

---

STRATEGIES FOR THE

# DISENGAGED

Energizing Participation in Workplace Wellness

---



---

By Heath Shackleford  
Founder/Kick Starter  
Good.Must.Grow.



---

# DIS + ENGAGED

## Key Challenge and Great Opportunity

---

A recent study of employers sums up the current state of wellness rather well. According to The States of Wellness Survey:

- 87% of business leaders perceive the benefits of workplace wellness programs.
- 60% are worried that they won't be successful because of low participation.<sup>1</sup>

These findings are no big surprise when you consider the following trio of facts:

**Health continues to decline:** Experts forecast that 552 million people will be living with diabetes by the year 2030 and that more than half the U.S. will be obese, costing employers billions of dollars in healthcare expenses and lost productivity.

**Wellness programs can work:** A Harvard study showed that medical costs fall about \$3.27 for every dollar spent on wellness, and absenteeism costs fall by about \$2.73 for every dollar spent.<sup>2</sup>

**Engagement is a key challenge:** Numerous studies have documented low participation as a major issue for wellness initiatives. When employer-based programs fail, lack of engagement is almost always a major culprit.

Why is engagement such a challenge? Shouldn't we have solved this issue by now?

Yes, and no.

We've had some of the answers for driving participation in wellness right under our noses for quite some time. The problem is that they aren't simple fixes. They require time, effort and investment. As a result, these basics are often left out of the engagement equation.

But admittedly, it's hard to change behavior. Especially when you're asking people to trade cigarettes for chewing gum or cupcakes for carrots. And there's some art involved amidst all the science. Also, there is a ton of variability across programs and populations, which sometimes makes accurate comparisons and best practices tough to come by.

Meanwhile, we're left with one word: disengaged. For anyone involved in workplace wellness, this is a condition with which you are painfully familiar. It is a term that aptly describes the majority of your population. In the discussion that follows, we'll examine engagement as both a key challenge and a great opportunity facing workplace wellness, and we'll focus on strategies for energizing participation in your wellness programming.

---

# INSIGHT + INTENT

## Insightful Strategy and Intentional Design

---

Before we dig into specific strategies for driving increased engagement, let's talk for a moment about a set of foundational elements that must be in place. These four fundamental areas will make or break participation in your program.

### QUALITY

There's nothing more important to your success than having a quality product. The wellness program you've built has to live up to the expectations, and meet the needs, of your population. Your program must be accessible (24/7, mobile), fun (i.e. gaming), intuitive (personalized, dynamic) and effective (results driven). The smartest engagement strategy in the world will result in short-lived success if employees do not have a one-of-a-kind experience with the program. As a result, you must choose your tools, and your partners, wisely and be very intentional in the design of your program.

### INSIGHT

Your population is unlike any other. Your people are special. To effectively engage them, you need to understand them. Insight directs which programs you offer, how you position them, what strategies you should use and how you communicate. Every smart campaign, program or movement has at least one thing in common. They resonate. You can't accomplish that without insight.

Do you really know your audience? Do you understand your employees and their communication preferences (and limitations)?

Think about the data you have on hand. Past HRA results. Employee satisfaction surveys. Demographic data and other key HR information. Any intelligence you used to design your program in the first place. All of this should be leveraged to provide insights on how to effectively engage your people. Additionally, you may discover that you need to fill in some gaps. This may lead to focus groups, an employee survey, or other research methods to determine how to effectively partner with your workforce.

Much of what we'll cover in the remainder of this paper hinges on you having deep and clear insights about what makes your workforce tick. There's really no substitute for insight, yet too many programs skimp on, or skip this step all together.

## STRATEGY

You need a well-crafted plan to engage your workforce. What are your objectives? How does wellness fit within other organizational priorities? How will you promote wellness? What mix of incentives will you apply? How will you address your culture? What role will gaming and social networking play? What are your three-year targets? Do you have a step-by-step timeline for execution? What metrics will you use to track and improve your success? What resources are needed to execute effectively? So many questions.

