

CORE Health Today
Care Of Responsible Employees

Guidelines for Establishing a Worksite Wellness Program



Harmony Resource Network, Inc



Care Of Responsible Employees

Guidelines for Establishing a Worksite Wellness Program

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A Message of Renewed Health and Greater Productivity

Companies are seeing double digit increases in healthcare benefits. Why?

The overall cost of healthcare will continue to rise as high risk factors like obesity and depression continue to run rampant in our society.

Research shows that **obesity** is the number one cause of reduced productivity among employers and lifestyle intervention programs not only reduce obesity-related costs, but also raise productivity. A Leade Health Care study reports this issue in a white paper that not only addresses the impact of obesity on workplace productivity and medical costs, but also focuses on health coaching as a way for employers to combat employees' health issues through lifestyle intervention programs.

Additionally, many wellness plans do not cover the issues of **depression and conflict**. The reality is that our lives continue to be a juggling act of work and personal life. Keith Dixon, PhD, president of Cigna Behavioral Health notes, depressed employees use, on average, more than \$4,000 per year in medical services versus less than \$1,000 per year used by employees without depression, making depression a significant element of health care costs.

The Good News

An effective Wellness program will be results- oriented. Employees are not only educated, but inspired and motivated to create changes. This guide will help your company set up an effective wellness plan---one that works for everyone! Plans that will produce create happier employees, greater work productivity --a win-win for everyone.

I hope you find this guide of value as you begin your search for a healthier work environment.

Lelia Davis, CEO
Harmony Resource Network, Inc



Let's Get Started

What is Wellness?

Wellness is the development of the full human potential of mind, body and spirit that will result in increased well being and maximum company productivity.

Why a Healthy Workplace?

Many employees understand that employers can no longer handle the financial burden of full coverage and are passing the increases on to the employees. A healthy team effort is important for all to not only feel great, but to save money, too!

Why, simple!

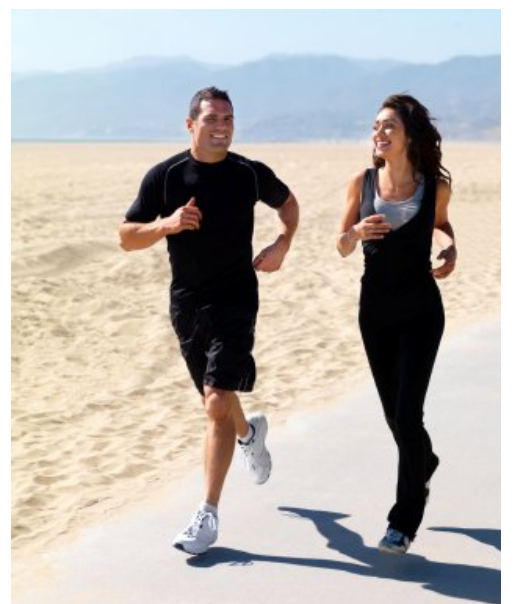
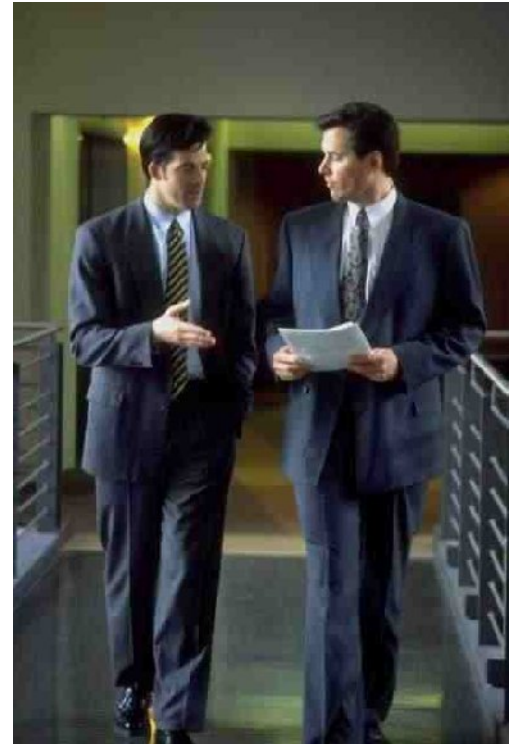
- Reduced Insurance claims
- Fewer missed days due to sickness/depression
- Fully engaged at work (presentism)
- Increased productivity
- Less turnover

Wellness programs help control costs and insurance claims

A well-designed wellness program can help low-risk employees to maintain their health status and for high risk employees to improve their risk status. The Wellness Councils of America report that for every \$1 spent on wellness, a company saves as much as \$3.

