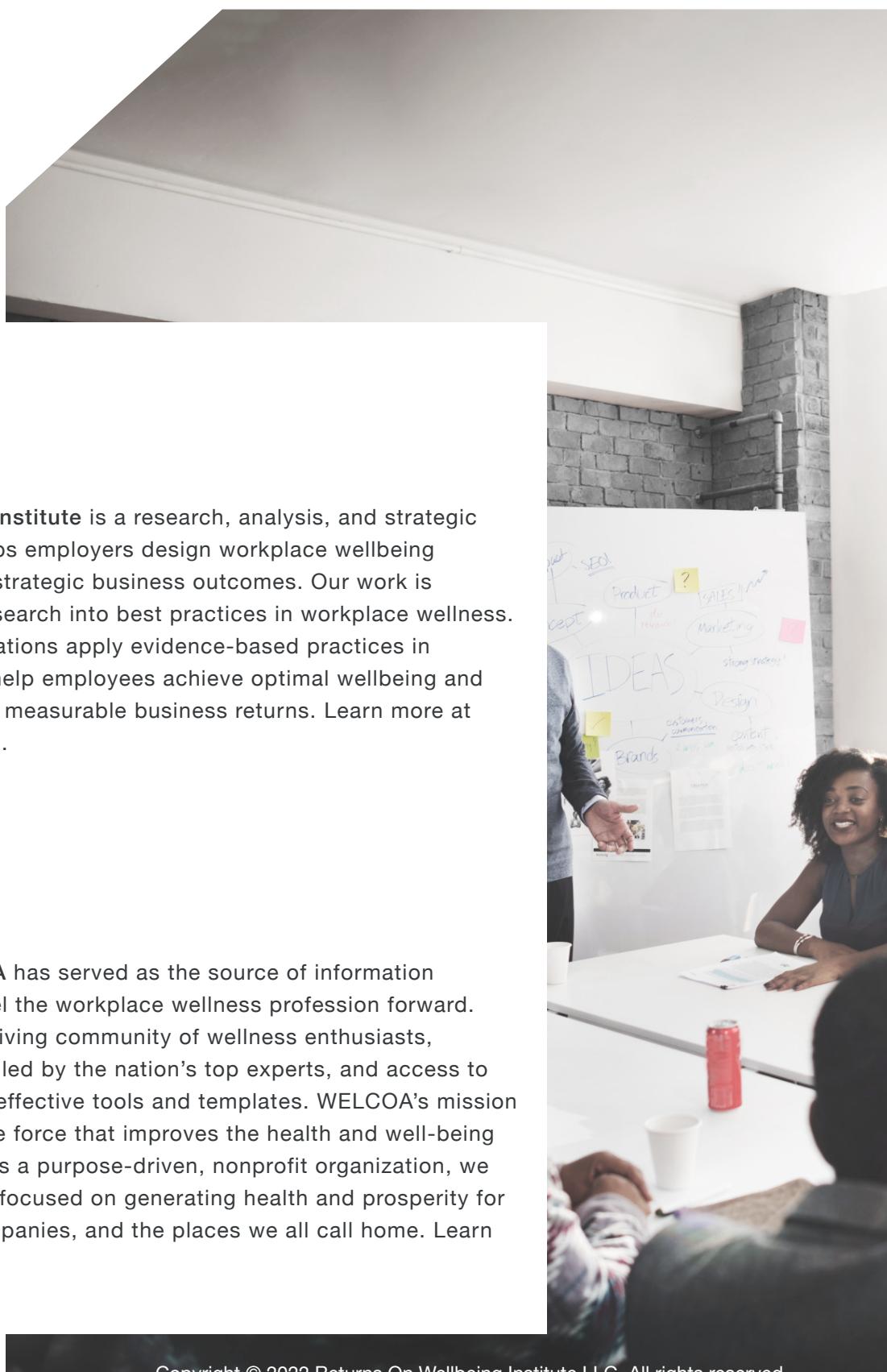
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Returns On Wellbeing Institute is a research, analysis, and strategic consulting firm that helps employers design workplace wellbeing initiatives that achieve strategic business outcomes. Our work is powered by ongoing research into best practices in workplace wellness. Our team helps organizations apply evidence-based practices in workplace wellness to help employees achieve optimal wellbeing and help employers achieve measurable business returns. Learn more at [returnsonwellbeing.com](http://returnsonwellbeing.com).



For 30+ years, WELCOA has served as the source of information and inspiration to propel the workplace wellness profession forward. WELCOA provides a thriving community of wellness enthusiasts, comprehensive training led by the nation's top experts, and access to an expansive library of effective tools and templates. WELCOA's mission is to be a transformative force that improves the health and well-being of all working people. As a purpose-driven, nonprofit organization, we are squarely and solely focused on generating health and prosperity for our members, their companies, and the places we all call home. Learn more at [welcoa.org](http://welcoa.org).



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# OVERVIEW



This study emerged during a period of dramatic change. A worldwide pandemic, economic turbulence, and a “Great Resignation” have contributed to rising mental health challenges, more financial stress, and a world in which more and more employees are yearning for purpose and meaning in their jobs.

Against this backdrop, Returns On Wellbeing Institute (ROWI) initiated a study to explore how wellness programs could follow evidence-based best practices to most optimally help employees achieve better health and wellbeing, and help employers achieve meaningful bottom-line business returns.

The result is the *Workplace Wellness: Best Practices Study 2022*, which examined 18 companies with reputations for exemplary employee wellness programs. Through interviews with HR professionals at these companies, we learned many valuable insights that aligned with best practices, including how most successful wellness programs take a whole-person approach, prioritize workplace culture, and have strong CEO leadership for wellbeing initiatives.

This study also observed opportunities for employers everywhere to achieve better results from their wellness efforts, particularly in planning for and measuring business returns, developing robust financial wellbeing approaches, and articulating business purposes that inspire employees.

We partnered with the Wellness Council of America (WELCOA), who sponsored this study to evolve its best practice tools and recommendations for its over

4,000 member organizations. The study benefitted from WELCOA’s insights based on thirty years of industry leadership and data around its 7 Benchmarks™, and our interviews with designated WELCOA Platinum and Gold Well Workplaces™.

This study reinforced how following strategic workplace wellness methodologies (e.g., WELCOA’s 7 Benchmarks, B Lab certification process, and others) can help employers, offering distinct advantages in applying these best practices and seeing better returns from their wellbeing initiatives.

We hope this study helps employers and wellness professionals better impact the lives of all working people. We also hope that employers consider following all six best practices as an integrated whole, which we believe can deliver a more significant impact from wellbeing initiatives.

Steve Van Yoder

Jim Purcell

Co-Founders, Returns On Wellbeing Institute

[returnsonwellbeing.com](http://returnsonwellbeing.com)

# 01

# Introduction

**Workplace wellness is a multibillion-dollar industry. In 2019, 84% of large employers (200 or more workers) who offered employee health benefits also offered a workplace wellness program.<sup>1</sup> Research shows that employers plan to increase their investments in workplace wellness in the coming years.<sup>2</sup>**

**W**hen workplace wellness programs emerged in the 1980s, most programs focused on physical health, primarily helping workers lose weight, quit smoking, or avoid or manage chronic health conditions. According to the Society for Human Resource Management (SHRM), typical wellness programs focused on encouraging gym activities, company-sponsored sports teams, and medical screenings.<sup>3</sup>

The overriding focus on physical health stemmed from many employers' primary goal of lowering employee healthcare costs.<sup>4</sup> In 2010, many companies were emboldened by a study that found medical costs and absenteeism could be dramatically reduced by investments in employee wellness,<sup>5</sup> and by the Affordable Care Act, which incentivized employer wellness programs and other activities that support healthier workplaces.<sup>6</sup>

However, the assumptions that wellness programs could make employees healthier, and thereby lower employer costs, were cast into doubt by several

high-profile studies that questioned whether wellness programs could produce meaningful returns, most notably the Rand study,<sup>7</sup> PepsiCo study,<sup>8</sup> 2018 Illinois Workplace Wellness Study,<sup>9</sup> and the 2019 BJ's Wholesale Club study.<sup>10</sup>

While each of these studies took a slightly different approach, they all came to the same basic conclusion: wellness doesn't deliver meaningful returns on investment (ROI), make employees healthier, or lower employer healthcare costs. In fact, the authors of the 2019 BJ's Wholesale Club study summed up this sentiment by advising employers to "temper their expectations about the financial return on investment that wellness programs can deliver."

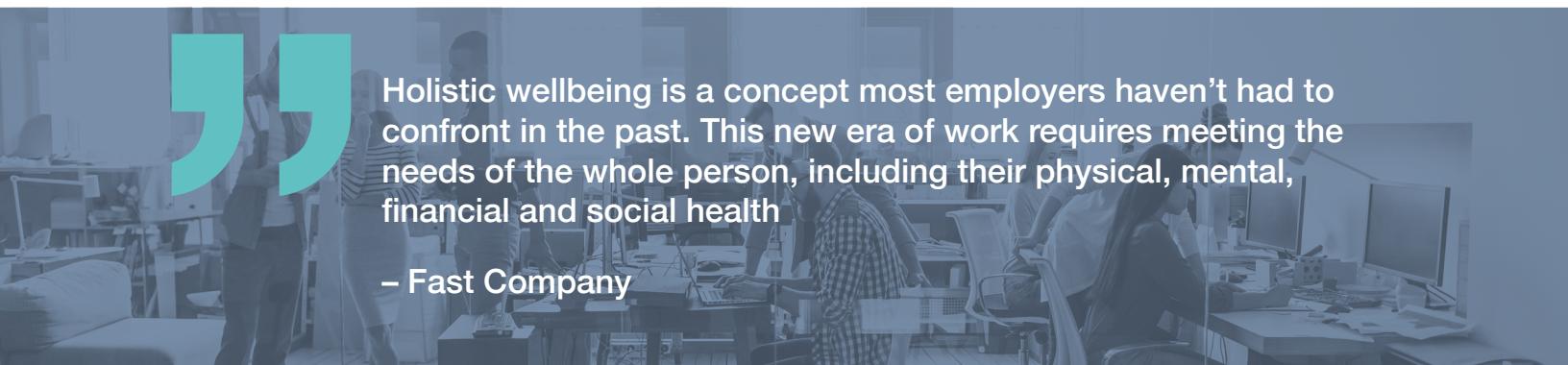
Over time, this message was amplified by the mainstream media. A recent search for "BJ's study and wellness" in Google News yielded dozens of media stories, including the *NY Times*,<sup>11</sup> the *Wall Street Journal*,<sup>12</sup> and the *Chicago Tribune*.<sup>13</sup> Each reiterated the message that wellness programs do not work.

