

## Wellness Goodness

Monday, September 12, 2011

PHOENIX (H&U) –

If an ounce of prevention is worth a pound of cure, is a pound of prevention worth sixteen pounds of cure? Well (no pun intended), there just might be some geometric progression involved on top of the ratio; but

even if there isn't, a well-designed **Wellness Program** can be a tremendous return on investment. Read on for some solid ideas for your **Wellness Program** today.

## Employer/Employee Benefits of a Wellness-Program Employee Benefit

We can't possibly list all of the potential and actual benefits of a well-designed and comprehensive **Wellness Program**, but just consider a few items.

- Reduced absenteeism
- Enhanced alertness
- Lessened workplace stress

- Lowered premiums
- Decreased attrition hence pared employee-turnover costs
- Raised employee loyalty and satisfaction, etc.

Those are but a few, and they're common sense.

## One Stat.

Here's an interesting statistic. Health and Wellness Institute says that lowering an overweight person's body mass index by just one point corresponds to around \$200 in healthcare-cost savings a year. If weight loss is managed properly to avoid crash weight-loss that

promotes yo-yo dieting and if the weight can therefore be kept off, consider all the benefits to the individual and also the employer, not to mention the individual's family that may be very negatively impacted by a breadwinner's illness.

## Tailor Together

Not everyone is going to need a weight-reduction program. A comprehensive **Wellness Program** has to be tailored to meet the differences within the given workforce. There will be different existing fitness levels. There will be old and existing injuries requiring workarounds. Regardless of the variations in the program, one thing experience has shown is that group participation

has a multiplying effect.

People encourage each other and can help monitor each other's improvements. A team spirit can set in, which raises morale and self-esteem and a sense of belonging and worth within the group. This in itself has a positive impact upon overall health, individually and group-wise.

## Potential Activities

To get your group brainstorming, here are a few ideas for a Program.

- Yoga
- Zumba
- Tai chi
- Smoking cessation (VERY IMPORTANT!)
- Bicycling

- Dancing
- Low-impact aerobics
- Weight training (properly supervised)
- Stress management
- Time management (Yes, it's health related.)
- Financial management (major stress reducer)
- Anger management

- Group walking
- of course, Weight loss
- Swimming
- Health-club benefits

- Disease management
- Incentives/Rewards (more on this below)
- Organizational intranet-resources concerning all of the above and more

## Checkup First

You've probably read or heard this next line many times, but it's worth repeating. Before embarking upon an exercise program, get a medical checkup. Have your doctor clear you for specific levels of exercise. If you have an unknown or known underlying health problem, certain levels of exercise could trigger a health emergency. Don't chance it.

If you're the employer, get a copy of that medical

clearance. Note any restrictions, and help everyone to help the individual to stick to them. Also, note scheduled return appointments and obtain any changed information concerning exercise restrictions.

It should go without saying, but take care to protect health information and to avoid any illegal discriminatory activities based upon health conditions.

## Build In

The **Wellness Program** should be included in your organizational manuals and whether those are digital or hardcopy. Communications concerning the **Wellness Program** should be included in organizational newsletters, calendars, paycheck stuffers, and the like. Improvements in health and the cost-savings attributable to those should

also be included.

When people see improvements in writing and even see themselves reflected in such, it's just another layer of encouragement and sense of involvement.

## Incentives/Rewards

You can be creative in terms of how you incentivize and reward **Wellness Program** participation and advances.

- Upon successful completion, give money, goods, or services or simply reimburse the employee for authorized wellness expenses
- Withdraw the reward upon an employee backsliding, such as taking up smoking again or

gaining back too much weight, etc.

Right now, the law allows rewards of up to 20 percent of the cost of coverage.

In 2014, provided the health-reform law (Patient Protection and Affordable Care Act) hasn't changed by then, it will increase to 30%. There is a provision for increasing it to 50% where appropriate.

## H.R.3590

Patient Protection and Affordable Care Act (Enrolled Bill [Final as Passed Both House and Senate] - ENR)

SEC. 2705. PROHIBITING DISCRIMINATION AGAINST INDIVIDUAL PARTICIPANTS AND BENEFICIARIES BASED ON HEALTH STATUS.

(j) Programs of Health Promotion or Disease Prevention-  
 (1) GENERAL PROVISIONS-  
 (A) GENERAL RULE- For purposes of subsection (b)(2)(B), a program of health promotion or disease prevention (referred to in this subsection as a 'wellness program') shall be a program offered by an employer that is designed to promote health or prevent disease that meets the applicable requirements of this subsection.  
 (B) NO CONDITIONS BASED ON HEALTH STATUS FACTOR- If none of the conditions for obtaining a premium discount or rebate or other reward for participation in a wellness program is based on an individual satisfying a standard that is related to a health

cost of employee-only coverage under the plan. If, in addition to employees or individuals, any class of dependents (such as spouses or spouses and dependent children) may participate fully in the wellness program, such reward shall not exceed 30 percent of the cost of the coverage in which an employee or individual and any dependents are enrolled. For purposes of this paragraph, the cost of coverage shall be determined based on the total amount of employer and employee contributions for the benefit package under which the employee is (or the employee and any dependents are) receiving coverage. A reward may be in the form of a discount or rebate of a premium or contribution, a waiver of all or part of a cost-

status factor, such wellness program shall not violate this section if participation in the program is made available to all similarly situated individuals and the requirements of paragraph (2) are complied with.