If you don't put in the time and effort to properly plan, your results will suffer. Remember, hope does not equal strategy. As for luck, that's what happens when preparation meets opportunity.

## COMMITMENT

Engagement strategies require perseverance. Your organization has to buy into wellness as a priority. This means airtime with senior leaders, middle managers, general employee communication vehicles and specific HR initiatives. It means investing in a culture that truly values health. It means refusing to just launch it and leave it. Remember that strategy you spent so much time on? That was driven by so much insight? Well, now you need to see it through.

Is your organization all in? If not, you will likely need to dial back your engagement expectations.

---

**SHAPING STRATEGY:** What insights do you have to help you effectively engage your population? Are you analyzing any or all of the following?

- Demographic breakdowns
- Health literacy levels
- Engagement and presenteeism
- Generational differences
- Readiness to adopt change
- Loyalty to organization
- Health issues
- Lifestyles
- Work/life balance

---

# AWARE + CARE

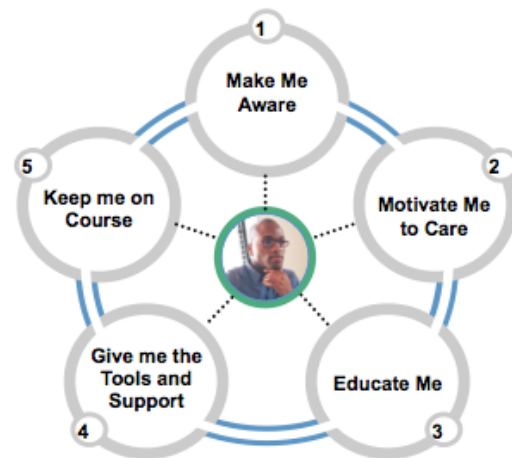
Fueling Awareness and Motivation

---

Assuming you are adequately addressing the foundational elements, it's time to dive a little deeper and talk more specifically about how to spark your engagement efforts.

To successfully change behaviors, there is a process you must move individuals through, a psychological path down which you must lead them. It starts with (1) creating awareness and (2) motivation. From there, you must (3) supply meaningful information and guidance, (4) follow it up with effective tools and (5) provide ongoing support to ultimately achieve healthy outcomes.

Earlier, we discussed how important it was to ensure that your wellness program is a high quality offering, which is where steps 3-5 come into play. This paper is focused on steps 1 and 2: awareness and motivation, which are the catalysts for initial and continued responsiveness to your program.



source: Healthways

## AWARENESS

According to research by Virgin Health Miles 57% of employers believe employees have a good understanding of available wellness programs and benefits. Meanwhile, only 41% of employees agree with this statement.<sup>3</sup>

It's easy for management to assume employees have the information they need, but trust me. If your wellness program isn't taking root, true awareness is almost certainly one of the issues you face.

Recent estimates suggest we encounter more than 3,000 marketing messages every 24 hours. Now, layer on the distractions of an employee's full time job responsibilities, the half dozen errands they need to run, problems or concerns in their personal life, family commitments and so on. How likely is it that they are retaining any new information? How easy would it be for them to miss some important messages and wellness promotions?

Our society has trained our minds to subconsciously filter out noise, just so we can function. Our psychological spam filters are much more aggressive than their email counterparts.

This doesn't mean it is impossible to get through to employees and be noticed. What it does mean is that your strategy for communicating has to be comprehensive and consistent. Delivered through multiple channels. The same messages being shared multiple times. You can't simply send out an email from HR and assume everyone is "in the know."

Many elements are involved in creating a successful communications campaign to support wellness-based initiatives. Below are tips to get you well on your way to driving participation through communication.

**Launch and then launch again.** Don't make the mistake of building up to a launch of the wellness program and then going dark. Establish touch points throughout the year that re-introduce employees to the program and remind them of the value of participating.