The Returns on Wellbeing Institute (ROWI) believed this wasn't the whole story. Based on several years of work within the workplace wellness sphere, ROWI saw a gap in the research. While the BJ's Wholesale Club study and others had researched a certain type of wellness program, our research team saw a potentially more effective way of approaching wellness programs.

Inspired by research conducted by Gallup, Edington Associates, WELCOA, the CDC, and others, we found a compelling counter-narrative: companies

could help employees achieve better health outcomes and generate bottom-line returns by taking a *whole-person* approach to employee health.

We were also inspired by our research on *employee-centric* business strategies, where ROWI observed employers who approached employee wellbeing as a strategy to generate business returns, such as attracting and retaining talent, boosting employee engagement and performance, and positioning companies as socially responsible employers of choice.



Holistic wellbeing is a concept most employers haven't had to confront in the past. This new era of work requires meeting the needs of the whole person, including their physical, mental, financial and social health

— Fast Company

We suspected the real takeaway from BJ's and similar studies was not that *all* wellness programs don't work, but rather that certain *non-comprehensive wellness programs* do not work. Those that prioritize physical health and limit business returns to reducing employer healthcare costs do not tap into the full potential of wellness programs to deliver meaningful employee outcomes and business returns.

Over the past decade, employers have expanded wellness programs to address other aspects of employee wellbeing. In the wake of the COVID-19 pandemic and the Great Resignation, employers

are planning to invest more in workplace wellness, and particularly in mental health, diversity and inclusion, and financial wellness.<sup>2, 14</sup>

In 2022 and beyond, employers must take steps to improve the employee experience by redefining their wellness offerings to meet their workforce's expectations. "Holistic wellbeing is a concept most employers haven't had to confront in the past. This new era of work requires meeting the needs of the whole person, including their physical, mental, financial and social health," reported a recent article in *Fast Company*.<sup>15</sup>



This provides employers an opportunity to re-envision and optimize wellness programs by reframing their role and reason for being, from stand-alone “programs” that exist primarily to deliver benefits to employers, to organizational initiatives that help companies become more competitive and profitable through employee wellbeing.

We believe that companies can harness employee wellbeing as they recover from the COVID-19 pandemic and meet new human capital challenges, such as attracting and retaining workers.<sup>16, 17</sup> We also believe that workplace wellbeing should be reexamined to address post-pandemic shifts in how employees are reconsidering the nature of work.

Moreover, investors want to see more detailed data on human capital, in part due to the Securities Exchange Commission’s new proposed rules on human capital disclosure.<sup>18</sup> This means workers are increasingly seen as stakeholders in business operations and outcomes, influencing how companies, investors, and society at large think about stakeholder capitalism, corporate purpose, and human capital management.<sup>19</sup>

Our goal for this study was twofold: to better understand and identify *evidence-based* best practices that can help workforces achieve better whole-person health, and to understand and share how companies with reputable wellness programs are leveraging employee wellbeing to achieve strategic business returns.

**This report is a first step in reframing the potential of employee wellness programs to meet human and business challenges. At the end of the report, we provide opportunities and recommendations and suggest directions for future research that can help wellness programs achieve their highest potential and, in turn, enrich employees’ lives while helping employers see meaningful returns from wellbeing.**

## 02

# The Study: Best Practices in Workplace Wellness

ROWI embarked on a multi-year research study to identify best practices in workplace wellness and evaluate how companies with reputable wellness programs were utilizing these practices in designing and implementing their employee wellness programs.

**I**n February 2021, ROWI engaged the Wellness Council of America (WELCOA) to sponsor this study. ROWI chose WELCOA because it is a leading evaluator of organizational

wellness programs, provides training and resources to 4,000 member organizations nationwide, and shares a mutual goal of expanding best practices for wellness programs.

This study explored how eighteen companies with reputations for exemplary workplace wellness programs, and that had won awards or been certified for employee-centric business practices, incorporated these best practices. We evaluated:

1

**The extent to which these companies followed the six best practices in designing and implementing their wellness programs, and**

2

**How studying reputable wellness programs could provide opportunities for all companies to incorporate the six best practices into their employee wellbeing initiatives and businesses.**

Between 2018 and 2021, our research team identified and organized data from extensive research (see Table B) on what recognized authorities in the business, health, and workplace wellness sectors considered to be best practices in designing and implementing employee wellbeing initiatives.

We conducted a literature review (see Table B for sources) of online databases, trade media articles, and industry websites, and interviewed recognized experts and authorities in workplace wellness to capture, evaluate, and summarize evidence-based best practices in employee workplace wellbeing (see Table A).

**Table A. Elements of Workplace Wellness**

- » Whole-person wellbeing, focusing particularly on physical, mental, and financial wellbeing
- » Employee and family health
- » Workplace culture and environment
- » Leadership (CEO, boards of directors, managers)
- » How employees find pride, purpose, and inspiration at work
- » Strategic planning of wellbeing initiatives
- » Measuring employee wellbeing outcomes
- » Measuring business returns
- » Critiques of workplace wellness programs

We followed evidence that employees with high levels of wellbeing tended to be healthier, happier, and more engaged at work, and that employers who help employees thrive in key aspects of wellbeing can realize greater returns for their organizations.<sup>20</sup>



At the conclusion of the literature review, our researchers identified **six best practices** that maximized the likelihood that companies could obtain desired employee outcomes and business returns.

These were organized into six categories that we later determined were best practices for this study:





We hypothesized that these best practices were crucial to helping companies improve employee wellbeing outcomes and generating positive business returns. This prompted our team to design a study that would evaluate the extent to which companies with reputable wellness programs followed these practices in designing and implementing their employee wellness initiatives.

To identify companies with reputable workplace wellness programs, the research team identified organizations (see Appendix A: Certifying Organizations) that certified or awarded companies for wellness programs, employee-centric practices, and socially responsible business practices. Based on our review of these organizations, we compiled a list of potential participants.

We then examined company websites to learn how they described their own employee wellness programs. We also searched for online references about each company's reputation, culture, compensation, benefits, and work conditions on employee review websites including Glassdoor, Indeed, and Comparably, and via online and media references to each company.

## Table B. Data Sources

- » Journal articles, books, and research studies
- » Consensus statements (published articles by multiple thought leaders)
- » Interviews with industry leaders
- » Industry seminars and conferences
- » News articles



As a result of this research, we conducted screening calls to confirm that these companies met basic study criteria. The research team later selected 18 companies that met the established criteria for this study (see Appendix B).

## 03

# Interviews & Analysis

**R**esearchers conducted 60-minute qualitative interviews with senior-level HR professionals at the 18 selected companies and covered topics related to the six best practices. All interviews were recorded, transcribed, and reviewed for clarity.

In analyzing the interviews, researchers took a deductive approach and compared how interviewees described their wellbeing initiatives in ways that aligned with the six best practices.



# 04

# Findings



## BEST PRACTICE #1

# Strategic Approach

**S**tategic planning is a widely accepted management approach that can improve organizational performance.<sup>21</sup> It involves setting goals and articulating how those goals will be achieved through

actions and resources. Strategic plans are organizational “route maps” to take us from “where we are at now” to “where we want to get to” at defined points in the future.<sup>22</sup>

### STUDY CRITERIA

- Has a formal written strategic plan (or equivalent)
- Targets specific employee wellbeing outcomes and business returns
- Fine-tunes wellness programs based on workplace employee assessments
- Involves C-suite/Board in planning and oversight
- Considers the wellness plan a living document: it guides execution and evolves

Since strategic planning is essential for business initiatives, research by the Centers for Disease Control (CDC) recommends that workplace health programs take a coordinated, systematic, and comprehensive approach that includes strategic planning.<sup>23</sup> Yet, many organizations do not have a formal plan for their employee wellbeing programs.<sup>24</sup>

Most of the interviewed companies had some form of a wellbeing plan. While some companies planned for business returns, such as lowering absenteeism or healthcare costs, most tended to go about their programs in a piecemeal approach rather than as part of a larger targeted plan.

For interviewees who did not have strategic wellbeing plans in place, most operated on a general belief that having a wellness program was enough.

For these companies, the focus of their wellness programs was less about meeting targeted employee health outcomes or business returns than on making employees happy and bolstering employer reputation.

As strategic planning is considered the most effective and useful way to implement a strategy in an organization,<sup>25</sup> we asked interviewees the degree to which their CEOs and boards participated in planning and overseeing their wellness initiatives. While all participants received some input and oversight from their senior management, most of their CEOs and boards were little involved in the strategic planning process itself. Most participants planned wellbeing initiatives as an annual event, and only a few revised their strategic plans throughout the year.