^(C) CONDITIONS BASED ON HEALTH STATUS FACTOR- If any of the conditions for obtaining a premium discount or rebate or other reward for participation in a wellness program is based on an individual satisfying a standard that is related to a health status factor, such wellness program shall not violate this section if the requirements of paragraph (3) are complied with.

^(2) WELLNESS PROGRAMS NOT SUBJECT TO REQUIREMENTS- If none of the conditions for obtaining a premium discount or rebate or other reward under a wellness program as described in paragraph (1)(B) are based on an individual satisfying a standard that is related to a health status factor (or if such a wellness program does not provide such a reward), the wellness program shall not violate this section if participation in the program is made available to all similarly situated individuals. The following programs shall not have to comply with the requirements of paragraph (3) if participation in the program is made available to all similarly situated individuals:

^(A) A program that reimburses all or part of the cost for memberships in a fitness center.

^(B) A diagnostic testing program that provides a reward for participation and does not base any part of the reward on outcomes.

^(C) A program that encourages preventive care related to a health condition through the waiver of the copayment or deductible requirement under group health plan for the costs of certain items or services related to a health condition (such as prenatal care or well-baby visits).

^(D) A program that reimburses individuals for the costs of smoking cessation programs without regard to whether the individual quits smoking.

^(E) A program that provides a reward to individuals for attending a periodic health education seminar.

^(3) WELLNESS PROGRAMS SUBJECT TO REQUIREMENTS- If any of the conditions for obtaining a premium discount, rebate, or reward under a wellness program as described in paragraph (1)(C) is based on an individual satisfying a standard that is related to a health status factor, the wellness program shall not violate this section if the following requirements are complied with:

^(A) The reward for the wellness program, together with the reward for other wellness programs with respect to the plan that requires satisfaction of a standard related to a health status factor, shall not exceed 30 percent of the

sharing mechanism (such as deductibles, copayments, or coinsurance), the absence of a surcharge, or the value of a benefit that would otherwise not be provided under the plan. The Secretaries of Labor, Health and Human Services, and the Treasury may increase the reward available under this subparagraph to up to 50 percent of the cost of coverage if the Secretaries determine that such an increase is appropriate.

^(B) The wellness program shall be reasonably designed to promote health or prevent disease. A program complies with the preceding sentence if the program has a reasonable chance of improving the health of, or preventing disease in, participating individuals and it is not overly burdensome, is not a subterfuge for discriminating based on a health status factor, and is not highly suspect in the method chosen to promote health or prevent disease.

^(C) The plan shall give individuals eligible for the program the opportunity to qualify for the reward under the program at least once each year.

^(D) The full reward under the wellness program shall be made available to all similarly situated individuals. For such purpose, among other things:

^(i) The reward is not available to all similarly situated individuals for a period unless the wellness program allows--

^(I) for a reasonable alternative standard (or waiver of the otherwise applicable standard) for obtaining the reward for any individual for whom, for that period, it is unreasonably difficult due to a medical condition to satisfy the otherwise applicable standard; and

^(II) for a reasonable alternative standard (or waiver of the otherwise applicable standard) for obtaining the reward for any individual for whom, for that period, it is medically inadvisable to attempt to satisfy the otherwise applicable standard.

^(ii) If reasonable under the circumstances, the plan or issuer may seek verification, such as a statement from an individual's physician, that a health status factor makes it unreasonably difficult or medically inadvisable for the individual to satisfy or attempt to satisfy the otherwise applicable standard.

^(E) The plan or issuer involved shall disclose in all plan materials describing the terms of the wellness program the availability of a reasonable alternative standard (or the possibility of waiver of the otherwise applicable standard) required under subparagraph (D). If plan materials disclose that such a program is available, without describing its terms, the disclosure under this subparagraph shall not be required.

## Wellness With Insurance

Obviously, there's a great deal to the law and the various **Wellness Programs** that one may implement. Naturally, all this ties in with Health Insurance.

We all want, or should want, the healthiest environment

possible at the lowest cost and with the greatest level of protection/risk transfer. Let Hill & Usher work with you in your effort to attain the best mix and balance for your organization and family. We offer the full complement of Health-Insurance options. We're here to help.

## Contact Us Right Now

Hints:

In newer versions of Adobe Reader and Adobe Acrobat:

1. Save your work-in-progress: Menu > File > Save.
2. Menu > Edit > Preferences > Forms > Auto-Complete > Basic: "The basic auto-complete feature stores the

larger list of possible matches."

3. Menu > Edit > Preferences > Forms > Auto-Complete > Advanced: "The advanced auto-complete feature stores the information you enter into form fields and uses these entries to suggest relevant choices as you type into a field. If there are probable matches for a field, tabbing into that field will

information you enter into form fields and uses these entries to suggest relevant choices as you type into a field. Once you enter a character into a field, a drop-down box displays a list of only the most probable matches. Double-click or press Down Arrow in an empty field to display an even

automatically display a list of them. If there is a very probable match, it will be entered in the field automatically. Pressing Tab while the pointer is over an entry in the list chooses the entry and moves to the next field."

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