



# An employer's guide to workplace wellness



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# Why offer workplace wellness?

**Workplace wellness is an organized effort to spread the beneficial effects of a positive mindset and healthier lifestyle choices throughout an organization.**

You might imagine a boardroom of professionals simultaneously assuming a Downward Dog Pose and say, "My employees would never go for that!" But workplace wellness goes beyond yoga and calorie-counting challenges. Employer-sponsored programs can help a workforce embrace a healthier mindset and lifestyle in many different ways.

## Why should employers care about workplace wellness?

The world of work has become a substantial part of people's lives, and the effects of work and life impact each other. More and more employers are beginning to recognize that an employee's personal lifestyle choices—what they choose to do in their free time—have a direct and measurable effect on their work.

**"The impact of well-being extends far beyond how people feel—it affects the number of sick days employees take, their job performance, burnout and likelihood of leaving your organization."**

– Gallup report<sup>1</sup>

Because of this, employers are being called upon to help their employees live and work more healthfully, happily and productively. In fact, choosing to not support employees in their efforts to achieve wellness can cost employers big time.

<b>\$322 billion</b>	Global cost in employee turnover and lost productivity when poor well-being shows up as employee burnout <sup>2</sup>
<b>15% to 20%</b>	Average cost in total payroll due to voluntary turnover resulting from burnout <sup>2</sup>
<b>\$500 billion+</b>	Cost to U.S. employers in lost productivity annually for chronic diseases and injuries <sup>3</sup>



## **Offering a workplace wellness program is a smart way to create a happy and well-balanced workforce, reduce burnout and turnover, and save on health care costs.**

Research shows that “employees with high well-being perform better and lead happier, more fulfilled lives at the office and otherwise.”<sup>2</sup> Employers are discovering that promoting well-being to their workforce is not optional; it is vital to their workforce and their business.

“...Investing in efforts that address workplace well-being can have significant returns impacting the bottom line. Workplace well-being efforts have notable effects on organizational costs—for example, those associated with reductions in absenteeism and annual health care claims. Organizations that focused on worker well-being have also reported higher productivity and retention rates.”<sup>3</sup>

– U.S. Surgeon General

## **What do employees (and potential employees) think about wellness programs?**

According to a Gallup poll, well-being at work is “one of the most important factors in shaping decisions about where to take a job and when to leave one.”<sup>2</sup>

According to a recent survey from the American Psychological Association, “92% of workers said it is very (57%) or somewhat (35%) important to them to work for an organization that values their emotional and psychological well-being.”<sup>4</sup>

Workplace wellness lends itself to recruiting as well. Nearly half of workers say well-being benefits and programs make employers more attractive.<sup>5</sup>



# Types of wellness programs

## Wellness programs to address obesity

As obesity levels increase in the U.S., health care costs rise as well. A study in the Journal of Managed Care & Specialty Pharmacy states, “Adults with obesity in the United States compared with those with normal weight experienced higher annual medical care costs by \$2,505 or 100%...”<sup>7</sup>

When faced with the option to either pass those costs to employees or help pay for medications like diabetes drugs or new weight loss treatments like Ozempic®, employers are beginning to explore additional options.

Many companies are looking to help employees by offering no-strings-attached lifestyle enhancement and weight management programs.



## Physical wellness

Achieving optimal physical health starts with a triad of factors: physical activity, nutrition and sleep. Together, these elements have a major impact on overall health, energy, mindset and productivity.

Nearly half of American adults do not get adequate exercise, according to the Centers for Disease Control and Prevention (CDC).<sup>6</sup> We all need at least some physical activity to maintain long-term health, but corporate life often promotes a sedentary lifestyle that makes it challenging to be physically active. When an employer provides their workforce with opportunities to leave the desk and move around throughout the workday, everyone benefits.

Because getting exercise poses a challenge for most of us, the CDC offers a simple yet helpful motto: **Any amount of physical activity is better than none.**

Nutrition also poses a challenge to American workers. The CDC says, “Most people in the United States don’t eat a healthy diet and consume too much sodium, saturated fat, and sugar, increasing their risk of chronic diseases.”<sup>8</sup>

Our struggle with maintaining a healthy lifestyle and reducing stress also affects our sleep habits. While 7 to 9 hours is the recommended amount of nightly sleep, nearly 35% of Americans get less than that.<sup>9</sup>





## Recommended guidelines on...

### Physical Activity<sup>10</sup>

- 150 to 300 minutes (2.5 – 5 hours) a week of moderate-intensity physical activity (e.g., brisk walking) provides significant health benefits for adults.
- More is better! Higher intensity, greater frequency and longer duration of activity results in greater benefits.
- The #1 most important thing to remember is that any amount of physical activity is better than none.