**We take planning seriously because employee wellbeing helps SAP become a more successful company.**

*– Dr. Natalie Lotzmann  
SAP's Global Head of Health, Safety & Wellbeing*

## CASE STUDY

### SAP's Strategic Planning Boosts the Bottom Line

**S**AP is a multinational software company with over 100,000 employees from 155 nationalities worldwide. An underlying contributor to its business success is its commitment to whole-person employee wellbeing, which focuses on work-life balance and fostering a healthy and supportive company culture.

What really sets SAP apart is its rigorous strategic planning process for its wellbeing initiative, which includes input from its board of directors. “Our executive board links our investments in employee wellbeing to SAP’s business success and profit,” says Dr. Natalie Lotzmann, SAP’s Global Head of Health, Safety & Wellbeing, part of SAP’s Future of Work organization.

SAP’s People Strategy is centered around the employee journey and their experience, pegged to key performance indicators (KPIs) with input from its executive team. These include planned-for business returns from its wellness efforts, such as boosting employee engagement, trust in leadership, and employee retention. The company conducts annual #Unfiltered employee

feedback surveys to learn how employees feel about their wellbeing.

The company analyzes these findings in its Business Health Culture Index (BHCI), a framework that evaluates SAP’s wellness efforts. Its most recent analysis shows SAP’s BHCI rose from 79% in 2017 to 81% in 2021, which means almost 200 million (EUR) greater profit and happier, healthier employees. The SAP Integrated Report discusses its findings within a full-year financial, social, and environmental performance report that also serves as its United Nations (UN) Global Compact progress report.<sup>26</sup>

“We take planning seriously because employee wellbeing helps SAP become a more successful company,” says Dr. Lotzmann. “This is why our executive team insists on linking strategic wellbeing plans to achieving meaningful business returns, such as high employee retention and employee engagement.” SAP believes that when people are healthy, respected, and cared for, greater productivity, engagement, innovation, and customer satisfaction will ensue.



SAP’s wellness efforts include “Are you OK?,” a program that addresses mental health stigma; Global Mindfulness Practice, which helps employees deal with everyday stress; Pledge to Flex, a commitment to ensure all SAP employees have flexible work schedules; a 24x7 employee assistance program offering free support for any kind of life challenge; and Active@Work, which encourages employees to integrate physical activity into their daily lives.

## BEST PRACTICE #2

# Culture As a Priority

**R**esearch shows that organizational culture can support business success and provide competitive advantages.<sup>27</sup> Gallup's Approach to Culture Building a Culture that Drives

Performance found that 56% of adults across four countries said that culture is more important than salary in job satisfaction.<sup>28</sup>



“

We talk about culture in meetings four to five times a week to reaffirm our company values. Continuously talking about our culture is a key to our... continued success.

—Participant

Workplace culture is a key foundational component of successful workplace wellness programs. Studies have evidenced that culture contributes to employee wellbeing by fostering belonging and meaningful relationships between coworkers and management, which is critical to job and life satisfaction.<sup>29</sup>

In his book, *Culture by Design*, workplace culture expert David Friedman exhorts business leaders to “be purposeful and intentional, even systematic, in [their] approach to culture.... We should create the culture we want, rather than live with the culture that emerges by default.”<sup>30</sup>

Among the participants we interviewed, most said employee wellbeing was central to their cultures, and half said culture was a C-suite priority. One participant said their culture had a significant impact on

employee wellbeing: “We talk about culture in meetings four to five times a week to reaffirm our company values. Continuously talking about our culture is a key to our... continued success.”

In our interviews, most participants said their workplace cultures were not intentionally planned but emerged and grew in an unplanned manner. One participant affirmed this, stating, “I would say that it grew organically into what it is now.”

According to Gallup, “strong organizations understand their unique culture, use multiple methods to continuously monitor the state of their culture and align the culture they want with business performance priorities,” such as attracting talent.<sup>31</sup> This is particularly salient as employees increasingly consider a company’s culture before applying for a job.<sup>32</sup>



To ensure employee feedback informs company cultures, most interviewees conducted annual employee wellbeing surveys, and half conducted more frequent pulse-type surveys and listening tours that focused on culture, morale, and current issues. About 40% had stand-alone cultural surveys, and many had employee engagement surveys that included questions about employee wellbeing and culture.

## CASE STUDY

### Culture of Wellness at Kohler

*A WELCOA Platinum Well Workplace*

**K**ased in Kohler, Wisconsin, Kohler Co. employs more than 40,000 associates across six continents and is a global manufacturer of kitchen and bath products, engines, generators, and clean energy solutions. The company also offers Five Star hospitality experiences through a portfolio of championship golf courses, resorts, casual to fine dining restaurants, and spas.

Kohler's wellness program, which addresses not only physical, mental, and financial health, but purpose as well, makes wellbeing central to its workplace culture.

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**"We aim to empower associates to flourish in all areas of their lives," asserts Julie Lyons, who heads up Global Wellbeing for Kohler.**

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Kohler maintains a calendar with monthly events to keep wellbeing top of mind, including blood drives, virtual coffee talks,

and family-participation events such as kid-friendly activities for associates and their families. "We offer diverse programs and update our offerings every year based on the changing culture," said Erin Schad, Wellness Program Manager.

To ensure that employee feedback informs its culture, Kohler conducts annual surveys with topics including engagement, mental health, work-life balance, manager support, learning and development, belonging, and recognition. Leaders receive anonymized results and are encouraged to set up action plans to address pressing needs and improve the overall associate experience.

Kohler's intentional culture has helped it achieve its strategic goal of positioning the company as an "Employer of Choice" (EOC). The company monitors its culture by requiring each Kohler location to undergo EOC audits and holds management accountable for ensuring work/life balance, flexible work schedules, and supporting associate wellbeing.



The company offers a monthly wellbeing newsletter and a wellbeing channel on Kohler NOW, its internal communications application. Kohler promotes Business Resource Groups (BRGs) around common employee interests to foster a sense of community, including HeadsUP (Mental Health), Kohler Proud (LGBTQ+), KAVS (Veterans), YPK (Young Professionals), BLK Catalyst (Black Affinity Space), and Women at Work.

# BEST PRACTICE #3

## Whole-Person Approach

### PHYSICAL WELLBEING

**M**any wellness programs prioritize physical health by focusing on exercise, reducing body mass index (BMI), and lowering blood pressure. While these aspects are important,

research shows that wellness programs can achieve better outcomes when they take a more inclusive approach to wellbeing.

**STUDY CRITERIA**

- Physical wellbeing:
  - Do not overemphasize physical fitness
  - Address healthy eating
- Mental wellbeing:
  - Address stigma
  - Address access to needed care/help
  - Assign equal priority with physical wellbeing
- Financial wellbeing:
  - Pay living wages to all employees
  - Provide sufficient benefits for individuals and families
  - Sponsor programs to reduce employee expenses

Research by Gallup and others shows that whole-person wellbeing involves the *interplay of several wellbeing aspects* that work together and ultimately determine a person's total health and wellbeing.<sup>33</sup> Five or more aspects of human wellbeing have been identified in the existing literature.<sup>34</sup> Gallup suggests a holistic approach to wellbeing. "It isn't just physical health or eating well. It's about how people's lives are going."<sup>35</sup>

When employers focus on physical wellness programs alone, they miss important opportunities to improve employee performance.<sup>36, 37</sup> Nonetheless, most US employers with more than 10 employees do not invest in comprehensive (whole-person) workforce wellness programs.<sup>38</sup>

Many programs focus disproportionately on physical health, and thus risk appealing primarily to healthy/fit employees. Employees who do not participate in wellness programs are more likely to be lower-paid workers who are less likely to engage in healthy behaviors and have higher medical expenditures, which makes increasing participation rates by less healthy or chronically ill employees a key to success.<sup>9</sup>

In our interviews, nearly all participants said their wellness programs did not overemphasize physical fitness and were designed with a whole-person approach. One interviewee described whole-person wellbeing as,

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**"...not simply the absence of disease. It's a complete state of wellbeing."**

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However, most participants encouraged physical activity as part of daily life. Programs encouraged walking and provided standing desks, on-site yoga, and meditation. One interviewee noted: "We encourage employees to walk for five minutes because some movement is better than no movement."

We also explored how participants addressed healthy eating in their wellness programs, given the low percentage of US adults that meet nutritional recommendations.<sup>39</sup> Most participants said that their wellness programs encourage healthy eating through educational programs and the provision of healthy food options at work.



Some participants facilitated access to healthy foods through on-site farmers' markets or by making arrangements with local producers to deliver healthy foods to worksites. One participant spoke about the offerings at their company: "We do virtual and in-person cooking and nutrition classes, and can provide referrals to a local dietitian from our wellness clinic."

## CASE STUDY

### Harris Health

#### A WELCOA Platinum Well Workplace

**H**arris Health System is a fully integrated healthcare system headquartered in Houston, Texas. The organization's *Healthy@Harris* Wellness Program encourages physical activity, minimizing sedentary behavior, and getting employees (and their spouses) to meet national physical activity guidelines.

The company encourages employees to use stairways and walking paths around its campuses, offers on-site exercise classes during lunch hours, after-work sports teams, and free and low-cost

on-site fitness centers and discounts for local fitness studios and gyms. Employees and their spouses can earn *Wellness Points* each day they achieve 10,000 steps or more.

The program also encourages healthy eating with cooking classes, weight management programs, and an on-site outdoor garden. It offers programs for preventive care and chronic illness that measure employee health outcomes, including hypertension and diabetes programs.



To facilitate a healthy work environment, Harris Health utilizes trained employee "champions" who encourage employees to prioritize their health and wellbeing, provides ergonomics classes, and allows employees to request a free workstation analysis, standing desks, and ergonomic equipment.