**Say it multiple times, multiple ways.** Building off the need for ongoing communication, make sure you leverage different vehicles for delivering the message as well. Promote it through printed materials, HTML emails, on the Intranet site, at town halls, through word of mouth and so on. Cascade communication through multiple levels of the organization so that employees hear messages from senior leaders, their direct managers, wellness ambassadors and HR.

**Get employees involved.** Solicit feedback early and often to make sure the program you are offering is being well received and that you know what you need to message in your communications.

**Be transparent.** You are offering a wellness program for several reasons. Some of them are business related, i.e. you want to drive down healthcare costs and/or increase productivity. Be open and explain what's in it for you as an employer as well as what's in it for the employee.

**Keep it simple.** Don't overcomplicate your messages. Participating in the wellness program has to be an easy proposition. If the communication isn't clear, your employees will get the impression that actually participating in the program must be really hard.

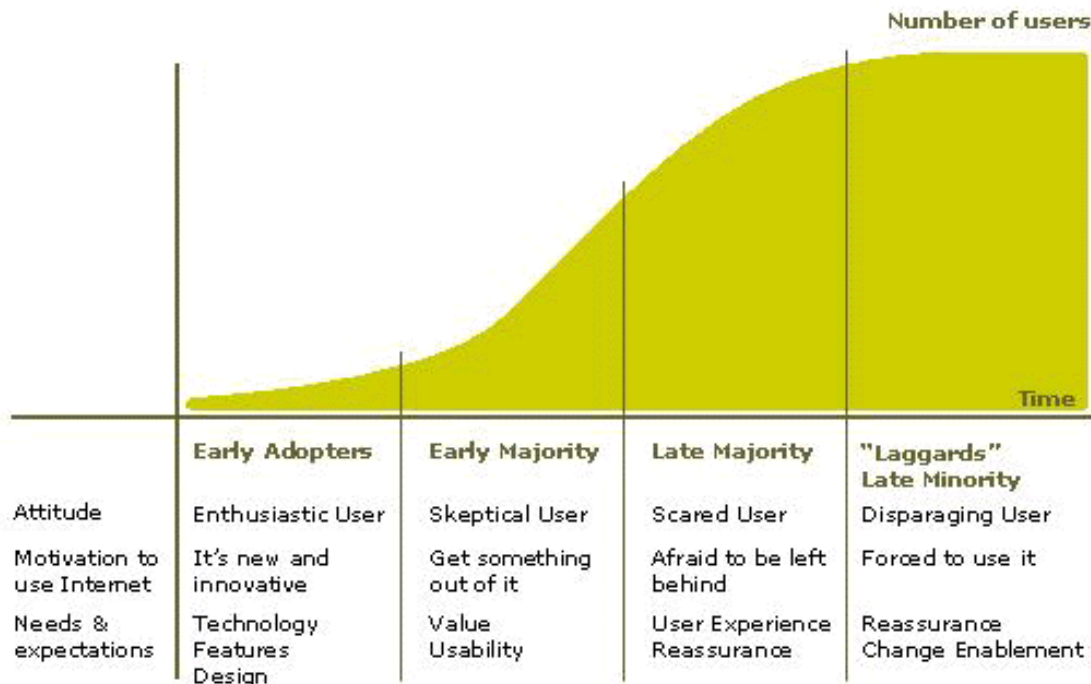
**Tell a story.** Storytelling is a powerful strategy to motivate individuals. Most marketing campaigns, brand building exercises and fundraising drives use this strategy. People respond to stories. It's an ancient craft that continues to be effective today.

**Create a Voice –** Yes, it's a great idea to leverage existing communication vehicles to get the word out about wellness. If you have an active intranet site, a great track record with a specific medium such as email, or high visibility forums (town hall, company wide meetings, etc.), by all means use them. But don't forget that you need your program to have a distinct voice to stand out from all the daily distractions. Don't restrict your promotional efforts to existing communications or to open enrollment season. Do try to differentiate your wellness promotions with a unique approach.