### Nutrition<sup>11</sup>

- Aim to eat nutrient-dense foods within calorie limits.
- No one is perfect, but try to focus on a healthy dietary pattern.
- Limit foods and drinks that have added sugars, saturated fat, sodium and alcohol.

### Sleep<sup>12</sup>

- Most adults need 7 to 9 hours of quality sleep each night.
- Experts advise going to bed and waking up at the same times consistently and sleeping in a dark, relaxing space.
- Avoid electronic devices in the bedroom and avoid eating large meals before bed.



Employers can help promote physical activity, good nutrition and sleep health through a variety of wellness efforts.



## Program ideas for physical wellness

### Insurance-based wellness benefits

Many insurance providers offer optional wellness riders that can help enrolled employees cover the cost of preventive care, including screenings and vaccinations. Coverage may also be available to help employees pay for fitness and weight loss programs, smoking and alcohol cessation courses, and other health management programs.

### On-site fitness programs

Exercise is a lot more fun when it's done in a group. Regular activities that are low-impact and convenient are more likely to appeal to a greater number of employees. This might include a walking group, guided meditation class, or instructor-led yoga or tai-chi. Other employees might enjoy a group jog/walk challenge that awards prizes for miles completed using fitness trackers.

### Speaker series

Lunch-and-learn sessions (virtual or in-person) provide an easy and engaging way for employees to learn useful health information. Invite an exercise physiologist to speak about ways to implement a fitness regimen, a sleep consultant to provide tips to combat insomnia, or a dietitian to teach the basics of eating healthfully on the go.

You can also help drive participation by pairing these events with healthy potluck lunches.



## Mental and emotional wellness

According to health researcher KFF, more than 30% of American adults report symptoms of anxiety and/or depression.<sup>13</sup> These feelings, along with high levels of stress and worry, take a toll on mental health. More than ever before, employees are seeking help from their workplace. Research shows that mental health benefits are more important to employees than many other workplace benefits, including health wellness benefits and tuition assistance.<sup>14</sup>



### Program ideas for mental and emotional wellness

#### Designated quiet space/time

Numerous studies have found that pausing work periodically can improve mental well-being and even boost productivity.<sup>15</sup> More and more companies are implementing on-campus quiet rooms, serene walking trails and other spaces to allow employees to meditate, stretch, or relax during the workday.

However, employees may still be afraid to use these spaces if they think the boss is watching. You can help mitigate these fears by encouraging leaders to use these spaces during their downtime as well.

Looking for something a little different? Institute dog-friendly office days once per month to encourage relaxing engagement between employees and their pooches!

#### Employee Assistance Program (EAP)

Huge strides have been made to minimize barriers to obtaining mental health services thanks to a surge in EAP providers. These services can provide confidential assessments, referrals and counseling (virtual or even in person) to employees. By partnering with an EAP provider to offer free or low-cost services to your employees, you are showing them that you value their mental health.

#### Flexible time-away policy

According to a recent survey from FlexJobs, 41% of employees who quit their jobs say that they did so because they didn't have a flexible schedule.<sup>16</sup> A generous (yet reasonable) time-away policy shows employees that you take work-life balance seriously and care about providing them with the time they need to focus on their mental health.



## Financial wellness

A recent survey showed that “56% of employees surveyed say they would be more loyal to an employer who provided financial wellness benefits.”<sup>17</sup> Learning how to budget, plan and invest money is something most Americans need help with, and employers can help.



### Program ideas for financial wellness

#### Financial wellness program

Beyond providing tax-advantaged benefits, employers can also offer valuable financial insights through courses, webinars, planning services and online tools. These resources can help employees better manage their finances, save more money, and feel prepared to buy a home, start a family, and retire someday.

#### College counseling & student loan repayment

In the past 20 years, public university tuition and fees have increased by as much as 56% (adjusted for inflation).<sup>18</sup> To prevent their kids from leaving college with sky-high student loan debt, many parents are seeking solutions. Employer-sponsored coaching services help parents plan for scholarships and other college financing options while assisting with the college admissions process.

Some employers offer partial or full student loan repayment to eligible employees. Employers can provide up to \$5,250 in student loan repayment annually as a tax-free benefit.<sup>19</sup> This benefit is growing in popularity with employers.