## MENTAL WELLBEING

**A**ccording to the World Health Organization good mental health is “a state of wellbeing in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively... and make a contribution to his or her community.”<sup>40</sup>

While mental health is central to wellbeing, mental health challenges are surging, with one in five Americans experiencing diagnosable mental illnesses in any given year.<sup>41</sup> Indeed, recent studies have shown that the COVID-19 pandemic has caused significant stress for 78% of Americans.<sup>42</sup>

Mental health and mental illness are not the same. *Mental illness* refers to “conditions that affect a person’s thinking, feeling, mood, or behavior,” which can include but aren’t limited to depression, anxiety, bipolar disorder, or schizophrenia. *Mental health*, on the other hand, reflects “our emotional, psychological, and social wellbeing.”<sup>43</sup>

Mental health is essential to a person’s wellbeing, healthy family and interpersonal relationships, and the ability to live a full and productive life. As mental health affects how people

think, feel, act and interact with others, handle problems, and make decisions,<sup>43</sup> it can profoundly impact employee wellbeing. When employees experience poor mental health, it can have significant bottom-line consequences, including:

- » Higher turnover<sup>44</sup>
- » Higher substance misuse<sup>45</sup>
- » Lower productivity<sup>46</sup>
- » Higher absenteeism<sup>46</sup>
- » More job-related injuries<sup>47</sup>
- » Higher healthcare costs<sup>48</sup>
- » Lower engagement<sup>49</sup>

**78%**

of Americans experienced significant stress caused by Covid-19 pandemic

**40%**

of American workers reported that their employer-sponsored mental health benefits did not meet all their needs<sup>54</sup>

**Employers can see meaningful returns from addressing employee mental health. One study found that higher perceived workplace health support is independently associated with higher work productivity.<sup>51</sup> One study found that for every dollar invested into “scaled up treatment for common mental disorders,” there is a return of \$4.00 in improved health and productivity.<sup>52</sup> Another study revealed that 80% of employees treated for mental illness improve work efficacy and satisfaction.<sup>41</sup>**

Our researchers first asked participants whether they gave mental health equal priority with physical health in their wellness programs. Almost every company said that mental health was a top priority. One interviewee said, “Our program used to prioritize physical health...but in the last two years, we’ve really upped our game in mental health. It’s more equal.”

We then explored how participants took steps to reduce stigma around mental health, which is defined as *self-stigma* (when individuals internalize and accept negative stereotypes about mental illness), *public stigma* (negative and harmful views that members of the public have of people with a mental illness), and *structural stigma* (when organizations exclude, disadvantage, or discriminate against people with a mental illness).<sup>53</sup>

To address mental health stigma, every participant included mental health education and communication in their wellness programs. One company had a video series that encouraged employees to share how they overcame their own mental health challenges. Another company had a *Make It OK* mental health campaign twice a year that encouraged employees to reach out for help.

A few participants said their C-suite executives participated in mental health communication platforms and talked about their own mental

health issues. Many companies provided manager training on how to recognize mental health issues in their direct reports. One participant said, “...we talk about [mental health] all the time...and that helps reduce stigma.”

Finally, we explored how participants ensured access to mental health services. We were interested to see if these companies deviated from trends that show over 40% of American workers reported that their employer-sponsored mental health benefits did not meet all their needs.<sup>54</sup>

All interviewees ensured convenient access to mental health services via Employee Assistance Programs, with most including 6-8 free mental health counseling visits before employees could transition to insurance-covered counseling. Several included virtual or on-site mental health counseling options and time off to attend outside counseling.

Our researchers asked how participants made mental health services affordable to all employees, especially low-income workers. When asked if their companies had taken steps to minimize employee out-of-pocket costs, most participants said they had not reduced or eliminated employee co-pays and deductibles for long-term counseling, which implies that some of their lower-paid workers may not be able to afford such services.

”

**Our program used to prioritize physical health...  
but in the last two years, we've really upped our  
game in mental health. It's more equal.**

*- Interviewee*

## CASE STUDY

### Addressing Mental Health Stigma at Garver A WELCOA Platinum Well Workplace

**G**arver is a US-based employee-owned engineering, planning, architectural, and environmental services firm with over 900 employees.

*Garver Wellness*, the company's wellness program, prioritizes mental health by infusing workplace culture with positive messages about mental health and ensuring Garver leadership addresses mental health with public conversations about burnout, overtime, and vacation utilization.

Garver offers all full-time employees and their dependents free access to personalized mental health counseling and resources. Trained specialists are available 24/7 to confidentially discuss personal problems and assist with a variety of issues, including personal, professional, financial, and legal. The company also has substance abuse and suicide prevention hotlines. The company's communication strategy fosters positive perceptions surrounding mental health to reduce stigma around mental illness. Garver lists all available mental health resources for employees and families on the company intranet and hosts an internal podcast where employees

can share stories about their mental health experiences.

Garver's leadership discusses the importance of mental health in a company portal where executives talk with team leaders about burnout, overtime, and vacation utilization. Garver conducts webinars to show managers how to recognize and address signs of employee stress. Managers are also expected to support work-life balance by encouraging employees to unplug on weekends and vacations and take time off to address mental health issues.

While less than half of Americans with mental health conditions receive treatment,<sup>55</sup> and on average delay seeking treatment for 11 years,<sup>56</sup> Garver's efforts have led to a 60.7% increase in behavioral health visits from 2020 to 2021. "While some may see this increase as negative, we see this as a positive because more employees are now taking action to address their mental health needs," said Whitney Gorsegner, Garver's Wellness Program Manager.



To ensure all employees can afford care, the company's insurance benefits include mental healthcare for employees and their families, and access to low-cost mental healthcare with licensed therapists via a telehealth service.



## FINANCIAL WELLBEING

**A**ccording to the Consumer Financial Protection Bureau,<sup>57</sup> financial wellbeing is defined as having control over day-to-day, month-to-month finances; the capacity to absorb a financial shock; the financial freedom to make choices to enjoy life; and being on track to meet financial goals.

Today, a majority of Americans do not meet this definition. Against a backdrop of rising inflation and global instability, many US employees are feeling the pressure of meeting their day-to-day financial needs.<sup>58</sup>

Even before the pandemic, 73% of Americans ranked finances as their top source of stress.<sup>59</sup> In 2021, close to half of full-time employees in the United States struggled to meet household expenses each month, with student loan debt, housing and food costs, and rising health insurance rates contributing to financial insecurity.<sup>60</sup>

Financially stressed workers can cost companies dearly in lower productivity, lower engagement, higher absenteeism, and higher turnover;<sup>58</sup> these employees lost over 15 hours of productivity a week, which translated to a \$244 billion impact to US employers each year.<sup>61</sup>

Our researchers first asked participants about the role of financial wellbeing in their whole-person wellness programs. While most agreed that “financial wellbeing” was important, only a quarter could confirm that they paid living wages to all employees. Half agreed that their wellness programs should focus more on financial wellbeing, and two participants said their companies recently raised wages and increased benefits for lower-paid workers because they felt it was important to the wellbeing of their employees and the company’s overall success.

Next, researchers asked if participants had designed their pay and benefits packages to ensure that all employees could meet their basic needs. While few could confirm their pay and benefits were designed to ensure financial wellbeing, all offered a host of benefits, including multiple forms of insurance, 401ks with employer matches, and programs such as tuition reimbursement, child/elder care subsidies, group purchasing, and emergency loan programs.

Researchers asked participants if their health coverage packages had been designed to ensure lower-paid employees could afford needed care. Most companies struggled with this issue, with some requiring employees to pay thousands of dollars out of pocket per year. Several companies addressed affordable access with sliding scales for employee shares based on pay levels (i.e., lower-paid employees pay less).

Many participants provided programs to help employees address financial issues or reduce personal expenses. For example, some offered child/elder care subsidies, discount purchasing, emergency loans, and financial education. Some interviewees characterized these benefits as “like perks” and did not recognize them as part of a financial wellbeing strategy.

## Revising Wages and Benefits



Two B Corps in this study recently revised wages and benefits for their workforces.

King Arthur Baking Company raised its entry-level wage in 2022 to \$17 per hour for all seasonal, part-time, and full-time employees.



New Belgium Brewing raised its minimum wage to \$18.50 per hour, pegging it to the MIT Living Wage Calculator,<sup>62</sup> and covers 100% of the costs for medical and dental coverage and preventive care office visits.<sup>63</sup>

**73%**

of Americans ranked finances as their top source of stress. Stressed workers can cost companies dearly in lower productivity, lower engagement, higher absenteeism, and higher turnover;<sup>58</sup> these employees lost over 15 hours of productivity a week, which translated to a \$244 billion.

## BEST PRACTICE #4

# Leadership Support

**E**xecutive leadership helps wellness programs achieve their full potential, and “leadership commitment” is a top success element of wellness programs that contribute to a culture

of health.<sup>64</sup> Leadership support boosts employee participation in wellness activities, lowers job stress levels, and encourages desirable health behaviors.<sup>65</sup>



Leadership support can also achieve greater buy-in across an organization and cultivate a supportive work environment.<sup>14</sup> CEOs who make “stakeholder health” a personal responsibility can drive performance, relationships, and brand,<sup>66</sup> reflecting the CDC recommendation that senior executives lead workplace wellness programs.<sup>67</sup>

Our team followed this logic, asking how CEOs supported participants’ wellness efforts. More than half said their CEOs spoke about wellbeing in employee communications, participated in company wellbeing events, and shared personal stories about their own wellbeing. One interviewee said, “Our president has been incredibly supportive of our efforts.” Another said: “Our CEO says that work is often the only place employees can talk about mental health stigma.” A third noted that their CEO stands in line for the biometric screening program “just like everyone else.”