Wellness programs reduce absenteeism

Healthier employees miss less work. Companies that support wellness and work to create a healthy culture have a greater percentage of employees at work every day. Because health frequently carries over into home life, employees may miss less work when caring for ill family members as well.



“Shifting the corporate environment to one of corporate health is a win-win for everyone.”

Wellness Programs Increase Productivity

Healthier employees are more productive. Presentism, employees who are physically present but ineffective, is reduced in workplaces that have wellness programs. Workforce Magazine reports that 29% of productivity expenditures are a result of poor physical health and 47% of productivity/health expenditures are a result of mental health issues.

Other benefits include:

- Wellness programs improve employee morale and enhance the working environment.
- Organizational image improves and serves as attractive benefit for prospective employees.
- A company that cares about the health of employees is often seen as a better place to work. Such companies save money by retaining workers and they have a competitive edge in recruiting new employees.

The program that works

- Developed as strategic investments
- Includes a **comprehensive plan**
- Continues as an on-going part of the culture
- Focused on high risk **factors that are measurable**

The ones that do not

- Overly **ambitious** –“too quick-too soon”
- **“Flavor-of-the-month”** programming
- **One-shot** or one-component programming
- Health fair, awareness events, flu shots
- **Required participation**



Components of an Effective Worksite Wellness Program

A company survey assesses the culture of the corporation. The purpose of completing health culture assessments is to identify the high risk factors, create an ROI baseline, and to design employee customized programs.

A Sample of an Effective Health Plan

- Form wellness committee
- Assess risk factors
- Engage leaders
- Design a plan
- On site coaching
- On site strategies
- Management summaries
- On going health tips
- Email access

“Everything about a successful Worksite Wellness Program depends upon your ability to change unhealthy employee behaviors.”



There are Overwhelming Statistics for Substantial ROI

What is the return on your investments for preventive care of your employees? These are some of the statistics

- ▶ An employee that has Type 2 Diabetes statistically spends an average of \$14,000 per year in health care costs...Type 2 Diabetes can be reversible through proper diet and exercise — ***American Diabetes Association***
- ▶ 29% of health /productivity expenditures are a result of poor physical health- 47% of health/productivity expenditures are a result of mental health (depression, conflicts, etc) — ***Workforce Management Magazine***
- ▶ ***JP Morgan*** established that productivity loss due to presentism has been established as high as 60% of the total cost of workers illness claims
- ▶ A ***Harvard study*** claims that an employee that is operating at maximum health potential has an improvement of 2.6 hours per week in work functioning
- ▶ A sedentary employee costs a company approximately \$1,900 per year — ***Workforce Management Magazine***
- ▶ To replace an employee that can no longer work (illness, death, turnover) costs a company 1 to 11/2 times the annual salary — ***Workforce Management Magazine***
- ▶ For every \$1 spent on wellness a company can save as much as \$3.00 — ***Wellness Councils of America***



What is CORE Health Today?

CORE “Care Of Responsible Employees” is a comprehensive program that supports, educates and inspires employees to make changes for better health and maximum productivity.

The CORE plan includes on-site coaching--- establishing trust, accountability and individualized personal plans and incentives for change. Watson Wyatt, a consultant firm for large corporations reports that **on-site coaching is the number one health trend among employers!**



What is CORE?

CORE or Care Of Responsible Employees' Program is a comprehensive program that supports, educates and inspires employees to make changes for better health and maximum productivity.