**Consider Segmentation –** Depending on your organization and specific population dynamics, segmenting your communication strategy could be an effective approach. You could direct specific messages to call center employees, versus corporate workers. Or create culturally relevant messaging to specific ethnic populations. Segmentation requires a more significant investment; so only go down this road if you plan to back it up with necessary resources.

**Target Influencers –** Make sure you find ways to reach influencers and get them involved in spreading the word. Influential employees are not just senior managers. They are also people who are well known and well liked around the company or those who are seen as star performers.

**Use Early Adopters** – There is a subset of your population that will naturally gravitate toward your wellness program because they are already interested in health and/or already actively engaged in a healthy lifestyle. Turn these early adopters into ambassadors who can help you create momentum. There are many variations on how innovations (new products, technologies, etc.) spread. Below is one way to view this dynamic. How can you help early adopters push this curve forward faster?



If done effectively, communication can be a powerful tool for driving engagement. In fact, according to recent research, effective communication is the most critical factor in driving benefit related decisions at the employee level.

But awareness isn't just about introducing something new. It's also about staying top of mind. Many employees will not be ready to take action the first time they are introduced to healthy changes. Just like any good brand name, you have to be right there waiting when they decide they are ready to buy what you're selling. In addition to ongoing communication, you can keep your program in range of recall by creating a workplace environment that actually fosters healthy choices.

At its core, a healthy culture is fueled by three keys: leadership, alignment and community.

## LEADERSHIP

Many experts will say you need "buy in" or "support" from your management team to drive wellness engagement. It's not that their wrong. It's just that you need more than that. You don't need them to support your wellness initiative; you need them to lead it. Hopefully, your senior team fully understands the impact wellness can have on the business. If they don't yet see the big picture, you've got educating to do. Once they do see the value, they need to understand their role. They are chief engagement officers. Head evangelists. Top ambassadors. They must set the tone for the organization and make wellness a real priority.

This includes employee-wide communication events, as well as regular updates and discussions with direct reports. It includes putting wellness metrics on the company's performance dashboard and adding wellness-related goals to performance evaluations. They also must ensure that this focus and commitment gets pushed down to middle management as well.

In the end, if wellness is important to senior leaders, it will be more important to all employees. If senior leaders are truly behind wellness, it will receive the support, attention and resources needed to be successful. If managers are really supporting a healthy culture, employees are much more likely to participate in wellness initiatives and feel empowered to do so.

## ALIGNMENT

The second piece of the puzzle is alignment. Your culture is not a plaque that hangs on a wall in the break room. It's not a paragraph within an annual report or a colleague handbook. Your culture is the reflection of how your company acts on a daily basis, not what it says is important.

It's very easy for employees to pinpoint inconsistencies that tell them when health really isn't a priority to your business. As a result, you have to ensure that you have alignment across several different areas, including:

- **Policies and procedures** – do work rules, work hours and other company policies support a healthy culture?
- **Physical plant** – does the workplace space support health needs and goals – exercise, rest between long shifts, healthy eating? Is your campus tobacco free?
- **Benefit design** – what kind of help is provided for smoking cessation? What coverage is offered for prescription medication, preventative screenings and preventative care? Does the company motivate, encourage or reward the use of health programs?
- **Peer support** – training for employees on how to support one-another through attempts at behavior change can elevate the percentage of employees who achieve change.

## COMMUNITY

Health is social. As researcher Nicholas Christakis has demonstrated, healthy behaviors can literally be contagious. His widely published work shows that your colleague's husband's sister can make you overweight, even if you don't know her. And that a happy neighbor has more impact on your happiness than a happy spouse. In his book, *Connected: The Surprising Power of Our Social Networks*, Christakis explains how health behaviors spread through our networks, both positively and negatively.

Couple this with the fact that word of mouth is the most powerful form of marketing, and you can only come to one conclusion. Your culture must foster community in order to achieve healthy outcomes. This doesn't mean you can just set up an internal social networking site, or post to a Facebook group and call it a day. Social media is a powerful way to connect people, and it may be a great way to connect your population. But social networking tools represent only one of many avenues for you to create community.