Next, we explored the extent to which the interviewees, as wellbeing leaders, were involved in all relevant wellbeing functions, or whether they experienced *organizational siloing* where interdependent business divisions operated independently and avoided sharing information,<sup>68</sup> which can be detrimental for wellbeing initiatives.<sup>69</sup>

When interviewees were asked if they were involved in several essential wellness areas, half said they played a role in all best practice areas. The rest lacked authority over several key best practice areas. “We’re all separate teams,” said one participant.

For example, when asked about organizational purpose, one interviewee said, “To be honest, I am sure that we do have a purpose, but it has never been communicated to me.” When participants were asked how wellness leaders played a role in establishing pay and benefits, a majority said it was not part of their responsibility, indicating a lack of connection between design and implementation.

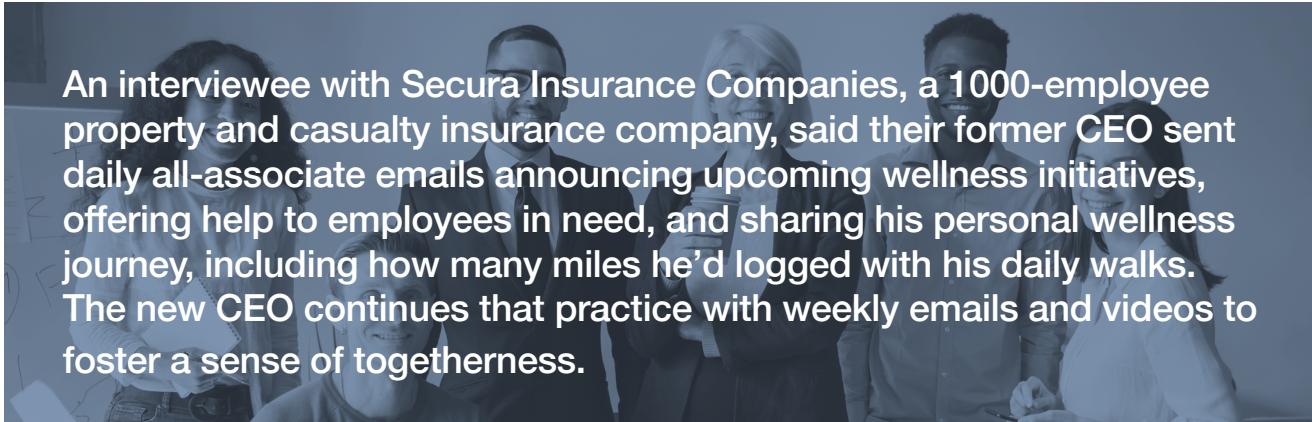
Researchers then asked participants about their wellness communications, given that employee communications are key to effective wellness programs and consistent communication helps foster an organizational commitment to employee health.<sup>70</sup>

Most participants had robust wellness communications programs: some included messages from CEOs and managers in wellness newsletters, podcasts, and videos, and some dedicated web pages for wellness activities. One interviewee said,

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**“Consistent and strategic communication is the most effective way to convey the array of wellness program amenities across the company.”**

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An interviewee with Secura Insurance Companies, a 1000-employee property and casualty insurance company, said their former CEO sent daily all-associate emails announcing upcoming wellness initiatives, offering help to employees in need, and sharing his personal wellness journey, including how many miles he'd logged with his daily walks. The new CEO continues that practice with weekly emails and videos to foster a sense of togetherness.

Strategic communications are two way. While management plays a leading role in helping employees understand key aspects of wellness programs, it's equally important that companies provide opportunities for employee input and feedback to ensure wellness programs evolve to meet employees' changing needs and address employee concerns.

Kohler, for example, uses a network of wellness champions across its manufacturing facilities to stay informed of employee perceptions of its wellbeing initiative. Gundersen's CEO travels to different company locations for Q&A sessions, and Quest Diagnostics uses listening "roadshows." Another interviewee said, "We do round tables with different kinds of team members and our senior leadership team to get team member feedback [on wellbeing]."

Finally, researchers asked interviewees how their managers were trained and held accountable for employee wellbeing, given the critically important role managers play in employees' professional and personal lives.<sup>71</sup>

Researchers learned that virtually no company held its managers formally accountable for the health and wellbeing of their direct reports (i.e., that wellbeing was a part of their periodic reviews, impacting promotion and compensation). Several companies used engagement surveys (reviewed at the managerial level) to identify managerial issues and take steps to correct them.

“Most participants struggled to get managers to support employee wellbeing initiatives because they took time away from their core performance metrics. “We haven’t figured out a strategy to engage our middle managers and supervisors [to support wellbeing],” said one interviewee. Another noted, “Every time we add XYZ to their plate, they grumble.”

## CASE STUDY

### PwC: CEO Leadership for Employee Wellbeing

**P**wC is a multinational professional services firm that provides business advisory services including auditing, accounting, taxation, strategy management, and human resource consulting. The company employs over 284,000 employees in 158 countries, with 55,000 in the US.

The company's *Be Well, Work Well* program goes beyond physical health to fuel six dimensions of wellbeing—Physical, Emotional, Mental, Spiritual, Financial, and Social. PwC takes a holistic approach to helping employees live happier and healthier lives while leveraging high employee wellbeing to boost workforce performance, fulfillment, and engagement.

Tim Ryan, the US Chair of PwC, considers wellbeing an executive-level priority. To better plan and measure the company's wellbeing efforts, he directed PwC to explore the link between wellbeing practices and business outcomes, such as how wellbeing could influence employee

retention, boost teamwork, and strengthen client relationships.

In 2018, PwC collaborated with the Center for Effective Organizations at the University of Southern California to conduct research on feedback from PwC employees to explore and prove how its workplace wellbeing initiative contributes to high employee performance in and outside of work.

PwC's *Wellbeing Learning Project* concluded that "employees who engaged in healthy habits reported a perception of better client relationships, a belief in improved team dynamics, lower levels of burnout, and a stronger intention to remain with the firm."

Ryan intentionally designs PwC's culture around inclusion, diversity, integrity, and shared values, stating, "When we looked at the teams inside PwC that were servicing our top clients six years ago, they were done by white men. We made the decision that we were going to change that."

A key moment for Ryan happened in



Ryan champions PwC's purpose "to solve the world's biggest problems." He's called on business leaders to help employees meet "higher costs of child and elder care, chronic health issues, challenges to mental and emotional wellbeing, the crushing expense of student loans, etc."<sup>73</sup>

2016 after the fatal shootings of several black men and police officers in Dallas. Because Ryan had not publicly commented on what had become a national incident, a Black senior manager asked him, “What’s your role as a leader of a brand like PwC outside of PwC?”

“I realized he was right. That is part of the responsibility,” recalled Ryan, who helped establish the *PwC Trust Leadership Institute and CEO Action for Diversity & Inclusion*, a coalition to help build trust and progress around diversity and inclusion.<sup>72</sup>

Ryan links PwC’s wellbeing efforts to larger societal trends, where he argues “...increasingly both employees and customers want companies and their leaders to have a moral conscience and to speak up when we see injustice in the world. As business leaders, we know that we will not be able to recruit and retain the best talent or pursue growth and profits without being socially aware and engaged in our communities.”

” ”

**Business leaders today have to go beyond just motivating their employees. They have to inspire them and invest in them holistically; this means their physical, mental, emotional, and spiritual wellbeing. It also means we have to help our people maximize their wellbeing in and out of the workplace. They have to be well in order to work well.**<sup>74</sup>