Description of Services	CORE Health 100 Minimum 100-300	CORE Health 300 Companies 300-500	CORE Health 500 Companies 500+
Company ROI Survey	Includes survey to ascertain goals/risk factors for ROI measurement	Includes survey to ascertain goals/risk factors for ROI measurement	Includes survey to ascertain goals/risk factors for ROI measurement
Management Leadership Training	Nutrition/Lifestyle training for up to 10 leaders and managers 2 hours/1x per year	Nutrition/Lifestyle training for up to 30 leaders and managers 2 hours/4x per year	Nutrition/Lifestyle training for up to 50 manager and leaders 2 Hours/4x per year
Wellness Committee	Help set up and consult initial Meeting/ Available for consulting via E mail/Phone	Help set up and consult initial Meeting/ Available for consulting via E mail/Phone	Help set up and consult initial Meeting/ Available for consulting via E mail/Phone
Meet the Coach's Expo	2 Coach's/2 hours/1x per year	3 Coach's/2 hours/2x per year	3 Coach's/2 hours/3x per year
Email Meet the Coaches	Unlimited Access to Coach's /up to 30days from being on site	Unlimited Access to Coach's /up to 30days from being on site	Unlimited Access to Coach's /up to 30days from being on site
Preventive Care Topics	1 hour/4x per year	1 hour/6x per year	1 hour/12x per year
On Site Coaching	4 hours/12x per year	8 hours/12x per year	12 hours/12x per year
Management Summaries	1x per quarter (4x)	1x per quarter (4x)	1x per quarter (4x)
Marketing On site Coach's /Speaking Session/Health Tips	Marketing/Intranet 1x per month/12 x	Marketing/Intranet 1x per month/12 x	Marketing/Intranet 1x per month/12 x
ROI Summary	End of year based on initial baseline	End of year based on initial baseline	End of year based on initial baseline
Cost Based on Number of Employees	Based on a minimum of 100 employees	Based on a minimum of 300 employees	Based on a minimum of 500 Employees
Commitment	Negotiable	Negotiable	Negotiable



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CORE Coaches are Chosen for Their Credentials and the Ability to Create Change!

Check the box for Selection	Coaches
	Medical Doctor/Consultant
	Nutrition/Family/Individual
	Weight Loss
	Personal Trainer
	Health /Drug Research
	Work/Life Coach
	Accountability Coach
	Empowerment Coach
	Licensed Mental Health Counselor
	Environmental Coach
Check the box for selection	Preventive Care Topics
	Medical/General
	One-on- One Coaching
	Disease specific Lectures
	Executive on site exams
	On site medical services
	Smoking Cessation
Check the box for selection	Preventive Care Topics
<i>May have additional Fees</i>	Management/Executive Training
	One-on-One Coaching
	Executive Health/Fitness Campaigns
	Executive on site Medical exams
	Nutritional Guidance for Executives
	Fitness/Keynotes
Check the box for selection	Preventive Care Topics
	General Topics
	One-on-One Coaching
	Nutrition
	Weight loss
	Exercise to Keep Fit



What is CORE?

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Preventive Care is Based on Company's Risk Factors

Check Box for Selection Some programs may be subject to an additional charge; May be selected ala carte	On Site Classes -Weekly Monthly
	Team Challenge Strategies (weight/etc)
	Yoga
	Tai Chi
	Personal Training
	Holistic Health Lectures
	Meditation

Check Box for Selection	Work Life Balance
	Conflict Management
	Coping With Loss/Death
	Life Transitions
	Meditation
	Coping with Divorce
	Stress Relief Programs
	Physical Stress Relief Management
	Tools for Stress Management
	Emotional Stress Management
	Aging and Stress
	Environmental Stress Management
	Family Stress Management
	Key to Happiness
	Positive Coping Skills

Other				
	Corporate Green Design			



In conclusion, 85% of a company's benefit budgets are spent on the high risk factor employees who only represent 15% of the working population. More leaders are being educated to encourage a corporate culture of health and to put the emphasis on prevention and cure rather than the old style of detect and prescribe. Harmony Resource Network feels the way to a healthier more productive work environment is to support a culture of preventative health.

We hope that this guide has been helpful, inspiring and informative!

If you should have any questions about HRN supporting your program

Please call (727)-525-4885

Lelia Davis, CEO
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“Establishing simple changes first will create a lasting culture change.”