Consider the following ways to create a more active social network at your workplace that is geared toward health:

- Group activities (cooking classes, brown bag lunches)
- Special interest groups (training for marathon, walking club)
- Contests/Challenges (i.e. Biggest Loser, or Wellness Sweepstakes)
- Testimonials (consistently showcasing success stories)
- Feedback (from employee surveys, inbound messages)
- Charitable tie-ins (rallying employees around a cause)
- Social networking (healthy tweets, internal wellness networks)

All of these tactics get people engaged, involved and sharing about your program. Does your culture foster community? Create buzz? Encourage sharing?



---

**GETTING NOTICED:** Some tips for getting/keeping employee interest in wellness. Your engagement activities must include:

- Full endorsement and support of leadership
- Fun, consistent communication
- Easy ways to get involved and achieve
- Work environment with health as core value
- Well recognized program brand
- Social opportunities for sharing and spreading

---

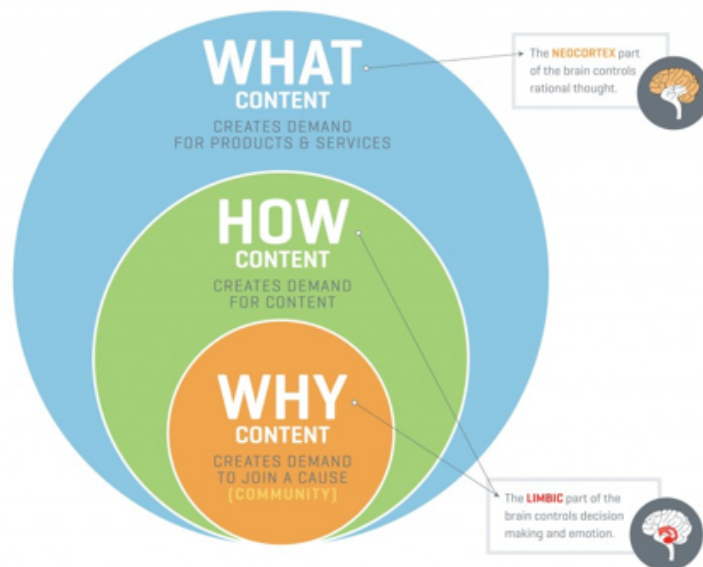
## MOTIVATION

Despite several nuances, motivating people to engage in wellness is not all that dissimilar from driving other behaviors, such as purchasing a product, voting for a candidate, changing a belief, etc.

There are many powerful psychological truths that can be leveraged to positively impact your wellness initiatives. Below are four jobs your engagement strategy has to accomplish if you want to motivate individuals to participate in your program. Assuming you've done a good job making employees aware and staying top of mind with them.

### FIND INSPIRATION

In a recent TED Talk, Slingshot SEO's Simon Sinek stated, "People don't buy what you do. They buy why you do it." He shared what he calls "The Golden Circle" of content, arguing that to motivate individuals to take desired actions, you must lead with "why" and not "what". Sinek was speaking specifically about selling products and services, but the same theories hold true in wellness engagement.



To get individuals moving, you have to lead with aspirational messaging that will inspire them. This language appeals to the Limbic region of the brain, which controls decision making and emotion. Too frequently, organizations focus on the features, benefits and specifics of their wellness initiatives – messaging that engages the Neocortex region of the brain, where rational thought resides.

Another way to say this is simply: WIIFM. If you're not familiar with that acronym, it stands for "What's In It For Me". It's a simple truth that even those of us in the marketing world forget to apply from time to time. We try to overpower our prospects with the value of products and services, pushing bells and whistles, explaining why WE think they are so cool, instead of presenting information from the consumer's point of view. It's a simple question. Why should I (the consumer) care?

### **Case in Point**

Following dismal results in driving participation in wellness, one Midwest-based company decided to try a different tact. Its employee population was heavily blue collar, and a majority of employees at its largest locations were avid deer hunters. This was by far the most popular hobby for their employee base. Instead of beating a hollow drum about their wellness programs, they started talking about wellness as a way to help their employees achieve better results pursuing their favorite activities.