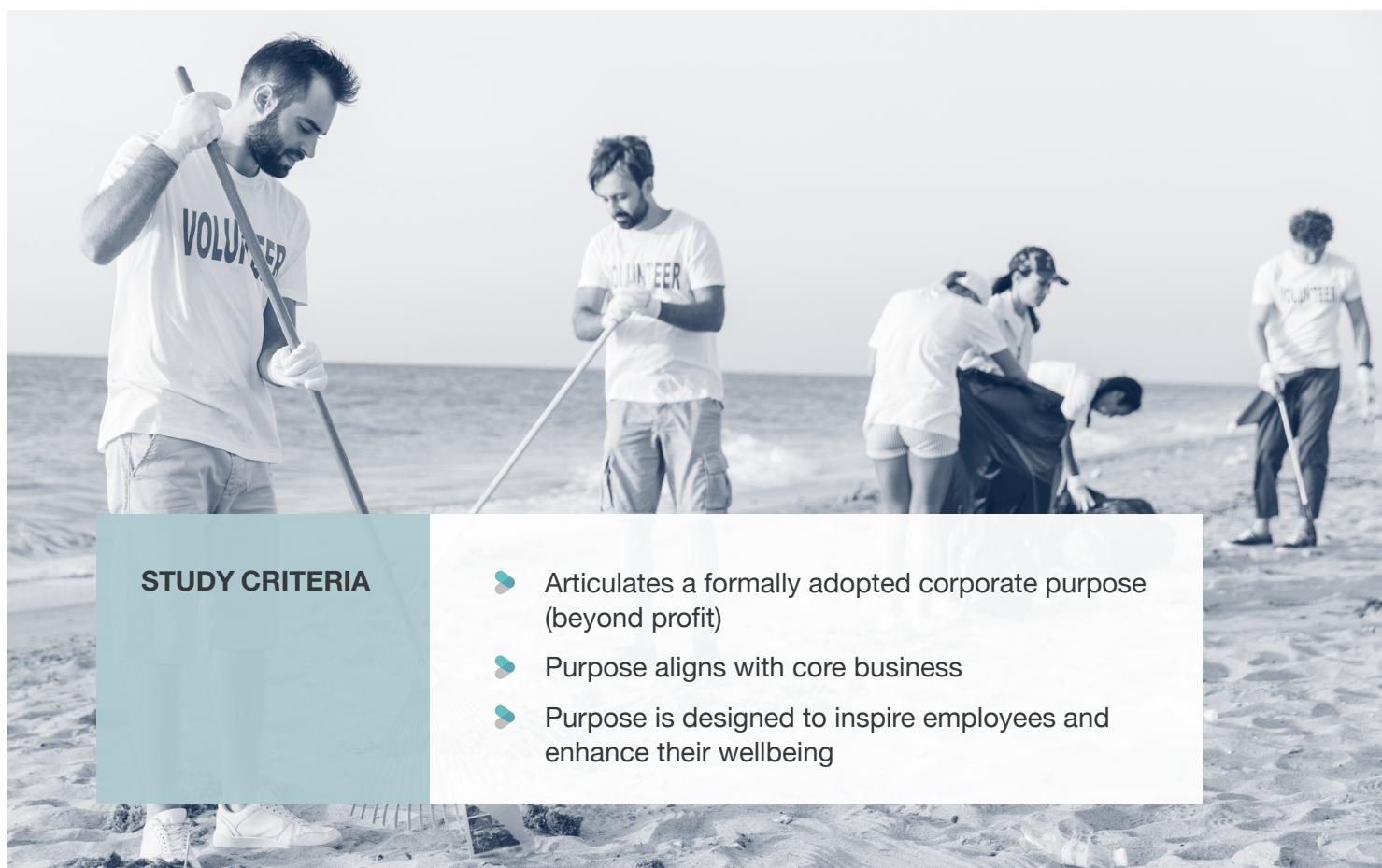
*– Tim Ryan, US Chair of PwC*

# BEST PRACTICE #5

## Purpose As a Priority

In 1970, economist Milton Friedman wrote a widely circulated article in the *New York Times* titled, “The Social Responsibility of Business Is to Increase Profits.” He argued that the ultimate purpose of business was to maximize shareholder profits, and that using corporate resources for social causes was effectively stealing from shareholders.<sup>75</sup>

The “Friedman doctrine,” which asserted that “shareholder primacy” was the bedrock of capitalism, was widely embraced for decades. It shaped much of the hyper-charged deal-making of the 1980s and the corporate world’s intense focus on shareholder value as the measure of performance in the decades since these ideas were first published.<sup>76</sup>





Research shows that purpose-driven companies can effectively maintain cultures around desired organizational norms and behaviors and energize teams and inform their decisions.<sup>82</sup>

In our interviews, researchers asked participants if their companies articulated a formal purpose beyond profit. Most said that their companies articulated a purpose that aligned with their core businesses.

One participant, whose core business served veterinary and livestock markets, described its purpose as “enhancing the health and wellbeing of pets.”

Today, consumers, investors, and employees increasingly favor purpose-driven companies. Almost half of Americans say that it is very important for companies to “make the world a better place,”<sup>77</sup> and 89% of Americans say the COVID-19 pandemic provides an opportunity for large companies to focus on doing right by their workers, customers, communities, and the environment.<sup>78</sup>

Businesses themselves are also redefining the role of purpose. In 2019, the Business Roundtable released its “Statement on the Purpose of a Corporation,” signed by 181 chief executives. “CEOs work to generate profits and return value to shareholders, but the best-run companies do more,” reads the statement. “They put the customer first and invest in their employees and communities.”<sup>79</sup>

As businesses redefine their roles in society, many note that purpose delivers bottom-line returns, with 97% of companies having “very well-integrated” purposes saying they see good or great incremental value from that purpose, and 75% of executives at purposeful companies said that integrating purpose creates short- and long-term value.<sup>80</sup>

Purpose also plays a role in boosting employee wellbeing. When employees live their purpose at work, they are more productive than those who don’t, and when employees feel that their personal purpose is aligned with their employer’s purpose, it can not

only boost employee engagement and loyalty, but foster a greater willingness to recommend the company to others.<sup>81</sup>

Other participants said the following about their business purposes: “Our business is about more than profit....Our purpose is to build trust in society and solve important problems....Our purpose strives for social impact and giving back in our communities...to enrich the lives of everyone we touch.”

Next, researchers asked participants if their purposes had been designed to inspire employees and enhance their wellbeing. Half said their purposes were not formally adopted and emerged organically without planning. Many said they did not know if their purposes were intentionally designed to contribute to employee wellbeing, and some said that purpose was not part of their job responsibilities. One interviewee said, “To be honest with you, I am sure that we do have a purpose, but it has never been communicated.”

Notwithstanding this lack of intentionality, virtually all participants provided purpose-inspired volunteerism opportunities in which employees could participate. New Belgium Brewing, for example, encourages volunteerism and offers up to \$500 per coworker to participate in a volunteer vacation, and pays its coworkers one half-hour of vacation time for every hour they volunteer. It also donates, to nonprofits, \$1 for every barrel of beer sold.

## CASE STUDY

### Rocket Mortgage Fuses Purpose and Culture

**R**ocket Mortgage (formerly Quicken Loans) is America's largest mortgage lender with tens of thousands of team members in Detroit, Cleveland, Charlotte, and Phoenix.

The company's deep commitment to local communities has been core to its mission since its founding in 1985. This work significantly accelerated in

2010, when the company relocated to downtown Detroit and its founder, Dan Gilbert, made strategic investments to reduce blight, invest in public spaces, foster local entrepreneurship to support Detroit-based businesses, and create pathways for employment and career opportunities for Detroiters.



Rocket Mortgage links its success to its employee-centric culture that brings out the best in team members, and its purpose of giving back to local communities in ways that energize and engage its workforce.





Volunteerism now serves as a cultural touchstone to boost workforce engagement while attracting team-playing, civic-minded job applicants that Rocket Mortgage wants as team members. Today, team members volunteer for home renovations, neighborhood cleanups, tutoring, and feeding the homeless, resulting in 865,000 volunteer hours nationwide.

Knowing that effective cultures do not happen by accident, in 2014 Gilbert wrote *ISMS*, a book of cultural principles that serves as a de facto handbook that explains what it means to be a Rocket Mortgage team member. *ISMS* is based on nineteen core principles, such as teamwork, a diverse workforce, social responsibility, and delivering a great customer experience.

Mike Malloy, Rocket Mortgage's Chief Amazement Officer, says this contributes to low turnover—well below industry averages—and fosters high employee engagement. A recent internal survey found that 83% of Rocket Mortgage's team members agreed with the statement, "I feel my work has special meaning; it's not just a job."

According to Malloy, any company can emulate Rocket Mortgage's strategy by intentionally designing workplace cultures to advance business goals and inspire employees. Companies must also nurture and reinforce their cultures at all levels of the company. "Every leader in a company must embody its preferred culture by articulating shared values," says Malloy.

“

We've intentionally designed our culture to connect every team member to our purpose.

— Mike Malloy

Rocket Mortgage's Chief Amazement Officer

# BEST PRACTICE #6

## Returns Are Measured

This study was inspired, in part, by questions about whether wellness delivered meaningful business returns. Our researchers explored how participants planned for and measured

business returns beyond physical health and health coverage costs in ways that captured the full value of wellness programs for both employees and employers.



**72%**

of business leaders and HR professionals agree that accountability is critical for business success

Prior to our interviews, researchers compiled evidence that wellness programs could play a broader role in business success. Research showed potential business returns from wellness programs included (but were not limited to) greater employee retention, morale, and engagement.<sup>83, 84, 85</sup>

Measuring business returns (or metrics) helps evaluate whether wellness activities are supporting a company's strategic priorities. To do this well, companies should develop evaluation plans at the start of programs and collect baseline data that can be monitored over time.<sup>86</sup>

The first step in measuring returns is determining key performance indicators (KPIs). KPIs are indicators of progress toward intended results and provide a focus for strategic and operational improvements. Managing with the use of KPIs includes setting targets (the desired level of performance) and tracking progress against those targets.<sup>87</sup>

Researchers first asked participants how they measured the success of their wellness programs. Many said

their primary measurements were for "employee participation levels" and "employee program satisfaction." When asked if their wellness programs measured other planned-for business returns, some said they tracked turnover, employee engagement, work-related injuries, and absenteeism data, but only a few explicitly connected these returns to their employee wellbeing initiatives.

"We measure turnover, but I wouldn't say we can directly link it to our wellness program," said one participant. Another dismissed the idea of measuring planned-for returns: "Nobody can say that because you have a wellness program it [is responsible for] lower turnover, higher engagement, or lowering employer healthcare premiums. There's no way to do that. We don't link those together."

Next, we asked participants whether their executive leadership held them accountable for achieving planned-for business returns (since research shows that 72% of business leaders and HR professionals agree that accountability is critical for business success).<sup>88</sup>



**Only a quarter were formally held accountable for strategically planned-for business returns or employee wellbeing outcomes. Most stated they did not measure business returns from wellness programs because their C-suites did not require it; only one interviewee said their CEO and executive board rigorously reviewed data from employee surveys. As one interviewee put it, "We don't necessarily track wellness as an ROI. I'm not held responsible for... like...you better prove what you're doing or show ROI."**

## 05

# Opportunities and Recommendations

**C**OVID-19 delivered unprecedented challenges, and in many cases worsened issues that existed pre-pandemic. Yet, our research suggests that if employers embrace best practices in employee wellness, they can help employees achieve better outcomes, see meaningful business returns, and position companies to meet new societal expectations and achieve a competitive advantage.

ROWI's research into best practices for wellness programs and how companies with exemplary

wellness programs apply these best practices provides guidance for employers, both large and small, to more effectively design and implement their workplace wellbeing initiatives.