#### Percentage of companies offering some form of student loan repayment<sup>20</sup>:

2021: 17%

2022: 25%

2023: 34%

#### Estate planning

When someone needs a will or trust, it can be difficult to know where to start. Group legal services can be a lifeline for employees in need of guidance. These services help employees navigate complex legal processes to get their estate in order, as well as provide assistance to employees who are undergoing an audit, divorce, adoption, or other legal issue.



## Social wellness

Cultivating strong social connections has far-reaching effects both individually and across the organization.

A study of 911 dispatchers—a traditionally stressful position with high burnout rates—had supervisors encourage employees via email to support each other by sharing affirming stories about their work. Dispatchers who received these emails “reported a significant decrease in burnout and were 50% less likely to quit.”<sup>21</sup>



### Program ideas for social wellness

#### Tag email outreach

Similar to the example above, you can invite employees to play a game of email “tag” in which they reach out to one person with an inspiring story, a few words of encouragement or an answer to a fun ice-breaker question. Then, the recipient can pass their insights on to another employee. Emailing just one person at a time keeps these interactions more personal and meaningful.

#### Volunteer activity

Organize an opportunity to volunteer as a group and accomplish something together outside of the workplace. For remote teams, an online donation challenge can encourage employees to come together virtually for a good cause. Other ideas for group activities include 5k walks/runs, scavenger hunts, and team-building games either via Zoom or in person.

#### Recognition program

Use a recognition program to support friendship and camaraderie among your team. According to a recent Gallup poll, “Employees who report that their organization has a recognition program—such as periodic excellence awards to innovative or excelling teams—are three to five times as likely to strongly agree that they have a best friend at work.”<sup>22</sup>



# Planning and measuring wellness programs

## Planning your program

Building and implementing a scalable wellness program is possible for any organization, no matter the size or industry. However, finding the right program for your workplace depends on what works best for your employees.

- Are your employees all together in one office or geographically spread out?
- Do your employees work in an office? At home? In a warehouse or production facility?
- Do they operate in shifts or do they follow a standard American workday?
- Do they have access to the Internet daily?

The best way to determine what type of wellness program to implement is to ask employees using a company-wide survey or questionnaire. This will let employees know you value their opinions, and it will help you build a program that is sure to have high participation. A holistic approach is often best—one that includes a program that encourages and supports physical, mental, financial, and social wellness simultaneously.

It may also be a good idea to seek outside advice from experts like benefits counselors. These professionals work with many companies, and they know what works best.

## Measuring your program

Some programs may have a clear ROI, such as a trackable weight loss challenge or participation in an online financial wellness course. Enrollment-based programs like voluntary insurance are easy to measure based on enrollment and benefit claims.

However, other efforts may offer more indirect or qualitative outcomes, including:

- **Lower employee turnover** due to reduced levels of burnout and higher employee confidence
- **Fewer sick days** as a result of employees being more proactive with their health and enjoying incentivized access to care
- **More employees attending social events** and optional gatherings thanks to increased interaction
- **Improved performance and well-being** as shown in employee surveys and annual performance reviews

While any number of metrics can be used to tell whether a program or benefit works, the results come down to how employees feel every day. “Everyone has good days and bad days, but a hallmark of high well-being is experiencing **more positive emotions and fewer negative emotions** on a day-to-day basis.”<sup>2</sup>



# 4 ways to increase participation

## 1 | Give them what they want

The #1 best way to drive participation is to give employees what they ask for. A brief employee survey can tell you what employees see as areas for improvement and can measure the likelihood that they will participate.

## 2 | Remove barriers to entry

It is essential that wellness programs are convenient and are offered at low or no cost to employees. For example, if your employees want more mental health support, select a program that allows them to easily and privately opt in and access these services. Some mental health services even offer a few free appointments with a therapist before employees begin paying a nominal fee.

## 3 | Communicate regularly and often

Amid daily life, employees may forget about the wellness benefits that are available to them. Plan to send regular organization-wide emails to remind employees to utilize their benefits. You may even include a testimonial from an employee who has benefited from a program or service.

## 4 | Offer rewards

Offering recognition for hard work goes beyond day-to-day productivity. People love to be recognized for personal achievements as well! “Recognition combats negative feelings with positive moments that boost morale and lift employees’ spirits. Ultimately, these positive moments support a more hopeful and enthusiastic work atmosphere.”<sup>2</sup>

You can reward your employees by providing them with some company swag, a gift card, or a thoughtful message of gratitude. What’s important is that employees feel acknowledged and appreciated.



# Workplace wellness from Allstate Benefits

Allstate Benefits offers a variety of voluntary workplace wellness options to help both employers and employees live their lives healthier, happier and more productively.

**Contact an Allstate Benefits sales representative** to learn more. Being in good hands is the only place to be.®

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