So, instead of vague calls to action about "a healthier life" the company focused on how participating in the wellness program would help them have more stamina when walking through the woods, more strength to drag deer, more agility for climbing stands and more balance for better aim when shooting. The entire wellness engagement strategy was built around the idea that the program was basically a training camp that would get hunters in tip-top shape for hunting season.

This is a tremendous example of a company who 1. had great insight on their population and 2. had a firm grasp of WIIFM and the power of speaking to employees in terms that hold value for them.

### **ANTICIPATE BARRIERS**

To effectively engage individuals, you must anticipate and adequately address objections and barriers they have regarding wellness. Whenever you ask someone to change behavior, there will be resistance. Here are a few popular responses from individuals who have been approached to participate in wellness programming:

"I don't believe this program can help me."

"I wouldn't know where to start."

"I've tried to be healthier before and failed."

"I don't have time for this."

"I'm concerned about privacy."

"I'm fine the way I am."

It's important to understand that in many cases, these are silent objections. People aren't necessarily voicing them. But yet there they are beneath the surface, creating resistance. Also, your organization may have entirely different obstacles to overcome based on your population dynamics.

Regardless of the specific obstacles, your messaging has to directly attack these preconceived notions and replace them with reasons to believe in what you have to offer. Without incorporating language and positioning that responds to these misperceptions, basic human nature will undermine your success out of the gate.

## PROVIDE NUDGES

In an article published by *Harvard Business Review*, Teresa Amabile and Steven Kramer discuss what they have coined as the "progress principle", suggesting that the most powerful motivator for people is consistently experiencing "small wins" in their work and/or life pursuits.

The authors report, "Of all the things that can boost emotions, motivation, and perceptions during a workday, the single most important is making progress in meaningful work. And the more frequently people experience that sense of progress, the more likely they are to be creatively productive in the long run. Whether they are trying to solve a major scientific mystery or simply produce a high-quality product or service, everyday progress—even a small win—can make all the difference in how they feel and perform."<sup>4</sup>

The progress principle plays out in wellness programming as well. People are easily overwhelmed when trying to achieve healthier lifestyles. In your marketing and promotion of wellness (and in program design), you have to create an environment where consistent small wins are possible, and where employees believe that small steps will lead to big changes. The moment you lose the ability to guide employees step by step, you lose their continued engagement in your program.

In his work on the "Science of Persuasion", Dr. Robert Cialdini provides additional evidence for the effectiveness of nudging. One of the major theories Cialdini studied is the principle of "consistency" which suggests people desire to be consistent with things they've previously said or done.

To demonstrate consistency in action, he cites a drive safely experiment. In the study, residents of two neighborhoods were asked if they would be willing to put up a large wooden board on their front lawns to promote a drive safely campaign.

In the first neighborhood, few residents would agree to put up the sign. Just one neighborhood away, researchers discovered that residents were four times more likely to agree to the sign. Why? Because 10 days earlier, the residents of that neighborhood had agreed to place a small postcard in their windows that signaled their support of the drive safely campaign.

Another example from the world of healthcare: Cialdini cites that one health center was able to reduce missed appointments by 18 percent, simply by asking patients to write down the details of their upcoming appointments (a small show of commitment) instead of having staff members complete the cards.<sup>5</sup>

## DELIVER REWARDS

If you want to encourage or maintain specific behaviors, you typically need to reward them. For wellness programs, those rewards have been centered on financial-based incentives. Despite years of study, many questions about incentives are still discussed and debated.

How much does it take?

What do you incent? Participation or outcomes?

Do you use carrots (rewards) or sticks (penalties)?

Is cash better? Or gift cards? Or premium reductions?