This study shows why employee wellness is more than a perk. It's a core business strategy that should be part of every company's *employee value proposition* to help attract and retain employees and improve engagement,<sup>19</sup> meet new human capital challenges, achieve better employee outcomes, and deliver meaningful business returns.<sup>16, 17</sup>

## WHOLE-PERSON APPROACH



**O**ur research shows that employers should avoid physical-only wellness programs in favor of *whole-person* approaches to better drive desired employee outcomes and business returns. Successful whole-person approaches take into account the basic human needs that are required for wellbeing.<sup>89</sup> Wellness programs should address financial wellness, mental health, healthy eating, and changes to workplace culture and leadership behaviors with the aim of increasing worker productivity and meeting new social expectations.<sup>90</sup>

Most companies in this study take a whole-person approach to employee wellbeing, but as noted previously in this report, most US employers with more than 10 employees do not invest in comprehensive (whole-person) workforce wellness programs.<sup>38</sup>

This study strongly advises employers to change course and design (or redesign) wellness programs around whole-person wellbeing. Taking this step can, in fact, deliver what employees need and demand, and can deliver quick wins for employers including lower turnover, better engagement, and less chronic illness, while setting the stage for longer-term returns.



## STRATEGIC PLANNING & MEASUREMENT

**C**ompanies must take a more strategic approach to wellness, which includes developing formal, written strategic plans. Strategic plans must go beyond programs and present a forward-focused vision that defines success around planned-for employee wellbeing outcomes and business returns. Capturing an organization's goals for wellness initiatives and documenting the details will serve as a roadmap to guide efforts and investments in workplace wellness.

The wellness operating plan reflects the vision, values, and purpose of an organization.<sup>91</sup> When done right, strategic plans help manage timely execution, allocate resources, align shareholders and employees on an organization's goals, and ensure those goals are backed by data and sound reasoning.<sup>92</sup>

Planning must be informed by employee surveys and focus groups that establish baseline data for the current overall state of employee wellbeing. It should also include assessments of current workplace cultures, including the desired characteristics of preferred cultures.

Strategic plans should target measurable business returns, like turnover, employee engagement, absenteeism, and customer service, and not limit planned-for results to program participation, employee satisfaction, or biometric data which, while important, are not business outcomes.

Since strategic planning is an ongoing process—not a one-time event—strategic plans should be living documents that receive ongoing input and adjustments from senior management and the wellbeing team to guide execution as employees' wellbeing needs and business circumstances change.<sup>92</sup>

Lastly, strategic plans must assign accountability for wellness program outcomes, which can optimize organizational performance and accelerate change efforts.<sup>93</sup> C-suites must review strategic plans throughout the year and make wellness outcomes a basis for wellness leaders' performance evaluations.



## LEADERSHIP AT ALL LEVELS

**E**xecutive leadership is key to maximizing workplace wellness. Our research suggests that CEOs and boards must be more involved with employee wellness planning, execution, and measurement of outcomes and returns. Josh Bersin suggests the need for human-centered leadership,<sup>94</sup> where leaders focus on “how we can support people during times of change, stress, or disruption.”

CEOs must understand their role in publicly leading wellbeing initiatives, and not regard employee wellbeing as a distraction that crowds out *real* priorities. Wellness leaders can initiate this process by presenting evidence to C-suites on how whole-person employee wellbeing can advance business objectives, such as lowering turnover<sup>95</sup> or enhancing employee engagement.<sup>37</sup>

Once CEOs embrace their role in planning, overseeing, and leading workplace wellness, they should take cues from some of the companies in this study. Examples of effective CEO leadership can include constant and effective communications, participation in wellbeing events, sharing their own wellbeing challenges, and holding leaders accountable for wellbeing outcomes and returns.

Front-line managers play a significant role in ensuring wellness programs achieve their strategic objectives.<sup>96</sup> Managers set the tone of work environments—wielding the power to make or break cultures that support employee wellbeing. C-suites must ensure managers are trained to support employee wellbeing, and this consideration should then guide manager performance reviews and promotions.

“Managers are a vital link to ensuring employee engagement and promoting employee wellbeing,” says Laura Putnam, author of *Workplace Wellness That Works*.<sup>97</sup> She advises managers to lead by example, make their own wellbeing a priority, and develop systems, rituals, and processes that make wellbeing “normal” within workplaces.<sup>98</sup>

## ELEVATE HR AND WELLBEING



**S**ince wellness programs overlap with several company functions, wellness leaders must have a span of influence that ensures they participate in all areas that influence employee wellbeing. In our interviews, we learned that some reputable wellness programs excluded wellness leaders from decisions around (or even data related to) areas that are central to whole-person wellbeing, including corporate culture, wages and benefits, and company purpose.

When wellbeing leaders are not involved in establishing wages (or ensuring companies pay living wages), designing cultures that support wellbeing, or helping shape company purpose in ways that inspire employees, they cannot ensure basic tenants of wellbeing are addressed. This hinders their ability to achieve optimal *outcomes*.

CEOs and boards should elevate wellness leaders to top-tier advisors, and give CHROs authority to initiate sweeping changes to enhance workplace wellbeing. These changes could take many forms, such as redesigning company cultures, collaborating with customer service, and working with PR to boost a company’s reputation as a great place to work.<sup>99</sup>

## MENTAL HEALTH



**I**nvesting in mental health is good for business. When employees receive effective treatment for mental illness, it can lower medical, disability, and absenteeism costs and increase productivity. Yet research shows that while

one in five adults suffer from diagnosable mental illnesses, over half go untreated,<sup>41</sup> and—perhaps not surprisingly—workplaces are the third-leading cause of stress.<sup>100</sup>

According to Jeffrey Pfeffer, author of *Dying For A Paycheck*, the workplace has become a public health issue as companies have transferred insecurity and economic

risk to workers. “Simply put, many work environments impose unhealthy and unsustainable levels of stress on employees, producing ill health and also numerous performance problems.”<sup>101</sup>

As employee mental health becomes imperative, employers must address the issue of mental health stigma, which prevents many employees from getting help. One study found that 40% of employees were not comfortable discussing mental health at work,<sup>102</sup> and 31% of employees feared repercussions of taking leave, such as getting fired, laid off, skipped over for a promotion/raise or reduced hours.<sup>103</sup>

Wellness programs should educate employees about mental health issues and encourage employees to get support. Companies should encourage workplace storytelling to normalize mental health issues, given that employees are “most likely to speak with coworkers than anyone else at work” about their mental health challenges.<sup>102</sup>

Employers should train managers to recognize signs of distress: only 45% of supervisors have received mental health awareness training, and those who hadn’t were six times more likely to say they were not at all comfortable discussing mental health issues with subordinates.<sup>102</sup>

Finally, mental healthcare must be affordable and convenient. Employers should consider eliminating insurance co-pays and deductibles for mental health office visits and allowing for mental health counseling during work hours.

## FINANCIAL WELLBEING



**F**inancial stress has profound human costs. Research shows a significant increase in employee financial stress since 2021, with 72% of employees reporting they are stressed about their finances—which in turn has affected workers’ mental and physical health as well as workplace productivity.<sup>61</sup>

In our interviews, we found that many companies, while appearing to offer above-average pay and benefits, had neither systematically ensured that all employees were paid living wages nor designed their benefits packages to ensure that all workers could meet their basic financial needs.

Employers should start with an employee wage assessment. MIT’s Living Wage Calculator is a useful tool that can help employers learn how their pay rates match up with local living wage standards that estimate the cost of living in a community or region based on typical expenses.

Next, employers should conduct a financial stress test to measure employees’ ability to meet their current needs, cover emergencies, and plan for the future. They should choose an established framework, such as the Financial Health Network’s FinHealth Score<sup>®104</sup> or Net Disposable Income (NDI),<sup>105</sup> to measure what employees have available to invest, save, or spend after income taxes.

Armed with data on employees’ current financial health, wellness leaders can understand and educate C-suites on how low financial wellbeing harms companies.

Building on this, they can make the case for revising pay, benefits, and working conditions for all workers, which can deliver meaningful business returns.

In 2018, PayPal measured the financial wellbeing of its hourly and entry-level employees and found almost two-thirds of these workers ran out of money between paychecks and struggled to pay bills, despite PayPal's internal analysis that showed it paid at or above "market value."

PayPal undertook a process to ensure its hourly and entry-level employees had at least 20% net disposable income. The company lowered employee healthcare costs, granted stock awards to all employees, and raised wages where appropriate, which PayPal says has boosted employee engagement.<sup>106</sup>

Financial coaching can also play a role in helping employees achieve financial wellbeing.

Neighborhood Trust, a nonprofit that works with HR departments to help low- and moderate-income workers achieve financial empowerment, offers a TrustPlus program to help employees take stock of their financial health and work with a live financial coach via phone/Skype.<sup>107</sup>

## THE GOOD JOBS STRATEGY

**M**IT professor Zeynep Ton found that almost one in four American working adults has a job that pays less than a living wage. Her book, *The Good Jobs Strategy*, challenges the conventional wisdom that "if companies offer better jobs, customers would have to pay more or companies would have to make less."<sup>108</sup>

Ton advocates for a "good jobs strategy" of designing jobs with decent wages, predictable hours, and sufficient training. Her research into several companies that follow this approach found they dramatically outperform competitors (who pay lower wages and poorer benefits) due to better employee engagement and customer service, and lower turnover.<sup>109</sup>

One of these companies is Quik-Trip, a chain of hundreds of convenience stores in the central United States, where the annual take-home pay of new full-time employees is nearly \$40,000 plus good benefits, which include paid time off, profit sharing, a 401k, healthcare, and scholarship programs.<sup>109, 110, 111</sup> ROWI researchers recently visited

eight QuikTrip locations in Texas, Louisiana, and Alabama and asked employees, "What makes this a great place to work?" The most common answer: "Good pay and benefits."

Once hired, Quik-Trip's store employees are held to high standards. QuikTrip only hires 1% of the people it interviews and only retains employees who can adhere to the company's high-performance work environment, which includes extensive training for new hires to enable them to meet its high standards. Quik-Trip frequently wins awards for customer service as a leading gas retailer.<sup>112</sup>

Additionally, Quik-Trip recently won a Glassdoor Employees' Choice Award, recognizing the Best Places to Work in 2021. It has appeared on Forbes' 100 Best Companies to Work For list for 15 years; in its QuikTrip review, Fortune notes that "employees build careers at this convenience-store operator, which has unusually low staff turnover. More than 600 people have been at the company for more than 20 years....Says one staffer: 'This company makes everyone feel important.'"<sup>113</sup>



## INTENTIONAL CULTURES

**E**very workplace has a culture, which defines perceptions of what's valued, how to get ahead, and how things are done. In the workplace, culture acts as the glue that keeps organizations together, provides silent codes of conduct, and molds organizational reality for employees.<sup>114</sup>

When an organization has a strong culture, employees know how top management wants them to respond to any situation, employees believe that the expected response is the proper one, and employees know that they will be rewarded for demonstrating the organization's values.<sup>3</sup> While many companies allow cultures to emerge organically, *intentionally designed* cultures more effectively support wellness programs.<sup>115</sup>

## WORKDAY'S INTENTIONAL CULTURE ACHIEVES BUSINESS RETURNS

**W**orkday is a software company headquartered in Pleasanton, California, that provides enterprise cloud applications for finance and human resources to over 9,500 customers. Founded in 2005, Workday is now a global operation with 14,200 employees worldwide.

Workday sees its culture as the core of its business model, which helps it attract and retain employees, foster innovation, and deliver great customer service. "Our culture empowers employees to achieve organizational objectives, give their personal best, and work together as a team," says Workday's co-CEO and chairman Bhusri. "Our culture ultimately defines who we are as a company and the customer experience we provide."

Workday's culture centers on interpersonal collaboration. Its engineers have options for socialization opportunities during and after work, such as sports teams, game rooms, a workplace cantina, and sponsored family events. While they ostensibly function as employee perks, they also foster workplace relationships that lead to business outcomes

and interpersonal teamwork.

Workday has extensive employee feedback processes. Each week, employees answer survey questions that help people leaders measure employee sentiment and experience in key areas. "Aggregated insights are shared with people leaders through dashboards, helping them understand experiences they're creating for their teams," says Ashley Goldsmith, Workday's Chief People Officer.

Workday understands the central role managers play in maintaining the company's intentional culture. Accordingly, it onboards, trains, and coaches managers on cultural leadership skills and uses employee feedback to identify improvements and to reward managers who enhance the company culture.

Workday's culture helps it see high employee satisfaction and low turnover. In 2020, 93% of its employees said the company was a great place to work (compared to 59% of employees at a typical US company): it has been recognized as a top 10 place to work in Europe, Canada, France, Ireland, and the UK and has averaged a 97% customer satisfaction rating for several years.<sup>118</sup>

First, companies should conduct culture assessments that measure attitudes and beliefs about the existing culture. From here, companies then define the *preferred* behaviors they want to encourage in their cultures that support whole-person employee wellbeing.

Preferred cultural behaviors should encourage employees to prioritize their own wellbeing and that of their coworkers. Preferred behaviors can also guide cultures of trust and psychological safety where employees feel they can discuss their wellbeing challenges, including traditionally sensitive areas such as addressing mental health or financial stress.

For example, a company might emphasize preferred behaviors such as honoring commitments, listening generously, or practicing blameless problem-solving. These behaviors can foster a culture where employees feel valued and respected. They can also foster trust in management and among fellow employees, which lowers workplace-related stress and ultimately increases the likelihood that employees will get help as needed.

While everyone in an organization has a shared responsibility for culture, someone must own it—and that should be HR.<sup>116</sup> Preferred behaviors must be ritualized and reinforced,<sup>117</sup> and then monitored via culture surveys and employee feedback. Intentional cultures have a better chance of advancing corporate objectives, so employers should continuously monitor their cultures to ensure they meet business performance priorities.<sup>31</sup>

## CORPORATE PURPOSE



**W**orkers are reflecting on the deeper purpose of their lives and careers. Nearly two-thirds of US-based employees said that COVID-19 caused them to reflect more intently on their purpose in life, and nearly half said that they are reconsidering the kind of work they do because of the pandemic, with millennials three times more likely to say that they were reevaluating work.<sup>119</sup> “Employees are leaving companies not aligned with their values for others that offer a greater sense of purpose,” says Carol Cone, the CEO of Carol Cone On Purpose, who found that 86% of employees believe having “meaning” in their work is more important to them than ever, with 84% saying they will only work at purpose-driven companies/brands.<sup>120</sup>

Returns On Wellbeing Institute’s research shows that employers can seize opportunities by properly embracing and enacting corporate purpose, but they must design company purposes that have the potential to enhance employee wellbeing, and avoid ones that are “so generic that they do little to challenge business as usual” or “...don’t emphasize the concerns of employees.”<sup>121</sup>

It’s not enough just to have a written purpose. Employees also expect companies to take a leadership role on social issues. When considering a job, for example, 60% of employees want their CEO to speak out on controversial issues they care about, and 80% of the general population want CEOs to be personally visible when discussing work their company has done to benefit society.<sup>122</sup>



In our interviews, most participants said they had not participated in designing their company's purposes or ensuring that they inspired workers. They also lacked the authority to integrate purpose into their employee wellness programs, even though purpose can contribute to higher employee engagement, stronger organizational commitment, and increased feelings of wellbeing.<sup>123</sup>

Ultimately, companies that maximize purpose leverage their “why” to inspire, engage, and protect their most powerful asset: their employees.<sup>120</sup> Employees must see how purpose is woven through their individual roles, but this requires that wellness directors and C-suites ensure purpose speaks to employees’ desire for affiliation, social cohesion, and meaning.

Research indicates a strong association between high purpose and performance: companies with high purposes outperformed on measures of financial performance, valuation, and value creation, which suggests that operating with strong corporate purpose is good for shareholders.<sup>124</sup> Purpose-driven companies witness higher market share gains and grow on average three times faster than their competitors, all the while achieving higher employee and customer satisfaction.<sup>125</sup>

Purpose and employee wellbeing support each other. As consumers, investors and employees increasingly expect companies to stand for more than profit—which includes how they treat their employees; companies can leverage purpose to become reputable brands through meaningful commitments to employee wellbeing.

# 06

# Limitations

The companies/participants in this study were already recognized as successful businesses having exemplary wellness programs. We did not examine those who had fared poorly on assessments from WELCOA (or others) as we were primarily interested in what made a program a success, not what made it a failure. Therefore, there is a bias due to having a convenience sample of only high-performing organizations rather than cases and controls of a mixture of high and low-performing organizations.

Larger companies, like most of the ones we interviewed, have access to more resources that contribute to the success of their programs. The level of activities of these employers should not

be assumed to be representative of all companies. This does not mean that smaller companies could not benefit from the lessons learned from larger ones.

Smaller companies have advantages over larger ones, such as the ability to more closely communicate with all their employees. However, smaller companies need to carefully consider their available resources before they implement a large-scale program.



This study had several limitations that are important to keep in mind for future investigations.

## 07

# Appendix A: Certifying Organizations

- » Wellness Council of America (WELCOA): Established as a national not-for-profit organization in the mid-1980s, with a membership in excess of 5,000 companies, WELCOA provides education, resources, and certification programs for workplace wellness in America. Its Well Workplace Checklist is WELCOA's "organization-facing assessment that measures [an] organization's alignment with [WELCOA's] 7 Benchmarks for designing strategic wellness interventions and supportive climates for wellness."
- » B Lab (Certifier of B Corps and Benefit Corporations): B Lab is a non-profit organization founded in 2006 that created, and awards, the B Corporation certification for for-profit organizations. The "B" stands for beneficial; over 4,000 Certified B Corps in 74 countries voluntarily meet certain standards to create value for society. More than 150,000 companies manage their impact with the B Impact Assessment, a rigorous assessment of a company's impact on its workers, customers, community, and environment.
- » Great Place to Work (GPTW): GPTW helps organizations quantify their workplace culture and produce better business results by creating a high-trust work experience for all employees. Since 1992, GPTW has surveyed more than 100 million employees around the world and used gained insights to define what makes a great workplace. Its benchmark data is used to recognize certified companies and the Best Workplaces™ in the US and more than 60 countries, including the "100 Best Companies to Work" published by Fortune.
- » The Health Project: The Health Project focuses on improving personal healthcare practices and supporting population health by reaching adults at work. The mission of The Health Project is to seek out, evaluate, promote, and disseminate the lessons learned from exemplary health promotion and disease prevention programs with demonstrated effectiveness in influencing personal health habits and cost-effective use of healthcare resources.
- » FTSE4Good Index: The index consists of a series of benchmark and tradable indices that measure the performance of companies demonstrating Environmental, Social and Governance (ESG) practices. Transparent management and clearly defined ESG criteria, including social responsibility, make FTSE4Good indices suitable tools to be used by a wide variety of market participants when creating or assessing sustainable investment products.

# 08

# Appendix B: Organizations Studied

WELCOA (2020 Well Workplace Awards)	Koop Award Winners	Fortune 100 Best Companies to Work
» Froedtert Health	» University of Michigan	» Rocket Mortgage
» Garver	» Kaiser Permanente	» PwC
» Gundersen	» Idexx	
» Johnsonville Sausage	» Quest Diagnostics	
» Kohler		
» Harris Health		
» Blue Cross & Blue Shield of South Carolina		
» Secura		
B Lab “Best For Workers”	FTSE4Good Index	Great Place to Work (™)
» King Arthur Baking Company	» Royal Mail (FTSE4Good Index)	» SAP (Great Place to Work)
» New Belgium Brewing Company		

## 09

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