One thing not in question is a deep belief among employers that financial incentives work. According to a March 2012 study by Fidelity and the National Business Group on Health (NBGH), employers on average are spending a \$169 per-employee per-year on wellness platforms. Yet they are spending nearly three times that on the actual incentive, or \$460 per-employee per-year. Those totals are set to climb in coming years, as changes to federal health law will allow employers to ratchet up financial rewards (and punishments) starting in 2014.

Additionally, incentive use is on the rise. According to a survey conducted by Aon Hewitt, 59 percent of employers used monetary incentives to drive wellness participation in 2012, up from 37% in 2011. And employers are expanding how they are applying them as well. Another NBGH survey found that, for 2013, 29% of employers were planning to link financial incentives in their wellness programs to achieving specific health goals, not just participation.

What experience has taught us about incentives is that they can't do the job alone. If you analyze the chart below, you'll see that for discreet and transactional requests, such as completing an HRA, the more money you put behind it, the more people adhere to the desired behavior of completing an HRA. But look at what happens with weight management and coaching programs, where more is asked of the individual. Engagement rates hardly budge as the dollars increase.

Incentive Amount	HRA	Screening	Weight Management	Coaching
None	36.2	22.1	8.1	6.2
\$50	41.5	27.1	8.2	10.2
\$100	46.9	32.0	8.3	14.2
\$350	73.4	56.7	8.8	34.1
\$600	100.0	81.4	9.3	54.0

source: Towers Watson <sup>6</sup>

In addition to falling short in scenarios where more is required of an individual over time, incentives also potentially lack the ability to sustain desired behaviors, at least without increasingly raising the financial bar.

At a recent conference hosted by *Employee Benefit News*, one industry expert proclaimed that it was “unclear whether success (from financial incentives) can be sustained long term without intrinsic motivation taking hold.” Don Powell, CEO of the American Institute for Preventative Medicine went on to say that over time employees would expect a greater payoff for each year of participation, while others would view incentives as the company “trying to control their personal choices.”

So, while incentives can be very powerful in generating short-term activity, you should not rely solely on incentives to drive long-term participation and outcomes. If not incorporated within a larger engagement strategy that also focuses on personal accountability and other types of rewards, such as intrinsic motivation, you'll find that money can't buy you love, or wellness.

Another type of reward that can be just as powerful as that fuzzy feeling you have inside or that extra cash in your pocket is good old-fashioned peer pressure.

Peer pressure can obviously push us to make bad choices, but it can also reinforce good behaviors. As humans, we want to belong. We want to be accepted and affirmed. We want to know that we are, well, normal. Societal norms are powerful reward mechanisms for desired behaviors. They shape our actions on a daily basis, because we're rewarded for doing the right thing. As mentioned earlier, a healthy culture can foster an ongoing awareness and acceptance of wellness. It can also provide positive peer pressure.

If the social norms of your workplace favor healthy eating, physical activity, respect and positivity and stress management, you will see a difference in your wellness engagement.

---

**DELIVERING REWARDS:** Here are some principles to keep in mind when developing reward programs. Be sure they are:

- Easy to understand
- Effectively communicated
- Managed with high degree of privacy
- Tailored to fit your specific population
- Administered in fair, efficient way
- Integrated within larger strategy

## Using Behavioral Economics to Design Rewards <sup>7</sup>

A growing trend in incentive design is leveraging the field of behavioral economics to effectively drive desired behaviors. Below is a great summary of key principles in behavioral economics that can be applied to health and wellness, courtesy of Towers Watson:

**Framing.** Small, independent gains or losses pack a larger psychological punch than the same amounts added to or subtracted from a larger sum. For example, employees will perceive a stand-alone \$100 bonus to be worth more than an extra \$100 added to their paycheck.

**Discounting.** People like certainty and place less value on rewards promised for the future. In other words, we discount the value of rewards we have to wait for. That's why leading-edge employers offer rewards shortly after the required activity, increasing the incentive's impact.

**Luxury.** Individuals are fond of items that make them feel indulged. In the workplace, this means employees prefer a \$200 gift card, which they can use for a splurge, to \$200 in cash, which they might use to pay an electric bill or take care of some other necessity.

**Default.** When presented with a choice, most people opt for the default option — one that is accepted automatically unless another option is chosen. So, when an employer wants employees to select a particular choice, it's best to make it the default option.

**Loss aversion.** We're often more motivated by the threat of a loss than by the promise of a reward. Winning \$20 in a lottery makes us happy, but our dismay over losing \$20 is much stronger. In the workplace, this means premium surcharges might get employees' attention more effectively than discounts.

**Endowment.** Since people like what's already theirs, taking away benefits or rewards causes substantial employee pushback. Employers can reduce the impact of benefit reductions by announcing changes early on — when employees are more likely to “discount” the future effect.

**Fairness.** Most of us abhor anything that appears unfair. For instance, employees who are already living healthful lifestyles might feel it's unfair to reward only unhealthy individuals who make changes. With this in mind, employers can structure incentive programs so that most employees have a reasonable chance of succeeding, and everyone has the tools required to avoid penalties and receive rewards.

**Optimism.** People overestimate the odds of rare events, causing them to be overly confident they'll win something. This makes raffles an especially effective incentive. To promote its wellness program, a financial services company held an internal raffle with an automobile as the top prize, and doubled their engagement rate.

---

# BEST + YOU

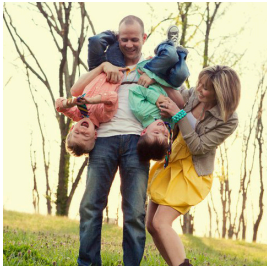
## PROVEN AND PERSONAL

---

In the end, creating an approach to engagement that is elegant, simple and motivating to employees is hard work. It requires insight and strategy. It requires an understanding and application of leading theories in psychology and behavioral economics. And it requires total commitment from your organization.

The intention of this paper is to share some trade secrets, spark some creativity, facilitate productive planning and ensure you have the right perspective about cultivating awareness and creating motivation. From here, it's about finding a balance between what works (best practices) and what works for your specific population. Therein lies the magic of engagement. Coupling proven techniques with a personalized approach that speaks directly to the population you serve.

---



### About the Author

Heath Shackleford is the founder/kick starter for Good.Must.Grow. He is an experienced marketer and national thought leader with 15 years of varied experience and a master's degree in mass communications. His direct experience in driving engagement includes 8 years with Healthways, a leading provider of wellbeing improvement solutions. While at Healthways, he led consumer engagement strategies, managing an award-winning team of marketers who helped customers reach wellness engagement goals.



### About Good.Must.Grow.

At Good.Must.Grow. we provide strategic marketing support for socially responsible businesses, nonprofit causes and organizations that are committed to making our world a healthier place. Learn how we are #GrowingGood at [www.goodmustgrow.com](http://www.goodmustgrow.com).

---

## SOURCES

1. The States of Wellness Survey <http://www.industryweek.com/workforce/9-out-10-executives-see-benefit-worksite-wellness>
2. *Health Affairs*, 29, no. 2, January 14, 2010 (online); by Katherine Baicker, professor of health economics at the School of Public Health, Harvard University, Boston; David Cutler, professor of economics at Harvard University; Zirui Song, doctoral candidate at Harvard Medical School.
3. [http://us.virginhealthmiles.com/info/Documents/Build\\_A\\_Brand\\_WP\\_1012.pdf](http://us.virginhealthmiles.com/info/Documents/Build_A_Brand_WP_1012.pdf)
4. <http://hbr.org/2011/05/the-power-of-small-wins/ar/1>
5. <http://www.youtube.com/watch?v=cFdCzN7RYbw&list=UU8IMseLCZx2BZe3thxHXnog&index=1&feature=plcp>
6. <http://www.towerswatson.com/research/2411>
7. [http://www.towerswatson.com/assets/pdf/4571/Viewpoints-BehavEcon\\_NA-2010-19134.pdf](http://www.towerswatson.com/assets/pdf/4571/Viewpoints-BehavEcon_NA-2010-19134.pdf)